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April 2014

Forward this e-newsletter to three of your friends.

usOWLs.com: *LookOut*

April Showers Can Bring New Intrusive Weeds!

April includes foolishness on the first, taxes on the 15th and many personally taxing events all month that threaten our ability to adapt and cope. There is also as Ancients have warned us about foolish beliefs: *Life is a natural condition it seems is to overestimate what I can do in the moment, and underestimate what I can do in a lifetime.*



The first week, OWLWorks advocate (code name: Screech owl) and I attended a conference on "building older communities" and more responsive elder care (California Council on Gerontology and Geriatrics).

The focus was on careers in senior health care, troubles in care giving, and challenges for housing. By the way, she drafted the plan for aging for California a few years back when demographics of California started getting some serious attention.

Realities are now in clear view and our direct experience: limited doctors (1 for every 36,000 people and, growth in Octogenarians and Centenarians), over prescription of high cost drugs, personal safety issues, financial impoverishment and transportation challenges, caregivers in their own 70's. They highlight the mission of **usOWLs** as well, making aging more intelligent, meaningful and more fun than it is supposed to be.

This conference highlighted facts about our aging population, and future needs, and

ended with positive and creative discussion of careers, "co-housing" (roommates) Villages, and alternatives to costly long term care in institutions.

Springing Forward with good moves: Aging boomers and pre-boom folks like us are demonstrating these critical qualities to offset accurate predictions of gloom and doom:

Get out in front of issues you may personally face: Our underlying motivation is to remain proactive without being hysterical about aging, and stop stereotypes about our frailty. We are building *collaborative communal ways* to do this, integrating communal action with health care resources instead of the other way: over-dependence on promise for decent health care.

Stop "AGE segregation" just like the others we have conquered: Keep aging a verb and not a noun! Promote self esteem, independence and interdependence as long as we can be by seeking others to assist us in all age groups, seeing fellow elders as participants in providing services to each other like the "old days," and not just being recipients is a health care system overwhelmed by our sheer increase in numbers.

Stop and re-educate the medical communities about over-medication with the side effects of creating chemically induced depressions, dementia. and other serious complaints. *Laughter Yoga, singing, dancing, and gardening* are proving there are other ways to deal with both breathing and movement disorders.

usOWLs wants to support these changes away from the wrong thinking that we simply try to avoid institutions, avoid aging, and see services coming from only one direction - health care professionals who cannot keep up with demand or quality needed. In future months we will be sharing ideas for you for your own plan, and **OWLWORKs** is starting seminars and "camps" in June on this topic, along with updates on Safer Driving, and smarter medical care initiatives and protections.

Spring cleaning of our attitudes should start first. We need to think of ourselves as planting seeds for better statistics and for more personal control while weeding out assumptions, attitudes and limitations in our systems of "compassionate care."



To quote Maggie Kuhn, founder of Grey Panthers (and other cool cats), *We ARE the risk takers; we are the innovators; we are the developers of new models. We are trying on the future for size. That is our role.*

Our role is to sharpen in our wits and not our worries. So let's finish April with a jester's laugh about what is absurd in our own thinking and keep on laughing as we learn and construct new possibilities with a wink and a hoot!

Michele Jackman MSW, MA - Chief Executive Officer and Marketing Director - **usOWLs**

{ The usOWL Minute }

American Community Gardening Association

The Mission of the [American Community Gardening Association](#) is to build community by increasing and enhancing community gardening and greening across the United States and Canada.

When we click on the [Find A Garden](#) link at the top of the website page, we are taken to a map and list of community gardens in our area. Clicking on the listing name, an overview of the garden pops up with contact and location information.

This website is great for those who want to grow their own food, but may not have the space or tools to make it happen. Get connected with your local community garden today!

usOWLs - Reader Shared Story

(Please share your own story by emailing [usOWLs](#))

A couple days after Christmas I was diagnosed with invasive breast cancer. My tumor was about the size of a golf ball. My type of cancer was very fast growing so they wanted to get treatment going fast. Everything happened in a blur after that Pet scans, blood tests, etc. etc. By January 17th, I was getting chemotherapy (for this type of cancer, chemo first, then surgery, then radiation). At that point I wasn't thinking about the costs of the drugs since I didn't think there was any options anyway. My insurance pays 70% of the negotiated cost of the drug and I am responsible for the other 30%. The day after the chemo, I got a shot of "Neulasta"-- a drug to make the bone marrow produce more white blood cells (to help prevent infection--the chemo suppresses the production of white blood cells). I went through two cycles of chemo and Neulasta before I got the statement from my insurance company. The chemo cost was reasonable (about \$170). But each of the Neulasta shots cost me \$953. The billed cost was \$5500, the amount the insurance company negotiated was about \$3000 (they paid 70% and I had to pay 30%).



My insurance company had assigned a case manager to me and when I told her about the cost she went ballistic. She hadn't realized it would be that much (she later told me that if I had had someone available to give me the shot, I could have gotten that same drug through their specialty pharmacy and it would have cost me only \$60). But now they stopped giving that drug to me since I had such severe side effects. Turns out it wasn't all that necessary.

When I Goggled "Neulasta cost" I found lots of people had similar experiences--one talked about having Neulasta administered in the hospital and

the hospital billed \$11,000 for one shot. That person's insurance paid the entire cost. But what about people with no insurance. Neulasta is a fairly new, Amgen drug. I guess they are still recouping their research expenses.

Shows one of the many problems with our health care system when the cost of the same drug can vary from \$60 to \$11,000.

usOWLs - Compare & Negotiate!

The beginning of the Spring season is the time for housecleaning, early vacations, and a general reorganization and re-gathering of one's life, physically and spiritually.

So it was with great eagerness that I decided to stop complaining about aches and pains and do something to put "the spring" back in my life. I decided to have a physical from my doctors and have stem cell therapy for my aching knees. I was greatly surprised how greatly the field of stem cell therapy has advanced, and decided to have the procedures in lieu of knee replacement. With this completed, my doctors gave me prescriptions for physical therapy and pain medication, to get me through the other

aches and pains I had experienced. Great, I thought, I have now taken charge of a better me.



Lo and behold, I had many more obstacles to overcome. First, although approved by the FDA, the stem cell therapy is not paid for by insurance, even though, it costs much less than knee replacement, or other therapies. The pain medication, which I have taken two years ago, had increased 300%, the knee brace recommended as not on the approved Medicare list and had a cash price tag of \$2,300 (although after a few days of negotiations was reduced to \$900), and finally some other medication prescribed was not recognized by Medicare and other insurances and cost \$200 a month, but after searching the Internet I found a coupon for \$35.00.

Why am I telling my story? Because I want to point out that one needs to negotiate and investigate when prices are too high to afford and when Medicare and insurance companies will not pay for certain prescriptions and procedures, and one is not eligible for help because of income, one needs to be proactive with one's health. Always investigate when prices and procedures seem unreasonable. Get other opinions, both medical and financial. Do not assume that what one is quoted is the final answer. Have a great Spring!

Patricia Brem, MBA, MA - Chief Operations Officer - **usOWLs**

usOWLs.com - Website



WELLNESS - STATE WEBSITES

usOWLs staff has done the searching for you. We provide a State-by-State directory of government supported senior/elder/aging links. The websites usually include information you need to locate services within your state.

http://www.usowls.com/cafe_wellness_state.htm

Watch this space for how **usOWLs** can help you build your own small website.

Lou Thompson - Director of Creative Technology

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