

# Make the years count

If I were stranded on an island and found just one book, hopefully that book would be a book of poetry rather than a best seller. Poets get right to the point. Best sellers go on and on, page after page. You can usually summarize the poet's main idea in 25 words or less.

For example, England's nineteenth century poet Robert Browning expressed his main point immediately in: "Grow old along with me! The best is yet to be." (Perhaps a little too idealistic and optimistic). But some of Browning's other poems reflected the economic struggles of his time, and the grudging compromises and gradual reforms in his country.

Browning died in December 1889 at age 77 and was buried in Westminster Abbey. Had he been born in the 20th century in America and were alive today at age 77, he would be on Medicare. I wonder what kind of poetry he would write about this timely topic.

I think everybody who has reached the "Medicare Age" has a tale to tell. And so do I. My story began over a year ago, April 2002, with a letter from the Group Insurance Department of the school system I retired from. "Your insurance through Evansville-Vanderburgh School Corporation will terminate on Jan. 31, 2003. If you have not already done so, you will want to look for a Medicare supplement policy."

"There are many, many to choose from. You need to investigate to find one most suitable to your needs. You will need to have a supplement set up prior to your Medicare taking effect. This could take sixty (60) days or more. If you have any questions, please call."

Just in case I had ignored or

lost that first letter from EVSC, efficient Ms. Donna sent me a friendly reminder. "Your group insurance plan will be terminated on Jan. 31, 2003.

... enroll in a Medicare supplemental plan ... if you have any questions, please call"

That old saying, "You don't miss your water 'til the well goes dry" became a painful truth. For years and years I enjoyed the comfort of having very smart teachers negotiating with insurance companies to get us the best coverage possible. Now that was all gone and I was on my own. Not a good feeling.

After a brief "pity party" (nobody came) I had to move on. Time to get busy and do my homework, meaning investigate to find the Medicare supplement policy most suitable to my needs. Time to tap into that wonderful resource of "already Medicated" teachers - people like Andora and George Laflin.

I was flooded with all kinds of Medicare supplement junk mail. However, two pieces of mail were very valuable. One was the very last letter from EVSC which was a certificate of evidence of prior health coverage in the school system's group insurance plan to use if needed. It was good to have that proof but I didn't need to use it. The medigap plan I finally chose is "like a good neighbor" just a phone call away.

The other valuable piece of mail was a large print paperback - "Medicare & You 2003," with important information on discrimination and nursing



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homes and much more. This book suggests that you go to [www.gov](http://www.gov) and select "Nursing Home Compare" to get quality, trustworthy information about nursing homes.

I went to that Web site and learned that there are 17,000 nursing homes nationwide. There are 542 nursing homes in Indiana; seven available in Howard County. All seven are listed. There was a lot more information, "tons" of it.

Ageism is discrimination against persons of a certain age, especially the old. It is a clear and present danger, so this paragraph in "Medicare & You 2003" is very appropriate. "You cannot be treated differently because of your race, color, nation of origin, disability, AGE, or religion ... call the Office for Civil Rights in your state."

So often I hear the elderly say, "When people see our gray hair, they think we're dumb." I say to the elderly, "those people" don't know wisdom when they see it. They are afraid; afraid of growing old. Tell them old age is not all that bad if you're healthy. Extend to them this cheerful invitation: "Grow old along with me! The best is yet to be."

Patricia Ann Rivera produced a paper called "I'm A Senior Citizen." It reflects the attitude of Browning's poem.

"I'm the life of the party - even when it lasts until 8 p.m. I'm very good at opening child-proof caps with a hammer. I'm sure everything I can't find is in a secure place. I'm realizing that aging is not for sissies."

AARP echoes Robert Browning's poem and puts it this way: Don't just count the years, make the years count.

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