

Gateway Grandparents/Kinship Network is a collaboration of organizations & agencies in the St. Louis Metro Area working to enhance the lives of grandparents and relative caregivers and the children in their care.

#### MEMBERS

- AARP
- Cardinal Ritter Senior Services
- Children & Family Services Authority of St. Charles County
- County Older Resident Programs (CORP), Saint Louis County Human Services
- Edgewood Children's Center
- Legal Services of Eastern Missouri
- Let's Start Caregivers Group, St. Vincent de Paul Church
- Mid-East Area Agency on Aging (MEAAA)
- Minority Aging Program, Missouri Department of Health and Senior Services
- Missouri Department of Social Services, Children's Division
- St. Louis Area Agency on Aging (SLAAA), Department of Human Services
- University of Missouri Extension

#### University of Missouri Extension Contacts:

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- ▶ **Franklin County**  
Sandra McKinnon  
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- ▶ **Jefferson County**  
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Web: [extension.missouri.edu/ecregion/grandparent](http://extension.missouri.edu/ecregion/grandparent)

University of Missouri,  
Lincoln University, U.S.  
Department of Agriculture &  
Local University Extension  
Councils Cooperating

EQUAL OPPORTUNITY/  
ADA INSTITUTIONS

# KinCare Connections

*A newsletter for grandparents and other relatives in a parenting role*

## Have both Medicare & Medicaid? Important changes coming Jan. 1

### Caroline Savitzky, MSW

*Social Worker/Advocate*

Legal Services of Eastern Missouri  
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**A**s of January 1, 2006, Medicaid will not pay for prescription drugs for anyone receiving both Medicaid and Medicare (anyone with both a red card and a red, white and blue card). **If you receive both Medicaid and Medicare, this change will affect your Medicaid *prescription drug* coverage, not your Medicaid *health* coverage.**

**It is very important to check if your medications are covered.**

People with both Medicaid and Medicare should automatically be enrolled in a Medicare Part D Prescription Drug Plan. You should have received a letter stating this. **However, the plan in which you are enrolled may not cover all your medications. It is very important to check if your medications are covered.** I recommend the following:

- 1) Make a list of your medications.
- 2) Contact any of the organizations listed below to identify plans that will cover all your medications. It is best to speak with at least two different organizations to ensure you receive accurate

information on the plans that cover your medications.

Contact any of the following for more information:

▶ **State Health Insurance Assistance Program (SHIP), CLAIM: 1-800-390-3330**

▶ **Medicare: 1-800-MEDICARE (1-800-633-4227); [www.medicare.gov](http://www.medicare.gov)**

▶ **St. Louis Area Agency on Aging (St. Louis City): 314-612-5918**

▶ **Mid-East Area Agency on Aging (St. Louis County or Franklin, Jefferson or St. Charles counties): 636-207-1323**

**Your pharmacist** may also be able to assist you in identifying plans that cover your prescriptions.

Note that only 8 of the 17 Missouri Part D drug plans have a zero premium for people on Medicaid and Medicare. If you choose one of the other plans, you will have to pay a premium.

If you are unable to find a plan that covers all of your prescriptions, call Legal Services of Eastern Missouri, 314-534-4200, ext. 1212, or 1-800-444-0514, ext. 1212 for the Public Benefits Unit. ■

**Key Medicare drug plan enrollment dates: See page 3**

# Spaghetti or steak: What's in YOUR spending plan?

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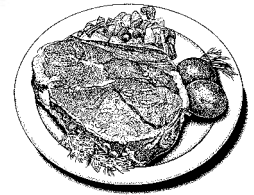
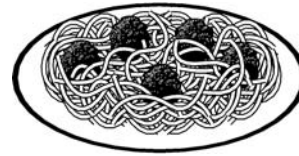
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**F**ood is the most flexible category in a spending plan. Think about it – you can choose to eat spaghetti and chicken, steak and seafood, or go out to eat. It is all about choices.

We make choices every day. And what choices we make can sometimes interfere with getting bills paid or can end up costing us more. Creating a spending plan helps us to think through the choices beforehand, instead of at the point of purchase.

Whether you have a little or a lot, money is a tool to get what you need and want. A spending plan does not have to be a straight jacket. In fact, a plan allows your family to achieve its goals. Here are some tips to make your plan work for you:

- ▶ **Set aside money each month for emergencies** so when an emergency comes up, it is not devastating to your financial situation.
- ▶ **Include goals.** If you don't, you will not achieve them. Divide the amount needed for the goal by the number of months you will need the money, and then add this amount as a monthly expense.

- ▶ **Determine your priorities.** What is most important to you and your family? Be sure your money is meeting these priorities.
- ▶ **Talk (and listen) to family members about money. Know where your money goes.** If you had \$20 in your pocket and at the end of the day it was gone, would you know where the money was spent? Are you spending money on what you want or need? If not, stop spending leaks.
- ▶ **Set aside money each month for expenses that only come up once or twice a year,** such as holiday spending, taxes, and insurance premiums.
- ▶ **Pay more than the minimum** payment required on credit cards.
- ▶ **Include investing for your future.** This may mean putting money in Certificates of Deposit, or a mutual fund, for example.
- ▶ **Be a good role model.** Children's attitudes and values about money are influenced by what they see, hear and learn at home.

- ▶ **Keep track of where money goes for 2 or 3 months.** Use these figures to make a budget and change spending habits so money is getting you what you want and need.
- ▶ **Use envelopes or a calendar to provide a visual reminder of the various bills to be paid each month.** Being able to see upcoming bills can help to re-direct spending to the necessary items.

For more information on goal setting and making a spending plan, contact your local University of Missouri Extension office. Visit the Web at [extension.missouri.edu](http://extension.missouri.edu) to find the office in your county. ■

## **Warm-Lines offer referrals, resource information**

- ▶ **Information:** On custody, guardianship or adoption issues; public benefits; legal services; support groups and other community services.
- ▶ **How it works:** Callers will be asked to leave a message with contact information. In two days or sooner, callers receive a follow-up phone contact.
- ▶ **St. Louis area:**  
Call 314-961-8000, ext. 242
- ▶ **Jefferson County:**  
Call 1-888-640-3113

# Small amounts add up in a year's time!



## Looking for ways to save money? Here are some ideas for cutting costs in your budget.

(Figures are based on convenience market prices.)

<b>Movie Rentals (\$3 per movie/video game)</b>	<b>PER YEAR</b>
Rent 3 movies or video games each week for 1 year .....	<b>\$468.00</b>
Rent 1 movie or video game each week for 1 year .....	<b>\$156.00</b>

(Note: In 2004, Americans spent **\$2 BILLION in late fees** for movies and video games!)

<b>Soda/Water &amp; Candy</b>	
1 Soda or Water (20 oz.) @ \$1.00 .....	<b>\$365.00</b>
1 Soda or Water (1 liter) @ \$1.30 .....	<b>\$474.50</b>
1 Large Candy Bar @ 95 cents.....	<b>\$346.75</b>
1 Candy and 1 Soda/Water each day for 1 year .....	<b>\$711.75</b>

<b>Eating Lunch Out</b>	
1 lunch @ \$5.00 each day for 260 days.....	<b>\$1300.00</b>

<b>Cigarettes</b>	
One Pack per day @ \$3.00 per pack .....	<b>\$1095.00</b>
Two Packs per day @ \$3.00 per pack .....	<b>\$2190.00</b>
One Chewing Tobacco @ \$3.00 per can.....	<b>\$1095.00</b>

<b>Lottery Tickets</b>	
One Instant per day @ \$1.00 .....	<b>\$ 365.00</b>
One Instant per day @ \$2.00 .....	<b>\$ 730.00</b>
One Instant per day @ \$3.00 .....	<b>\$1095.00</b>
One Instant per day @ \$5.00 .....	<b>\$1825.00</b>

<b>Drinks</b>	
12 Cans of Soda per week @\$3.75.....	<b>\$195.00</b>
12 Cans of Beer per week @ \$8.50 .....	<b>\$442.00</b>
1 Case of Beer per Week @\$15.00 .....	<b>\$780.00</b>

## Other items to watch closely . . .

Acrylic Nails, Personal Grooming, Dog & Cat Food, Computer Supplies, Hunting & Fishing Supplies

—Sherron Hancock  
University of Missouri Extension

## Key dates: Medicare drug plan enrollment

**November 15, 2005:** Enrollment in Medicare Part D prescription drug coverage began for anyone with Medicare Part A and/or Part B.

**December 31, 2005:** Deadline to sign up for a Medicare prescription drug plan so your coverage will begin January 1, 2006.

**May 15, 2006:** Deadline to enroll in a Medicare prescription drug plan without a penalty, **unless** you currently have a prescription plan that is “creditable coverage”—coverage at least as good as Medicare Part D.

- ▶ **If you enroll between January 1 and May 15, 2006:** Your coverage will be effective the first day of the month *after* the month you join.
- ▶ **If you do *not* enroll by May 15, 2006, and you do *not* have “creditable” drug coverage as good as Medicare Part D:** You *will* pay a penalty if you enroll later. This penalty will be for each month you were eligible and did not enroll. You will continue to pay this higher premium (penalty).
- ▶ **If you now have “creditable” drug coverage (at least as good as Medicare Part D) and choose not to enroll now:** You will *not* pay a penalty if you decide to enroll in a Medicare Part D plan later. However, you *must* have a letter from the provider of your current prescription plan stating you have “creditable coverage.” If you have not received such a letter, request one from your insurance company.

(continued on page 4)

## St. Louis Metro Area Support Groups

### ST. LOUIS CITY

#### Grandparents as Parents Program

St. Louis 63108

Contact: Darnell Fowler, 314-754-4483

#### Grandparent's Circle, Parenting a

Second Time Around, St. Louis 63112

Contact: Williestean Fulks, 314-383-0836

#### Hispanic Grandparents Support Group

St. Louis 63118

Contact: Claudia Angenor, 314-752-1901, x17

#### Keepers of the Flame, St. Louis 63118

Contact: Claudia Angenor, 314-752-1901, x17

#### Let's Start Caregivers Group (Grandparents

raising kids of incarcerated or chemically

dependent parents), St. Louis 63104

Contact: Daphne Anderson, 314-241-2342

#### Parents and Grandparents of Drug Abusers (PAGODA), St. Louis 63104

Contact: Eddie Mae Binion, 314-432-0109

#### Proud Grandparents, St. Louis 63112

Contact: Claudia Angenor, 314-752-1901, x17,

or Rich Young, 314-383-6539

#### Wise Women, St. Louis 63136

Contact: LaDoris Payne, 314-381-1915

Email: womanspirit@aol.com

### ST. LOUIS COUNTY

#### Grandparents Caring and Sharing

Maryland Heights 63043

Contact: Cheri Held, 314-662-0692

#### Hispanic Grandparents Support Group

St. Louis 63074

Contact: Claudia Angenor, 314-752-1901, x17

### FRANKLIN COUNTY

#### HOPE (Helping Others Parent Effectively)

Contact: Sandra McKinnon, 636-583-5141

### JEFFERSON COUNTY

#### Grandparents As Caregivers

Contact: Sherron Hancock or B.J. Eavy

636-797-5391

### ST. CHARLES COUNTY

#### Grandparents and Relatives Acting As Parents (GRAAP)

Contact: Teresa Mareschal, 636-970-3000

### MADISON COUNTY, IL

#### Grandparents Raising Grandchildren

Maryville, IL 62062

Contact: Pat Wandling, 618-288-3100, x 3373

#### Support group details on the Web:

[extension.missouri.edu/ecregion/grandparent/support.shtml](http://extension.missouri.edu/ecregion/grandparent/support.shtml)

*Kincare Connections* is written and published by the Gateway Grandparents/Kinship Network for grandparents and other relatives in a parenting role in the St. Louis Metropolitan Area.

Articles may be reprinted for educational purposes. Please credit author, organization, and *Kincare Connections*.

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314-615-2911, or StLouisCo@missouri.edu

Web: [extension.missouri.edu/ecregion/grandparent](http://extension.missouri.edu/ecregion/grandparent)

## Free subscription to Kincare Connections

### Fill this out, clip and mail to:

Kincare Connections Newsletter

St. Louis County Extension Center

121 S. Meramec, Suite 501

St. Louis, MO 63105

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

### Parenting resources

#### ParentLink offers help to parents, caregivers

As a caregiver, you can access many parenting information materials through University of Missouri Extension's **ParentLink**. This network helps Missouri's parents provide safe, healthy and nurturing environments for their children. Here are just a few of the many resources available :

▶ **Warmline: 1-800-552-8522**, answers parenting questions, 8 a.m.-5 p.m., Monday-Friday

▶ **Parenting information Web links:** [extension.missouri.edu/parentlink/Links/ParentingLinkTable.htm](http://extension.missouri.edu/parentlink/Links/ParentingLinkTable.htm)

#### ▶ Military family support:

Numerous materials available online at website below.

Call 1-800-552-8522 or visit [extension.missouri.edu/parentlink](http://extension.missouri.edu/parentlink) on the Web. ■

#### Key dates: Medicare drug plan enrollment

(continued from page 3)

After this initial enrollment period, you will be able to enroll or change your plan annually, but only between November 15 and December 31 of each year.

Have questions about Medicare Part D? Just call any of the numbers listed on page 1, and/or visit [www.medicare.gov](http://www.medicare.gov) on the Web. ■

—Caroline Savitzky  
Legal Services of Eastern Missouri