

Planning insurance coverage before retirement is wise

BY SUZANNE KEENE

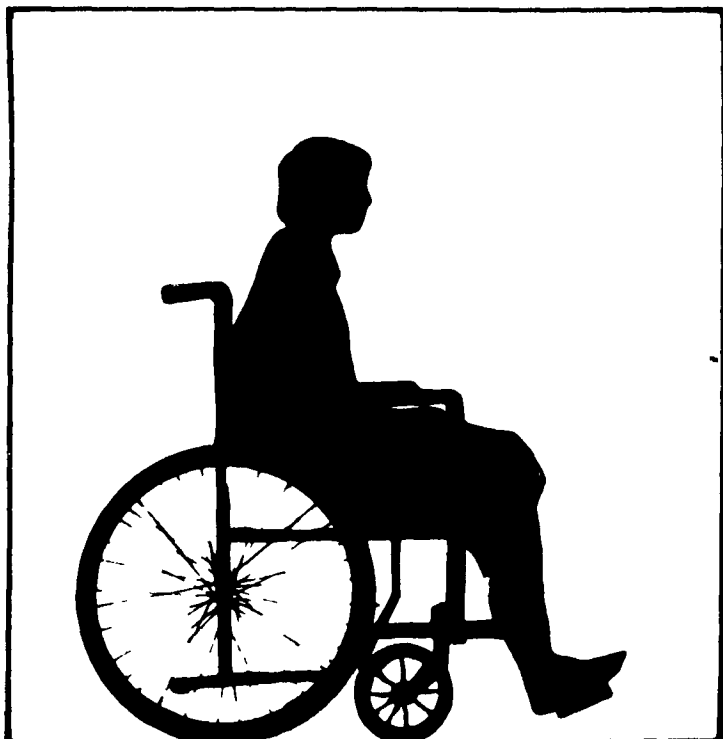
LANCASTER — With Medicare paying less and less of soaring medical and health care costs, it's a good idea to check your current insurance policy and to review how it will change when you reach retirement.

"Medicare is cutting down on everything they pay for," says Martha Forewood, a social worker at St. Joseph Hospital in Lancaster.

In her work at the hospital, Forewood sees the problems that arise when people fail to plan ahead for ways of meeting health care costs. "So many people come in totally unprepared for the bills," she says.

Medicare is a broad program of federal health insurance for people age 65 and over, consisting of two parts - basic hospital insurance and voluntary medical insurance.

Everyone who is eligible to receive Social Security checks at age 65 automatically receives information about Medicare. The basic hospital insurance part of Medicare costs nothing, but the medical insurance part is voluntary and costs \$14.80 per month.



"Make sure you have both parts of Medicare," Forewood suggests. "If you don't understand, call Social Security to make sure that you are enrolled correctly in both parts." While Medicare does cover a wide variety of medical expenses,

it does not pay for everything. Medicare pays only for services determined to be medically necessary, and then pays only a "reasonable amount" for that service.

"Their reasonable charges are lower than most doctors'," Forewood warned. She said many people do not realize that Medicare won't pay the entire hospital bill if the charges are considered too high for the services rendered.

For example, your doctor may charge you \$400 for an operation, but Medicare determines the approved amount for that particular operation to be \$300. In this case, you would end up paying the difference of \$100.

This situation can be avoided if your doctor accepts assignment. What this means is that you make previous arrangements with your doctor to have him accept Medicare's approved amount as full payment. Doctor's are not required to accept assignment, but some do.

Forewood also warned that people should be aware that Medicare does not always pay for nursing home care. "It's really specific what they pay for," she said.

Because Medicare does not pay for every health care cost, it is

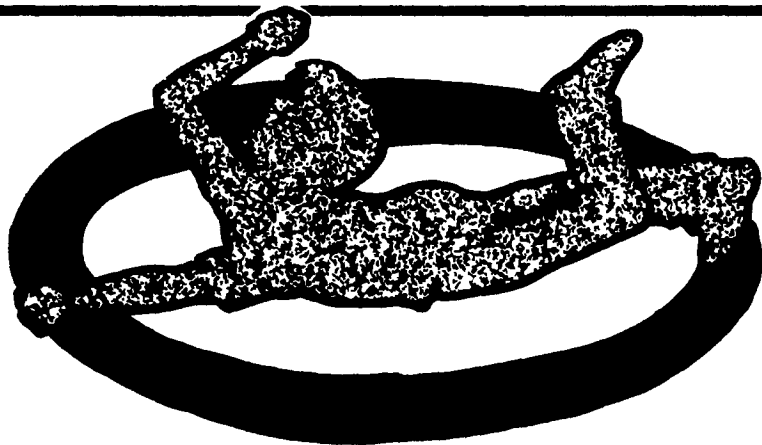
important to review your current policy to see how it will change when you reach age 65 and how it will supplement Medicare, Forewood said.

If, after reviewing your insurance policy, you decide you will need additional coverage, it is important to investigate the options available and select the one that will offer you the most for your money. "You really should investigate thoroughly before getting into supplemental insurance," Forewood suggested.

If you feel unsure of a policy, you might want to have someone you trust review it before you buy. In Lancaster County, the Office of Aging offers this service, Forewood said, and many counties have similar organizations offering this service.

The time to do this, she urged, is before you reach 65. Find out before you retire if your current coverage can be continued or converted into a suitable Medicare supplement policy when you reach age 65.

While retirement may seem far away, now is the time to plan ahead for the health care costs that may confront you in the future. "The key is to think of it," Forewood said.



Parents set example when coping with temper tantrums

LAFAYETTE, Ind. — Are a grade school child's temper tantrums spontaneous and uncontrollable? Or are they a good way to get an adult's attention?

One of the most basic needs of any person is the need for attention. Young children ask for it directly when they say, "Watch me! Watch me!" Older children may be asking for attention by throwing temper tantrums, according to Growing Up, the child development newsletter for school-age children.

When a child loses something, or feels lonely, hurt, or angry, he wants someone to pay attention to him. He wants the attention so much he doesn't care whether it is positive (praise and encouragement) or negative (an angry reaction to a tantrum.)

Children often react to emotions in an exaggerated way, too. They may cry as loud when denied a

snack as they would if they were seriously hurt. They don't realize that crying when hurt is okay, but crying as loud over not getting a snack is not.

The best way to teach a child about acceptable ways of getting attention or showing emotion is by a parent's example. If a parent reacts to a child's temper tantrum by screaming and yelling, that teaches the child that rage and anger are okay — but it won't teach the child to handle the problem. The parent who reacts to a temper tantrum in a self-controlled, gentle way, on the other hand, is teaching a child self-controlled, gentle behavior.

One of the most effective ways of dealing with a child's temper tantrum is to ignore it. By not getting the desired attention, the child will eventually learn that temper tantrums are not an effective way to get one's own way.

It may be difficult at times for parents to ignore the tantrum because of the noise and disturbance it causes. At home, telling the child to go to his room is one good way to control the noise level.

When a temper tantrum is not too severe, many children will react favorably to a distraction (for example, "Let's make a list of who will be coming to your next birthday party," or "Let's get ready to go to the store.") Children's reactions can change very rapidly, from hot to cold, from temper tantrum to gentle, loving behavior.

Children are constantly experimenting with different ways of reacting to situations. Temper tantrums, if handled in a gentle, positive, and consistent way, will eventually taper off and the child will have learned to control his temper and his emotions.

BACK HOME

By Michelle S. Rodgers



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Home Economist

A New Look At Your Own Backyard

We've been enjoying spending time in our backyard. Our goal is to transform it from a neglected jungle to a resting spot. So far, so good. Bright new, green grass is covering bald spots and begonias are growing faster than the weeds! The biggest joy however, has been the chance to meet and get to know the neighbors "over the back fence".

There is no better time than summer for meeting people. A favorite "Sesame Street" song asks, "Who Are the People In Your Neighborhood?" This July marked one year in our new home, yet there are many folks with whom we have not made acquaintance. Summertime seems to bring the neighborhood alive with people working in yards, taking walks and riding bikes and it also provides opportunities for meeting each other. Exploring the neighborhood may be an ideal idea for your whole family — from toddlers to grandparents.

Begin by thinking about your community. What do you already know about? What would you like to see and learn? Who would you like to meet and learn about? So often we take a vacation to explore and miss the opportunities in our own backyard.

Here are some things you might want to explore with your family:

PEOPLE: How many neighbors can you get to know better? Maybe you should instigate a block party (or mile party for those in the country). How about the librarians, station attendants,

playground supervisors, and the mailman? (I just met my mailman this summer — so there's progress). Take cupcakes to the elderly couple on the corner and see a friendship take shape.

FACILITIES: Are you making use of the facilities in your own neighborhood? Explore the trail through the park, browse in that little gift shop you've always wanted to go into.

SERVICES: Most of us use the local library, but it offers many services in addition to loaning books. Check out the possibilities. Find out what services are offered at the community center, youth center or playground. What do the churches offer in addition to Sunday morning worship services?

ARCHITECTURE: Find interesting shapes and textures in buildings. In our community, each home has its own unique stain glass door or window. It is great fun to take a bike ride and discover the beautiful windows and doors. Maybe your children would enjoy observing the variety in manhole coverings and have the children do crayon rubbings of them (except if they are in the middle of the street!) Do you know what kinds of street lighting you have on your block or what the neighbor's fence looks like?

You probably have the idea by now. Your neighborhood can be every bit as exciting as a trip to a foreign country. "Who Are the People In Your Neighborhood?", the Sesame Street song asks. The question is answered in the last line: "They're the people that you meet every day."

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Family Living

