

# URBAN AGING NEWS

Urban Aging L3C

FREE

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Info, Insight, & Inspiration for Metro Detroit's Maturing Adults



Photo Credit: Shawntay

Pictured: Flute Cocktail

**THE MUSIC JUST GETS SWEETER AS LIFE GOES ON!**

## -INSIDE-

9<sup>th</sup> Annual Aging Matters Education and Expo. See page 6

Is CBD a viable medical option? See page 8

Can your heirs lose a house if your name was on the deed? See page 9





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# ON MY MIND By Patrica Ann Rencher

Lately, when someone who I haven't talked to in a while comes to mind, I do more than just wonder how they're doing. Lately, I've been compelled to reach out to them right then and there. You see, at this stage in my life especially, I know better than to court regret. When people show up in my consciousness, I believe it is the universe reminding me that, despite my heavy workload, I simply must

make the time to visit or call those people who I claim to care about. This is especially true of my elder loved ones.

Gerontologists tell us that older adults are at an increased risk for loneliness and social isolation because they are more likely to have a chronic illness or live alone. Add to this the inevitable pain they have experienced in losing family or

friends. If they have failing faculties, like vision and hearing loss, that will also limit their options to live a full life. So, without the stimulation that social interaction and friendship can provide, depression and other physical, emotional, and mental health problems can increase. I want to keep that from happening, to the extent that I can.

Human beings are inherently social so without authentic emotional support and companionship, we cease to thrive. Family members or caregivers, unfortunately, are often just too busy with the daily demands of caregiving - and what little "me time" they can make - to consistently provide these supports. After all, no one person can do it all. So, when we call or visit an elder, we are benefitting the loved one, and also the caregiver and the family as well.

During my call or visit, I'm mindful to be fully present. People can sense if you are squeezing them in and not fully engaged. Chronic social isolation can chip away at the sense of self, so I take the time to really listen with the goal of making the elder feel valued, connected with and supported.



I encourage you - even as I encourage myself - to connect to those people who mean a lot to you, those who contributed to your journey. It's time to return the favor. And the truth is . . . as we connect, that call or visit is just as much a gift to me as it was to them.


Pat

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## Team Howell: Pivoting to Provide for a Parent

Cori Howell is used to adapting. The former engineer, who says she didn't quite fit into that traditional corporate box, began operating her own business bookkeeping consultancy in 2018. Then, in January 2023, her mother, Mildred, passed unexpectedly. This meant 44-year-old Cori had to quickly adapt to become full-time caregiver to her father, 82-year-old Army veteran, Joel Howell.

"He's suffered from mild to moderate cognitive impairment and needed increasingly more support," Howell says. "Thankfully, I have the flexibility that my businesses offer. They enable me to care for my father."

The self-described independent, organized, strong and caring engineer, accountant, and small business owner says caregiving requires a completely different set of skills. "I ask lots of questions, even of dad. I want to make sure I'm meeting his needs. I want him to be happy and comfortable."

She says self-care is essential to quality caregiving. "I have learned to take care of myself even though dad is the priority. If I don't take care of me, who will be there for dad? I am serious about exercise – I work out daily and have an accountability partner. Exercise helps how I feel and motivates me. I also plan some type of outing or short overnight vacation regularly. It makes me better able to care for dad."

Cori also recommends knowing when to back off, taking notes on everything, and looking for patterns or trends for direction. "It's easy for me to back off

now, but it took a while to get here. I only push when my dad's health or comfort are at risk. I don't stress about him eating as much or as often as I think he should. I don't let his backwards sleep schedule worry me. I don't even fuss with him too much about being cleaned up and putting on lotion to keep his skin moisturized. Eventually, my dad will eat, get rest and I'll talk him into letting me put lotion on his skin as a tradeoff for his request for regular haircuts and shaves," she says.

"Having a rapport with your loved one is essential, it makes your job easier. I am my father's first-born 'male,'" she jokes, explaining that, "we are so much alike."

She adds that, "It's imperative to allow my father to maintain his dignity; whether that's with me helping him with intimate tasks or not allowing family or friends to visit when he's not having a good day."

"It's human nature to be upset by the overwhelming challenges of caregiving. Being aware that the recipient is in a vulnerable, scary and unfamiliar position and in need of patient care, puts things back in focus. Being open to new techniques and changes while taking time to recover are essential."

"Every day is another opportunity to spend time together and work towards our goals: walking, stretching, returning phone calls, etc.," she says. "Though not being in my home this last year and a half, and working through the loss of my mother and best friend have been extremely difficult, caring for my father has been fulfilling, rewarding, and a huge honor."



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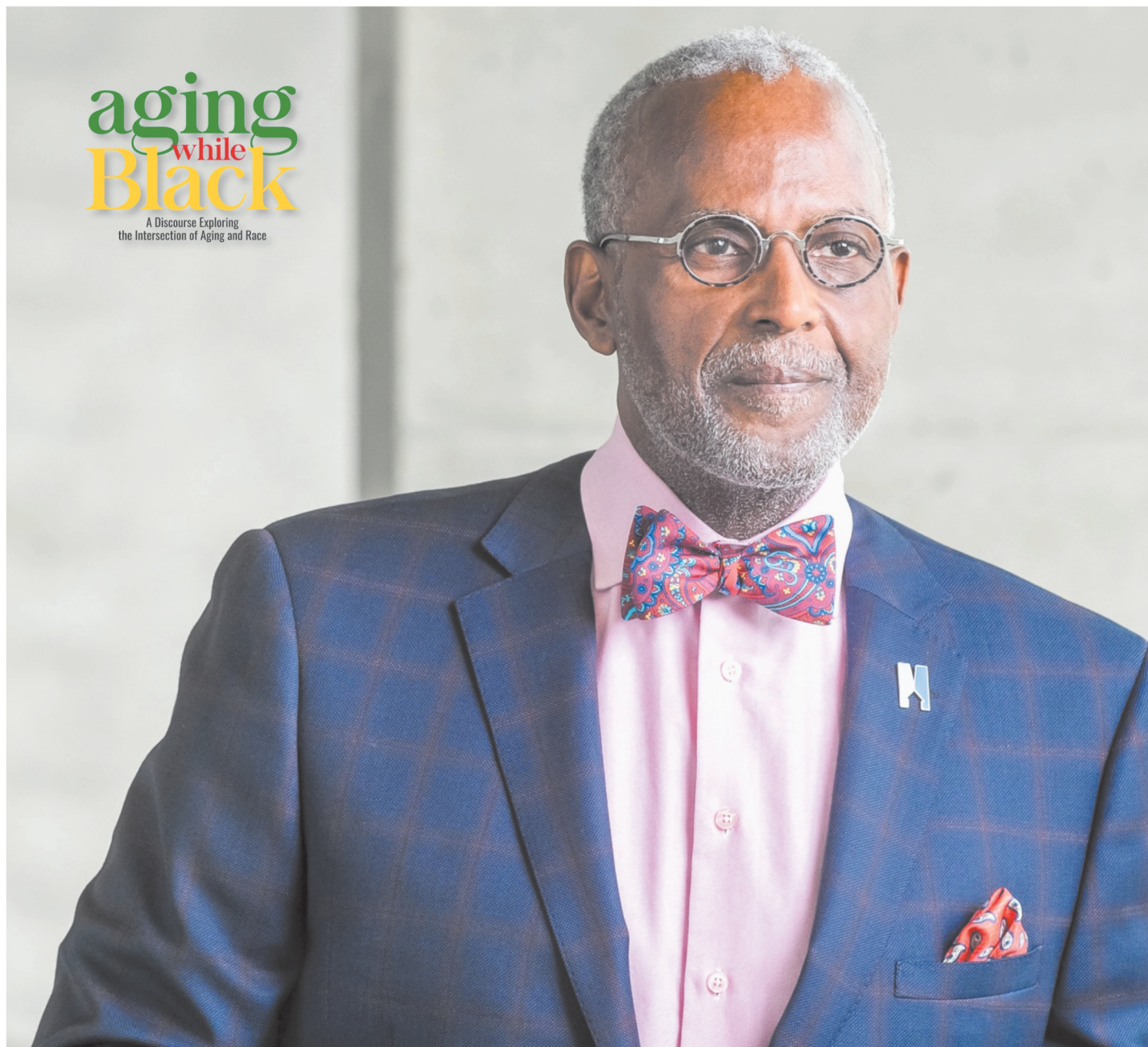
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# National 'Aging While Black' Founder Keynotes the 9th Annual Aging Matters Education and Expo

By Shawntay Lewis



As one of the nation's leading organizations for centering and amplifying Black people's perspectives and experiences as they age, the Aging While Black platform seeks to create opportunities for collective learning and action. Raymond A. Jetson founded the resource organization

last year, the latest step in his career in community building and healing. The former pastor of Baton Rouge, Louisiana's Star Hill Church, and former Louisiana state representative, Jetson has also served as deputy secretary for the Louisiana Department of Health and Hospitals and was a fellow in

Harvard University's Advanced Leadership Initiative. He will take the stage as keynote speaker of the 9th Annual Aging Matters Education & Expo, at Detroit's Fellowship Chapel, on Thursday, Aug. 1.

Aging While Black focuses on addressing systemic inequities faced

by older Black adults. "We saw that there is this broader story about aging, but then there's this deeper story of aging in the Black community and what that means for older Black people in this country," said Jetson. "At Aging While Black, we envision a society where Black elders are celebrated, supported, and empowered to thrive in every aspect of life."

According to AARP, in the U.S. 10,000 people a day reach the age of 65 and over the next several decades, people over 65 will represent more than 20 percent of the population. Jetson said after he learned that information, he reflected on his own aging experiences. "One of the things that I realized is that the Black experience in America has been different in every way. So why wouldn't it be when it comes to aging?"

Aging While Black hosts weekly livestreams to discuss aging topics and communicates with stakeholders via an e-newsletter, sharing resources that are vital to organization and continuing the conversation.

"We exist to transform the aging landscape by cultivating a vibrant network of partners, innovations and opportunities that centers around Black elders," he said. "Aging While Black presents an opportunity for people to leverage and amplify their work and learn ways to make it even more impactful." They also hold monthly meetings, and convene peers in what they call horizontal groups.

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## Aging Matters Expo

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“We have horizontal groups focused on caregiving, advanced care

Jetson calls himself a catalyst, innovator, and elder who has played a pivotal role in driving positive change within communities.

country. We look at specific geographical areas, invite people to come together and have important conversations, design strategies around improving the aging, the well-

centered on embracing the wisdom of elders, giving the deference and respect that the older people have enjoyed in our culture going all the way back to the continent of Africa,” Jetson said, adding that, “elders’ doesn’t mean elderly here.”



# 9TH ANNUAL AGING MATTERS EDUCATION & EXPO

planning, economic mobility, and brain health and dementia. We have people interested in those things across the country. We have 15 states represented, where people are coming together, identifying organizations, sharing emerging work, lifting up best practices, so we could share that more broadly,” Jetson said.

Jetson is an AARP national Purpose Prize winner and Next Avenue Influencer in Aging. He is also the founder of MetroMorphosis, an organization dedicated to the transformation of urban communities through community members.

He says, “I believe one of the greatest opportunities before us today is engaging older adults as resources to respond to many of the challenges impacting communities across the country while simultaneously making space for and listening to the wisdom that is emerging in younger generations.” Raymond was in the inaugural cohort of the Encore Public Voices Fellowship which mentors community leaders to exert their influence by crafting op-eds that get published. He used this platform to create a focus for the role of elders in urban communities. “We are looking to build a movement across this

being and the outcomes for Black elders in their community.”

To connect to Aging While Black, go to [www.agingwhileblack.co](http://www.agingwhileblack.co) and sign up for their e-newsletter. Their Instagram is @agingwhileblk and they have an Aging While Black Facebook group.

Jetson will speak at the 9th Annual Aging Matters Education & Expo at Fellowship Chapel, 7707 W. Outer Drive, on Thursday, Aug. 1, beginning at 9 a.m. The conference is free and registration is required through Eventbrite, or by calling 313.937.8291, beginning July 8. To see the conference agenda, visit [www.agingmattersexpo.com](http://www.agingmattersexpo.com), or see page 17.



Aging While Black conversations focus on three essential pillars: Recalibrating the Village, focusing on the changes society needs to make to care for the growing number of older adults in the community; Embracing Innovation and Rapid Change, ensuring Black older adults are navigating and utilizing technology; and Leaning into Sankofa, the West African concept

Sponsors for this year’s event are: the Ralph C. Wilson, Jr. Foundation, the Detroit Area Agency on Aging, Presbyterian Villages of Michigan, Blue Cross Blue Shield - Blue Care Network, PACE of SE Michigan, St. Patrick Senior Center, Detroit Family Caregivers’ Project, Alzheimers’ Association Michigan Chapter, and the Hannan Center.





# NOT HIGH, BUT BETTER CBD is a life-improver, ailing adults say

By Darci E. McConnell



For Debra Stefanik, the list of ailments was long and so was her suffering. The Fenton, Michigan resident had her gallbladder removed when she was 18, and for 20 years she'd suffered from a hiatal hernia - "it's where your stomach lining comes through the diaphragm," she explained. Then, in December of 2020, Stefanik was diagnosed with breast cancer.

Her husband Greg had it worse. He suffers from spinal stenosis, arthritis

and high blood pressure, and has undergone 20 surgeries.

Worried that she was becoming too dependent on the prescribed remedy for her hernia and now facing the fallout from chemotherapy, Debra Stefanik was receptive when her son connected her with self-described cannabis medicine maker Tucker Jasso, who steered her to cannabis to quell her symptoms.

"She put me on the tincture. It's like a drop or squirt that you put under your

tongue once a day," Stefanik said. It diminished the side effects she'd experienced with Xanax and also eased the discomfort that comes with chemotherapy.

Without taking the tincture, "I would have never been that active," Stefanik said. "I didn't feel nauseous all the time. It was really nice that I had opportunities to change the way I was able to medicate myself going through all that."

Debra and Greg Stefanik, who are 56 and 73, respectively, are among a growing number of older adults turning to cannabis or medical marijuana to ease symptoms associated with various health challenges. A December 2023 study by the University of Michigan's Institute for Healthcare Policy and Innovation found that 1 in 8 older adults use cannabis products.

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# Deed Dangers: Be Aware!

By Bob Mannor, J.D., Mannor Law Group



As we age, it's natural to start thinking about the legacy we'll leave behind. For many of us, a significant part of that legacy is our home. It's where we've built memories, raised families, and created a sense of security. But did you know there's a hidden danger lurking within the paperwork of homeownership? That's why all aging homeowners should understand their property deeds - and as an elder law and estate planning attorney, I've seen firsthand how crucial it is to be aware of

the potential pitfalls surrounding these documents.

## **So, what exactly is a deed, and why is it so important?**

In simple terms, a deed is a legal document that transfers ownership of a property from one person to another. Sounds straightforward, right? Well, not quite.

One common misconception among aging homeowners is that simply owning their home outright means they have complete control over it. However, the way a property is titled can have significant implications, especially as we age and plan for the future.

One such common deed type is called joint tenancy with right of survivorship. Many people use this ownership structure as a way to avoid probate.

However, it may operate so that the property is not inherited by the person who you want to inherit. Under this deed type, the property will go 100% to whoever lives longer, so the family of the joint owner that dies first gets nothing. For example, if you own property with your sister under this type of deed, and you die first, your kids get nothing. This type of ownership cannot be willed to your kids

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## CBD

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Marijuana usage has been on the rise as 24 states have legalized its recreational use. But is it safe as a treatment?

At the time of the study's release, lead researcher Anne Fernandez, Ph.D., an addiction psychologist in the U-M Addiction Center and Department of Psychiatry advised older adults interested in trying cannabis to first consult with a doctor or pharmacist. She said to ensure that alternative medicine doesn't cause mental health issues and to determine how it will interact with their other medications.

The study also cautioned about the potential for addiction, and at least one other study documented an increase in emergency room visits due to cannabis use.

Jasso, who steered the Stefanik family to the medical alternative, owns and operates a Lyndon Township-based medical marijuana business, For the Love of Charlie. She became a cannabis convert after her neighbor was diagnosed with Stage IV pancreatic cancer. Marijuana candies allowed her friend to have a better quality of life during the late stages of the disease, she said.

Jasso has spoken at more than two dozen senior homes across Michigan over the last year touting the benefits of medical marijuana — after previously thinking the drug would be bad for her.

"For all these years, I was raised on, 'this is your brain, this is your brain on drugs,'" said Jasso, referencing the popular 1980s TV spot featuring the

fried egg analogy put out by the Partnership for a Drug Free America. To better understand the alternative, older adults need to know the different types of remedies. Cannabidiol, or CBD, is derived from the hemp plant. THC is the main psychoactive ingredient in cannabis, which typically induces a "high" feeling among users. Most of the products Jasso recommends for seniors utilize CBD, she said. Those products include tincture, edibles, and topical gels.

The reception has been positive during her senior home visits, Jasso noted.

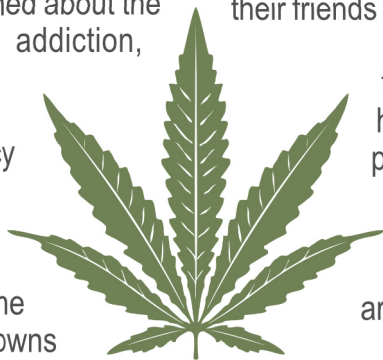
"They're seeing more and more of their friends who are having positive results. It helps with all types of pain, tremors, it helps with gastro problems, it's just the greatest thing," she said. "I don't understand why more aren't rushing to use this."

For those considering CBD or marijuana use, "the first thing is to educate yourself." In addition to consulting with a physician, older adults should review peer-to-peer studies and consider starting with a low dosage remedy, such as edibles.

Other resources that can be consulted include Project CBD, the Centers for Disease Control, and the National Institute on Drug Abuse.

Debra Stefanik says older adults should keep an open mind.

"I say, 'don't knock it until you try it.' If you're using it properly, in moderation and for medication, that's what you're going to get," she said. "If you're using it to get high, then that's what you're going to get."



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## Deeds

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or put in a trust. You are not even able to deed your share to someone else without the consent and signature of the other joint owner who owns the right of survivorship.

Deeds are not simple so the complexity of these documents should not be underestimated. Who really owns the property, and what they can legally do with it depends on whether the ownership structure creates tenants-in-common, joint tenants, tenants by the entirety, or a life estate. The concern is, even the placement of a single comma can significantly impact the legal interpretation of which

type of ownership structure is described by the deed.

### What can homeowners do to protect themselves and their property?

Because something as small as a punctuation mark can alter the meaning of property descriptions, ownership rights, and obligations of a deed, it's important to work with an experienced elder law attorney who can help navigate the complexities of property ownership and estate planning. Just like you wouldn't perform your own surgery, even if you have a general understanding of the human body, legal matters require specialized expertise to ensure the best possible outcome.

By understanding the potential dangers of deeds, and taking proactive steps to address them, aging homeowners can ensure that their homes remain a source of security and stability for generations to come. After all, when it comes to our legacy, knowledge truly is power.

*The Mannor Law Group specializes in elder law, estate planning and administration, probate, Medicaid, life care and dementia planning. The team won the prestigious Commitment to Caring Award from the Dementia Focused Practice consultants. For more information, visit [www.mannorlawgroup.com](http://www.mannorlawgroup.com), or call 810.645.8426.*



## Dr. Denise White Perkins Named First Black Woman to Chair Henry Ford Health System's Department of Family Medicine



After an extensive nationwide search, Denise White Perkins, M.D., Ph.D., has been named chair of the Henry Ford Health System's Department of Family Medicine. She is the first African American woman to assume this post. White Perkins comes to the position after serving as vice chair of Academic Affairs for the family medicine department and director of Healthcare Equity Initiatives for the system's diversity, equity, inclusion and social justice initiatives, collaborating across the organization to design clinical, community and educational interventions to improve healthcare equity.

For more than two decades, White Perkins has served as a relentless advocate for health equity in underserved and marginalized communities - mostly communities of color. She is a clinical professor at Michigan State University and an active physician investigator with funded research studies focused on the social determinants of health, reducing hypertension in African American men, optimizing diabetes care, and improving the delivery of virtual care for older adults.

White Perkins and her husband Sheldon, are the proud parents of two college students, Kyle and Troy.



# Getting Counseling From the Comfort of Home

By Nancy Combs



Loneliness, anxiety and depression can easily set in as the result of common challenges older adults face, according to two mental health professionals with years of experience working with seniors. “With any type of loss, you can experience bereavement,” says Dr. Charletta Dennis, a board-certified psychiatrist who is medical director of behavioral health for Priority Health. High on that list of losses might be retirement. “A person had a career that woke them up every day,” she says. “People can lose their sense of self-worth.”

Loss of a partner or other loved one unleashes grief, along with the loneliness of day-to-day life without that person in it, Dennis says. Loss of physical or cognitive function, coupled perhaps with dependence on a home caregiver for the tasks of daily living, can spark frustration, feelings of being a burden, and resentment over the loss of agency, or sense of control over one’s life.

“Older people can get stigmatized and discriminated against, especially when they are seeking help,” Dennis says. If they are experiencing a learning curve with technology, that also can promote a sense of loss, that the world is moving on without them.

## ‘Depression is not a moral failing’

And then there was COVID-19. The pandemic set in motion what felt like an endless avalanche of tragic events. People who previously may have not admitted they were feeling sad, anxious or lonely, now had something they could point to as a cause, says Daniel Horrigan, LMSW, a private-practice therapist whose company, “Your Story Counseling,” is based in Dearborn. In reality, “many older adults were living under lockdown conditions even before the pandemic,” Horrigan says.



“Depression is not a moral failing,” he says. “It comes from a set of circumstances.”

While depression rates are lower for older adults than other age groups – at between 1 and 5 percent, says the National Council on Aging – seniors experience markedly more life changes that can lead to situational sadness.

## Virtual Counseling Care

Here’s the good news: Counseling and other mental health services that became accessible via telehealth during COVID still are available today, from the comfort and privacy of your own home. All you need is a computer or smartphone, and a dependable internet signal.

Not only is virtual mental health care available, often it is covered by Medicare B when provided by a licensed professional. Copays and deductibles may apply, so contact Medicare for coverage information – or your Medicare Advantage plan if that is your insurance type.

Virtual care has significant benefits, says Horrigan, who has a practice that is nearly 50 percent telehealth. He says the from-home sessions alleviate other sources of stress. “With virtual care, transportation is not an issue. Third-party transportation can itself be a source of anxiety,” just waiting for that rideshare to arrive. There is also no waiting room. Older adults find themselves spending a lot of time waiting, and that in itself can trigger anxiety, he observes. Also, if a person has a sense of shame or stigma about seeking mental health care, “telehealth eliminates much of that,” adds Dr. Dennis.

Importantly, while virtual care can address a number of the same issues that could be addressed in person, including long standing challenges or adverse childhood events, it’s not always sufficient on its own. “Sometimes a person might have a complexity of mental health needs that would be better served by in-

person visits, or a hybrid of virtual and in-person care,” Horrigan says.

There are consequences to trying to ignore or “tough out” depression. “If someone doesn’t get their depression treated, they may experience physical decline, too. Changes in the brain occur no matter what the chronic condition is. “It’s not ‘all in your head,’” Dennis adds.

*Dr. Charletta Dennis worked in geriatrics at Lansing’s Sparrow Hospital and is the author of “Anxiety Unmasked During the Covid-19 Pandemic: A Global Mental Health Concern.” She’s worked for county and state entities, directing psychiatric services.*



*Before starting “Your Story Counseling,” Daniel Horrigan, LMSW, provided mental health services as a social worker at Detroit’s Hannan Center. He also worked at PACE Southeast Michigan and volunteered at the Alzheimer’s Association. Reach Horrigan at [yourstorymi.com](http://yourstorymi.com) or 313.338.8840.*



## TIPS FOR THOSE SEEKING VIRTUAL MENTAL HEALTH CARE:

If you are seeking virtual mental health care, here are some tips from our experts:

- “Before engaging an online mental health practitioner, you want to know their qualifications, credentials, and what is their area of expertise. You may want to ask what kinds of clients they have worked with in the past,” says Dr. Charletta Dennis. It’s important to ensure their practice is HIPAA-compliant, maintaining full privacy and confidentiality, she adds.
- “The first couple of sessions are getting to know each other. Sometimes you have to ‘date’ to see if there is a relationship. I encourage my potential clients to call other therapists and find the right fit”, says private-practice therapist Daniel Horrigan.
- If your internet signal is insufficient for virtual appointments, ask if the therapist is okay with phone sessions, Horrigan advises.
- What about popular online platforms services such as Talkspace and Better Help? “These can be great tools for the fundamentals of behavioral healthcare but should not replace a relationship that is trackable with a mental health professional who is part of your healthcare system,” Dennis says. “If you are interacting with a live person, it should be trackable.”

**The National Council on Aging has published a helpful guide for older adults seeking online therapy. Key questions they suggest:**

- How much does it cost? How do I pay?
- Does the provider accept insurance payment, including Medicare and/or Medicaid?
- What features are included?
- When are therapists typically available?
- What do other users have to say about their experience?

Access the full NCOA guide at <https://www.ncoa.org/article/online-therapy-a-mental-health-guide-for-older-adults>.

Lastly, Horrigan notes, Psychology Today offers guidance plus a searchable directory of online counselors at <https://www.psychologytoday.com/us/basics/online-therapy>.

If you are having thoughts of suicide, are otherwise struggling or in a crisis, call or text 988 for Lifeline Chat to talk with a trained crisis counselor.

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Keep in touch





# 'Flute Cocktail' and 'The Renegades' Make Mellow Grown Folks Music

By Shawntay Lewis



Gwen White, 73, picked up the flute again after 50 years.

Musicians gathered inside the Detroit senior living complex, Village of Oakman Manor, to perform selections of smooth jazz, funk and soul, for the residents. The musicians are members of two groups from metro Detroit. Flute Cocktail is an ensemble of nine men and women flute players with four members in their 70s and 80s – and other players in their 60s. The second ensemble, The Renegades, joined Flute Cocktail with saxophones, trombones, trumpets, and a rhythm section for the performance. The Renegades is a 23-member big band, which includes several musicians in their 70s and 80s. Some members are learning to play an instrument for the first time, while others have played since childhood.

Gwen White, 73, of Highland Park, said she started playing the flute at 8-years-old and continued through high school. But then, she didn't pick up

her instrument for the next 50 years. Flute Cocktail helped her return to the stage after she retired from being a nurse anesthetist at Henry Ford Hospital. "This is really like a family," she said.



Carol McKinney-Robinson, 81, has played all over the world.

Carol McKinney-Robinson, 81, of Detroit, is a professional musician and says she contributes a decent amount of time to Flute Cocktail. She's a retired music education teacher, with experience in Detroit and Germany where she worked for the Department of Defense Education Activity school system which operates 160 schools in 11 countries. She's played with bands around the world and said Flute Cocktail is its own unique experience. "It's different because I've never played with a flute choir before. It's definitely growing musically." Her first instrument was flute and she moved to saxophone for performance. But she returned to the flute for Flute Cocktail and now plays some improv

with their jazz tunes. She continues to play in other ensembles too, like the Detroit Jazz Factory, the women and girls choir at Tabernacle Missionary Baptist Church, the Women in Jazz class at the Michigan State University College of Music, as well as in jam sessions with friends and family. "It's good therapy for the listener as well as the performer. I'm a senior, so it gives me something to do. For the listener, who is also a senior, I think it kind of takes their mind away from anything that could be troublesome," she said.



Nancy Harris, 66, flute player and organizer, says, "Music has been instrumental in keeping us mentally sharp and socially active."

Flute player and group organizer Nancy Harris, 66, said it's important for their members to remain active because it supports those in the audience too. "Music has been instrumental in keeping us mentally sharp and socially active. We hope that our audiences are not only

entertained, but also inspired to keep growing and learning."

Harris helps the ensembles book concerts at senior living communities. Their mission is to bring joy and to help others age gracefully through music. "It's a way to give back to the community, but to also be an inspiration to others that are our age. Sometimes people may have learned to play an instrument as a kid and then dropped it. Then many of us didn't play for years and started playing again. So, we need to plant that seed into somebody so that [they know] you can do it too," she said.

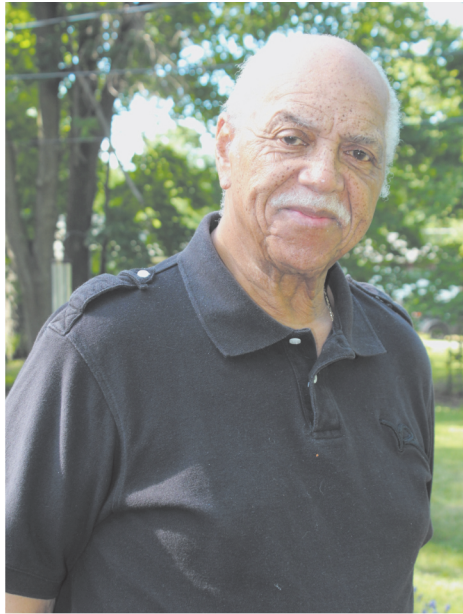
Band Director Carl Stone, 82, is a former music teacher and principal for Detroit Public Schools. He is a professional musician who helps direct both The Renegades and the Detroit Jazz Factory. "I get a big kick out of seeing how the audience reacts to us. That's what keeps us going – they seem to enjoy what we're doing," said Stone. Selections for their performance included songs like Duke Ellington's "Satin Doll," James Brown's "I Got You," and "Stolen Moments" by Oliver Nelson. Stone arranges the music himself so The Renegades and Flute Cocktail musicians can perform together. "At this point, there are not a lot of places where people our age can play. So, to have the opportunity to still belong is wonderful," he said.

"It's really an inspiring experience to be able to get the opportunity to join with other people who are at different levels of proficiency. It's also about

**Continued on page 15**



**Flute Cocktail**  
Continued from page 14



Band Director Carl Stone, 82, is a former music teacher and Detroit Public Schools principal.

getting inspiration by playing for people who really appreciate you.”

said alto saxophonist Phil Brown, 68, of Detroit.

“Last week, we played at a memory care nursing home. Every patient came in a wheelchair. They were sleeping. By the time we finished playing, they were playing along with us,” White said. They had residents join along with percussion instruments by the end of the performance. “I think the therapeutic benefit of listening to music is so profound. Sometimes people say they didn’t want to come because they didn’t want to get out of bed. But hopefully after hearing us perform, they leave feeling a lot better,” said Harris.

Flute Cocktail and The Renegades are available to hire for a variety of events. Interested venues and organizations can contact Nancy Harris at [nharris@flutecocktailmi.com](mailto:nharris@flutecocktailmi.com) and 248.709.4330 for bookings.

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## Agency Highlight: Jewish Family Service



Since 1928, the Jewish Family Service of Metropolitan Detroit has offered a wide variety of services to families and individuals in need. Originally based in Detroit and serving Detroiters, the agency now has offices in West Bloomfield and Oak Park, and has expanded to serve metro Detroit.

JFS works specifically with Jewish families in the Holocaust Survivor Assistance program, but most programs offered are open to all southeast Michigan residents. “We work with whoever comes to us. In some cases, we find a different provider for them because we aren't the best provider - or we work with them because we are the [best] provider,” says Chief Program Officer of Older Adult Services Yuliya Gaydayenko.

JFS seeks to give those they serve “a little help, where they can live the life that they want to live - and sometimes people just need a little bit of help and a support,” says Emily Gordon, Family Caregiver Support Program coordinator.

Gordon, who graduated from the University of Michigan in 2022, began as an intern with the agency and subsequently helped to develop the caregiver support program. She also

works with individuals and families to coordinate events and create a welcoming place for all those seeking help from Wayne, Oakland, and Macomb counties.

In addition to the Family Caregiver Support program, JFS offers homecare, health coaching, counseling and more. “Services for older adults and their caregivers include door-through-door transportation; Meals on Wheels, including Kosher meals; health and wellness, social isolation supports, assistive technology, and geriatric care management,” says Gaydayenko.

JFS works with provider partners including the Regional Transit Authority of Southeast Michigan, Ride Smart, Michigan Department of Health & Human Services, The Jewish Family Fund Board, and the Dresner Foundation.

Geriatric care managers help older adults or their families to figure out the best support and resources, including access to benefits, home care, companionship, household chores and more. Mind University, the agency's

**Continued on page 25**



**Saturday, August 24, 2024 | 12PM – 8PM**  
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### GUEST SPEAKER

*Aging While Black*  
**Raymond A. Jetson**  
AARP Purpose Prize Winner



## 9TH ANNUAL AGING MATTERS EDUCATION & EXPO

If you are caring for an elder loved one, or just want to stay abreast of aging services, join the **Detroit Caregivers Support Collaborative** for a day of education, support and empowerment. The experience promises a thought-provoking keynote address, complimentary meals, informative workshops, and a robust gallery of resource tables. Stay informed, connected, and equipped on your caregiving and aging journey!

**Don't miss out!**

### EVENT SCHEDULE

**8:00** Doors Open, Check In & Continental Breakfast

**9:00** Opening Session  
**The Essential Pillars of Aging While Black**  
*Aging While Black, Raymond A. Jetson*  
**Cultures and Communities of Care & Caregiving**  
*Detroit Family Caregivers' Project, Marilyn Hubbard, Ph.D.*

#### Workshop Sessions

**10:30 & 1:30** **Essential Elder Legal Planning**  
*Sponsors: Alzheimer's Association-Michigan Chapter & Presbyterian Villages of Michigan*  
**Accessing Community-Based Services**  
*Sponsors: Blue Cross Blue Shield of Michigan & Hannan Center*  
**Gadgets, Tools & Tech for Efficient Caregiving & Aging in Place**  
*Sponsor: Ralph C. Wilson, Jr. Foundation*

**Noon-1:30** Complimentary Lunch & Vendor Viewing

### Who Should Attend:

Family Caregivers of elder loved ones with any disease type  
Older Adults who anticipate caregiving for themselves or others  
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# Pet Parents Just Age Better!

By Alan Fisk



*Deborah Bates manages walking her two dogs safely by using a carriage to contain one of them at a time.*

Deborah Bates loves her two dogs, named Mozart and Desi Amaz. The 70ish retired teacher walks them every day in her Detroit neighborhood.

But handling a couple of dogs on leashes at the same time is a little much for Bates, who recently had a knee replaced. So, she pushes Mozart in a baby stroller for a while, then switches to give Desi Amaz a ride.

"I can't imagine life without my two dogs," says Bates, who is among some 70

million Americans with pets, mostly dogs and cats. "They give unconditional love. And walking dogs is good for seniors like me. I meet the neighbors and get some exercise."

But aging with pets may not be a good idea for every senior, experts warn. The downside can include pet-related injuries, grooming and training costs, food bills, veterinary expenses, boarding when pet owners must be away and sometimes just not being able to keep up physically with a strong or aggressive animal.

"Dogs can be very expensive," Bates acknowledges. "I spend about \$85-90 a month on food alone. I buy them purified water. If I go on vacation I've got to have a babysitter."

And while Bates has never been injured by her dogs, which weigh 10 and 17 pounds respectively, many older adults are not so lucky.

According to the Centers for Disease Control and Prevention people over 75 were three times more likely to be injured by falling over pets than individuals under 35. In all, nearly 90,000 people a year are taken to emergency rooms due to falls caused by dogs and cats, with women twice as likely as men to be injured.

Plus, some 4.5 million dog bites, most of them minor, occur in the U.S. each year, with Chihuahuas being the worst offenders.

Michigan Humane, formerly called the Michigan Humane Society, is the largest animal rights group in the state, and places more than 5,000 animals a year for adoption, many with seniors, says CEO and President Matt Pepper.

"There are big emotional benefits to pet adoption," Pepper stresses. "They give seniors a purpose to life, a reason to be active and get out."

Pepper cites many studies that show having a dog or cat lowers blood pressure and aids physical and emotional health while reducing loneliness. "The happiness hormones spike when you are around a dog or cat."

Michigan Humane facilitates pet ownership by helping older adults with pet medical expenses and boarding, if needed. They also work to make sure

seniors and pets that are up for adoption are comfortable with each other.

"You need to match needs," Pepper says. "A dog that needs to run 20 miles a day may not be right for a senior. We have a team that looks at the needs and capabilities of adopters. Many times, we will pair seniors with older service animals."

Michigan Humane may also take an adopted pet back if it turns out to be a mismatch. "Animals sometimes act differently when they are in a new home," Pepper explains.

A growing area for Michigan Humane is pairing pets with people who have serious problems like Alzheimer's, autism and Parkinson's disease.

A pet can make a big difference to someone who is seriously ill, says Mike Plaskey, who started a pet adoption program within Team Suzy after his wife died of Alzheimer's in her 50s.

When she became ill their dog Dusty would cuddle up to her, he says of the animal companion that helped lead Suzy home when she took Dusty for a walk and became lost.

Team Suzy offers financial aid to caregivers, education about dementia, and partners with nonprofits like Michigan Humane, where Plaskey is getting dogs for Team Suzy clients – but no cats yet.

"Adoption gives Alzheimer's victims a sense of responsibility and well-being,

**Continued on page 19**

**Pets**

*Continued from page 17*



taking their minds somewhere else,” says Plaskey. The Team Suzy mission is to make a significant impact in our community.

Dr. Lynn Hartfield, a veterinarian with the Humane Society of Macomb Animal Clinic, is also a dog owner.

“Older people thrive with pets – I have had it said to me many times,” says Hartfield. “Pets make you happy.”

But there can be downsides, she points out. As pets age, veterinary expenses can increase. Issues like digestive tract problems are common. Special food and prescription drugs may be needed.

“Serious diseases also crop up – but more quickly, like in older people,” says Hartfield.

The owner of a 15-year-old Yorkie she treated needed expensive testing, including ultrasound, and special surgery. “With specialists it’s not rare to spend thousands of dollars – even a four-day stay at a specialist



*Rob looks on as wife, Anne, snuggles MacDuff when he arrived as a puppy in 2018.*

pet hospital can be \$10,000 to \$15,000,” says Hartfield, who recommends owners buy pet insurance.

But even sickness, expenses, falls, bites, scratches and damage to lawns and furniture don’t change how most owners feel about their pets.

Rob Musial, a 75-year-old retired journalist from Grosse Pointe Woods, has a West Highland White Terrier named Macduff that he walks twice a day and calls “a good snuggler.”

But Musial says his yard has to be cleaned every day of the dog’s contributions. He buys bulky 40-pound bags of Kibble plus canned food for Macduff, and there are veterinarian

bills. And when he and his wife went out for one night, they had to board the dog for \$50.

Musial is also careful when taking his dog for a walk. “At 15 pounds,” he says, “when the dog pulls you can feel it.”

Some seniors, however, are cuddling up to a high-tech alternative to living pets – lifelike robotic pets – says Dr. Thomas Jankowski, associate director for research at the Wayne State University Institute of Gerontology.

Local programs, including the Senior Alliance in Wayne County and AgeWays, are providing the robot cats and dogs to seniors in nursing homes and to home-bound older adults suffering from isolation.

The robots are from a company called Joy For All, with products on [www.joyforall.com](http://www.joyforall.com) that bark or purr and are designed to have a realistic look and feel.

“We haven’t done a scientific study of the effects of these pets,” says Jankowski, “but overwhelming

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# Clarifying Medicare for the Under-65 Crowd

By Kim Parker



*Owner & Principal Adviser at Forty7 Benefits, Kim Parker is an independent insurance adviser.*

A common belief is that Medicare is only for those who are 65 or older. However, a significant percentage of Medicare beneficiaries are in fact under 65. They make up 21% of the Medicare population with Original Medicare only; and 45% are “dual enrolled” with Medicare and Medicaid. There's a lot of confusion about who qualifies and what health plans are available. Here's a closer look at eligibility criteria to clear up some common misunderstandings.

## Common Myths Debunked:

1. Health Plan Options: Folks under 65 on Medicare have access to the same Medicare Advantage (Part C) and Prescription Drug (Part D) plans available to those aged 65 and above. Medicare Supplement (Medigap) plans aren't always available if you're under 65. If you do find a Medigap plan available in your area, your monthly premium will be higher.

2. Assumed Ineligibility: Many folks wrongly assume they don't qualify for Medicare due to disabilities or specific health conditions. Understanding the eligibility criteria is crucial for seamless access to benefits.

3. Income Limitations: There are no income restrictions for Medicare beneficiaries who are under 65. Eligibility is primarily based on disability, medical conditions, or other qualifying criteria.

## Medicare Eligibility for Those Under 65:

If you're under age 65, there are ways to qualify for Medicare, based on specific situations:

1. Disability Criteria: If you've been receiving Social Security Disability Insurance for 24 continuous months, you automatically become eligible for Medicare, regardless of your age. This process recognizes that folks facing lengthy periods of SSDI's disability benefits have a real need for access to comprehensive healthcare services, so Medicare steps in to provide that support.

2. End-Stage Renal Disease: If you have ESRD and are facing regular dialysis or waiting for a kidney transplant, you can access Medicare benefits regardless of age. This tailored approach acknowledges the specialized and critical healthcare needs associated with ESRD by providing Medicare coverage. It ensures that folks struggling to manage renal disease have the necessary financial support and access to medical services.

3. Amyotrophic Lateral Sclerosis: Those diagnosed with ALS,

commonly known as “Lou Gehrig's disease,” qualify for Medicare from the moment they start receiving Social Security disability benefits. This immediate eligibility recognizes the urgent and often rapidly progressive nature of ALS. It ensures that folks facing this devastating condition can access the healthcare coverage they need without any waiting period.

4. Railroad Retirement Board Disability Annuity: If you are under 65 and receive a disability annuity from the Railroad Retirement Board you may also qualify for Medicare, but there's an initial waiting period of 24 months. This provision extends Medicare eligibility to a specific group of individuals who may not be covered under traditional Social Security criteria. Once the waiting period ends, it ensures those receiving disability benefits from the RRB can access Medicare coverage, contributing to a more inclusive healthcare support system.

By dispelling myths and providing accurate information, health insurance professionals empower those under 65 to navigate the complexities of Medicare. Gaining access to Medicare can significantly improve the quality of life for those with disabilities or chronic conditions, offering essential medical services and dedicated support. Let's raise awareness and understanding to help our younger beneficiaries make informed decisions about their healthcare coverage.

*Owner and principal adviser at Forty7 Benefits, Kim Parker is an independent insurance adviser focused on helping individuals, families, and employers make informed decisions concerning insurance coverage and benefits. Her experience includes all facets of the health and life insurance industry, with emphasis on Medicare benefits. Contact Parker at 810.350.4117 or kim@47benefits.com.*





# 5 Ways Dancing Is Good for Your Health



## 1. Minimizes Symptoms of Depression

A group of Australian researchers found that men and women with mood disorders who participated in

a two-week tango instruction program felt less depressed and experienced significant reductions in their levels of stress, anxiety and insomnia.

## 2. Improves Strength and Balance

A few weeks of salsa dance classes can seriously increase an older adult's strength and balance,

according to a study published in the journal *Gerontology*. "Salsa proved to be a safe and feasible exercise program for older adults." Researchers also noted the high adherence rate of the program — over 92 percent of participants ended up completing the full eight-week salsa dancing regimen.

## 3. Reduces Joint Pain and Stiffness

Older adults with knee and hip discomfort may be able to swap their pain medications for dancing shoes, a Saint Louis University study concluded. After engaging in a 12-week, low-impact dance program, participants with an average age of 80 years old were able to decrease the amount of pain medication they were taking by 39 percent. Study participants were also able to move around more easily — a key determinant in remaining independent.

**Continued on page 24**

## The New 60





# NEWS BRIEFS

## CAREGIVERS

**Cancer Services, in conjunction with Caregivers Insight**, is offering a free mobile app to cancer patients and their caregivers through a grant from the Michigan Health Endowment Fund. At one free app per family, caregivers can easily record, monitor and share trending patterns of various wellness issues and symptoms with their family and care team. Call 989.835.4841, or email [info@cancerservicesmidland.org](mailto:info@cancerservicesmidland.org) for inquiries.

**TikTok or YouTube follower?** If so, check out Joanna LaFleur, CEO and founder of Memory Lane Foundation. Her short videos provide super helpful tips and advice to those caring for loved ones with dementia.



Relaunched with renewed energy, the **Caregiver Conversations podcast returns** to empower caregivers worldwide with vital support and insights. Antonia Harbin-Lamb, a staff attorney specializing in elder law at the Elder Law and Advocacy Center, and Kristie King, executive director of the Southeast Michigan Senior Regional Collaborative, host this dynamic podcast. They equip caregivers with essential knowledge and resources, addressing critical topics from elder abuse prevention to navigating legal responsibilities. Each episode fosters meaningful dialogue and positive impact, featuring expert interviews, real-life stories, and actionable advice. Join the conversation, share your experiences, and connect with a supportive community dedicated to caregiving excellence. Tune in, download, and embark on a journey of empowerment with Caregiver Conversations.

## ELDER ABUSE

**Michigan residents seeking elder abuse resources** are encouraged to call 800-242.2873, or 855.444.3911, a 24-hour hotline to report suspected abuse, neglect or exploitation of vulnerable adults.

## KEEPING THE FAMILY HOME

For **free estate planning** and legal services to help Detroiters keep their family homes, call the Detroit Housing Resource Helpline at 866-313-2520.

If you are facing foreclosure and need assistance in starting a Wayne County Probate Court Case because a property is in the name of a deceased family member, please contact one of the following community partners for assistance:

Wayne County Probate Court: 313.224.5706  
Michigan Legal Services: 313.774.1527 or 313.725.489

United Community Housing Coalition: 313.405.7726  
Legal Aid & Defender: 313.967.5800

## KINSHIP CARE

**Michigan has become the first state in the country to acknowledge kinship caregivers** with the same level of financial assistance and licensing requirements as other foster care providers. Kinship caregivers are extended family members such as grandparents or friends of a family taking care of children they did not birth.

Previously, federal regulations made it harder for family members to become caregivers when a child in their family entered foster care as courts did not recognize the term kinship. Without obtaining legal guardianship, families with informal living situations could not seek financial assistance.

Organizations providing resources and working to assist kinship caregivers include Area Agencies on Aging, Grandparents Raising Grandchildren, and Michigan State University's Kinship Care Resource Center at 800.535.1218 or [www.kinship.msu.edu](http://www.kinship.msu.edu).

## LEGAL

The **Uniform Power of Attorney Act** will go into effect on July 1, impacting the execution of Power of Attorney access to financial assets in the state of Michigan. A POA is a document granting someone else power to act on your behalf. The UPOAA will help further inform the person granting and the person being granted the power of what the powers include, to help prevent potential financial exploitation. It also ensures a POA is more readily accepted by financial institutions. It needs to be signed in front of witnesses and a notary for it to be durable, even if the grantor is incapacitated. POAs conferred before the Act will remain intact.



## MEDICARE

**Medicare does not recognize compression socks as “durable medical equipment”.** However, as of Jan. 1, Medicare Part B began covering prescribed compression gradient compression garments - whether standard or custom-fitted - for people diagnosed with lymphedema, a chronic condition that causes swelling in body tissue.

## NEIGHBORHOOD PRIDE

**The annual Arise Detroit! Neighborhood’s Day** is Saturday, August 3. The event celebrates the great work block clubs, churches, schools, community groups and local businesses do throughout the year to create a better Detroit. Neighborhoods Day events are held all over the city on the same day, from midtown to downtown, from the west side to the east side. Events range from community cleanups and parades to workshops, youth events and concerts, health fairs, garage sales, and picnics. You and your neighbors can use your imaginations. There is a \$50 registration fee and you’ll receive a Neighborhoods Day banner, T-shirts and a “community tool kit,” of neighborhood services and resources. ARISE Detroit! can assist in identifying potential vendors if needed. The registration deadline is July 15 by phone, 313.921.1955; in the Samaritan Center offices, 5555 Conner St # 1233, Detroit, MI 48213, or on the website at: <https://www.arisedetroit.org/>.



## NEW SENIOR CENTERS

The MiGen Michigan LGBT+ Elders Network has established **Michigan’s first LGBTQ+ senior centers** within Affirmations in Ferndale and Corktown Health in Detroit, offering LGBTQ+ older adults not one, but two home bases. The partnerships amplify MiGen’s dedication to LGBTQ+ older adults’ well-being and also signifies a collective commitment to fostering a community that celebrates aging audaciously and embraces authenticity at every stage of life. For more information, visit [migenconnect.org](http://migenconnect.org), or call 313.241.8994.

## RECOGNITION

**The 70 Over Seventy Next Chapter Awards**, presented by Hannan Center, represent the human potential that continues and, in many cases, increases with age. Awardees reflect the diverse interests, accomplishments and lifestyles of older adults in Michigan. To submit a nomination, visit 70 Over Seventy Awards – Presented by Hannan Center, or call 313.833.1300

## TECHNOLOGY

The City of Detroit Office of Digital Equity and Inclusion hosts **Senior Basic Digital Literacy workshops** across Detroit this summer. The courses are free and held at various locations, like the SAY Detroit Play Center, Patton Recreation Center, Detroit Housing Commission, the Adams Butzel Complex, and the Boys & Girls Club of Southeastern Michigan. The courses are for people newer to technology and those looking to enhance their digital skills. Lessons on keyboards, webcams, computer and tablet settings, key functions and more are offered. Skills are taught in a single lesson. If you come once or come every week, you will leave gaining a new computer or technology skill. The city’s mission is to bridge the Digital Divide to ensure all residents are able to engage in the digital future. Seats are limited, so RSVP is required. A full list of courses and registration can be found online at [DetroitMI.gov/digitalequity](http://DetroitMI.gov/digitalequity). Contact the Office of Digital Equity and Inclusion at 313.224.1832 and [DEI@detroitmi.gov](mailto:DEI@detroitmi.gov).

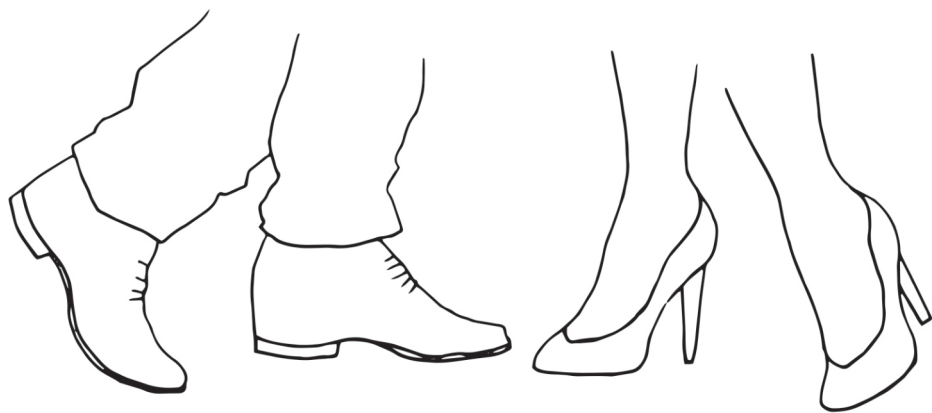
## TRANSPORTATION

**Independence Rides** is re-invigorating its transportation service to older adults. As part of the “Nobody Left Behind Project” and its 2029 vision, they will leverage a collection of collaborations to ensure that any older adult who wants a ride, can get one. Independence Rides is a membership-based program for older adults providing door-through-door and arm-through-arm service for \$50 annually. The \$10 fare for each ride is deducted from your account, and no cash or cards are ever needed. There are no restrictions on what the rides are used for. All drivers are volunteers, who are courteous, trained, and have passed criminal background and driving record checks. Drivers are needed. To find out how you can help or access service, contact Executive Director Carl W. Wellborn Sr., at 313.618.1578, or [wellborncarl@itc427.com](mailto:wellborncarl@itc427.com). Visit [www.independencerides.com](http://www.independencerides.com) for more information.



## Dancing

Continued from page 21



### 4. Protects Your Heart

People with stable chronic heart failure may derive the same aerobic health advantages from learning how to waltz as they would from more traditional forms of cardiovascular exercise, such as cycling or walking, says a study published in the journal *Circulation*. Unlike other types of cardiovascular exercise, dancing doesn't necessarily require specialized equipment or workout settings, making it a much more accessible option for those looking to lower their blood pressure and cholesterol, and to maintain a healthy body weight.

### 5. Defends Against Dementia

When compared to other leisure activities, like playing golf, doing crossword puzzles, reading and cycling, dancing appears to offer the best chance of helping stave off dementia. According to a 21-year study led by the Albert Einstein College of Medicine, aging adults who danced regularly had a 76 percent reduced risk for developing dementia. Experts theorize that dancing is beneficial for the brain because it combines cardiovascular exercise with split-second decision making that engages our neural network, forcing it to create new pathways.

Dancing is an accessible exercise. Older adults with conditions like Parkinson's disease, dementia, cancer, arthritis, asthma and heart disease can all participate. Research into using dance as a therapy for each of these ailments has unearthed a host of advantages and very few risks. However, it's always important to clear any exercises with a doctor before beginning.

Consider this your official invitation to dance like no one's watching! Simply play some favorite tunes and let the music inspire your movements.

# ELDER LAW & ADVOCACY CENTER

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The Elder Law & Advocacy Center provides legal services for individuals 60+ years and their caregivers living in Wayne County. ELAC assists with Wills, Power of Attorney documents, Landlord/Tenant, Guardianship, Medicaid Planning, Kinship Caregivers issues, and more!

GET HELP

313.937.8291 [nismichigan.org/elder-law](https://nismichigan.org/elder-law)

ELAC is funded by the Michigan Aging & Adult Services Agency, Detroit Area Agency on Aging 1-A, Area Agency on Aging 1-B, The Senior Alliance-Area Agency on Aging 1-C, and with support from the Older American's Act, the Older Michiganians' Act, and in compliance with Title VI of the Civil Rights Act of 1964 and EEOC Social Rehabilitation Act, Section 504.

Free legal consultations for residents of Canton Township are sponsored by the Charter Township of Canton Community Development Block Grant program.

Tax deductible contributions are welcomed.



**JFS**  
Continued from page 16

cognitive wellness program, provides fun, educational classes, workshops, and presentations to help keep minds young and sharp, adds Gaydayenko.

The mission and vision of JFS is to carry out the values of the Jewish religion and to treat and care for all those who may need the assistance. Some services, however, do come with a cost. The ElderCare Solutions of Michigan program is a fee-based service providing a one-time consultation, comprehensive assessment, or ongoing support by geriatric care managers. These professionals also help to guide older adults and/or their families through difficult conversations, offering objective assistance to identify appropriate solutions.

To learn more about JFS's older adult services, call 248.592.2313, or visit the website, [www.jfsdetroit.org/find-help/](http://www.jfsdetroit.org/find-help/). For

Yuliya Gaydayenko, call 248.592.3962, or email [ygaydayenko@jfsdetroit.org](mailto:ygaydayenko@jfsdetroit.org).



Emily Gordon, Family Caregiver Support Program coordinator.

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# Medicaid Estate Recovery: Will Michigan File to Collect Medicaid Assistance Repayment from Your Estate?

By Attorney Norman (Gene) Richards



Long-term care is expensive, whether hiring someone to come into your home or paying for care in a nursing home. Medicaid is often used to cover expenses but will Michigan ask for the money back after the recipient dies? The answer may surprise you.

The average cost of a nursing home in southeast Michigan is \$10,870 per month. Hiring private caregivers in the home, when the level of care needed is simply too demanding for spouses and family members to provide, will typically cost at least \$7,000 a month, at eight hours a day.

With long-term care costs being so high, many people rely on Medicaid assistance to pay for long-term care in a nursing home. In limited situations, Medicaid may also pay for services in a private home or assisted living setting, under the Home and Community Based Waiver - or the MI Choice Waiver - program. Medicaid, therefore, is often essential for people to receive appropriate, costly long-term care.

But there's a catch. The State of Michigan expects to be paid back. Federal law requires Michigan to attempt to recover what it paid in Medicaid benefits for long-term care in a nursing home and under Waiver, after the recipient dies. This is known as Medicaid Estate Recovery. This payback requirement may come as a surprise to families who do not read the Medicaid application documents thoroughly or who are not fully informed by those assisting with the application process.

There are limitations on which assets are subject to Estate Recovery.

- First, no recovery occurs until the Medicaid recipient dies.
- Second, Michigan recovers only from assets in the deceased recipient's probated estate.
- Third, Michigan is a creditor, which means it recovers from the probate assets left over after other persons and claimants having priority status are satisfied.
- Fourth, there are other exceptions to Estate Recovery, too many to detail here.

For unmarried recipients, the one asset that often surrenders to Estate Recovery is the home. An unmarried recipient may not have more than \$2,000 in countable assets to qualify for assistance. But a home, which can be worth hundreds of thousands, is not countable while a recipient is living and receiving Medicaid. Upon the recipient's death, however, if the home must be probated, Michigan will file a claim against the estate for the amount of Medicaid benefits it paid out. That claim may be hundreds of thousands of dollars.

For married recipients, a similar result occurs if the healthy spouse dies before the recipient spouse. With no living spouse to claim the house, it is then probated after the recipient spouse dies, and Michigan will file for Estate Recovery.

Other assets that were initially retained by a healthy spouse, now the property of the recipient spouse - such as life insurance proceeds, CDs, annuities and retirement accounts - may also be subjected to Estate Recovery if they did not disqualify the recipient from receiving Medicaid. This is all possible if the healthy spouse does not plan appropriately for their death.

Here is an example of the impact of Estate Recovery. An elderly woman in poor health requires constant assistance. Her children take turns caring for her in her home in order to keep her out of a nursing home. They believe that Estate Recovery will not apply as they are caring for their mother themselves and she is not in a nursing home. When their mother dies, the house is probated. They are shocked when Michigan files a claim against their mother's estate for an amount that is more than the value of the house. It turns out that their mother received Medicaid benefits over the years for numerous, small, health and medical expenses that, when added together, totals a large amount. And that amount is subject to Estate Recovery, which means that the home is lost to Estate Recovery.

Is this result avoidable? Yes! It is possible to avoid Estate Recovery with a full understanding of its requirements and limitations, and by engaging in advanced, legally permissible planning. But be warned: The rules are complex and ever-shifting - so proper planning requires the guidance of an elder law attorney.

*Norman (Gene) Richards is a partner at the law firm of Cummings, McCloy, Davis & Acho, P.L.C. where he focuses on estate planning and elder law - developing customized estate plans including for family-owned businesses, senior adults and long term care, and trusts for children with special needs. He may be reached at 734.261.2400 or nrichards@cnda-law.com.*



**From the office of Wayne County Treasurer  
Eric R. Sabree**



## **PROBATE ASSISTANCE**

If you need assistance in starting a Wayne County Probate Court Case because a property is in the name of a deceased family member, please contact one of the following community partners for assistance:

**Michigan Legal Services: 313-725-4890**

**United Community Housing Coalition: 313-405-7726**

**Legal Aid & Defender: 313-967-5800**

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