Aging Well with Resources
Provided by the Aging & Disability Resource Center

Aging well with:
- social resources
- life activity
- cognitive efficacy
- physical health
- material security

Serving the following counties: Benton | Carroll | Clinton | Fountain | Montgomery | Tippecanoe | Warren | White
Begin Living Life Today

At Trilogy Health Services, we believe in living life with no boundaries or limitations! Here, you’ll enjoy life to the fullest with meals prepared based on your preferences, non-stop activities, a variety of five-star amenities and a dedicated staff that’s always ready with a friendly smile and a helping hand. We provide Lafayette and the surrounding area with a whole host of services: short-term rehab, long-term care, memory care, assisted living, skilled nursing services and respite care. Come see just how good life can be at your local Trilogy Health Services campus – stop by or call to schedule a personal tour today.

Follow us on your favorite social networks

The Springs at Lafayette - Now Open!
765-446-9229 • springsatlafayette.com
2402 South Street • Lafayette, IN 47904

Creasy Springs Health Campus
765-447-6600 • creasyspringshc.com
1750 S. Creasy Lane • Lafayette, IN 47905

St. Mary Healthcare Center
765-447-4102 • stmaryhcc.com
2201 Cason Street • Lafayette, IN 47904

Cumberland Pointe Health Campus
765-463-2571 • cumberlandpointehc.com
1051 Cumberland Avenue • West Lafayette, IN 47906
Welcome to the Senior Resource Guide for the West Central Indiana counties served by Area IV Agency on Aging and Community Action Programs, Inc. Our agency is committed to serving the community through services for older persons, persons with disabilities, and those persons with lower incomes.

The Aging Programs of Area IV Agency on Aging and Community Action Programs serve Benton, Carroll, Clinton, Fountain, Montgomery, Tippecanoe, Warren, and White counties.

Our Aging and Disability Resource Center (ADRC) provides seniors and persons with disabilities the information and services to remain independent:

- Professional Care Management
- Nursing Home Pre-admission Screening
- Information and Assistance and Family Consultations
- Home Delivered Meals
- Personal Needs Assessment
- Application for In-home Services
- Adaptive Equipment

In addition, our Community Action Programs—serving Carroll, Clinton, Tippecanoe and White Counties—offer programs to assist lower-income families in managing their finances, becoming more self-sufficient and preserving their families. We also offer a variety of programs to persons for socialization and physical and mental well-being. (See individual program information within the guide.)
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ARPITIS—affects approximately 50% of persons age 65+ and is the leading cause of disability. Contact the Arthritis Foundation to find ways to enhance your lifestyle.

Aging well with protection from Adult & Elderly Abuse

Adult abuse is defined as abused, neglected and/or exploited adults (age 18 and older), who are unable to protect their own interest, care and well being due to physical, mental or cognitive disabilities. Abuse may be physical, sexual, emotional and financial. Neglect is defined as not providing basic needs of food, clothing, shelter, cleanliness, or medical care and includes self-neglect.

Indiana law requires that citizens and professionals report suspected abuse, self-neglect or exploitation of dependent adults. Reports may be made anonymously and will be investigated and appropriate actions taken to protect the victim.

To report suspected abuse, neglect, or exploitation of an adult in the community call Adult Protective Services. For emergency situations, contact the local sheriff’s department, town marshal, or state or local police.

Some indicators of elderly abuse and neglect:

Abuse: physical, psychological, sexual
• change in behavior
• cuts, bruises, burns
• confinement
• isolation
• harassment

Neglect: by self or others
• mental confusion
• poor hygiene/environment
• inadequate health care
• unable to perform daily living tasks

Exploitation:
• unusual bank withdrawals
• change in power of attorney or legal matters
• lack of personal belongings
• different signatures on checks

To report suspected abuse or neglect in a nursing home or assisted living facility call:

Nursing Home Ombudsman (state) 800-382-7581 (24-hour hotline)
Nursing Home Ombudsman (local area) 765-423-5327
American Association of Retired Persons (AARP)
Serves the needs/interests of people age 50 & older. Local chapters throughout the country. (See “Information and Referral” in this booklet for contact information.)

Indiana Protection and Advocacy Services
800-622-4845 | www.in.gov/apas.org
Advocates for mentally, physically and developmentally disabled individuals. Offers information about resources available and online courses.

Indiana State Medical Association
317-261-2060 | 800-257-4762 (toll-free) www.ismanet.org/legal/consumer_info.htm
Find Association members, how to file a complaint, suggestions on finding medical records.

Mid-America Pension Rights Project
866-735-7737 Free assistance to anyone with a pension question or problem.

National Association for Hispanic Elderly
www.anpem.org | 626-564-1968
Brochures/information in Spanish and may provide referrals to community agencies.

National Council on Aging
202-479-1200 | membership@ncoa.org www.ncoa.org
Offers information on public policies and legislation as well as education and resources related to issues concerning older Americans.

Indiana Attorney General Office
888-834-9969 | www.ai.org/attorneygeneral
Telephone Privacy List
Allows your home and cell phone numbers to be put on a “Do Not Call” list to prevent telemarketers from calling. May register via phone or website. Fraud: Assists with fraud concerns.

Indiana Legal Services
8 N. 3rd Street, Suite 102, Lafayette, IN 47901
765-423-5327 | 800-382-7581
Offers Legal Representation; Consultation; Advice in the legal areas of Family law, Consumer law, Senior law, Housing issues, Public benefits. The Senior Law Project specializes in elder law issues such as Social Security/Ssi, Medicaid, Medicare, guardianship, housing, advance directives, and consumer rights. Eligibility: Income up to 125% of the Federal Poverty Guidelines or up to 200% for persons over age 60 (or their representatives).

Indiana Long-term Care Ombudsman
State Ombudsman: 800-622-4484 | 317-232-7134
Area IV Long-term Care Ombudsman
8 N. 3rd Street, Suite 102, Lafayette, IN 47901
765-423-5327 | 800-382-7581
A federal and state-funded program to improve the quality of life and care for residents (regardless of age or payer source) of long term care facilities through investigation and resolution of individual complaints and empowerment of consumers through education. Long term care facilities may include nursing facilities, residential care facilities, assisted living facilities, adult foster care homes and county operated residential care facilities. You may contact the Ombudsman for a copy of “The Legal Rights of Indiana Nursing Home Residents: A Guide to Quality Care.”

Benefits Of An Early Diagnosis

Allows the person with Alzheimer’s to make decisions about:
• Legal & financial issues
• Relational concerns
• Options for care, including home health and nursing home placement
• End of life care
• Allows the opportunity to educate yourself and family on what to expect from the disease

“Aging in place” refers to living where you have lived for years (not a nursing home/health care environment), using adaptive equipment, services, remodeling and conveniences which allow you to remain in the home of your choice safely and independently as you get older.

Why “age in place”? Because:
• of our emotional attachment to our homes.
• our homes typically minimize exposure to infections. The same cannot be said of residential care facilities because of the higher number of people and diseases—including a higher incidence of antibiotic-resistant “super-bugs”.
• we are often able to preserve brain function by dealing with the usual, everyday demands, challenges, and stimulation that our home environment provides.
• staying in the neighborhood exposes us to multi-generational social networks by keeping close to family, friends, and neighbors. This stimulation helps us live longer.
• it helps us avoid the high cost of care elsewhere.

Aging In Place can be easier with “Universal Design.” A few of the essential features of Universal Design include:
• No-step entry for at least one of your entry-ways.
• Single-floor living—bedroom, kitchen, full bathroom and entertainment area all on the same floor.
• Wide doorways—at least 36 inches wide; and wide hallways—at least 42 inches wide.
• Reachable controls and switches: Light switches or thermostats 42-48 inches from the floor and electrical outlets 18-24 inches from the floor.
• Easy-to-use handles and switches: lever-style door handles and faucets, and rocker light switches make everyday living easier for all.
• Handrails on stairways and grab bars in decorator colors.
• Enhanced high and low frequency tones for doorbells and telephones.
• Items that are easier for arthritic hands to handle.
• Larger print for declining eyesight.
• On/off buttons with color contrasts.
• Walkers in bright hues.
• Smoke detectors with strobe lights.
• Stairs are well lit.
• Steps are a different color than the surrounding area.
• Stove controls are clearly marked and easy to see.
• Carpet is low pile and a firm pad.

Aging In Place Professionals

These agencies offer professional ‘Certified Aging In Place’ Specialists who can do a home assessment and help you design a safe environment.

My Design Alternatives
765-477-1251 | www.mydesignalternatives.com
susan@mydesignalternatives.com

Senior Home Solutions of Indiana (SHS)
765-652-3919
www.seniorhomesolutionsofindiana.com

Total Solutions
765-866-1640

Fire Safety

If you cannot afford to pay for a smoke alarm for your home, contact your local fire department to see if they have a special program to offer these alarms free.

Aging well with help from
Advocacy Organizations

Aging well with resources to
Aging In Place

Aging well with help from
Advocacy Organizations

Aging well with help from
Advocacy Organizations
Aging well with resources for Alzheimer’s Disease & Other Dementias

Alzheimer’s Foundation of America  
866-4FA-8484 M-F, 9-5 ET | www.alzfdn.org/  
Services include hot line counseling by social workers, referrals, education via web and community, National Memory Screening Day (www.nationalmemoryscreening.org), brochures and quarterly magazine.

National Alzheimer’s Association  
info@alz | www.alz.org  
Works to eliminate Alzheimer’s disease through research & support. Offers information on current research, support groups, educational programs—including free or fee-based on-line training at http://www.alz.org/care/alzheimers-dementia-care-training-certification.asp#elearning.

Indiana Chapter Alzheimer’s Association and West Central Indiana Alzheimer’s Association  
317-575-9620 | 800-272-3900 (24/7 Help Line)  
50 East 91st St., STE. 100, Indianapolis, IN 46240  
Serves all counties in Area IV. Offers support groups, education, newsletters. Professionals and lay persons are invited to participate. Call for more information.

Alzheimer’s Care Coalition  
Area IV Agency on Aging  
Aging and Disability Resource Center  
765-447-7683 | 800-382-7556  
Information about resources available, as well as discussions about options for care for persons with Alzheimer’s Disease (and other illnesses or disabilities). The Caregiver Resource Center houses videos, books, pamphlets and resource listings related to caregiving in general and caregiving those with dementia.

**Safety Alert Systems**

With these safety alert systems, the person with dementia will wear a bracelet or necklace that allows radio frequency, etc. to help find them.

**SafetyNet by LoJack**  
877-434-6384 | Safetynetbylojack.com

Project Lifesaver—Tippecanoe County  
Tippecanoe County Sheriff’s Dept  
765-423-9388

MedicAlert + Alzheimer’s Association  
Safe Return®  
888.572.8566 | medicalert.org/safereturn

Alzheimer’s Association Comfort Zone® and Comfort Zone Check-In® GPS locator  
Monitor the person with Alzheimer’s from a secured website and receive alerts when the person leaves a preset safety zone.

**SILVER ALERT:** Is an emergency law enforcement alert system for missing seniors and/or other adults with Alzheimer’s or other cognitive disorders. To activate the alert, contact your local law enforcement agency.

Alzheimer’s/Dementia Caregiver Support Groups

Meetings that allow an opportunity for caregivers to talk with others who are caring for someone with Alzheimer’s disease or other dementias. Members are encouraged to share information, give and receive support and exchange coping skills. Meetings (listed below) are open to the public.

**Wesley Manor**  
765-659-1811  
1555 North Main St., Frankfort, IN 46041  
Meets: 1st & 3rd Wednesday each month, 6 p.m.

**St. Vincent Hospital**  
Contact Tiffany at 765-650-1492  
1300 S. Jackson St., Frankfort, IN 46041  
Meets: Call for information.

**FOUNTAIN COUNTY**  
The Waters of Covington  
765-793-4818  
1600 E. Liberty St., Covington, IN 47932  
Meets: Times and days vary, call for more information.

**VA Illiana Health Care System**  
217-554-5122, Cheryl Rome  
1900 E Main St, Bldg 125 (Library) Room 101  
Danville, IL 61832  
Meets: 2nd Wednesday each month, 2 p.m.

**MONTGOMERY COUNTY**  
Franciscan St. Elizabeth Health–Crawfordsville  
765-364-3175  
1710 Lafayette Rd., Suite 100  
Crawfordsville IN 47933  
Meets: 2nd Tuesday each month, 11:30 a.m.

**TIPPECANOE COUNTY**  
The Center at Jenkins Rest  
765-447-2311  
1915 Scott St., Lafayette IN 47904  
Meets: 1st Tuesday each month 10:00–11:30 a.m.  
1st Thursday each month, 7:00–8:30 p.m.

**Help At Home, Inc** is a large Home Health Care System with 15 offices throughout Indiana. Our Lafayette office provides services to Benton, Carroll, Clinton, Fountain, Montgomery, Tippecanoe, Warren and White county. We service individuals requiring the assistance of:

- Nurses  
- Home Health Aides  
- Attendants  
- Homemakers  
- Direct care staff for the developmentally disabled

All of our staff is:

- Thoroughly trained, tested and supervised  
- References and background checked  
- Fully bonded  
- Insured with liability and worker’s compensation insurance  
- State registered

We also provide Emergency Response Units.

Indianapolis Locations:

- Lafayette  
  765-447-6029
- Lafayette Skilled  
  765-447-0738

Help At Home, Inc is a large Home Health Care System with 15 offices throughout Indiana. Our Lafayette office provides services to Benton, Carroll, Clinton, Fountain, Montgomery, Tippecanoe, Warren and White county. We service individuals requiring the assistance of:

- Nurses  
- Home Health Aides  
- Attendants  
- Homemakers  
- Direct care staff for the developmentally disabled

All of our staff is:

- Thoroughly trained, tested and supervised  
- References and background checked  
- Fully bonded  
- Insured with liability and worker’s compensation insurance  
- State registered

We also provide Emergency Response Units.

Indianapolis Locations:

- Lafayette  
  765-447-6029
- Lafayette Skilled  
  765-447-0738
Importance of a Complete Diagnosis for Alzheimer’s
(Helps to rule out other illnesses/diseases)

- Physical exam and laboratory tests
- Review of all current medications—prescription and nonprescription
- Review of medical history for current/past illnesses of individual as well as family
- Evaluation of diet/nutrition
- Neurological exam—diseases of the brain and nervous system, may include one or more brain scans
- Psychiatric evaluation of mood disorders/way the mind works

Signs that perhaps a person should not live independently:

- Difficulty eating, bathing, or providing basic self-care
- Forgetting to take or taking too many medications
- Doing dangerous things such as leaving stove burners on
- Wandering from home, showing other symptoms of memory loss or confusion

Ask the person’s doctor to evaluate his/her ability to live independently. In addition, keep a list of the number of times that you see a person doing some of these things. (It may be just occasionally.)

Dementia is not a specific disease—it’s a term used to describe disorders affecting the brain that are marked by the symptoms of:

- Memory loss
- Impaired judgment
- Impaired reasoning abilities/abstract thinking
- Personality changes
- Difficulty performing familiar tasks
- Problems with language
- Disorientation to time and place
- Changes in mood or behavior
- Misplacing things
- Loss of initiative

Different types of dementia include:

1. Alzheimer’s Disease
2. Pick’s Disease
3. Lewy Body Disease
4. Vascular Dementia
5. Huntington’s Disease

NOTE:

- There are some dementias that are caused by reversible conditions such as: medication interactions, depression, vitamin deficiencies, or thyroid abnormalities, hearing deficiencies, and urinary tract infections.

Group for Persons with Dementia

Brainbuilders—University Place
Contact Suzan Windnagel | 765-714-6173
Purdue Speech Dept. | 765-494-2343
1700 Lindberg Rd., West Lafayette, IN 47906

These groups are for persons with dementia and are intended to help maximize thinking, memory, and communication in a social setting. NOTE: While these groups of persons with dementia are meeting, there is a Circle of Friends Support Group for their caregivers—also at University Place. See “Caregivers” in this book.

Group #1:
For persons with early- to middle-stage memory loss.
Meet: Each week on Tuesday from 10–11:30 a.m.

Group #2:
For persons with Mild Cognitive Impairment (MCI)
Meet: Each week on Thursday from 10–11:30 a.m.

Welcome to your premier choice for Skilled Nursing Care and Rehabilitation Services in Fowler, Indiana

Green-Hill Manor

Located in a rural country setting. Green-Hill Manor is experienced and dedicated in providing and promoting excellent skilled nursing and rehabilitation care. The country setting allows residents to relax and enjoy the beautiful scenery while receiving the exceptional care they need and deserve. Green-Hill Manor is recognized as a leading and trusted provider in quality care.

For more information or to schedule a tour, contact us today!

501 North Lincoln Ave. Phone: 765-884-1470 Fowler, IN 47944 Fax: 765-884-1932
administrator@ghmanor.com www.ghmanor.com
Fixing meals and/or feeding • And many other types of assistance

Paying bills • Cleaning house • Shopping • Transportation • Personal Care (bathing, etc.) Fixing meals and/or feeding • And many other types of assistance

Definition of a Caregiver: Anyone providing informal (unpaid) care to persons who are unable to care for themselves due to a physical or mental disability. Caregiving can take the form of helping someone by:

Helping the person get dressed
• Helping with eating
• Keeping the house clean
• Transporting
• Personal care (bathing, etc.)

Caregiving can take the form of helping someone by:

Aging and Disability Resource Center—Information about resources available, as well as discussions about options for care for older persons and persons with disabilities, illnesses, etc. The Caregiver Resource Center houses videos, books, pamphlets and resource listings related to caregiving in general and caregiving those with dementia.

Caregiver Compensation

Many caregivers must quit work to care for their loved one, resulting in loss of income and benefits. Below are programs where a caregiver may be paid to care for their family member or other person in need.

Legal Agreement with the Parent/Care Recipient

Consider telling family members about having a formal, written, agreement about compensating the caregiver. This could be in the form of hourly or weekly pay; or it could be that the caregiver might be reimbursed when a house is sold or estate settled.

Consider telling an elder law attorney because an agreement may affect estate taxes, caregiver’s taxes and Medicaid eligibility for the care recipient. Define the care recipient’s needs specifically: scheduling, bill paying, conferring with doctors, transportation, making meals, bathing assistance, etc. And estimate the number of hours that these services will take to complete. (Note: A caregiver will not be paid for every minute.) A doctor should confirm that the person needs this care to remain in the home safely and you should research the going rates of a home health agency for these types of services. Once a contract is made, all involved should sign it. After this, the caregiver should keep a log of the hours and duties performed.

Help for Caregivers from Area IV

Area IV Agency on Aging Caregiver Services 765-447-7683 | 800-382-7556

Aging and Disability Resource Center—Information about resources available, as well as discussions about options for care for older persons and persons with disabilities, illnesses, etc. The Caregiver Resource Center houses videos, books, pamphlets and resource listings related to caregiving in general and caregiving those with dementia.

Family Caregiver Assistance Program

Area IV offers the National Family Caregiver Support Program (NF CSP) as established by the 2000 amendments to The Older Americans Act. The following services are provided:

Services:
• Information to caregivers about available community services,
• Assistance to caregivers in gaining access to the services;
• Individual counseling, organization of support groups, education/information training for caregivers,
• Respite care to enable caregivers to temporarily be relieved from their duties; and
• Supplemental services, on a limited basis, to complement the caregiver’s services.

Populations Served:
• Non-professional caregivers of persons over the age of 60; and
• Non-professional caregivers of persons with dementia of any age; and
• Relative caregivers (not parents) of persons over age 18 with disabilities; and
• Grandparents or relatives age 55 or older raising children under the age of 18 years.

Medicaid Waiver and CHOICE funding for in-home services

Each of these programs has their own guidelines for eligibility. However, the following is true for all of the programs. For more information or to be assessed for eligibility, contact Area IV at 765-447-7683 or 800-382-7556.

• The caregiver must be at least 18 years old.
• The caregiver must have an acceptable criminal background check.
• The caregiver can be a relative; but cannot be a guardian or Power of Attorney, spouse, or parent of minor child.
• The caregiver must provide some of the following services that the care recipient needs: personal care, chore services, transportation, medication oversight, bill paying, etc.

Aged and Disabled Medicaid Waiver Structured Family Caregiver Service through Caregiver Homes:

—Qualifications for Care Recipient:
• “Structured Family Caregiver Service” is a service provided through the Aged and Disabled Medicaid Waiver. Therefore:
• The caregiver must meet the disability guidelines of Medicaid Waiver (see “Paying for Long-term Care” in this book).
• The care recipient must meet the income and asset guidelines for Medicaid Waiver (see “Paying for Long-term Care” in this book).
• Must be approved for Medicaid.
• Must have a suitable dwelling as determined by Caregiver Homes.

—Qualifications for Caregiver:
• Must live with the care recipient 24/7.
• Must be willing to take training in CPR, First Aid, person centered care, and individual rights.
• Caregiver will be an “employee” of the service-provider agency, Caregiver Homes.
• Must document service completed daily and electronically transmit to Caregiver Homes.

CHOICE In-Home Services Self-Directed Care

—Qualifications for Care Recipient:
• Must have 2 major disabilities in ability to care for oneself as determined by Area IV staff.
• If income for individual is between (2015) $1501/mo. and $2943/mo. after medical expenses—they may have a co-pay for services.
• Fiscal intermediary.
• There must be openings with the State for this type of service.

Aged and Disabled Medicaid Waiver Consumer Directed Care

—Qualifications for Care Recipient:
• Must meet nursing home level of care as determined by Area IV staff.
• Income of no more than $2,199/mo. and assets of no more than $2,000. (Special trusts for those with higher income are available.) Must be approved for Medicaid under Waiver guidelines. If the care recipient meets all requirements to receive Waiver services, they may ask that their family member or friend be paid—if they following guidelines are met.
• May be able to live with the care recipient.
• Caregiver must enroll with a third party Fiscal intermediary.

Consumer directed Care

—Qualifications for Care Recipient:
• May be able to direct their own services to a consumer directed service provider agency, Caregiver Homes.
• Client/Care recipient must be capable of directing their care.
• Caregiver must sign a contract with the State Div. of Aging as an independent contractor.
• Caregiver must enroll with a third party Fiscal intermediary.

Caregivers: By taking a break from your caregiving responsibilities, you are not only helping yourself, but you are also helping your loved one by being refreshed and rested. And many loved ones enjoy socializing with another person.
CARE COORDINATION WEBSITES:  www.caringties.com  |  www.caringbridge.com  
www.lotsahelpinghands.com  |  Alz.org/care/overview.asp

Aid families in caring for a loved one by creating a network of family & friends and helping to keep information organized & accessible. Through the site you may be able to share schedules, coordinate appointments, record results, journal experiences and send notifications—all by using a smartPhone, a tablet, or a computer.

RESPITE—relief from tasks of caregiving.
Respite can be for a few hours or it can be for several days. This relief may take the form of someone helping to bathe your loved one or a homemaker to help with housework, or a companion to stay with your loved one while you get out of the house to meet with friends, get your hair done, shop, etc. Respite can be provided by a friend, family, paid individual, adult day care, volunteer companion program, home health agency, or nursing home.

Short term respite—nursing home
Respite may be supplied for up to 30 days in a nursing home if the person meets the level of care required.
• Does not require a pre-admission screening from Area IV
• Does require the person to have: 1) chest x-ray within 90 days of entering the nursing home.
  2) must have seen a doctor for a physical exam within 30 days of entering the nursing home.
  3) and must take their medications with them.
• Person must indicate an expressed intention of leaving the nursing facility by the expiration of the approved time period (less than 30 days).
• Respite must be paid by the person’s private funds or by Medicaid, if the person has it.
• Medicare does not pay for respite.

Medicaid Respite
• Allows short term respite for 30 days every quarter with a break of at least 30 days between stay of 15 or more consecutive days of respite care.
• Contact your physician to get a doctor’s order. That office will then work with the nursing home to get services started.

FOUNTAIN COUNTY
The Key Club (Danville, IL)  
217-446-9000
The Waters of Covington (Covington)  
765-793-4818  |  800-480-4818

MONTGOMERY COUNTY
Ben Hur Health & Rehabilitation (Crawfordsville)  
765-362-0905
Hickory Creek at Crawfordsville (Crawfordsville)  
765-362-8590

TIPPECANOE COUNTY
Creasy Springs Health Campus (Lafayette)  
(for alzheimer’s patients only)  
765-447-6600
Heritage Healthcare (West Lafayette)  
765-463-1541
Joyful Journey (West Lafayette)  
765-607-6156
Tippecanoe Villa (West Lafayette)  
765-463-3662
Wabash Center (Lafayette) 
Adults with disabilities and seniors.  
765-423-5531

WARREN COUNTY
The Key Club (Danville, IL)  
217-446-9000

WHITE COUNTY
Monticello Healthcare (Monticello)  
574-583-9119
Whispering Pines (Monticello)  
574-583-6707
White County Council on Aging (Monticello)  
574-583-7073
White Oak Health Campus (Monticello)  
574-583-0324

“Creating Moments of Joy”  
by Jolene Brackey, offers everyday wisdom on how to interact with someone with dementia.

“Veteran’s” in this booklet.

Adult Day Care 
(provides respite for the caregiver)

Adult day services offer activities, socialization and care for those who should not be alone during the day. A hot meal and transportation may be available. Costs and services for adult day care: $3.00-$12.00/hr. Many nursing homes offer respite for 24 hours or up to a month for a minimum of $120/24 hours.

BENTON COUNTY
Benton County Retirement Village (Oxford)  
765-884-0589
Green Hill Manor (Fowler)  
765-884-1470

CARROLL COUNTY
Carroll Manor (Delphi)  
765-564-4340  |  765-564-4240

CLINTON COUNTY
Mulberry Health and Retirement, Inc. (Mulberry)  
765-296-2911

BENTON COUNTY
Benton County Retirement Village (Oxford)  
765-884-0589
Green Hill Manor (Fowler)  
765-884-1470

CARROLL COUNTY
Carroll Manor (Delphi)  
765-564-4340  |  765-564-4240

CLINTON COUNTY
Mulberry Health and Retirement, Inc. (Mulberry)  
765-296-2911

VA Respite—see “Veteran’s” in this booklet.

Medicaid Respite
• Allows short term respite for 30 days every quarter with a break of at least 30 days between stay of 15 or more consecutive days of respite care.
• Contact your physician to get a doctor’s order. That office will then work with the nursing home to get services started.

NOTE: Some people may be on Hoosier Care Connect, a Managed Care Medicaid (through MDWise, Anthem, or MHS). The person must change over to regular Medicaid for it to pay for the stay.
• If the person is on both Medicare and Medicaid—their Medicaid will not be managed care and should pay for the respite.

VA Respite—see “Veteran’s” in this booklet.

Medicaid Respite
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• If the person is on both Medicare and Medicaid—their Medicaid will not be managed care and should pay for the respite.

VA Respite—see “Veteran’s” in this booklet.
Companion Programs (volunteer)

Caregiver Companion
765-423-1879
612 Wabash Ave., Lafayette, IN 47905
Offers services to caregivers of or to persons who are sick, frail, and disabled by offering companionship, errand running and transportation (no hands-on care is provided). The type of services available is determined by the volunteers that are available.

Family Caregiver Support

(See also “Alzheimer’s Disease” for Alzheimer’s-related support.)

Caring for a loved one offers its rewards, but it also comes with stressors. There are different types of support to assist family caregivers in their responsibilities.

Caregiver Companion Support Group
765-423-1879
Joseph Behler Building
612 Wabash Ave., Lafayette, IN 47905
Meets: 1st Tuesday each month, 1:30-3:15 p.m.

Caregiver Support Group
Grace United Methodist Church
765-838-2072
Susie Northquist | sumarnorthq@aol.com
615 N. 22nd Street, Lafayette, IN 47904
Please enter at the Main Entrance (door #4)

We are now in the Computer Age! Get on board! More and more business, benefits, medical information and transactions are being done now—and are going to be done in the near future—on-line (via the computer over the internet). Examples:
1) Social Security wants you to apply on-line.
2) Medical offices will have a website you have to check to access your medical information;
3) Libraries offer free book rental downloaded onto a computer or tablet, and bookstores sell, at a lower cost, downloadable books.

In addition, much of our interaction with our spread-out families and friends takes place on Facebook, Twitter, and email where we can not only talk with them, but can see photos or actually see the person through a webcam as we talk. (And social interaction is a vital part of healthy aging!)

Computer Classes: Check the resources under “Education” in this booklet as well as libraries and senior/community centers. Go to a library and have someone help you access some of the following website:

- Computers Made Easy for Seniors
  www.csuchico.edu/~csu/seniors/computing2.html

Things to consider when purchasing a computer:
1) What will the equipment be used for?—read books or Facebook with family, etc.; 2) How easy is it to use; 3) Size of screen, keyboard, mouse and other equipment; 4) font sizes and ease of adjustment of them; 5) sound quality and enough volume with ease of adjustment; 6) price.

Things to consider when purchasing a Tablet:
1) With Tablets, the usability controls are only in the apps—so if your eyes aren’t good enough to find the apps, the Tablet may not be for you; 2) A good question to ask yourself is: “Do I have help for a PC or a Tablet when I get stuck” (grandkids, etc.); 3) price. REMEMBER: whatever Tablet you purchase, they can all function as an eReader, play music and go online. They all have touch screens as well. The differences are in how easy it is to access these benefits or to obtain access for extra functionality (add-ons). One example of an easy-to-use tablet is AARP’s “Real Pad” for $189.

Internet safety: Make sure that you read about the safety issues (identity theft, viruses, etc.) that can occur. Learn how to keep your computer and yourself safe. See also: www.onguardonline.gov.

Senior-friendly Computers/
Computer Software:
The following websites offer many different products that may include large print keyboard and other features to assist persons with vision impairments, captioned phone calls for hearing impaired, features to assist persons with cognitive impairments or neurological diseases. Many have free tutorials.

- Telikin | www.telikin.com
- Dell | www.dell.com/xps18
- Ely | http://www.eldy.eu
- www.SeeYouLink.com
- www.microsoft.com/enable
CRISIS INTERVENTION

Crisis, Rape and Suicide Hotline

Beyond the Violence/Wabash Valley Alliance
Warren Co. Hotline: 888-345-1118
Fountain Co. Hotline: 800-370-4103  |  765-762-6187
After Hours: 765-299-6283
Provides case management, counseling, rape & sexual assault advocacy, legal advocacy, Resource and referral, support group, child advocacy and child support group.

Montgomery County
800-370-4103 (hotline)  |  765-362-5600

Tippecanoe County
765-423-1118 (hotline)
Serves Benton, Carroll, Clinton, Tippecanoe, Warren, & White Counties.

Suicide Prevention Life Line | 800-273-8255
Suicide Hot Line | 800-784-2433

Emergency Shelter

Family Crisis Shelter (Montgomery Co.)
800-370-4103  |  765-362-2030
Emergency shelter & transitional living services free to all victims of abuse (This is not a homeless shelter).

Family Promise of Greater Lafayette—Shelter
765-838-3651  |  www.fpglinc.org
Serves homeless families.

Homeless Prevention Coalition
574-583-6048
Serves White Co. and Jefferson Township in Carroll County. Assistance for individuals/families with immediate emergency needs including rent/mortgage. Must be in danger of eviction or homeless.

Lafayette Transitional Housing
Supportive Services Center (Tippecanoe Co.)
765-423-4880
615 North 18th St., STE. 102, Lafayette, IN 47904
Homeless service’s central point of entry in Lafayette. Special veterans’ services available.

Pam’s Promise Transitional Housing
765-366-3203

Rainbow Haven
765-659-4739  |  www.rth.org
Frankfort, IN
Accepts from other counties for transitional housing. Women 20+ years; women with children (no males 10+).

Salvation Army (Tippecanoe Co.)
765-742-0007
1110 Union St., Lafayette, IN 47904
Homeless shelter for families.

Your Family Resource Connection (YFRC)
217-446-1673
201 N. Hazel St.
Crosspoint at the Y  |  Danville, IL
Homeless shelter AND domestic violence shelter. Takes from all areas.

YWCA Women’s Shelter
765-742-0075
Serves: Benton, Carroll, Clinton, Tippecanoe, Warren, & White Counties. Provides 24-hour domestic violence intervention—phone or one-on-one. Temporary housing (30 days) for women with/without children, who are victims of domestic violence.

GLAUCOMA is the leading cause of blindness. Early detection is needed for treatment to be helpful, so see your eye doctor regularly.

Medicare Savings Plan
(QMB, SLMB, QI)

If your income is < $1,835/single (assets < $7,280) or $2,477/couple (assets $10,930) then you may be eligible to have your Medicare Pt. B. premium (generally $104.90) paid for you. For an application, contact Area IV or your Medicaid office.

Home safety for persons with dementia

• Do not leave a severely impaired person with dementia alone in the bathroom.
• Remove the lock from the bathroom door to prevent the person with dementia from getting locked inside.
• Use a night-light.
• Remove small electrical appliances from the bathroom and cover electrical outlets.
• Remove cleaning products from under the sink or lock them away.

Aging Well with Resources for Dental Care

Medicare does not cover the expense of dental care or dentures. Medicaid may cover some expenses.

Dental Referral Service (Nationwide Service)
866-639-7444
www.DentalReferral.com
Dentist referral to area of residence. No financial assistance available.

Donated Dental Services
877-733-6585
Indianapolis, IN (Serves northern half of Indiana)
Provides free dental services for persons in financial need who have a serious dental problem and a physical, mental or psychological disability. Eligibility screening and waiting list.

Indiana University School of Dentistry (IUPUI)
317-274-7433
Indianapolis, IN
Appointments only. Complete dental care for all ages. Accepts Medicaid, dental insurance, private pay and credit card.

Ivy Tech College
765-269-5720
Lafayette, IN
For appointments call to get your name on a waiting list. X-rays, fillings, exams only. Students are supervised by a qualified dentist. Free service to the community. No income guidelines.

Riggs Community Dental Clinic
765-742-1567
Lafayette, IN
For adults & children who have no dental insurance or who have Medicaid. Provides complete exams, x-rays, cleanings, fillings, extractions. Fees based on a sliding scale with proof of income.

ORAL PROBLEMS are a leading cause of poor nutrition in older adults.
A developmental disability is defined as a physical or mental impairment (other than a sole diagnosis of mental illness) that originates before age 22, is expected to continue indefinitely, requires an intensive interdisciplinary plan of services leading to greater functional independence, and includes substantial limitations in at least three of the following areas requiring intervention: self-care; language; learning; mobility; self-direction; capacity for independent living; economic self-sufficiency.

Abilities Services, Inc. | www.asipages.com abilities@asi.com
Assists persons with developmental disabilities with a variety of services.

Locations:
1237 Concord Rd., Crawfordsville, IN 47933
765-362-4020 | 800-362-4021
110 S. Prairie Ave., Frankfort, IN 46041
765-659-4631
2301 Concord Rd., Lafayette, IN 47909
765-446-9201

The Arc of Indiana
317-977-2375 | 800-382-9100
107 N. Pennsylvania St., STE. 800
Indianapolis, IN 46204
thearc@arcind.org | www.arcind.org
The mission: To advocate, educate, and communicate on behalf of people with developmental disabilities and their families. Provides information and assistance about obtaining a special trust for someone with a developmental disability. Government programs provide basics like food, shelter, and medical care but funds invested in The Arc Master Trust can pay for items not covered by government benefits.

Trust I helps families provide for the future of their developmentally disabled loved one by leaving funds for their care without affecting their eligibility for government benefits, such as SSI, Medicaid and state or federally funded residential programs.

Trust II was established to allow a person with a disability or a family member to fund their own trust (often with funds received through an inheritance or social security back payments). It allows them to maintain eligibility for government benefits.

The Arc of Tippecanoe
765-476-3277 | www.arcoftippecanoe.org
The Arc of Carroll County | 574-967-4252
The Arc of Clinton County | 765-659-6380

Wabash Center, Inc.
765-423-5531 | 888-423-5531
2000 Greenbush St., Lafayette, IN 47903
www.wabashcenter.com
Assists persons with developmental disabilities with a variety of services.

Bureau of Developmental Disabilities Services
812-232-3603 | 877-218-3096
30 N. 8th St., PO. Box 10217, Terre Haute, IN 47801
www.in.gov/fsa/ddrs/
BBDS Serves persons of any age with developmental disabilities through a variety of programs, including in-home services through the Medicaid Waiver programs: Community Integration and Habilitation (CIH) Waiver; and the Family Supports Waiver (FSW). To receive a Medicaid Waiver you must meet both the criteria for a developmental disability and ICF/DD level of care. Definitions to follow.

BBDS provides an application for the Waivers and assists in researching additional services available for you. Once it’s been determined that an individual meets the criteria for a developmental disability, that individual will be placed on the appropriate waiver waiting lists. Once a waiver slot becomes available the individual will be offered Waiver services.

Why is there a waiting list? Each year the federal Centers for Medicaid and Medicare Services offer a certain number of slots based upon the funds available. Unfortunately the demand for waiver slots outpaces the supply of waiver slots and a waiting list is created.

Community Integration and Habilitation (CIH) Waiver: CIH is a combination of the previous Autism and the Developmental Disability Waivers and provides services that enable persons to remain in their homes or in community settings and assists transitions from institutions into community settings. This is a needs-based waiver and is designed to provide supports for persons to gain and maintain optimum levels of independence and community integration while allowing flexibility in the provision of those supports.

This waiver is for an emergency, needs-based placement, only. The Division will only place individuals if they meet very specific criteria, which include:

- Eligible individuals transitioning to the community from nursing facilities, extensive support needs home, and state operated facilities.
- Eligible individuals determined to no longer need/ receive active treatment in supervised group living.
- Eligible individuals transitioning from 100% state-funded services.
- Eligible individuals aging out of Department of Education, Department of Child Services, or supervised group living.
- Eligible individuals requesting to leave a large private intermediate care facility for the intellectually/ developmentally disabled.
- Death of a primary caregiver where there is no other caregiver available.
- Caregiver over 80 years of age where there is no other caregiver available.
- Evidence of abuse or neglect in the current institutional or supported group living placement.
- Extraordinary health and safety risk as reviewed and approved by the Division Director.

What is the difference between level of care and eligibility?

Individuals meeting the state criteria for a developmental disability and meeting the criteria for an ICF/DD level of care determination are eligible to receive waiver services.

The state criterion for developmental disability is as follows:

A mental and/or a physical impairment (other than a sole diagnosis of mental illness) that begins before the age of 22 and is expected to continue indefinitely. An individual must have substantial limitation in at least three of the following areas:

- Self care
- Understanding and use of language
- Learning
- Mobility
- Self-direction
- Capacity for independent living
- Economic Self-Sufficiency

The criterion for ICF/DD level of care determination is as follows:

A mental and/or a physical impairment (other than a sole diagnosis of mental illness) that begins before the age of 22 and is expected to continue indefinitely. An individual must have substantial limitation in at least three of the following areas:

- Self care
- Understanding and use of language
- Learning
- Mobility
- Self-direction
- Capacity for independent living

Family Supports Waiver (FSW): Formerly the Support Services Waiver, the FSW is designed to provide limited, non-residential supports to persons with developmental disabilities residing with their families, or in other settings with informal supports.
SIGNS SOMEONE SHOULD STOP DRIVING

- Hitting curbs
- Poor lane control
- Making errors at intersections
- Confusing the brake and gas pedals
- Returning from a routine drive later than usual
- Forgetting the destination you are driving to
- Becoming angry or confused when you are driving
- Failing to observe traffic signs
- Driving at inappropriate speed

HANDICAPPED PARKING PERMIT (TEMPORARY & PERMANENT)

Obtain a form from the local license branch or online and obtain a physician’s written authorization about your disability. Once approved, you receive a license plate or hang-tag to park in disability parking spaces.

Renew your driver’s license online:
www.in.gov/bmv

- You must create an account
- You pay via credit card
- They will use your old photo
- They send it to you in the mail

The following agencies may help adults improve basic education skills in reading, writing and math, provide pre-GED/GED preparation, employability skills, and English as a Second Language. Call to find out specific services.

CARA (Crawfordsville Adult Resource Academy)
765-362-2690
1501 S. Elm, Crawfordsville, IN 47933

Clinton County Adult Literacy Program
Frankfort Community Public Library
765-654-8746
208 W. Clinton St., Frankfort, IN 46041

Elston Community Education Center
765-471-0135
21 Elston Rd., Lafayette, IN 47909

Frankfort Adult Learning Center
765-654-9505
50 S. Maish Rd., Frankfort, IN 46041

Lafayette Adult Resource Academy (LARA)
765-476-2920
1100 Elizabeth St., STE. 3, Lafayette, IN 47904
www://laralafayette.org

Literacy Volunteers of White County
574-583-0789
1001 S. Main St., Monticello, IN 47960

Warren County Learning Center
765-764-1880
26 East Second St., Williamsport, IN 47993

White County Learning Lab
574-583-5158
315 N. Illinois St., Monticello, IN 47960
www.nwhite.k12.in.us/wcii/index.html

Ivy Tech Community College
765-269-5000
3101 S. Creasy Ln., Lafayette, IN
Lafayette-admissions@lists.ivytech.edu
www.ivytech.edu

Senior Scholars Program—Indiana citizens 60 years of age and older with a high school diploma or GED can take credit courses tuition free. Students are responsible for book costs and associated fees. Should be retired from primary vocation and not be employed full-time. Non-credit courses are not included in the Senior Scholars program.

Montgomery County Instructional Center
765-359-0570
2325 Phil Ward Blvd., Crawfordsville, IN 47933

Monticello Instructional Center
574-583-4891
1017 O’Connor Blvd., Monticello, IN 47960

Purdue University
Span Plan Adult Student Services Program
765-494-1254
Schleman Hall of Student Services, Room 207
West Lafayette, IN 47907-2050
spanplan@purdue.edu
www.purdue.edu/odos/spanplan/

For adult students (those married or a parent; those with interrupted education) to assist in completing their education. Should be a part-time, undergraduate student in good standing enrolled at any Indiana campus. Provides grants and scholarships and personal counseling.

WALLA
Wabash Area Lifetime Learning Association
765-746-2006 | http://wallaonline.org
Morton Community Center
222 North Chauncey St., Room 209
West Lafayette, IN 47906
Variety of classes for persons 50 or older who enjoy interacting with active minds. Classes twice weekly for four weeks in Spring and Fall.

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Employment

Senior and disabled employment programs offer job counseling, training and placement for workers. They also serve as a contact point for employers seeking to hire workers.

U.S. Equal Employment Opportunity Commission
800-669-4000
101 W. Ohio St. STE. 1900
Indianapolis, IN 46204
www.eeoc.gov

Investigates claims of employment discrimination based on race, nationality, gender, age, religion, disability or genetics; and provides information about the Americans with Disabilities Act (ADA).

Vocational Rehabilitation Services
www.in.gov/fssa/ddrs/2636.htm
Employment and training services for disabled workers, offers career counseling, occupational skills training, on the job training, work experience, employment readiness, and job search training. Also offers specialized vision-impaired services.

Locations:
Benton, Clinton, Fountain, Montgomery, Tippecanoe and Warren Counties:
765-449-4278 | 877-847-9892 (toll free)
Carroll and White Counties:
765-455-5020 | 877-715-5294 (toll free)

Employment for Older Adults

Senior Community Employment Program (SCSEP)
For low-income individuals age 55 and older. Workers are paid minimum wage for 20 hours work per week in a non-profit or governmental agency.

Experience Works
866-796-8550

National Able Network
855-994-8300

COOL JOBS TO HAVE AFTER YOU RETIRE

Luxury Chauffeur—meet people and indulge your wanderlust. Flexible hours and you decide your customers.

Tech Tutor—If you have knowledge of current technology, share your knowledge with your peers. Flexible hours and perhaps work remotely.

Researcher—Detail-oriented and love to sift through information? May be part time or project-based.

Sports Team Worker—Support your favorite team and get free tickets! Seasonal or part time work.

Adventurer—Want to travel but can’t afford it? Work at a national park, ski resort or retreat through Coolworks program. Variety of positions.

My Children Are Coming Today

Printed with permission from the book, “Green Winter,” by Elisa Maclay

My children are coming today. They mean well. But they worry. They think I should have a railing in the hall. A telephone in the kitchen. They want someone to come in when I take a bath. They really don’t like my living alone. Help me to be grateful for their concern. And help them to understand that I have to do what I can as long as can.

They’re right when they say there are risks. I might fall. I might leave the stove on. They really don’t like my living alone. Help me to be grateful for their concern. And help them to understand that I have to do what I can as long as can.

They’re right when they say there are risks. I might fall. I might leave the stove on. But there is no challenge, no possibility of triumph, no real aliveness without risk.

There were young and climbed trees and rode bicycles and went away to camp, I was terrified. But I let them go. Because to hold them would have hurt them. Now our roles are changed. Help them see. Keep me from being grim and stubborn about it. But don’t let them smother me.
Medicare does not cover expenses for routine eye exams or glasses. However, Medicaid may cover those costs. Medicare does cover the cost of the first pair of glasses following cataract surgery with intraocular lens implant. Contact Area IV for a listing of agencies that assist with services for persons with visual impairments.

ACB (American Council of the Blind) Radio  
www.acbradio.org  
Streams via the internet, up-to-date and relevant information worldwide.

Bosma Programs:  
Rehabilitation Services & Employment  
866-602-6762 | www.bosma.org  
8020 Zionsville Rd., Indianapolis, IN 46268  
1) Reader services, 2) specialized instruction in daily living skills, 3) sensory aid assessment and services, 4) adaptive technology lab, 5) low vision aid follow-up, 6) Senior Itinerant Rehabilitation Teaching Program, ages 55+. Provides assessments, and training in your home, and adaptive visual aids.

“itinerant” means “traveling from place to place as part of your work.” The Itinerant Rehab Teacher will travel to your home and conduct an assessment, develop a teaching plan and provide in-home training in the areas of daily living skills.

“Connections” Over-the-phone Activity Line—  
Discussion, education, and storytelling. For persons age 55 & older.

EyeCare America  
877-887-6327 | pubserv@aao.org  
www.eyecareamerica.org

Persons age 65 or older who have not seen an EyeMD in three or more years may be eligible to receive a medical eye exam and up to one year of care at no out-of-pocket cost for any disease diagnosed during the initial exam. Volunteer ophthalmologists will waive co-payments, accepting Medicare and/or other insurance reimbursement as payment in full: patients without insurance receive this care at no charge.

IRIS (Indiana Reading and Information Reading-Services)  
317-614-0404 (WFYI) | www.wfyl.org/iris

Offers audio readings of sections of the Indiana-polis Star via telephone voice message system to print-impaired Indiana residents. An application and a certificate of impairment are required.

Nina Mason Pulliam On Demand Service:  
offers listeners audio recordings of local newspaper content, periodicals, books and more, 24/7 with audio streaming service via the Internet or Smartphone. Must be a regular IRIS user (see above) and have a user name and password.

Indiana State Library  
800-622-4970 | www.in.gov/library/tbbl.htm

Special Services Division—Loans books and other materials in Braille, large-print and recorded versions, as well as devices on which to play them, at no charge to persons who are visually impaired or who have physical disabilities that prevent them from reading standard print. Materials available in Spanish. Materials are distributed and returned by mail at no charge to patrons.

Lions Clubs International  
630-571-5466 | www.lionsclub.org

Eye care financial assistance through local clubs.

New Eyes for the Needy  
973-376-4903 | www.new-eyes.org

Vouchers provided for purchase of prescription eyeglasses for low income. Must apply through a social service agency or other provider. Does not pay for eye exams.

NFB-Newsline*  
866-504-7300 | www.nfbnewsline.org

Enables access to national and local newspapers to individuals who cannot read conventional print. Available online.

Vocational Rehabilitation  
Blind and Visually Impaired Services

The Older Blind/Visually Impaired Program expands independent living services for people who are age 55 and older and have a severe visual impairment.

Benton, Clinton, Fountain, Montgomery, Tippecanoe and Warren Counties  
765-449-4278 | 877-847-9892 (toll free)

Carroll and White Counties  
765-455-5020 | 877-715-5294 (toll free)

Healthy Eyes at ALL AGES

• Know your family’s eye health history. Eat Right. Fruits and vegetables and fish high in omega-3 fatty acids may help your eyes.

• Maintain a healthy weight. Excess weight raises your risk for diabetes and other conditions (high cholesterol and blood pressure) that can harm vision.

• Wear protective eyewear. Wear eye protection specially designed for sports, or other activities.

• Wear sunglasses. To protect your eyes from sun damage, choose glasses that block at least 99% of both UV-A and UV-B rays.

• Quit smoking or never start. Smoking is linked to an increased risk for several eye diseases.

• Clean your hands and your contact lenses. Avoid infection by washing your hands thoroughly before putting in or taking out contact lenses. Disinfect and replace lenses as instructed.

• Give it a rest. Do you work at a computer? Every 20 minutes, look about 20 feet in front of you for 20 seconds to reduce eyestrain.

For more resources, see  
http://seniordriving.aaa.com/  
tools-additional-resources
Supplemental Nutrition Assistance Program (SNAP) / Food Stamps

SNAP/Foodstamps are available to families where family income is under 130% of poverty ($1275/one or $1786/two after deductions). Assets are limited to $2250 for persons under age 60 and $3250 for persons under age 60 and disabled or over age 60. If you receive SSI benefits, the income guidelines don’t apply. SNAP benefits are issued monthly on electronic benefits transfer cards called “Hoosier Works” for food items only. Careful records of your medical expenses (co-pays, transportation cost to doctor, etc.) are ways that you can lower your qualifying income.

“Able-Bodied Adults without Dependents” program of SNAP requires persons ages 18-49 with no “medical certification as unfit for work” to work an average of 20 hrs/week. Or participate in SNAP employment and training programs.

To apply for SNAP or to request an application, go online to www.in.gov/fssa, or contact your local Dept. of Family Resources (DFR) or the Central Call Center. See “Medicaid” section in “Health Insurance” for addresses for local DFR offices.

HELP PAY YOUR MEDICARE PT. D. PREMIUM

The Medicare Low-Income Subsidy program may pay at least part of your Pt. D. premium if your (2015) income is less than $1,491/ single (assets less than $13,640) or $2,012/ couple (assets $27,250). For an application, contact Area IV or apply online at www.ssa.gov.

Lifeline Telephone Assistance

Lifeline:
800-SafeLink | www.safelink.com
A Federal government benefit program to provide eligible consumers a discount on phone service for either a landline or wireless service—but not both. In addition, there can only be ONE SafeLink consumer in a household.

SafeLink Wireless: A Lifeline Program service that provides a free cell phone plus a certain number of free texts or minutes for local & long distance calls. Cannot have both landline and wireless service. Only ONE SafeLink consumer per household.

If your income is below 135% Federal poverty guideline, $1,324/individual or $1,792/ couple per month (2015); or if you are receiving assistance from a State or Federal program such as Medicaid, SNAP, Energy Assistance, etc., you may be eligible. The telephone services must be listed in your name for your primary residence. Apply through your local telephone company or contact Area IV for an application.

Monetary Assistance

There are some agencies, churches that may be able to provide financial assistance for utilities, rent and deposit, medical/prescription expenses, or other emergencies. Call Area IV for a current listing.

Salvation Army Emergency Financial Assistance
Rent assistance, utility assistance, pharmaceutical assistance, vision, gas vouchers, bus tokens, bus passes, and deposits on rent or utilities.

Salvation Army County offices
Community Action Programs of Western Indiana | 765-385-0623
105 S. Howard, Oxford, IN 47971 (Benton County)

Area IV Agency on Aging and Community Action Programs
765-564-6105 | 800-382-7556
Contact Kim Widner (Carroll County)

The Salvation Army Service Center
765-654-7896 | (Clinton County)
300 W. Washington St., Frankfort, IN 46041

Community Action Programs | 765-793-4881
418 Washington St., Covington, IN 47932 (Fountain County)

HUB | 765-382-8840
406 S. Mill St., Crawfordsville, IN 47933 (Montgomery County)

Salvation Army | 765-742-0006
1110 Union St., Lafayette, IN 47904 (Tippecanoe County)

Calls accepted on this line 9:00 am-10:30 am, Tuesdays only for appointments. The line will not be answered, nor will appointments be made at any other time.

Call Me Today
Joanne Broadwater
FINANCIAL ADVISOR
P (765) 762.6780
www.joannebroadwater.com

Rental Assistance

Subsidized housing is defined as all types of housing where some form of subsidy/rent assistance is provided for people living in private market housing. Certain apartment complexes or senior housing may offer rental assistance via their own funding source. Or the rental assistance may come from the Housing Choice Voucher Program. Call Area IV for a list of subsidized housing in your area.
Energy Assistance Program——

The Energy Assistance Program provides one-time assistance with heating or electrical bills directly to the companies for low-income persons. Income guidelines for 2015 are $1,501/mo. per individual and $2,022/mo. per couple. The program starts in October and runs to May of the next year. If you are receiving energy assistance, you cannot be shut off from Dec. 1 to March 15 of that winter. Emergency funds for shut-off notices are available. Documentation is required.

The Summer Cool Program provides a one-time credit on an electric bill. In addition, air conditioners (once every 5 years) and fans may be available to those with qualifying income and health conditions.

Utility/Heat Assistance

Some utility companies will contact concerned family members if an elderly relative fails to pay bills; and they may offer budget/payment plans. Contact the utility company to learn about the special services they offer to assist elderly customers and/or to negotiate a payment plan. (See also “Monetary Assistance” in this booklet.)

Area IV Agency on Aging and Community Action Programs, Inc. 765-447-7683 | 800-382-7556
660 N. 36th St., PO Box 4727 | Lafayette, IN 47903
Serves Carroll, Clinton, White, and rural Tippecanoe counties.

Community Action Programs | 765-793-4881
418 Washington, Covington, IN 47932
(Benton, Fountain, Warren Counties)

Crawfordsville Housing Authority
Montgomery Co. | 765-362-2407
220 E. Main St., Crawfordsville, IN 47933

Lafayette Housing Authority
765-771-1300
100 Executive Dr., Lafayette, IN 47905.
Serves the Lafayette/West Lafayette areas.

Township Trustees

Township trustees can assist persons in paying for basic needs such as medical care and emergencies, funeral expenses, shelter, utilities/fuel. If you do not know who your trustee is, contact Area IV for a current listing or call your local county clerk.

Consumer Affairs Division
Indiana Utility Regulatory Commission 317-232-2701 | 800-851-4268
Indianapolis, IN
www.in.gov/lurc
Mediates disputes between utilities and consumers. First seek to resolve the matter directly with the utility that provides the service. If not satisfied, you may file a complaint with the Commission by telephone, mail, e-mail, fax, or in person. Forms are available on the web page.

Call individual utilities, creditors or banks for details on special services to assist older customers. Upon request, some will contact concerned family members if an elderly relative fails to pay bills. Banks offer automatic account deductions for regular monthly payments. And some trust departments at financial institutions offer money management and bill-paying services for a fee.

Area IV Agency on Aging and Community Action Programs, Inc. 765-447-7683 | 800-382-7556
660 N 36th St., Lafayette, IN 47903

Indiana Attorney General
Consumer Protection Division
800-382-5516 | Indianapolis, IN
www.in.gov/attorneygeneral/2434.html
If you suspect a scam or have been a victim of a scam, call the Attorney General’s Office. It investigates consumer complaints and regulates licensed occupations.

Indianapolis, IN
May qualify for aid to help with mortgage payments if you were unemployed or if you can’t afford your house payment due to having to take a lower-paying job, loss of income due to family member’s death, being called to military service, or large medical expenses.
PROTECT YOURSELF FROM IDENTITY THEFT:

There is no way to entirely protect yourself from identity theft but you can make it hard for someone to steal you identity.

• Don’t carry your Social Security card in your wallet or purse or other documents that contain your Social Security number unless you need them. If your driver’s license contains your Social Security number, ask your local BMV to have it removed.

• If you aren’t using one or more credit cards, cancel them in writing with the issuing financial institution.

• DO NOT write your personal identification number (PIN) on the back of your credit card and don’t write it on a little sheet of paper you carry in your wallet or purse.

• Instead of signing the back of your credit/debit card, write “check photo id” in the signature block.

• Check credit card bills and bank statements carefully every month, looking for activity you don’t recognize.

• Make copies of the front and back of all your credit and debit cards, then place the copy in a secure location. If your card is lost or stolen, you have the relevant information to cancel.

• A lot of stolen personal information comes from “pre approved credit” offers you receive in the mail—and then discard unopened. To stop the offers, opt out by calling (888)5-OPTOUT (888-567-8688).

• In obituaries, don’t include the deceased’s birth date, place of birth, last address or job.

• Starting a month after the death, check the departed’s credit report for suspicious activity at:  www.annualcreditreport.com

(Information from AARP Bulletin June 2015)
**CONSUMER PROTECTION / FRAUD:**

Older adults are often the targets of consumer fraud and scams. Protect yourself.

- Don’t fall for anything that sounds too good to be true, such as: a free vacation, sweepstakes prizes, cures for cancer and arthritis, a low-risk, high yield investment scheme.
- Never give your credit card, phone card, Social Security or bank account number to anyone over the phone. It’s illegal for telemarketers to ask for these numbers to verify a prize or gift.
- Don’t let anyone rush you into signing anything, such as an insurance policy, a sales agreement, a contract. Read it carefully and have someone you trust check it over.
- Beware of individuals claiming to represent companies, consumer organizations, or government agencies that offer to recover lost money from fraudulent telemarketers for a fee.
- Beware of 900 numbers. Remember, if you call a 900 number to claim a “prize”, you end up paying for the call. Make sure you understand all charges before making the call.
- Look closely at offers that come in the mail. Con artists often use official-looking forms and language and bold graphics to lure victims.
- If you receive items in the mail that you didn’t order, you are under no obligation to pay for them. Throw them out, return them, or keep them.
- Beware of cheap home repair work that would otherwise be expensive. The con artist may do only part of the work, use shoddy materials and untrained workers, or simply take your deposit and never return.
- Never pay with cash. Never accept offers from drive-up workers who “just happen” to be in the neighborhood. If they’re reliable, they’ll come back after you check them out.
- Report con games to the police, your city or state consumer protection office, district attorney’s office, or a consumer advocacy group. Don’t be embarrassed. Some very, very astute people have been taken in by these pros.
- Avoid “vishing”. Dubbed “vishing”, the fraud sees randomly dialed users phoned by an automated system to be told that their credit card has been used illegally. The ploy then requires their victims to dial a fake 800 number, which accesses a system requesting them to confirm their account details and credit card number. Armed with this information, criminals then empty the victim’s account by buying products and services on the card.
- Beware of individuals claiming to represent companies, consumer organizations, or government agencies that offer to recover lost money from fraudulent telemarketers for a fee.

**Reverse Mortgage**

A reverse mortgage is available for homeowners, 62+ who live in eligible properties as their primary residence, have substantial equity (+50%) in their home and can demonstrate an ability to maintain taxes, insurance and maintenance on their own. A non-borrowing spouse will be allowed to stay in the home until they sell, move or die BUT will not have access to any of the funds after the death of the borrower.

Failure to maintain property, pay property taxes or keep insurance in force on the property could result in losing your home to foreclosure. There are pros and cons to taking out a reverse mortgage.

**PROS:**
- You keep 100% ownership until you die, move or sell the home.
- No monthly payments are required, unlike a home equity loan.
- Money can be obtained in monthly payment, line of credit or lump sum subject to first year limitations.
- May be used to pay off any present liens or pay for anything else you need.

**CONS:**
- There are substantial upfront fees (i.e. mortgage insurance commitment fees, loan origination fees and closing costs), as well as ongoing fees (mortgage insurance fees, interest and possible servicing fees) during the course of the loan.
- The standard Home Equity Conversion Mortgage (HECM) charges either a .5% or 2.5% mortgage insurance commitment fee up front based on the home’s value. The percent is determined by the amount of up-front cash needed to extinguish existing liens. This will be covered in counseling required prior to the mortgage.
- The HECM’s also impose monthly ongoing insurance premiums at the rate of 1.25% of your outstanding mortgage balance (the amount of money you have actually received).

If you default (see above) you can lose your home. About 9% of reverse mortgages are in default due to non-payment of property taxes or insurance.

The amount you are allowed to borrow depends on your age, the value of your home and the interest rate. The HECM is a non-recourse loan, meaning the borrower will never be responsible for repaying more than the house is worth. The home sale proceeds will pay off the mortgage. Any money left over goes to you or your heirs. If the house sells for less than the mortgage value, the lender files a claim against the FHA mortgage pool.

The reverse mortgage will be underwritten similar to a traditional mortgage using a Financial Assessment. The assessment will take into account your income, credit worthiness and financial capacity. If you do not pass the assessment, special procedures may allow you to obtain the mortgage.

**Reverse Mortgage Checklist:**

1. Talk to a CPA, financial planner or elder law attorney to make sure a reverse mortgage is right for you;
2. Shop around. Some lenders reduce or waive servicing fees;
3. Let family members know you are considering a reverse mortgage and obtain their input.

**What’s the best age to take out a reverse mortgage?** Although people are eligible at 62 to apply for a reverse mortgage, AARP policy experts believe people should postpone getting a reverse mortgage as long as they can to ensure that they will have money later in life for needs like long-term care. Make sure to discuss your individual situation with your HECM counselor so appropriate options can be explored.

If you decide to apply for a reverse mortgage, you are required to obtain counseling with a HUD certified counselor prior to application. The session will cover the costs associated with the reverse mortgage, how much you might expect to receive, alternatives to a reverse mortgage, the financial assessment process and how a reverse mortgage will affect heirs.
AVOIDING FORECLOSURE

1. **Don’t ignore the problem.** The further behind you become, the harder it will be to reinstate your loan.
2. **Contact your lender as soon as you realize that you have a problem.** Lenders do not want your house. They have options to help borrowers through difficult financial times.
3. **Open and respond to all mail from your lender.** The first notices you receive will offer good information about foreclosure prevention options. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.
4. **Know your mortgage rights.** Find your loan documents and read them so you know what your lender may do if you can’t make your payments. Learn about the foreclosure laws and timeframes in your state (every state is different) by contacting the State Government Housing Office.
5. **Understand foreclosure prevention options.** Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the internet at portal.hud.gov/portal/page?_pageid=33,717348&_dad=portal&_schema=PORTAL
6. **Contact a HUD-approved housing counselor.** The U.S. Department of Housing and Urban Development (HUD) funds free/low cost housing counseling nationwide. Counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. Find a HUD-approved housing counselor near you or call 800-569-4287.
7. **Prioritize your spending.** After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment, such as cable TV, memberships, or entertainment. Delay payments on credit cards and other “unsecured” debt until you have paid your mortgage payment.
8. **Use your assets.** Do you have assets such as a second car, jewelry, or a whole life insurance policy that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don’t significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.
9. **Avoid foreclosure prevention companies.** Don’t pay fees for foreclosure prevention help. Use that money to pay the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three month’s mortgage payment) for information and services your lender or a HUD approved housing counselor will provide free if you contact them.
10. **Don’t lose your house to foreclosure recovery scams!** If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional, or a HUD approved housing counselor.

**Federal Housing Authority-Approved Agencies**

- **Apprysen Credit Counseling**, Indianapolis
  800-365-2227  |  www.apprysen.com
- **The Affordable Housing Corp., Marion**
  765-662-1574  |  www.ahcgrantcounty.com
- **Financial Hope Counseling & Education**
  800-308-2227  |  www.financialhope.org
- **Homestead CS, Lafayette**
  765-423-1284  |  www.homesteadcs.org

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Although the idea of facing a funeral brings forth feelings of fear and grief, just knowing that there is a plan of action in place is comforting to those who have pre-arranged funeral services and to their loved ones.

Many decisions must be made at the time of a death, so the pre-arrangement counselor should be knowledgeable of the process and present you with all the options available—and let you decide what is best for you and your family. These decisions include the type of service and merchandise (casket, burial vault, etc.) to be provided, location of service, clergy to perform the service, and flowers desired. Memorial folders need to be selected including what to use on the outside (photo, cross, flowers, etc.) and what kind of verse, scripture or poem would be appropriate. Cemetery services also need to be decided (what cemetery, a cemetery plot, charges for the burial, a monument). Personal information is gathered to complete a death certificate and for use in an obituary.

Disposition of the body involves decisions about organ and/or body donation, burial type (green or embalmed) and cremation. The decision on what is best for each family’s situation is the key factor. Natural or Green burial is a trend where the body is prepared without chemical preservatives used in embalming and is buried in a biodegradable coffin or simple shroud. The cemetery must be willing to do “green” which may be hard to find. Typically the average cost of a traditional funeral and burial is $6,000 to $9,000. Cremation is chosen for many reasons, including economic and ecological, and the average cost is $3,000 to $3,500. These costs are determined by decisions made for the type of merchandise selected (casket, vault); whether to embalm, not embalm or cremate; and on whether to have visitation and the service on the same day or over a two-day period.

There are third party expenses associated with funerals. These costs are not controlled by the funeral home, but some may be included in the pre-paid contract. Examples include clergy honorariums, death certificates, cemetery costs, obituaries, sales tax and vault service charges.

There are two types of funeral pre-arrangements: The funeral plans are made but are not prepaid. (There is no charge for this.) This type of arrangement DOES NOT guarantee the funeral cost and is subject to inflation. NOTE: funeral costs tend to double every 12 years or so. You make the plans and prepay. This guarantees in full the services/merchandise provided by the funeral home.

Planning ahead can be a blessing for families because you are not emotionally distraught and you can think clearly and sensibly and do not “emotional overspend.” It is wise to have a family member join you in the meeting as you arrange your services.

It’s no secret—when someone you love dies, it hurts. It’s amazing how the death of one human being can so impact our lives. We not only miss them, but we miss “who we were” when they were alive on this earth with us. Change is always hard, and the death of a loved one, especially a spouse, child or sibling can change everything we knew as “normal.”

Fortunately, we were all born with the ability to cope with loss. As much as we dislike it, we can, and will continue to find ways to grieve the death. There is no “getting over it,” but rather it’s learning how to incorporate loss into our lives now, always striving to live happy, healthy yet different, lives forward. A time of grief can be easier if you can find safe people in safe places to share your story of heartache.

Check funeral homes, churches, and hospice agencies to see if they offer grief/bereavement support groups and individual consultations. Or call Area IV for an updated list.

Compassionate Friends—Katherine Weil Center 765-447-7370 For parents who have lost a child through death.

Dusk-to-Dawn Bereavement Services Contact Cheryl | 765-376-5644 Crawfordsville, IN 47933 Meets: Monday–Thursday, 9 a.m.–4 p.m. Evenings by appointment.

Franciscan St. Elizabeth East Hospital 765-502-4105 Individual appointments available. No group.

Guardian Angel Hospice—Grief Support Groups 765-448-4541

Hippensteel Funeral Home 765-491-5321 | 765-414-2070 Various support groups available.
If you suspect hearing loss, get a hearing evaluation by a licensed professional before purchasing a hearing instrument. Medicare does not pay for hearing aids. Medicaid may help pay for hearing instruments on a case by case basis & degree of hearing loss.

Deaf Friends International 513-658-4879 | www.workersforjesus.com Provides financial help to deaf children and adults for hearing aids, TTYs and other special equipment. Grants are for individuals, but requests must come from professionals on official stationery.

Hear Now Program 866-354-3254 | www.sowetheworldmayhear.org Provides new and refurbished hearing aids to adults and children who are legal residents of the U.S., meet the financial criteria, and are approved for assistance. Must have an audiologist willing to work with Hear Now. Call for an application or fill one out on-line.


RELAY Indiana Dial 7-1-1 | 800-743-3333 Spanish | 800-435-8590 Speech-to-Speech | 800-743-8231 Customer Service | 800-676-3777 CapTel Customer Service | 888-269-7477 www.relayindiana.com IP-Relay: Free app for iPhones/iPads www.purple.us/iphone Telephone service for hearing and/or speech impaired persons utilizing an operator as an interpreter (telephone relay service) 24 hrs. a day. Distributes equipment and trains. Local calls are free, long distance calls are billed to the customer by their long distance carrier.

Richard L. Roul debush Veteran’s Administration Medical Center 317-554-0000 | 888-678-6889 Audiology Dept., 1481 West 10th St. Indianapolis, IN 46202 VA Illiana Health Care System 217-554-3000 | 800-320-8387 www.danville.va.gov Offers complete hearing test, and may provide hearing aids, batteries and repair. In service, or honorable discharge. Call for an appointment, or go to nearest facility for evaluation. Possible co-payment, depending on income.

Other Assistive Listening Devices
- Ear Readers—magnifies all sounds so should not be used in a crowd
- Smartphone apps—turns phone into an amplifier using earphones
- Pocket talkers—amplifies sound and filters out background noise
- Utilize a visual signal such as a phone or doorbell of alarm system flashing light

Loss of Quality of Life with Hearing Loss:
- Social isolation
- Delusions
- Increases risk of falling
- Misdiagnosis of dementia
- Unable to hear sirens/alarms

The Affordable Care Act (ACA / Obama Care) of 2010 requires that all American citizens and legal residents purchase qualified health insurance coverage. The penalty for noncompliance will be an excise tax and will be recovered via income tax returns/refunds. There are different types of insurance that you can purchase:
- Employer Health Plans
- Health Insurance Marketplace
- Private Insurance Companies
- Medicaid: 1) for aged, blind and disabled who are not Medicare eligible; 2) Managed Care; 3) HIP 2.0; 4) Medicaid 1915(i) for persons with serious mental illness; 5) for persons who are receiving services through the Medicaid Waiver; or living in an institution, including a nursing home.
- Medicare

Consumer Rights and Protections
- Insurers prohibited from denying coverage to children with pre-existing conditions.
- Insurers prohibited from denying coverage to adults with pre-existing conditions by 2014.
- Insurers prohibited from dropping coverage if person was sick and had made a mistake on their application.
- Insurers prohibited from placing “lifetime limits” on coverage for persons with serious/chronic illnesses
- Insurers cannot charge you more if you obtain emergency services outside the health provider network.
- Persons are guaranteed their choice of any available primary care doctor/pediatrician in their plan’s network of providers.
- Women may see an OB/GYN without having to obtain a referral first.

NOTE: some insurance plans are grandfathered in if they existed prior to the Affordable Care Act and may not have to go by some of the new rules. They must disclose if they are grandfathered.

Before You Look for a Plan
1. Know your income so you can enter it into your application (it may mean you are eligible for a break on costs.)
2. Know your budget and what you can spend monthly for insurance
3. Research the meaning of deductibles, co-pays, out-of-pocket maximums, and premiums
4. Make a list of questions you have to consider if you want to change plans, such as, “Can I stay with my current doctor?” or “Will this plan cover my health costs when I’m traveling?” or “Do you only contract with certain hospitals, nursing homes and home health agencies?”

EMPLOYER HEALTH PLANS— Persons with employer group plans may continue with that plan or purchase through the Exchange. Special rules apply for small companies and large companies regarding offering their employees health insurance benefits.

HEALTH INSURANCE MARKETPLACE—
If your monthly income is up to $3890/1 or $5243/2 then you may purchase an insurance plan through the Marketplace. Yearly Open Enrollment dates to enroll in a new plan for the next year are November 1 through part of January 31. If you lose your current coverage due to a job change/loss then you may be able to enroll at a different time.

NOTE: If you have Medicare, you cannot enroll in a Marketplace plan.

• Insurance and coverage finder tool: See www.indianahealthinsuranceexchange.com to search and compare insurance plans. May enroll online or phone. If you need assistance in finding a plan that fits your needs you may talk with a certified “Navigator.” See the listing on the following page.

• Every health insurance plan offered by private companies in the Marketplace will offer comprehensive coverage, from doctors to medications to hospital visits. You can compare your insurance options based on: 1) price benefits, 2) quality, and 3) other features that may be important to you.

• There will be four levels of coverage—all must cover the same essential benefits but will have different deductibles and co-pays.

1) Bronze will cover 60 percent of expected medical costs, charge the lowest premium and have the highest annual deductible; 2) Silver and Gold are “middle of the road” with costs for premiums, deductibles, and percentage to be paid on medical costs; 3) Platinum will cover 90 percent of expected medical costs, have the lowest annual deductible and have the highest premium.

• Individuals and families may be eligible for a free or low cost plan or a Premium Tax Credit that lowers your monthly premiums.

2) persons living in nursing facilities or otherwise eligible for Medicaid. Individuals currently enrolled in Healthy Indiana Plan (HIP), Hoosier Healthwise (HHW)—including parents and caretakers and 19-20 year olds are also eligible.

There are three pathways to coverage: 1) HIP Basic which allows individuals below 100% Federal Poverty Limit (2015 is $1001/1 or $1348/2) who do not make POWER account contributions to have Minimum Essential (healthcare) Coverage; 2) HIP Plus is the HIP Basic plan with enhanced benefits including dental and vision and other treatments. This is the only option for persons with income between 100% and 138% FPL. It requires personal individual contributions to a POWER account; 3) HIP Link—a contribution plan that helps pay for employer-sponsored health insurance.

POWER Account: A POWER account is an account that operates similar to a Health Savings Account. Members contribute monthly fees (based on income) to the account and then use it to pay for their expenses during the deductible period. Typically, this will be approximately 2 percent of your income. The deductible is $2,500. Expenses over this amount are fully covered at no additional cost to you—except required copayments in the HIP Basic Program.

All HIP members will receive an invoice for their POWER account contribution. They must be paid by the due date stated on the invoice to become enrolled in HIP Plus. Lower income members (under 100% FPL) who choose not to make POWER account contributions will be enrolled in HIP Basic and will be subject to copayments each time they receive medical services. Those with incomes above the FPL who do not make their contributions by the due date will not be enrolled and will have to reapply.

How to enroll in HIP 2.0: Applications are available online at http://www.ind.gov/fssa/hip/2450.htm; by mail from the Medicaid Call/Service Center at 800-403-0864; or by visiting your local Medicaid (DFR) office. Send in the application with all required information.

Once you are approved for HIP 2.0, you will be assigned to the health plan you chose on your application. These health plans are administered by Managed Care Entities (MCEs - insurers): Anthem, MDWise, and Managed Health Services (MHS). You must be approved, if you do not choose one of these, you will be automatically assigned to one. They will mail you a welcome packet and you will receive a letter telling you when the coverage starts.

• Medicaid Health Insurance is a federal and state-funded program operated by the Indiana Division of Family Resources to pay necessary medical expenses for Aged, Blind, and Disabled low-income persons. To apply: Applications are available online at http://www.ind.gov/fssa/dfr/2999.htm; or by mail from the Medicaid Call/Service Center at 800-403-0864; or by visiting your local Medicaid (DFR) office. Send in the application with all required information. Medicaid will rule on your application within 45 days (within 90 days if you are applying because of disability). They will check your income, assets, and disability status at least once a year to make sure you are still eligible.

• Regular Medicaid—Fee for Service: Those eligible are: 1) persons receiving Medicare benefits; 2) persons living in nursing facilities or other institutions; 3) persons who are receiving in-home services through the Medicaid Waiver; 4) persons who are receiving in-home services through the Money Follows the Person program.
Eligibility requirements
1. If you are a Medicare recipient and living in the community your income must be under 2015 Federal Poverty Limit of 100% ($1,001/1 or $1348/2). Your assets must be under $2000/1 or $3000/2. (See below for more information on assets.) Medicaid will pick up the costs that Medicare does not pay—as long as your provider accepts Medicaid.
2. If you live in an institution, your income can be up to $2199/300% of Social Security Supplemental Security Income benefit of $733/mo and assets no more than $2,000. If your income is over $2199/mo. then you may look into a Miller Trust (more information below). Spousal Impoverishment Protection through Medicaid may be used to protect the spouse who lives at home. (More information is provided.)
3. If you live in the community and are receiving in-home services through the Medicaid Waiver or the Money Follows the Person program, your income can be up to $2199 and assets no more than $2,000. If your income is over $2199/mo. then you may look into a Miller Trust (more information below). Spousal Impoverishment Protection through Medicaid may be used to protect the spouse who is not on either of those programs. (More information is provided.)

- Hoosier Care Connect (Managed Care) 866-963-7383 www.in.gov/fssa/ompp/4913.htm
A new “coordinated care” program for Hoosiers age 65 and over, or with blindness or a disability who live in the community (not a nursing facility) and are not eligible for Medicare.

Your income must be under 2015 Federal Poverty Limit of 100% ($1,001/1 or $1348/2). Your assets must be under $2000/1 or $3000/2. (See p. 47 for more information on assets.) You MUST APPLY to the Social Security Administration for disability and be determined eligible before applying for Medicaid.

Hoosier Care Connect programs will be responsible for the majority of covered services including primary care, acute care, prescription drugs and certain over-the-counter drugs, behavioral health, emergency services, dental and transportation.

You will enroll with a health plan (managed care entity MCE) that will provide most of your Medicaid-covered benefits. An MCE is a group of doctors, pharmacies and hospitals that work together to help you get health services you need. The MCE will help coordinate the services you need, including getting connected to medical, behavioral health (mental) and community resources. It will assist you with education about disease management and wellness programs.

And it will support you after you are discharged from the hospital to help you stay health and keep follow-up appointments. You will have access to a 24-hour Nurse Helpline. These Managed Care Entities (MCEs–insurers) are Anthem, MDWise, and Managed Health Services (MHS). If you do not choose one of these, you will be automatically assigned to one.

Those persons NOT eligible for Hoosier Care Connect are as follows. If they are already on Hoosier Care Connect, they will transitioned to fee-for-service Medicaid. 1) Medicare enrollees, 2) persons who live in nursing homes or other institutional settings for longer than 30 days; 3) persons who are receiving in-home services through the Medicaid Waiver; 4) persons who are receiving services through Money Follows the Person program; 5) persons who qualify for Medicaid 1915(i).

- Medicaid 1915(i): Also known as BPHC for persons with severe mental illness. You must be at 19+ and have an eligible severe mental illness diagnosis for which you are working with the Behavioral & Primary Healthcare Coordination program through the Community Mental Health Center. Income limits are $1001 through $3003/1 or $1348 through $4004/2 (2015).

- Asset guidelines: Property typically counted as an asset/resource includes cash, money in the bank, stocks, bonds and cash surrender values of life insurance. NOTE: There is a “look back” period on assets that have been transferred or given away of 5 years that can affect your eligibility.

Items not generally counted: 1) household goods and personal possessions, 2) one motor vehicle of any value. If there is more than one vehicle, the one with the highest worth can be exempt and the other fair market value will be considered an asset; 3) a prepaid irrevocable burial trust; 4) income producing property; 5) spouse’s retirement account (new 6/1/14); 6) your home if it is the principal residence of the recipient, spouse, child under age 18 or disabled child older than 18. If it is NOT exempt—it must be offered for sale or rent; 7) federal tax refund within 12 months of receipt. If you have more assets than the $2000 limit, see a financial specialist or an elder law attorney for advice.

FREE SMOKE ALARMS!
If you cannot afford a smoke alarm for your home, check with your local fire department or your local Red Cross chapter. They may have a program. Note that there will be eligibility guidelines.

Security Administration for disability and be determined eligible before applying for Medicaid.

Property typically counted

- asset guidelines:
  1. Medicaid 1915(i): Also known as BPHC for persons with severe mental illness. You must be at 19+ and have an eligible severe mental illness diagnosis for which you are working with the Behavioral & Primary Healthcare Coordination program through the Community Mental Health Center. Income limits are $1001 through $3003/1 or $1348 through $4004/2 (2015).
  2. Asset guidelines: Property typically counted as an asset/resource includes cash, money in the bank, stocks, bonds and cash surrender values of life insurance. NOTE: There is a “look back” period on assets that have been transferred or given away of 5 years that can affect your eligibility.

Items not generally counted: 1) household goods and personal possessions, 2) one motor vehicle of any value. If there is more than one vehicle, the one with the highest worth can be exempt and the other fair market value will be considered an asset; 3) a prepaid irrevocable burial trust; 4) income producing property; 5) spouse’s retirement account (new 6/1/14); 6) your home if it is the principal residence of the recipient, spouse, child under age 18 or disabled child older than 18. If it is NOT exempt—it must be offered for sale or rent; 7) federal tax refund within 12 months of receipt. If you have more assets than the $2000 limit, see a financial specialist or an elder law attorney for advice.

NOTE: Local office phone numbers are not given because you need to call the Call Center.

NOTE: There is a “look back” period for assets that are transferred from you to another for less than fair value or given away that can affect your ability to obtain Medicaid services. Consult Legal Services or an elder law attorney about your situation.
Medicare is health insurance for people age 65 or older, or any age with documented disabilities lasting 24+ months. It has several parts, including A, B, C, and D; and offers Medigap/Supplemental Plans. Each year you will receive “Medicare & You” booklet that describes your benefits and plan choices.

Medicare Part A (Hospital Insurance) helps cover your inpatient care in hospitals, skilled nursing facility rehab, hospice, blood, and home health care if you meet certain conditions. A deductible of $1260 per “benefit period” applies (see “Medicare & You for a definition). You are then responsible for copays unless you have a Medigap plan.

Part A Cost:
- Free to U.S. citizens and lawful, permanent residents who are age 65 and older; and may include those under age 65 if entitled to Social Security disability benefits for 24 months; or receiving retirement benefits from the Railroad Retirement Board; or have Lou Gehrig’s disease, are a kidney dialysis or transplant patient.
- Monthly Premium: may be available to U.S. citizens or lawful permanent residents who don’t meet the “free” conditions but have lived in the U.S. five consecutive years prior to applying. When you buy Part A, you must buy Part B.

Medicare Part B (Medicare Insurance) helps cover doctors’ services, outpatient care, surgical services, physical and speech therapy, diagnostic tests, durable medical equipment, clinical lab services, home health services, preventive services, and blood.

Part B Cost:
- You are typically responsible for paying a yearly deductible of $147 (2015) plus 20% copays for services. In 2015, the monthly premium is $104.90 unless your yearly income is higher than $85,000—then it increases. This is deducted from your Social Security benefit prior to deposit. **See Medicare Savings Programs for information on how to get help paying the $104.90.

Signing up for benefits Parts A and B:
- Automatic sign-up for A & B: Those receiving benefits from Social Security or the Railroad Retirement Board as of the first day of the month you turn age 65; or if have been receiving disability benefits for 24 months. You will receive the red, white, and blue Medicare card in the 3 months prior to your 65th birthday. NOTE: If you have an employer insurance plan (prior to receiving Medicare) that offers a Health Savings Account, you will need to stop contributing to it 6-9 months prior to Medicare eligibility.

You must sign up for A & B:
- Those close to age 65 but not receiving Social Security or Railroad Retirement Board benefits and you want A & B. You do not have to take out Part B if you have creditable coverage through current employment. You can sign up for these benefits from 3 months prior to your birth month to 3 months after your birth month. We suggest you sign up in the 3 months prior – as we have seen difficulties incurred if it is done afterwards. If you do not sign up for A and/or B at this time, you will be able to sign up for it January 1—March 31 every year. There may be a penalty if you did not have creditable coverage. If you have employment coverage, you may enroll in Pt. B anytime you are covered. But if your employment health coverage ends, you must enroll in Pt. B within 8 months of it ending or face a penalty.

Medicare Savings Programs for Part B Premium Assistance from Indiana to help pay the Part B monthly premium, and possibly the deductibles and lower the co-pays. Must meet the following guidelines: Have Part A; AND income is less than $1,835/one and $2,477/two (2015); AND assets (cash, bank accounts, etc.) are no more than $7,280/one and $10,930/two (2015). Apply through the Division of Family Resources (see Medicaid offices listing) or contact Area IV for an application.

Medicare Part C (Medicare Advantage Plans/ Medicare Health Plans): You are eligible for Part C if you have Parts A & B. Advantage Plans/C combine and take the place of Parts A and B and sometimes Part D coverage. If you have a Part C, you are no longer considered to be on “regular Medicare”. They are managed by private insurance companies contracted by Medicare. While they must cover the same health conditions that regular Medicare covers, there may be a monthly premium (in addition to paying the Pt. B premium), and the co-payments, co-insurance or deductibles may be different. These plans typically have a maximum out-of-pocket amount that you will pay – then the plan would start paying in full. To find the plan that is best for you, see www.medicare.gov to compare plans or contact Area IV. You cannot purchase a Medigap/Supplemental plan with a Part C so you will be responsible for all deductibles and co-pays.

NOTE: some of these plans may only contract with certain doctors/medical offices, hospitals, home health agencies or nursing homes for services. If you join one of these plans, you should check to see if they are contracted with those agencies that you might choose to use. ALSO, see “Paying for Long-term Care” in this book for more information about possible differences between these plans and regular Medicare coverage.

Medicare Part D (Prescription Drug Coverage) helps cover the cost of prescription drugs. Anyone who has Medicare Parts A and B or a Medicare Advantage plan is eligible for prescription drug coverage—but you do not have to enroll in one. See below for how to get extra help to pay the premium.

Part D enrollment is voluntary and you pay an additional monthly premium for the coverage (2015 ranges from $16/mo. To $131/mo). The usual deductible is $320 and there are co-pays for drugs. Most plans have a “doughnut hole” where you have to pay a higher copay for the drugs once your medication actual costs reach $2,960 (2015). When your out-of-pocket costs reach $4,700, then you pay a very small co-pay.

The plans are sold by private insurance companies contracted with Medicare. Each different plan has its own formulary (list) of the drugs that they cover and each has a different rate for 1) actual drug charge and 2) your cost. For example: your drug may actually cost $100 through one plan but until you reach the doughnut hole, you only pay $50. Another company may have an actual drug cost (same drug) of $90 but your charge until the doughnut hole is $35.

ARE YOU A VETERAN?
It is advised that you find your military discharge papers and put them in a safe place for your loved ones to obtain easily.

NEED REHAB SERVICES?
Have an Advantage Plan? Check to see how the Advantage Plan’s payment works with the nursing home or home health agency that you choose. They may pay ONLY after you have been in the nursing home for a certain amount of days. OR, they may only contract with certain facilities and agencies.
Medicare

Sign up for Part D
Eligibility begins when you are eligible for Parts A and B. If you do not enroll at age 65 (and don’t have creditable coverage through another health plan), you may have to pay a penalty of 1%/mo. if you were eligible, if you join later. The general enrollment period is Oct. 15 to Dec. 7 every year (to start the following January). There are some exceptions if your current coverage ends.

You may obtain a plan by joining a stand-alone plan or by joining a Medicare Advantage Plan (Part C) that includes Parts A, B, and D. To find the one that is best for your needs, see www.medicare.gov and plug in the names of your drugs to see which companies offer the best rates for the deductible, co-pays and premium (or call Area IV to assist you). You must list all drug names, strength and dosage.

Extra Help Paying for Part D
You may be able to get help paying for the annual deductibles, monthly premiums and co-payments for prescription drugs if you have limited income (2015 is $1,491/one and $2,012/two) and assets under $13,640/one or $27,250/two.

Apply on-line at www.socialsecurity.gov or contact Area IV to assist you. If you meet the income guidelines but have more assets than allowed, see “Prescriptions” in this booklet for the Hoosier Rx Program.

Medicare Supplemental Insurance (Medigap)
Medigap plans are managed by private insurance companies contracted with Medicare to pay the deductibles and 20% co- pay for Parts A and B. These plans range from Plan A to Plan N (E, H, I, J aren’t sold after 2010) and are standardized so that every Plan F (or Plan G, etc.) provides the same coverage regardless of the company that sells it—the difference is the monthly premium. A policy will cost you approximately $100 to $350/mo. For a listing of companies that sell the plans and a chart for the benefits that each plan covers, contact Area IV.

NOTE: Because the plans can change, you should check the formularies every year from Oct. 15 to Dec. 7 to see if a different plan is better for your needs. You can do this at www.medicare.gov or by calling Area IV.

TRICARE Coverage and Medicare
If you are an active-duty service member (or spouse or dependent child of active-duty service member) you do not have to enroll in Part B to keep your TRICARE coverage. However, if you retire from the service, you must enroll in Part B to keep your TRICARE coverage.

Medicare Fraud
Most medical professionals are honest, but some may bill for services or supplies you never received. Medicare fraud costs all persons through higher premiums. If you suspect billing fraud after reviewing your Medicare Summary Notice (MSN):

1. Contact your health care provider to see if there has been a mistake. If you get no resolution, then
2. Call 800-633-4227 to report it.

If you believe a Medicare plan (Part C Advantage, or Part D Prescription, or Medigap) has misled you, contact 1-800-633-4227.

Age in place by maintaining as much independence as possible with services from home health care agencies. There are two types of agencies: 1) Home Care services providers who offer companionship, personal care (bathing & grooming), medication reminders, meal prep, transportation, housekeeping, but no medical care; 2) Home Health Care services providers who may offer all of the above as well as medical care including nursing care, medication set-up and distribution, physical, occupational and respiratory therapies, and possibly other services related to skilled medical needs such as tracheostomy or ventilator care, wound care, infusion therapy, blood sugar testing, urinary cath, chronic disease management, etc. Many are now offering telehealth services/long distance vitals monitoring; some are offering video monitoring and Personal Emergency Response Systems.

Before contacting an agency, consider exactly what types of services you need and how often. Call Area IV for “A Guide to Hiring In-home Care.” Most agencies provide free assessments to determine your needs and how they can assist you. Average costs for care include: 1) homemaker, $20/hr; 2) bath aid, $20/hr; 3) skilled nurse, $50/hr; 4) physical therapy, $120/hr. See “Paying for Long-term Care—Medicare and Home Health Care” for circumstances needed for Medicare to pay. Medicaid will pay for many services. Work with your doctor to get services in place.

Medicare to pay. Medicaid will pay for many services. Work with your doctor to get services in place.

NOTE: If you have a Part C/Advantage Plan—you cannot purchase one of these plans.

We help keep loved ones at home.
• Personal care
• Nursing care
• Dementia care

Caring for a loved one can be hard.
And asking for help is even harder.
We understand.

Home Health Complaint Hotline
800-227-6334
Accepts questions and complaints about home health care agencies.

Home Health Compare
www.medicare.gov/homehealthcompare
Find Medicare-certified home health agencies and compare quality of care.
Many of these agencies have websites which will help you determine the best agency for you. Search for their name on the web.

**Advantage Home Health Care** (Kokomo)  
765-868-9735 | 800-383-4903

**Alpha-Care Health Professionals**  
765-783-2111 | 800-219-1313

**Angels of Mercy Home Care** (Logansport)  
574-753-5890 | 800-932-9949

**Angels Senior Home Solutions** (West Lafayette)  
765-463-2100 | 800-590-9065

**BrightStar Care**  
765-237-3650 (Lafayette)

**Comfort Keepers**  
765-449-9797 (Lafayette)

**Carroll County Senior & Family Services**  
(Serves Carroll County only)  
765-564-2772

**Community Ventures in Living**  
765-449-0784 (Lafayette)  
Provides respite for persons who are developmentally disabled.

**Excel Home Health Care**  
765-482-6680 (Lebanon)

**Great Lakes Caring**  
765-447-0738 | 866-437-7700

**Heart of Gold Homecare**  
765-447-2445 (Lafayette)

**Help at Home, Inc.**  
765-448-6029 (Lafayette)

**Home by Choice** (Lafayette)  
765-361-0600 | 888-849-6565  
765-659-3001 (Frankfort)

**Home Helpers/Direct Link** (Lafayette)  
765-477-7000 (Lafayette)

**Home Instead Senior Care**  
866-930-4472 (Lafayette)

**Homemacare by Design** (Lafayette)  
765-446-8080 | 877-760-8080

**Home Sweet Home Caregiver**  
847-558-9381 (Thorntown)

**Hoosiers at Home**  
800-977-1856 (Lafayette)

**Indiana Homecare Plus**  
765-364-1234 (Crawfordsville)  
765-793-1234 (Covington)  
765-742-1234 (Lafayette)  
765-482-1234 (Lebanon)

**Integrity Care LLC** (West Lafayette)  
765-463-7111 | 765-650-1779

**Jasper Co. Hospital**  
Home Health Care & Hospice  
219-866-5154 (Rensselaer)

**LEL Home Services, LLC**  
317-387-1443 (Indianapolis)

**Nightingale Home Health Care, Inc.**  
866-334-7777 (Carmel)

**Physicians Homecare Inc.** (Lafayette)  
765-447-3443 | 800-797-3443

**PhysioCare Home Healthcare** (Lafayette)  
765-838-1660 | 855-647-9536

**Promise Home Services, Inc.**  
765-659-4663  
765-364-0550 (Crawfordsville)  
877-557-7664 (Frankfort)

**St. Elizabeth Home Health & Hospice**  
765-362-5114 | 800-755-5650 (Crawfordsville)

**St. Elizabeth Home Health & Hospice** (Lafayette)  
765-423-6224 ( Hospice care)  
765-449-5041 (Home health care)

**St. Vincent’s Home Care**  
765-254-2053 (Veedersburg)

**Scott’s Home Healthcare, LLC**  
765-830-1800 (Lafayette)

**Senior Check-In**  
855-420-1200 (Indianapolis)

**Senior Helpers**  
765-269-7669  
888-963-9148 (Lafayette)

**Servant’s Heart Home Health Services, Inc.**  
866-739-1776 (Logansport)

**IU Health Arnett Home Care**  
765-838-5750 | 866-865-4896

**IU Health White Memorial Hospital Home Care**  
574-583-1776 | 800-578-9259

**Willowstone Family Services**  
765-423-5361 (Lafayette)
When your loved one is reaching the final stage of his/her illness you may find hospice services to be of benefit, whether your loved one is at home or in a nursing home. NOTE: Hospice services are not just for those with cancer. They are for anyone with a terminal illness.

Hospice stresses palliative care (relief of pain and discomfort) and cares for the physical, emotional and spiritual needs of patients, providing support to family members and friends involved in the patient’s care. The care team includes your loved one’s personal physician, a registered nurse and social worker, and may include pastoral care, home health aides, trained volunteers, dieticians, pharmacists and therapists. The emphasis is to keep the patient at home with family and friends as long as possible. Many offer grief counseling for the family after the death of the loved one.

Hospice services are paid for by Medicare, Medicaid and most private health insurance companies, but is available only with a prescription from a physician indicating that death is imminent within 6 months to a year and only if the patient is not receiving curative treatment for the terminal illness.

**Resources for Hospice/End of Life Care**

- **Jasper County Hospital**
  - Home Health Care & Hospice (Rensselaer)
  - 219-866-5141 | 888-511-5141
  - (Hospital # ask for Hospice Care or ext. 2162)
  - Serves: Benton (Earl Park only) and White counties (Monon only).

- **Premier Hospice and Palliative Care**
  - 765-453-6700 (Kokomo)
  - Serves Carroll, Clinton, Montgomery, Tippecanoe and White counties.

- **Serenity Hospice**
  - (Lafayette)
  - 765-446-9100 | 865-616-1201
  - Serves all Area IV counties.

- **Southern Care**
  - 765-453-3140 (Kokomo)
  - Serves: East 1/3 of Carroll and East 2/3 of Clinton, counties.

- **St. Elizabeth Home Health & Hospice**
  - 765-423-6224 | 800-755-5650 (Lafayette)
  - (Central Scheduling for all locations)
  - Serves all Area IV counties.

- **St. Vincent Hospice** (Indianapolis)
  - 317-338-4040 | 888-780-7284
  - Serves only Clinton County.

**SIGNS OF HEART DISEASE in WOMEN**

- Feeling really tired in spite of getting enough sleep—very important!
- Trouble breathing
- Trouble sleeping
- Feeling sick to the stomach
- Feeling scared or nervous
- New or worse headaches
- An ache in the chest
- Feeling “heavy” or “tight” in the chest.
- A burning feeling in the chest.
- Pain in the back, between the shoulders
- Pain or tightness in the chest that spreads to the jaw, neck, shoulders, ear, or inside of arms
- Pain in the belly, above the belly button

Providing...

Compassionate Care Through Life’s Journey

...In Tippecanoe and surrounding counties!

765.446.9100 | ViaQuestInc.com
Subsidized Housing

Subsidized housing is defined as all types of housing where some type of rental assistance/subsidy is provided for people living in private market housing. Certain apartment complexes or senior housing may offer rental assistance via their own funding source. Or the rental assistance may come from the Housing Choice Voucher Program. (See “Financial Assistance—Rental Assistance” in this booklet for the Voucher Program agencies.) Call Area IV for a listing of subsidized housing in the eight counties.

Senior Living

Apartment complexes that house persons age 50 or older (check—for many, the age is 55 or 62) and persons with disabilities. Some are handicapped accessible; many may be eligible for a subsidy to assist you with the rent.

The Athena Center Sr. Apartments
765-359-0613 (Crawfordsville)

Camden/Jackson Housing
574-686-2134 (Camden)

Chapelgate Senior Apartments
765-497-3833 (West Lafayette)

Delphi Housing
765-564-4354 (Delphi)

Flora Apartments
574-967-3033 (Floria)
Senior Apartment Communities with Special Services

Offer a variety of special services such as some meals, computer lab, morning resident checks, fitness center, transportation, blood pressure checks, educational programs, etc. Each is different. Subsidized rent may be available.

Fairington Apartments
765-447-4115 (West Lafayette)

Fowler Apartments
765-742-8105 (Lafayette)

Friendship House
765-463-9586 (West Lafayette)

The Athena Center Senior Apartments
765-359-0613 (West Lafayette)

Dedicated to Serve Those Lives Who Gave Us Ours

Milner Community Health Care, Inc.
370 East Main St., Rossville, IN 46065 (765) 379-2112

Nursing Care
Assisted Living
Independent Living
Outpatient Therapy

Retirement Community—Independent Living

For most independent living communities, utilities, trash removal, transportation, housekeeping, some meals and regularly planned activities are included. Yet, you are free to come and go as you please. Questions to ask when searching for an independent living community are: 1) What is my commitment? Do you require an endowment? Is there monthly rent and a yearly lease agreement? 2) What services are included? 3) What happens if I need more care? Or my spouse needs more care? Can we remain in the same location or will we need to move?

Houston Companies Senior Living Apartments
765-366-3939 (Crawfordsville)

Advance Directives

This information is taken from the “Indiana Laws of Aging” booklet through the Indiana Bar Foundation.

Advance Directives are legal documents which allow you to have control over your personal health and your personal finances and property even if you are unable to make your wishes known in the future. Directives where you appoint another person (called an “attorney in fact”) to act on your behalf include a Durable General Power of Attorney, Durable Power of Attorney for Healthcare, Appointment of Health-care Representative and Psychiatric Advance Directive. Other types of advance directives include a Living Will, Life Prolonging Procedures Declaration, and CPR or Do Not Resuscitate Orders. You must be mentally competent at the time you give this power.

In these advance directives you can express your decisions about what you would like to happen in certain circumstances. You can designate medical treatment for the future and help to ensure your right to accept or refuse medical care. The power that you give to the “attorney” can be specific to certain acts/functions on behalf of you (such as selling a piece of property); or it can be general power giving someone the ability to make decisions about your medical end-of-life care and/or your finances in the event that you are physically or mentally unable to communicate your wishes. You may designate the time period or the type of circumstance in which the power appointed is effective.

State Legislators

Indiana Senate
317-232-9400 | 800-382-9467
200 W. Washington St., Indianapolis, IN 46204

Indiana House of Representatives
317-232-9600 | 800-382-9842
200 W Washington St., Indianapolis, IN 46204

Indiana Office of the Governor
Contact Mike, 317-232-4567
200 W Washington St., Indianapolis, IN 46202

Ageing well with resources for Legal Services

B & C
Attorneys at Law
DONALD D. BLAIR
CATHERINE S. BRAY
ABIGAYLE M. HENSLEY
401 COLUMBUS STREET, SUITE 1000
FD: BOX 408
LAKEVILLE, INDIANA 47030-3149
TEL.: 1-800-382-9467 FAX: 1-800-382-9475
E-MAIL: info@bccalaw.com
WWW.BCCALAW.COM

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WWW.BCCALAW.COM

Durable General Power of Attorney:

• Giving power of attorney is voluntary, YOU choose to give the power; YOU choose the exact powers to give; and YOU choose the person (the attorney in fact) to whom you give these powers.

• You cannot create a power of attorney unless you are mentally/cognitively capable at the time of the creation.

• The Power of Attorney must be in writing, signed by you and notarized. You should consult a lawyer for drafting the document so that it is worded precisely to achieve your goals.

• This document allows you to give the power of making decisions for you (personal health, financial, property) according to the wishes that you have made known. This power may be for a specific situation (to handle a certain financial issue and then the power ends); or it may be for all situations in case you are incapacitated and unable to make those decisions.

• “Durable” means that the power remains in effect even if you later become incapacitated—unless the document states otherwise. You may designate in the document when the power of attorney takes effect. It may be immediately, or it may only be if you are incapacitated. Legal personnel suggest that it become effective immediately.

• BUT…this DOES NOT mean that you give up control of your affairs! You maintain control of your affairs and you retain the ability to revoke the power of attorney at any time by giving notice to your attorney (person you gave power of attorney to).

• If you are including the authority to withhold or withdraw healthcare (artificially delivered nutrition and hydration), you must also execute a separate healthcare representative appointment and attach that document to the power of attorney.
Appointment of Healthcare Representative

- If you are including the authority to withhold or withdraw healthcare (artificially delivered nutrition and hydration) in your Power of Attorney, you must also execute a separate healthcare representative appointment and attach that document to the power of attorney.
- This document allows you to appoint a person to make your healthcare decisions if you are incapacitated—according to wishes you have made known. The appointment must be in writing and witnessed by an adult other than the person you are naming as representative.
- There must be certain language contained in this document in order to give the attorney in fact/healthcare rep the authority to withhold or withdraw healthcare. It is imperative that you see an attorney to prepare the form which includes the required language. And this Appointment must be attached to the Power of Attorney document.
- Some attorneys will often create one comprehensive healthcare directive which combines the appointment of Healthcare representative and living will.

Psychiatric Advance Directives

- This directive can be executed by you to express your preference and consent to treatment measures for a diagnosis of mental illness during future periods of incapacity. These may include medication, physical restraints, seclusion, counseling, admission to in-patient facilities, etc.
- You must be competent at the time of the directive.
- You should consult an attorney as it must comply with certain provisions of Indiana law.
- Your treatment psychiatrist must sign the document attesting to the appropriateness of your choices as well as your capacity to execute the document.

Living Will or Life-Prolonging Procedures Declaration

- The Living Will document states your wish to die naturally without extraordinary life prolonging measures when recovery is not possible. Life prolonging measures includes the use of artificial respirators, surgeries, radiation and other treatments which may delay but would not prevent imminent death.
- The Life Prolonging Procedures Declaration is the opposite of the living will where you state your wishes to use life prolonging procedures, no matter how extraordinary the care or cost.
- You must be competent to execute either of these documents. It would be a good idea to discuss your wishes with family members.
- You must sign it in the presence of at least two witnesses, who also must sign. (Cannot be parents, spouse, children or anyone who would benefit from your estate.)
- Either document must be delivered to your attending physician to make part of your medical record. Other copies should be given to your Power of Attorney and Healthcare Representative, as well as kept in your documents.
- You may revoke either of these at any time by destroying them, making a written document that revokes them, and by letting your doctor and family know.

CPR and Do Not Resuscitate Orders

- If you enter a hospital or nursing home in crisis or need continuous care, you may often be asked to sign a form containing your wishes on resuscitation. If you do not want to receive cardiac pulmonary resuscitation (CPR), your doctor can write an order in your medical record indicating this.
- An Out of Hospital Do Not Resuscitate Order is needed in order for emergency personnel to not apply CPR or other life-saving measures in the event of a medical emergency. If you do not have this, they are obligated to take all possible steps to save your life.
- To obtain this order, your doctor must certify that you are either: 1) have a terminal condition that will result in death within a short period; or 2) you have a medical condition that would result in resuscitation being unsuccessful or you shortly would experience repeated cardiac or pulmonary failure resulting in death.
- Once you have this document, you should wear an ID bracelet that will alert emergency personnel of the order. These bracelets can be ordered from MedicAlert at 800-825-3785.

Six steps for family meetings regarding care issues/concerns

1. identify and define the real problem
2. generate possible alternative solutions
3. evaluate the alternative solutions
4. decide on the best acceptable solution
5. work out ways of implementing the solution
6. follow up to evaluate how it worked

Indiana Physician Orders for Scope of Treatment (POST) | www.indianapost.org/
An advance care planning tool for patients with serious illness that helps ensure treatment preferences are honored. Preferences for life sustaining treatments including resuscitation, medical interventions (e.g., comfort care, hospitalization, intubation, mechanical ventilation), antibiotics, and artificial nutrition are documented as medical orders on the POST form. It must be reviewed and signed by a physician to be activated. This form transfers throughout the health care system and the orders are valid in all settings. Talk with your doctor.

Birth and/or Death Certificates

- Bring a picture ID, such as a driver’s license.
- The contact number for each service is listed below by county. The charge for a birth or death certificate is $10 each.
- Benton | 765-684-1728
- Carroll | 765-556-3420
- Clinton | 765-659-6385
- Fountain | 765-762-3035
- Montgomery | 765-364-6440
- Tippecanoe | 765-423-9221
- Warren | 765-762-3035
- White | 574-583-8254

Post | www.indianapost.org/
**Legal Resources**

**Indiana Legal Services, Inc.**  
765-423-5327 | 800-382-7581  
8 N. 3rd St., STE 102, Lafayette, IN 47902  
Provides advocacy, advice, and representation in civil legal matters such as housing, public benefits, consumer, health, and family law, for low-income persons (125% poverty) and outreach services to those who may be unable to travel to their offices. All Area IV counties are served.

**Senior Law Project, Legal Services**  
The Senior Law Project is funded by Area IV to assist low-income seniors (200% poverty) over the age of 60 with legal services at no charge. This does not include making wills.

**Legal Aid Corporation of Tippecanoe County**  
765-742-1068  
212 N. 5th St., Lafayette, IN 47901  
Provides low-cost legal assistance to low income residents of Tippecanoe County that cannot otherwise obtain an attorney. Legal Aid works in the general area of family law, including divorce, child custody and visitation, landlord/tenant cases, guardianship, adoption, mental commitment defense, consumer debt and small claim defense, welfare CHINS (child in need of services) cases, and some other matters.

Legal Aid does NOT do work in these areas: criminal cases, bankruptcy and other Federal matters, tort defenses, situations where the applicant wants to sue someone else, or where there are enough resources to obtain a private attorney. Does not provide legal assistance over the phone. An application must be filled out and qualifications met before an appointment is scheduled with an attorney.

**Mid-America Pension Rights Project**  
866-735-7737  
www.mid-americanpensions.org  
Free assistance with pension & retirement benefits problems in Indiana (and 5 other states). Funded by the U.S. Administration on Aging in a partnership with Indiana Legal Services.

**Guardianship**  
A guardian can be appointed by the Probate Court when a petition for guardianship has been filed and evidence submitted that the individual is incompetent and unable to manage decisions related to their person or finances. The person whose competency is in question is given the opportunity to challenge the need for a guardian if he/she chooses. The effect of finding someone incompetent is to disallow all rights for the person and give those rights to the guardian designated. There are strict court procedures for supervising and maintaining guardianship. This should be a last resort when other legal alternatives such as a Power of Attorney or trusts are not feasible. The assistance of an attorney is required and the cost is $1,000 or more. **Low income persons ages 60 or older who wish to contest or terminate a guardianship on themselves should contact Indiana Legal Services for assistance.**

**Temporary Guardianship**  
Tippecanoe Adult Guardianship Program—Wabash Center (TAGS) | 765-423-5531  
Provides temporary guardianship and advocacy (by trained volunteers) for incapacitated adults to ensure they receive appropriate healthcare, social services and legal representation. Typically adults served by TAGS are incapable of representing their own “best interests” and are without family involvement to help them in decision making. VOLUNTEERS NEEDED—receive intense training.

**Elder Law Attorneys**  
“Elder Law” is the legal practice of counseling and representing older persons and their representatives about the legal aspects of health, long-term care planning, public benefits, surrogate decision-making, older persons’ legal capacity, and estate planning giving consideration to the applicable tax consequences of the action. In addition, they must be capable of recognizing issues of concern that arise during counseling and representation of older persons, or their representatives, with respect to abuse, neglect, or exploitation of the older person, insurance, housing, long-term care, employment, and retirement. The elder law attorney must also be familiar with professional and non-legal resources and services publicly and privately available to meet the needs of the older persons. Knowledge of Medicare laws is essential.

Call Area IV for a listing of elder law attorneys.

**Estate Planning (terms)**  
**Living Trust:** Allows you to transfer ownership of property and assets to a trust which is administered by someone you appoint, including yourself. There are both changeable and non-changeable (reversible and irrevocable) trusts, each of which has differing effects on taxes and government benefits.

**Revocable Living Trust:** A planning tool that takes the place of a will and avoids probate. You can transfer assets to a trust that is administered by a named trustee, which could be yourself. It allows up to $1.3 million to be passed to children tax free and allows you to control who you wish to receive your assets and who will manage and distribute them after your death or disability. It can be changed or revoked at any time.

**Legal Aid Corporation of Tippecanoe County**  
765-742-1068  
212 N. 5th St., Lafayette, IN 4901  
Provides low-cost legal assistance to low income residents of Tippecanoe County that cannot otherwise obtain an attorney. Legal Aid works in the general area of family law, including divorce, child custody and visitation, landlord/tenant cases, guardianship, adoption, mental commitment defense, consumer debt and small claim defense, welfare CHINS (child in need of services) cases, and some other matters.

Legal Aid does NOT do work in these areas: criminal cases, bankruptcy and other Federal matters, tort defenses, situations where the applicant wants to sue someone else, or where there are enough resources to obtain a private attorney. Does not provide legal assistance over the phone. An application must be filled out and qualifications met before an appointment is scheduled with an attorney.

**Mid-America Pension Rights Project**  
866-735-7737  
www.mid-americanpensions.org  
Free assistance with pension & retirement benefits problems in Indiana (and 5 other states). Funded by the U.S. Administration on Aging in a partnership with Indiana Legal Services.
Long-term care is the term used to describe care for a person who is frail or disabled by a continuing illness or disability and needs assistance to care for themselves. The federal and state governments have recognized the increasing population of older adults and are working to help provide the types of assistance that they will need for their long-term care so that they can “Age in Place” (live in their own homes as they age, even if frail or disabled).

These services include adult day care services and home health care. Other types of long-term care include alternative living arrangements such as adult foster care, assisted living facilities, and nursing facilities (homes).

Area IV’s Aging and Disability Resource Center (ADRC) is the first stop for seniors and persons with disabilities to obtain information and services to remain independent:
- Information, Assistance and Family Consultations
- Home Delivered Meals
- Personal Needs Assessment
- Application for In-home Services
- Adaptive Equipment

Geriatric Care Management

Geriatric Care Managers are trained professionals—many whom have specialized certifications and may be affiliated with the National Association of Geriatric Care Managers. They help persons to remain independent in their homes by assessing the needs, developing care plans, and coordinating a variety of services to meet those needs. The Care Manager can be a second set of eyes and ears for you and your family. Listed below are care managers; but you may search the web under “geriatric care manager” to find others.

Area IV Agency on Aging
Private Pay Care Coordination
765-447-7683 | 800-382-7556

Types of Long-term Care Available

1. Housing with Services Establishments:
   - Provides three meals/day and other services. These communities file disclosure statements with the Family and Social Services Division of Aging. They cannot provide residential nursing care or medication administration. Private pay, some long-term care insurance.

2. Residential Community Care:
   - Are licensed by the Indiana State Department of Health, and considered health facilities in Indiana. They typically provide residential nursing care and medication administration (if desired). They must be administered by a licensed administrator. The ISDH conducts regular compliance surveys of the community. Private pay, Aged & Disabled Assisted Living Waiver, some long term care insurances, VA Aid and Attendance Pension.

Nursing Homes
- Must be licensed and regulated by the State Dept. of Health. They provide room and board, personal care, supervision, and medical care. Some have specialized dementia care units available.

In Indiana, a long-term care facility may be certified for one or more levels of care. They are:
- Skilled Nursing Care: For persons requiring intense medical attention or therapy. For example, they may require IV’s, suction, ventilators, physical therapy, surgical dressing changes or other forms of special treatment.
- Intermediate Care: For persons requiring 24-hour supervision and assistance with activities of daily living. These residents may be unsteady on their feet and fall easily, be confused or bedfast and require almost everything done for them.

Continuing Care Communities
- Residential campuses that provide a continuum of care ranging from independent living units to assisted living, and then skilled nursing care, all in one location. Residents sign a long-term contract that guarantees you a lifelong residence.

Care Management for Seniors (Ron Koble)
765-714-4915
Clearly Organized
765-418-3374 | Kmason2008@gmail.com
Illiana Care Solutions
765-337-3995 | 765-585-1885
saracare@hotmail.com
A Place for Mom
866-935-1535 | 765-252-0819
rachelma@aplaceformom.com
Total Solutions
Kitty Haffner | 765-376-7858
Assisted Living

The State of Indiana requires an assisted living community to register as Housing with Services Establishment (HSE) which requires disclosure of the kinds of services available and/or provided to the residents. Depending on the services provided, the assisted living facility may be required to become licensed by the Indiana State Department of Health as a type of health facility known as a Residential Care Facility. To obtain specific information about the two types of assisted living in Indiana, see:

Indiana Assisted Living Association (INALA)
317-733-2390
PO Box 68829, Indianapolis, IN 46268
Email: exdir@inassistedliving.org
www.inassistedliving.org

The average cost for assisted living in Indiana is $2,067 to $4,115/month and services vary. Payment is by private pay, may use VA Aid and Attendance pension (for partial), and some facilities may accept Medicaid Waiver payment (for partial). Currently, only 2 facilities in Clinton County are certified as Aged and Disabled Medicaid Waiver providers. With the VA pension and the Waiver, you are responsible for paying for room and board. See also “Paying for Long-term Care” in this booklet.

Assisted Living Facilities

Aster Place | 765-446-3540 (Lafayette)
Bickford Cottage of Crawfordsville 765-362-2000
Bickford Memory Care 765-477-0770 (Lafayette)
Creasy Springs Health Campus 765-447-6600 (Lafayette)
Cumberland Pointe Health Campus 765-463-2571 (West Lafayette)
Digby Place | 765-471-8552 (Lafayette)
GreenTree at West Lafayette 765-464-1805 (West Lafayette)
Lakeview Commons 574-583-8271 (Monticello)
Miler Community Health Care 765-379-2112 (Rossville)
Accepts assisted living Medicaid Waiver.
Mulberry Health & Retirement Community 765-296-2911 (Mulberry)
Rosewalk Commons 765-449-4475 (Lafayette)
The Springs of Lafayette 765-446-9229 (Lafayette)
University Place 765-464-5600 (West Lafayette)
Wellbrooke of Crawfordsville 765-362-9122 (Crawfordsville)
Wesley Manor Health Center 765-659-1811 (Frankfort)
Accepts assisted living Medicaid Waiver.
Westminster Village 765-463-7546 (West Lafayette)
White Oak Health Campus 574-583-0324 (Monticello)
Whitlock House Assisted Living 765-364-1880 (Crawfordsville)

Woodland Manor Nursing Center
Skilled care, Rehab/PT, Intermediate care, Hospice, Respite. Medicare/Medicaid
1212 E Main St., P.O. Box 166
Attica, IN 47918
(765) 762-6133

GreenTree at West Lafayette
765-464-1805 (West Lafayette)
Lakeview Commons
574-583-8271 (Monticello)
Miler Community Health Care
765-379-2112 (Rossville)
Accepts assisted living Medicaid Waiver.
Mulberry Health & Retirement Community
765-296-2911 (Mulberry)
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Whitlock House Assisted Living
765-364-1880 (Crawfordsville)

Make Life Radiant

CONNECTED COMMUNITIES
Our goal is to provide services that help you to stay connected to your community, your family and your independent life. We will continually make additions and adjustments to our services based on your needs and suggestions.

PEOPLE WITH PURPOSE
Our associates know their work is more than just a job. It is an opportunity to combine individual talents with a passion to serve others. We honor the uniqueness of each individual and embrace a personal and professional purpose for our lives.

COMPREHENSIVE WELL-BEING
We create an environment where our residents can thrive in their physical, mental, spiritual and social well-being. Our vibrant recreation programs, supportive services, proactive therapy, fitness, socialization and memory care solutions combine to form a wellness-focused experience for residents.
Paying for nursing home care: Nursing home care may be paid by: 1) Medicare for short-term rehabilitation only; 2) private pay with your income and assets; 3) by Indiana Medicaid if you meet the requirements; 4) by Veterans’ benefits. See “Paying for Long-term Care Services.”

Guidelines for Placement in a Health Care Facility
A move to a nursing home may take place in a variety of ways, but with all of them, the patient and family must choose a nursing home that is acceptable to them and that is able to accept the new resident.

1. In an emergency situation: (patient is unsafe, has declined severely, or caregiver cannot continue care).
   A. See your doctor for a medical evaluation and get an opinion as to the type of care and services needed.
   B. The nursing home chosen by the potential resident/family must be able to take the person immediately.
   C. The nursing home coordinates the admission with the family, the physician and the PAS office to meet all requirements.

2. Dismissal from a hospital directly to a facility:
   A. The Hospital Discharge Planner coordinates with the physician, the family, and the long-term facility and the PAS office.

3. Community PAS Admission—person is still living at home:
   A. Contact Area IV for a Pre-admission Screening assessment.
   B. Compare nursing homes and find out the payment terms and if a bed is available for a person immediately.
   C. An Area IV Options Counselor will visit your home to do the Pre-Admission Screening and discuss other community resources as options for care, including in-home service options, where such services are possible and cost effective—particularly if nursing home placement is not found to be appropriate.
   D. Visit a physician for a medical assessment and a recommendation of the type of care and services needed. A physical exam, TB test, and a chest x-ray are required for admission.
   E. This process may take up to 30 days and some facilities may have a waiting list.

4. Admission from out-of-state hospital or nursing facility: The Discharge Planners contact the PAS office and work with them to provide the necessary paperwork.

For persons who are aging or have limited disabilities who are ambulatory, continent and able to bathe & dress with minimal assistance. Must be under the care of a physician, have a recent chest x-ray and TB test and free of communicable diseases. Private pay unless already on ARCH (see “Paying for Long-term Care Services.”)

The Indiana State Dept. of Health (ISDH) Division of Long Term Care is the state healthcare survey agency responsible for surveying long term care facilities for compliance with Indiana health care facility licensure rules; and for Medicare/Medicaid certification programs for the Centers for Medicare and Medicaid Services (CMS). The Division investigates all complaints that are received regarding compliance issues in licensed health care facilities and in certified intermediate care facilities for the mentally retarded. The facilities are surveyed regarding Care and Services; Resident Rights, Dietary, and Environment. Survey scores range from 0 to 1579 with scores closer to zero as the better score. You may find a rating at the Indiana Dept. of Health website www.in.gov/isdh/reports/QAMIS/ltcr/prctrd1.htm or www.medicare.gov/nursinghomecompare/

Pre-admission Screening (PAS): This screening is required by federal and state guidelines as a means of determining the appropriateness of entering or remaining in a nursing home for long-term care. It is mandated by Federal law for individuals who are identified as having a mental illness and/or mental retardation. Failure or refusal to apply may result in ineligibility for Medicaid payment of your expenses (should you need it) for up to one year after being admitted. PAS is NOT required for assisted living/residential placement.

The appropriateness of long-term nursing home living is determined by a person’s inability to perform three activities of daily living (ADL’s—dressing, bathing, transferring, ambulation, etc.). These abilities may be due to a cognitive disability (dementia), a physical disability or a skilled nursing need.

Annual Quality Indicator Survey (QIS) of Facilities
The Indiana State Department of Health (ISDH) Division of Long Term Care is the state healthcare survey agency responsible for surveying long term care facilities for compliance with Indiana health care facility licensure rules; and for Medicare/Medicaid certification programs for the Centers for Medicare and Medicaid Services (CMS). The Division investigates all complaints that are received regarding compliance issues in licensed health care facilities and in certified intermediate care facilities for the mentally retarded. The facilities are surveyed regarding Care and Services; Resident Rights, Dietary, and Environment. Survey scores range from 0 to 1579 with scores closer to zero as the better score. You may find a rating at the Indiana Dept. of Health website www.in.gov/isdh/reports/QAMIS/ltcr/prctrd1.htm or www.medicare.gov/nursinghomecompare/

Pre-admission Screening (PAS): This screening is required by federal and state guidelines as a means of determining the appropriateness of entering or remaining in a nursing home for long-term care. It is mandated by Federal law for individuals who are identified as having a mental illness and/or mental retardation. Failure or refusal to apply may result in ineligibility for Medicaid payment of your expenses (should you need it) for up to one year after being admitted. PAS is NOT required for assisted living/residential placement.

The appropriateness of long-term nursing home living is determined by a person’s inability to perform three activities of daily living (ADL’s—dressing, bathing, transferring, ambulation, etc.). These abilities may be due to a cognitive disability (dementia), a physical disability or a skilled nursing need.
The Waters of Covington LLC
Skilled Nursing and Rehabilitation Center
1600 East Liberty Street
Covington, IN 47932

“Rehab to Home” Skilled Rehabilitation
Alzheimer’s and Dementia Care
Van transportation for physician visits, etc.
800-480-4818 765-793-4818

Wesley Manor Health Center | 765-659-1811
1555 North Main St., Frankfort, IN 46041
96 beds. Retirement village, skilled & intermediate care, assisted living, independent living, hospice, respite, short-term rehab, memory care unit, Medicare, Medicaid, Assisted Living Medicaid Waiver, private pay.

FOUNTAIN COUNTY

The Waters of Covington | 765-793-4818
1600 East Liberty St., Covington, IN 47932
119 beds. Skilled & intermediate care, memory care unit, respite, adult day care, short-term rehab, Medicare, Medicaid, private pay.

Woodland Manor Nursing Center
765-762-6133
1212 East Main St., Attica, IN 47918
53 beds. Skilled & intermediate care, hospice, respite, PT, ST, respiratory therapy, podiatry care, short-term rehab, Medicare, Medicaid, private pay, insurance.

MONTGOMERY COUNTY

Ben Hur Health & Rehabilitation | 765-362-0905
1375 South Grant Ave., Crawfordsville, IN 47933
110 beds. Skilled & intermediate care, adult day care, respite, memory care unit, short-term rehab, Medicare, Medicaid, private pay.

Hickory Creek of Crawfordsville | 765-362-8590
817 N. Whitlock Ave., Crawfordsville, IN 47933
36 beds. Skilled & intermediate care, adult day care, respite, hospice, short-term rehab, Medicare, Medicaid, private pay.

The Lane House | 765-362-0007
1000 Lane Ave., Crawfordsville, IN 47933
58 beds. Skilled & intermediate care, respite, hospice, short-term rehab, Medicare, Medicaid, private pay.

Wellbrooke of Crawfordsville | 765-362-8590
517 Concord Rd, Crawfordsville, IN 47933

Williamsburg Health & Rehabilitation
765-364-0363
1609 Lafayette Rd., Crawfordsville, IN 47933
116 beds. Skilled care, respite, ventilator care, PT, ST, OT, Medicare, Medicaid, private pay. Does not allow hospice.

TIPPECANOE COUNTY

Creasy Springs Health Campus | 765-447-6600
1750 S. Creasy Ln., Lafayette, IN 47905
Assisted living skilled nursing, short-term rehab, transitional care, long-term care, memory care, adult day care for Alzheimer’s patients, outpatient rehab, respite, Medicare, Medicaid, private pay, LTC insurance, private insurance.

Cumberland Pointe Health Campus
765-463-2571
1051 Cumberland Ave., West Lafayette, IN 47906
150 beds. Retirement community, independent living, assisted living, skilled care, PT, OT, ST, respite, adult day services, short-term rehab, Medicare, Medicaid, private pay, VA.

Heritage Health Care | 765-463-1541
3401 Soldiers Home Rd., West Lafayette, IN 47906
127 beds. Skilled & intermediate care, adult day care, respite hospice, outpatient therapy, short-term rehab, Medicare, Medicaid, private pay, LTC insurance.

Indiana Veteran’s Home | 765-463-1502
3851 North River Rd., West Lafayette, IN 47906
455 beds. Independent living, long-/short-term care, skilled care, intermediate care, memory care, short-term rehab, OT, PT, ST, Medicare, Medicaid, private pay, VA.

Rosewalk Village at Lafayette | 765-447-9431
1903 Union St., Lafayette, IN 47904
141 beds. Skilled & intermediate care, respite, Alzheimer’s unit, hospice, Medicare, Medicaid, private pay, LTC insurance.

St. Anthony Health Care | 765-423-4861
1205 N 14th St., Lafayette, IN 47904
110 beds. Skilled & intermediate care, respite, hospice, short-term rehab, Medicare, Medicaid, private pay.

St. Mary Health Care | 765-447-4102
2201 Cason St., Lafayette, IN 47905
Skilled & intermediate care, short-term rehab, PT, OT, ST, outpatient therapy, memory care, respite, hospice, Medicare, Medicaid, private pay, LTC insurance.

Signature HealthCare | 765-477-7791
300 Windy Hill Dr., Lafayette, IN 47905
160 beds. Skilled care, respite, hospice, short-term rehab, Medicare, Medicaid, private pay, VA, private insurance.

The Springs at Lafayette | 765-446-9229
2402 South St., Lafayette, IN 47904
24-hr skilled nursing, assisted living, adult day care, respite care, transitional care, short-term rehab, hospice care, memory care, Medicare, Medicaid, private pay, VA.

University Place | 765-464-5600
1750 Lindberg Rd., West Lafayette, IN 47906
104 independent living units, 48 assisted living units, 30 healthcare units, skilled care, hospice, respite, short-term rehab, Medicare, Medicaid, private pay.

Westminster Village | 765-463-7546
2741 North Salisbury, West Lafayette, IN 47906
Retirement community, assisted & independent living, skilled & intermediate care, hospice, Medicare, private pay, rehabilitative care.

WHITE COUNTY

Monticello Healthcare | 574-583-7073
1120 N. Main St., Monticello, IN 47960
116 beds. Skilled & intermediate care, adult day care, respite, hospice, memory care unit, short-term rehab, Medicare, Medicaid, private pay, Medicare replacement policies.

Whispering Pines | 574-583-7073
410 Tioga Rd., Monticello, IN 47960
116 beds. Skilled & intermediate care, adult day care, respite, hospice, Alzheimer’s unit, short-term rehab, Medicare, Medicaid, private pay.

White Oak Health Campus | 574-583-0324
814 S. 6th, Monticello, IN 47960
100 beds. Assisted living, skilled & intermediate care, short-term rehab, transitional care, adult day care, respite, memory care, Medicare, Medicaid, private pay, LTC insurance.

Rehabilitation Hospitals

Lafayette Regional Rehabilitation Hospital | 765-447-4040 | www irr ernesthealth.com
950 Park East Boulevard, Lafayette, IN 47905
Specialized rehabilitation services for patients with functional disabilities as a result of illnesses or injuries.
Join a warm family of friends at Westminster Village!

As a non-profit continuing care retirement community, Westminster Village has one focus: making our residents happy. We invite you to explore our beautiful community filled with fabulous amenities, comfortable residences, wellness programs and more. Experience how wonderful it is to live amongst a warm family of friends. For added peace of mind, high quality Assisted Living, Skilled Nursing, state-of-the-art Rehabilitation services, and Memory Care programs are available on-site if ever needed. Westminster Village opens up a world of new opportunities for you! Call us today at (765) 463-7546.

Paying for Long-Term Care with Area IV Funding

Area IV receives funding through federal and state grants to provide in-home services. Each funding source has a) different eligibility requirements based on disabilities, income and assets; and b) different time periods for access. Some may have waiting lists to obtain services.

These services are NOT IMMEDIATELY obtainable; and they are for long-term care—not short term during rehab. They were put into place to keep the person from having to live in a nursing home permanently.

All requests for services must start with the Information and Referral Dept., where Specialists do an initial assessment to pre-determine eligibility based on disabilities, income and assets. Once eligibility is determined, the referral is passed on to the Options Dept. and an Options Counselor comes to the home to do the assessment in more detail and see first-hand the abilities/disabilities of the person.

If the Options Counselor feels that the person is eligible for a particular funding source (information below) they will:

- have appropriate paperwork signed,
- determine a plan of care outlining services to be received based on the person’s needs and wishes (this is dependent on the type of funding the person is eligible for—they might have to be placed on a waiting list instead of services).
- The person needing care chooses a home health/services provider that is contracted with Area IV and the State to accept the funding; then the Options Counselor will authorize the needed services through that provider. (The provider then bills us for services provided and we bill the State.)
- Once a person’s plan of care is authorized, the person is transferred to a long-term care case manager who will talk with the person at least once every 90 days and assist with coordinating the care for the duration of the need.

AREA IV FUNDING SOURCES

CHOICE—Community and Home Options to Institutional Care for the Elderly and Disabled (also known as CHOICE 2.0)

An Indiana state funding source to pay for home health care. CHOICE guidelines:

- persons who are unable to perform at least two activities of daily living (eating, dressing, transferring, bathing, etc.). These inabilities may be due to developmental disabilities, mental illness, dementia, or physical concerns.
- Any age is eligible
- Income limited to 300% federal poverty guideline (2015 = $2943/one or $3984/two) after medical deductions.
- Persons with income between 151% of poverty (2015 = $1481/one and $2005/two) and 300% will have a co-pay for services.
- Assets may be up to $250,000 but the higher they are, the higher the co-payment for services.
- Types of services provided may be home nursing and personal care, minor home modifications, adaptive aids, home-delivered meals, adult day care, and homemaking services.
- Time period for receiving services: This funding source may have a waiting list for services up to 2 years.
- Being paid as a caregiver: CHOICE has a program called “Self-directed care.” This allows them to decide who will provide the service needed, such as bath aide or homemaker.
- The caregiver cannot live with the person they are caring for.
- The client/care recipient must be capable of directing their care (cognitively competent).
- Caregiver must sign a contract with the State Div. of Aging as an independent contractor.
- Caregiver must enroll with a third party Fiscal intermediary and manage all tax issues.

Medicaid Aged and Disabled Waiver

This funding comes from both the federal and state government to help for home health care either in the person’s home or in an assisted living facility. Waiver guidelines:

- persons who are unable to perform at least THREE activities of daily living (eating, dressing, transferring, bathing, etc.). These inabilities may be due to dementia or physical concerns—not related to developmental disabilities or mental illness.
- Any age is eligible although children under age 11 must have at least one skilled need
- Income is limited to 300% of Social Security Supplemental Income (2015 = $2199/one) after medical deductions. If the income is over this amount, you may apply for a Miller Trust to place the extra income into to pay your medical bills. (See information on Miller Trusts in this guide under “Paying for Long-term Care with Medicaid.”)
- Assets may be up to $2000.
- After being approved by the State for services, the person must apply for Medicaid under the special Waiver guidelines and be accepted (through the Division of Family Services office.)
- Types of services provided may be home nursing and personal care, minor home modifications, adaptive aids, home-delivered meals, adult day care, and homemaking services.
- Time period for receiving services: If the person meets the disability, income and asset requirements, and is already on Medicaid, the time period to begin services is a MINIMUM of 8-12 weeks. If they are not on Medicaid and have to apply and be approved, it will be longer.
- Assisted Living Waiver Provision: If the Waiver funding is used for assisted living, the funding only pays for the in-home type services. The resident is responsible to pay for the room and board from their income. Currently, there are only two facilities in Area IV service area—both in Clinton County—that accept this type of payment.
AREA IV FUNDING SOURCES—CONTINUED

• Two Waiver Programs to pay a relative or friend for providing care: The Waiver has two different programs where a friend or relative may be able to be paid for providing the care. With both of these programs the following are requirements: 1) The caregiver must be at least age 18; 2) The caregiver cannot be a guardian, Power of Attorney, spouse, or parent of a minor child; 3) The caregiver must have an acceptable criminal background check; 4) The caregiver may be able to live with the person they are caring for; 5) Caregiver must enroll with a third party Fiscal intermediary and manage all tax issues; 6) The client/care recipient must be capable of directing their care (cognitively competent).

“Consumer-directed care.” This allows the care recipient to decide who will provide the service needed, such as bath aide or homemaker. There must be openings with the State for this type of service.

“Structured Family Caregiving” through Caregiver Homes agency is a service available with the Waiver that allows a family member/friend to get paid to care for the person. The care recipient must have a suitable home.

• The caregiver must provide some of the following services: personal care, chore services, transportation, medication oversight, bill paying, etc.
• The caregiver must live with the care recipient 24/7.
• Caregiver must be willing to take training in CPR, First Aid, person centered care, and individual rights.
• Caregiver will be an “employee” of the service-provider agency, Caregiver Homes.
• Caregiver will document each service completed for the client daily and electronically transmit to Caregiver Homes.
• Caregiver must receive clearance from a physician on capabilities.
• Caregiver must meet with the provider agency, Caregiver Homes, at least two times per month.
• Caregiver would be paid a nontaxable wage two times per month.

Traumatic Brain Injury Medicaid Waiver (TBI Waiver)
Assists persons diagnosed with a traumatic brain injury (injury to the brain from an external source) to live in their home rather than in a nursing home. Guidelines are:
• persons who are unable to perform at least THREE activities of daily living (eating, dressing, transferring, bathing, etc.) because of the effects of the TBI.
• Any age is eligible although children under age 11 must have at least one skilled need.
• Income and asset guidelines are the same as the Aged and Disabled Medicaid Waiver.
• Types of services provided may be attendant care, respite, home modification, behavior modification and some habilitative services.
• Time period for receiving services: There is a waiting list.

Title III of the Older Americans Act—Family Caregiver Assistance Program—see “Caregivers” in this booklet for the description and services offered. Services are not long-term, but instead are temporary and intermittent (limited) unlike our other funding.

Health Insurance Policies—sometimes contain benefits for nursing home care or home health care. There is generally a limit to the length of stay allowed and is usually only for rehabilitation. Only a portion of the costs may be covered.

Long-term Care Insurance—One national study found that approximately 43% of persons over age 65 will enter a nursing home at least once before they die. Long-term care insurance is sold by private insurance companies. Contact the State Dept. of Insurance for a listing. Indiana Long-term Care Partnership Plan is a partnership between the state of Indiana and private insurance companies and offers increased asset protection. Contact them at 866-234-4582 or go to www.in.gov.iltcp.com.

– Understanding long-term care policies
The following information is typical of most policies. Specific details are provided during personal consultation.

– What services are covered? (Most policies will cover the following): 1) Home Health Care, 2) Assisted Living Facilities, 3) Adult Day Care, 4) Nursing Home Care, 5) Other Community Facilities.

– When are you eligible for benefits? Typically when unable to perform 2 of 6 Activities of Daily Living (bathing, eating, dressing, transferring, etc.) or, a Cognitive Impairment, including Alzheimer’s disease, dementia.

– What are you buying?
• Daily or Monthly Benefit to pay for extended nursing home or home health care (ex., $100/day or $5,400/month).
• Waiting Period (Deductible)—how soon benefits begin (choice of 0 to 90 days is customary).
• Maximum Benefit Period—how long policy will pay (ex., 4 years, 6 years, lifetime, etc.).
• Inflation Protection—automatically increases daily benefit each year. Ex., 5% compound each year, to help keep pace with inflation.

– Who should consider buying Long-Term Care Insurance?
• If you have significant assets and income and want to shelter them from spend-down requirements.
• If you want to stay independent of the support of others.

– Other considerations:
• Tax-Qualified vs. Non Tax-Qualified Policies (paying taxes on the benefits).
• Indiana Partnership LTC vs. Non Indiana Partnership LTC.
• Payment options: Annual, OR 10-Pay (policy is paid up in 10 yrs).
• Certain corporations may take a tax deduction when paying premium for employees.

– Other Payment Options:
• Annuity (single premium with long-term care rider)
• Life insurance with long-term care rider or accelerated benefit.
Money Follows the Person (MFP) Medicaid Waiver Program—The MFP program was developed to help move individuals who have lived in a nursing home for at least 90 days as a long-term resident (not Medicare-paid short term rehab) into a community setting by providing services for individuals to live safely. If a doctor determines that they cannot be safe in the community even with services, the person is not eligible. Other eligibility requirements are:

- Must be Indiana Medicaid-eligible recipient at least one day prior to discharge from institution;
- Must meet guidelines for Aging and Disability Medicaid Waiver described on previous page including those of disabilities (unable to perform 3 activities of daily living), income limit, $2,199 and asset limit, $2,000.

This program is administered by CareStar. To apply for this program, contact them at 866-423-2220 or at mfp@carestar.com. A Transitional Care Team will assess you to see if you qualify for the program. If you qualify, the Team will work with you to arrange for a new place to live (you would be responsible for paying the rent), as well as the services to assist you in the home. The MFP services last for one year; at that time, your services would transition to Area IV and you would be a client of the Aging and Disability Medicaid Waiver Program.

Private Pay—is used when a person has financial resources above the eligibility levels for funding sources.

Residential Care Assistance Program (RCAP)—provides financial assistance to individuals who are 75+ years of age, or blind, or disabled and living in an Indiana State Dept. of Health licensed Residential Care Facility and County Home contracted with the Indiana Div. of Aging. Services include room, board, and laundry, with minimal care provided to eligible individuals. The individual must be continent and able to care for self with minimal assistance. The individual is allowed to keep a small monthly allowance for personal expenses. NOTE: there may be a moratorium on this funding source.

Revers Mortgage—this mortgage utilizes the person’s home equity as a loan which the person can use to pay for home health services. See “Financial Information” section in this booklet for more information.

Veterans’ Administration—may provide special services or payments or pensions to disabled vets and their spouses to assist in in-home care or assisted living or nursing home care. Disability does not have to be service connected. (See “Veteran’s Services” in this booklet.)

Paying for Long-Term Care with Medicaid

Medicaid is a federal/state shared program administered through the Indiana Family and Social Services Administration. You must apply for Medicaid through the Division of Family Resources/Medicaid office. Special Medicaid is required for the Medicaid Waiver through Area IV (see previous page information). It is also required for persons who do not have resources to pay for long-term care in a nursing home, and it may pay for home health care for persons with limited income and assets.

Medicaid Prior Approval (MAPA) for In-Home Services or Equipment

Must be on Medicaid. Possible services provided to persons who are medically confined to the home include skilled nursing and personal care; speech, physical or other types of therapy; some incontinence supplies; other medical supplies; wheelchairs, communication devices and other durable medical equipment; and transportation. Discuss these possible services and MAPA payment with your doctor, as it requires a doctor’s order. The doctor’s office will work with the service provider (home health agency) and the provider will work with Medicaid.

Medicaid Rules for Persons in the Nursing Home

- If a person does not have enough assets (under $2,000) or an income high enough to pay for care in a nursing facility, work with the nursing home to see if they will accept the patient as a Medicaid resident.
- All of the person’s income, except for $52 personal allowance would pay the nursing home. If the person is on Medicaid, it would assist with the payment.
- Assets for a married couple will depend on the allowable amount decided while applying Spousal impoverishment to your Medicaid eligibility (see information below on Spousal Impoverishment Protection for couples).
- Medicaid reimburses the nursing home for care for qualified residents in skilled and intermediate care facilities upon physician certification and Pre-Admission Screening.

Medicaid Rules for Persons on Area IV funded Medicaid Aging and Disability Waiver or Traumatic Injury Waiver: See previous information about Area IV-funded services.

Williamsburg Health Care

Providing Excellence in Long-Term Healthcare

Private and Semi-Private Rooms
Ventilator Care
Long & Short Term Rehab Services
Skilled Nursing Care
Physical, Occupational, & Speech Therapy
Respite Care

1609 Lafayette Road
Crawfordsville, IN 47933
Ph. 765-364-0363, Fax 765-362-2436

The Only Locally Owned & Operated Facility.
Special Programs for Paying with Medicaid

Miller Trust for persons on Medicaid Waivers or in a Nursing Home

Miller Trust / Qualified Income Trust: If you are applying for Medicaid because you will be living in an institution (nursing facility or other) or will be receiving in-home services through the Medicaid Waiver or the Money Follows the Person program, but your income is over the $2199 limit, you will need to set up a Miller Trust. You will need a Bank Trustee to set up a separate checking account in the name of the trust as well as an attorney to set up the trust. You must deposit into the trust, at a minimum, the income above the $2199. Area IV maintains instructions about setting this up and a list of attorneys who may assist you. The Trust funds can be used to pay: 1) health insurance premium for the Medicaid recipient; 2) the Medicaid recipient’s Personal Needs Allowance of $52/mo.; 3) the spouse’s income allowance as determined by Medicaid; 4) the liability that the Medicaid recipient owes to the nursing facility monthly, as established by Medicaid; 5) other medical expenses. Special rules apply for other real estate. See an elder law attorney or a financial advisor familiar with Medicaid and the Spousal Impoverishment Protection to assist you if your assets are over the $2,000.

Trustee to set up a separate checking account in the name of the trust as well as an attorney to set up the trust. You must deposit into the trust, at a minimum, the income above the $2199. Area IV maintains instructions about setting this up and a list of attorneys who may assist you.

The Miller Trust for persons on Medicaid Waivers or in a Nursing Home.

1. The spouse at home (or not on the Waiver) is allowed to keep all of his/her personal income, but may be entitled to some of the income from the spouse in the nursing home/on waiver in order to raise the income to a certain level ($1,966 or higher in 2015 depending on expenses).

2. If you have an Advantage Health Plan, contact them to find out the home health benefits as well as the agencies that they are contracted with.

3. You must be under the care of a doctor who states in the plan of care that you need skilled nursing care or rehabilitative therapy on an intermittent basis. The doctor must prescribe/order the care with the home health agency.

4. The home health agency caring for you must be contracted with the home health agency.

5. As the institutionalized (or Medicaid Waiver recipient), you are allowed to keep your own resource allowance of no more than $2,000. As long as the spouse lives in your home, it is exempt. Special rules apply for other real estate. See an elder law attorney or a financial advisor familiar with Medicaid and the Spousal Impoverishment Protection to assist you if your assets are over the $2,000.

6. Special rules apply for income.

- The spouse in the nursing home must use his/her income to pay for nursing home care, but may keep a personal needs allowance of $52 per month.

- The spouse at home may keep all of his/her personal income, but may be entitled to some of the income from the spouse in the nursing home/on waiver in order to raise the income to a certain level ($1,966 or higher in 2015 depending on expenses).

Medicare and nursing homes—Medicare pays for temporary nursing home care (never for long-term residency) ONLY if you meet the requirements on the following page:

- Your doctor determines that you need daily skilled care or rehabilitative services AND prescribes orders for them; AND
- You must have been in the hospital for at least 3 consecutive days (admitted—not for observation) not including the day you leave the hospital; AND
- You must enter the skilled nursing home within 30 days of leaving the hospital; AND
- You need these skilled/rehab services for a medical condition that was treated during the hospital stay or started while you were receiving Medicare-covered skilled nursing home care; AND
- The nursing home is Medicare certified; AND
- You must have Medicare Part A and have days left to use in your benefit period (the time starting when you first went into the hospital until you have been out of the hospital for 60 days); OR
- If you have a Medicare Advantage Plan it must be contracted with your chosen nursing home. Check their requirements for coverage—each policy is different. NOTE that these private insurance company policies are known for denying services or limiting time spent in rehabilitation.

- How much does Medicare pay for nursing home care? If you are on regular Medicare Pts. A & B and you meet the requirements above, then Medicare will pay for a maximum of 100 days: 1) it pays full costs for the first 20 days each benefit period, and 2) for days 21-100 in the nursing home each benefit period, you will have co-pays of $157.50/day (2015) and Medicare pays the remainder. If you have a Medicare Medigap/Supplemental insurance policy, it may pay your co-pays for days 21-100.

IF YOU HAVE A MEDICARE ADVANTAGE/HEALTH PLAN, YOUR PAYMENT MAY DIFFER. You must check your policy to see what days they pay for and how much they pay. Check with the nursing facility to see if they will accept the Medicare Advantage Plan payment.
**Food Pantries**

Pantries provide a limited amount of food in short-term emergency situations. Eligibility is often based on income and the number in the household—check with each pantry. Call Area IV for a current listing.

**Farmer’s Market Voucher Program**

Area IV Agency on Aging and Community Action Programs
765-477-7683
info@areaivagency.org
Vouchers worth $20 to persons over the age of 60 who meet the income guidelines ($1,852/1 and $2,494/2) to spend at local Farmer’s Markets with contracted Indiana vendors for fresh fruits and vegetables. Distribution begins in June. Call to get your name on a wait list.

**Home Delivered Meals**

Area IV Agency on Aging and Community Action Programs, Inc.
765-447-7683  |  800-382-7556
info@areaivagency.org

Homebound persons age 60+ who are unable to prepare/shop for meals may be eligible for home delivered meals. Some rural areas do not have daily delivery but frozen meals may be obtained for 5-7 days. Meals are contracted through Midland Meals but funded through Area IV by the Older American’s Act. This is not a free program; contributions are requested on a sliding scale fee basis.

Meals on Wheels of Tippecanoe County
765-429-6325
director@mealsonwheelslafayette.com
Hot lunch or cold dinner available for a minimal fee.

Mid-Land Meals
765-477-7189  |  800-466-7189
Mid-Land Meals provides meals for persons who privately pay. A variety of meal types are available. Meals can be shipped via Fed Ex.

Mom’s Meals
866-204-6111  |  515-382-3789
P.O. Box 297, Nevada, Iowa 50201
www.momsmeals.com
orders@momsmeals.com
Meals sent directly to your door. Not a free program.

Meals on Wheels—Dr. Mary Ludwig Free Clinic
765-362-6226  |  765-362-2460 (Crawfordsville)
Hot meals, frozen meals or sack meals available for minimal fees. No age limit or income guidelines.

Homestyle Direct
866-735-0921
Private pay. Meals sent to your door.

**Meal Sites**

The following locations are only a partial listing of sites which offer a hot noon meal during the week (a sliding scale fee is requested). For more meal site locations, see “Community and Senior Centers” section in this book under the heading “Recreation, Socialization and Exercise Fitness.”

Burlington Nutrition Site
765-566-2192
1109 Michigan Rd., Burlington, IN 46915

Oxford Federated Church
765-385-2863
105 E. 5th St., Oxford, IN 47971

Friendship House Nutrition Site
765-464-3701
1010 Cumberland Ave., West Lafayette, IN 47906

**Adaptive Equipment**

Adaptation is key to aging well and aging in place.

Today we have an enormous variety of equipment—large & small, technical & nontechnical, consumable (adult diapers) and non-consumable—to help us.

**Paying for Medical Equipment**

Medicare, Medicaid/Medicaid Prior Approval and private health insurance may help with paying for equipment and supplies that are medically necessary. A physician’s order and prior approval is required for any of these programs to pay. Area IV maintains a listing of agency providers. NOTE that if you want Medicare to pay, you must obtain the equipment/supply from a Medicare-contracted company. You typically have to pay 20% unless you have a Supplemental Plan that pays it for you. Certain types of supplies/equipment may be private pay.

**Other Disabilities Products:** Adaptive care products for home and recreational use may include temporary access ramps, large print playing cards, adaptive sporting and fitness equipment, equipment to reach or to help dress, comfort aids, adaptive clothing and post-mastectomy bras and swimwear—just to name a few. Contact Area IV for a list of companies that provide these.

**Area IV Agency on Aging**

765-447-7683  |  800-382-7556

- Listings available of agencies that provide all types of disability products and medical equipment.

**Automobile**

Breaking New Ground Outreach Program
Assists agricultural workers with assistive devices and training. See “Information & Referral” in this booklet.

Life Essentials
765-563-3158
8796 S 231, Brookston, IN 47923
lifenessentialsweb.com
lifeessentialssales@earthlink.net
Builds and installs equipment, including lifts for combines, tractors, trucks, boat docks, bathrooms, and motor homes, and equestrian lift to assist individuals onto horses. Can custom build for your needs. Trains on equipment use. Financing available.

Superior Van & Mobility
317-781-6900  |  855-217-8102
www.superiorvan.com
Offers new & used conversion vans for purchase as well as rental vans for drivers with disabilities. Also provides modifications for personal & commercial vans for handicapped persons.

**INDATA Indiana Assistive Technology Act—**

Assistive Technology at Easter Seals Crossroads
888-466-1314  |  317-466-2013
4740 Kingsway Dr., Indianapolis, IN 46205
www.eastersealsecrossroads.org
tech@eastersealsecrossroads.org
Short term equipment loan program, assistive technology evaluations, device demonstrations, equipment exchange, and training.

**Medical Equipment**

**Drayer Medical Equipment | Women’s Center LCC**

765-447-3443  |  800-797-3443
Post-mastectomy products such as forms, bras, camisoles, wigs, scarves/hats.

**Adaptation is key to aging well and aging in place. Today we have an enormous variety of equipment—large & small, technical & nontechnical, consumable (adult diapers) and non-consumable—to help us.**

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Emergency Response Systems, Medicine Dispenser Units & Other Monitors

Emergency response systems are for persons who may be subject to falls or seizures. A small electronic device is worn and, when activated, notifies the agency that responds to the call. Some companies have systems that allow you to access a nurse 24/7. There are both visual and audible warnings for hearing or visually impaired persons. A monthly fee and installation fee are charged at an average of $50/installation and $35 per month rental fee. Medicare, Medicaid and private insurance do not generally pay for this service. Call Area IV for a list of agencies.

Medication dispenser units are available with different types of services, including locked trays until correct time; alarm (either audible or visual) to indicate the time to take the medication, etc. Many agencies that offer emergency response systems also offer these units. An installation fee of approximately $100 and a monthly rental fee of around $50 per month apply.

Medical Monitors available include audio monitoring, virtual remote viewing, remote monitoring of vital signs, motion sensor alarm, floor mat alarm, and motion sensor lights. Private pay. Contact Area IV for a list of agencies.

Wheelchairs/Scooters

Contact Area IV for a list of providers.

Wheelchair/Scooter Repair

Life Essentials (Brookston)
765-563-3158 | 765-742-6707
Kenny Patterson (Lafayette)
765-474-9512
Polyclinic Medical Equipment (Danville)
217-806-0033

Often, what looks like Alzheimer’s or dementia can be the result of medication interactions or other medical or psychiatric problems.

The geriatric assessment is one of the best ways to determine what the actual problem is or is not.

IF YOUR LOVED ONE RESISTS CARE

• Communicate to the person those areas that are causing you concern about them being safe.
• Communicate to the person that your concern would be lessened if they accepted care to keep them safe.
• Help the person identify and evaluate and their specific care needs, such as, help with meals, with personal care, with housekeeping, transportation.
• Present different ideas of ways to meet their needs. (Call Area IV if you don’t know of different ways.)
• Involve the person in the decision-making about their care.
• Ask the person about their concerns about accepting care such as fearing strangers in their home, not wanting to give up their independence, not wanting to burden others, or feeling that the care would be too expensive.
• Have a family meeting to brainstorm about how to help the person.
• Be persistent. Keep offering to help them obtain the care they need.

Some Possible Causes of Agitation & Aggression in Dementia Patients

• Sudden change in well-known place, routine or person.
• A feeling of loss, for example, the loss of the freedom to drive.
• Too much noise or confusion.
• Too many people in the room.
• Being pushed by others to do something, for example, to bathe, or remember events or people.
• Feeling lonely and not having enough contact with other people.
• Interaction of medicines.
• Urinary Tract infection.
• Experiencing pain, depression or stress without explanation.
• Too little rest/sleep.
• Constipation.
• Soiled underwear or diaper.

PREVENTIVE HEALTH SCREENINGS:
Help yourself age healthy by taking advantage of these screenings! Preventive services (help you prevent an illness/disease as opposed to treating it once you get it) are available at low/no cost to you through all insurance programs, including Medicare/Medicaid.
Geriatric Assessment

Geriatric assessments may include the following for individuals 50 years old and older (some providers may have different age requirements):

• Physical exam
• Neuropsychological evaluation (including cognitive & memory tests)
• Functional assessment
• Nutritional assessment
• Medications review by a clinical pharmacist
• Neuro-cognitive diagnostics (head, CT, MRI, sleep study)
• Care management consultation for resources and coping mechanisms
• On-going medical cognitive assessments, as needed
• Outpatient mental health referral, as needed

Dementia Diagnosis: A complete diagnosis of dementia involves the following (which helps rule out other illnesses/diseases):

• Physical exam and laboratory tests
• Review of ALL current medications—prescription and nonprescription (OTC, vitamins, herbs)
• Review of medical history for current/past illnesses of individual as well as family
• Evaluation of diet/nutrition
• Neurological exam—diseases of the brain and nervous system, may include one or more brain scans
• Psychiatric evaluation of mood disorders (way the mind works)

Neuropsychological Assessment: Involves a comprehensive assessment of cognitive (ability to think/remember/reason) and emotional functioning that can aid professionals and family to better understand and manage daily functioning for individuals with a variety of neurological and emotional concerns. The assessment includes the following using both standardized pencil and paper and computer tests to examine patients’ abilities in a wide variety of cognitive areas:

• Orientation to time and place
• Attention/concentration
• Language skills—comprehending written and spoken words
• Memory
• Visuospatial skills (depth perception, etc.)
• Motor skills (using one’s fingers, hands, legs, etc.)
• Intellectual abilities
• Problem solving (reasoning skills)

Providers of Assessment

Alpine Clinic
765-446-9394 | Lafayette
Neuropsychological assessment only.

IU Center for Senior Health
Healthy Aging Brain Center
317-630-8790 | Indianapolis

IU Health Methodist Hospital
Senior Health Center
317-962-2929 | Indianapolis

Richard L. Roudebush VA Medical Center
Geriatric Evaluation and Management
888-878-6889 | 317-554-0000 | Indianapolis Veterans only.

RAJ Clinics
765-449-4110 | Lafayette
Neuropsychological assessment only.

St. Vincent Hospital
Center for Healthy Aging
317-338-7780 | Indianapolis

VA Illiana Health Care System
Neuropsychology Clinic
217-554-5179 | 217-554-4274 | Danville Veterans only.

Witham Memorial Hospital
Senior Assessment Center
765-485-8080 | Lebanon

Geriatric Care Physicians

Geriatric Care Physicians focus on health care for older adults. To find one near you (and in your insurance network), contact the Medical Centers for a physician referral (IU Health, Unity, Franciscan St. E, St. Vincent, etc.).

In-Patient Geriatric Care Centers

These facilities offer in-patient programs to provide a safe environment to senior adults experiencing behavioral health issues. Possible behaviors that may indicate a need for this service include: severe change in eating or sleeping habits, sudden change in mental status, unpredictable or disruptive behavior including agitation or aggression, withdrawal from social contact and loss of interest in normal activities and appearance, suicide threats and/or attempts.

Franciscan St. Elizabeth Crawfordsville—Generations Unit (age 55+)
765-364-3175 | Crawfordsville

Sycamore Springs
765-743-4400 | Lafayette
Accepts insurance, private pay and Medicare.

Transitions Senior Behavioral Health Care Services, Witham (age 60+)
765-485-8700 | Lebanon

Options Behavioral Health System
The Generations Program
800-431-1114 | Indianapolis

COMPENSATING FOR AGE-RELATED DRIVING CONCERNS

• Vision problems—glaucoma affects peripheral vision; macular degeneration reduces central vision; and cataracts cloud vision. See your eye doctor regularly.
• Peripheral vision narrows as we age—turn your head frequently to compensate and adjust mirrors.
• Driving at night—At age 60 it takes 3 times as much light and twice as long to adjust to light change as it does for a teenager. Keep your eyes moving and adjust your speed to match your headlight vision.
• Read labels on medications—as many can cause drowsiness. Avoid driving when starting a new medication.
• Reflex reactions slow as we age, especially if we have arthritis, a back injury, etc. Compensate by being physically active to keep strong and flexible.
• Keep your mind alert and flexible—as we age it takes more time to process information. An alert mind will help with reaction times.
• Keep distraction to a minimum.
• Hearing loss affects your ability to know what is going on around you. Visit a hearing doctor.
• Driver improvement courses can be taken through AAA or AARP.
**Immunizations**

Flu / Influenza:
Immunizations are recommended annually for age 65 and older as well as those with weak immune system, health disease, chronic lung problems. Generally paid by Medicare as a preventive service. Flu symptoms include: 100 degree or higher fever; cough and/or sore throat; runny or stuffy nose; headaches and body aches; chills; fatigue, nausea, vomiting and/or diarrhea.

Pneumonia:
Ages: all adults age 65 and older. If you get the immunization before the age of 65 a repeat shot is recommended every 5 years. High-risk groups such as those with heart disease, asthma or emphysema are recommended to receive the immunization.

Whooping Cough (Pertussis):
Booster vaccines called Tdap are recommended for those older adults who will be around children. Generally paid by Medicare as a preventive service. Flu symptoms include: 100 degree or higher fever; cough and/or sore throat; runny or stuffy nose; headaches and body aches; chills; fatigue, nausea, vomiting and/or diarrhea.

**Health Related Agencies And Services**

**Flu / Influenza:**
There may be a support group for these illnesses. Call Area IV for a current listing.

**Alzheimer’s Disease:**
See “Alzheimer’s Disease” in this booklet for information.

**Arthritis:**
Arthritis Foundation-Indiana Chapter
800-783-2342 (Indiana) | 317-879-0321 (Local)
info.in@arthritist.com | www.arthritis.org/indiana

Exercise programs, physician referral, educational materials, newsletter and Arthritis support groups.

**Cancer:**
American Cancer Society
765-449-4799 | www.cancer.org

Community Cancer Network
765-446-5464 | 888-523-2261
www.communitycancernetwork.org

Serves persons living with cancer in the 8-counties by providing resources, education, personal support and advocacy.

The Leukemia and Lymphoma Society
317-726-2270 | www.lls.org


**Diabetes:**
American Diabetes Association
317-352-9226 | 888-diabetes
www.diabetes.org

Education, research, support programs, counseling and telephone reassurance.

**Disabilities:**
See “Advocacy” in this booklet for more information.

**Heart:**
American Heart Association
800-224-6721 | 317-873-3640 | 888-474-VIVE
Educational materials for all persons, but also specific heart & stroke health needs of African Americans.

**HIV / AIDS:**
Aspire Indiana
24-Hr. Crisis Line: 800-560-4038
765-742-4481 | 765-742-4402 (testing)
1213 Cumberland Ave., Suite C West Lafayette, IN 47906
www.aspireindiana.org/

**HIV Care Coordination:** Serves people living with HIV/AIDS in all Area IV counties. Free care coordinator assists with accessing resources.

**Special Populations Support Program:**
Provides HIV testing, referral services, education and counseling for persons with a substance use history; also provides referrals for those with both substance related disorder and HIV.

**Huntington’s Disease:**
Huntington’s Disease Society of America
Indiana Chapter
269-629-5452 | 888-HDSA-506 (Helpline)
hdsaindiana@gmail.com | www.hdsa.org/in

**Lung:**
American Lung Association of Indiana
800-586-4872 | 317-819-1181 | www.lungind.org

**Asthma Support**—programs geared to help patients manage asthma.

- Adult Asthma Programs.
- Support groups for those with diagnosed COPD.
- No charge. Meets several days at various locations throughout Lafayette. Family and friends are welcome.
- Smoking cessation and prevention: - Freedom from Smoking: a class offered at St. Elizabeth Hospital through Health Promotions Department.

**Lupus:**
Lupus Foundation of America, Indiana Chapter
800-948-8806 | 317-225-4400
www.lupus.org

**Multiple Sclerosis:**
National Multiple Sclerosis Society
800-344-4867
http://www.nationalmssociety.org/

**Muscular Dystrophy:**
Muscular Dystrophy Association
317-824-4800 | www.mda.org

Provides durable medical equipment, phone reassurance, transportation to MDA clinic and brac fittings to those diagnosed with neuro-muscular diseases.

**Parkinson’s Disease:**
National Parkinson Foundation, Inc.
800-473-4636 | www.parkinson.org

**Parkinson’s Awareness Association of Central Indiana, Inc.**
800-473-4636 | 317-255-1993

**Stroke:**
National Stroke Association
800-787-6537 | www.stroke.org

**Brain Injury:**
Brain Injury and Stroke Support Group
Franciscan St. E—Crawfordsville
765-362-6740 | Kathy Slight, PT
Group is for brain injury and stroke survivors and their caregivers. Meets: 2nd Friday each month, 11:00-12:00 p.m., in classrooms next to cafeteria.

**Brain Injury / Lafayette Stroke Support Groups**
876-423-6885
Cathy Armstrong / Cindy Lawson
Downtownyer Restaurant
200 Elmwood Ave., Lafayette, IN 47904
Meets last Saturday each month, 11:00-1:00 p.m.
Discharge planners (nurses or social workers) want to make sure that you will be safe in your home after discharge and that you will have (and take) the appropriate medications, and that you have transportation to follow-up doctor appointments. They will discuss your options for care as well as help you find services. Consider your situation realistically based on your abilities to care for yourself (or the abilities of your spouse/children to assist you).

- Would it be better to first go into a rehab facility where they can care for you and you can receive therapy to help you take care of yourself?
- Can you privately pay a home health agency to come in and assist you?
- Unless you are on Medicaid, transportation may be difficult to obtain without paying a huge fee. Can you get to the doctor or pick up your prescriptions or shop for groceries?

Medical Clinics and Hospitals

For Veterans’ Hospitals and Clinics, see “Veterans” in this booklet.

BENTON COUNTY:
Benton County Medical Center (Unity)
765-884-1111
1004 S. East St., Fowler, IN 47944

CARROLL COUNTY:
Arnett Clinic Delphi
765-564-2777
651 Armory Rd, Delphi, IN 46923

Carroll County Health Department
765-564-3420
101 West Main St., Delphi, IN 46923

Family Health Clinic of Carroll County
765-564-3016
901 Prince William Rd., STE A, Delphi, IN 46923
Primary health care. Free or low cost mammograms and pap smears. Sliding scale fee.

CLINTON COUNTY:
Clinton County Health Department
765-659-6385
400 E. Clinton St., Frankfort, IN 46041
Immunizations.

Frankfort Medical Center PC
765-656-3900
1201 Oak St., Frankfort, IN 46041

Open Door Health Clinic
765-654-9544
51 W. Clinton St., Suite 107, Frankfort, IN 46041
Primary medical care. Clinton County residents only. Income restrictions. Must not have insurance.

St. Vincent Frankfort Hospital
765-856-3300
1300 South Jackson St., Frankfort, IN 46041

Unity Healthcare
765-449-4700
1256 S Jackson St., Frankfort, IN 46041

Fountain/Warren County Health Department

Fountain Warren County Health Department
765-762-3035
113 B West Sycamore St., Attica, IN 47918
Immunizations. Home visits for certain conditions.

St. Vincent South Clinic
765-762-4180
440 West Songer Lane, Veedersburg, IN 47987

Women’s Resource Center
765-793-4070
2522 W. Highway 136, Covington, IN
Free pregnancy testing. Information and counseling about pregnancy, adoption, abortion, post abortion.

MONTGOMERY COUNTY:
API Walk In Clinic
765-307-7146
1641 S US Hwy 231, Crawfordsville, IN 47933
Urgent Care.

Dr. Mary Ludvig Free Clinic
765-362-3244
816 Mill St., Crawfordsville, IN 47933
Chronic disease management (diabetes, hypertension, high cholesterol, COPD, asthma). Immunizations. Evaluation and treatment of acute health problems. Health education, women’s health care, tobacco cessation, referrals for lab and radiology testing, minor surgical procedures. For uninsured persons and low income.

Franciscan St. Elizabeth Hospital
765-362-2800
1710 Lafayette Rd., Crawfordsville, IN 47933

Montgomery County Health Department
765-364-6440
110 West South Blvd., STE D
Crawfordsville, IN 47933
Immunizations.

TIPPECANOE COUNTY:
Franciscan Express Care
765-463-6262
915 Sagamore Pkwy. W., West Lafayette, IN 47906

Franciscan St. Elizabeth Health—East
765-423-6885 | 800-654-9410
1701 S. Creasy Ln., Lafayette, IN 47905

IU Health Arnett Hospital
800-899-8448 | 765-448-8000
5165 McCarty Ln., Lafayette, IN 47905

Planned Parenthood
765-446-8078 | 800-230-7526
964 Mezzanine Dr., Lafayette, IN 47905
Provides pelvic exams, pap tests, breast cancer screenings, early cancer detection, sexually transmitted disease tests.

Riggs Community Health Center
765-742-1567 | www.riggshealth.com
- Riggs CHC Hartford
  1716 Hartford St., Lafayette, IN 47904
- Riggs CHC South Street
  2316 South St., Lafayette, IN 47904
- Riggs CHC Vincennes
  840 W. Innisbro Ave., Vincennes, IN 47591

Preventive & primary health care. Adult, pediatric, prenatal, dental, health referral, immunizations & home care services. Medication assistance program. All ages served. Fees: Not a free clinic but offers sliding fee scale to those who qualify based on family income. Accepts the uninsured & underinsured of Tippecanoe County and those on Medicare, Medicaid.

Tippecanoe County Health Department
765-423-9222
629 N. 6th St., Lafayette, IN 47901
TB tests available on Mondays by appointment for $10. Adult vaccinations available for a fee.

Unity Health Care
765-446-1362
1201 Unity Place, Lafayette, IN 47905
Urgent Care and primary care.
YWCA Women’s Cancer Program
800-770-9004 | 765-742-4375
605 N. 6th St., Lafayette, IN 47901
www.ywca.org/lafayette
Para español pregunta por Graciela.
Provides financial assistance to uninsured or under-insured women for Pap tests, mammograms, breast ultrasounds, biopsies, colposcopies, and pelvic exams. The program serves women in 23 counties in western Indiana. Free transportation, translation services, and childcare related to these medical appointments available for Tippecanoe County women.

WARREN COUNTY:
Fountain/Warren County Health Department
765-762-3035
113 B West Sycamore St., Attica, IN 47918
Immunizations.

St. Vincent Williamsport Hospital
765-762-4000
412 North Monroe St., Williamsport, IN 47993
St. Vincent North Clinic
765-762-4170
1731 Ringer Ln., Williamsport, IN 47993
White County:
White County Health Department
574-583-8254
315 North Illinois St., Monticello, IN 47960
Immunizations, TB screening.

IU Health White Memorial Hospital
574-583-7111
720 South Sixth St., Monticello, IN 47960
http://iuhealth.org/white-memorial/

Family Health Clinic of Monon
219-253-2405
420 North Market St., Monon, IN 47959
Primary health care. Accepts clients of any income level. Sliding scale fees.

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FALLS ARE SERIOUS BUSINESS:

- A leading cause of death in people over age 65.
- A leading cause of injury, immobility & nursing home placement for older adults.
- Cause 25% of hospital admissions.
- Cause 40% of nursing home placements.

FIND OUT HOW TO PREVENT FALLS!

Aging well with resources for
Organization & Moving

Assists with organizing the home or with all aspects of moving. These agencies charge a fee for their services (not volunteer or free). An appointment will be made to do an assessment to set the costs for the requested services. Most will help with “aging in place” or universal design for your living environment. You may find more information at www.moveseniors.com.

Clearly Organized
www.clearlyorganized.net
kmason2008@gmail.com
See the website for complete listing of services such as senior move management, eldercare and daily money management.

Illiana Care Solutions
765-337-3995 | 765-585-1885
sarascares@hotmail.com
Geriatric care management and move specialists.

S.O.S.—Signature Organizing Services
765-427-2669 | 765-543-7610
www.organizinglafayette.com
Certified transition and relocation specialists.

Total Solutions
765-866-1640 | 765-376-7858
www.whytotalsolutions.net
A certified senior transition specialist.

Signature Organization Services (SOS)
P.O. Box 4701, West Lafayette, IN 47996
www.organizinglafayette.com
765-543-7610 or 765-427-2669
Certified Relocation & Transition Specialist

Aging well with access to
Prescription Medications

See also “Health Insurance, Medicare, Pt. D., and Financial” in this booklet for more information.

Hoosier Rx
866-267-4678 | www.in.gov/fssa/ompp/2669.htm
HoosierRx Helps Pay for your Medicare Part D Plan. Indiana’s State Pharmaceutical Assistance Program, HoosierRx, can help pay the monthly Part D premium, up to $70 per month, for members enrolled in a Medicare Part D Plan working with HoosierRx (not all companies are working with them). To be eligible for HoosierRx you must:

1. Be an Indiana resident, 65 years old or older.
2. Have a monthly income of $1,491 or less for a single person, or $2,012 or less for a married couple living together (2015).
3. Have applied for the “Medicare Extra Help” through Social Security to pay for your Medicare Part D plan, and received a “Notice of Denial” for the service or notice of partial award. (notice to be presented to Hoosier Rx)

Medicaid

See “Health Insurance, Medicaid” in this book for further explanation. Medicaid pays for most prescriptions with a small co-pay.

Medicare Pt. D

See “Health Insurance, Medicare” in this book for further explanation.

Pharmaceutical Patient Assistance Programs

NeedyMeds—www.needymeds.org
Save on prescriptions in different ways. If you do not have a computer or aren’t web savvy, contact Area IV Information and Referral Dept. to assist.

Patient Assistance Programs (PAPs)
Pharmaceutical company patient assistance programs provide free or discounted medicines to low-to-moderate-income, uninsured and under-insured people who meet the guidelines. Eligibility and application requirements vary. People with Medicare are often ineligible, but check anyway to see if there are exceptions for your medications. Some companies may make hardship exceptions and will review on a case-by-case basis if you do not meet the eligibility requirements.

Search for your medication by the name of the drug. Click on the name of the medicine which will open another page with contact information, application if available, eligibility criteria, etc. You may call the phone number given or just follow the directions on how to submit the application.

To apply, fill out as much information on the application as possible, including the prescribing doctor’s address and phone number. Then you must send/take the application to the doctor’s office where he/she will sign it and may FAX it to the company.

NeedyMeds Drug Discount Card
PO Box 219, Gloucester, MA 01931
With this free card those with insurance and without may use it and may save up to 80% off the price of the prescription medication and sometimes on over-the-counter medications or supplies (not all drugs are covered). If you are on a Pt. D. plan or another insurance plan and your drug is not covered, you may call the phone number given or just follow the directions on how to submit the application. There are no eligibility requirements to obtain this card. Simply print it out from the website or send a self-addressed stamped envelope to them requesting the card. The card is active immediately and has no expiration date. Find a list of participating pharmacies on the website as well. While it is free, if you are able to, they ask that you send $5 to assist them in maintaining the website and discounts.
Drug Discount Cards—other
Drug discount cards offer discounts on various medical services including medicine. They are not insurance. Be careful, some are free, but others may involve a large fee. They are offered by state governments, drug companies, non-profit and for-profit businesses. You can find links to these on this site.

Coupons, Rebates & More
Find coupons, rebates and more for your medicines, test strips and over-the-counter meds.

Rx for Indiana | rxfordiana.org
Indiana’s website to locate assistance in obtaining prescription drugs at low cost. You will answer questions about your income, age, insurance, etc. and it will tell you if there are any programs that can assist you.

Polypharmacy—A Modern Day Epidemic
Polypharmacy means taking many drugs—and oftentimes more than needed. It is of particular concern to older people because older people take more medications and because aging affects our body’s reaction to the medications.

Ways to avoid unnecessary medication-related problems: Polypharmacy is a leading cause of illness and death.
• Ask/know why each medication is prescribed and what it is intended to do.
• Don’t take a med for something that could be controlled/fixed by changing a behavior.
• Recognize potential side effects of each drug and contact your dr. if you have them.
• Understand potential drug interactions with other foods, medicines, and over-the-counter products (read the information that comes with it).
• Keep a medications journal and include over-the-counter medications, supplements, and herbs taken as well as prescription meds. Also indicate the prescribing doctor’s name and carry the list with you so every doctor can see it.
• Sometimes drugs require that you have tests done to monitor for safe use—know what these tests are and when you are to get them done.
• Avoid self-medicating, which means includes adjusting doses without informing your doctor, using an “old” discontinued medication for a flare-up of a condition or trying out something that worked for a friend.
• Never take any medication that has expired (check labels carefully).
• Never put different medications in the same container (they can interact with each other even before you take them).
• Never share your medication with someone or take medication given to you by someone other than your health care provider.
• Never stop taking a medication without talking to your doctor first. If you are having problems with a certain medication, there may be another choice. Also, some medications must be stopped gradually to avoid problems.
• Never put different medications in the same container (they can interact with each other even before you take them).
• Never stop taking a medication without talking to your doctor first. If you are having problems with a certain medication, there may be another choice. Also, some medications must be stopped gradually to avoid problems.
• Never share your medication with someone or take medication given to you by someone other than your health care provider.
• Never stop taking a medication without talking to your doctor first. If you are having problems with a certain medication, there may be another choice. Also, some medications must be stopped gradually to avoid problems.

DISPOSING of unwanted medicines
Check your drug label or patient information that comes with the medication for disposal instructions. Unless is specifically says to do so:
• Do NOT flush them down the toilet
• Throw the drugs in the trash AFTER doing the following:
  • Take them out of original containers & mix with coffee grounds or kitty litter or other unappealing garbage.
  • Put them in a sealable bag, empty can or other container to prevent the medication from leaking or breaking in the garbage.
• Watch for special Medication Disposal programs offered by pharmacists and/or the law enforcement offices or AARP.

Keep hydrated!!!
Signs of dehydration may include:
Dry or sticky mouth
Dry eyes
Lethargy
Rapid pulse and shallow breathing
Irritability and confusion
Headache
Dizziness
Delirium
Unconsciousness

Aging well through
Recreation, Socialization & Exercise/Fitness

Area IV Agency on Aging and Community Action Programs 800-382-7556 | 765-447-7683 660 N 36th St., Lafayette, IN. 47905
Senior Bus Trips: Four day-trips for ages 55+ per year. Trip destinations announced in January. Call to find out space availability and destinations. There is a minimal charge per trip offered.
Senior Games & Golden Games: Competitive games for persons age 55 and older in June that includes non-physical activities as well as physical. Call for more information.
Wacky Wednesdays at the Movies: For $1.00 you see a movie and have a breakfast snack once a month from March to October.
Living a Healthy Life—Chronic disease self management: This workshop provides individuals with the confidence and skills to overcome fears and concerns to better handle their chronic health conditions. Multiple class times.

Enhance Fitness: An exercise program for those 55 and over. Includes strength training, cardiovascular workout and flexibility aspects in a fun, supportive environment. Currently in Benton and Tippecanoe Counties.

A Matter of Balance: Learn to view falls as controllable, make changes to reduce fall risks at home and exercise to increase strength & balance. Classes twice a week for 4 weeks. Fee is $10.
Senior Art Contest: For those age 55 and over each late summer/fall including categories of Painting, Drawing and Photography. Entries are judged by local professionals and hung in a local venue for public enjoyment. Participant ribbons for 1st, 2nd, and 3rd place awards.

Things to Observe if Visiting Older Loved Ones
• Spoiled food in fridge
• Poor grooming; personal hygiene
• Diminished driving skills; near misses
• Difficulty walking; unsteady; recent falls
• Mishandled or missed medications
• Unopened mail; past due bills; mishandled finances
• Poor housekeeping; unsafe conditions
• Depression; forgetfulness
Community and senior centers offer a variety of programs for socialization, recreation and fitness. They may have art classes, exercise classes, card games, Bingo, travel opportunities, etc. Many also offer outreach programs and health screenings throughout the year, as well as assistance with tax preparation. Call to obtain a calendar of events.

Many centers offer hot noon meals at a low cost that are funded by the Older Americans Act; or you may pick up frozen meals to take home. These are intended to provide persons 60 years of age or older with a nutritional meal during the week for a minimal charge. Transportation may be available.

Exercise & Physical Fitness Programs

See also “Community and Senior Centers”, for exercise classes.

Health and exercise programs provide a variety of different services designed to give you increased heart function, muscle strength, weight control, bone health and balance. Many offer personal trainers and all should require an assessment of your health and abilities before beginning.

For programs in your area, see the Yellow Pages under “Exercise and Fitness Programs,” “Health Clubs & Gymnasiums,” and contact some nursing facilities who may have their own fitness equipment and trainer. Also check your local YMCA/YWCA.

The SilverSneakers Fitness Program 888-423-4632 | www.silversneakers.com
Provides membership to participating fitness centers. Must be a member of one of five participating Medicare insurance programs and be 65+. These Medicare plans participating are: 1) Humana; 2) AARP Medicare Supplemental Insurance Plan; 3) Anthem Blue Cross & Blue Shield; 4) United Healthcare.

Paul Phillippe Resource Center, Inc. 765-659-4060
401 W. Walnut, Frankfort, IN 46041

Williamsport–Attica Area Senior Center 765-762-6779
306 Ross Ave., Williamsport, IN 47993
Residents of Attica may also use this facility and the MAC Van will provide transportation.

Libraries

Many libraries offer services that are beneficial to those who are homebound: home delivery; on-line catalog to search for materials; and e-books that you can download to your Tablet without having to go to the library.

Attica Public Library 765-754-4194 | www.attica.lib.in.us
Benton County Public Library 765-884-1720 | www.benton.lib.in.us

Boswell Public Library 765-869-5428 | www.boswellpubliclibrary.com
Colfax–Perry Township Public Library 765-324-2915 | www.colfaxptpl.org

Covington Public Library 765-793-2572 | www.c-vpl.org
On-line catalog and e-books.
Furnessville Public Library 765-362-2242 | www.cdpl.lib.in.us
On-line catalog and e-books.
Darlington Public Library | 765-794-4813
www.darlingtonindiana.com/library.html
Delphi Public Library 765-554-2929 | www.delphilibrary.org
On-line catalog and e-books.
Earl Park Library 219-474-6932 | www.earlpark.lib.in.us
Frankfort Public Library 765-654-8746 | www.accs.net/fcpl
On-line catalog and e-books.
Ladoga Clark Township Public Library 765-942-2456 | www.ladog.lib.in.us
On-line catalog.

Boswell Senior Center | 765-869-4350
108 Main St., Boswell, IN 47921

The Center at Jenks Rest | 765-447-2311
1915 Scott St., Lafayette, IN 47904

Crawfordsville Community Center 765-364-5175
922 E. South Blvd., Crawfordsville, IN 47933

Delphi Senior Center | 765-564-2772
700 N. Washington, Delphi, IN 46923

Flora Senior Center | 574-967-3400
115 N. Division, Flora, IN 46923

Fowler Senior Center | 765-884-0527
218 E. 5th St., Fowler, IN 47944

Friendship Circle Center | 765-793-4871
1307 Pearl St., Covington, IN 47932

Hanna Community Center | 765-742-0191
1201 N 18th St., Lafayette, IN 47904

Monticello Senior Center 574-583-9119 | 800-913-3582
PO Box 421, 116 E. Marion St., Monticello, IN 47960

Morton Community Center 765-775-5120
222 Chauncey Ave., West Lafayette, IN 47906

Paul Phillippe Resource Center, Inc. 765-659-4060
401 W. Walnut, Frankfort, IN 46041

Williamsport–Attica Area Senior Center 765-762-6779
306 Ross Ave., Williamsport, IN 47993
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Exercise & Physical Fitness Programs

See also “Community and Senior Centers”, for exercise classes.

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The SilverSneakers Fitness Program 888-423-4632 | www.silversneakers.com
Provides membership to participating fitness centers. Must be a member of one of five participating Medicare insurance programs and be 65+. These Medicare plans participating are: 1) Humana; 2) AARP Medicare Supplemental Insurance Plan; 3) Anthem Blue Cross & Blue Shield; 4) United Healthcare.
Many seniors still enjoy having a close personal and sexual relationship with a partner. While the sex drive may diminish some with aging and with chronic disease, it is still an important part of life.

Sexually Transmitted Disease knows no age limit. It is important that sexually active older people or those that have other risk factors for HIV/AIDS be tested regularly.

**Sexually Transmitted Diseases**

**HIV (AIDS) and the Over 50 Population:**
Fifteen percent (15%) of new AIDS/HIV diagnoses are in people over the age of 50. Almost one fourth of all people with HIV/AIDS are age 50 and older.

The number of HIV/AIDS cases among older people is growing every year because:
- Older Americans know very little about HIV/AIDS: they don’t always know how it spreads or the importance of using condoms, not sharing needles, getting tested for HIV, or of talking about it with their doctor.
- Due to Erectile Dysfunction drugs such as Viagra, more older people have longer active sexual relations.
- Healthcare workers/educators/doctors often don’t talk with older people about their sex lives or drug use or talk to them about risky behaviors and STD or HIV/AIDS prevention.
- Older people are less likely to talk about their sex lives or drug use with their doctors.
- Older people are less likely to use condoms.
- Older people’s immune systems are less effective than when they were younger.

**Chlamydia:**
Chlamydia is the most prevalent sexually transmitted disease (STD) in the United States today. Many times this STD causes no symptoms, but when symptoms do appear in women (1-3 weeks after exposure), they may be they may be mild and include a yellowish vaginal discharge; painful or frequent urination; burning or itching of the vaginal area; redness, swelling, or soreness of the vulva; painful sex; and abnormal bleeding. Men who are infected may notice a discharge from the penis or pain and burning during urination.

Diagnosis of chlamydia is made through self-observation, medical history, and physical examination which includes laboratory diagnosis. Antibiotics are used to treat it.

**Gonorrhea:**
Symptoms of gonorrhea may include thick, cloudy or bloody discharge from the penis or vagina, pain or burning sensation when urinating, frequent urination, pain during sexual intercourse. Symptoms generally appear within two to five days after exposure, but may take up to 30 days to appear. However, some people may be infected for months before signs or symptoms occur.

To diagnose gonorrhea, a laboratory analysis of a urine sample is done. You should also be tested for other STDs, such as chlamydia, syphilis and human immunodeficiency virus (HIV), the virus that causes AIDS. Other STDs commonly occur along with gonorrhea. Antibiotics are prescribed for the treatment of gonorrhea. Over the counter remedies may relieve the symptoms, but they do not cure it.

**Genital Herpes (Herpes Simplex Virus: HSV):**
Many who’ve been infected with HSV do not know it because they have no signs or symptoms, or the symptoms are so mild they go unnoticed. The first outbreak is generally the worst, and some people never experience a second outbreak. Other people, however, can experience outbreaks as long as 40 years after the initial outbreak. When present, genital herpes symptoms may include the following, generally within a few weeks after exposure:
- Small, red bumps, blisters (vesicles) or open sores (ulcers) in the genital, anal and nearby areas.
- Pain or itching around your genital area, buttocks or inner thighs.
- Painful urination.
- Pain and tenderness in genital area.
- Flu-like symptoms such as headache, muscle aches and fever, and swollen lymph nodes in groin area.

Infection is contagious during outbreaks; however, it can take place even when lesions aren’t present. Diagnosis of herpes is done by taking a tissue scraping or culture of the blisters for laboratory examination or by a blood test. Because people with herpes commonly have other sexually transmitted diseases (STDs), such as chlamydia, gonorrhea and HIV/AIDS, your doctor will likely examine you for these diseases as well.

There’s no cure for genital herpes. Treatment includes oral prescription antiviral medications, including acyclovir (Zovirax), famciclovir (Famvir) and valacyclovir (Valtrex), to help heal the sores sooner and reduce the frequency of relapses. If taken daily, these medications may also reduce the chance you’ll infect your partner with the herpes virus.

**How to reduce your risk of sexually transmitted diseases:**
1. Get information about safe sex practices from your doctor or the local Planned Parenthood or Health Clinic—and then practice safe sex.
2. Do not share needles.
3. Have routine doctor examinations and ask for tests for sexually transmitted diseases in order to catch them early.
4. Abstain from sexual relations with multiple partners.

**Centers for Disease Control**
800-232-2436  |  www.cdc.gov/std
Survivor benefits: When you die, your family may be eligible for benefits based on your work: your widow(er) who is 60 or older, 50 or older and disabled, or any age if caring for your child younger than 16 or disabled. Benefits may be paid to your unmarried children if they are younger than 18, 18-19 years old and a full-time elementary or secondary school full-time student, or age 18 and older and severely disabled (disability must have started before age 22). If you have enough credits, a one-time payment of $255 will be made after your death to your spouse or minor children if they meet certain requirements.

Applying for benefits: You should apply for benefits no earlier than three months before the date you want your benefits to start. You may use the retirement planner at www.socialsecurity.gov/reitre2. To calculate your benefit amount see www.socialsecurity.gov/planners.

Signing up for benefits: • Online at www.socialsecurity.gov (preferred method)
• 800-772-1213

Working and Receiving Benefits: If you continue to work after you reach full retirement age, it will not reduce your Social Security benefits. However, your benefits will be reduced if your earnings exceed certain limits for the months before you reach full retirement age by $1 for every $3 you earn over the annual limit (2015 = $41,880/yr) until the month you reach full retirement age. If you are not full retirement age, your benefit will be reduced by $1 for each $2 you earned above the annual limit (2015 = $15,720). See the brochure, “How Work Affects Your Benefits” or discuss this with a Social Security representative.

NOTE: If you delay your retirement, be sure to sign up for Medicare at age 65. In some circumstances, medical insurance costs more if you delay applying for it.

Taxable Social Security Benefits: Only one-third of people who get Social Security have to pay income taxes on their benefits. You may have to pay taxes on a portion of your benefits (50 percent or 85 percent depending on your marital status and your reported combined income on your federal tax return.) For more information call the IRS at 800-829-3676 for Publication 554, “Tax Guide for Seniors.”

Disability Income
Supplemental Security Income—(SSI) makes monthly payments to people who have low income, few resources and are: 1) age 65 or older, 2) blind, or 3) disabled. Income is money you receive such as wages, Social Security benefits, and pensions. It also includes things like food, clothing or shelter. Your resources (real estate (but not your home or burial plots), bank accounts, cash, stocks and bonds), must not be worth more than $2,000 (couple is $3,000).

The basic SSI amount received for 2013 is $710 per individual and $1,066 per couple. Special rules apply to each circumstance, so you need to talk to a Social Security representative to determine your eligibility.

Social Security Disability—If you cannot work because of a physical or mental condition that is expected to last at least one year or result in death, you may be eligible for Social Security disability benefits. Having a statement from your doctor indicating you are disabled does not mean you will automatically be eligible for Social Security disability benefits. Neither does qualifying for disability from another agency or program.

Working and receiving disability benefits—Special rules through Social Security’s work incentives and Ticket to Work programs allow you to work and still receive monthly payments. Work incentives include: 1) continued cash benefits for a time while you work; 2) continued Medicare or Medicaid while you work; and 3) help with education, training and rehabilitation to start a new line of work.

A trial work period for nine months allows you to test your ability to work. You continue to receive full benefits regardless of how much you earn as long as you report your work activity and you continue to have a disabling impairment. After the nine months, you may have 36 months extended work time while you still receive benefits if your earnings are not substantial. You may be re-instated to disability benefits within five years if you find yourself unable to continue working because of your condition. Talk to a Social Security representative at 866-968-7842 or see the website, www.socialsecurity.gov/work for more information.

Apply for disability benefits as soon as you think you will be unable to work for at least 12 months.
Substance abuse, including alcohol and drugs, affects a significant percentage of the older adult population, yet is often either not detected or is misdiagnosed. It affects older adults because they are often on multiple medications for other conditions, and these do not mix well with alcohol or some drugs. In addition, alcohol affects balance and coordination, so it increases the risk of falling for a population that has weakened bones and muscles. Alcohol can cause amnesia, confusion and memory problems. This can be particularly harmful in persons already having problems with short-term memory. As we grow older, our metabolism of alcohol and drugs is reduced, meaning that their effects are more pronounced than when we were younger.

### Prescription Drug Abuse

Health experts are concerned about the increase in the number of patients over age 50 who require intervention and treatment for addiction to medication and other substances. 1) Nearly three in 10 people between ages 57 and 85 use at least five prescriptions according to the Substance Abuse and Mental Health Services Administration (SAMHSA). 2) Between 1997 and 2008, the rate of hospital admissions for conditions related to prescription medications and illicit drug use rose by 96 percent among people ages 65 and 84; for people 85 and older, admissions grew 87 percent.

“There are physical, psychological and social factors that make older people more vulnerable to addiction,” says Angela Conway of the South Miami Hospital’s Addiction Treatment Center. “Older people may become dependent on drugs prescribed to deal with joint pain, sleeping problems or injuries from falls. And, sadness over losing loved ones, or being far from family, may also increase the risk of drug dependence.”

Possible signs of addiction: 1) if he/she is constantly thinking about the medication and fears not being able to function without it; 2) if a person starts taking medication at different times and in different doses from what is prescribed.

Medication misuse and abuse can cause a range of harmful side effects, including drug-induced delirium and dementia. Older patients should undergo testing to distinguish memory loss or confusion caused by medication from that caused by early Alzheimer’s. Information taken from: [http://www.drugfree.org/join-together/addiction/elderly-at-risk-for-prescription-drug-abuse](http://www.drugfree.org/join-together/addiction/elderly-at-risk-for-prescription-drug-abuse)

### Information and Assistance Regarding Substance Abuse

**Al-Anon**  
**Alcohol / Drug Abuse**  
765-420-2828 | 866-415-1666
24 Hr. Assistance / Treatment

**Drug Free Coalition of Tippecanoe County**  
765-471-9916

**Local Drug/Alcohol Rehab Treatment Directory**  
800-784-6776

**Surf Club Inc. (Tippecanoe Co.)**  
765-742-1033

**Medications that may react harmfully with alcohol:**

- Antihistamines
- Aspirin
- Narcotics
- Non-narcotic painkillers
- Antibiotics
- Oral anticoagulants
- Sedatives
- High blood pressure meds
- Oral anti-diabetic drugs

### Alcoholics Anonymous

**Alcoholics Anonymous**  
844-334-8574 | 24 Hr. Helpline

**Alcoholics Anonymous On-line Meetings**  
[www.aa-intergroup.org](http://www.aa-intergroup.org)

**Alcoholics Anonymous (AA) for Districts 49 & 51**  
765-742-1666  
[www.aalafayette.org](http://www.aalafayette.org) | [www.aa.org](http://www.aa.org)

**Alcoholics Anonymous (AA) Montgomery Co.**  
765-362-5812  
Wabash Avenue Presbyterian Church  
307 S. Washington St., Crawfordsville, IN  
Meets: Tuesdays at 8:00 p.m.

**Narcotics Anonymous**  
[www.na.org](http://www.na.org) | [www.naindiana.org](http://www.naindiana.org)

**Narcotics Anonymous (NA) Fountain Co.**  
Meets at The First Lutheran Church, 765-764-4364  | 204 E. Pike St., Attica, IN

**Narcotics Anonymous (NA) Referral Service and Treatment Program 24 Hr. Helpline**  
800-711-6375

### Treatment Facilities

See also “Mental Health” in this booklet.

**Trinity Mission Men’s Residency**  
765-742-1060

Serves all areas with a long term drug and alcohol based program. Must apply and be accepted into the program. Participants must attend 12-14 weeks. Fee is $200 unless in need.

**Delirium**

the sudden onset of dementia-like symptoms and confusion. It is generally caused by physical or mental problems and is usually temporary and reversible. Possible causes include low/high blood sugar, incorrect medication dosage, dehydration, urinary tract infections, dehydration, electrolyte imbalance and surgery/anesthesia.
**Tax Credits**

While many older adults receive only Social Security retirement income and don’t pay income taxes, there are some tax credits that they may apply for.

**Unified Tax Credit for the Elderly**

Indiana’s Unified Tax Credit may offer you a refund or credits on your tax return. See the instructions on the Indiana Dept. of Revenue website for Form SC-40 or claim it on the IT-40 if you file.

**County Credit for the Elderly or Permanently Disabled for Form IT-40 filers (U.S. Internal Revenue Service)**

You may be able to take this credit and reduce your tax if by the end of the year you were: 1) age 65 or older or 2) you were under age 65, retired on permanent and total disability, and you received taxable disability income. You may be eligible if you take a credit on federal Schedule R and you owe county tax. In most cases, the IRS can figure the credit for you. See the IRS web-site or contact the IRS for a Form 1040A.

**Tax Credits for Caregivers**

Caregivers may be able to take a parent as a dependent if the situation meets several conditions. Contact the IRS to find out how or see the IRS web-site or contact the IRS for more information.

**Public Transportation**

Call a minimum of 24-48 hours in advance of your need. Some will provide transportation out of their county and some will not. Contact them for information.

**BAT Van (Boswell Area Transit Van)**

765-869-4350
Serves towns of Boswell, Oxford, Ambia, Dunnington, Chase, Tab & Talbot. Donation requested.

**City Bus of Greater Lafayette**

Main Office: 765-432-2666
Ride Info: 765-742-7433, Press 1
Travel Training: 765-420-2989 | ridehelp@gocitybus.com
www.gocitybus.com
Public transportation covering the Great Lafayette/ West Lafayette area. Bus operating hours vary by route and day of the week. Call or go online for route maps, schedules, detours, and schedule changes. CityBus does not operate on most major holidays. Free Travel Training is available Monday–Friday from 9 a.m.–5 p.m. See “Other Transportation Services” for City Bus ACCESS service for persons with disabilities.

**Transportation for residents of Clinton County/ Frankfort city limits and possibly to other cities with appointment. Donation requested.**

**OMNI Express**

765-659-4060
Transportation for residents of Clinton County/ Frankfort city limits and possibly to other cities with appointment. Donation requested.

**Rossville Area Transit**

765-586-1616

**REACH OUT Community Van**

765-798-2815

**White County Council on Aging**

800-913-3582 | 574-583-9119
For residents of White County. Donation requested.

**Home Tax Credits**

Over 65 Age Deduction—check with your local auditor’s office about a possible deduction for persons age 65+ or a widow/widower age 60+ if the deceased spouse was age 65+ at the time of death.

Blind and Disabled Persons Exemption—Check with your local auditor’s office. Income guidelines are applied and proof of blindness or disability required. The social security award certificate or a doctor’s statement is required when filing.

**Taxes**

**Indiana Dept. of Revenue: (state taxes)**

317-232-2240
100 N. Senate Ave., Indianapolis, IN 46204
www.in.gov/dor/index.htm

**Internal Revenue Service: (federal taxes)**

317-665-7500 | Indianapolis
765-449-3880 | Lafayette
955 Mezzanine, Lafayette, IN 47905
www.irs.gov/localcontacts

**Tax Assistance**

Tax assistance is offered at different sites from January through April of each year. Contact Area IV for a complete listing. Some may have income guidelines.

**Transportation Services for City Bus ACCESS**

Monday–Friday from 9 a.m.–5 p.m. See “Other Transportation Services” for City Bus ACCESS service for persons with disabilities.

**Aging well with resources for Transportation**

**Aging well with information about Taxes**

**Aging well with information about Transportation**
Other Transportation Services

ACCESS (City Bus of Lafayette)
765-742-2121
For those who cannot use the regular fixed route bus services because of a physical/mental disability. Call for an application form. Must have doctor’s information about your disability. Fees apply.

Mobility for Area Citizens
(MAC) Van
765-762-0420 (Williamson)
765-793-4871 (Covington)
Disabled and elderly residents of Fountain and Warren Counties. Donation requested.

Necessities Transportation
765-607-1288
Medical transportation only. Accepts Medicaid. Fees apply.

Sunshine Vans
(for Montgomery and Fountain Counties)
765-364-5173 (Veterans)
For ages 60+ or disabled to grocery or medical appointments. Also transports veterans to Indianapolis or Danville Medical Centers.

Senior Citizens RIDE for 50¢ PER TRIP ON CITYBUS
(Half fare rider must show Medicare card, CityBus E&D photo I.D. or proof of age each time reduced fare is paid.)

American Red Cross of Clinton County
Dial a driver | 317-684-4337

American Red Cross—Tippecanoe County
765-742-6975
For veterans only, to medical appointments in Indianapolis or Danville VA facilities.

Caregiver Companion
765-423-1879 | (Lafayette only)
For older, frail or disabled adults. Assessment required. Donation requested.

Carroll County Senior and Family Services
765-564-2772
For ages 55+ or disabled. Medicaid. Requires 24-hour notice. Donation requested.

Helping Hand Chauffeur Service Inc. | 765-918-1559
Pre-arranged transportation to & from appointments, airport, etc. Medicaid provider—will transport to Medicaid facilities within a 75-mile radius. Fees apply.

HOPE Transportation Program
765-404-1174
This service is only for persons over age 60 or persons with mobility impairments. Medicaid provider. Serves Benton County. Donation requested.

Integrity Care LLC
765-463-7111
765-588-1187, after hours
Serves all Area IV counties. Medicaid certified. Fees apply.

Travel training is available. ACCESS service is available for those who are unable to ride regular routes due to a disability (must complete application with doctor’s signature and be approved). For more information call 765-742-7433 or visit www.gocitybus.com.

Travel Accessibility

See the following links to find advice/information about travel accessibility for persons with disabilities.
• trip-ability.com: provides frequently updated info on accessible travel and links to other sites.
• Disabledtravelersguide.com
• Emerginghorizons.com
• Sath.org
• Tripadvisor.com

Mobility for Area Citizens (MAC) Van
765-762-0420 (Williamson)
765-793-4871 (Covington)
Disabled and elderly residents of Fountain and Warren Counties. Donation requested.

Necessities Transportation
765-607-1288
Medical transportation only. Accepts Medicaid. Fees apply.

Sunshine Vans
(for Montgomery and Fountain Counties)
765-364-5173 (Veterans)
765-364-5175
For ages 60+ or disabled to grocery or medical appointments. Also transports veterans to Indianapolis or Danville Medical Centers.

Se...
Basic criteria for the Aid and Attendance benefit include the inability to feed oneself, to dress or undress without assistance, or to take care of one’s own bodily needs. People who are bedridden or need help to adjust special prosthetic or orthopedic devices may also be eligible, as well as those who have a physical or mental injury/illness that requires regular assistance to protect them from hazards or dangers in their daily environment. Note: This is a pension paid directly to the veteran or spouse. It is to be used to pay for in-home services or services in an assisted living or nursing home.

To be eligible for VA funding for non-skilled home care the veteran and/or their spouse must meet the following requirements:

A. The Veteran must be a wartime veteran who served at least 90 days of continuous active duty, with at least one day of active duty during wartime to be considered a wartime veteran.
   • WWII 12/7/1941-12/31/1946: If the veteran was in service on Dec 31, 1946, continuous service through July 26, 1947 can apply.
   • Korean War 6/27/1950-1/31/1955
   • Gulf War 8/2/1990–Present

B. The Veteran must have been discharged from the service with any type of discharge other than a dishonorable discharge.

C. The Veteran must be at least 100% disabled, or over the age of 65.

D. If under the age of 65, the veteran must be on social security or VA disability.

E. Un-reimbursed medical expenses (medical insurance premiums, ongoing prescription medication costs, home health services, assisted living expense, etc.) must exceed the income of the veteran, or very close to it, regardless of the amount of income the veteran has.

F. Assets, not counting the home and one automobile, cannot exceed $80,000.

G. Your doctor must fill out an application that indicates your diagnosis, as well as your capabilities/disabilities.

H. http://www.va.gov/

The veteran normally has a disability that is not connected to his/her military service, such as congestive heart failure (CHF), Alzheimer’s or other dementia, Chronic Obstructive Pulmonary Disease (COPD), for example, which necessitates the need for assistance in daily activities such as attendant care and/or homemaker help.

For assistance with this program, contact your Veteran’s Affairs Office or an elder law attorney.

Department of Veteran’s Affairs
Telephone Assistance | 800-827-1000
Information on veterans’ benefits.

Aid & Attendance Special Monthly Pension

Special criteria for the Aid and Attendance benefit include the inability to feed oneself, to dress or undress without assistance, or to take care of one’s own bodily needs. People who are bedridden or need help to adjust special prosthetic or orthopedic devices may also be eligible, as well as those who have a physical or mental injury/illness that requires regular assistance to protect them from hazards or dangers in their daily environment. Note: This is a pension paid directly to the veteran or spouse. It is to be used to pay for in-home services or services in an assisted living or nursing home.

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   • WWII 12/7/1941–12/31/1946: If the veteran was in service on Dec 31, 1946, continuous service through July 26, 1947 can apply.
   • Korean War 6/27/1950–1/31/1955
   • Gulf War 8/2/1990–Present

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F. Assets, not counting the home and one automobile, cannot exceed $80,000.

G. Your doctor must fill out an application that indicates your diagnosis, as well as your capabilities/disabilities.

H. http://www.va.gov/

The veteran normally has a disability that is not connected to his/her military service, such as congestive heart failure (CHF), Alzheimer’s or other dementia, Chronic Obstructive Pulmonary Disease (COPD), for example, which necessitates the need for assistance in daily activities such as attendant care and/or homemaker help.

For assistance with this program, contact your Veteran’s Affairs Office or an elder law attorney.

Veterans In-Home Services

H/HHA PROGRAM (Homemaker/Home Health Aid):
• Must be receiving medical services through the VA Medical System (Danville or Indianapolis).
• Must be disabled enough to possibly need nursing home care and need assistance with dressing, bathing, toileting, meal prep, light housekeeping, shopping.
• Talk to your PACT (Patient Aligned Care Team) provider or an Outpatient Social Worker to see if you are eligible. Social Work: 217-554-5100

Respite Care:
• Must be receiving medical services through the VA Medical System.
• Provides caregivers short-term temporary relief from the daily care of chronically ill/disabled veterans 40 a total of 30 days per calendar year.
• Respite can be provided in a Community Living Center at the VA Medical Complex (not a permanent placement); or in the home.
• Contact 217-554-3238

Home-Based Primary Care (HBPC):
• Must be receiving medical services through the VA Medical System.
• For homebound veterans with multiple, complex medical problems, or short term care needs.
• Provides interdisciplinary care including medical, nursing, social work, nutrition, rehab, and education and support.
• Contact 217-554-4513

Aid and Attendance Pension—see previous page for eligibility and how it may be used.
Veterans Affairs Dept.—Medical Care

VA Illiana Health Care System
800-320-8387 | 217-554-3000
1900 E. Main St., Danville, IL 61832
www.danville.va.gov

Richard L. Roudebush VA Medical Center
888-878-6889 | 317-554-0000
1481 W. 10th St., Indianapolis, IN 46202
www.indianapolis.va.gov

Eligibility Determination for VA Health Benefits:
A veteran who served as active military and was honorably discharged must complete VA Form 10-10, Application for Health Benefits, which will be evaluated by the Eligibility Center. If you are eligible, you will be assigned to one of the 8 priority groups and sent a letter letting you know you qualify. Enrollment is on an annual basis and should be updated yearly. You will be asked to verify your finances.

Dental Care Eligibility: A Medical Support Assistant (MSA) will review your service records to determine if you are eligible for dental care. Contact the MSA at 800-320-8387 or 217-554-3000, extensions 45209, 45380, 45369.

At the VA Medical Centers, the following services are available:
• Patient Aligned Care Team (PACT): A team of health care staff work with you as your primary care; and make referrals for other services. You may talk with your physician or the social worker about other services listed below.
• Emergency Dept/Urgent Care
• Dental Service (if eligible)
• Pathology & Laboratory Medicine Service
• Pharmacy Service
• Radiology/Imaging Service
• Community Living Center: provides short term skilled stay for rehab, post-op wound care, dementia care, geropsych unit, respite & palliative/hospice care.
• Respite Care—can be in Community Living Center or in-home.
• Home Health Aid program provides services in-home
• Adult Day Health Care
• Hospice/Palliative Care
• Community Residential Care: a group setting in a private home where the person needs minimum assistance with care.
• Home Health Care: home-based primary care/extended care program delivering healthcare services through a VA medical team to essentially homebound, chronically ill veteran whose caregiver is capable and willing to assist with the care. Other criteria apply.
• Geriatric Clinic
• Skilled Nursing Home Care (purchased by you)
• Care Coordination Home Telehealth
• Caregiver Support Coordinator

VA Illiana Health Care System: Community-Based Outpatient Clinic | 765-464-2280
3851 North River Road, West Lafayette, IN 47906
Services include: 1) primary care services; 2) mental health services, including individual, group and couples/family therapy; psychiatry, smoking cessation, specialized therapies for PTSD; 3) blood draw services; 4) prescriptions.

Transportation to VA Med Centers

Transportation for veterans for medical appointments at either the Indianapolis or the Danville VA Med Centers may be available. These organizations request that you contact them 3-4 weeks in advance, if possible. May ask for a donation.

American Red Cross Tippecanoe County
765-742-6975
Sunshine Vans—Veterans’ Transportation
Fountain and Montgomery Counties
765-364-5175 ext. 21

American Red Cross of Clinton County
317-684-4337

We’re by your side
so your parents
 can stay at home.

Whether you are looking for someone to help an aging parent a few hours a week or need more comprehensive assistance, Home Instead can help.

Home Instead CAREGivers® can provide a variety of services.
Some include:
• Companion Care
• Personal Care
• Meals and Nutrition
• Transportation
• Housework
• Respite Care
• Hospice Care Support Services

Home Instead Senior Care®
765.447.8800
findcaringhelp.com

Carmel | Fort Wayne | Kokomo | Seymour

Find out if you qualify for extra care.
(765) 453-6700

Ideas for Visiting Someone in the Nursing Home
• Look through a book reviewing the century (find one in the library).
• Hang posters relating to the person’s profession, hobbies, interests, or achievements
• Hang pictures of places they’ve traveled
• Interview the person and write/record the story
• Keep a bag full of items to share:
  - Photo albums
  - Magazines, books
  - Games, cards
  - Cards or stationary
  - Snack/favorite food item
### Resources for Veterans

**Caregiver Support Line:**
for Caregivers of Veterans: 855-260-3274
for Caregiver Tool Box: [www.caregiver.va.gov](http://www.caregiver.va.gov)

**Center for Elder Veteran’s Rights**
800-394-1250 | [www.cfevr.org](http://www.cfevr.org)
Provides education, advocacy and representation of veterans and families before the Dept. of Veterans Affairs.

**Homeless Veterans Services—National Call Center**
877-424-3838 | 24/7 services

**Former Prisoners of War (FPOWS) Services**
800-827-1000
Special services for those FPOWS with certain diseases.

**Supportive Services for Veteran Families**
Lafayette Transitional Housing Center
765-423-4880
615 N. 18th St., Suite 102, Lafayette, IN 47904
Care Manager works to help homeless, or near homeless, Veterans, both individuals and families, get access to housing and services. Serves the counties of: Benton, Carroll, Clinton, Fountain, Montgomery, Tippecanoe, White.

**VA Home Improvements and Structural Alterations Grant**
Contact your Veteran’s Affairs Officer or see [www.va.gov](http://www.va.gov)
Veterans with service-connected disabilities and non-service connected may be eligible for a grant to make alterations that are necessary/appropriate for effective treatment of the disability.

### Veterans Affairs Offices

Offers information about services available to veterans. Transportation to VA Hospitals in Indianapolis and Danville may be available. Please call for appointment.

**Benton County**
Bob Rettig | 765-884-1831
rettig@bentonco.in.gov

**Carroll County**
Larry Leach | 765-564-2502
veterans@carrollcountyin.gov

**Clinton County**
Joe Root | 765-659-6389
veterans@clintonco.com

**Fountain County**
Max Morgan | 765-793-6267
vetserv@fountainco.net

**Montgomery County**
Joe Ellis | 765-361-4133 | 765-401-0432

**Tippecanoe County**
Randall Fairchild | 765-742-1796
vetserve@tippecanoe.in.gov
abrown@tippecanoe.in.gov

**Warren County**
Ronald Strickland | 765-764-0108
rmstrick390950@yahoo.com

**White County**
Thomas Hildebrand | 574-583-5937
veterans@whitecountyindiana.us

**Disabled American Veterans (DAV)**
National Headquarters
877-426-2838 | [www.dav.org](http://www.dav.org)
PO Box 14301, Cincinnati, OH 45250
Review the list of volunteer opportunities below and see if any are a fit for you!

- Clerical/Office
- Donation/Item Transportation
- Grocery Shopper
- Housekeeping
- Handyperson/Repair
- Pet Therapy (specialized)
- Seasonal Projects
- SHIP (Medicare) volunteer
- Alzheimer’s Care Coalition
- Health Education

Qualifications to Volunteer for Area IV:
- Complete agency forms and orientation
- Consent to criminal background check
- Ability to maintain client confidentiality
- Complete monthly required reports

**I always wondered why somebody didn’t do something about that. Then I realized I was somebody.**
—Lily Tomlin

**Volunteers are seldom paid**— not because they are worthless, but because they are PRICELESS!
—author unknown

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**Absentee and Early Voting**

There are different types of absentee/early voting:

1) **Absentee-in-person**
   All registered voters in Indiana are eligible to vote absentee-in-person by going to the county election board office beginning 28 days before Election Day.

2) **Absentee-by-mail** *(are not required to show photo ID)*
   In order to vote this way, you must be unable to vote on Election Day due to:
   - work, election duties, illness or injury or caregiving, or member of military or public safety officers OR
   - have a disability OR are at least 65 years old OR
   - are prevented from voting because of religious holiday, etc. on Election Day

3) **Absentee-by-Traveling Board** *(are not required to show photo ID)*
   To vote this way, one of the following must apply:
   - You expect to be confined due to illness or injury or caregiving responsibilities in a private residence on Election Day, OR
   - You have a disability and the polling place is not accessible to you.
   The ballot will be delivered to you by a bi-partisan absentee voter board that will assist you with your ballot. Contact the County Clerk’s office to request the service.

<table>
<thead>
<tr>
<th>County</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benton County</td>
<td>765-884-0930</td>
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<tr>
<td>Carroll County</td>
<td>765-564-6757</td>
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<tr>
<td>Clinton County</td>
<td>765-659-6380</td>
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<tr>
<td>Fountain County</td>
<td>765-793-2192</td>
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<td>Montgomery County</td>
<td>765-364-6437</td>
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<td>Tippecanoe County</td>
<td>765-423-9316</td>
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<td>Warren County</td>
<td>765-762-2834</td>
</tr>
<tr>
<td>White County</td>
<td>574-583-1531</td>
</tr>
</tbody>
</table>

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**Obtaining a Photo ID**

In order to obtain a photo ID, which is required to vote, acceptable documentation is required to prove name, date of birth, Social Security number, Indiana residency and lawful status in the United States—unless you have a current driver’s license. See procedure for persons with no current driver’s license or ID below.

Any American citizen who has never had an Indiana driver’s license, permit or identification card—or it is expired—must apply for a new one called a SecureID. For Non-U.S. citizens, a SecureID is required. The SecureID indicates that you have provided documentation necessary to validate your identity, lawful status, Social Security number or Indiana residency.

Please note that you must be able to present original versions or certified copies of all of the following documents:
- One document proving your identity
- One document proving your Social Security number
- One document proving your lawful status in the United States
- Two documents proving your Indiana residency.

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**The Benefits of Volunteering:**

- Self-satisfaction
- Altruism
- Learning or acquisition of new skills
- Socialization
- Community Improvement
- Relaxation
- Helping an agency continue programs
- Helping people with needs
Working for a better quality of life... for you

with three organizations-in-one serving the community through a variety of programs to meet your needs.

Community Action Programs:
Multiple programs to assist lower-income families to become self-sufficient.

Aging and Disability
Resource Center:
Information line, health/wellness activities, and different services for seniors and persons with disabilities to remain independent.

Housing Development Corporation:
Community development and affordable housing projects.

INFORMATION HOTLINE:
Your first call for help finding community resources.

Experts in Rehabilitation & Memory Care

Moving Forward Rehabilitation

Moving Forward program is designed for those striving to restore abilities lost due to stroke, cardiovascular difficulties, orthopedic surgery and other debilitating conditions. Programs vary in frequency and intensity and include physical, occupational and speech/language therapies. Our goal is to return our participants home safely with the skills they need to continue life on their own terms.

Auguste’s Cottage Memory Care

Auguste’s Cottage is a structured, research-based program utilizing the person-centered model. We care for our residents by making them feel at home, rather than in an institutional setting. Excellent healthcare is always provided, but quality of life is our primary focus.

Call today and schedule a tour to see why our residents love to call American Senior Communities their home.

Ben Hur
Health & Rehabilitation
1275 South Grant Ave.
Crawfordsville, IN 47933
765-362-0905

Monticello
Healthcare
120 N. Main St.
Monticello, IN 47960
574-983-7073

Rosewalk Village
Of Lafayette
1923 Union St.
Lafayette, IN 47904
765-447-9431

Williamsport
Nursing & Rehabilitation
300 South St.
Williamsport, IN 47993
765-762-6111

ASCSeniorCare.com
My place is... Aster Place!

American Senior Communities is proud to present this exciting, new place to call home for today’s seniors. Living options include independent Garden Homes, Assisted Living apartments and two distinctive Memory Care neighborhoods.

- Variety of Floor Plans
- Maintenance Free Living
- Restaurant Style Dining
- Active Social Program
- Pet Friendly Community
- Theatre, Library & Internet Café
- Fitness Center
- Support Care Services Available

If you would like to call Aster Place home please call 765.446.3540!