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COVER STORY ON PAGE 2



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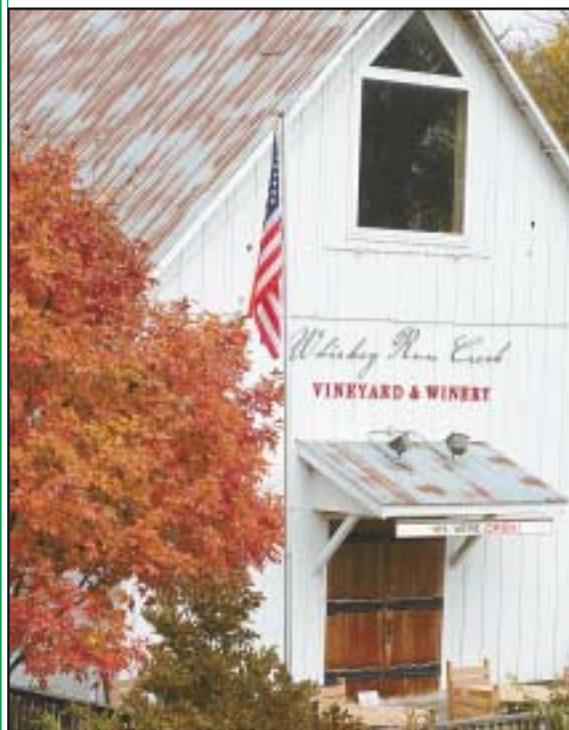
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Cover Photo

Voices from the Valleys of the Nemaha

Publisher and Photographer, Stephen Hassler

Writers This Month

Devon Adams
Mary Ann Holland
Merri Johnson
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Marillyn Woerth

Thank You

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Your Country Neighbor

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Peru, Nebraska 68421

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www.yourcountryneighbor.com

The new football field at Peru State College appears to be finished, but the stadium is still being constructed. A foreman informed me it will be ready "next year". Oh, well; something to look forward to.

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A Beautiful Day; An Entertaining Game Hosted by Nebraska City

PSC lost a wild, up and down, back and forth homecoming football game, but due to the Vikings' penalties and Bobcat plays like this one, Missouri Valley really had to work for it.

Fewer Medicare Health Plans in 2014

by Mary Ann Holland

Retired University of Nebraska-Lincoln Extension Educator and Trained SHIIP Professional.

Medicare Health Plans, also known as Medicare Advantage plans, or Medicare Part C, are all-in-one healthcare insurance plans for Medicare beneficiaries. Coverage includes Part A [hospitalization], Part B [medical], and usually Part D, the prescription drug benefit. There is no statewide plan; Medicare beneficiaries purchase a plan sold in their county of residence.

In 2014, there will be fewer Medicare Advantage [MA] plans offered in Nebraska. During the past few years, MA Plans were available in all 93 Nebraska counties. Medicare Advantage health plans will be available in only 64 of Nebraska's 93 counties next year. Readers in Kansas, Iowa and Missouri should contact your state's SHIP, Senior Health Insurance Program of your Department of Insurance; all states have a SHIP, to find out what is offered in your area. In Nebraska, there will be 14 MA plan options with monthly premiums ranging from \$0 to \$87.00 per month [in addition to the \$104.90 Medicare Part B premium]; this number is down from 43 plans offered in 2013. Current [2013] enrollees have been notified about the upcoming changes. If your MA plan is non-renewing, or withdrawing, the plan is required to send a "Notice of Termination" letter to the insured. Letters should have been mailed by October 1, 2013. In some counties where a MA plan is going away, there may be other MA plan choices. However, 29 counties will have no MA plan at all. Pawnee, Richardson and Thayer counties in southeast Nebraska will have no MA option. Everyone in these counties who is in a 2013 Medicare Advantage plan will have to make decisions about healthcare coverage, but they will be unable to enroll in a different MA plan.

What happens when your Medicare Advantage plan withdraws? If a MA Plan is not renewing for 2014, the beneficiary may select a different one, if one is available in

their county of residence. Or, the beneficiary may choose to return to Original Medicare and enroll in a Part D drug plan; Original Medicare and drug coverage would begin January 1, 2014.

Medicare beneficiaries older than 65, will have a limited "guaranteed issue" into a Medicare Supplement insurance policy for plan options A, B, C, F, K or L. The guaranteed issue extends 63 days past the date of plan termination, or December 31, 2013. In other words, the beneficiary must be enrolled in a Medicare Supplement policy by February 2014 in order to have a guaranteed issue. A guaranteed issue means the beneficiary cannot be denied coverage due to past health history. Once the 63-day guaranteed issue period has expired, a beneficiary would be required to go through underwriting for an insurance company to cover them.

Medicare beneficiaries under the age of 65 will have no guarantee issue to get into a Medicare supplement insurance plan because no company in Nebraska is required to sell a Medicare supplement policy to individuals under 65. This group of Medicare beneficiaries would have Original Medicare only; they may enroll in a drug plan. Medicare pays for 80% of the cost of covered services; the other 20% is the responsibility of the beneficiary.

What happens if a Medicare beneficiary in a non-renewing MA Plan does nothing by December 31, 2013? The Medicare beneficiary will be put in Original Medicare and have no drug coverage on January 1, 2014. However, that beneficiary will be granted a Special Enrollment Period beginning December 8 and lasting until February 28 to get a new MA Plan, or Part D drug plan without penalty. Coverage into a new Part D plan would begin the first of the month following enrollment. For instance, if a beneficiary enrolled on February 15, 2014, their

coverage would begin March 1, 2014.

There are \$0-premium Medicare Advantage plans available in 52 Nebraska counties for 2014; they were available in 63 counties during 2013. There will be no \$0-premium MA Plan available for either Johnson or Nemaha counties in 2014. The only MA Plan available in both these counties is Humana Gold Choice which has an \$87 per month premium; the plan covers prescription drugs and has a \$250 drug deductible. Keep in mind, while a Medicare Health Plan can be sold in a specific county, healthcare providers are not required to contract with the plan. If you are considering purchasing a health plan, it would be a good idea to check with your providers, including the local hospital, to see if they accept the plan.

There are big changes for 2014 for Medicare Advantage/Medicare Health plans in Nebraska. Many of us receive lots of mail related to Medicare; we are tempted to ignore most of it. If you are currently enrolled in a Medicare Advantage plan, you would be wise to take a detailed look at the information you recently received from your plan. The consequences of not taking action when necessary could be very costly indeed; in addition, you could find yourself without coverage in 2014.

This article was written by Mary Ann Holland, retired University of Nebraska-Lincoln Extension Educator and Trained SHIIP Professional. Messages for Ms. Holland can be left at your local Extension office, or by e-mail at: mholland1@unl.edu. Information from this article was provided by the Nebraska Department of Insurance at Fall Medicare Update Training for SHIIP Volunteers, Oct. 2013.

Questions about Medicare can also be directed to the Nebraska SHIIP at 1-800-234-7119.

Poetry by Devon Adams

EARTH CRACKS

We live on mobile slabs of earth that float upon a molten lava sea. Indeed, the water sea itself is held above the hot rock soup by rigid plates that move. Like clumps of colliding dumplings riding on thick, bubbling stew, solid chunks of land move around the planet, and when they bump each other, earthquakes boom. Coastlines crack and wrinkle, mountains rise, volcanoes erupt, and temblors send tsunamis racing. Our pretty blue swirl is only wrapping paper that covers a volatile and violent fist of rock, whose insides seethe.

STORMS IN THE DARK

They come, breathing fire, roaring in the night, like marauding dragons dragging destruction in their wake. Houses whine in the wind, and shudder from thunder. Power lines fall, leaving only dark that explodes with lightning, exposing tree soldiers engaged in epic battles to remain standing. Rain slashing sideways tears with hurricane force, and hurls debris in swirling spirals. Then the storm monsters depart, their voices muted in the distance. Long into the pale dawn the retreating army is visible as silent flashes of war.

GHOSTS IN THE WIND

The voice of the wind is like a thousand soldiers rushing through long grass, dragging their fear, straining to be brave. Adrenalin twists their thoughts into high speed recordings that play back time in random shards of memory, as the ghosts of other battles march beside them, on the periphery of thought and vision.

NOT A MEMO

Now and then, here and there, we receive special messages beyond ordinary perception. Sometimes we don't notice until coincidences connect. Let your heart and your intuition help you find the clues.

INCANDESCENCE

Even though sunshine hides behind the pewter metal sky, there is a glow suffusing long land views full of autumn trees. Each leaf is wrapped in fire, illuminating the shine inside the damp gray cloudy day.



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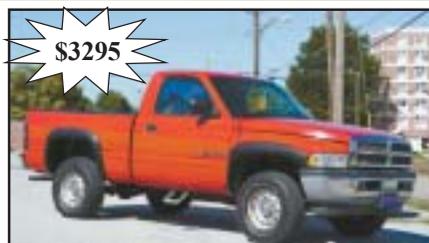
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Where Life Is Good

Marilyn Woerth

A very small wind stirred the tall grasses growing on the road side, clichéd bluer than blue sky, leaves just starting to turn the tint of autumn. The warmth of the harvest sun kissing my face, I kissed it back. Then I saw the first one then the second one and on and on they went. The mile and a half on one side of the road and the mile and a half on the other side littered, littered with beer cans, beer bottles, and various other types of refreshment containers. Who were these people that so casually littered nature's beautiful landscape and why did they not respect her? Were they just a bunch of no-nothings or some spoiled socialite kid from the college down the road, or just boozing jerks who just don't care or appreciate our planet earth.

One of the reasons I was walking stemmed from a book I read last month, "Wild" by Cheryl Strayed. A true story about the author's past history and her trek along the Pacific Rim Trail, her trials and tribulations and finally realizing her own self. The book is full of metaphors, the most glaring, her heavy backpack and how it became lighter as she traveled and how she worked out all the complications of her life. Her weighed down spirit became lighter as she went. So I decided to start my walk with an empty bag.

I was thinking of Cheryl and her life as I walked down the road and how different my life had been from hers. I had a fairly safe childhood, not perfect but pretty normal. I always felt lucky in my life and that load on my back never seemed really heavy. As I walked along picking up all the litter, I thought of my own metaphor. I started this walk with an empty load and as I walked my load became heavier and fuller. Towards the end

of the walk my bag was full, but there it was one more extra large plastic bottle. Somehow, I made room for it.

Now I have always been a person that tries to keep balance in my life never biting off more than I can chew. But this past month I felt overwhelmed. Enough to not submit my monthly article, did you miss me. Besides my normal busy schedule, I added making four Renaissance costumes for the KC festival, helping my husband put on two classes with two sessions each on building a pond for a college extension program, and getting our three acres ready for a bus load of master gardeners, I slipped and did not carry my load. I defaulted. Looking back I know I could've found the time and energy for my article. I should've made room in my bag.

So the next time I walk down my country road picking up the litter, I am not going to wonder how it got there, I am just going to pick it up. After all I am strong enough to carry it. I have become stronger as I've gotten older. I just forgot that for a moment or two. Gleefully caring my heavy bag because I can, where life is good.

Melinda D. Clarke, CPA

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Diary of a Part-time Housewife

Merri Johnson

There's something alluring about a bend in the road. Only the truly unimaginative have no curiosity about what lies around the next curve, or over the mountain, or beyond the horizon. In our Tennessee home-away-from-home, we are literally surrounded by bends in the road. Except for major highways, every road is a winding one, and most are hemmed in closely by trees. The mountains and valleys add to the anticipation of discovering something new with each twist and turn and summit.

I love the prospect of a leisurely drive, exploring the back roads of eastern Tennessee. And I'd enjoy walking along the road in front of our house if I weren't afraid for my life to do it. It seems the locals do not share my awe-struck enjoyment of the scenery. They can't possibly be noticing the landscape as they fly around each blind curve doing at least 20 mph over the speed limit. On one exploratory Saturday jaunt we were forced to swerve to avoid a mail carrier who came barreling around a curve straddling the center line, apparently determined to finish the route early. If the car hadn't disappeared around the next curve so quickly, I would have made note of the license plate and turned in the reckless driver.

Just leaving our house requires a sharp eye and no dilly-dallying. We live on a fairly busy road and, unless we drive on the lawn to turn around, we are compelled to exit our driveway in reverse. There's distance enough to see if anyone is coming before actually backing onto the road, but there's no guarantee there won't be someone bearing down on you at break-

neck speed by the time you shift into drive and hit the gas pedal.

In September, I made a solo road trip to Tennessee. Hubby was a little nervous about the prospect, but he really wanted me to deliver a few more personal items to him that wouldn't fit in my allotment of airline luggage, most notably, a cooler of prime steaks. I planned my route to avoid St. Louis, a city I'd rather not navigate alone. Driving around Kansas City, Memphis and Nashville wasn't too bad. The traffic around most metro areas is heavy and fast, but the roadway is wide, the curves are generally gentle, and the signs are big enough to read from a fair distance. Most reassuring is the fact that the crazy drivers going the same direction you are, can safely pass you, and the ones coming at you will most likely stay on their own side of the median.

Not so on the two-lane country roads. My homeward trip through Missouri took me through the lovely Mark Twain National Forest. As I neared my destination at the end of my first day of driving, I found myself repeatedly heading dangerously into the sun as the road continually switched from north to west to north again. The low-slanting, late-afternoon sun hit my windshield just below the visor. At one point, I was literally blinded for what seemed like two or three seconds, plenty of time to careen off a curve into the trees. I took my foot off the gas and hoped for the best; "the best" being that the VERY IMPATIENT DRIVER who had been tail-gating me for miles would not be similarly blinded and fail to see that I had slowed down. I'm pretty sure that he was cursing me most of the

way, as I was undoubtedly holding up his usual pace and there was no place to pass. Perhaps he saw my Nebraska license plate and assumed (correctly) that a flatlander would understandably not have the nerve to take the southern Missouri hills and curves with the same abandon as the natives. Although southeast Nebraska doesn't feel flat to me, it is wide open compared to the Missouri Ozarks and the Tennessee Cumberlands regions.

Thank God, my name is not on a new traffic fatality memorial along the Mark Twain National Forest highway. That said, I'm still intrigued by the winding roads and I'll make more road trips. But I'll be more careful about avoiding sun glare. I want to be sure to get home again – alive – to enjoy my own Nebraska back roads.

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Alzheimer's Affects Us All



When A Loved One with Alzheimer's is Hospitalized, You're Needed STAT!

By Lee Nyberg

A person with Alzheimer's or dementia needs extra vigilance from family members and caregivers when in the hospital. Since patients with middle and late stage Alzheimer's may not be able to communicate clearly, their health can be greatly improved when family and/or familiar, professional caregivers become part of the care team. Additional monitoring is necessary because the unfamiliar hospital personnel and environment could lead to agitation, anxiety, and wandering behaviors, all posing greater risks to the senior's health and safety.

Our experience has given us these useful tips:

1. Gather pertinent legal documents and discuss with the care team. This includes Advanced Medical Directives and a durable power of attorney (DPOA) designation for health care. The first informs family and physicians of the preferred medical treatment the senior wishes to receive if they are unable to make their own decisions. An example of this is a "Do Not Resuscitate" order or a living will. The DPOA, also known as "health care proxy," is the individual appointed by the senior to make medical decisions on their behalf if they are unable. Each of these documents must be signed. Family members and physicians should have copies.

2. Provide complete medical information. Be prepared to provide 5 to 10 years of the senior's medical events, current and recent medications, allergies, current physicians and a detailed description of the senior's mental and physical capacities. The senior's stage of Alzheimer's, or the type of dementia, if known, (such as Pick's disease or Lewy Body), is an especially important piece because this indicates specific behavior and symptom patterns. Take time to explain your loved one's typical or unique behaviors and signs of pain; contrasting atypical behavior will be more apparent to the care team.

3. Be as active as possible. Identify and learn how to reach the entire care team; the physician, nurses, social workers and case managers. Be a strong, yet respectful advocate for your senior's medical care. Request copies of physician's orders and write new information down immediately. Communicate changes in orders and medication to nurses regularly, since they rotate in shifts. Double-check your copies of orders before any technician performs a test or procedure, since mistakes are sometimes made. It is best to have a primary caregiver stay with the patient throughout all the processes (admission, meeting with the doctor, pre-surgery preparation, post-treatment, and dismissal).

A person with Alzheimer's needs soothing and reorienting when in a strange setting where confusing or frightening things may be happening. A person with middle and later stage dementia may need help with the most basic things, such as finding the bathroom, ordering food, even self-feeding, while someone in the early stages may indicate they are "fine" and do not need any medical care, even when they actually do.

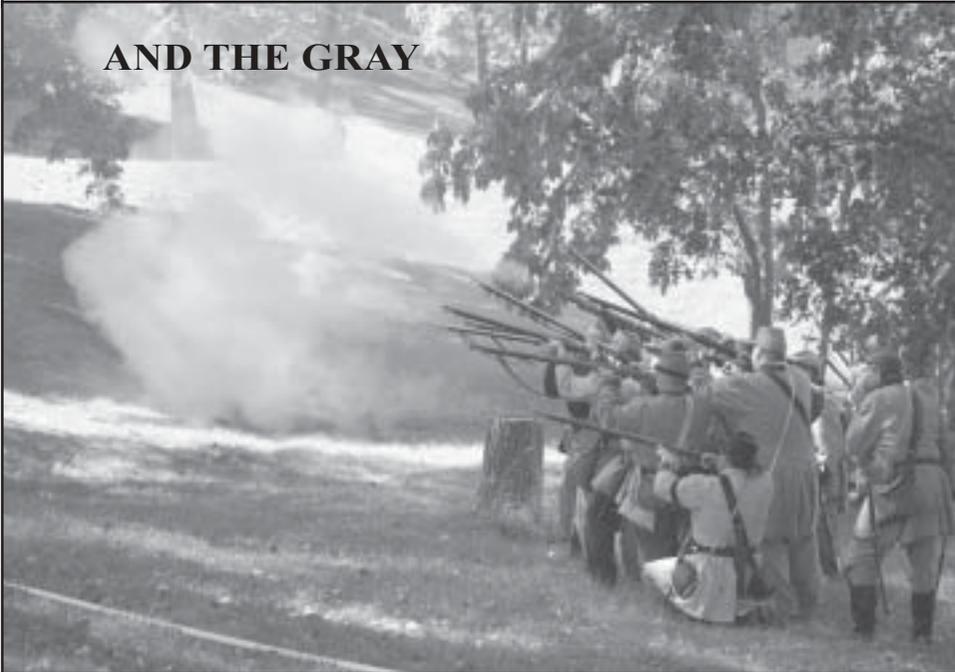
The more advanced a patient's Alzheimer's or dementia, the greater their need for an advocating and guiding presence while in the hospital. Good solutions are attentive family members and friends on rotation throughout the hospital stay, or private caregivers and care managers.

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www.HomeCareAssistanceLincoln.com or
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