

# Ask Rush Generations: Answers to Caregiver Questions

## Choosing a New Medicare Drug Plan



Kate Krajci, LCSW  
Coordinator, Older Adult Programs

If you have a question you'd like to see in the *Rush Generations* newsletter, write Kate Krajci at rush\_generations@rush.edu with "Caregiver Q&A" in the subject line or call (800) 757-0202.

**Q:** My father spent a lot of money on medications last year even though he has a Medicare part D drug plan. What is the best way to help him choose a new plan?

**A:** There are a number of factors to keep in mind when choosing a part D plan. Here are a few tips to get you started:

- Check each plan's formulary — a list of generic and brand name prescription medications that are covered under the plan — to see how your father's drugs are covered.
- Determine if the plan seems user-friendly for the medications your father takes. For example, does it require a doctor's preauthorization or that your father try a less expensive drug first?
- Review the costs of the plan, including the monthly premium, any deductible, the co-payments for each medication and the details of the plan's coverage gap — the infamous "donut hole," the point at which a person reaches his or her coverage limit and becomes responsible for 100 percent of medication costs. The Medicare Web site (www.Medicare.gov) offers a part D plan comparison tool that will be very helpful during this process.
- Be sure to make the change during the time designated to enroll or make plan changes, which is between Nov. 15 and Dec. 31, 2009.

- Take advantage of programs that help with costs, if your father is eligible. The Social Security Administration offers the Extra Help program and the State of Illinois offers the Illinois Cares Rx program to help with the cost of part D premiums and co-payments for those who qualify.
- Consider more in-depth counseling from the Senior Health Insurance Program (SHIP). SHIP is a service through the Illinois Department of Insurance that offers Medicare beneficiaries objective and confidential help in understanding their Medicare benefits. Trained volunteers assist over the phone or, more frequently, in person, with choosing a part D or Medicare supplement insurance plan, solving claims problems and understanding the complexities of Medicare.

The Anne Byron Waud Patient and Family Resource Center for Healthy Aging offers SHIP counseling or can help connect you to the SHIP site in your area. Call the Waud Center at (800) 757-0202 and we will help you and your father make the part D change.

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Get the latest updates on Medicare health and prescription drug insurance. Come to the upcoming event:

#### MEDICARE: MAKING SENSE OF IT ALL

Wednesday, Oct. 28  
1:30 to 3 p.m.  
Rush University Medical Center  
Professional Office Building  
Searle Conference Center  
5th Floor  
1725 W. Harrison St., Chicago

To register, call  
(888) 352-RUSH (7874).

# RUSH GENERATIONS

## The Waud Center: A Resource for 10 Years and Counting

After six weeks of computer classes at a senior center, 69-year-old Ada Washington still couldn't figure out how to turn on the computer. But after just two hours with Mary Morrissey, a community health educator at Rush's Anne Byron Waud Patient and Family Resource Center for Healthy Aging, Washington opened an e-mail account and was primed to connect with family and friends via the Internet. Today, Washington regularly uses the computer at the Waud Center and plans on buying her own computer in the near future. "Using e-mail has opened up a new era to me," she says.

Since it opened 10 years ago, the Waud Center — the first hospital resource center in the Chicago area focused around the needs of older adults — has helped people like Ada Washington transition to the computer age and much, much more. "We enhance medical care by addressing issues that affect quality of life; we help with everything from insurance to assistance in the home to managing stress," says Kate Krajci, LCSW, coordinator of older adult programs at Rush. "The Waud Center is a gateway to support and help in the community."

For Judy Mosely, also in her 60s, the center has been a place to relax, meet other older adults and gather valuable housing information. "The staff at the Waud Center are helping me find senior housing and putting me in touch with people who can help me move," Judy says.



#### A welcoming oasis, a valuable resource

Staffed by two full-time employees, master's level social work students and volunteers, the center serves more than 300 people each month. Located on the fourth floor of the Johnston R. Bowman Health Center on the Rush campus, it's a welcoming oasis for older adults, their families and caregivers. Below are just a few offerings found at the center (for a more complete list, see the **Services at a Glance** insert in your newsletter):

- Personalized information about healthy aging, age-related health problems, health care services, and community programs and services
- One-on-one assistance accessing services and programs at Rush and in the community
- Counseling for mental health concerns

"The center itself is a wonderful, comfortable space, but you don't have to come here to get the help you need," says Krajci. "We help people on the phone and by e-mail as well as in person; we want to make it as easy as possible for older

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## The People Behind the Name

In 1935, Anne Byron Smith made two momentous decisions. One was to marry Morrison Waud. The other was to join the Rush Woman's Board.

Both decisions enriched her life tremendously. Anne and Morrison remained devoted to each other throughout their 60-plus years of marriage. Morrison was a member of a law firm that provided legal services for Rush. He offered all of his employees free physicals — provided they went to Rush for the physicals.

While her husband was helping his colleagues and friends stay healthy, Anne was helping to ensure that millions of total strangers received health care. She and the rest of the Woman's Board were raising money to establish the Woman's Board Cancer Treatment Center and the Woman's Board Depression Treatment and Research Center. They were also supporting innovative medical research at Rush, including studies of Alzheimer's disease, and establishing scholarships at Rush University.

In Oct. 1998, Morrison decided to honor his wife's commitment to the Woman's Board by making a contribution to Rush to establish a resource center in her name. The Anne Byron Waud Patient and Family Resource Center for Healthy Aging opened on June 2, 1999.

"What really appealed to me was that it had to do with aging, and things Anne and I were going through," he said soon after the opening.

Both Morrison and Anne were delighted when the Waud Center became a reality and continued to support it until their deaths in 2007.



**To contact the Anne Byron Waud Patient and Family Resource Center for Healthy Aging, please call (800) 757-0202 or e-mail [rush\\_generations@rush.edu](mailto:rush_generations@rush.edu).**

*(Waud Center continued from page 1)*

adults and caregivers to benefit from the expertise of our staff and our resources."

### A model, an inspiration

The Waud Center has served as a model for other health organizations and inspired the creation of similar centers, such as the Aging Resource Center in La Grange Memorial Hospital. It is also the cornerstone of older adult programs at Rush, which include the following:

- Patient and caregiver empowerment programs, such as chronic disease self-management and Powerful Tools for Caregivers classes
- Enhanced discharge planning services, which can help patients with new treatment regimens understand their medications and the need for follow-up care

"The health care system is complicated and can be overwhelming, especially for older adults," says Robyn Golden, LCSW, director of older adult programs at Rush. "With the Waud Center and our

other programs, we hope to improve health and well-being in older adults by helping them navigate complex medical and community resources and providing health education."

For the past decade, the Waud Center has proven an invaluable



Left to right: Kate Krajci, LCSW, coordinator older adult programs, and Robyn Golden, LCSW, director, older adult programs

resource to more than 20,000 people. It put Ada Washington on the information superhighway, is helping Judy Mosely find a new home and, in the coming years, promises to serve more people in even more ways.



**For a more complete listing of Waud Center services, see insert.**

## Can Stress Cause a Heart Attack?

Stress can trigger insomnia, exacerbate digestive problems and cause muscle tension that leads to body aches. But can stress cause a heart attack? Or is it just a dire, unsubstantiated warning offered by concerned family and friends along the lines of "You'll catch pneumonia if you go outside with your hair wet"?

### What Stress Does to Your Body

When faced with a stressful situation (known as acute stress) — such as rush hour traffic or babysitting an ornery grandchild — our bodies release hormones, including cortisol and adrenaline, which help us react to the situation. These hormones increase heart rate and blood pressure, supplying the body with a burst of energy and strength. This creates a "fight or flight" reaction that, when you're in actual danger, helps you defend yourself or flee. When the "danger" or stressful scenario passes, the body's relaxation response kicks in and hormone levels return to normal.

### Stress and Heart Health

"In a person with a healthy cardiovascular system, this surge shouldn't be a problem," says Rami Doukky, MD, a cardiologist at Rush. However, if there is under-

lying heart disease, the sudden increase in blood pressure and heart rate could contribute to events leading to a heart attack. For example, in people with atherosclerosis, or cholesterol buildup in their arteries, the increase could cause plaque to rupture and block blood flow, which could result in a heart attack. The surge can also expose people with existing heart disease to the

risk of an arrhythmia, which is an irregular heart beat.

"There is no solid evidence that stress can directly cause a heart attack," says Doukky. "However, chronic stress — the kind of stress that's due to ongoing situations like a bad relationship or difficult job — can lead to risk factors that affect heart health."

Chronic stress has been linked to overeating (which can result in obesity), poor sleep habits and tobacco and alcohol use — practices that could translate into high blood pressure, a major risk factor for cardiovascular disease as well as diabetes. For older adults, who are already at a higher risk for heart disease because of progressive atherosclerosis associated with aging, stress may increase their chances of developing heart disease, Doukky says.

### Decompress

Since stress is often unavoidable, it's best to offset it. "Exercise is a great way to relieve stress because it can decrease the production of stress hormones and increase production of endorphins, neurotransmitters that can elevate mood," Doukky says. "Swimming, biking or simply walking around the neighborhood can make a difference." Transcendental meditation — mental concentration and physical relaxation through the use of a mantra, a repeated phrase or syllable — may also help; it's been shown to reduce blood pressure. And if stress-related weight gain and alcohol or tobacco use threaten wellness, Doukky says, a psychologist or psychiatrist may be needed.

And so the next time a loved one warns you of the dangers of stress, recognize that there is a basis for their concerns. Although an immediate heart attack is unlikely, the ways you handle your stress can either put your heart at risk or keep stress at bay.

## At risk for a heart attack?

If you think you are at risk for a heart attack, have chronic or recurrent chest pain, or have chest discomfort brought on by exertion and relieved by rest, consider making an appointment with the Rush Outpatient Chest Pain Center. It's the only center of its kind in Chicago to provide patients with a cardiac chest pain evaluation and heart attack risk assessment in a single visit. With the expertise of cardiologists from Rush, you will receive a thorough assessment of your risk factors and overall heart health. To make an appointment, call (888) 352-RUSH (7874).



**To make an appointment with a cardiologist at Rush or the Rush Outpatient Chest Pain Center, call (888) 352-RUSH (7874).**