

# SHORELINE ELDERCARE ALLIANCE



## Why You Need a Geriatric Care Manager

By: Bernadette DiGiulian

Elder Caring, LLC

Often children with aging parents who, for many reasons, may find it difficult to oversee and help an elderly loved one, make use of a Geriatric Care Manager. Children may have very demanding schedules of their own or may live in a different geographic area.

### A GCM is sometimes needed when:

1. There is concern about the ability of an aging person to live safely alone at home.
2. Change in health requires more help.
3. Medical care needs more coordination.
4. Complex psychological, cognitive, legal and social issues need to be addressed and coordinated.
5. Care has become too much for a spouse or other caregiver.
6. There is a need for an assessment of home and person to plan future care.

A GCM will assess a client's functional abilities, home safety and social supports. A plan of care suggesting services needed and advice would then be developed and written. A GCM could arrange for the services, monitor the services on an ongoing basis and suggest changes as needed.

They would also be an advocate for the senior for medical appointments, if the senior has to go to the hospital, or when working with other home helpers such as maintenance people. GCMs also work closely with attorneys and financial advisors.

Many times, a close bond is forged with the client, the family and the senior and in many ways, the GCM becomes a surrogate family member. She or he becomes the eyes and ears for the family.

The ongoing assessment, the coordinated services, the advocacy, and the watchful guidance for a senior can enable persons to live safely, with as much independence as possible.

## MEMBERS

AUDIOLOGY  
AUDIOLOGY CONCIERGE  
 ADULT DAY SERVICES  
ORCHARD HOUSE  
 ASSISTED LIVING COMMUNITIES  
ARTIS SENIOR LIVING  
THE TOWERS  
THE VILLAGE AT MARINER'S POINT  
 DENTISTRY  
DR. KAREN GALLO, DMD  
 GERIATRIC CARE MANAGER  
ELDER CARING LLC  
 HOME CARE AGENCIES, NON-MEDICAL  
ASSISTED LIVING SERVICES, INC  
 HOME HEALTH CARE AGENCIES,  
 MEDICAL  
VNA COMMUNITY HEALTHCARE  
SENIOR BRIDGE  
 HOSPICE  
SEASONS HOSPICE  
 INSURANCE  
SHORELINE INSURANCE SERVICES INC.  
 LEGAL SERVICES  
CARTIER & BOWER, LLC  
RWC, LLC, ATTORNEYS AND  
COUNSELORS AT LAW  
 NURSING HOME AND REHABILITATION  
BRANFORD HILLS HEALTH CARE  
CENTER  
 MEDICAL EQUIPMENT  
DOWN TOWNE MEDICAL EQUIPMENT  
 REVERSE MORTGAGE  
GUILFORD SAVINGS BANK



## Upcoming Events

**November 4th, 2020**

### "Medicare and Medicaid Myths & Misconceptions"

Presented By: Joan Reed Wilson, RWC, LLC  
Attorneys and Counselors at Law

**November 18th, 2020**

### "The Latest News on Covid 19 and How Do Seniors Live With This Going Forward"

Presented By: East Shore District Health Department

## Medicare 101

by Steven P. Cudgma, CLTC

Shoreline Insurance Services, Inc.

Medicare is a Government program that allows millions of senior citizens get quality health care. Medicare, created in 1965, was never meant to be 100% all inclusive health care. There are deductibles and co-pays/coinsurance that a person is responsible for. These "gaps" can cause irreparable financial damage to a persons' retirement strategy if proper steps are not taken to "close the gaps". It is important that you review your coverage annually to ensure you are in the right plan for your needs. Medicare is divided into five (5) parts:

**Part A** - "Places you go" - like hospitals and skilled nursing facilities for rehab.

**Part B** - "People you see and the things that they do" - like doctors, nurses, physical therapists... and tests, blood work, x-rays, MRI's etc.

**Part C** - "Private Insurance offered directly through insurance companies" - Aetna, Anthem, ConnectiCare, United Health Care, Care Partners of Connecticut - to name a few.

**Part D** - "Personal Prescription Drug Coverage" - required of anyone who is enrolled in Medicare from the time they enroll. Life long penalties can apply for "late enrollment".

**Part E** - "Medigap Insurance" - Standardized plans that cover more of your out of pocket expenses than the Part C private plans will cover.

Each year, from October 15 through December 7, Medicare beneficiaries can review and make changes to their coverage. This is the best time to review what has changed from last year to now. If you changed medications or doctors, your plan might not suit your new needs. It is best to reach out to a professional to help you review your options.

Shoreline Insurance Services in Branford is here to help you navigate the confusing world of Medicare. We will help you to understand what you have and what you can improve upon. Call us for a free, no obligation consultation.

## OUR MISSION

Shoreline Eldercare Alliance, or SEA, is a group of ethical business owners and representatives of area organizations who provide senior adults and community members with information, resource referrals, education, and quality professional services. At SEA, our members strive to raise public awareness of issues important to older adults, families, and community members.

The Alliance is an advocacy group for elders and a compass to help people navigate both the stormy waters of aging and the healthcare services maze. SEA offers many services, including Home Sale and Improvement, Financial Planning, Daily Money Management, Long-term and Hospice Care, Geriatric Care Management, and Home Care Services. For a full list of SEA's services, see our Services page.