

Aging Happens: Deal with your stuff before your kids have to

By Ellen Waldman

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It's been two years since I began writing this column for the Daily Tidings. I have presented a great deal of information and resources relative to our local area. Today, I thought I'd use this column to present two topics of new information.

Let's start with a cartoon. A man and woman are lying in bed. He says to her, "Every night I lie awake worrying that when we go, our kids will have to come in and go through all the junk we've kept. Don't you worry about that?"

Her reply: "Uh ... hello ... that's what kids are for."

Maybe, but it doesn't always work out that way. In the last few months I have had two clients move out of their homes and sell off, donate, and/or throw out most of everything. One move required the rental of a large dumpster from Recology Ashland, twice, to get rid of stuff. This was in addition to the many, many trips to the recycle center, and all this occurred before the actual estate sale itself. After the sale, there were more rounds of trips to make donations to the organizations that were willing to receive these items.

This is a ton of work for everyone, and not inexpensive. I've not seen it happen too often where the family is really up for this task. Several of the long-time estate sellers are no longer in business here. This is a website that lists the names of some in the estate sale business: www.estatesales.net/OR/Medford-Ashland.

I know people actually think that their adult children want most of their belongings, but it's not usually the case. Donations of unsold items are not that interesting to many organizations. One organization that takes most everything is Res-Q-Ranch, a nonprofit corporation that helps to rehabilitate and re-home abused, neglected and displaced horses in the Rogue Valley area (9204 Highway 234, Gold Hill, 541-601-9124).

I recommend doing some downsizing while you can and not waiting for a huge change in your life. Also, check in with Hospice Unique Boutique in Ashland (hospiceuniqueboutique.org; 541-488-7805) as well. They have their own guidelines and programs for how they might be able to help out with your items.

Changing the subject to one that can also be challenging, Medicare, here's some new info I discovered. In the last few years, many people were able to enroll in and receive health insurance coverage through the Affordable Care Act, or Obamacare. In our state, the Oregon Health Plan (OHP) is under the federal Medicaid umbrella.

This is wonderful, but what happens when the person reached the age of 65 and they need to enroll in Medicare? I was surprised to discover that most of the benefits they received during coverage under OHP go away, and in many cases, people have to pay out-of-pocket for their medical coverage. There are some exceptions to this, and there is also some government help with paying for the prescription

drug plans and medications. I learned that the bar for getting help from Medicaid through OHP is totally different than Medicaid's bar, once you're age 65.

To meet Medicaid guidelines at that point, you basically have to be indigent and need to apply through the Medford Senior Services office (2860 State St., Medford; 541-776-6222). So, what is a person to do at this point in their life when finances are not getting any easier to come by, and now they have medical insurance expenses as well?

First, get in touch with a state organization I've mentioned in the past, SHIBA (Senior Health Insurance Benefits Assistance Program; 541-857-7780). They are funded by the federal government to give free local health insurance counseling to people with Medicare, or beginning the process of enrolling in a plan. You might also want to speak with an insurance agent who specializes in this area. They do not charge for their services either, and can be very useful, should any questions come up at any point during your enrollment or afterwards.

There are a couple of firms that I have worked with and recommend. One is Health Insurance Plans, Deborah and Terry Clement, in Ashland: 541-482-0503. The other one is Jack Straus of Straus and Associates in Medford; 541-857-8446. I have had positive experiences with both firms in helping people to select the plan that best fits their needs.

Medicare is a complicated system on a good day, but when stacks of brochures and offers begin to inundate your mailbox around age 65, knowing whom to ask is really important.