



Family Matters

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A Family Newsletter prepared by Iowa State University Extension Family Specialists

Child Care Lasts a Lifetime – Make Sure It Is *Quality* Care

Finding quality child care is a concern for many parents and rightly so. Here are some steps parents can take when looking for quality child care.

Make sure there are enough adults to meet children's needs. In a home child care setting, one adult can provide quality care for up to six children. No more than four of those children should be younger than age 2. In a child care center, one adult can care for four children up to age 2, or six 2-year-olds or eight 3-year-olds.

Ask about the provider's education and experience. Quality child care providers understand how children grow and learn. They get training each year so they're prepared to deal with children at different ages and stages.

Watch how the provider gets along with children. Quality child care providers talk and listen to children in a positive way. They ask children questions and encourage them to solve problems.

Check the daily schedule. Children need time each day for pretending, reading books, working puzzles and playing inside and outdoors. They also need quiet time for resting and relaxing.

Look for a safe place. Quality child care providers are prepared for the unexpected. Look for safety features like covers on electrical outlets, gates on stairwells and locks on cabinets.

Check the outdoor play area to see if it is fenced and clean. For more information on quality child care, visit the Web site,
<http://www.extension.iastate.edu/childcare/quality>.

Managing Feelings

People who pay attention to their feelings and those of other people have better emotional health and social relationships. Sometimes people express one feeling while feeling another on the inside. This can be confusing, especially for children. To understand and manage emotions:

- Learn about your emotional life
- Pay attention to the messages you received about feelings when growing up.
- Learn to express your feelings directly and clearly.
- Identify your defenses and learn to experience your feeling directly.

(Adapted from Family Information Services, January 2004)

Did You Know...

A child between ages 1 and 6 who shares a book with an adult for 15 minutes a day will have had 455 hours of individual reading instruction before entering school. Foundations of literacy are laid in early childhood.

Make Quick Foods Healthy

Need to fix a meal in a hurry? There are packaged mixes available for almost any food you want to prepare! These packaged casseroles, soups, salads and seasonings are certainly easy, but how healthy are they? Many are high in sodium and fat and may be low in fruits and vegetables.



Can you use these quick-to-fix mixes and still eat healthy? Yes, with a few modifications you can enjoy both convenience and healthy eating. Here are a few ideas:

- Use half the package of seasoning mix for things like quick noodle soup, seasoned rice mixes and taco, chili, and stir-fry seasoning packets.
- Reduce the margarine (or omit) when making packaged pasta, rice or stuffing mixes. (For example, when making boxed macaroni and cheese, just substitute additional milk for the quantity of margarine called for.)
- Add frozen or canned vegetables to packaged mixes. Example: Add two cups of cooked frozen vegetables or 1 drained can of vegetables to any packaged casserole mix- such as a hamburger or tuna boxed casserole mix.
- Spruce up frozen pizza by adding fresh or canned vegetables like onions, peppers, sliced mushrooms, canned artichokes, or even leftover cooked vegetables.
- Substitute applesauce for all or part of the oil in baking mixes. Example: substitute a cup of unsweetened applesauce for a cup vegetable oil in a brownie mix.
- Rinse ground beef to reduce fat before adding it to a jar of spaghetti sauce or a packaged hamburger casserole-type mix.

Time-saving Tips for Quick Meals

- Put meat intended for stir fry in the freezer for 45 minutes to 1 hour to make slicing easier.
- Use a pizza cutter to slice dough or to cube bread for croutons.
- Use a pastry blender for slicing hard-cooked eggs or mashing avocados.
- Form patties for burgers by shaping ground meat into a log and partially freeze. Then cut the meat into slices of preferred thickness.
- Keep brown sugar soft by storing it in the refrigerator in a plastic bag.
- Bake meatballs in a foil-lined pan (instead of frying). They will hold their shape better and save time.
- Use kitchen shears to chop canned tomatoes or to cut up cooked meat.

Did You Know...

Poor diet and inactivity may soon overtake tobacco as the leading cause of death in the US, according to the Centers for Disease Control and Prevention.

Eat Your Colors Everyday

Think RED!!!

A healthy heart and urinary tract, improved memory function, and lower risk of some cancers are the benefits of eating **RED** fruits and vegetables such as: apples, cherries, pink grapefruit, red pears, red peppers, radishes, raspberries, strawberries, tomatoes and watermelon.

Medicare Changes: Prescription Assistance and Discount Cards

Federal law passed in 2003 will add prescription drug benefits for Medicare participants. The law does not fully take effect until 2006, but two transitional benefits are available beginning in June 2004. Getting the most attention are **Medicare-Approved Prescription Discount Cards**.

Prescription discount cards are not brand new, but Medicare-Approved designation is new. Medicare approval ensures that the cards provide a reasonable level of benefits at a reasonable price to Medicare participants. Each discount card offers reduced prices on certain drugs, typically a savings of 10%-15%. The annual fee for a prescription discount card may not exceed \$30.

[Example: if your prescriptions cost \$100/month, and the discount card saves you 10% on those medications, you save \$120/year. Since the cost of the card is \$30 or less, you come out ahead.]

Numerous private companies have developed Medicare-approved discount cards, but an individual is allowed to enroll in only *one* Medicare-approved prescription discount card.

How do I decide which card to choose? This is a critical question, because the best choice varies with individual situations. Those enrolled in Medicare Part A and/or B will undoubtedly be targeted heavily by ads for cards. It is essential to resist feeling pressured, and to instead carefully evaluate which card is best for an individual's needs.

1) Look closely to determine whether a discount card is Medicare-Approved. *Prescription discount cards are also available which are NOT Medicare-Approved. There are no restrictions on who may purchase these cards, or how many different card programs a person may enroll in. However, the other cards have not been reviewed by Medicare to ensure a reasonable range of benefits.*

2) Find out which cards will be honored by your pharmacy or other nearby pharmacies. If you wish to purchase prescription drugs by mail, find out if the card covers mail-order prescriptions.

3) Review the lists of drugs covered by different cards, and the prices at which each drug is offered, to find out how much your personal prescriptions will cost with that card. It is very possible that a

husband and wife might select different discount cards, because each takes different medications. Iowa's **Senior Health Insurance Information Program (SHIIP 1-800-351-4664)** offers free fact sheets and a worksheet to help people evaluate the options. Since discount card programs are allowed to change prices and even drug lists, up-to-date information is available at www.medicare.gov or from Medicare at 1-877-267-2323. SHIIP can also provide info.

Can I change my mind? Each year, you can choose a different card, but once you have selected a card for the year, you generally cannot change to another plan. A person who enrolls in 2004 may change their plan for 2005 during an enrollment period from Nov 15 to Dec 31, 2004.

When do I enroll? The discount cards will first be effective June 1, 2004. They become effective in the month after the enrollment month, so enrollment opens May 3, 2004. Because all the cards are new, and because the discount card providers are allowed to change their prices, and even the list of drugs they cover, it may be wise to wait until at least the middle of May to enroll, in case things change in the first few weeks. There is no deadline for enrolling. Participants re-enroll every calendar year.

❖!❖ \$600 Prescription Assistance ❖!❖

Although the prescription discount cards are getting the most attention, an even *more important* benefit is available to those with income below guidelines (\$12,569 single or \$16,862 married, for 2004).

Prescription assistance up to \$600/year will directly cover participants' prescription costs. Applying is easy. Simply select the prescription discount card that is best for you, and apply for that card. If you qualify for prescription assistance, Medicare will pay your card's enrollment fee as well. In the future, when you have a prescription filled you will present your discount card. The discount price will apply, *and* your \$600 benefit will be applied until it is used up for the year.

For reliable information and help with questions, contact the Senior Health Insurance Information Program (SHIIP) at 1-800-351-4664 or go to their website at www.shiip.state.ia.us.