

# SENIOR LIFESTYLES

## Medicare study considers unmet health needs

By Kathleen Schwar  
Assistant Editor

PITTSFORD — You'd be surprised what Medicare doesn't cover — until you need hearing aids in order to hear better, prescription eyeglasses to see well, wheelchair ramps to get around, or dentures or Ensure drinks to stay properly nourished. And what happens when you stop driving but still need to get to doctor appointments, labs and other places?

Such expenses fill page after page in a thick manual divided into more than a dozen categories of items and their costs. The manual is given to people taking part in a two-year study funded by the U.S. Department of Health and Human Services. The study, called ACCESS: Medicare, is said to be the first to examine Medicare benefits. It is being conducted through the nonprofit Monroe County Long Term Care Program, and has participants in Monroe and eight surrounding counties.

"They're trying to find what things aren't being covered by Medicare," said Sister Ruth Agnes Kesselring, SSJ, a participant. A longtime diocesan educator who also served in her congregation's central administration, she lives in Pittsford with two other Sisters of St. Joseph.

While other seniors may have to forego items that Medicare doesn't cover, she noted, "I am not as bad off." Her congregation would cover necessities that her insurance and Medicare don't, she said. Besides, she added, "I don't have that many needs."

But others don't have resources to maintain their quality of life, she added.

The study sponsors "are trying to get Medicare to accept things they say are needed by people," she said.

The study is testing the effectiveness and acceptability of three approaches to providing care for patients who require help in continuing to live at home, according to Wendee Jacobson, consultant for ACCESS: Medicare. One approach provides the participant with services from a health-promotion nurse; another reimburses expenses through a voucher of up to \$200 a month; a third provides both the services and the voucher.

Sister Kesselring, 82, receives vouchers. One benefit they're helped cover was her very first hearing aids. The price tag for the pair was \$1,700, the majority covered by



Mike Mergen/Photo Intern

Sister Ruth Agnes Kesselring, who creates made-to-order baptismal clothes, adjusts her sewing machine at her home in Pittsford. Sister Kesselring is taking part in a study of Medicare benefits.

her private insurance plan. But ACCESS: Medicare covered the remainder.

"I just never thought I was going to get them," she said. "I wasn't going to ask for them because of my age. I kept thinking I really don't need them so much."

But the program staff encouraged her to be tested and fitted, she added. "One of the questions was, 'Do you re-

ally want them?' I said I don't know if I was looking forward to it, but I want to hear things I'm not hearing now. It's been a real help in church, meetings, hearing what's being said, even going out to eat with somebody."

She can more clearly hear during Mass at St. Jerome Church in East Rochester, for example.

Sister Kesselring has suffered two heart attacks since 1980. She underwent triple bypass surgery in 1982. And more recently she had a pacemaker defibrillator implanted. She feels little in her legs, which are affected by neuropathy.

"It's something to know you can just go at any moment," she remarked. She's made the best of the past two decades since her first heart attack, having served in administration at St. Ann's Home and at her order's motherhouse, as well as on the parish council at St. Jerome's Church. Lately, she has been sewing made-to-order baptismal clothes.

She also has been incurring expenses she never could have imagined. ACCESS: Medicare has reimbursed her for compression stockings that cost \$70 a pair — she needs about two pair a year. The stockings help return the blood from her legs to her heart and lungs. She also received reimbursement for grab bars in the shower. And she regularly is reimbursed for trips to Brighton for rehabilitative exercise and lab work. This spring the program is expected to pay for the cost of putting in an outdoor ramp to her front door.

"I think it's been a wonderful program for me," she said.

"I feel that it will help other people," she added. "That's one of the reasons I was willing to go through all the things you have to go through. It is a lot of work. You've got a lot of book work to do."

She must keep a daily journal of her health needs, meet a monthly deadline for turning in the receipts for services and supplies she has used, and study her manual to see what can be covered. But years of teaching math and working with numbers have aided her in those tasks.

According to Jacobson, 475 more volunteers are still needed for ACCESS: Medicare. Information is available by calling 716/248-8770 or 800/836-7600. The study covers the counties of Livingston, Allegany, Seneca, Cayuga, Ontario, Steuben, Wayne and Yates.

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