



Minnesota  
Board on Aging

# Getting There

*A Discussion Guide offering helpful tips and questions for the thirteen aging related segments covered in the Getting There series, a production of Twin Cities Public Television.*



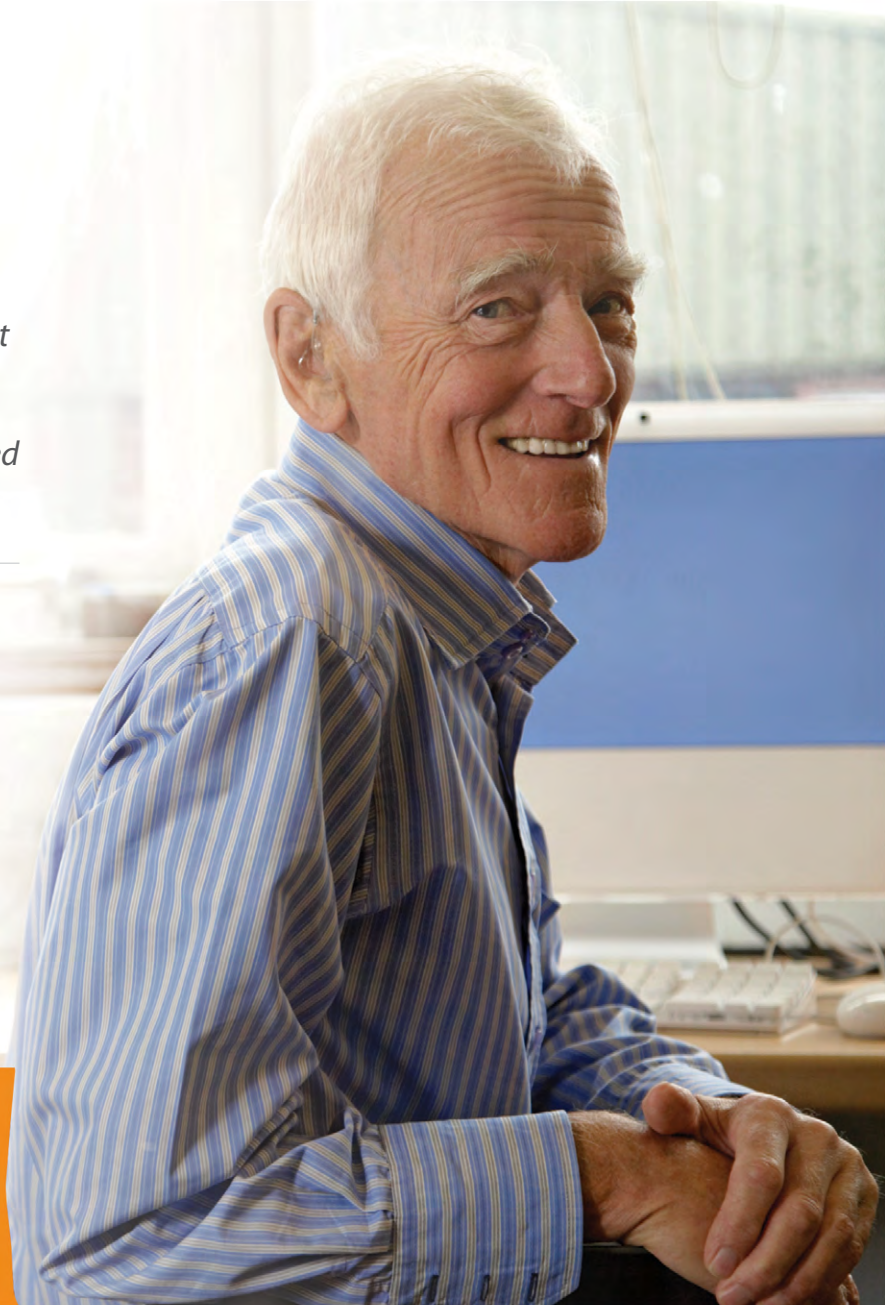


*Isn't it about time we had an open, honest discussion about the things that are important to us as we grow older?*

**Getting There** tackles the issues we face related to aging in a way that's both serious and fun.

*Getting There* is a production of Twin Cities Public Television with major funding from the Minnesota Board on Aging. The Minnesota Board on Aging is the gateway to services for Minnesota seniors and their families. A 25 member Governor-appointed board, the Minnesota Board on Aging listens to senior concerns, seeks out solutions and proposes policy to address senior needs. Working closely with the Minnesota Area Agencies on Aging, the Minnesota Board on Aging administers Older American Act funds that provide a wide variety of services to seniors, including the Senior LinkAge Line®.

Additional Support for Getting There is provided by the Mardag Foundation and Allianz Life Insurance Company of North America.



## How to use this guide

**Each section of this guide offers the following information:**

1. An overview of the segment with names and specific information
2. Quick facts on the topic as well as external sources
3. Discussion questions that can be used as a facilitator to spur discussion including a specific question designed to reminisce
4. Helpful links to websites for more information.

**Tips for leading a successful discussion:**

1. Plan to spend approximately one hour on the discussion with 10 minutes for introduction, 20 minutes on the DVD segment, 20 minutes on local discussion, and 10 minutes to close.
2. Arrange participants in a circle large enough to accommodate everyone without barriers (such as tables) between them.
3. You may also want to invite a local expert in the area to offer insight on a specific topic.
4. Give enough time to answer questions and don't feel as though you have to answer all of them.
5. Suggest that participants interested in a particular topic continue discussions over coffee or dinner. If possible, offer the location.
6. Spend time evaluating the discussion; what went well, what could be changed in the future to make the discussion rich and personal.

**This Discussion Guide offers helpful tips and questions for the thirteen segments covered in Getting There.**

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# Medicare

The Medicare segment provides insight into the often confusing and complex system of Medicare. The segment features information about the Senior LinkAge Line®, a free statewide health insurance counseling service, with health insurance counselor Beth Woods and volunteer Susan Haram.

Hosted by Jan, guests included Victoria, Bob, Vanne, Gary and John Selstad from the Minnesota Department of Human Services.

### Discussion Questions:

1. What is your biggest health care concern and how do you think it will affect your future finances? What types of planning have you done for your future health care?
2. Have you ever delayed services or purchasing prescription drugs because of the cost of health care? How can you plan to avoid these problems?
3. Do you know everything you need to know about your health care coverage and Medicare? How do you find answers?
4. Did you select a prescription drug plan (Medicare Part D)? How did you find one that fits you the best? What tips would you offer others who need help?
5. How can you take advantage of your Medicare benefits such as the Welcome to Medicare physical and preventive services?



### Quick Facts You'll Learn

Medicare is a federal health care program for people over 65, on Social Security Disability, or people with ALS or kidney failure.

Medicare Part A covers hospital services and Part B covers doctor services. Medicare Part C, known as Medicare Advantage, is a private option for receiving all of your Medicare benefits from one specific plan. Medicare Part D covers prescription drugs.

The Senior LinkAge Line® is designated by the federal government as the Minnesota State Health Insurance Assistance Program (SHIP) and offers free health insurance counseling to people of all ages on Medicare.

Medicare covers many, but not all, health care services. For the services that are covered, not all of the cost will be paid by Medicare.

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# Housing

## **Quick Facts You'll Learn**

There are a large number of alternative housing options for older adults including co-housing, townhomes, independent living apartments, assisted living, and traditional detached homes. Senior LinkAge Line® can help you compare housing options to find one that fits your needs.

Co-housing is a type of housing where individuals of all ages and abilities own a portion of the housing space and share collective areas.

Services are available to help with upkeep of housing such as outdoor chore or indoor house cleaning. More information can be found at the Senior LinkAge Line®.

There are resources and programs to help individuals with limited income pay for housing.

According to research by the Minnesota Department of Human Services, 75-80 percent of baby boomers want to remain in their own homes or in the same community when they retire.

*The Housing segment provides insight into housing and aging in place in communities. The segment features The Monterey co-housing community in St. Louis Park with Minnesota Good Age's Tricia Cornell who interviewed Monterey members John Trygstad, Ken Fox, Susan Elizabeth Bring, and Joelyn Malone. A second segment features County Commissioner Amy Wilde and City Administrator Myles McGrath representing rural Dassel, Minnesota (1,233 people) and their implications of an aging population and out migration of younger people for college and work.*

*Hosted by Jan, guests included Nancy, Gilbert, David, Dorii and Larhae Knatterud from the Minnesota Department of Human Services.*

## **Discussion Questions:**

1. Reminisce. What types of housing have you lived in over the years? What were the strengths and weaknesses of the different types of housing?
2. Why is "home" important to you? What attachments do you have to the "place" that is a home and the "memory" that is a home?
3. Are you currently living in housing that meets your needs? Will you be able to "age in place" in your home?
4. What about "aging in place" in your community? Does your community design support or detract from "aging in place?"
5. What financial considerations do you have to take to remain in a home? What physical considerations do you have to take?
6. How are living in a metropolitan, suburban or rural areas different? What assets and barriers do each hold for "aging in place?"

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# Technology

The Technology segment provides insight into the rapidly changing world of assistive technology, information and communication. The segment features new medical technologies through the Sister Kenny Institute with Director of Research Lars Oddson, research intern Katarina Lund, and occupational therapist Matthew White. Another segment features the role of creativity in aging and the Minnesota Creative Arts and Aging Network with poet Louis Alemayehu and composer/musician Carei F. Thomas.

Hosted by Jan, guests included Bob, Diana, Allan and Stuart Speedie from the University of Minnesota.

## Discussion Questions:

1. Reminisce. How has technology changed over your lifetime (for example, think about the evolution of television from radio, black and white, color, cable, on the Internet)?
2. What does the term “technology” mean to you? Do you have any excitement, fears, or other feelings about technology?
3. What medical technologies have improved the quality of your life? What assistive technologies do you see as important to you and your friends or family?
4. Do you use a computer? Are you connected through social networking sites such as MySpace, Facebook, or Twitter?
5. How do spirituality and creativity affect your aging? How have they changed or evolved over your lifetime? Do you participate in artistic or creative activities?



## Quick Facts You'll Learn

Assistive Technology is defined by the Assistive Technology Act as any item, piece of equipment, or product system, whether acquired commercially, modified, or customized, that is used to increase, maintain, or improve functional capabilities of individuals with disabilities.

Telehealth provides specialty care such as dermatology to residents in rural locations through videoconferencing technology like a webcam on a computer.

Learning to use the Internet is easy through a free Senior Surf Day class. Contact the Senior LinkAge Line® at 1-800-333-2433 to find a class.

Research by Dr. Gene Cohen has shown strong benefits of creative arts to the physical and mental health of older adults.

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## Transportation

### Quick Facts You'll Learn

Transportation includes both public (buses, trains, etc.) and private (cars) sectors.

According to the 2005 Survey of Older Minnesotans 12.9% of people 65 years and older lack transportation, 11.9% do not drive, and 15% have used public transportation.

There is some form of public transportation in most communities in Minnesota, though some can be more limited (days and times) than others. To find options in your area, contact the Senior LinkAge Line®.

Most people are aware of their declining driving abilities and have worries about safety.

Maintaining a range of motion and strength, as well as staying physically fit helps with driving skills.

*The Transportation segment provides insight into both public and private transportation services and infrastructure. In Minnesota, automobiles are a primary mode of transportation which causes both opportunities and problems for urban and rural communities. The segment features a driving simulation at the Sister Kenny Institute with occupational therapist Chris Tripp and rehab patient Roger Leighton.*

*Hosted by Jan, guests included Amy, Bob, Diana, and Hal Freshley with the Minnesota Board on Aging.*

### Discussion Questions:

1. Reminisce. Do you remember your first car? What was it like? How many miles per gallon of gas did it get? What were the car's safety features?
2. Do you still drive actively? Do you drive less or more than you used to? Have you put any restrictions on your own driving? If you no longer drive, what was the transition to "car-less" like?
3. What transportation options are available in your community if you do not drive a car? How does transportation affect "aging in place?"
4. What planning have you done and can you still do to prepare for changes in your abilities to drive? When answering, think about scheduling, costs, and availability of transportation.
5. What do you think about mandated driver's tests for people of a certain age?

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# Lifelong Learning

The Lifelong Learning segment provides insight into lifelong learning. Lifelong learning occurs in both formal and informal settings. Learning may change across the lifespan depending on goals or work. The segment features the Golden Girls Homes with Kathleen Holland and Pam Rusten and the Vital Aging Network's Advocacy Leadership for Vital Aging (ALVA) program with Mary Kowalski.

Hosted by Jan, guests included Diana, Allan, Vanne, and Steve Benson from the University of Minnesota's Osher Lifelong Learning Institute.

## Discussion Questions:

1. Reminisce. What do you remember about learning early in life? What kinds of education did your parents and grandparents have? How have opportunities changed over the years?
2. What ways do you participate in lifelong learning? How are the learning opportunities traditional and non-traditional (such as in a classroom, through travel, or by hobbies)?
3. For what purposes are you learning? What freedoms do you have to explore learning that you want rather than required?
4. What is the value of lifelong learning, why would you do it? How do you share your experiences to benefit the community?
5. How can you increase lifelong learning in your life today? How can you engage other generations in your lifelong learning?



## Quick Facts You'll Learn

The Osher Lifelong Learning Institute (OLLI) is a membership-based community of older adults in the Twin Cities metropolitan area who love learning and enjoy spending time with like-minded individuals through over 200 activities annually.

The Advocacy Leadership for Vital Aging program (ALVA) is a leadership development program sponsored by the Vital Aging Network for experienced adults who are interested in providing leadership for the common good.

The SHiFT network mentioned by Steve Benson supports people in mid-life who seek greater meaning in life and work.

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# Social Networking

### Quick Facts You'll Learn

Social Networking includes not only new technologies such as Facebook, but also traditional in person networking through groups and faith communities.

Relationships and social networking can affect physical health through decreasing isolation and symptoms of depression. Isolation can be fatal. Relationships are important to supporting healthy behaviors such as exercising and eating.

Faith communities such as churches play important roles in the social networking of some people, but not everyone.

Social networking can often lead to change. Change is vital for growth and can be a meaningful and vibrant part of life.

*The Social Networking segment features discussions on both in person and virtual networking such as volunteering, new technology, and family roles. Discussions include the role of technology in networking such as Facebook and email, the cultural implications of social networking, and the faith community's role. Mary Jo explains the connections between social networking and health as well as the Purpose Prize – the ability to refire, not retire. In addition, Brian Mattson explains how he has begun to change his lifestyle through Blue Zones, a program that encourages social networking through walking and other fitness groups.*

*Hosted by Ken, guests included Diana, David and Shelly. Special guests included Mary Jo Kreitzer from the University of Minnesota Center for Spirituality and Healing.*

### Discussion Questions:

1. Do you social network through the computer using sites such as MySpace, Facebook or Twitter? Why or why not?
2. Imagine having sites like Facebook when you were in high school or younger. How would that have changed your relationships and friendships?
3. How do you build intentional communities in your life? How are those communities intergenerational? Cultural?
4. How can physical health or activity be connected to social networking?
5. What steps can you take in the next week to expand your social networking and increase your healthy behaviors?

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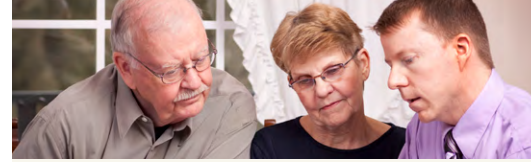
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# Protecting Your Money



The *Protecting Your Money* segment explains finances as they relate to scams, retirement, and the economy. Chris Farrell from NPR's *Marketplace Money* answers common questions about retirement and finances. He explained that while there may be answers to retirement and finances, they are different for each person and his or her situation.

*Hosted by Ken, guests included Diana, Gustavo, and Vanne. Special guest included Chris Farrell from NPR's Marketplace Money.*

## Discussion Questions:

1. How did you (or will you) make the financial decision to retire? What did you consider?
2. Who does the financial planning in your family? Are plans shared with others?
3. Have you ever come across a scam? What did you do and what would you do differently?
4. What have you learned from the financial decisions you made and what advice would you offer others?
5. How are your children or younger generations' lifestyles different from yours? How will they financially be in retirement?
6. What do you think is considered a "normal" economy? Is there a "new normal" that we've never seen before?

## Quick Facts You'll Learn

You'll need about 75% of your income while you were working in your retirement years. However, this number is dependent upon what you want to do in retirement (staying home, traveling, etc.). You'll live the life you lived before retirement in retirement. Start where you are today and make adjustments over time.

As you enter retirement years, you want to be as close to debt free as you can be. There may be times where you downsize.

One third of all scams are targeted at older adults. This is disproportionate with 33% of scams for 15% of the population.

Develop an "I can sleep" portfolio. Stick with government guaranteed debt such as treasury protected securities. Your age should be in a conservative portfolio (if you're 65, 65% should be invested conservatively).

Most people will not be able to save to maintain their standard of living in retirement if they don't do anything else. People are also going to work longer. Factor these into retirement planning.

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**Sponsored By:**



**Helpful Links:**

**Getting There**

[www.mnaging.org/advisor/tpt.htm](http://www.mnaging.org/advisor/tpt.htm)

**Minnesota Board on Aging**

[www.mnaging.org](http://www.mnaging.org)

**Senior LinkAge Line®**

1-800-333-2433

[www.MinnesotaHelp.info](http://www.MinnesotaHelp.info)®

**Minnesota Department of Health**

[www.health.state.mn.us](http://www.health.state.mn.us)

**National Council on Aging**

**Healthy Aging Programs**

[www.healthyagingprograms.org](http://www.healthyagingprograms.org)

**Minnesota Falls Prevention Initiative**

[www.mnfallsprevention.org](http://www.mnfallsprevention.org)

**Midway Judo**

[www.midwayjudo.com](http://www.midwayjudo.com)

**Live Well at Home**

[www.mnlivewellathome.org](http://www.mnlivewellathome.org)

**Vital Aging Network**

[www.vital-aging-network.org](http://www.vital-aging-network.org)

**SHiFT**

[www.shiftonline.org](http://www.shiftonline.org)

**AARP**

[www.aarp.org](http://www.aarp.org)

**Minnesota's Area Agencies on Aging**

[www.mn4a.org](http://www.mn4a.org)