

Development Corporation News

The Board of Directors of the Appalachian Development Corporation has recently considered and approved the following loan requests:

Indexx, Inc., originally approved for \$200,000, was amended to \$125,000 after the company purchased an existing printing building instead of constructing a new facility. Palmetto Bank remains the primary long-term lender. The company currently employs forty people and plans to expand by at least eight additional employees within the next two years.

Carolina Downloading was approved for a loan of \$64,600. The business, to be located in Greenville County, will gather data from in-home medical monitors and provide that information to physicians to allow them to better treat patients. The New Commerce Bank provided primary funding for the project in the amount of \$80,000. The business will initially employ three people.

The Works Beauty Supply & Fashion was approved for a loan of \$20,000 to help an existing retailer expand its inventory and add additional equipment. The Works, a two-year-old business located on Pendleton Street in West Greenville, sells hairpieces, clothing, and accessories. The ADC loan will assist in increasing the staff by one or two employees.

Blue Ridge Medical Specialties was approved for a \$714,000 SBA 504 loan and a \$200,000 ARC loan for a surgical facility being constructed in Seneca.

The business has received a Certificate of Need from S.C. DHEC approving the surgical facility and office building. Primary funding is through Bank of America and the SBA 504 program. The business will employ up to twelve people when fully staffed.

The Re-New-U-Center, Inc., operating as A-Deva Day Spa, is renovating a building on Main Street in Spartanburg to offer a full range of Spa and salon activities. Primary financing is through Centura Bank, with the City of Spartanburg also supplying funding because the project is located in the downtown redevelopment area. The ADC loan is for \$110,000. The project will retain nine jobs and expand by at least four more in the next year.

JDB, Inc., of Easley was approved for a loan of \$150,000. JDB, Inc. currently operates Arby's restaurants in Pickens, Anderson, and Greenville counties. With no more Arby's franchises available in the immediate area, the principals sought a complementary franchise operation to expand their revenue. They decided on the Brusters Ice Cream franchise operation and acquired the rights to Pickens, Anderson, and Greenville counties. The first location will be in Easley and the ADC funds will go to help establish this location. Bank of America is providing primary financing. The business will create eight to twelve full-time positions within the next two years.



Lottie Hall Retires



Lottie W. Hall, Regional Long Term Care Ombudsman, recently announced that she would be retiring on June 1, 2001. Lottie has worked in the Ombudsman Program since September 1991.

Lottie is well known for her dedication in advocating for improved quality of care for the elderly. She has strived through her advocacy work to increase community education and awareness, provide staff training, as well as other activities.

Her job responsibilities included investigating complaints of abuse, neglect, exploitation, and quality of care of residents in nursing homes, residential care facilities, and other facilities within the jurisdiction of the Ombudsman Program. She was also supervisor of the Ombudsman Program, which included three other staff members.

She has been recognized by the Office of the Attorney General and by the Department of Health and Human Services for her outstanding service.

We at the COG appreciate her commitment and dedication throughout the years, and want to wish her the very best in a whole new world of enjoyment,

Regionalism : Concept and Practice

Part VII: Regionalism Wrap-Up

Over the past six months, we've explored the origins of "regionalism" in America, South Carolina, and the Upstate. We've discussed some of the reasons why regionalism seems like a good idea, and how regional councils promote regionalism. Much of this was conceptual and was gleaned from previously written documents and materials from a number of authors. But we have also looked at many specific examples of highly successful regional programs that were conducted right here in the South Carolina Appalachian region. We know that these are programs that work ... if we work together.

Regionalism, in a sense of intergovernmental cooperation, is just using a common sense approach to dealing with common problems and opportunities. Key leaders in our communities are subscribing to that ethic now more than ever before. Why? Because they realize that there are some significant issues out there on the horizon that can only be addressed effectively through regional cooperation. Our challenge, I think, is to try and anticipate the changes and growth that will inevitably occur in our future and try to prepare ourselves as best we can to deal with those issues.

At the Appalachian Council of Governments, we are trying to do just that. How? By sharing information to help solve common problems. By promoting cooperation between the public and private sectors. By working to avoid duplication and better coordinate services. By providing a staff resource pool with professional expertise in areas unique to the needs of local government. By providing a flexible network for regional action.

Although the COG offers an array of services in several different areas, there has been one constant factor which has been the key to our success since our

inception over 30 years ago. We provide a regional forum for our local and state government leaders, through which they can come together and discuss those issues that don't stop at city limits or county lines. We are the neutral ground where our elected officials and civic-minded members of the private sector can put aside self interests, parochial interests, and partisanship - a place where they can look at the bigger picture - learn from one another - and engage in intergovernmental cooperative pursuits that will benefit the collective community of Upstate South Carolina.

Bob Strother, Executive Director

For more information about the Appalachian Council of Governments and Upstate South Carolina, visit our

ARC and EDA Approve Grants for Water Project

The Appalachian Regional Commission (ARC) and the Economic Development Administration (EDA) have approved grants totaling \$500,000 and \$204,867, respectively, to Grassy Pond Water Company in Cherokee County. The funds, to be matched with \$302,086 from Grassy Pond, will be used to construct over five miles of water line and a 200,000-gallon elevated water tank. The project is being undertaken to accommodate planned and expected future growth in the area along Highway 11 near I-85, including a proposed 65,000-square-foot retail facility to provide approximately 174 new jobs. The Grants Services staff of the Appalachian COG assisted Grassy Pond with the application and will administer the project in compliance with ARC and EDA requirements.

Radius and Demographic Reports Profile User-Defined Areas

web sites:
www.scacog.org
 and sc-upstate-info.org

Out of the wide array of services provided by the Infomentum decision support system, two of the hottest products are the Radius Report and Demographic Report.

A radius report provides a concise three-page summary of demographic statistics for an area around a user-specified point or intersection. The user can choose a radius area of up to thirty miles. The information presented in the summary is a compilation of data from the census block groups located within the specified radius. A color map accompanies the report to highlight the incorporated census block groups. There is a great demand for these reports from professionals in real estate, marketing, and retail trade to study the characteristics of a proposed site.

Demographic reports also provide a three-page summary of demographic statistics based on census block group data. Unlike radius reports, however, demographic reports allow the user to individually select the census block groups for which data will be incorporated into the report. Instead of providing information for an area radiating from a central point, demographic reports profile areas that are delineated entirely by the user. Examples include reports for areas within a specified ZIP code, and reports for areas within a certain school district.

The ACOG Infomentum team works with each client to create a customized report. Pricing depends on the number of radius rings and requests for extra map services. For more information



2001 Local Government Symposium

The Appalachian Council of Governments conducted its twelfth annual Local Government Symposium with more than 50 Upstate elected officials and administrators in attendance. Local officials were treated to presentations from Greenville City Manager Randy Oliver, Spartanburg City Manager Roy Lane, Spartanburg Assistant County Administrator Chris Story, and Executive Director Howard Duvall of the South Carolina Municipal Association. The food was



Greenville City Manager Charles "Randy" Oliver

good, the presentations were excellent, and the attendees spent a very pleasant and informative evening.

This year's Symposium included:

- A presentation by Randy Oliver on his personal experiences with Consolidated City-County Government in Georgia;
- A presentation by Chris Story on the proposed Local Option Sales Tax in Spartanburg County;
- A presentation by Roy Lane on the Obstacles and Opportunities with Municipal Annexation in South Carolina; and
- An update by Howard Duvall on pending and enacted legislation in the South Carolina General Assembly - bly affecting local governments.

The annual symposia are designed to educate and inform local government leaders on issues of importance to South

Carolina cities and counties. For information concerning this year's symposium, contact the ACOG Governmental Services Director Joe Newton.



Spartanburg City Manager Roy Lane

Long Term Care Options

Until recently, few alternatives for long term care have been available. Now there are a variety of living arrangements available that offer different levels of care depending on the needs of the individual.

1. Home and Community Care
2. Subsidized Senior Housing
3. Assisted Living Facilities
4. Board and Care Homes
5. Residential Care Facilities
6. Nursing Homes

This article will discuss assisted living facilities.

What is an assisted living facility? Assisted living is a general term for living arrangements in which some services are available to residents but residents still live independently within the assisted living complex. Assisted living communities are designed for frail seniors who need some assistance with the routine tasks of daily living - such as

bathing, dressing or medications monitoring - but do not require continuous nursing care. In most cases, assisted living facility residents pay a regular monthly rent, and then pay additional fees for the specific services they may require. Most assisted living facilities create a service care plan for each individual resident upon admission, and the plan should be updated regularly to ensure that the resident receives the appropriate care as his/her condition changes. Assisted living is not an alternative to a nursing home, but an intermediate level of long-term care appropriate for many seniors.

What is the cost of residing in an Assisted Living Facility? Assisted living facilities vary widely in cost depending on room size, services offered and other factors. Most facilities accept private pay residents only, although some states offer assistance with payment, such as Medicaid or Supplemental Security Income. Assisted living facilities are covered by some long-term care insurance plans.

Fees can start at \$1,000 a month and increase with amenities, level of care offered, and additional services provided, to about \$3,000 a month. Many facilities also require a deposit that may or may not be refundable. The average cost for an assisted living facility falls between \$60 to \$70 per day, compared to \$75 to \$235 per day for a nursing home. Make sure you know what you are paying for. The cost almost always covers room and board and meals. Ask about which services, utilities, and care are also provided in the monthly cost and the additional fees for services not provided in the regular monthly rate.

Miscellaneous Facts About Assisted Living. In the absence of federal regulations regarding assisted living facilities, most providers are subject to state and local laws. Regulations among states vary.

According to a National Center for Assisted Living (NCAL) survey, consumer demand for assisted living is ex-

(Long Term Care continued on page 5)

Brownfields Opportunities

The Upstate, like much of the country, has areas once used for industrial and commercial purposes that are abandoned, contaminated, or both. Lenders, investors, and developers often do not invest in developing these sites for fear of being held liable for cleaning up possible contamination. The result can be blighted areas with abandoned industrial facilities that create safety and health risks for residents, drive up unemployment, push development to green areas, and foster a sense of hopelessness for local residents. These areas are called "brownfields."

Staff from the ACOG recently attended a workshop, in Asheville, North Carolina, on tools that are available to local communities to redevelop contaminated properties. The primary source of funding and guidance is from the Environmental Protection Agency's Brownfields Economic Redevelopment Initiative. The Brownfields Initiative is designed to empower states, communities, and other stakeholders in economic development to work together in a timely manner to prevent, assess, safely clean, and sustainably reuse brownfields.

EPA is providing funding for assessment, clean up and redevelopment through two mechanisms. The first is the Brownfields Assessment Demonstration Pilot program. These pilots explore innovative approaches to solving brownfields problems and provide a growing knowledge base to help direct the Brownfields Initiative. To date, EPA has awarded more than 300 Brownfields Assessment Demonstration Pilots that are funded through cooperative agreements of up to \$200,000 each for a two-year period. The second is EPA's Brownfields Cleanup Revolving Loan Fund Pilot Demonstration program, designed to enable States, cities, towns, counties, and tribes to capitalize on revolving loan funds that will be used to safely clean up brownfields in order to facilitate their sustainable use. EPA provides financial assistance to an eligi-



ble entity to establish its own revolving loan fund that will be used to make loans for authorized purposes. These Pilots are awarded up to \$500,000 each.

There are several other agencies involved in the Brownfields initiatives, including the U.S. Department of Housing and Urban Development, which has budgeted \$25 million for the Brownfields Economic Development Initiative in 2001. The Appalachian Regional Commission also has funding sources for eligible Brownfield Redevelopment projects. The Appalachian Council of Governments serves as the South Carolina Local Development District for ARC. Please contact Chip Bentley at the ACOG should you have any questions regarding these programs.

Medicare Fraud You'd Never Expect

We place a lot of trust in our doctors and other health practitioners. Many of us have enjoyed long-term relationships with our doctors and would reject out-of-hand the mere suggestion that they may be practicing Medicare fraud. In the vast majority of cases, our trust is well placed.

What often appears to be Medicare fraud is actually an honest mistake in billing or a failure to understand and

operate within the complex paperwork requirements of the Medicare system. Federal officials admit that the rules are complex but say the rules are meant to establish good patient records to support claims for payment and thus help ensure that Medicare beneficiaries receive the care and health benefits the program requires. As a result, many physicians are creating documentation in patient charts often not for the benefit of the patient's care but purely to meet government demands. This practice, of course, takes valuable time away from patient care.

Despite all the government's efforts and regulations, the fact remains that Medicare fraud by physicians and other medical practitioners is a very real and persistent problem. The problem is complicated by the fact that people are reluctant to question their physician if they suspect a billing problem exists. They fear that the relationship with their physician will be jeopardized, resulting in a change in the quality of care they receive, if not loss of the physician's services entirely. This fear, along with the system's complexity, makes it relatively easy for crooks and cheats to practice various forms of Medicare fraud and difficult for authorities to identify and stop.

Practitioner Medicare fraud takes many forms. Some of the schemes that Medicare cheats have used include misrepresenting routine care that is not covered by Medicare with a diagnosis that requires professional services and, thus, results in payment. For example, billing acupuncture as physical therapy or joint injections. Billing for services that were never provided or billing for more visits or services or higher levels of care than were actually provided is another fraudulent method. Falsifying documentation to establish the need for surgery, performing unneeded surgeries and double billing by submitting the same bill to two different insurance companies responsible for processing Medicare claims resulting in double payments are other scams.

(Medicare Fraud continued on page 6)

Pine River Plastics, Inc., Named Top State Job Creator

Pine River Plastics, Inc., of Westminster was named one of South Carolina's top job creators in an April 4 ceremony in Columbia.

Pine River Plastics is an American manufacturer of high precision custom injection molded products and assemblies for automotive and non-automotive industry applications. The company was nominated for the award by the Pendleton District Workforce In-



Gov. Jim Hodges presents Job Creator Award to Sam J. Kondoros of Pine River Plastics, Inc.

vestment Board.

The annual Job Creator awards are based on contributions to the state's economy during the previous year. Recipients may be nominated by the six sponsoring agencies and the twelve local Workforce Investment Boards for:

- Employing large numbers of people with the state's Employment Service, and through the One-Stop Centers administered by the local Workforce Investment Boards;
- Capital investment in industry or tourism;
- Support of the state's public and technical college system; and
- Community improvement and impact on hiring economically disadvantaged people in collaboration with the Workforce Investment System.

The Job Creator ceremony was initiated 18 years ago by the state Em-

ployment Security Commission, as a gesture of appreciation to employers who invest in South Carolina.

The program is jointly sponsored by the S.C. Employment Security Commission, state Departments of Commerce, Education, Technical College System, Social Services, and Parks, Recreation and Tourism, and the local Workforce Investment Boards representing Catawba, Greenville, Lowcountry, Lower Savannah, Midlands, Pee Dee, Pendleton District, Trident, Upper Savannah, Upstate, Waccamaw, and Santee-Lynch areas.

More Grandparents Providing Child Care

An estimated 7 percent of America's grandparents provide extensive caregiving to their grandchildren, including more than 20 percent of those caring for the pre-school aged children of working parents, according to a study published in the April issue of *The Gerontologist*.

The study by Esme Fuller-Thomson, PhD, of the University of Toronto and Meredith Minkler, DrPH of the University of California at Berkeley, was based on the analysis of 3,260 grandparents drawn from the National Survey of Families and Households.

These findings suggest that 1 out of every 15 American grandparents may be doing the equivalent of almost a full-time job in terms of the hours devoted to child care. Researchers were concerned that many of these grandparents may be very elderly or ill. When the researchers looked only at grandparents who had provided any child care in the last month, close to 15 percent were extensive caregivers. Another 24 percent of all grandparents provided an intermediate level of care.

The researchers defined extensive

caregivers as those grandparents who provided 30 hours of child care in an average week or cared for grandchildren for at least 90 nights per year. Intermediate caregivers provided child care from between 10 and 29 hours a week or had their grandchild stay overnight for 7 to 89 nights a year.

Age of the grandchild, the researchers noted, "clearly played an important role in influencing the likelihood of extensive care provision." The study also found that 9 percent of all Americans have grandchildren under age five - a considerable increase above the 1993 U.S. Census Bureau estimate of 5.4 percent.

The ACOG Area Agency on Aging will be addressing this and other caregiver issues with the implementation of the Family Caregiver Support Program.

(Long Term Care continued from page 3)

pected to keep pace with an aging population. The number of assisted living residents is projected to increase to nearly two million by 2025. Older Americans who command significant financial resources are demanding the best service assisted living facilities can provide.

If families or residents have problems in long term care facilities, the Long Term Care Ombudsman are one of the best resources for help and information. Ombudsmen will investigate complaints, advocate for the resident, and mediate disputes, if needed. In addition, ombudsmen can provide general advice on what to look for when selecting long term care facilities. Below are the phone numbers for the Long Term Care Ombudsman's office in Upstate South Carolina.

Contact the Appalachian Council of Governments' Long Term Care Ombudsman toll free:

Anderson County	225-3268
Cherokee County	489-6960
Greenville County	242-9733

Calendar of Events

- June 5 Silver Haired Legislature Caucus, 10:30 a.m. - 2:30 p.m., Council Board Room.
- June 5 Appalachia/Upper Savannah Coordinators and Volunteers, Senior Medicare Fraud Training, 10:00 a.m. - 3:30 p.m., Senior Options, Laurens.
- June 8 Summer School of Gerontology Planning Committee Meeting, 10:00 a.m. - 3:00 p.m., Department of Mental Health, Room 404, Columbia.
- June 12 New Staff Orientation to Aging Network, 9:30 a.m. - 3:30 p.m., Capital Senior Center, Columbia.
- June 14 Aging Component Directors Meeting, 2:30 p.m. - 4:30 p.m., Council Board Room.
- June 15 S.C. Association of Area Agencies on Aging Committee Meeting, 10:00 a.m. - 3:00 p.m., Columbia.
- June 19 New Staff Orientation to Aging Network, 9:30 a.m. - 3:30 p.m., Capital Senior Center, Columbia.
- June 21 SC/SE4A Conference Planning Committee, 10:00 a.m. - 3:00 p.m., Central Midlands COG Board Room.
- June 21 Appalachia/Upper Savannah AIM Users Group Meeting, Senior Options, Laurens.
- June 26 New Staff Orientation to Aging Network, 9:30 a.m. - 3:30 p.m., Capital Senior Center, Columbia.
- June 27 Regional Aging Advisory Committee Meeting, 10:30 a.m. - 1:00 p.m., Council Board Room.
- June 29 COG Board of Directors Meeting, 10:30 a.m., Council Board Room.

(Medicare Fraud continued from page 4)

What should you do? The Medicare Summary Notices are always the starting point for any inquiry about the billing practices of your doctor or medical practitioner. Study these documents very carefully. If you have questions or doubts, contact the provider's office for a clear and complete explanation of each item on the statement. If doubts and questions still remain, contact the SCA COG Area Agency on Aging's Senior Medicare Fraud Patrol or your local county Council on Aging.

Reprint of an article by Ben Salewski appearing in the May 2001 Aging Arkansas.

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