

Have a question
"Ask Marci"

Dear Marci,

I have severe asthma problems, and my doctor has told me that I must use an air purifier in my home or else I will not be able to control my attacks. Would Medicare pay for it since I need it for medical reasons?

—Faye (Eden Prairie, MN)

Dear Faye,

No, Medicare will only cover certain types of equipment that are considered primarily medical in purpose. Medicare defines **durable medical equipment (DME)** as medical supplies that are

- primarily and customarily used to serve a medical purpose;
- able to withstand repeated use;
- generally not useful to a person in the absence of an illness or injury; and
- appropriate for use in the home.

DME includes items such as walkers, wheelchairs, power scooters, hospital beds and portable oxygen equipment.

Because an air purifier is not primarily and customarily used to serve a medical purpose, it would not be covered by Medicare even though you need it for a medical purpose.

Even if a medical supply is primarily and customarily used to serve a medical purpose, Medicare may still not pay for it. An item does not qualify as DME if it

- is for "convenience" rather than

"medical use." This includes stairway elevators, grab bars, and bathtub and toilet seats—anything that can technically be used by people who have no medical condition. Also, Medicare will not cover modifications to your home, such as those for improving wheelchair access, like installing ramps or widening doors.

• **must be thrown away after use (not durable)**, such as incontinence pads, catheters, surgical face masks and leg-gings.

- o Medicare may cover some non-durable items as part of your treatment under the **home health care** benefit. If you have diabetes, Medicare may also cover some nondurable items as **preventive care**, such as lancets and test strips.

• **is not appropriate for home use**, like paraffin bath units and oscillating beds. These items are generally used under supervision in an institutional setting.

• **is to be used primarily outside of the home**. For example, if you can walk on your own for short distances, enough to get around your house, Medicare will not cover a motorized scooter to get around outside.

There are many products available to help people with physical limitations continue to live independently. While assistive devices and home modifications are generally not covered by Medicare, there are organizations that can point you to low-cost products and services. See *Spotlight on Resources* for more information!



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The Senior Advisory Council & The Senior Advocate Office

*Invite you to attend the
5th Annual*

HOLIDAY FAIR

*Sponsored by
Nevada Power and Secure Horizons by United Healthcare*

Date: December 6, 2007
Time: 10:00 a.m.—3:00 p.m.
Place: Cambridge Recreation Center
3930 Cambridge Street
(1 block West of Maryland Parkway off of Flamingo)

Service Providers will be there to help you with any concerns you may have
And

Health Care Staff will be conducting free health care tests such as:
Blood pressure, blood sugar level, eye exams, hearing exams and other simple tests.



There will be entertainment
And drawings will be held for free door prizes



Lunch will be served

For more information or directions
Please call the
Senior Advocate Office

455-7051





**SOCIAL SECURITY REMINDER FOR WORKING RETIREES:
LET US KNOW NOW IF YOU EXPECT TO EARN MORE THIS YEAR THAN YOU THOUGHT**

A growing number of retirees are including work — either full or part-time — in their retirement lifestyle. Some of these retirees work because they need the income; others work because they find it helps them to stay physically and mentally active. Whatever their reasons for working, all retirees need to understand the relationship between working and their Social Security benefits ... including when to let Social Security know about their earnings.

Here are a few brief reminders if you or someone you know is a “semi-retired” beneficiary.

For workers who are ‘full retirement age’ or older

If you work and are full retirement age or older, you may keep all of your benefits, no matter how much you earn. This year, the full retirement age for workers born in 1942 is 65 years and 10 months. The full retirement age for workers born in the years 1943 through 1954 will be 66 years of age, and then gradually rise to age 67 for people born in 1960 or later. You can find out exactly what your full retirement age is by visiting our website at www.socialsecurity.gov/pubs/ageincrease.htm and typing in your year of birth.

For workers who are between age 62 and full retirement age

The earliest you can apply for Social Security retirement benefits is age 62. And if you are younger than full retirement age, there is a limit to how much you can earn and still receive full Social Security benefits. If you are younger than full retirement age during all of 2007, we must deduct \$1 from your benefits for each \$2 you earned above \$12,960. And we do not count pensions, savings or

investment income toward these threshold amounts – only wages or self-employment income.

If you reach full retirement age during 2007, we must deduct \$1 from your benefit payment for each \$3 you earn above \$34,400, until the month that you reach your full retirement age.

Because we adjust the amount of your Social Security benefits based on what you have told us you would earn this year, it is important to let us know if you think your earnings for 2007 will be different than what you originally told us.

If other family members get benefits based on your work, your earnings after you start getting retirement benefits could reduce their benefits, too. However, if your spouse and children get benefits as family members, their earnings affect only their own benefits.

It’s important to note that if a retiree’s earnings cause benefits to be withheld before they reach full retirement age, Social Security will increase that retiree’s monthly benefit amount starting at full retirement age. This will also increase the benefit amount paid to his or her survivors.

If you need help in estimating your earnings, contact us at 1-800-772-1213. When you call, please have your Social Security number handy.

For more information about Social Security retirement benefits and working, read the pamphlet, *How Work Affects Your Benefits*. You can find a copy online at www.socialsecurity.gov/pubs/10069.html. Or you can call 1-800-772-1213 (TTY 1-800-325-0778) to request a free copy.

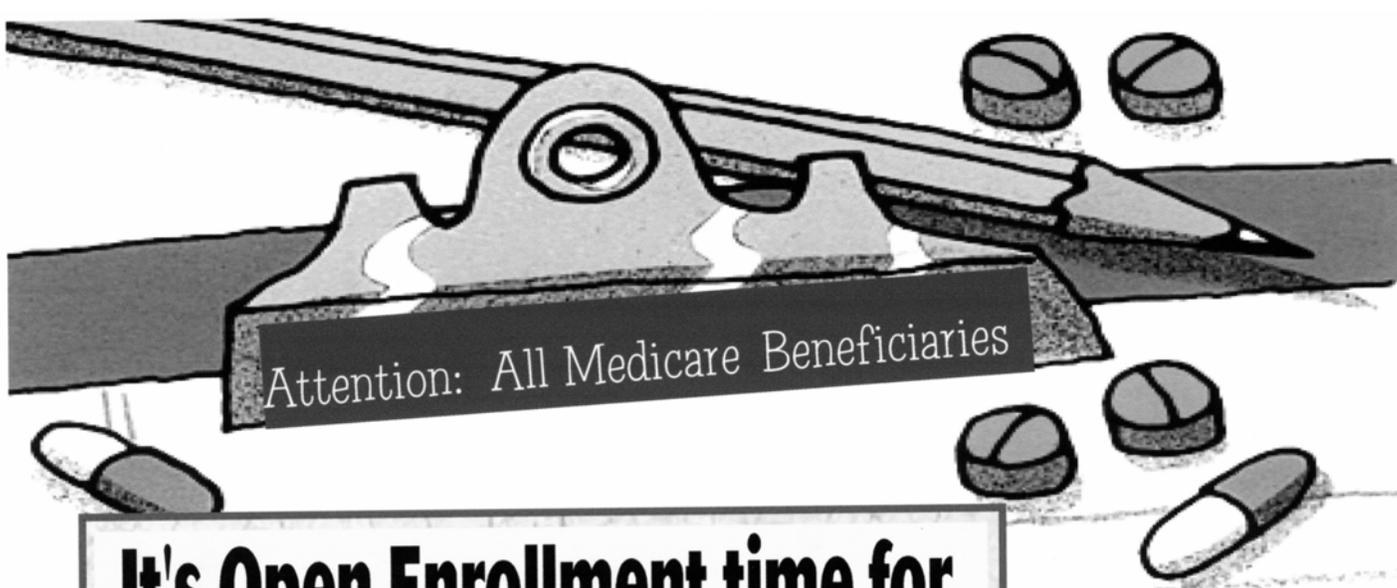
A few words or wisdom

A real friend is one who walks in when the rest of the world walks out.” Walter Winchell

Good judgment comes from experience, and a lot of that comes from bad judgment . Will Rogers .

*May I always be the kind of person my dog thinks I am.
Frank Noble Swartz*





Attention: All Medicare Beneficiaries

It's Open Enrollment time for Part "D" Prescription Drug Coverage *

Refreshments
will be
served

Date: December 4, 2007, Tuesday
10 a.m. to 3 p.m.

Location: East Las Vegas Senior Center
250 N Eastern Avenue
Las Vegas NV



ALL PEOPLE WITH
MEDICARE -EVEN
PEOPLE WHO GET
"EXTRA HELP"--
SHOULD REVIEW AND
COMPARE THEIR
PLANS EACH YEAR IN
THE FALL .

Date: December 28, 2007, Friday
10 a.m. to 3 p.m.

Location: Cambridge Senior Center
3930 Cambridge
Las Vegas NV