

Income affects benefits

Q. My husband was in an accident and was disabled for more than a year. He began receiving Supplemental Security Income (SSI) benefits when we had exhausted our savings and most of our other income. He now wants to try and work again. What will happen to his SSI payments?



on aging
Renee Mahler

more details concerning his SSI payments.

Q. I am a 67-year-old retiree and am on Medicare. I strained my back recently and a friend suggested that I go see a chiropractor. Will Medicare pay for this?

A. The only chiropractic treatment currently covered by Medicare medical insurance is manual manipulation of the spine to correct a subluxation, or partial dislocation, of the spine that can be proven by X-rays. Other diagnostic or therapeutic services, including X-rays are not covered.

Renee Mahler is a gerontologist and the director of communications and admissions at a Rochester Hills nursing facility. Send your questions to her at Observer & Eccentric, 405 East Maple, Birmingham, MI 48009.

A. Under the Supplemental Security Income program, people with disabilities can have some income without losing their eligibility for SSI and Medicaid. The first \$20 per month of any income is usually not counted. The first \$65 of earned income is also excluded. Certain impairment-related work expenses can be deducted from total income also. This could include a wheelchair, a job

coach, and transportation costs to and from work. Your husband may also be able to use one or more of other work incentives provisions. After all impairment-related work expenses have been considered \$1 is deducted from the SSI payment amount for every \$2 earned over the income limit. Your husband should call your local Social Security office as soon as he goes to work and for

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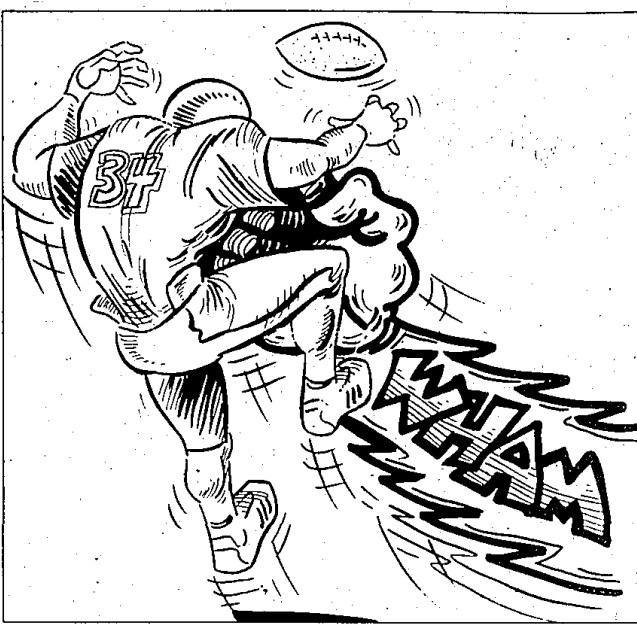
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Sharp blow can be fatal

Did you know that...
• A sharp blow to the chest can disrupt the electrical activity of the heart. Unfortunately, this represents the most common cause of sudden death in young athletes.
• The largest manufacturer of football helmets just announced that it will no longer recommend reconditioning varsity helmets that are 10 years or older. New research indicates that helmets lose significant mechanical properties after 10 years, prompting questions about their safety.
• A class of drugs called angiotensin-converting enzyme (ACE) inhibitors, often prescribed for high blood pressure, can cause a dry, hacky cough as a side effect.
• Shin splints are a common problem for previously inactive people who begin walking or jogging programs.

fitness
Barry Franklin

Although a number of treatment options are available, simply stopping the activity, generally for about a week, seems to work best. The exerciser can then resume training, usually at about half the initial intensity level, and gradually work up to the desired exercise dosage over the next 3-6 weeks.

between 3 a.m. and 9 a.m.
• According to autopsy studies, nearly 80 percent of young American soldiers killed in Vietnam had moderately severe heart disease, and 5 percent had advanced fatty deposits in their arteries. These and other studies highlight an important fact: Heart disease begins in childhood.
• Cooked kidney beans are considered a high-fiber food. A three-quarter cup serving contains more than 9 grams of fiber.
Barry A. Franklin, Ph.D., is director, Cardiac Rehabilitation and Exercise Laboratories, Wayne Reunited Hospital, Royal Oak, and associate professor of physiology at the Wayne State University School of Medicine.

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