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DIVERSITY AND SMP VOLUNTEERS

By Anita Nahal, Ph.D., CDP and SMP NJ Volunteer

When Ms. Joanne Bartosik asked me to speak with SMP volunteers on diversity, I was excited to share my views with them. The presentation, and conversation afterwards with the volunteers, went very well! Below is a snippet from the presentation.

My definition of diversity is *the varied existences of the full range of inanimate and living beings, ideas, beliefs, situations, policies and/or institutions at any given moment in time and in any given environment*. Diversity can be identified in myriad forms: race, country of origin, ethnicity, religion, class, gender, disability, caste, color, sexual orientation, education, and culture, also political affiliation, majority vs. minority construct, affiliation through marriage, marital status, belief systems, language, accent/pronunciation, music and other arts, dress code, physical features such as hair, age, height, weight, and so forth. Sometimes individuals identify themselves in multiple descriptive modes instead of being mono-descriptive. Thus, when asked who I am, I might say, I am an American, New Jersey-ian, Hindu woman. I call this the layered identity notion. In today's "the world is flat" (Thomas Friedman) mode, with people so connected and interconnected virtually, it's a little difficult to have a mono identity. In fact people were always multi-layered, but may not have identified themselves as such. Another point to note is that we are constantly interacting with those who are similarly multi-descriptive about themselves, which might lead to a Venn diagram kind of inter-cultural professional and personal environment scenario, which often can be challenging.

Another important construct besides the layered identity is the majority-minority-majority construct. We could be the minority in a country but majority within an institution, such as a university or religious institution, and the majority in the country could become the minority therein. An example is Historically Black Universities & Colleges (HBCUs), wherein African Americans who are a minority in the US become the majority, and others who are the majority in the country (Caucasians) become the minority. Furthermore, other minorities (such as Asian, Hispanics, Native Americans, etc.) become double minority therein: minority in the country and minority at HBCUs. The resultant interaction is interesting and invigorating, but also poses many puzzling and perplexing questions about reversed power roles.

In the context of the SMP volunteers in New Jersey, the first point to note is the demographics in the state of NJ. Some of the larger groups are: White (73.8%), African American (14.6%), Hispanic (18.5%), and Asian (9.0%). Others include: Native American, Native Hawaiian & Pacific Islander, two or more races, etc. For complete details, please visit: <http://quickfacts.census.gov/qfd/states/34000.html>. Given the apparent demographic diversity with huge concentration in urban centers of African American, Hispanic and Asian populations, of which in the latter two one can also find a whole gamut of visa holders, green card holders, and US citizens, the diversity complexity can be difficult to comprehend. Medicare will of course be applicable only to US citizens. However, as more individuals are added to the demographic pool when they are inducted as new citizens, a vital charge for SMP volunteers can be how to relate to and assist a heady intercultural mix.

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This can become even more delicate when Asian (which could be South Asian, Southeast Asian or East Asian) and Hispanic/Latino or other non-English-speaking populations attempt to understand the complicated Medicare system from the perspective of gender and age. Older women from these cultures may not wish to visit or be treated by a male doctor, or even go to the doctor unless it's an emergency. And when doubts creep up in their minds or they notice something out of the ordinary in the Medicare Summary Notices (MSN), they might not be sure there is an error, or if they do, they might be afraid to ask, and not even know whom to ask. Regardless of gender, language can be a major restrictive factor, as older immigrant populations may not know English or know it well enough.

The role of SMP volunteers can best be explained in two ways. First is at a personal level: to keep in mind five basic points: i) not to consider oneself more or less diverse than others ... each is unique, different and thus diverse to another, ii) diversity equations/power equations keep changing, iii) we all have biases, iv) recognize and find solutions to one's biases and v) make "yourself" the center of change and do not expect others to change, for as Gandhi said, be the change you want to see in others.

Second is in their role as volunteers for SMP: and here four points are important; they need to i) familiarize themselves with basic equal opportunity employment (EEO) laws, ii) acquire training in diversity sensitization and diversity negotiation through support from SMP, iii) form volunteer resource groups of different races and ethnicities to learn from each other and iv) encourage collaboration between SMP and local English-language schools to provide basic understanding of the MSN and other Medicare issues in English.

Diversity no longer shines on the horizon as a moral imperative, because most organizations have diverse members; thus, shortage of diversity is not the issue. What diversity seeks now is two things: how best to use it for the benefit of the individuals and the organization, and second how the organizational diversity can be turned into a business imperative. Only if organizations are convinced that diversity will bring them profit do they push ahead on the diversity development continuum from basic EEO training to seeping diversity into all practices from hiring, to professional development, to layoffs and turnovers and to leadership positions. In the SMP, the business case for diversity can be made by the SMP volunteers in four ways: i) recruiting new diverse members who can benefit from SMP and thus save money lost to Medicare fraud, ii) recruiting more diverse volunteers, thus saving in time, talent, and money and also potentially bringing in diverse senior members, iii) retaining more and more diverse members and diverse volunteers, leading to less turnover and thus more money saved for SMP and iv) making possible more funding for SMP to be used for the benefit of more seniors in NJ.

Besides providing diversity training, SMP-NJ can consider providing the following to its volunteers in workshops and training sessions. Have them take the Core Values Index Assessment (CVI) survey developed by Lynn Ellsworth Taylor (<http://www.taylorprotocols.com/>) or the Intercultural Conflict Style inventory (ICS) developed by Mitchell R. Hammer (<http://www.icsinventory.com/about.php>). Both tools are relatively inexpensive and allow for a deeper understanding of the self, and in turn of how to relate to others.

At the end of the day, diversity is a combination of the moral imperative and the business imperative with an attempt to create not only a level playing field for all but also consequent benefits for all.

Author Anita Nahal, Ph.D., CDP is a consultant in organizational diversity and higher education. Read more about her on her website at: <http://diversitydiscover.com/founder.html>.

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DISASTER PLANNING AND YOU

By SMP NJ Advisory Committee Member Michael T. Ruane

Disasters can strike quickly and without warning. Meteorologists have stated that it is going to get worse before it gets better. What would you do if basic services – water, gas, electricity or telephones – were cut off? Local officials and relief workers will be on the scene after a disaster, but they cannot reach everyone right away. It may be hours, but will probably be days before help arrives. Are you prepared?

For millions of Americans, emergencies such as fires, floods, storms, and even acts of terrorism present a real challenge. The same challenge is magnified when applied to the elderly and our special needs populations. Protecting yourself and your family when disaster strikes requires planning ahead.

What you can do to prepare yourself and your family would require much more space than *The SMP of New Jersey Advocate* has available. However, there are many sources of information to assist you in planning for a disaster, and the best ones I know of are for free. If you still have a phone book like the “Yellow Pages,” you can find some basic information in the front of the book.

If you have a computer, check out: <http://www.ready.gov/build-a-kit>. This is a great FEMA – the Federal Emergency Management Agency - website that can help you prepare a survival kit using many items that you already have in your home.

If you don't have a computer, FEMA, in conjunction with the American Red Cross, has published a series of pamphlets on disaster preparation. The ones I have found very useful and would recommend are as follows: Preparing for Disaster; Preparing Makes Sense – Get Ready Now; Preparing Makes Sense for Older Americans; Prepare For Emergencies Now: Information for People with Disabilities; Makes Sense Preparing Your Pets for Emergencies Makes Sense; Food and Water in an Emergency; Flood Preparation and Safety; and an Emergency Supply List. To get a copy of the pamphlets you may need, you can call FEMA at 1-800-480-2520 or write to FEMA, P.O. Box 2012, Jessup, MD 20794-2012.

Protecting yourself and your family and loved ones when disaster strikes requires planning ahead. Get informed, make a plan, assemble a disaster supplies kit, and maintain your plan. If you follow these four simple steps you greatly increase your chances of surviving most natural or manmade disasters that may strike. It is up to you.

SEVEN FINANCIAL PLANNING ACTION STEPS

By SMP NJ Advisory Committee member Barbara O'Neill, Ph.D.

Best wishes for a very happy holiday season and a healthy and prosperous 2014. At this time of year, it is common to take stock of one's financial progress and set resolutions for the future. Below are seven “tried and true” financial planning action steps that can help you build wealth and increase financial security:

1. **Prepare a Spending Plan (Budget)-** Rutgers Cooperative Extension has several online resources. To download a “paper and pencil” worksheet, visit <http://njaes.rutgers.edu/money/pdfs/fs421worksheet.pdf>. To download a spending plan spreadsheet that uses Microsoft Excel® software to make income and expense calculations with a computer, visit <http://njaes.rutgers.edu/money/templates/Spending-Plan-Template.xls>.
2. **Be Future-Minded-** Research indicates that, at every income level, people who are “planners” are more successful financially and feel better about their financial situations than those who do not plan ahead. Planning for the future includes calculating the savings required to achieve future financial goals and addressing potential future challenges such as the cost of long-term care and estate planning.
3. **Protect Against Large Financial Losses-** Purchase adequate insurance to protect against potential “big dollar” losses. These include disability, liability, catastrophic medical expenses, the death of a household earner or family caregiver, and major damage to, or the total destruction of, your home.
4. **Reduce the Risk of Identity Theft-** Request a credit report annually from each of the three major credit bureaus, Experian, Equifax, and TransUnion. See www.annualcreditreport.com. Review it carefully and look for unusual listings that may indicate that credit accounts were fraudulently opened in your name. In addition, shred documents that contain sensitive data and be careful about posting information online.
5. **Follow Recommended Financial Practices-** Many people do not put into practice actions that are frequently recommended by financial experts. These include making a written list of financial goals with a date and a price, setting aside 3 or more months' worth of expenses for emergencies, and following a spending plan or budget. To analyze your current financial management practices, take the Rutgers Cooperative Extension *Financial Fitness Quiz* at <http://njaes.rutgers.edu/money/ffquiz/>.

6. **Develop Focus, Optimism, and Organizational Skills-** All of these personal traits have been found in research studies to be associated with financial success. Another positive personal trait is having what researchers call an “internal locus of control.” This means believing that the actions that you take or don’t take affect the outcome of life events instead of blaming things that happen on others.

7. **Know Where to Go for Help-** It’s important to know where to find reliable financial information, because personal finance topics (e.g., tax laws) are always changing. Online personal finance resources available through Rutgers Cooperative Extension include www.njaes.rutgers.edu/money and www.investing.rutgers.edu.

ASK CHARLES

What is the Medicare Advantage Disenrollment period, and what can I do during this period?

From January 1 to February 14 people in a private Medicare Advantage Plan (Medicare Part C) have the option of leaving their plan and obtaining original Medicare (Parts A & B).

During this period you cannot switch Medicare Advantage plans. You have only the option of going back to original Medicare.

If you decide to disenroll from a Medicare Advantage plan you also have until February 14 to select a Medicare Part D prescription drug plan.

Why would someone wish to change Medicare Advantage plans?

There could be a number of reasons for disenrolling from a Medicare Advantage plan.

1. You are unhappy with your current plan or you are of the opinion that the plan is not providing good customer service.

2. The restrictions or network of the Medicare Advantage plan is no longer working for you. For example, your doctor(s) dropped out of the network, or you do not want to have to get referrals to see a specialist, and/or the co-pays and other costs of the Medicare Advantage plan may not be saving you as much money as you thought.

3. By switching to original Medicare you can go to any doctor that accepts Medicare. There is no restricted network and you do not need to see a Primary Care Physician to get a referral to see a specialist.

4. **Remember:** If you decide to disenroll from a Medicare Advantage plan, in addition to picking up a Part D prescription drug plan, it is extremely important that you pick up a Medicare supplement (Medigap) plan to cover the gap in Medicare, the 20% that Medicare does not pay for.

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