

GENERATIONS

MAGAZINE | AUG·SEPT 2013

Al Harrington: Discusses His Years ...And Yours

"The whole concept of growing older is really a concept of positive growth..."

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Wow, where has the time gone! *Generations Magazine* is entering its 4th year of being Hawai'i's "Resource for Life." We strive to educate and inform families and our senior community on a wide range of topics, from health and active living to caregiving and scam alerts... and much more!

Heading into another year of publishing, the magazine and its business partners will continue to provide resourceful and current information. For example, this issue's Resource Guide is a new "Speakers Bureau" list. The guide lists trusted resources of *Generations Magazine* that are available for presentations to senior clubs, church groups and other organizations. There is no charge, sales or solicitations by our participating speakers. Please contact anyone listed for more information or to schedule an appointment.

As the magazine continues to grow, we're always looking to work with like-minded businesses and organizations. Our newest partner is physical therapist Julie Moon, who has Honolulu's only heated endless pool to get you back on your feet and moving. We also welcome Cardon Outreach, a Medicare and Medicaid provider of services.

On a more serious note, we all need to protect ourselves against fraud, theft, stolen identity and other crimes. To help, the magazine has solicited the expertise of Scott Spallina of the Elder Abuse Justice Unit in the Prosecuting Attorney's Office. For this month's article, *Sweetheart Swindles*, turn to page 35.

Also, we will again be distributed at the annual Hawaii Seniors' Fair Good Life Expo on Sept. 27-29 at the Blaisdell Exhibition Hall. With more than 300 vendors, this three-day event provides an array of services, programs, educational workshops and additional support for Hawai'i seniors. Al Harrington, who is on the cover of this month's issue, is the event's ambassador. Al believes that regardless of

age, there is always room for personal growth. We all need to be proactive and look for ways to improve our lives, and, as I always say, "Live Well!"

As we celebrate aging in Hawai'i, we cannot forget all the wonderful volunteers who assist in so many senior programs throughout the Islands. In this issue we highlight the 2013 Older Americans Month Honorees who were recognized by local agencies and Gov. Abercrombie. To view this year's eight recipients, turn to page 12.

And, to top it off, please join us in celebrating National Grandparents Day on September 8th.



Happy National Grandparents Day to my parents who are proud grandparents of fourteen grandchildren and four great-grandchildren.



Live Well,
[Signature]
Percy Ihara, Editor/Publisher

GENERATIONS MAGAZINE

www.Generations808.com

PERCY IHARA
Publisher/Editor
808-234-3117

Percy@Generations808.com

SHERRY GOYA
Sales & Distribution
808-722-8487
SGoyaLLC@aol.com

WILSON ANGEL
Art Director
Wilson@Generations808.com

AIMEE HARRIS
Editorial Consultant

BRIAN SUDA
Photographer
BSuda@aloha.net

PETERSON ROSARIO
Webmaster
Webmaster@Generations808.com

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Generations Magazine calls upon Hawai'i's experts—from financial advisors to professional chefs—to produce an informative and meaningful publication for our local seniors and their families. Mahalo for their contributions.

Welcome to our new contributors:



DEAN M. YOSHIMOTO, MPT, CKTP, works with patients of all ages; however, sees more seniors today wanting to recover sooner to improve their quality of life. Yoshimoto Physical Therapy has two locations at 600 Kapiolani Blvd., Suite 208, across the street from the old Honolulu Advertiser, and 1029 Kapahulu Ave., Suite 401, the site of the old KC Drive-In. For a free 15-minute injury screening or a phone consultations, you may call 525-5300, 218-7888 or visit www.yoshimotophysicaltherapy.com.



JULIE MOON is the owner of Moon Physical Therapy, LLC with 14 years of experience. She earned a Bachelor of Science Degree in Human Biology from Texas Woman's University, a second Bachelor of Science Degree in Human Biology and a Master's Degree in Physical Therapy from American International College in Springfield, MA. Julie specializes in Aquatherapy, Cardiopulmonary Rehabilitation, Geriatric Therapy, and Orthopedics and Sports Medicine. Call 597-1005 or email jsomoon@hotmail.com.



SCOTT SPALLINA is the supervisor of the Elder Abuse Justice Unit at the Office of the Prosecuting Attorney in Honolulu. He created this unit in 2008, at the direction of the then Prosecuting Attorney Peter Carlisle, and remains the team's supervisor under current Prosecuting Attorney Keith Kaneshiro. During his 18-year career with the Prosecutor's Office, Scott also headed the Domestic Violence Team. Scott also gives presentations on crime prevention to various clubs and organizations the state.

A never-ending MAHALO to our regular contributors' continuous support and kokua.

KIRK MATTHEWS | DR. RITABELLE FERNANDES | DR. WYNN OKUDA | SCOTT MAKUAKANE | MICHAEL W. K. YEE | STEPHEN B. YIM | JEFFREY SISEMOORE | TIFFANY M. BROWNE | SAGE PLUS | SSA | AARP | BBB | DIANE CADINHA



HAWAI'I'S RESOURCE FOR LIFE

Photo is provided by AlohaCare, Inc.

COVER STORY | AL HARRINGTON: DISCUSSES HIS YEARS

I've always considered myself an educator, first and foremost. Education is really the crux of everything we do...

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Play—It's A Pretty Tune

by Frank B. Shaner —
"I'm not ready to be called a senior."

So, the editor of Generations Magazine calls me and says, "Frank, let's do another column for the magazine. We loved having your thoughts in the magazine, so please... hana hou!" Then the editor came back and said, "But this time, Frank, write about getting older and staying fit... snicker, snicker."

In my mind, fitness is like saving money. For example, if you had the presence of mind while you were in your "stupid" years to put money in that piggy bank, then you've probably been pretty good with money during your lifetime and now enjoy some level of financial security. Now, apply this concept to fitness. The more you put into your "fitness piggy bank" over the years, the more you'll get back in return during your "enlightened" years. Ah, but there's a caveat... I know people who live on the edge, from paycheck to paycheck, and are the happiest guys I know. And, I also know people who have a lot of money and are miserable! Because wherever you are right now, there you are! There's no right or wrong in this matter...

This column is not meant to judge your financial or physical wellbeing. It's only here to point out the oddities and the triumphs in life, plus the flaws inherent to the human spirit and psyche. Mahatma Gandhi once said, "You may never know what results come of your actions, but if you do nothing, there will be no results." This quote is obviously open to interpretation, but perhaps you can use it as inspiration to do things that will change your life—and the life of others—for the better. Give as much as you want, uplift as many as you can, and strive for the highest spiritual, emotional and physical well being possible. See how far you can go, and then see what happens...

It's really not very complicated. This vessel (body) that was given to us is a remarkable, fine-tuned instrument. Say for example that you play a guitar, and you love that instrument because it gives you joy and freedom. It brings out emotions deep within your soul; it brings fourth

creativity you didn't realize you had. In other words, it enhances your well being. So naturally, you'd take good care of it. Shouldn't we do the same with the beautiful bodies we travel in? Shouldn't we keep them tuned so that they will continue to serve us as we move through this life? Of course! And it doesn't take much. The body needs to move, stretch and be challenged. We live in an extraordinary place. The climate is perfect for outdoor activity, so let's embrace it as much as we can. So, I say (in least judgmental way possible), get off your ass and move that mass! Put on some walking shoes and dance in the grass. Get outdoors! Your body will love you for it... it's never too late! ■

Join in a conversation with **Frank B. Shaner** on facebook and experience his art online at www.frankbshaner.com.



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Medicare: Are You There Yet?

by Martha A. Khlopin

Remember the familiar line chanted by children being driven somewhere, "Are we there yet?"

As I visit companies to conduct Medicare pre-retiree seminars, I hear employees nearing the age of Medicare eligibility, quietly asking each other something similar—"Are You There Yet?"

Most can hardly believe they are reaching their 65th birthday and will soon qualify for Medicare.

About 17,000 people in Hawai'i are expected to turn 65 next year. Many may still be working and need to understand how Medicare will coordinate with their employer health coverage. Others want to learn more about valuable benefits, like FREE preventive screenings. Here are some rules:

STOP—Determine when you will first become eligible for benefits. You can use the Medicare Eligibility Tool at www.medicare.gov. This will help you avoid late enrollment penalties.

LOOK—You should get your Medicare card in the mail a few months before your 65th birthday. Contact Social Security and Medicare if you do not receive your card. You can reach Social Security at **800-772-1213** or Medicare at **800-633-4227**.

LISTEN—Learn more about your options by attending Medicare workshops during the Medicare Annual Open Enrollment Period, Oct. 15th through Dec. 7th. You can also call or meet with a licensed agent for more information.

So ask for directions if you need to, sit back and relax. You are almost there! ■

Martha Khlopin hosts the popular weekly radio program "Medicare Moment with Martha—The World of Medicare" sponsored by AlohaCare. It airs on KHNR-690AM on Saturdays from 11-11:30 a.m. and on KGU-99.5FM on Sundays from 10-10:30 a.m. For info, call (808) 973-0754, mkhlopin@alohacare.org.

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Joan Packer, 91 yrs., working on the ball to strengthen the hip muscle for balance and stability to prevent shuffling.

2013 Older Americans Month Honorees



Dr. Lucy Miller and William Neil Rapozo, Sr. of Kauai County



John McGuire and Betty Chieko Goya of Honolulu County



Richard Endsley and Diane Logsdon of Maui County



Peter Hoffmann and Shirley Ito of Hawai'i County



As part of Older Americans Month in May, the Hawai'i State Executive Office on Aging and the Policy Advisory Board for Elder Affairs joined the Area Agencies on Aging and Gov. Abercrombie in recognizing

eight outstanding senior citizen volunteers from each of the four counties. The 2013 honorees are: Dr. Lucy Miller and William Neil Rapozo, Sr. of Kauai County; Betty Chieko Goya and John McGuire of Honolulu County; and Diane Logsdon and Richard Endsley of Maui County; Shirley Ito and Peter Hoffmann of Hawai'i County. These outstanding kūpuna represent the thousands of seniors who contribute to the wellness and quality of life of their communities.

Every year, eight kūpuna — one male and one female from each county — are selected as Older American volunteer honorees for the exemplary work they do to aid and support their individual communities. Each of the honorees personifies the contributions Older Americans continue to make well into retirement as productive, active, and influential members of society. This year the honorees were recognized by the Governor in Older American Month events in each county.

"We celebrate Older Americans Month each year to recognize the vitality of older adults and their outstanding contributions to our communities," Gov. Abercrombie said. "Each of the 2013 Older Americans Month Award honorees from across our

state embodies this year's national Older Americans Month theme, 'Unleash the Power of Age!' Kūpuna are taking on new roles in retirement. The people of Hawai'i appreciate and thank them for their continuing service." ■

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25th Annual Talk Story Festival

provided by The Department of Parks and Recreation

Around the world, every culture has its own way of sharing information and stories. In the Islands, we know it as 'talk story.' These informal conversations are about slowing down and taking the time to share ideas, stories, history and opinions with the people around you. The upcoming annual Talk Story Festival aims to keep the conversation going with hopes of inspiring and connecting us all.

The Department of Parks and Recreation invites you to two free nights to the **25th Annual Talk Story Festival**, Hawai'i's oldest and largest storytelling celebration. Some of Hawai'i's best storytellers and mainland guests are featured. Nine storytellers each night, 20 minutes each, with dramatic lighting and gifted sign language interpreters. Video of these performances is projected beside the stage. Gates open at 5 p.m. Big crowds are expected, so come early both nights!

* **SPOOooky STORIES**
Friday, October 18, 6 p.m.–9:30 p.m.

* **THINK DEEP TALES**
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Ala Wai Golf Course Clubhouse Ballroom

Hawai'i Tellers will include: 'Tita' Kathy Collins (Maui), Yasu Ishida (Japan), Dan Kelin II (Honolulu Theater for Youth), Sandra MacLees (Big Island), James McCarthy (guitar man), Shain Miller (Ong King), Kilohana Silve (hula & story), Jeff Gere (hosts both nights).

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Al Harrington: Discusses His Years ... And Yours

At 77 years young, Al Harrington has seemingly lived the life of the American Dream—entertainer, actor, healer and educator.

Yet, after experiencing cancer and diabetes, Al was compelled to build the healing spirit in Hawai'i. For him, that meant illustrating how new and old methods of healing can work well together. Most practitioners—whether traditional or modern—would say that health is about balance. At the Waiānae Comprehensive Health Center, Al works with the staff to incorporate body, breath, spirit and nature into good health. And most recently he's partnered with AlohaCare, using his teaching skills to educate seniors on how to get the most out of their Medicare benefits.

Here, we catch up with Al to learn how his diverse life experiences and successes have led him to servicing others. His story begins in American Samoa ...





Up until the age of three, Al was raised in American Samoa by his maternal grandmother until his mother, Lela Su'a Paia, sent for him to join her in Honolulu where she was working as a nurse. Lela would eventually marry Roy Milbur Harrington, who Al says treated him like his own son; so much so, that Al eventually adopted his step father's last name as his own.

"I grew up in Hālawā Housing," says Al. "Life wasn't always easy back then, but I was very fortunate. The Lord gifted me with natural academic and athletic abilities and I was able attend Punahou School on a scholarship." Al helped his team capture the State championship, and became the first high school All-American from Hawai'i. His athletics and scholastic talents helped him land a scholarship at Stanford University, where he graduated with a degree in history.

After Stanford, Al got married, returned to Hawai'i, taught history and coached at Punahou School. "Money was tight," says Al. "My wife (at that time) and I were going to have twins and I didn't even have enough money to pay the hospital bill where they were born!" The need for extra income became Al's entry into the entertainment business. While teaching at Punahou, Al moonlighted as a performer at a luau in Waikiki.



Al Harrington (first from the left) on the set with the cast of Hawai'i Five-O.

During one of those performances, Hawai'i Five-O casting director, Ted Thorpe, who worked for Leonard Freeman, creator of Hawai'i Five-O was in the audience. That was when Al was recruited and landed the role of Detective Ben Kokua in the original Hawai'i Five-O. Life for Al would never be the same.

Next, Al moved on to headline the "Al Harrington Show" in Waikīkī for more than 20 years. Affectionately known as "The South Pacific Man," Al's popularity in the '70's and '80's made him a household name. He, along with other entertainers such as Don Ho, Dick Jenson, Danny Kaleikini, and Moe Keale (Uncle of Brother Iz) all helped define Hawai'i's entertainment industry, promoting Polynesian-style song and dance to tourists from around the world.

After the Al Harrington Show ended in 1992, Al moved to Utah and later to Los Angeles where he enjoyed a successful movie career, acting as a Native American Indian in a number of films, including a starring role in Disney's *White Fang 2*. In 2005, Al returned to Hawai'i where he has continued his role as educator, actor, entertainer and healer.

GM: *You've certainly lived a life full of adventure and unexpected turns. How is life as a senior treating you?*

AH: You know, the term 'senior' is really misleading and I don't refer to myself or others in that way. People think of seniors as folks who have one foot in the grave; and that pretty soon, life as you know it is going to be "all pau." But, nothing could be further from the truth! The whole

concept of growing older is really a concept of positive growth, coming alive, coming into your own—being content with yourself. As you age you develop the wisdom, experiences and tools to help navigate through life's ups and downs.

GM: *Most people know you as 'Al Harrington' the entertainer and actor, but tell me about your role as an educator.*

AH: I've always considered myself an educator, first and foremost. Education is really the crux of everything we do, even on the football field. I've had some of my most fulfilling moments in life as a teacher. When I was teaching at Punahou, I had some pretty smart kids in my class. Heck, some were probably even smarter than me! I had to figure out a way to help engage them in the learning process and to teach them the best lesson of all—never stop learning. I've had some wonderful teachers in my life that have taught me that life is a process and that process never ends.

GM: *How is your life as an educator helping others today?*

AH: Simplification is education. That's what education is supposed to do. A good teacher will take a seemingly complicated topic and make it easy to understand. Many people who are approach-

ing Medicare eligibility find it can be difficult to understand Medicare—there's Parts A, B, C and D and many rules and regulations. Somehow, we're supposed to know what to do and when. Just receiving that 2-inch-thick Medicare book in the mail is enough to make your head spin!

Taking care of our health by getting regular health checkups and screenings with the right health insurance coverage in place at reasonable costs is crucial for us at this time in our life. So, understanding Medicare benefits pays in many ways.

GM: *Is that why you've become the spokesperson for AlohaCare?*

AH: Yes! Partnering with AlohaCare has allowed me to share my message with my generation. When I was living in Los Angeles, I was diagnosed with prostate cancer. At that point, I was ready to just give up and check out of life. It was all very overwhelming. But I was blessed. I had someone in my life that helped me through the process. She met with my doctors and worked with them to figure out what kind of treatment I needed and what kind of health coverage I had. The combination of my employer coverage and Medicare made all the difference in making sure I had all the benefits I needed for a full recovery.



The whole process of health care can get complicated and can prevent people from getting help. My message is this — don't wait until the unthinkable happens because when it does you won't be able to think straight! Find a reliable source like Social Security, Medicare and your current or former insurance plan to give you the facts. Then, make your decisions based on those facts.

GM: *How has partnering with AlohaCare allowed you to share your message?*

AH: I'm a regular guest on a weekly radio show that provides seniors with important information on Medicare. It's hosted by Martha Khlopin who is a Medicare expert. AlohaCare also has a team who conducts Medicare educational workshops for employers. Medicare is an important benefit that people like me who are still working at 65 or older can learn more about. I've worked all my life and continue to work. Many Medicare eligible workers don't know you can continue to receive health insurance coverage from your employer and have Medicare as well.

Many of us are not aware that if you are age 65 or older, work for a company that has less than 20 employees, you may need to enroll in Medicare Part B or you may be subject to a penalty. You should talk to your Human Resources Benefits manager for more information. Having the right health coverage is extremely important especially if you have an unexpected health crisis.

There are so many seniors out there who need to know this. Years ago, when I was teaching at Punahou, one of the biggest rewards was when a student would get that look on their face and say, "Oh, I get it!" I guess you could say for me, I've come full circle. Today, one of the biggest rewards I get is when Martha and I meet with seniors and after sharing my story and helping them to understand Medicare, they get that same look and say, "Oh, I get it!"

GM: *What other advice do you want to share with others?*

AH: Age is not indicative of energy or mental competency. Everyone should live life with a purpose. Now is the time when we can really make meaningful contributions within our community. As my friend and fellow senior Andy Rodrigues (owner of Andy's Sandwiches and Smoothies in Manoa) says, "We can't let our blessings ferment!" Even as we get older, we have to use our blessings to bless others. For me, that blessing is the gift of sharing vital knowledge to help our community." As kūpuna, it is our responsibility — our kuleana — to guide our young generation to see life is worth living and that there are many means of support to help guide them along the way.

And that is what I love about working with AlohaCare. It is their all-encompassing care for keiki, the elderly and those who are struggling financially.

Not only do they want the people of Hawai'i to have access to good health care but they also want them to be educated about good nutrition and exercise.

In addition to his work with AlohaCare, Al continues to make guest appearances on Hawai'i Five-O and is an active board member of the (SCHAA) Sovereign Councils of the Hawaiian Homelands Assembly, the Boys and Girls Club of Hawai'i's NFL Youth Education Town (YET) Hawai'i in Nanakuli, and the Hawai'i Health Foundation. ■



AL HARRINGTON:
Medicare In Your Working Years And Beyond

This summer Al has been on a mission to help employers understand how to talk to their employees about Medicare. As the population ages and works long past the traditional age of retirement, employers will need to address concerns and provide information about Medicare for their employees.

Al works with a team from AlohaCare. The team conducts educational workshops on how Medicare coordinates with employer health coverage. Here are some of the common questions from participants:

I just turned 65. I am still working and have health insurance coverage through my employer. Do I need to contact Medicare?

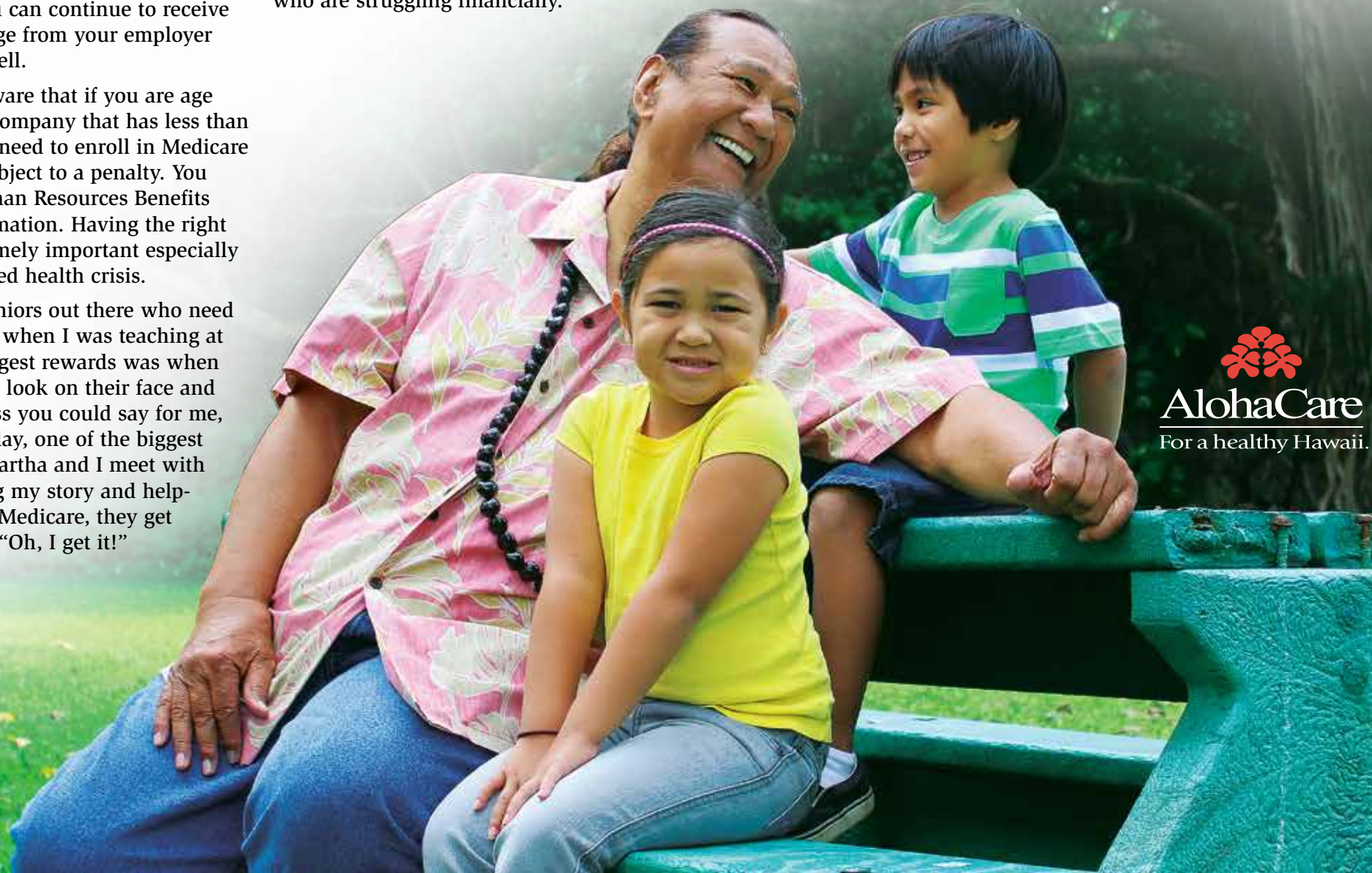
Everyone approaching 65 or older and still working should understand how their employer's insurance coverage works with Medicare. There are specific rules for companies that employ less than 20 employees that may require enrollment in Medicare-Part B (coverage for doctor visits, labs). So before age 65, talk to your benefits manager, Social Security and Medicare.

What do you qualify for when you're eligible?

Generally, people who qualify due to age start Medicare Part A (hospital coverage) at age 65. It is premium-free for most people. But, if you are still working and are covered by an employer plan, you may be able to opt-out and delay enrollment in Part B and Part D (prescription drug coverage). Your decision will depend on how your employer health coverage works with Medicare and whether both the employer medical and prescription drug coverage is "creditable," or as good as Medicare's.

How do you get a Medicare card?

For those who have chosen to receive Social Security benefits prior to age 65, you should get a Medicare card in the mail about three months before your birthday with enrollment information. If you decided to delay enrollment when you turned 65, contact Social Security before you lose your existing coverage. You can also visit their website at www.ssa.gov to enroll online.



Listed below are the trusted resources of Generations Magazine. They are available for presentations to senior clubs, church groups or organizations. There are no charges, sales or solicitations by our "Speakers Bureau". Please contact anyone listed for more information or to schedule an appointment.

FINANCIAL		
Michael W.K. Yee, CFP	Ameriprise Financial	952-1222 x1240
Michael Coppes	UH Foundation: <i>Charitable Tax Strategies</i>	956-3589
HEALTH / MEDICAL		
Dr. Christopher Tortora	Hawaiian Eye Center: <i>Age Related Eye Conditions</i>	621-3122
Dawn Hunt	Jenkins Eye Care: <i>Laser Cataract Surgery</i>	538-0797
Dean I. Kashiwabara	Kashiwabara Physical Therapy: <i>Fall Prevention & Physical Care</i>	596-7077
Julie Moon	Moon Physical Therapy: <i>Aquatic Therapy & Physical Therapy</i>	597-1005
Diane Cadinha	Shaping Up: <i>Personal Training</i>	221-3905
Jane Burigsay	Social Security	800-772-1213
INSURANCE / MEDICARE		
Marc Dixon	Allstate Insurance: <i>Property/Casualty & Asset Allocation Plan</i>	689-9770
Martha Khlopin	AlohaCare: <i>Medicare Specialist</i>	973-0754
Leigh Fukumoto	Premier Benefit Consultants: <i>Medicare</i>	542-7550
Pamela Cunningham	Sage PLUS: <i>Medicare</i>	888-875-9229
LAW		
Scott Makuakane	Est8Planning Counsel LLC: <i>Elder Law</i>	587-8227
SENIOR HOUSING		
Wes Young	Arcadia/15 Craigsid: <i>Retirement Living Option</i>	341-7297
David Nakamaejo	Comforting Hands Senior Care: <i>Fall Prevention & Elder Care</i>	545-3700
Hope Young	Kokua Care: <i>Long-Term Care Options & Home Care</i>	221-2970
SENIOR SERVICES		
Cristina Valenzuela	Catholic Charities Hawaii: <i>Premium Senior Services</i>	527-4782
Sherry Goya	Generations Magazine: <i>Seniors Marketing</i>	722-8487
Percy Ihara	Generations Magazine: <i>Seniors Specialist</i>	234-3117
John Nakao	Long-Term Care Advisors: <i>Long-Term Care Risk Protection</i>	485-8888
Mark Malalis	Nightingale Case Management, Inc.: <i>Adult Foster Home</i>	484-2205
Cynthia Arnold	Senior Move Mgrs./Declutter Hawaii: <i>Age in Place or Move</i>	221-8345
OTHER		
Carig Watanabe	Captain Cook Coin: <i>Coin & Jewelry Specialist</i>	531-2702
Mary Steiner	Compassion & Choices Hawaii: <i>End of Life Choice</i>	225-4563
Harry Zisko	Haole Boy Computer Services: <i>Basic Internet Safety</i>	377-4222
Daniel Ihara	Keller Williams Honolulu: <i>Senior Living Options, 1031 Exchange</i>	256-7873
James Burke	National Disaster Preparedness Training Center	956-0600

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Medicares' National Mail-Order Program

Information and Assistance provided by The Hawai'i SHIP/Sage PLUS Program

On July 1, 2013, Medicare was scheduled to implement a national mail-order program for diabetic testing supplies. The program was designed to offer patients quality supplies at a discounted rate. Rather than having an approved amount of \$78 for 100 test strips and lancets, Medicare's approved amount is around \$22 — and your co-pay will go from \$15 to under \$5. In order to save money under this program, you'll need to use a Medicare national mail-order contract supplier. The national mail-order program includes all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam and American Samoa.

Who are the mail-order contract suppliers?

For a list of contract suppliers, visit [Medicare.gov/supplier](http://www.Medicare.gov/supplier). Enter your zip code, select "Mail-Order Diabetic Supplies" and hit the search button. You can also obtain a list of contract suppliers by calling **1-800-MEDICARE (1-800-633-4227)**. If your current supplier is not included in the list, you will have to select a new contract supplier for Medicare to help pay for diabetic testing supplies that you have delivered to your home.

How else can I get supplies?

If you don't want diabetic testing supplies delivered to your home, you can go to any local store enrolled with Medicare and buy them there. You can receive the same savings by purchasing diabetic testing supplies in the store as you would by having them delivered to your home — as long as the store accepts assignment, which means they accept the Medicare-approved amount as payment in full. If the store does not accept assignment, they can charge you more. So it's important to check with the store about assignment if you want to take advantage of the new prices.

Questions?

Medicare has resources to help you understand the new program, including [Medicare.gov](http://www.Medicare.gov) and **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**. You can also call your local State Health Insurance Assistance Program

(SHIP). In Hawai'i, this is the Sage PLUS Program and we can be reached at **1-888-875-9229**.

This program applies to people with Original/Traditional Medicare. If you're in a Medicare Advantage Plan (Akamai Advantage, AlohaCare, Humana, Kaiser Sr. Advantage, Ohana Healthplan or UnitedHealthcare Medicare Complete), your plan will notify you if your supplier is changing. If you have a retirement health plan and are not sure, please call the Hawai'i SHIP/Sage PLUS Program or your retirement administrator for more information.

The Hawai'i SHIP/Sage PLUS Program is a volunteer based, federally-funded, Medicare counseling program. And provides individual counseling and community presentations. ■



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Spouses Have A Significant Benefit

by Jane Yamamoto-Burigsay, Social Security Public Affairs Specialist in Hawai'i



Social Security can be an important financial asset for married couples when the time comes to apply for retirement benefits. In many cases, one spouse may have earned significantly more than the other, or have worked for a longer span of time. Or it could be that one spouse stayed home to raise the children or care for elderly family members while the other focused on a career.

Regardless of your situation, Social Security will look at all possibilities to make sure both spouses receive the maximum benefit possible.

Even if you have not paid Social Security taxes, it's likely you'll be eligible to receive benefits on your spouse's record. If you did work and pay into Social Security, we will check eligibility based on your work record and your spouse's to see which amount is higher.

You can apply for spouses benefits the same way that you apply for benefits on your own record. You can apply for reduced benefits as early as age 62, or for 100 percent of your full retirement benefits at your "full retirement age." You can find your full retirement age, based on your birth year, at www.socialsecurity.gov/pubs/ageincrease.htm.

The benefit amount you can receive as a spouse, if you have reached your full retirement age, can be as much as one half of your spouse's full benefit. If you opt for early retirement, your benefit may be as little as a third of your spouse's full benefit amount.

If your spouse has already reached full retirement age but continues to work, your spouse can apply for retirement benefits and request to have the payments suspended until as late as age 70. This would allow the worker to earn delayed retirement credits that will mean higher payments later, but would allow you to receive your spouse's benefit.

You can also apply for spouse benefits based on the earnings record of an ex-spouse or deceased



spouse if you were married for at least 10 years. Spouses can consider a number of options and variables. We make it easier to navigate them. A good place to start is by visiting our benefits planner at www.socialsecurity.gov/planners. Take note of the "Benefits As A Spouse" section.

If you are ready to apply for benefits, the fastest, easiest and most convenient way is to apply online. You can do so at www.socialsecurity.gov/applyonline.

Whether you receive benefits on a spouse's record or your own, rest assured we will make sure you get the highest benefit we can pay you. Learn more at www.socialsecurity.gov. ■

For other information and locations near you:
1-800-772-1213 (toll free) | 1-800-325-0778 (TTY)
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What To Ask When Seeking A Care Home

by Office of the State Long-Term Care Ombudsman

Choosing a caregiver or nursing home for a family member is one of the most difficult decisions in life. It is a stressful, consuming task that is often made worse by the fact that a loved one has suffered a medical crisis. You may face great pressure to arrange care in a very short period of time.

However, the Office of the State Long-Term Care Ombudsman suggests that you take the time to ask questions—and a lot of them. Below are some inquiries you should make to determine whether a caregiver’s services will meet your family’s needs and desires.

Questions To Ask Caregivers

- How long have you been a caregiver?
- Prior to starting your own business, where else did you work (hospital, nursing home, case manager, etc.)?
- Do you like your job? Why?
- Do you have another outside job?
- When you’re gone, who is the substitute caregiver? Can I meet that person? What’s their background?
- Who lives in the house? Family? Other residents?
- What’s a resident’s typical day? When do they eat? What do they sleep?
- What kind of activities do you offer (exercise, gardening, church, outings)?
- Can I see your past Organized Health Care Arrangement (OHCA) annual surveys? (OHCA is a clinically integrated care setting where individuals typically receive health care from more than one health care provider. Members of an OHCA may agree to abide by the terms of a joint notice of privacy practices and to share Protected Health Information (PHI) as necessary to carry out treatment, payment, or operations relating to the OHCA.)
- What have you been cited on in the past (deficiencies)?

- What are you most proud of?
- Are there open visiting hours?
- Do you encourage family support?
- Have you ever met or worked with the Long-Term Care Ombudsman?
- What do you think this job is all about?
- What would past residents say about you? Do you have any references I can talk to?

Living in the community is supposed to be less a “medical” model and more a “psycho-social model.” What does that mean and does that describe your home?

Questions To Ask Yourself

- How home-like does the place appear to you?
- What do you see? What do you smell?
- Do the residents look happy?
- How does the staff interact with the residents?
- Does it feel like a family?
- Are the residents well cared for? Safe?
- Would I want to live here?

For more questions about care homes and other related facilities, please call the State Long-Term Care Ombudsman:

Executive Office on Aging No. 1 Capitol District
250 South Hotel St., Suite 406, Honolulu
(808) 586-7268
www.Hawaii.gov/health/eoa/LTCO.html ■

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When to Place a Loved One

by Tiffany M. Browne, Nightingale Case Management, Inc.

Making the decision to place a loved one into long-term care can be difficult for families. It wasn’t too long after Maria’s husband had fallen outside of their home did she realize it was time to discuss his long-term care plans with the family.

Maria’s family found it difficult to come to agreement on the details, and the children felt guilty about placing their father into an “institution,” causing them to prolong the decision. As an alternative, the children agreed to share the responsibility of caring for him. Yet, the demands of care giving were stressful on those who balanced a full-time job and their own families. The children felt burnt out and decided they could no longer accommodate the responsibilities of care giving.

So, when is the right time to place a loved one? Typically, a physician or facility will make a recommendation for placement if the individual has medical needs and requires 24-hour care.

One of the newest long-term care programs started by the Department of Human Services (DHS) is the Community Care Foster Family Home Program. Homes throughout our community are licensed by the DHS to operate as Adult Foster Homes that provide residents with 24-7 medical care and supervision by certified caregivers. Each home is required to work alongside a licensed case management agency that provides residents with care coordination and face-to-face contact by a registered nurse or licensed social worker. For more information about the Adult Foster Care Program, please visit <http://human-services.hawaii.gov/ssd/home/adult-services>. ■

Nightingale Case Management, Inc. has been a part of the CCFH Program for over 12 years. For a free assessment and consultation, please contact: (808) 484-2205, nightingalecmi@hotmail.com, or visit www.nightingalecasemanagement.com

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Life Reimagined

After the kids were grown, Rhee, a career pharmacist turned full-time mother, weighed second-career options. She thought of teaching or returning to a pharmacy, but memories of her church's baking class brought back fond childhood memories of afternoon tea and pastries.

Today, a little more than two years after launching her small business venture — Mama Nita Scones — she has grown from selling scones at farmers' markets to being a sought-after pastry company that fulfills online catering and gift-box orders.

"As a pharmacist I had to be very exact about filling prescriptions, so that attention to detail probably carried over to my baking," Rhee says.

At age 50, Rhee did what thousands of Hawaii baby boomers have done or are considering doing — pursuing new passions in adulthood. Many people redirect their lives after major turning points, such as parenthood, retirement or care for elderly parents.

AARP has launched an initiative called Life Reimagined to help older adults unlock their dreams and navigate new life stages. Life Reimagined offers flexible online and offline programs, experiences, resources and services. www.lifereimagined.aarp.org.

AARP has also created Life Reimagined for Work to help experienced workers achieve their employment goals. It's a social network-based jobs program, connecting workers (with 20-plus years of career experience) with employers who seek qualified workers for more satisfying work and entrepreneurial opportunities. www.workreimagined.aarp.org.

As for Rhee, she's looking at new ventures such as creating wedding favors and setting up a scone factory. While expanding is one option, she says firmly that, "making money is not the sole purpose of my business... I have a mission." She dreams of training people in underdeveloped countries about her business model so they can sustain themselves. Recently, a church member approached her about training women in Thailand to bake scones for coffee shops.

Anita's eyes twinkle at the prospect of doing good work and using local fruits to develop new flavors. Up every morning from 4 a.m., she's baking her way toward her dreams one scone at a time. For a closer look at what she's doing in the kitchen, visit www.mamanitascones.com. ■

Contact AARP Hawai'i for more information:
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hiaarp@aarp.org | www.aarp.org/states/hi



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Proper Hydration For Health

by Diane Cadinha, Certified Personal Trainer

Staying hydrated everyday is the key to staying and feeling healthy. Our bodies have an intricate system of keeping fluids and electrolytes in balance. Due to changes in the body as we age, such as a decrease in total body water as well as a decreased sense of thirst, this regulation system may no longer function properly, making dehydration more common. Dehydration especially in the elderly can lead to hospitalization, infection, loss of cognitive function and even death if not treated immediately. Symptoms of dehydration include dry mouth, no urine or very concentrated (dark yellow color) sunken eyes, lethargy, low blood pressure, rapid heart rate and dry skin.



Try to drink throughout the day (4 oz. every 20 minutes).

Fluid may come from fruits and vegetables, or soups and smoothies. Alcohol and caffeine don't count because they have a dehydrating effect and should be avoided or limited.

A good way to keep track of your intake is to get a 2-3 liter bottle to pour from so you can see how you drank by the end of each day. A pitcher of water with lemon, lime or orange slices, grapes and fresh mint is a nice refreshing drink. Remember, the more you drink the more water your body wants. Hydration is important to your health. Stay strong and drink up! ■

The requirement is 48-64 oz of fluid per day (almost 2 liters). For those who fear incontinence, consider things like undergarments or pelvic floor exercises. Don't limit your intake because of it.

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Shingles

by Dr. Ritabelle Fernandes, MD

Shingles also known as Herpes Zoster causes a painful rash that usually is located on one side of the body. Shingles is caused by the varicella-zoster virus, the same virus that causes chickenpox. After a person recovers from chickenpox, the virus can enter the nervous system and lie dormant for years. Eventually it may reactivate and travel along nerve pathways to the skin causing shingles. Shingles tends to occur in seniors, especially during periods of low immunity or high stress.

Is it Contagious?

A person with shingles can pass the varicella-zoster virus to anyone who isn't immune to chickenpox. This usually occurs through direct contact with the open sores of the shingles rash. Once infected, the person will develop chickenpox, not shingles. Chickenpox can be dangerous for some groups of people such as pregnant women, newborn babies, and persons with weak immune systems.

What are the signs and symptoms of shingles?

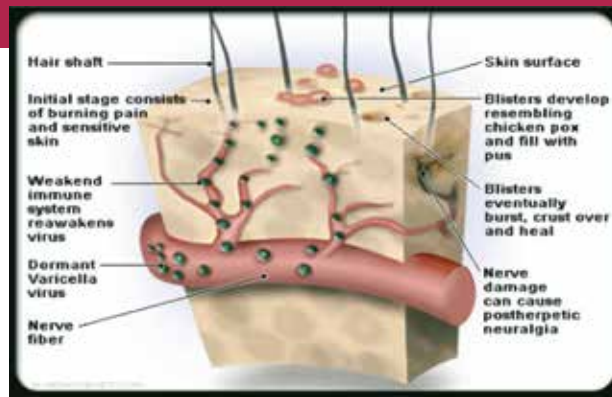
- * Pain, burning, tingling and numbness
- * Fluid-filled tiny blisters that break open and crust
- * Itching
- * Headache, fatigue, fever are less common

What are the potential complications?

- * Post-herpetic neuralgia or pain that continues long after the blisters have cleared
- * Vision loss in or around the eyes
- * Inflammation of the brain (encephalitis), facial paralysis, hearing or balance problems
- * Skin infections

What treatment options are available?

Antiviral drugs such as Valcylovir (Valtrex), Famciclovir (Famvir) or Acyclovir (Zovirax) can speed up healing and reduce complications. To reduce the pain, anticonvulsants such as gabapentin or tricyclic antidepressants may be



prescribed. Numbing agents such as lidocaine skin patch also reduce the pain.

How can a person prevent shingles?

The Food and Drug Administration has approved the use of the varicella-zoster vaccine (Zostavax) for adults age 50 and older. It is a one-time vaccination. In scientific studies, the vaccine reduces the risk of developing shingles by about 50 percent. It will reduce the course and severity of the disease as well as reduce the risk of post-herpetic neuralgia. Since the vaccine contains live virus it should not be given to people who have weakened immune systems. ■

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Treating Shoulder Pain

by Dean M. Yoshimoto, MPT, CKTP

What causes constant shoulder pain?

First off, seniors don't have to live with pain. There are ways to treat your symptoms. Shoulder injuries are common and typically result from overuse, improper training and repetitive arm motions. The pain is often while participating in sports or during everyday activities like lifting grocery bags, or putting dishes away.

Pain results from a swollen tendon most commonly localized to the front or side of the shoulder, and down the side of the upper arm.

When should you seek professional treatment?

Acute (temporary) injuries may last up to two weeks. You should stretch, ice the area for approximately 10 to 15 minutes, and if approved by your physician, take an over-the-counter, non-steroidal, anti-inflammatory medication. If your symptoms persist or worsen, seek professional advice from a

qualified physical therapist who specializes in shoulder injuries.

It is important to receive a medical assessment to diagnose shoulder impingement conditions, such as severe tendinitis, calcific tendinitis, acromial bone spurs and adhesive capsulitis (*aka frozen shoulder*). Proper diagnosis is key to recovery.

Seek out a physical therapist who works extensively with seniors and who uses a "hands on" approach. He/she should manually treat all injuries, perform mobilizations to the muscles and joints, and build individualized strengthening exercises to achieve maximal results. ■

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Choosing A Physical Therapist

by Julie Moon, Physical Therapist

As the most vital member of your own health care team, it's important for you to know how to choose the right physical therapist who can maximize your healthcare dollars.

Tips for choosing a physical therapist:

Freedom to Choose: You are not obligated to accept the therapist your physician recommends. Explore your options to ensure that you receive a great rehab experience.

Personal Therapist: Do not settle for anything less than a licensed therapist who specializes in the kind of care you need. Your therapist should be empathetic, understanding, encouraging and challenging. S/he should work one-on-one with you to develop an individualized program. Look for a physical therapist who utilizes manual therapy, a specialized field that uses hands-on techniques for faster recovery.

Clinical Setting: Bigger isn't always better; individualized care is. No two facilities are the same, so evaluate the facility to see whether it has the equipment you need, such as a therapy pool, weight equipment or gait and balance equipment.

Consistency: While no clinic can guarantee that you'll have the same therapist 100 percent of the time, it should strive for continuity of care.

No one is more vested in your recovery than you. Expect value for services rendered. If the therapist is not providing hands-on care, you may not be receiving the best care possible.

So seek out a stand-out physical therapist who goes above and beyond on your behalf. ■

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A New & Innovative Dental Office

by Dr. Wynn Okuda, DMD

An innovative concept in dentistry has emerged in Kaimuki. This dental office focuses on patient comfort, relaxation, reduction of dental fear, and is paired with coordinated specialty treatment.

This practice is breaking the mold of the traditional dental office our parents grew up with. The office has both specialists and general dentists together in the same office. This facilitates the ideal communication and coordination of treatment between practitioners. The specialties currently offered are endodontics (root canals) and orthodontics (braces), along with general dentistry.

I created this office with the patient's perspective in mind. Having a great fear of the dentist as a child, I decided that as a dentist I would find a way for patients to be more comfortable during treatment. In 2001 I created the Dental Day Spa of Hawaii. The Dental Day Spa of Hawaii's second phase is The Specialty Group. This expands the

pampered patient philosophy to a comprehensive dental approach.

Surprisingly, many patients are still fearful of the dentist, and go out of their way to avoid dental treatment. Patient relaxation is emphasized through many amenities, such as soothing massage during dental procedures by a licensed massage therapist. Aroma therapy is also used to calm fear and anxiety.

Patients can also watch movies at the dentist office. Imagine being able to enjoy your dental procedure with a movie and a massage. For more information on The Specialty Group office, visit www.ddsspecialty.com. ■

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Do I Need Long-Term Care Insurance?

by Michael W. K. Yee, CFP

If you never experience chronic illness or an accident resulting in extended care, you won't need long-term care insurance (LTCI). But, if either were to happen to you today, a nursing home in Hawai'i could cost you \$100,000–\$120,000/year and could last up to 3 years. People age 65 and older with Alzheimer's survive an average of 4 to 8 years after diagnosis. If you have to use money you were earmarking to retire on to pay for care in a facility or at home, where does it leave your family's financial future? If you don't have money or run out of money, you will be dependent on children to be your caregivers or plan on an extended stay at a Medicaid eligible care home not of your own choice. Either way, it's not pretty picture. On the other hand, LTCI transfers the cost of paid care providers from yourself to an insurance company for a fraction of the actual cost and it offers you choices.

What are my chances of needing some form of LTCI?

The chances of needing LTCI are high. The Department of Health estimates 7 in 10 people will need some form of LTCI. If it happens to you, odds don't matter.

What is the current cost of LTCI in Hawai'i? What is the projection in 10–20 years?

The current cost of a nursing home stay in Hawai'i is approximately \$100,000–\$120,000 per year. Assuming a 5% annual rise in the cost of care, the cost in 10 years would be \$162,800–\$195,500 per year. In 20 years the cost would be \$265,300–\$318,400 per year.

Why are premiums expensive? Can you compare dollar for dollar versus cents on the dollar?

Assuming an LTCI policy offered to Federal Employees, a 50 year old may be paying an LTCI annual premium of \$3,000. For this money, the insurance company promises to pay up to \$328,500 towards the cost of care. The choice is simple, \$3,000/year to the insurance company or \$328,500 out of pocket for the cost of care. If the insured paid premiums for 25 years, the combined cost over time would be \$75,000. For this money, the

insurance company's 5% inflation rider would grow the promise to pay up to \$1,112,400. Like health insurance, LTCI premiums are subject to increases in the future. However, my experience with LTCI premium increases over the past 25 years is that paying for LTCI is still pennies on the dollar compared to paying for care out-of-pocket.

Is it realistic today for my kids to take care of me?

For many, depending on the kids to be care-takers, is not realistic. Studies show that 59% of unpaid caregivers are currently employed, 70% are married, and 62% are women. Long-term caregiving is hard work; there are consequences physically, psychologically, economically and relationally.

How do I keep my LTCI premiums affordable?

Interestingly, it is possible to design a plan that is affordable to many people. Making LTCI affordable is made possible by considering plan type (traditional or hybrid), plan design and creative planning for premium funding. ■

Michael W. K. Yee at (808) 952-1222 ext. 1240

1585 Kapiolani Blvd., Suite 1100 Honolulu, Hawai'i 96814

Michael W. K. Yee, CFP®, CFS®, CRPC®, is a Financial Advisor and CERTIFIED FINANCIAL PLANNER practitioner™ with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 25 years.

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Sweetheart Swindles

by Scott Spallina, Senior Deputy Prosecuting Attorney

An elderly man was in the gym working out with his trainer when they saw an attractive young woman enter the workout area and begin to exercise. The older man asked his trainer what machine he should use to impress the young woman. The trainer replied he should use the ATM machine in the lobby.

This joke highlights two reasons why scams are often targeted against the elderly. First, seniors have more money and assets than any other segment in our community. And second, seniors are (or perceived to be) lonely, oftentimes surviving their spouse of many years. It is for these two reasons that the Elder Abuse Unit, as well as the Honolulu Police Department, has seen an increase in the crimes known as Sweetheart Swindles.

Although this scam takes on several distinct forms, the scam artist finds a lonely senior, makes promises of companionship, and convinces him/her to give/loan the scam artist large sums of money or property.

How do scam artists find lonely seniors? Very easily. If you Google “senior dating,” you will find 160 million websites in less than a second. As seniors become more comfortable with using the computer, they get exposed to websites that promise that companionship is at the tip of their fingers.

Sally (*alias*), thought lightning struck twice in her life when she met “Sam,” a man who had the same values and beliefs she shared with her deceased husband. She “met” Sam on a well-known dating site when he replied to her profile and sent her pictures he claimed to be of himself. The emails quickly became telephone calls filled with words of romance and security. However, they could not begin their fairytale romance until he completed some business he was conducting in London. Sam shared that his financial trouble relating to his business was the only thing preventing him from flying to Hawai'i and sweeping her off her feet. Once Sally offered to help, she began a journey that would result in her losing \$160,000, by wiring money overseas as a loan to help Sam. With her money gone, so was Sam.

Unfortunately, the police were not able to retrieve the money lost by Sally, but they have been able to recover moneys taken in other Sweetheart Swindles that have occurred in Hawai'i. This only happens, however, when the crime is reported, which, given the humiliation and betrayal felt by victims of this scam, is not very often.

If you suspect you are being targeted in this type of scam or have any questions relating to elder abuse in general, please contact us. ■

To Report Suspected Elder Abuse, call:
Adult Protective Services
808.832.5115
ElderAbuse@honolulu.gov
 or visit www.ElderJusticeHonolulu.com.
 All reports are confidential.



They Are Out To Get You!

by Scott A. Makuakane, Counselor at Law

There are several scams targeting our kūpuna that you need to know about.

Scam 1: The first is a nationwide scheme where new real estate owners and individuals who have recently transferred their homes into their revocable living trusts receive letters from a company calling itself “Property Transfer Services.” The letters warn the recipients of the importance of having copies of deeds to their real estate, and they give the recipients a deadline to send in \$83 for a copy of their deeds. The letters are official-looking enough to fool people into spending money on documents that they can get for free or for far less than \$83.

If you receive one of these letters, you can safely ignore it. Nothing bad will happen to you or your home if you do not send in the \$83. What Property Transfer Services is doing is not necessarily illegal, but it has deceived some people thinking they had to get a check in the mail right away.

Scam 2: A second scam comes in the form of an email from the IRS telling you need to contact them in order to claim a refund that you are due. What the sender of the message really wants is information about you so he or she can rip you off. First of all, the IRS never emails. They always snailmail. If you receive an email from somebody claiming to be from the IRS, you can safely ignore it.

Scam 3: A third scam involves somebody calling you on the phone telling you it’s time to update your estate planning documents, and trying to get you to make an appointment to meet with someone from their organization. Best, is to hang up and then call your own estate planning attorney. Find out whether the call came from that office. You will probably find that it did not. Periodically updating your estate plan is a good idea, but it should be by your chosen advisors, and not by somebody who may not be looking out for your best interests. Your estate plan involves a lot of confidential and sensitive information that you don’t want it to fall into the wrong hands.

Beware of anyone asking you questions of a personal nature unless you know exactly who they are and why they need the information. Better to be safe than sorry. If you are contacted by a stranger asking nosy questions, hang up and call your own trusted advisors. You can also contact your local office of consumer protection. In Hawaii, the URL for the State Office of Consumer Protection is <http://cca.hawaii.gov/ocp/>, and the phone number is 808-587-4272.

Be careful out there! ■

Scott A. Makuakane, Counselor at Law
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Scott’s TV show on KWHE, Oceanic channel 11:
Malama Kupuna airs Sundays at 8:30 p.m.

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Honoring End-Of-Life Choices

by Stephen B. Yim, Attorney at Law

Our community is facing a crisis, most recently evidenced by the Karen Okada case. The local news recently exposed this crisis, reporting that Ms. Okada made a living will in 1998 where she stated that she did not want her life to be “artificially prolonged” at “end of life.” The Queen’s Medical Center clinicians diagnosed Ms. Okada as being in a persistent end-of-life vegetative state, and that the feeding tube should be removed in accordance with her wishes. Ms. Okada’s family, however, felt differently and did not want the feeding tube removed. This case ended up in court, making this very private family matter public. The crisis lies in the fact that many people, such as the Okada family, are not prepared for the end-of-life process. Unfortunately, as a result, patients’ dying wishes are often not upheld and many family members experience anxiety, depression and regret during and after the loved one’s death.

Statistics reveal that only about 25 percent of adults ever make an end-of-life decision. Consequently, many family members suffer from post-traumatic stress because they feel as though they were responsible for making the end-of-life decision for their loved one. Some experience conflict with other family members as ideas about care differ, while others suffer because they were not clear as to what their loved one’s wishes were about end of life.

For those clients who *do* document their decisions, only about 30 percent of advance directives are honored by family members and medical facilities.

While filing an Advance Health Care Directive in your medical chart is recommended, the medical community and legal community must ensure that patients and clients will receive:

- dignity, respect and quality care
- comfort and peace of mind that their choices will be honored
- help though the end-of-life process, with the least amount of stress and anxiety as possible

It is time for our community to come together and offer an Advance Care Planning system where:

- information is shared so that clients can make informed decisions
- choices are discussed with loved ones, care providers and legal advisors
- decisions are documented and stored so that they are easily retrievable when necessary
- plans are viewed as a process and revisited from time to time

Statistics from communities that have adopted this type of planning are positive. Close to 90 percent of the patients made an Advance Health Care Directive, and 86 percent of the directives were honored by family and medical facilities.

Encourage our community leaders—medical, legal and financial professionals, business leaders, educators, the political and spiritual leaders, and non-profit organizations—to work together to create a uniform advance care planning process for all of Hawaii. ■

Stephen B. Yim, Attorney at Law
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