

Medicare Prescription Drug Coverage

DATES TO REMEMBER:

- **November 15, 2005** is the first day you can join a plan.
- **January 1, 2006** is the day coverage begins for those who join by December 31, 2005.
- **May 15, 2005** is the last day to join a plan for coverage for 2006.

THINGS TO REMEMBER: Everyone with Medicare is eligible for this coverage, regardless of income and resources, health status or current prescription expenses. There is "extra help" if your resources (excluding home and car) are less than \$11,500 if you are single, or \$23,000 if you are married and living with your spouse.

You must sign up for the coverage. It is not automatic (unless you are on Medicaid and don't choose a plan; they will choose one for you).

Private insurance companies approved by Medicare are offering the prescription coverage. The monthly premium will depend on the plan you chose. Medicare "guesstimates" it will be around \$37 in 2006 for standard coverage.

WHERE TO START? Your *Medicare and You* handbook for 2006 that you received in October contains "Getting Started" on page 1. Similar information is available online at www.medicare.gov/Publications/Pubs/pdf/11146.pdf in a document called *What Medicare Prescription Drug Covers Means to You: A Guide to Getting Started*. It lists five statements. Pick the one that describes you and follow the "What you need to do."

GET HELP! Call 1-800-MEDICARE, your local office on aging (www.eldercare.gov), or contact your State Health Insurance Assistance Program (SHIP) (www.medicare.gov/contacts/static/allStateContacts.asp).

Post-Polio Water Work

Post-Polio Water Work is a DVD produced by Mary Essert, BA, ATRIC, and Vickie Ramsey, RN. Essert has been involved with aquatics since 1949, and Ramsey is a polio survivor. The program is designed for persons who experience post-polio problems and includes techniques for increased range of motion, strength, endurance and relaxation. The DVD includes a sheet of photographs of the exercises ready for lamination.

After about 10 minutes of narrative, Essert and able-bodied people, not polio survivors, demonstrate numerous exercises, some designed for the center of the pool and some while standing at the wall. The narration does emphasize the importance of resting between each exercise activity.

Nickie Lancaster, polio survivor and long-time swimming instructor, reviewed the DVD. She notes there was no mention of the importance of

water temperature (no less than 85° F; 90-94° F is ideal) and feels the DVD would be of better use to polio people if it showed survivors doing the exercises the best they could. Lancaster is a strong advocate of aquatic activities, because of their benefits to circulation, to weight loss and maintenance, to heart health, to avoid disuse weakness, and for pain relief. She thinks survivors who purchase the DVD should try the exercises with caution and not all at once. After selecting a few, try them, resting between repetitions, being on the alert for increased pain and/or weakness.

Lancaster, who has gone to the pool 2-3 times a week for the last 15½ years, has found that walking forward, backward and sideways in water up to her neck is the best pool activity for her. She spends about one hour in the water alternating walking for 2-3 minutes and resting for 2-3 minutes. She believes she would not be able to walk today if not for this exercise. ●

Post-Polio Water Work (\$34.95, USD) can be ordered online at www.maryessert.com or by writing Essert Association, 3635 Irby Drive, Conway, AR 72034.