



MARCH 23, 2015

Well, we welcomed in spring in typical Michigan fashion...with a snow storm. This was an especially lovely treat for those Rotarians who are just now back from spending winter someplace warm. But that didn't stop us from having a fantastic Monday lunch with plenty of fellowship and fun and even though it was snowy outside, Allen Westmaas still got us in the right mood by singing "In the Good Old Summertime." It will be here soon enough!we hope...

“What’s good for an aging population is generally good for everyone”



Fellow Rotarian Lynn Kellogg was our guest speaker today and unsurprisingly, she proved to be a wealth of knowledge on the subject of Long-Term Services & Support (LTSS). Area Agency

on Aging, Region IV, for which Kellogg has been President & CEO for fifteen years, is an organization with a mission of helping senior citizens live in their own homes for as long as possible. The goal of her education today was to inform the Rotary Club of St. Joseph – Benton Harbor of a new initiative that will roll out in our community on May 1.

As background, Kellogg shared that it's not just senior citizens who need to be concerned with LTSS. Those with chronic illness, disabilities or dementia/cognitive impairment may need assistance with day-to-day activities. This assistance can be anything from help with basic personal care needs to household tasks such as meal preparation or even aiding with health-related tasks such as managing medications or medical supplies.

Kellogg also shared some staggering statistics:

- Almost 43% of adults aged 80 and over have physical limitations; 27% have 3 or more
- 5.5% of Michigan households currently have at least one family member with Long-Term Care needs
- 1 out of 8 baby boomers are projected to develop Alzheimer's Disease

Based on these statistics and exploding age demographics, exponential growth in the need for long-term care options is clearly on the horizon.

Currently, there are large gaps in the health insurance model for LTSS. Medicare/Medigap typically do not cover care beyond short-term rehabilitation, Long-Term Care Insurance is viable for only a small percentage of seniors, and while Medicaid supports LTSS in both the home and in a nursing home environment, it is provided only to persons with very limited income and assets.

Individuals who are dually eligible for both Medicare and Medicaid represent some of the most vulnerable in our community. Again, the statistics are quite concerning:

- 50% are in fair or poor health, often with multiple chronic conditions
- 55% have annual incomes below \$10,000
- They are more likely to live in nursing homes, be hospitalized, and use emergency rooms

In Southwest Michigan, we are lucky to have some additional resources when it comes to LTSS. MIChoice – Area Agency on Aging offers extensive home-based support and serves persons 18 years and up. PACE of Southwest Michigan provides home-based medical and nursing home support for persons 55 and up.

MI Health Link is a new initiative coming to our area in May. The goal of this new

managed care product is to combine all Medicare and Medicaid benefits into one coordinated delivery system. This plan is provided in through Aetna Better Health and Meridian Health Plan and will serve persons age 21 and older who are currently eligible for full benefits under both Medicare and Medicaid. Those eligible in our community will be automatically enrolled on May 1 unless they opt out of the plan.

There are differences in the MI Health Link plan versus MI Choice, PACE, or coverage provided as part of retiree benefits. Individuals should evaluate all options when choosing whether or not to opt out of the automatic enrollment. Things to consider include:

- Doctor participation
- Medication coverage
- Maximum hours covered for private duty nursing
- Eligibility for personal care
- Eligibility for personal emergency response system
- Qualifying adult care facilities

Most importantly, people with employer or union sponsored plans or who are receiving retiree benefits may not be able to return to those insurance plans once they participate in MI Health Link. Returning to a MI Choice or PACE plan would be possible but wait listing may apply. For those who are facing decisions about LTSS, careful consideration is needed when choosing which option best meets their needs.

Joke of the Week!



Sister Mary, who worked for a home health agency, was out making her rounds visiting homebound patients when she ran out of gas. As luck would have it, a gas station was just a block away.

She walked to the station to borrow a gas can and buy some gas.

The attendant told her that the only gas can he owned had been lent out, but she could wait until it was returned.

Since the nun was on the way to see a patient, she decided not to wait and walked back to her car. She looked for something in her car that she could fill with gas and spotted the bedpan she was taking to the patient

Always resourceful, she carried the bedpan to the station, filled it with gas and carried the full bedpan back to her car.

As she was pouring the gas into her tank, two men watched from across the street. One of them turned to the other and said, "If it starts, I'm turning Catholic."

ANNOUNCEMENTS & EVENTS

- **Tom Chapman** brought back a banner from the Pasa de Robles Rotary in California
- **Benton Harbor Sunrise Rotary** looking for host family for 18 year old German girl beginning in August - contact Lee Scherwitz at 269-921-9200 or 269-468-3077
- **3/28/15** Lakeshore Rotary Annual Theater Trip to Chicago to see West Side Story - contact Katie White at kathryn.shoop@gmail.com or 269-983-0611 (office)
- **3/30/15** AEP Presentation
- **4/9/15** Navy SEAL Rob O'Neill event at the LMC Mendel Center – see J.C. Anderson for tickets or buy online at lefonline.org
- **4/13/15** Ag Day – reservations required
- **5/1/15** Rotary Track Meet
- **5/11/15** Law Day – reservations required



DEBRA TRAPIKAS HONORED AS ROTARY HERO



It was announced today that it was a unanimous decision of the Board to nominate Debra Trapikas as the Rotary Hero of the Rotary Club of St. Joseph - Benton Harbor. Maria Kibler wrote the District Governor the following letter:

Debra Trapikas - GETS IT DONE!

Debra has an amazing way of getting things done immediately. She has an incredible list of contacts and resources that enable her to "get it done". She has been instrumental in getting our Rotary Club much needed publicity in our community,

Debra is the Youth Exchange Officer for our club, and the Co-Chair of the District Youth Exchange Program. She is diligent in getting the perfect host family for each

student we have hosted. She has spent many hours and days making sure the host families are informed and that the student is well-adjusted and getting the most of their experience in the USA. Debra also helps in many other Rotary functions. She was involved in helping raise money for our Interact Club. Her work there helped send our first group of students to the Dominican Republic last June to install water filters and build a latrine.

Debra has high expectations and big goals. Nothing is impossible in Debra's world. We are extremely fortunate to have Debra as a fellow Rotarian.

Debra and the other District Heroes will be honored at the District 6360 Conference in Saugatuck, MI on May 15-16. If you haven't made your reservations, please do so now. Be there to support our hero - go to District 6360 online and click on District Conference.



ROTARY STUDENT PROGRAM BUILDS MOMENTUM IN DISTRICT 6360

At last weekend's 2015 Rotary District 6360 PETS Conference (President Elect Training), Youth Services was a lead topic for priorities with incoming District Governor-Elect, Rick Briscoe. In attendance from the Rotary Club of St. Joseph-Benton Harbor was President-Elect Mike Kinney and Past President, Jackie Huie, who has been appointed as District 6360 Mentoring Chairman.

Leading the hour-long discussion on Youth Services, was a presentation on how mentoring can turn into a connection with communities resulting in club membership. The first presenter was Jackie Huie, who was later approached by several clubs interested in adopting the program started by our club in 2007. Follow-up presentations included Interact, Roteract, RYLA and Youth Exchange.

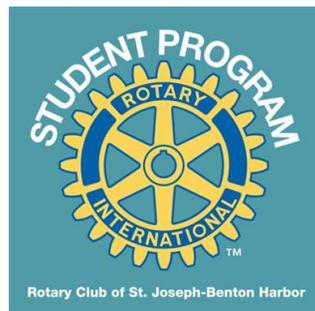
Prior to Jackie's presentation, District 6360 Youth Services Chairman, Jay Larson, suggested an emphasis on the benefits of clubs fully adopting the program to grow their clubs. The district is especially impressed with how St. Joseph-Benton Harbor has maintained membership for being

one of the largest clubs in the district, in part due to the positive public relations of the mentoring work we are doing.

At the PETS Conference, Briscoe, announced that he was impressed with what the Rotary Club of St. Joseph-Benton Harbor has done with mentoring and community building and would like to see a district-wide adoption of the mentoring initiative. It was also announced that Jackie will be a speaker at the District 6360 Conference in Saugatuck and at Rotary International Convention in Sao Paulo, Brazil.

Rotary Student Program Committee Members are: Dwight Bowman, Mary Frey, Rae German, Mike Huie, Maria Kibler, Kurt Marzke, Dave Peterson, Steve Smith and Rick Villa.

For more information on the Rotary Student Program, visit: www.rotarystudentprogram.org.



INTERACT KIDS WORK HARD IN THE COLD

After a week of mild temperatures, the Interact kids picked a cold day to wash cars this past Sunday. Working in two-hour shifts, and hopping around to stay warm, the kids made an incredible \$798.00 towards their trip to the Dominican Republic this coming June to continue their work installing bio-sand water filtration systems and to assist in an educational component, as well. They will continue to do fund-raisers to help all the kids within the club.



And speaking of Interact, former club president Mitchell Davis joined us for the day. Davis is

currently a student at DePaul studying Economics. He is also on the swim team and competed in the National Championships last week in Texas. Also active with the Phi Delta Theta fraternity, Davis is looking forward to participating more in community activities such as Boy Scouts and Rotaract now that the swimming season is complete.

WANT TO CONTRIBUTE TO THE E-WHEEL?

Your weekly email is brought to you by Emily Hosinski and Debra Trapikas. If you have an announcement, a bit of news you wish to share, or a story you wish to see featured, please write one or both at emily_m_hosinski@whirlpool.com or tawana53@aol.com. We will publish it if you promise to lay five Happy Bucks on your table at the next meeting. Thank you Aaron Bradford for the fabulous photography!