

December 2016

## Going Home for the Holidays? Look for Social Isolation, Loneliness and Other Signs Older Family Members May Need Help

The holiday season often brings together families who live too far apart to see each other often. Although they likely have kept in touch digitally or by phone, in-person visits provide an opportunity for those visiting older relatives to take a closer look at how they're doing.



"The holiday season is an ideal time to find out if your older loved ones need assistance in any areas of their lives," said Jonathan Lavin, AgeOptions president and CEO. Needs that may have arisen since your last visit might include personal care, home maintenance, finances, transportation, and health issues, including mobility.

Social isolation and loneliness, a growing problem that affects millions of older Americans, is another important issue family members need to be aware of, Lavin said. It's estimated that one in five adults over 50 are affected by isolation, a problem that has been associated with higher rates of chronic disease, depression, dementia and death.

### Look for warning signs of physical or cognitive changes

The National Association of Area Agencies on Aging's (n4a) [Eldercare Locator](#) has a list of [10 Warning Signs Your Older Family Member May Need Help](#) and a link to use to search for services in your area.

Some changes, such as appearance, reflexes and physical or mental health, may be obvious. Others may require looking into the refrigerator, financial records and other aspects of the older



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person's life. Keep in mind that issues may be connected, such as physical limitations or lack of transportation that make it difficult to shop, cook, clean or visit friends.

You may be able to work with your family member during your visit to make changes in their home to avoid falls, arrange for a doctor's appointment, look into transportation options, check that insurance and financial matters are up to date and be sure they are eating well and are able to take care of their homes.

## Look for signs of scams and fraud

The Federal Trade Commission (FTC) suggests starting a conversation about scams and fraud by asking, "Are you getting those annoying imposter calls, too?" or "I've gotten a lot of charity requests this year. You, too?"

Some signs of scams, according to the FTC:

- Piles of mail offering "free" gifts, prizes, vacations or "high-profit, no-risk" investments – or the worthless gifts themselves
- Unusual purchases such as stacks of subscription magazines
- Repeated telemarketing or robocalls

The FTC's [Pass It On](#) resource offers information on scams and fraud, as well as suggestions for discussions with older adults.

## Check for signs of health care fraud

Review Medicare Summary Notices sent four times a year and Explanations of Benefits (EOB) sent by insurance plans that list services billed in the person's name. [Illinois Senior Medicare Patrol SMP](#), located at AgeOptions, has this advice on what to look for:

- ✓ Accuracy of the date and information listed for each claim
- ✓ Services or supplies that the person did not receive
- ✓ Services or supplies not ordered by the person's doctor(s)
- ✓ Services or supplies that seem unnecessary or irrelevant to the person's condition
- ✓ Billing for the same thing multiple times
- ✓ Any other billing errors or claims that don't seem correct

**AgeOptions.**

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- ✓ If something seems wrong, contact the provider (doctor, hospital, etc.) that billed for the claim first. If there is still a problem, if you have questions about billing statements or EOBs, or if you suspect fraud, call AgeOptions at (708)383-0258 or go to the [Illinois Senior Medicare Patrol \(SMP\)](#) page.

## Resources for older adults and those who care for them

- The AgeOptions website, [www.ageoptions.org](http://www.ageoptions.org), lists services and programs to assist older adults in suburban Cook County.
- If you are not sure how to help an older adult, or if you suspect insurance or financial issues, call AgeOptions at (708)383-0258. Information and assistance specialists can help older adults and their families determine their needs and gain access to services, benefits and resources. They will also refer seniors and caregivers to agencies in their communities that provide the services they need.
- If your loved one does not live in suburban Cook County, AgeOptions will refer you to an agency near their home. You may also go to [www.n4a.org](http://www.n4a.org) to find aging resources in their area, or Eldercare Locator, a service of the U.S. Administration on Aging (part of the U.S. Department of Health and Human Services), at <http://eldercare.gov> or (800)677-1116.