



As a non-profit organization, the Rice County Council on Aging advocates for, serves and empowers the aging citizens of Rice County, Kansas, providing them with the resources needed to continue living an active, healthy and independent lifestyle.

Funding to publish the Grains of Rice is furnished by mill levy, donation and United Way.

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# Grains of Rice



Grains of Knowledge for Rice County Seniors

## Ride.



\*STOPS ARE \$1.50 IN LYONS. ADDITIONAL STOPS ARE \$1.50. TRANSIT TO STERLING OR OTHER TOWNS IN RICE COUNTY \$2.50 EACH DIRECTION. PUNCH CARDS ARE \$20.00 AND YOU GET 20 RIDES! THAT MAKES EACH STOP \$1.00. A SAVINGS OF \$10.00 FOR 20 RIDES. APPOINTMENTS ARE FIRST-COME, FIRST-SERVED. THIS PROJECT FUNDED BY THE KDOT TRANSPORTATION PROGRAM AND THE RCCA.



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## SAY HELLO TO OUR NEW TRANSIT VAN!

In March we received our new 2017 Ford Transit van. This van is able to seat 12 passengers. Each seat is removable and we can accommodate wheelchairs or electric scooters with ease. There is an electric lift to make entering and exiting the van a breeze.

You may have noticed the van is not "red". It is shiny white with blue and green lettering and sporty stripes. Red was not an option this year and we went with a clean option that we thought would appeal to all audiences. We hope you like it as much as we do!

# No Bull from Rocky

ROCKY GAINES, Board President  
Rice County Council on Aging



# RICE COUNTY COUNCIL ON AGING ATTENDANT CARE PROGRAM

By Carla Null

*It's hard to know what to say or what to do when someone you care for is in the last hours of their life. The book Final Gifts can be a great help to your loved one and you. These two short reviews explain how.*

Original Title: Final Gifts: Understanding the Special Awareness, Needs, and Communications of the Dying  
Published February 3rd 1997 by Bantam Books (first published January 1st 1992)  
ISBN 0553378767 (ISBN13: 9780553378764)

**From the Publisher**

When someone we love is dying...It's hard to know how to help, what to do, what to say. Yet if we know how to listen and what to look for, the dying themselves can often supply the answers, letting us know what they need to hear and express to allay their fears and face death with serenity. For more than 20 years hospice nurses Maggie Callanan and Patricia Kelley have tended the terminally ill. In this moving and compassionate book, they share their intimate experiences with patients at the edge of life. Through these stories you'll come to appreciate the ways in which the dying communicate their needs, reveal their feelings, and even choreograph their own final moments. You'll gain new insight into the leave-taking process; and in the end you'll discover the gifts -- of wisdom, faith and love -- that the dying leave for us to share.

**From Kirkus Reviews**

Callanan and Kelley describe a phenomenon they term "Nearing Death Awareness" -- which resembles somewhat the near-death experience some-

times reported by individuals revived after being clinically dead. Nearing Death Awareness, however, develops slowly, and the dying person seemingly drifts for a time between two worlds. Attempts by the dying to communicate about this awareness, often expressed in symbolic language or gestures, may be misunderstood by those around them, who dismiss the expressions as mere "confusion." According to the authors, dying messages fall into two categories: descriptions of what they are experiencing (such as the places they see, the presence of others no longer alive, or their knowledge of when death will occur) and requests for what the dying need for a peaceful death (a reconciliation, for instance, or the removal of some barrier to departure). To illustrate, Callanan and Kelley include numerous examples of Nearing Death Awareness from their years of caring for the dying. And they offer practical advice not only to involved family members but also to professional caregivers on how to recognize, understand, and respond to a dying person's messages. No false cheerfulness here, but acute observations and astute advice on a difficult topic.

Rice County Council on Aging strives to provide the best possible services for the seniors of Rice County who need care due to the normal process of aging while remaining in their own home.

One of our offered services is Attendant Care which provides personal services such as bathing assistance, wound care and medication management. Attendant care is designed to fill the limited needs of Rice County senior residents still living in their home, giving them and their families' reassurance that their basic needs are being met and supervised by trained individuals.

The Senior Care Act (SCA) program was established by the Kansas Legislature to assist older Kansans who have functional limitations in self-care and independent living, but who are able to reside in a community based residence if some services are provided. The program provides in-home services to persons who contribute to the cost of services based on their ability to pay. Services are offered on a sliding fee scale based on income and assets for customers who functionally qualify. A plan of care outlining the services needed is developed based on a functional assessment. Customers pay between donation and 100% of the cost of the service. The Kansas Department for Aging and

Disability Services administers the program through the Area Agency on Aging (AAA).

RCCA also offers a monthly Blood Pressure Clinic through the Attendant Care program. The clinics are held at the Lyons, Sterling, Chase, Geneseo Senior Centers and Alden Handyman coffee hour. Contact the individual senior center to get their dates and times. There is not a set charge but donations are welcome.



Attendant care employees are required to have a current Certified Medical Aid certification and/or Certified Nurses Aid certification. RCCA performs background checks and pre-employment and random drug testing on all of the employees.

## COUNT ME IN!

Please take a little time to fill out the coupon below. This helps us to use the funds we have wisely and to know whether Grains of Rice is serving the seniors of our community.

- I want to support the Grains of Rice, enclosed is my donation.
- I wish to receive the Grains of Rice as an email attachment. My email address is:

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# Advance Directives for Health Care

HUTCHINSON REGIONAL HEALTHCARE SYSTEM

Your health care and end-of-life decisions may be the most important decisions you make. You can decide about the kind of care you want while you are able to make your own decisions.

Advance Directives are all about making choices for yourself and communicating with your family and friends about end-of-life care.

## Durable Power of Attorney for Health Care Decisions

K.S.A. 58-625 Through 632

- It allows you to name an individual who can legally make health care decisions for you during a time of disability or incapacity. The designated agent is often referred to as your DPOA.
- The powers granted usually include: decisions about health care, choice of physicians, and long-term care.
- The terms of the form may include: refusing or withdrawing consent for the use of life-sustaining procedures, disposition of remains, or consent for organ donation and autopsy.
- The person signing the form must be a legal adult and competent when the document is signed.
- The individual who is appointed as your DPOA should be able to uphold your wishes for health care decisions in spite of their own preferences. It is important for the individual completing this form to share personal wishes and desires about health decisions with the named agent.
- The health care agent (DPOA) may not cancel a person's Living Will.

## Declaration - Living Will

K.S.A. 65-28, 101 ET. SEQ

- This form allows you to state in advance that your dying process should not be artificially prolonged in case of a terminal illness.
- The Living Will applies only when the person has been diagnosed and certified terminally ill by two physicians.
- The Living Will gives your designated DPOA and physicians directions for your end-of-life wishes.

## Health Care Directive

- It allows you to state in advance specific treatment options you would or would not want to receive.
- This form can help your DPOA understand your treatment preferences.
- The form may be filed in your medical record.

## Do Not Resuscitate Order Request Form

K.S.A. 65-4941E1, SEQ

- It allows you to elect to **not** have Cardio-Pulmonary Resuscitation (CPR) used when you are in a terminal state in your disease process. *In the state of Kansas, it is required to have a physician's signature.*
- This decision may be made only by you or your designated DPOA.
- This form states "if my heart stops beating or if I stop breathing, no medical procedures to restart breathing or heart functioning will be instituted. No resuscitation will be attempted." This form **does not** stop treatment measures, it only stops resuscitation efforts.

## Earnings Limit Removed for Working Retirees

KPERS, December 2018

KPERS retirees who return to work for a KPERS employer no longer have an earnings limit. Legislation passed last year removed the \$25,000 annual earnings limit as of January 1.

Kansas Police & Fire (KP&F) retirees still have an earnings limit if returning to a previous employer. If you recently retired and are thinking about going back to work, be sure to follow the waiting period rules before making any plans. See [kpers.org](http://kpers.org) or contact us for more information.

# Rice County Senior Centers

*Alden*

Township Hall  
Heidi Bolton  
785-223-1248

*Bushton*

Township Hall  
Marlin Sittner  
620-562-0332



*Chase*

Chase Senior Center  
Silver Ingram  
620-938-2010

*Geneseo*

55+ Club on Main Street  
Joyce Mullen  
824-6489



*Little River*

Senior Center  
Meredith Davis  
620-897-6672



*Sterling*

Silver Threads  
Cindy Lewis  
620-278-3280



*Lyons*

Park Place  
Anita Settle  
620-680-6150

The Grains of Rice is also available  
on our website:

[www.ricecountycouncilonaging.com](http://www.ricecountycouncilonaging.com)

Would you like an email copy  
of the Grains of Rice?  
Call 620-257-5153 to sign up!

## Couples Contest Key

- A Jim & Joyce Shriner
- B Eugene & Alnita Boldt
- C Blackie & Lia Blackburn
- D Raul & Francisca Martinez
- E Billy & Shirley Wise
- F Gerald & Rosie Davis
- G Robert & Coralie Beaver
- H Tom & Shirley Frederick

## Housekeeping Services

Do you need help running the vacuum?

## Is your laundry piling up?

Rice County Council on Aging has openings for housekeeping services. If you would like to schedule an appointment to talk about our services, call

**620.257.5153.**

# Garden Grown Vegetables

## DAY TRIP McPHERSON

by Daylene Linville

Z W C Z C R S L N S U C O U K R S P D W  
 Z A D H A L E T E C O A N F Q U S U C T  
 I Z S D A T N K F J R R I D P T E M R W  
 S B I P T R O U P C C R O G P A R P E N  
 P S A U A H D P E A G O N B G B C K P O  
 H A C R C R P I N R U T E R X A R I P I  
 E E R I L W A T E R M E L O N G E N E L  
 T G T S U H E G I K T B K U X A T S P L  
 T R A I N L O N U S O T Q W A S A A U A  
 A O V B O I I K E S L S N A E B W E T C  
 B Y M P B H P V K X L R E B M U C U C S  
 M R E A C A I S E Q A S P I N A C H X N  
 R J E C T H C L E H H K B R A B U H R B  
 E Z U H C O U P L T S P O T A T O O C F  
 G Z B R O C C O L I I W N S A Y C J K N

- |            |          |           |            |
|------------|----------|-----------|------------|
| ARTICHOKES | CHIVES   | PEA       | SPINACH    |
| ASPARAGUS  | CORN     | PEPPER    | TOMATO     |
| BEANS      | CUCUMBER | POTATO    | TURNIP     |
| BEETS      | HERB     | PUMPKINS  | WATERCRESS |
| BROCCOLI   | KOHLRABI | RADISH    | WATERMELON |
| CABBAGE    | LEEK     | RHUBARB   | ZUCCHINI   |
| CANTELOPE  | LETTUCE  | RUTABAGAS |            |
| CARROT     | ONION    | SCALLION  |            |
| CHARD      | PARSNIPS | SHALLOT   |            |

**SOLUTION**  
 -  
 Puzzle  
 on page 4

```

++C++R+L+S+CO++RSP++
+A+HA+E+E++AN++USU++
I+SDAT+K+++RI++TEMR+
+BIPTRO+++CRO++ARPEN
PSAUAH DPEA+ONB+BCKPO
HACRCR PINRUTE++ARIPI
EERILWATERMELONGENEL
+GTS+HEGI+T+++ATSPL
TRA+N LONUSO+++SA++A
A O+B O I I K E S L S N A E B W + C
B+MPBHPVK+LREBMUCUCS
+REACAISE+ASPINACH+N
++ECTHC+E+H+BRABUHR+
++UHC++L+SPOTATOO++
+ZBROCCOLI+++++C+++
  
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# Why You Need a Will

Kansas Public Employees Retirement System, Winter 2018

The hard part about making a will is often just finding the will to do it. Nobody wants to think about the day it will be needed. But it is important, and here's why.

A will tells everyone what should happen to your money, possessions and property (your estate). And it tells everyone who is in charge (your executor). Without a will, a court decides. But what the law says may not be inline with your wishes.

Then there's your loved ones. Trying to guess what you would've wanted can add stress to an already stressful time.

## REASONS TO CREATE A WILL

1. Control who gets what and when
2. Minimize family disagreements
3. Decrease uncertainty - make your wishes known
4. Speed up the probate process
5. Name an executor to handle your affairs
6. Leave a legacy by making gifts & donations
7. Leave instructions for other wishes you have

## WHAT YOU'LL NEED

- Beneficiaries - List of people or organizations you want to leave something to.
- Assets - List of all your property and accounts.
- Debts - List of debts to help get an idea of your estate's financial status. Be sure to plan for funeral expenses, probate costs and estate taxes.
- Executor - Choose the person you want to oversee and distribute your estate, submit your will to probate, and pay any bills and taxes due.
- Guardians - If you have any dependents, name who will serve as guardian.

## WHAT MAKES A WILL LEGAL

Many people hire an attorney to draft a will. This may be a wise option if you have a great deal of assets or your estate is complicated. But you can make a perfectly legal will by drafting it on your computer, using an online program, or purchasing a legal form at an office supply store. You can even write it by hand.

## IN KANSAS, FOR A WILL TO BE LEGAL IT MUST BE:

- In writing.
- Signed by you.
- Signed by two witnesses.

Once your will is written, keep it in a secure place and review it periodically to make sure nothing has changed. Be sure to let your executor or a family member know where to find it.

*Medicaid Eligibility, continued from page 6*

Many people assume that the sick spouse is required to only pay the nursing home bill every month until their money is depleted, but this is poor planning and bad advice. It's true that the sick spouse has to "spend down" his portion of the marital assets before Medicaid/KanCare will kick in, however, those funds do not have to go solely to the nursing home.

The sick spouse can set the well spouse in a strong financial position, but the sick spouse has to follow the rules set by Medicaid to keep from being disqualified for the benefit. The secret is that the sick spouse can spend down by providing for the well spouse. For example, does the well spouse need a new car? A new roof? A new wardrobe? Extra non-perishable groceries? A prepaid funeral? New furniture? New windows? It is smart to spend money on these items instead of giving it all to the nursing home. This planning sets the well spouse up in a stronger financial position. How the money is spent should be guided with sound legal advice. It is a big mistake for a couple to deplete all of their cash and become financially destitute together.

*Written by Paul Shipp, Managing Attorney for Kansas Legal Services - Manhattan.  
Published in KeyNotes, August/September 2017, Vol. 35, No. 3, page 9; by the North Central-Flint Hills Area Agency on Aging.*



In these days of increased request for service & decreased funding, we are most grateful for each one that donates.

## I & A Donations

### Utilities

Jean Swisher  
St. Marks  
Shirley Byard  
Dorothy Grimes  
Church Women's Thrift Store  
Anonymous

Tom Lloyd  
Dean Mitchell  
Nelda Gray  
Anonymous  
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Bill Baxter  
Dave Kilgore  
Wana Cox  
Grace Brown  
Roxanna Schwab

### Unrestricted

Shirley Byard

### Newsletter

Dorothy Grimes  
Jim Crosby  
Judy Borgen

## ANSWERING YOUR KPERS DEATH BENEFIT QUESTIONS

**L**ike writing your will, it's not easy to think about your own funeral. But planning ahead can avoid a lot of stress for your family. You have a \$4,000 retiree death benefit that may help.

Some retirees choose to designate a funeral establishment for the \$4,000 death benefit. It's a convenient and tax-savvy way to pay for funeral expenses.

You may have questions or concerns about naming a funeral establishment, especially if things don't go exactly according to the plan.

### What if the entire \$4,000 isn't needed to cover my funeral?

The funeral establishment pays any remaining money to your beneficiary. If KPERS knows ahead of time, we'll send only the amount needed for the funeral expenses, and pay the rest directly to your beneficiary.

### What happens if my family uses a different funeral establishment?

If your family chooses a different business for

services, the funeral establishment waives the benefit, and KPERS pays it to your beneficiary.

### What if my funeral is paid for by other means?

Not to worry. The funeral establishment you named will waive the benefit, and your beneficiaries receive the benefit.

### Can I change the funeral establishment I designated or name one if I haven't?

Absolutely. You can name or change a funeral establishment at any time, as well as change your other beneficiaries. Login to your kpers.org account or complete a new beneficiary form. Call us for a form or print one from the Forms page at kpers.org.

### Is the benefit taxable?

Yes. But only for federal taxes. If you name a funeral establishment, it receives the \$4,000 and pays the taxes, not your beneficiary. If your beneficiary receives the \$4,000, he or she will pay the taxes.

KPERS, WINTER 2018

# WHY LONG TERM CARE INSURANCE

Taken from the Kansas Insurance Department Long-Term Care Insurance Shopper's Guide

## WHAT IS LONG-TERM CARE?

Long-term care (LTC) is the help you may need if you are unable to care for yourself because of a prolonged illness or disability. Long-term care services help a person maintain his or her lifestyle. "Long-term care" refers to a variety of private and semiprivate care situations and services, including home health care, adult day care and nursing facilities.

## WHAT DOES LONG-TERM CARE COST?

The cost of LTC varies greatly depending upon the type of services provided. Skilled services, such as nursing home or therapy, will cost more than support services, such as homemaker help or personal care. Generally, Home care services can be provided at a lower cost than in a nursing facility. Because there is a wide variety of services now available and costs vary from area to area, you should check in your local area for the kinds of services offered and their costs. In 2015, the average cost of care in a Kansas nursing home was \$60,225 per year.

## HOW IS LONG-TERM CARE PAID FOR?

There are three basic ways to pay for long-term care in Kansas:

- ◆ Medicaid/Medicare
- ◆ Private Pay
- ◆ Long-term care insurance

Medicare may cover some LTC costs, but that coverage is limited in nature and generally approved for short period of time. The balance is then paid by Medicaid or private pay. To qualify for LTC an individual must have difficulty in performing activities of daily living which are: bathing, eating, dressing, toileting, transferring in and out of chairs or beds; care for incontinence; care for cognitive limitations due to Alzheimer's disease or another form of dementia.

**Medicare:** After a three day minimum inpatient hospital stay for a related illness or injury, Medicare covers a semiprivate room, meals, skilled nursing, rehabilitative services and other services and supplies for up to 100 days in a benefit period. To receive care in a skilled nursing facility, you must need skilled care, like intravenous injections or physical therapy. Medicare doesn't cover long-term care or custodial care in this setting, if it is the only kind of care you need.

**Medicaid:** To receive Medicaid assistance, you must meet federal poverty guidelines for income and assets, and may have to "spend down" or use up most of your assets on health care, which may make you eligible for Medicaid. The National Health Policy Forum (2014) reports 61% of LTC is paid by Medicaid, 22.4% is paid by out of pocket, 11.9% is paid by private funding and, 4.7% from public assistance.

## SHOULD YOU BUY LONG-TERM CARE INSURANCE?

After you have considered your chances of needing LTC, you will also want to look at why you would purchase a LTC policy and how you intend to pay for it. People buy LTC insurance for a variety of reasons, including the following:

- ◆ To avoid spending assets for LTC.
- ◆ To decrease the chances of going on Medicaid.
- ◆ To give individuals more freedom of choice regarding the type of care received.
- ◆ To protect family members from having to pay for or provide care.

Whether you need LTC insurance depends on your income, family situation and personal risk factors. Purchasing a LTC policy while you are younger means that you are less likely to have a condition that could disqualify you from getting coverage. Each individual can select their own policy based on daily \$\$ benefits, elimination periods, and a time benefit period.

## WHO SHOULDN'T CONSIDER LONG-TERM CARE INSURANCE?

For some, a long-term care policy is an affordable and attractive form of insurance, but for others, the coverage is too expensive or the benefits they can afford are inadequate. You shouldn't buy a LTC policy if you have trouble stretching your income to pay for utilities, food or medicine. And you likely shouldn't buy a policy if your only income is Social Security. The Kansas Insurance Department recommends that people whose combined Social Security benefits and retirement savings total less than \$50,000 not buy LTC insurance. Once your savings has been depleted, you become eligible for Medicaid, which covers many of these expenses.

*For more information, our office has the Long-Term Care Insurance Shopper's Guide Books provided by the Kansas Insurance Department, which can help you decide if you should invest in long-term care insurance.*

# Medicaid Eligibility

The average cost of nursing home care in Kansas is more than most can afford. Many people who need nursing home care worry themselves over how they are going to pay for it. The solution is often Medicaid--the program that insures health care is available to the poorest among us. This program is called "KanCare" in Kansas. Unfortunately, many don't understand how this program works and end up making bad financial decisions causing unnecessary loss of their assets and savings.

For a single person to qualify for the Medicaid/KanCare, the applicant's income must be less than the cost of nursing home care. The applicant must also have less than \$2,000 in disposable resources. This includes cash, more than one automobile, more than one house, etc. Exempt assets that are not counted in applicant's resources include, the home where the applicant resides, a vehicle, household goods and personal effects, life insurance with a death benefit of \$1,500 or less, materials used in an income-producing trade or business--including rental properties--and prepaid burial plans.

For a married couple a process sometimes called "Spousal Impoverishment" or a "Division of Assets" takes place on paper. The goal of this process is to keep the well spouse on his/her feet financially and set the spouse up to be able to live independent of welfare for as long as possible after the sick spouse enters a care home. A qualified competent attorney can give good advice about how to divide the assets between the sick spouse and the well spouse. It is advantageous to the well spouse to get as many exempt resources that the couple owns. This advice will help with making decisions about how to maximize the exempt assets in the well spouse's exempt column. Division of Assets allows the well spouse to protect a portion of his/her income and resources without also being impoverished.

The well spouse can keep part of the sick spouse's income if the well spouse has a monthly income of less than \$2,003 per month. Depending on living expenses, the maximum amount of income a well spouse can keep each month is \$3,023. In addition, if there are shelter expenses (rent, mortgage, taxes, or insurance) that exceed a certain threshold, then the well spouse may be entitled to a higher allowance. There is also a special allowance given monthly for any dependent family members living with the at-home spouse. A disabled adult children, an adopted grandchild or other dependent will trigger this allowance. The specific amounts are subject to change annually.

Most applicants for Medicaid are surprised and sometimes shocked at how much cash the well spouse keeps. The well spouse can keep one-half of all non-exempt resources owned by one or both spouses. Also, the well spouse will keep a minimum of \$23,844 and a maximum of \$119,220. Once the financial resources of the couple have been divided, the well spouse will not be required to contribute any of his or her own exempt income or assets towards the cost of the sick spouse's care. The sick spouse then spends down his/her disposable resources to get below \$2,000; once this is achieved the sick spouse qualifies for KanCare.

*continued on page 8*