

THE SPURGEON MANOR TIMES

Caring with Respect and Dignity in a Loving Christian Community



Spurgeon Manor, Dallas Center, IA

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Navigating Today's Medicare and Medicaid by: Maureen Cahill, Administrator

Today's healthcare is anything but simple. That statement is true even for me, in my position as administrator at Spurgeon Manor. I dedicate time to stay on top of never-ending changes, as well as rely on our great staff who stay well-versed. If navigating healthcare is challenging for me, I can't imagine how difficult it is for those outside the healthcare profession. Terminology, options and their coverages can be so confusing.

That's why we wanted to dedicate an article in this issue, that includes information to help clarify some of the basic programs and differences in coverages, between Medicare and Medicaid. A key difference between Medicare and Medicaid is that the first is primarily age-based, and the second is income-based benefiting people with limited financial resources, regardless of age. In some cases, people may be eligible to be covered by both programs. Within Medicare, there are Plans A, B, C and D in which to choose.

Thankfully there are places to seek free information to help you make the right choice for your situation. In Iowa, the Senior Health Insurance Information Program (SHIIP) is one source to help navigate the complexities of Medicare - providing local, in-depth and objective insurance counseling and assistance to Medicare-eligible individuals, their families, and caregivers. Contact SHIIP at 1.800.351.4664; shiip@iid.iowa.gov or go to their website at: www.therightcalliowa.gov.

I know how important it is for each of us to know requirements and choices, as those decisions impact each of us differently. Please don't hesitate to contact us, as Spurgeon Manor stands ready to help answer questions and to be a resource.

Maureen



POSITIVE VIBES

Thank-you notes and words of appreciation ... we call them "Positive Vibes". This month we are sharing notes from patients and their families:

- I want each and every one of you to know how grateful I am for the love and care you gave my mom in her final days. Throughout the years, she has "rehabbed" in over five different senior centers. When we walked into yours, I knew immediately you were special. Mom was greeted by a group of sweet, smiling caregivers. You were ready for her, attentive to her immediately, and were thorough with her intake. Therapists were gentle, yet patient, motivating, and encouraging. Communication was wonderful. Staff was knowledgeable, accommodating, friendly, and sweet. Everyone we met seemed to love what they do and it showed. It gives me great comfort to know mom passed in such a warm, loving atmosphere. I know she felt as comfortable as possible too. It's amazing to me that you could make such a positive impact on a family in 3 short days. Thanks to all of you! Thanks, and may you have great health and happiness in 2020.

~ **Janel Marcovis, family of Mary Scarpino**

- I wish to thank Spurgeon personnel for making my stay so meaningful. I had only to ask and the request was granted. The staff is trained in compassion which shows in their treatment of your patients. My choosing Spurgeon Manor for my recuperation was a blessing.

~ **Marcia Stradley**



Residents of Spurgeon Manor's Bell Choir practice with Activity Director, Diane Watts (standing). Members pictured (left to right): Jean Galloway, Mary Ann Dawson, Berneice Friesz, Eleanor Myers, Dorothy Eby, Shirley Thomas, Ruth Brewer, Twyla Johnson (behind Diane) and Donna Lauterbach.

Ruth Bricker CMA (standing) and residents, enjoying a new treat, "adult smores". Seated, left to right: Esther Chambers, Norma Jean Lister, Carolyn Conner, Ruth Brewers and Linda Koenig



Ladies from Burnett Court, enjoying a card game: (left to right) Eleanor Myers, Donna Lauterbach and Kay Mortimer



Jim Quales sang and played guitar for the Spurgeon Residents.



Jim Young and Harry Allender enjoy a friendly game of Horseshoes in Burnett Court.



Diane Watts, Activity Director and Judy Kumm, Activity Assistant



Irwin and Mary Lou Denker enjoying themselves at the January Birthday Party.



Activity Happenings by: Diane Watts, A.D.

The start of 2020 meant not only a New Year, but new goals for the Activity Department. Our number one goal is to always meet the physical, mental, social, spiritual and emotional needs, of each and every resident living at Spurgeon Manor. Meeting the needs of the residents, means we find out what the residents like and then develop a calendar that offers a variety of activities - in an effort to fulfill their wishes.

We always strive to include some new entertainment, travel presentations and educational programs. Our activities are also planned according to the seasons; for instance, we will be using the iN2L computer, playing table games and enjoying indoor physical games this Winter. We hope to get some volunteers involved in our evening programs from 6:30pm-7:30pm. Evening programs typically include: movies, trivia, wacky games, travel logs and fun Friday activities. If you are interested in volunteering, please give the Activity Department a call.

Our Activity Program is definitely a team effort - with all departments contributing to the success of the Activity Program. Our spiritual programs are led by residents, except on Sundays and Wednesdays, in which local ministers have agreed to lead the program. A ministerial meeting is held the first of each month here at Spurgeon Manor and all local ministers are invited to attend.

We have two new programs that we'll be working on this year; they are the VirtuSense - which is a tool to measure fall risk, and Music & Memory Program - which is a personalized music program for individual residents. We will continue our involvement with the school groups, as well as our after-school groups. Of course, this Spring and Summer will bring the outdoor activities with cycling, walking & wheeling, and bus outings. We also hope to do some joint activities with the new Assisted Living tenants.

In January, the residents enjoyed the performances of Gotta Zing and Jerry Michael. Many also enjoyed the presentation "Colors of My World" by Constance Fischer. She does oil paintings and shared her knowledge and paintings of her grandson. While our residents appreciated the hot cocoa and fresh muffins on one of those very cold January days, we will continue to enjoy our popcorn and ice cream sundaes! Thank you to Fr. Remi who held Mass at Spurgeon Manor - for Manor residents, Townhouse residents, as well as some friends.

THANK-YOU ACTIVITY STAFF

January 19 - 25 was Activity Professionals Week, and Spurgeon Manor is blessed to have two of the very best. Diane Watts, Director and Judy Kumm, Activity Assistant work hard each and every day, to engage and enrich the lives of those residents living at Spurgeon Manor. We want to thank them for all their time, talents and endless energy ... and for bringing smiles and quality of life to our residents. You are appreciated!!

Upcoming February Events:

6 th	Pat Lydon	2:30 p.m.
8 th	Marilyn Jerome Music	11:00 a.m.
11 th	Jim Quales Music	10:00 a.m.
13 st	Lennie Hudson Music	2:30 p.m.
14 rd	Valentine's Day-Sweetheart Meal	12:00 p.m.
18 th	Suzi Q (Ventriloquist)	11:00 a.m.
27 st	Birthday Party	2:30 p.m.



SPURGEON ASSISTED LIVING

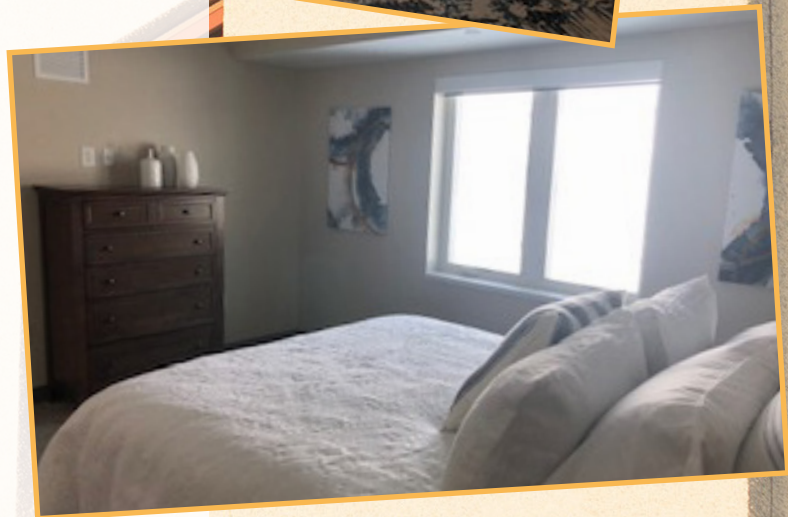
Our 40-unit Spurgeon Assisted Living is now up and running. We have a few tenants staying with us, but plenty of rooms left to be occupied. There are 22 one-bedroom apartments, 2 two-bedroom apartments, and 16 Memory Care / studio apartments. Each unit comes with a kitchenette, walk-in shower and free wifi throughout.



Each tenant receives an emergency call pendant with built-in GPS and fall detection. We offer a daily continental breakfast, with restaurant style dining for the noon and evening meals. The apartments are cleaned weekly, as well as bedlinens changed. We have an on-site salon, spa room and exercise room for tenants to enjoy.

Our building is alarmed and staffed 24-hours, with Universal Workers ready to assist the tenants with their needs. Spurgeon Assisted Living offers support within four service levels, based on each tenant's needs and wishes. Care provided in the Memory Care area is one rate, all-inclusive of their needs.

Our gorgeous building sits next to Raccoon Valley Bike Trail, and is surrounded by our beautiful farming community. If you or someone you know would like to look around, please call us to schedule a tour.



SENIOR HEALTH CARE PROGRAMS

There are numerous programs and agencies involved in the health care field; remembering all the names and their roles, can be challenging and frustrating. We have put together a list of some of the most common terms and their meaning; as well as which programs could be utilized at Spurgeon Manor.

MEDICARE - is the federal health insurance program for all US citizens, 65 years and older, regardless of income; as well as younger disabled people and dialysis patients.

- Medicare Part A (Hospital Insurance) covers: hospital stays, skilled nursing stays, lab tests, surgery, home health care
- Medicare Part B (Medical Insurance) covers: doctor and health care provider's services, outpatient care, durable medical equipment, home health care and some preventive services.

Medicare does **NOT** cover: long term care, dental care, eye exams, hearing aids or routine foot care

Spurgeon Manor participates in the Medicare program in several ways:

Part A - Hospital patients are able to come to Spurgeon for their Skilled Nursing/ Rehab, following a 3-day hospital stay. Observation days in the hospital do not count towards the 3-day requirement. During a Skilled stay - our services, as well as Doctor visits, labs, etc. - are all billed to Medicare for payment.

Part B - Current residents' routine visits with the Doctor are covered, as well as laboratory tests. Residents can also get Outpatient (Physical, Occupational or Speech) Therapy covered for issues such as - strengthening, balance, pain management or mobility.

MEDICARE ADVANTAGE PLAN or Medicare Replacement (Part C) - Provided by private insurance companies (approved by Medicare), benefits include all the same health coverage as original Medicare; many Advantage Plans offer prescription drug coverage. When you elect coverage with an Advantage Plan - you will be issued a new insurance card. United Health Care, Aetna/Coventry and Humana are the most common Advantage Plans in this area. One important fact, often confusing for seniors: original Medicare and the "red, white and blue Medicare card" are NOT in effect when an Advantage Plan is covering health care costs.

Spurgeon Manor is a preferred provider for two Medicare Advantage Plans:

Currently, Spurgeon Manor is "in-network" with United Health Care - for individuals needing Skilled rehab stays or Outpatient Therapy. (The 3-day hospital stay may NOT be required.)

Spurgeon can also accept Aetna/Coventry for Outpatient Therapy services.

MEDICARE PART D - Refers to the prescription drug program for people on Medicare; insurance for medication needs. As mentioned above, many Advantage Plans cover medication costs. When utilizing original Medicare, this coverage is purchased separately.



MEDICAID - is health coverage for low income and those with disabilities; Medicaid is a joint program by the state and the federal government. The Health Insurance Association describes it as "a government insurance program for persons of all ages whose income and resources are insufficient to pay for health care." Medicaid covers a wide range of health-related costs including: doctor visits, hospital expenses, nursing home care and home health care.

Spurgeon Manor participates in the Medicaid program:

Spurgeon Manor - accepts Medicaid, or Title-19 as source of payment.

Spurgeon Assisted Living - The state program for financial assistance in Assisted Living is referred to as "Elderly Waiver". Spurgeon's new Assisted Living does NOT participate in this program as a source of payment.

MEDICARE SUPPLEMENT INSURANCE / MEDIGAP - A Medicare Supplement policy helps to pay some of the health care costs that Original Medicare doesn't cover: copayments, coinsurance, deductible. The Medicare Supplement policies are sold by private companies, for a monthly premium. (In addition to the Part B premium paid to Medicare.) Medicare Supplements do not cover long-term care, vision or dental care, hearing aids or eyeglasses.

We understand that navigating through the various health-care programs can be challenging; not to mention, the benefits and eligibility requirements often change. Please feel free to call us with any questions. More information can also be found at www.medicare.gov.

Carmen Sehman: Resident Spotlight



Carmen was born on August 31, 1923 to James and Julia Deskin in Olmitz, Iowa. Olmitz was a small mining town where Carmen, her two sisters, and one brother grew up - before moving to Waukee. She attended and graduated from Waukee High School. Carmen tells the story of carrying her brother home from school one day, when he was sick and in pain, later finding out he had appendicitis. Carmen always said "He ain't heavy, he's my brother." Carmen played on the basketball team while attending Waukee and met Doral Sehman. Doral and Carmen were married in October of 1941. Soon after they were married, Carmen was baptized and attended the Church of the Brethren. Carmen recalls a vivid memory from December 7, 1941 - they were traveling

to Des Moines to have their picture taken, and heard on the radio that Pearl Harbor was attacked. In their first years of marriage, Doral and Carmen took several trips on an Indian Motorcycle; but once the children were born, those trips were replaced with family summer vacations. They had five children: Ron, Jerry, John, Marilyn and Jack. Carmen now has 13 grandchildren and 21 great grandchildren. After the kids were all in school, Carmen worked in the office of the Dallas County Clerk of Court. She worked in the office for 25 years and then was elected to the position of Clerk of Court. She spent 6 years in that position until her retirement in 1988. After retiring, she babysat many of her grandkids. Carmen likes to read and watch many sporting events on television, especially basketball and golf. She likes Big Band Music, Western Movies and especially being outdoors in the fresh air. Carmen participates in various activities here at Spurgeon Manor and we enjoy having her with us.

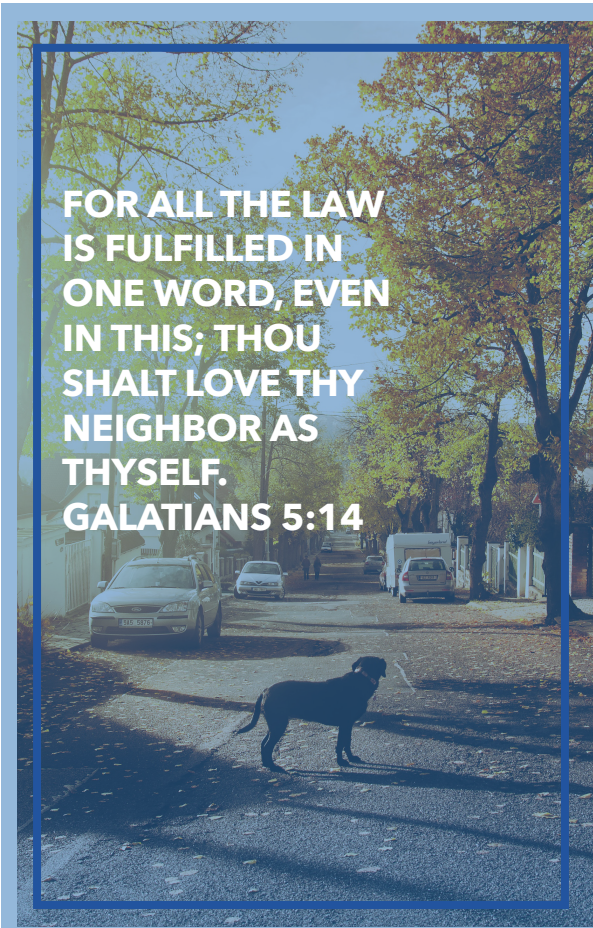




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 Kelcee Hawbaker, Director of Nursing
 Bridget Huegerich, Business Office Manager
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Spurgeon Manor
Continue the journey

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