Avoiding common Medicare mistakes

These errors can prove costly in penalties, payments.

By Kersten Willis
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The Atlanta Journal-Constitution’s Aging Atlanta Fall 2022 Virtual Event was packed with information. From vaccines to wills and probate court to preventative care, our panel of experts shared vital information with adults 55 and older.

Since we couldn’t answer all your questions, here are a few we’ve answered to help you live your best senior life.

Q: One of our readers wants to know, “Since many seniors are traveling again, how about some tips on how to manage your medications while you travel?”
A: Prescription medications don’t require special care when you travel. However, it’s important to keep them in their original containers and to keep track of how many pills you have remaining.

Q: Another reader asks, “How can I tell if I am current with my vaccinations and where can I get them?”
A: You can check your vaccination record, or immunization record, to find out if you are up to date with all the vaccines you have received. The Centers for Disease Control and Prevention’s online tool can help you find the latest information on what vaccines are recommended for your age and health status.

Caring is preparing

Decide things for yourself before an emergency occurs, or choices may fall to your children, caretakers or hospital officials.

By Avery Newmark
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According to Georgetown Home Care, many older adults wait until after a crisis occurs before discussing their wishes for care, living preferences and financial details. But if you wait until an accident or health crisis occurs, those big decisions may end up being made for you. A study published by Seniorly found that among 15,000 American seniors, 73% failed to plan in advance for their care needs and needed immediate care following a medical crisis in 2021.

The study notes that Americans are generally better at finding care. 69% of Americans will need long-term care at some point, and among the Seniorly family actively in search of care communities, 70% are seeking care within six months, while 30% need it as soon as possible.

And many of those family members are not senior themselves — indicating that the time for autonomy may have already passed. The study found that 71.5% of respondents were shopping for someone else, meaning that the senior was not in control of their own destiny.

In short, it’s better to plan ahead, and seniors should begin to think about their health in advance. By empowering you to be in control of your future, decide things for yourself today before an emergency arises. Otherwise, choices may fall to your children, caretakers or hospital administrators.

Some information to help you live your best senior life

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Financial advisor's new book provides good read:

EDITOR'S NOTE: We are pleased to present an excerpt from Wes Moss’ new book “What the Happiest Retirees Know: 10 Habits for a Healthy, Secure, and Joyful Retirement”.

A frequent contributor to The Atlanta Journal-Constitution and a longtime Aging in Atlanta sponsor, Wes Moss is a financial advisor, radio talk show host and the author of three previous books: “What the Happiest Retirees Know,” “What the Happiest Retirees Say” and “What the Happiest Retirees Do.”

Family habits: “Family is not an important thing. It’s everything.” To said actor, producer and leg- end Michael J. Fox. Con- sidering he went back to the future, then back again, I believe him.

Most retirees, whether married or single, have children or grandchildren. It’s understandable that “good” and “bad” family habits reveal them- selves in how retirees interact with their kids and grandchildren, namely how independent of those kids and grandchildren are.

The habit at the heart of this chapter is deceptively simple: Happiest Retiree- es on the Block (HROs) don’t need to support their adult children financially and their adult children do not need to support them financially.

There are some intriguing statistics that we’ll tick off. According to a 2020 AARP survey, 54% of young adults in the United States are living with their parents. Or the staggering finding (from my own money and happiness data; over 40% of families are giving their adult children some level of financial support. This doesn’t include children with special needs, of course, or the occasional gift of plane tickets or birthday cash. I’m talking about families who are subsidizing their everyday lives – private schools, car leases, rent, mortgages, college loans, paying down debt and so on – because the kids don’t make enough for their livelihoods.

Personally, I believe this is the biggest retire- ment problem no one talks about: when kids are still on the payroll. It happens when custo- mers who are happy to subsidize the financial immaturity of kids in their twenties, thirties or forties – and it happens far more often than you’d think.

Here’s a brief snapshot of the findings from my recent research.

On average, happy retirees have 2.5 kids. Unhappy retirees have 0.5 kids. Having too few is a human right. You may sound straight out of the Old Testament, but I am confident enough to interpret this data in a positive way. Start your kids off the payroll. At the very least, you’re independent of you, and your kids.

Kids should get married and get out. Most likely to be unhappy if their adult children are not married. Retirees are happier when their adult children still live at home.

Live near at least 50% of your kids. Your kids should live with you – at least half of them – for a healthy retirement. Retirees who live near their adult children are at least half of their children are five times more likely to be happy.

Uneducated kids are overated. We want our kids to be educated, but at a certain point, it starts to take a toll on happiness. There’s an interesting trial on retirement happiness once the adult children begin to pie on multiple degrees.

At this chapter on I dug into each of these attributes in depth. If I could boil them down to a simple equation of wisdom, it would be this: We are our connection and freedom. If you’re even close, you’ll enjoy a pleasant Thanksgiving. If you’re connected and free, you’ll be enjoying a nice meal on the beach. Let’s talk about the moon landing first, you can understand how impro- Borcher: The big lesson of this chapter isn’t much of a secret. The goal is to raise a class-free, independent family. Hap- py children is an import- ant part of the success of aacers. Happy retirees have 2.5 kids. Unhappy retirees have 0.5.

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Learn the 10 traits of the happiest retirees in the new book from Wes Moss.

If you’re someone that you care for have trouble hearing over the phone, Georgia Relay can help with services like Captioned Telephone (CapTel). CapTel allows users to listen while reading every word the other person says on an easy-to-read screen.

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