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Family Caregiver Program of Maine

And



LOCAL HELP FOR PEOPLE WITH MEDICARE

The Maine State Health Insurance Assistance Program (SHIP) provides information and advice about Medicare, MaineCare, supplemental insurance, long-term care insurance, and various prescription drug programs. SHIP services are free, private, and available locally through your area agencies on aging.

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Connections

A Guide for Family Caregivers in Maine

Family Caregiver Program of Maine

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This booklet “Connections: A
Guide for Family Caregivers in Maine”
is also available on the internet at
www.maine.gov/dhhs/beas

This Guide was developed by the Family Caregiver Program of Maine for families and friends assisting older adults (age 60 and older) or people with dementia, as well as for older adults (age 55 and older) who are raising relative children (age 18 and younger).

This guide includes information about home care, assisted living and nursing facility care, end of life care, kinship parents, legal issues, health insurance, dementias, and long-term care as well as other services that people caring for older adults might want to know about.

The Family Caregiver Program of Maine is part of a national program and is funded by the Administration on Aging through a grant to the Maine Office of Elder Services and sponsored locally by the Area Agencies on Aging.

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AAA - Area Agencies on Aging

There are five Area Agencies on Aging (AAAs) serving the state of Maine. The AAAs' goal is to assure older adults, adults with disabilities and their families receive support to maintain their independence and dignity in the living environment of their choice. The AAA staff can help directly or refer you to the appropriate agency in your area. Call 1-877-353-3771

(1-877-Elders1) anywhere in Maine to reach the Area Agency on Aging serving your community. The Maine Area Agencies on Aging provide a variety of programs and services for older adults and caregivers. See page A1 for addresses and phones

1-877-Elders1 (1-877-353-3771)

1-877-Elders1 [1-877-353-3771] is the statewide toll free connection to reach the Maine Area Agency on Aging that serves your community. You can dial this number or the number of your local AAA listed on pages A1 & A2. Each AAA has TTY service for persons who are hearing impaired. They can also arrange for interpreters and translators.

Information, Assistance and Referral

Your Area Agency on Aging can provide information about services available to you and the person(s) age 60 or older you care about. They can assist you over the telephone or you can make an appointment to consult with a staff person at the AAA office near you. If needed, staff will make a home visit.

Elder Advocates provide information and assistance to access many programs including Food Stamps/EBT, Supplemental Security Income (SSI), the Maine Resident Property Tax and

Rent Refund Program, Veteran's Benefits, senior living options, home care services, dental, vision and hearing programs, as well as transportation services.

Health Insurance Counseling is available to individuals who have Medicare insurance. Through the State Health Insurance Assistance Program (SHIP), **elder advocates** can answer your questions about Medicare, MaineCare, prescription drug coverage, supplemental, long term care and other health insurance programs.

Senior Medicare Patrol (SMP) educates consumers about Medicare and MaineCare and how they can help identify and reduce errors, fraud, waste and abuse.

Family Caregiver Support Program

Caregiver Specialists provide information and assistance, individual counseling, individual and group support, caregiver training, assistance with respite care and other services to families and/or friends caring for an older adult (age 60 or older), a person with dementia, and/or and to relatives (age 55 or older) caring for minor children (age 18 or younger).

Information and assistance is available on a variety of topics to help you in your caregiving role, including respite, support groups, legal and financial services, disease-specific information, self-care tips and more.

Nutrition / Meals

The AAA Nutrition programs are available to anyone 60 or older, regardless of income. People with disabilities who are under the age of 60 may also be eligible. No fee is charged, but there is a suggested donation. Food stamps are accepted.

Community Dining Rooms

There are over 80 locations statewide where older adults can enjoy a well-prepared, nutritious noon meal. Some of these sites serve meals daily, Monday through Friday. Other sites are open less often. Meal sites also sponsor social activities as well as informative programs on health, nutrition, and consumer issues. For a list of dining sites call your local Area Agency on Aging or search for dining locations at www.maine.gov/dhhs/beas.

Home Delivered Meals

In many areas of the state, volunteers and paid staff deliver meals to older adults who are homebound and unable to prepare meals for themselves. Special containers make sure the food is hot and ready to eat when it arrives. Call your local Agency on Aging to learn more.

Partners in Caring

Partners in Caring provides funding for respite. To qualify the person receiving care must have a doctor's diagnosis of dementia and meet the financial asset guidelines. Respite funds may be used to help pay for in-home respite, adult day services, and overnight respite (up to two weeks a year), at home or in a facility, to give caregivers some time off. For specific guidelines and funding availability, check with your local AAA.

Volunteer Programs

Volunteers play an essential role in helping the Area Agencies on Aging provide services to older persons. Volunteer opportunities include community dining room helpers, home delivery drivers, SMP (Senior Medicare Patrol) Advocates and more. Specific volunteer programs vary by Area Agency on Aging.

Healthy Aging Programs

The Office of Elder Services, Department of Human Services, was awarded funding from the Administration on Aging (AoA) to advance evidence-based prevention and wellness programs in Maine. Programs include:

Matter of Balance, an eight-session program to help reduce the fear of falling and increase the activity levels of older adults who have concerns about falling.

Enhance Wellness, a program to help create a personalized plan for a healthier lifestyle and to help, encourage and support individuals to live well with chronic health conditions.

Living Well, a six-week program to help persons with long-term health problems improve their health one step at a time.

Contact OES at 1-800-262-2232 for more information on the healthy aging programs.

Adaptive Equipment

Adaptive equipment helps people be more independent and makes tasks easier. Items include "gadgets" (such as utensils, talking clocks, self-threading needles, telephone amplifiers) and larger equipment (wheelchairs, chair lifts, scooters). To locate an adaptive/medical equipment supplier in your area, contact your Agency on Aging at 1-877-353-3771.

Alpha One

Alpha One is a statewide organization offering an adaptive equipment loan program; independent living skills instruction; adaptive and mobility equipment and selection (trial rentals); driver evaluation; access design consultation; information and referral; and personal care attendant services.

The **Kim D. Wallace Adaptive Equipment Loan Program/ mPower Adaptive Loan Fund** offers low interest, long-term loans (of up to \$100,000) to Maine citizens and businesses needing adaptive equipment. Borrowers must show they can pay back their loans and the equipment will benefit at least one person with a disability. For more information contact Alpha One or visit www.mpowerloans.org.

Title 7, Part B Grant Program, administered by Alpha One, offers financial assistance through funds from the U.S. Department of Education, Rehabilitation Services

Administration. This grant is designed to help consumers with disabilities purchase services and adaptive equipment such as hand controls, or lifts for vehicles, ramps, roll-in showers, hearing aids, TTY's, or flashing alarms or signals.

To contact Alpha One check the listing on page A-6 or visit www.alphaonenow.com.

Durable Medical Equipment

Durable Medical Equipment (DME) is equipment (such as wheelchairs, hospital beds, braces) that is prescribed or ordered by a doctor (the doctor is responsible for providing a complete

medical prescription to the equipment supplier). With the exception of bedside commodes, Medicare does not cover bathroom equipment (tub seats, grab bars, etc.). MaineCare will cover these items if a person is eligible. Medicare Part B will usually cover 80% of the Medicare approved cost of covered items if the equipment meets the following requirements:

- ❖ It is medically necessary
- ❖ It is appropriate for use in the home
- ❖ It fills a medical need
- ❖ It is reusable (durable)

For more information about DME contact your Area Agency on Aging or the Durable Medical Equipment Regional Carrier

(DMERC), HealthNow New York, Inc., at 1-800-Medicare (1-800-633-4227) or 1-877-486-2046 (TTY). A list of medical equipment suppliers can be found in the yellow pages of the phone book under "Hospital Equipment."

Iris Network

The Iris Network provides services for persons who are blind or visually impaired. Services are available for people of all ages including diagnosis, adaptive and living skills training, and referral to other appropriate resources for the provision of aids and appliances. Contact The Iris Network at 1-800-715-0097 (Voice/TTY) or visit www.theiris.org.

Maine Center on Deafness

The Maine Center on Deafness (MCD) provides resources to individuals who are deaf, late-deafened or hard-of-hearing.

Maine Communication Access Program (MeCAP) is an MCD service where telecommunication equipment such as TTYs, amplified telephones, speakerphones, and other specialized telephone equipment are either loaned or sold on a cost-share basis to eligible Maine residents who have a physical or cognitive disability (for example deaf, hard-of-hearing, blind, low vision or difficulty speaking) that affects their ability to use regular telephone equipment.

Emergency Alert Notification Equipment is also available on either a loan or cost-share basis to allow individuals to receive emergency alert information that is not accessible to them via normal television and/or radio transmission.

Statewide Communications Directory is published annually and includes a list of TTY users and TTY access numbers for public and private agencies.

Telecommunications Relay Service Outreach Program provides training and assistance to new relay users and their families and friends and assists them in resolving any problems that relay users may have accessing the Maine Relay Service (MERS) and completing calls. For information call MCD at 1-800-639-3884 (Voice/TTY) or visit www.mainecenterondeafness.org.

Other Programs

AccessMaine is a website developed by the Institute for Health Policy at the Edmund S. Muskie School for Public Service to provide resource information to Mainers with disabilities, their families and providers. www.accessmaine.org

AllTech, formerly called the Maine Center for Assistive Technology and Software (MECATS) is a resource for information, technical assistance and professional development related to assistive technology. Contact 207-688-4573 or visit www.alltech-tsi.org.

Loan Closets

Many organizations have loan closets and will lend out various medical equipment (wheelchairs, walkers, commodes, etc.). Contact your local Area Agency on Aging at 1-877-353-3771.

MaineCite is a statewide project designed to help make assistive and universally designed technology more available to Maine citizens with disabilities. They also offer a website where people can buy and sell used adaptive equipment. www.mainecite.org. or call 207- 621-3195

The Maine State Library Talking Book Program provides books and magazines in a recorded format to people who are visually impaired, blind, or disabled. Call 1-800-762-7106 or log on to www.maine.gov/MSL/outreach/LBPH

Technical Exploration Center (TEC) of United Cerebral Palsy of Northern Maine is a lending library providing resource material and assistive devices. Call 207-941-2952 (Voice/TDD) or log on to www.tecmaine.org.

University of Maine at Farmington Center for Assistive Technology is a free resource providing information about assistive technology and a place to view assistive equipment. Visitors may sign out materials. Call 207-778-7260
TTY: 207-778-7000

Adult Day Services

Adult Day Services are community-based programs dedicated to assisting older adults or people with disabilities to remain able, active and alert. The environment is designed to enhance the self-esteem, well-being and dignity of each participant.

Adult Day Services provide a variety of health, social and other related support services designed to meet individual needs. Some programs are designed especially for persons with dementia.

Medicare does not pay for adult day services. However, if the center is a licensed medical or Alzheimer's facility and the individual meets state qualifications, some of the expenses may be covered by MaineCare. Long-term care insurance may also cover some of the costs if medical personnel are involved. Generally, day programs are very reasonable in cost. Some may offer subsidized service based on need and eligibility.

The booklet "*Home Care: Where to Find It*," contains a listing of Adult Day Service Programs throughout the state. To receive a copy, contact your Area Agency on Aging or download a copy at www.maine.gov/dhhs/beas/publications.htm. Programs are also listed on the Office of Elder Services website at <http://portalxw.bisoex.state.me.us/dhhs-apps/assisted/>

You can learn more about adult day programs by visiting the **Maine Adult Day Services Association** website at www.maineadsa.com.

Alzheimer's Disease and Other Dementias

Services for people with Alzheimer's or other dementias and their caregivers include diagnosis and evaluation at memory clinics, adult day services, in-home and overnight respite, home care services and special care units in residential care and nursing facilities as well as caregiver education and support.

Alzheimer's Association

The Maine Chapter of the Alzheimer's Association provides programs and services statewide to assist persons with Alzheimer's disease or a related dementia, their families and caregivers. The following is a list of services provided by the Maine Chapter of the Alzheimer's Association:
Contact them at 1-800-272-3900 or visit www.alz.org/maine.

Local Resources - A county by county list of dementia-specific resources for Alzheimer's diagnosis and evaluation, geriatricians, neurologists, elder law attorneys, in-home respite, support groups, adult day services, home health agencies, residential care facilities/assisted living facilities with Alzheimer's units, and nursing facilities with Alzheimer's units..

Care Consultation - The Chapter's Family Assistance Specialist provides in-depth care management, education and caregiving tips to families and individuals. The goal of the program is to connect families with needed services and support throughout the disease process.

Helpline - (1-800-272-3900) The Alzheimer's Association Helpline provides reliable guidance and information to those who need it 24 hours a day, 7 days a week.

Newsletter - The Chapter publishes a quarterly newsletter containing articles on research, local and national activities, and caregiver concerns.

Resources - A free packet, containing a variety of practical information about Alzheimer's disease and related caregiving topics is available upon request. The Chapter also has a lending library with a wide range of books, other publications and videos.

Safety Services - Safe Return is a nationwide system designed to help identify, locate and safely return individuals who wander because of Alzheimer's disease or a related disorder. The program provides an identity bracelet or necklace, clothing labels and wallet cards to identify the memory-impaired individual; registration in a national database, and a 24-hour toll-free number to contact when a person is lost or found. There is a small fee. Some scholarships are available.

Support Groups - An experienced leader facilitates discussion among group members who share experiences and offer support, practical suggestions and encouragement to one another.

Geriatric Evaluation Centers

A Comprehensive Geriatric Evaluation is a multi-disciplinary evaluation for older adults experiencing a loss of function. Through a comprehensive assessment, a team consisting of a

geriatric physician and/or nurse, social worker and other specialized staff determine the reason for the change. Information about the person's condition and assistance in obtaining the necessary resources for the most appropriate care are provided. The evaluations are generally covered by private insurance, Medicare and/or MaineCare. A complete listing of Maine's Evaluation Centers is on pages A5 & A6.

Partners in Caring

Partners in Caring, a state-funded program through the Area Agencies on Aging, has funds available to help pay for in-home respite and overnight care at home or in a facility. The care receiver must have a doctor's diagnosis of dementia. Participation is also subject to asset limits, an annual cap, and funding availability. Call your Area Agency on Aging at 1-877-353-3771

Balancing Work and Family

Many employed adults find themselves facing the responsibility of caring for aging relatives and friends. Some employed caregivers must make the decision to stop working or reduce hours in order to continue to provide care. For the vast majority of employed adults who do not have that option here are a few suggestions to consider:

Get all the support you can from community resources. The **Family Caregiver Specialist** at your Area Agency on Aging can help you identify and access services as well as offer other suggestions not mentioned here. Call 1-877-353-3771.

Ask your human resource department for information on the Federal and State *Maine's Family and Medical Leave Acts*.

Find out the company's policy regarding caregivers and whether there are company benefits or services that could help in your situation. Many employers provide an *Employee Assistance Program (EAP)* benefit to help employees navigate the maze of competing demands. Ask your employer for information about your EAP and how to access it.

AARP has a wealth of information for working caregivers. Visit www.aarp.org/life/caregiving.

Benefit Programs

Many older adults need help to pay for food, health care, and other services. Public benefit programs like Social Security, Food Stamps/EBT, Medicare, MaineCare, Supplemental Security Income and the Medicare Savings Program help ease financial burdens.

The **Area Agencies on Aging** can assist people in determining what benefit programs they might be eligible for.

Although it is always advisable to check with the local Department of Health and Human Services or Social Security Office, there are websites where one can check to see if they are eligible for various state and federal assistance programs. Each

of the following sites offers free and confidential benefit screening tools:

www.aarp.org (Sponsored by AARP)

www.govbenefits.gov (Sponsored by the Social Security Administration, Medicare, the Departments of Agriculture, Education, Energy, Health & Human Services, Housing & Urban Development, Labor, State, Veterans Affairs, and the Federal Management Agency.)

www.benefitscheckup.org (A service of the National Council on the Aging)

Community Resources

Friendly Visitors/Senior Companions/Telephone Reassurance Programs

Several of the Area Agencies on Aging and various community groups sponsor friendly visitors, Senior Companion and/or telephone reassurance programs, in which volunteers make scheduled visits or telephone calls to isolated older adults. For more information contact your Area Agency on Aging.

Gatekeeper/Home Observation Programs

The local electric companies (CMP, Maine Public Service and Bangor Hydro) and the U.S. Postal Service offer gatekeeper/home observation programs, in which meter readers and mail carriers are trained to notice anything unusual or any indication of need and report it to the local Area Agency on Aging for investigation and action.

Hear Now

Hear Now, a program of The Starkey Foundation, works to provide hearing aids to financially-qualified individuals who otherwise would not be able to afford one. To obtain an application call your Area Agency on Aging or contact The Starkey Foundation at 1-800-648-4327 or download one at www.sotheworldmayhear.org.

Home Energy Assistance

Low-income older adults age 60 and over are eligible to receive some assistance in paying for their heating bills through the Federal Home Energy Assistance Program (HEAP). Contact your Community Action Program pages A2 to A5 for a list of CAP agencies) or visit www.mainehousing.org/liheap.html.

Interpreter / Translator Services

For a listing of interpreters for the deaf and hard-of-hearing call the Department of Labor, Bureau of Rehabilitation Services, Division of Deafness at 1-800-698-4440 or 1-888-755-0023 (TTY) or visit www.maine.gov/rehab/dod.

For individuals who do not speak English, a list of language translator and interpreter services is available at: www.maine.gov/dhhs/oma/MulticulturalResource/interpreting.htm

Personal Emergency Response Systems

A personal emergency response system is an electronic device that helps people call for help when they cannot get to a phone. The system is programmed to signal a response center once a "HELP" button is activated. Units which detect falls are also available. For information call your Area Agency on Aging.

Resource Directory for Older People in Maine

This booklet contains information on all sorts of topics of interest to older people in Maine, such as educational opportunities, employment and training, health insurance counseling, food stamps, long-term care, tax preparation, and volunteer opportunities. It is published by the Office of Elder Services and is available free of charge by calling your Area Agency on Aging. The Resource Directory is also available on the Internet, <http://www.maine.gov/dhhs/beas>.

Telephone Discounts

Fairpoint's Residence Lifeline Program can reduce a customer's basic monthly phone bill. The individual can qualify if they receive assistance from any of these programs: Food Stamps/EBT; MaineCare; Temporary Assistance to Needy Families (TANF); Fuel Assistance (HEAP); or general assistance. To sign up call Fairpoint at 1-800-870-9999 or go on line to www.maine.gov/dhhs/beas/resource/phone.htm

Fairpoint's Installation Subsidy Program provides for installation or reconnection of Fairpoint telephone service for \$10.00. Contact Verizon at 1-800-585-4466.

Fairpoint Lifeline Program will pay for the monthly Universal Connectivity charge, the carrier line charge, and the minimum use charge. A person can qualify if they are on Fairpoint's Lifeline Program or receive assistance from any of these programs: Food Stamps/EBT, MaineCare; Temporary Assistance to Needy Families (TANF); Fuel Assistance (HEAP); or general assistance. Contact AT&T at 1-800-222-0300.

Eldercare Locator

The Eldercare Locator is a nationwide, toll-free assistance directory sponsored by the National Association of Area Agencies on Aging and helps older adults and caregivers find local services and resources. The Locator is particularly useful if a person is trying to provide care from a distance and doesn't know what services are available in another community. The number for the Eldercare Locator Service is 1-800-677-1116. The service operates from 9 a.m. to 8 p.m., EST, Monday through Friday. They also have a website: www.eldercare.gov

Assistance with long distance caregiving is also available through the Family Caregiver Support Program at your Area Agency on Aging: 1-877-353-3771.

End of Life Care

Hospice

Hospice care is a special way of caring for people who are terminally ill and helping their families cope. It is available to people who are not pursuing curative treatment and have a likely life expectancy of 6 months or less.

Hospice services include pain and symptom management (comfort care), respite care, psychosocial support, spiritual support, education and bereavement support. Some Maine Hospice organizations are community-based volunteer

programs. Most are Medicare-certified programs providing services through a structured network of trained volunteers, clergy, nurses, therapists and counselors working in cooperation with the individual's primary physician. Hospice services may be provided at home, including assisted living and nursing facilities, or in a hospice facility.

Hospice medical programs, delivered by certified providers, may be covered by Medicare, MaineCare, or a variety of commercial (private) insurance carriers. There are no fees charged for the volunteer hospice programs.

For more information about hospice services or to locate a hospice program near you, call the Maine Hospice Council at 1-800-438-5963 or 207- 626-0651 or visit www.maineospicecouncil.org.

Medicare Hospice Benefits

For an overview of the Medicare Hospice Benefit ask your AAA for a copy of the *Medicare Basics: A Guide for Caregivers*” booklet or go to www.medicare.gov.

Final Details

When a family member has died, you may be called upon to make important financial decisions. The following is a list of actions you will need to take during the first few months after the death of your relative.

- ❖ *Collect the necessary papers*
- ❖ *Contact insurance companies*
- ❖ *Notify Social Security*
- ❖ *Claim benefits*
- ❖ *Begin probate*

Funerals and Burials

Many funeral homes will mail consumers their price lists. For more information contact the Maine Funeral Directors Association 207- 729-9100 or visit www.mefda.org For more information on End of Life Care contact your Area Agency on Aging toll free at 1-877-353-3771.

Family Caregiver Support Program (FCSP)

The Family Caregiver Support Program is a national program developed and funded in part by the Administration on Aging through a grant administered in Maine by the Office of Elder Services and sponsored locally by the Area Agencies on Aging. This program provides the following support services to unpaid families or friends caring for an older adult (age 60 or older) or a person with dementia, and to older adults (age 55 or older) who are raising relative children (age 18 or younger).

Information – Family Caregiver Specialists offer a broad range of information resources to help caregivers gain access to support services including respite, support groups, legal and financial services, disease-specific information, self-care tips and more.

Assistance – Family Caregiver Specialists offer an opportunity for individual one-to-one contact to assess the problems and capacities of caregivers and to link caregivers to opportunities and services available.

Individual Counseling, Support Groups and Training present the opportunity to talk about the financial, physical and

emotional challenges, with professionals and peers in similar situations, so you are able to make better care-related decisions and better cope with problems or unique situations that may arise.

Respite Care helps caregivers who need a break, take a break. Respite is a temporary arrangement to provide a period of relief or rest for caregivers in the form of in-home respite, adult day programs, and/or institutional respite, or other assistance that relieves the caregiver of some responsibilities. *Older Americans Act Title III-E*. This program requires that the care recipient must have two or more activities of daily living (ADLs) limitations or a cognitive impairment for the caregiver to be eligible for assistance in paying for respite services. Respite assistance is offered on a limited basis and is contingent on available funding.

Note: *The ADL or cognitive requirement does not apply to respite services for kinship parents.*

Supplemental Services are caregiver-centered and offered to complement the care provided by caregivers. They are flexible and responsive to the unique and often diverse needs of the families. These service options may include, but are not limited to, home or vehicle modifications, assistive technologies, emergency response systems, equipment/supplies, transportation services, legal and financial planning and family-directed services. As with access to respite funds, the Older Americans Act states that the care recipient must have two or more activities of daily living (ADL) limitations or a cognitive impairment for the caregiver to be eligible for supplemental services funds with the exception for kinship parents.

Family Caregiver Specialists can help a caregiver cope with the responsibilities of caregiving, and reduce his or her stress level through:

- ❖ Learning how to balance caregiving time with personal, family and work life
- ❖ Avoiding feeling resentful, trapped, helpless or “burned out” –and increasing the personal satisfaction that comes from giving care to a loved one
- ❖ Getting help with managing the financial impact of caregiving
- ❖ Learning how to take care of him or herself as a caregiver
- ❖ Making it easier to talk with family and friends about care needs
- ❖ Making sure a loved one has the care and assistance he or she needs
- ❖ Finding convenient, expert help and support

To learn more call a Family Caregiver Specialist at 1-877-353-3771.

Financial Considerations

AARP Tax-Aide

From February 1st to April 15th each year, trained AARP Tax-Aide volunteers help persons of low or middle income complete their annual federal and state income tax returns. The service is free. For a list of sites call your Area Agency on Aging or log on to www.aarp.org/money/taxaide.

Deductible Medical Expenses

An individual can deduct, on their federal tax return, medical expenses for special equipment installed in their home if the equipment accommodates them, their spouse, or a dependent's disability. Certain improvements to the residence can also be fully included as medical expenses if the main purpose is for medical care for the individual, their spouse or a dependent. These improvements may include: ramps, widening doorways, installation of railings or support bars, or other modifications to bathrooms.

Out-of-pocket expenses associated with long-term care, including: transportation and medical appointments, long-term care insurance premiums, prescription and non-prescription drugs and items such as diapers, are tax-deductible as medical expenses. These expenses must be for the care of a chronically ill individual who needs help with at least 2 Activities of Daily Living (ADL) or requires "substantial supervision to protect against threats to health and safety due to severe cognitive impairment."

For more information, refer to IRS Publication 502: *Medical and Dental Expenses* or consult a professional tax preparer.

Dependent Care Credit

If an individual paid someone to care for a child or a dependent adult so they could work, they may be able to reduce their taxes by claiming the credit for child and dependent care expenses on their federal income tax return. A “qualifying” dependent may be a spouse who is mentally or physically unable to care for himself or herself. A dependent may also be an individual of

any age who is physically or mentally incapable of self-care if that person can be claimed as an exemption on the tax return (or could have been claimed, except for the fact that the person had

\$3,100 or more of gross income. For more information, see IRS Publication 503 or consult a professional tax preparer.

Durable Power of Attorney for Finances

The Durable Power of Attorney for Finances allows someone (the Principal) to choose another person (the Agent) to make decisions for them regarding money and property. In taking care of business, the Agent is supposed to do what is in the individual's best interest and use the money and property only for the individual's benefit. For more information call the Legal Services for the Elderly Hotline at 1-800-750-5353 (Voice/TTY) or 207- 623-1797 or go to their website www.mainelse.org.

Earned Income Tax Credit

Relatives raising children may qualify for an Earned Income Tax Credit. A "qualifying child" must be:

- ❖ Son, daughter, adopted child, stepchild, or a descendant such as a grandchild for whom you cared as if s/he was your own child or,
- ❖ Brother, sister, stepbrother, stepsister, or a descendant, such as a grandchild for whom you cared as if s/he was your own child or
- ❖ Eligible foster child

To learn more about the qualifying guidelines reference IRS Publication 596 or consult a professional tax preparer.

Maine Resident Tax and Rent Refund Program

The Maine Resident Tax and Rent Refund Program is a property tax or rent relief program for individuals who own their own home or rent a house or apartment. Eligibility is based on income and property taxes or rent paid in the previous calendar year. The program has two categories: *General tax assistance and Elderly tax assistance*.

General tax assistance is for income eligible homeowners and renters of any age. Maximum refund is \$2000. People of any age who were assisted with their housing costs by a government subsidy are not eligible for general tax assistance.

Elderly tax assistance is for people age 62 years and older who meet low-income guidelines. People 55 or older who are on federal disability and living alone are eligible to apply. A husband and wife, both of whom are on federal disability are also eligible to apply if one of the applicants is at least 55. Older adults living in subsidized housing may be eligible for elderly tax assistance.

Maine Resident Tax and Rent Refund Program applications are accepted yearly between August 1st and May 31st of the following year. To obtain an application call your Area Agency on Aging 1-877-353-3771 or file online at www.maine.gov/revenue

Money Management Programs

Money Management programs provide assistance to clients who have difficulty in managing their personal financial affairs. The services meet a continuum of needs, from organizing and keeping track of financial and insurance papers, to assisting with check writing and maintaining bank accounts. They can help

recognize pertinent issues and make referrals to professionals and organizations qualified to provide other needed services.

Programs may offer a variety of services:

- ❖ Bill paying
- ❖ Balancing checkbooks and maintaining organization of bank records
- ❖ Establishing a budget
- ❖ Keeping track of financial and medical insurance records
- ❖ Acting as a representative payee

Some local government and community organizations offer reduced-fee or free services for low-income clients. Professional Daily Money Managers may be available to hire.

For more information, contact your Area Agency on Aging, or **American Association of Daily Money Managers**
Telephone: 1-877-326-5991 on line at www.aadmm.com

Money Minders is a program of Southern Maine Agency on Aging. The Money Minders Program assists older adults and disabled persons living in Cumberland or York Counties who meet asset guidelines. Bonded, carefully screened and trained volunteers to help with:

- ❖ Budget development and implementation
- ❖ Checkbook balancing
- ❖ Check writing (all checks are signed by the client)
- ❖ Opening, organizing and sending out mail
- ❖ Dealing with creditors

For more information, contact Southern Maine Agency on Aging at 1-800-427-7411 or 207-883-0532 (TTY).

Representative Payee may be appointed to help an individual, receiving a check of some kind from a federal agency such as Social Security or the Veteran's Administration, when that person is unable to manage their money appropriately because of a disability. A family member or friend may help by managing the money individuals spend so that it is spent for his/her care and support it for that older person's care and support. To do so, the family member or friend must apply to the federal agency paying the benefits to be appointed representative payee.

Reverse Mortgages (Home Equity Conversion)

A reverse mortgage is a loan against a person's home, which they do not have to pay back for as long as they live in their home. Reverse mortgages are a way for individuals to maintain their homes while gaining needed income. Loans can be paid all at once, as a regular monthly advance, or at times and amounts that the homeowner chooses. All borrowers must be at least 62 years of age and occupy the home as their primary residence. The home must be on land also owned by the homeowner. The total loan plus interest must be paid back when the last surviving borrower dies, sells the home or permanently moves away. Loans can be complicated and are not for everyone, but can be a good source of funds in the right situation. Investigate your options by calling your Area Agency on Aging at 1-877-353-3771.

Social Security

There are five major categories of benefits paid for through Social Security taxes: retirement, disability, family, survivors and Medicare.

The *nationwide toll free* Social Security numbers are:
Voice: 1-800-772-1213 and TTY: 1-800-325-0778.

The regional offices are:

Auburn	207-782-5157
Augusta	207-622-1451
Bangor.....	207-990-4530
Portland.....	207-771-2851
Presque Isle	207-764-3771
Rockland.....	207-596-6633
Rumford.....	207-364-3731
Saco.....	207-282-5956
Waterville	207-872-2723
Portsmouth, New Hampshire.....	603-433-0716

Supplemental Security Income

Supplemental Security Income (SSI) guarantees a minimum monthly income to people who are at least 65 years old, or blind, or disabled with limited income and resources. A person may get SSI even if they work, get Social Security, or own their house and car. Anyone who receives SSI is automatically eligible for MaineCare. Anyone interested in applying for SSI, should contact the local Social Security or AAA Office.

Volunteers In Tax Assistance (VITA)

Soon after the first of every year, the Internal Revenue Service (IRS) publicizes a list of volunteers who can assist individuals in preparing their federal income tax returns. There is no charge for the service. To find the nearest site call Maine Revenue Services at 207- 626-8475 or the IRS Office at 1-800-829-1040. Nextalk at 1-888-577-6690.

Fitness and Wellness Programs

Regular physical activity can:

- ❖ Improve ability to function well and remain independent
- ❖ Increase energy
- ❖ Reduce risk of, or regulate, chronic conditions such as heart disease, stroke, high blood pressure, non-insulin dependent diabetes, obesity, back pain, osteoporosis, colon cancer, etc.
- ❖ Lower cholesterol and insulin levels
- ❖ Boost immune system
- ❖ Improve circulation
- ❖ Promote a positive self image
- ❖ Elevate mood and promote psychological well-being
- ❖ Reduce feelings of depression and anxiety
- ❖ Reduce tension and help you better manage stress
- ❖ Help control weight and boost metabolism
- ❖ Improve aerobic capacity
- ❖ Increase strength and endurance
- ❖ Help build and maintain healthy bones, muscles, joints
- ❖ Prevent injuries, especially due to falls
- ❖ Speed recovery from surgery
- ❖ Improve and maintain flexibility and posture
- ❖ Slow the aging process
- ❖ Promote a healthier lifestyle

Physical activity doesn't need to be strenuous to bring health benefits. There are various low-impact exercises such as wheelchair exercises and games that can be done by those who

have certain disabilities, and muscle-strengthening activities to help improve the ability to perform daily tasks. Research has shown that strengthening exercise can be effective for people of all ages.

Yoga and tai chi are designed to promote flexibility, improve balance, increase strength and improve general well being.

Many local YMCA's, YWCA's, recreation departments hospitals offer fitness programs geared for older adults. Some universities and colleges have fitness programs. For more information, contact the Agency on Aging or check the following resources:

Elderhostel (www.elderhostel.org) is a not-for-profit organization dedicated to providing extraordinary learning adventures for people 55 and over.

Healthy Maine Walks (www.healthymainewalks.org) provides information on finding a walking route in Maine.

Live Well, Live Long (www.asaging.org/cdc/) is a health promotion and disease prevention resource center for older adults sponsored by the American Society on Aging.

Maine Governor's Council on Physical Fitness and Sports (www.mainephysicalactivity.org) works to improve the quality of life for all individuals in Maine by promoting healthy lifestyles through increased levels of physical activity, sports, and leisure activities.

Maine Nutrition Network (www.maine-nutrition.org) a collaboration of public and private partners that coordinate nutrition activities to create an environment that supports the health of Maine people.

A Matter of Balance: Managing Concerns about Falls is offered by Partnership for Healthy Aging and the Area Agencies on Aging. To see if a class is being offered in your community contact your Area Agency on Aging at 1-877-353-3771.

Senior Games (also known as the Senior Olympics) (www.nsga.com) offer a seasoned athlete or eager rookie age 50 and over the opportunity to compete in such sports as archery, badminton, bowling, golf, horseshoes, road races, shuffleboard, swimming, table tennis, tennis, track and field, volleyball, etc.

To learn more contact: Maine Senior Games, 136 U.S. Route One, Scarborough, ME 04074 or call 1-800-427-7411 or 207- 396-6500

Geriatric Care Managers

A geriatric care manager is a professional (often a nurse or social worker, and usually paid privately) who specializes in helping older adults and their caregivers with long-term care arrangements. They can help an older adult and/or family as they navigate through the system, and offer advice and help with getting the right assistance at the right time.

When hiring a care manager make sure to ask about and **see proof of** their training, education and background in care management and geriatrics. Also, find out if they belong to any related professional organizations. The care manager should clearly explain what services will be provided and the cost. Find out fee structures, cancellation policies and emergency back-up

systems. Always compare costs with other agencies, check three recent client references and trust your instincts.

To locate a geriatric care manager contact:

- ❖ Your Area Agency on Aging at 1-877-353-3771; or
- ❖ Eldercare Locator at 1-800-677-1116, www.eldercare.gov

Health Care Advance Directives

When someone needs medical care, they have the right to make choices about that care. Advance Directives are instructions about the healthcare you want if a time comes when you are too ill to make your health care wishes known. An attorney can be consulted regarding advance directives or an advance directive packet can be obtained from the Area Agency on Aging. A person can protect their right to choose by making decisions ahead of time about the medical care they may want in the future. This is called giving an *advance directive*. There are two common types of advance directives: a *Power of Attorney for Health Care/Living Will*. A person may write their own advance directive or use the *Maine Health Care Advance Directive Form* which is available from most health care providers, the Office of Elder Services, Legal Services for the Elderly and the Area Agencies on Aging. Forms can be downloaded from www.mainelse.org. Instructions are included in the packet regarding with whom to share the directives

Do Not Resuscitate Order (DNR)

A DNR Order is a specific written order from a physician which becomes part of the patient's medical record. It specifies that, in

the event of a cardiac arrest, the person should not be resuscitated. A DNR order is different from a Living Will. For more information consult your primary care provider. A DNR form is included the Advance Directive packet identified in the previous category.

Living Will

A living will allows a person to express their wishes about end-of-life decisions in the event they are in a terminal condition and can no longer communicate with their doctor. For instance, a person can use a living will to tell the doctor whether they want to be kept alive on machines or to be fed intravenously.

For more information call the Legal Services for the Elderly Hotline at 1-800-750-5353 or 207- 621-0742 or visit www.mainelse.org.

Power of Attorney for Health Care

A power of attorney for health care (HCPOA) lets someone choose another person (the Agent) to make health care decisions for them when they are unable to make decisions or communicate about their own care. The Agent must make decisions in accordance with any instructions given by the individual and wishes they have made known while competent and must consider the individual's personal values. An individual can limit the kinds of decisions an Agent can make. If no limits are placed, the Agent will have the authority to make any and all health care decisions including: consenting or withholding consent to any care and treatment; choosing a physician; placing the person in an institution such as a nursing home; and deciding whether the person should be kept alive by artificial means if they are terminally ill.

Health Screening and Care

Care Partners

Individuals who don't have health insurance may be eligible for a new program created by MaineHealth and its members. The program is currently operating *in Cumberland, Kennebec and Lincoln Counties*. CarePartners is not health insurance. It is a network of volunteer physicians, hospitals and other healthcare providers who have agreed to provide services to enrollees for no or low cost. Members of CarePartners can access a wide variety of healthcare services (including routine visits, physicals, lab, x-ray, hospital services and prescription medications). Persons may be eligible if they:

- ❖ Are between the ages of 19-64
- ❖ Live in Cumberland, Kennebec, or Lincoln Counties
- ❖ Are not eligible for employee sponsored or government funded insurance benefits
- ❖ Meet the income guidelines
- ❖ Have countable assets are under \$10,000

Call toll free at 1-877-626-1684. Cumberland Office Only 207-879-8948 (TTY) or visit www.carepartnersmaine.org.

Dental Care

Senior Dent provides dental care at reduced fees. Maine residents, who are age 62 and older, have no dental benefits under MaineCare or a private insurance plan, and have a household income of 185% or less of the federal poverty level

for their household size, are eligible. They will receive a minimum 15% discount on all dental services from participating dentists. For a listing of participating dentists, contact your Area Agency on Aging.

Maine Donated Dental Services is a program of the Maine Dental Association and the Foundation of Dentistry for the Handicapped, in which volunteer dentists and labs donate treatment and lab work to disabled and older adults. For more information contact Maine Donated Dental Services at 207-620-8276 or your Area Agency on Aging toll free at 1-877-353-3771.

General Health Screening and Clinics

General health screening clinics test for high blood pressure, diabetes, eye and vision problems, and hearing difficulties. Check the local newspaper or call your Area Agency on Aging for times and locations. In most cases, this service is free.

Geriatric Evaluation Centers (Memory Clinics)

These centers perform a comprehensive evaluation of persons who are experiencing dementia loss of function, including memory loss, to determine the reason for the loss. Read “Alzheimer’s and other Dementias” on page A5 for more information on Geriatric Evaluation Centers.

Long Term Care Assessments

Anyone applying for admission into a nursing home in Maine (whether they are paying privately or have state assistance) is required to have a long-term care assessment. See “Long Term Care” on page 57 for more details.

Vision and Eye Care

The Iris Network provides services for people of all ages with vision problems. Services include: diagnosis, adaptive skill training, provision of aids and appliances, and counseling. Call 1-800-715-0097 or visit www.theiris.org for more details.

Medical Eye Care Program

This program provides financial assistance for certain treatments to people with a vision problem who have limited income but are not eligible for MaineCare. Contact your Area Agency on Aging at 1-877-353-3771.

The *National Eye Care Project* is a program in which Maine ophthalmologists offer free treatment for qualified persons 65 years of age or older. To be eligible, an individual must not have seen an ophthalmologist (physician eye specialist) in the last three years. For a list of participating ophthalmologists call 1-877-887-6327.

Persons who are legally blind and in need may apply for SSI or SSDI at the Social Security Office.

Home Care Services

Home care includes a wide range of health and social services (personal care assistance, nursing and rehabilitation, homemaking/housekeeping, and meal preparation). These services are delivered at home to recovering, disabled, and/or chronically or terminally ill persons in need of treatment and/or assistance with the essential activities of daily living. Home care organizations include:

- ❖ ***Home Health Agencies*** - In Maine, the term home health agency indicates a provider is Medicare certified and can provide Medicare and MaineCare reimbursed home health services, which are highly supervised and controlled and generally short term. Agencies may deliver a variety of services through physicians, nurses, therapists, social workers and home health aides.
- ❖ ***Home-based Care and non-medical Home Care Service Agencies*** employ homemakers or chore workers, personal support specialists, and/or companions who support individuals by helping with meal preparation, bathing, dressing, housekeeping, laundry or other activities.
- ❖ ***Hospice*** - Most hospice providers are Medicare certified and licensed according to state requirements. For more information about hospice, see page 20.
- ❖ ***Independent Providers*** are privately employed by individuals needing services. Aides, homemakers, chore workers, and companions are not required to be licensed or to meet government standards except in cases where they receive state funding. The responsibility for recruiting, hiring and supervising the provider rests with the client.
- ❖ ***Medical Equipment and Supply Dealers*** provide home care patients with products to support care at home. Some dealers employ staff who deliver and install these products as well as instruct patients on their proper use.
- ❖ ***Pharmaceutical and Infusion Therapy Companies*** specialize in the providing of drugs, equipment and professional services for individuals receiving intravenous or nutritional therapies through specially placed tubes.

- ❖ **Staffing and Private Duty Agencies** generally are nursing agencies that provide individuals with nursing, homemaker, home health aides and/or companion services.
- ❖ **The booklet, “Home Care, Where to Find It” describes all home care services available in Maine. To obtain a copy contact your Area Agency on Aging or download one at www.maine.gov/dhhs/beas/publications.htm.**

Alpha One

Alpha One, the State's Center for Independent Living, coordinates home care programs for disabled adults who are able to direct their own care. See “Adaptive Equipment” on page 7 for program information and page A6 for contact information.

Community Options Program

Community Options is a program administered by the Office of Elder Services. If a person has been staying in a nursing home or hospital, or lives at home and wants help or has questions about available community services, they should contact the Office of Elder Services at 1-800-262-2232 or 1-800-606-0215 (TTY).

Hiring Home Care Employees

A good first step is to make a list of the caregiver’s and the care receiver’s needs. Then, for each item ask: Who will be in charge? Will it be the caregiver? A family member? A friend? Or the home care provider?

Based on the needs, will insurance cover any or all of the services needed? If insurance is covering the cost, the company will require the home care provider meet certain qualifications. If you are going to pay privately for services, you may have more options for who you hire to provide the services, either through an agency or directly. Both options have advantages and disadvantages.

Once you know your needs and how you are paying for the services, the next step is to make a careful selection. When you are ready get referrals from the physician, hospital discharge planner, community members and friends.

Your Area Agency on Aging *Family Caregiver Specialist* has excellent resources to help guide you through the needs assessment and hiring process. Call 1-877-353-3771.

Paying for Home Health Care

Home care services can be paid for directly by the patient and/or his or her family members or through a variety of public and private sources. Third party payers include Medicare, MaineCare, the Veterans Administration and Social Services block grant programs. Private third-party payers include commercial health insurance companies, managed care organizations, long-term care insurance and worker's compensation.

For individuals who are not able to pay the cost of home care services, certain state or federal programs may pay for the services in part or entirely.

Home Modifications, Maintenance & Repairs

Be a wise consumer – check it out

If you need to use a contractor to do the modifications on your home, make certain the contractor is reliable. Older adults are prime targets for con artists and fraud. Be especially wary of door-to-door repair salespersons.

If you are unsure about a contractor Check It Out by calling your Area Agency on Aging at 1-877-353-3771.

You can also check with the Better Business Bureau of Maine at 207- 878-2715 or www.bosbbb.org

Chore Services

Chore services are intended to help consumers with occasional heavy cleaning, lawn mowing, snow shoveling, trash removal, minor home repairs and similar tasks to eliminate safety hazards in the home setting. To find out what services may be available in your area call your Area Agency on Aging.

Home Modification

Sometimes all that is needed to keep older adults in their own homes is to make simple home modifications. Changes like replacing doorknobs with door levers, removing scatter rugs, increasing the wattage of light bulbs, and installing grab bars in bathtubs can all help people remain independent. An occupational therapist can recommend appropriate changes.

The Fair Housing Act of 1988 makes it illegal for landlords to refuse to allow tenants to make reasonable modifications to a house or apartment if the tenant is willing to pay for the changes.

Access Design is a program developed by Alpha One to provide technical assistance for making facilities and private homes accessible to all people. Guidance is provided on removing barriers to both existing buildings and those in the planning stages. Professionals provide a wide range of services from evaluation and general consulting to detailed technical plans and drawings. These services are available for a fee. They can also refer you to contractors who have experience doing home modifications for accessibility. For more information contact Alpha One at www.alphaonenow.com

The **Family Caregiver Support Program** may also help with limited home repairs and modifications. For more information, contact your Area Agency on Aging.

Keeping Seniors Home serves low income older persons who are receiving fuel assistance and need additional home modifications to stay at home safely and comfortably. Keeping Seniors Home is a program of the Maine Community Action Programs. The CAP agency provides housing, technical assistance, and financial assistance. The services provided through Keeping Seniors Home are contingent on funding. To learn more about this program and to find out if funds are available contact your Community Action Program. See pages A2 to A5 for a complete listing of CAP agencies.

mPower Adaptive Loan Fund, a program jointly administered by Alpha One and the Finance Authority of Maine (FAME), provides low interest loans to purchase assistive technology or to improve access at home or at work. For more information contact Alpha One at www.alphaonenow.com

The ***Partners in Caring*** program has funds available for home modification. If you think your home could be modified to better care for someone with a dementia, contact the Area Agency on Aging at 1-877-353-3771. The funds can be used for locks, fences, ramps, bathroom modifications or fixtures, or anything broadly defined as a home modification. There is a lifetime cap of \$2000. The person with dementia must meet financial eligibility guidelines.

Home Repair and Rehabilitation

Farmers Home Administration 504 program has low interest (1%) loans and grants available for rural and low-income elders to pay for major home repairs to correct health and safety hazards in the home. Look in the white pages of the phone book under *U.S. Government: Agriculture Department, Farmer's Home Administration*.

Maine Home Repair Network – Home Rehab Program is targeted to low-income homeowners providing loans and grants to help renovate or replace failing home components and improve sub-standard homes. Eligible repairs include well and septic systems, heating and electrical systems, roofs and chimneys, structural problems, repair or replacement of old, drafty windows and doors, repair or replacement of siding, handicap accessibility improvements and other health and safety

repairs. Loan amounts and terms vary by program and repair needs. To apply call your Community Action Program listed on pages A2 to A5 of this booklet.

Home Safety Modifications

Many conditions inside and outside the home, such as poor lighting, narrow steps and slippery surfaces, can increase the risk of injuries, especially injuries due to falls. There are also changes that can be made to help people remain independent and make daily tasks easier. Here are just a few ideas to make homes safer and more convenient for older persons living there:

Install: lever door and faucet handles; handrails on both sides of the staircases, grab bars by the toilet and tub, hand-held adjustable shower head, sufficient lighting such as night lights – especially in hallways and stairways,

Remove: scatter rugs as well as electrical cords and clutter that may be easy to trip over.

Rearrange frequently used dishes, glasses, groceries to shelves that are easiest to reach.

Your Area Agency on Aging can provide you with a comprehensive home safety checklist.

Weatherization

The Community Action Programs may have money available to help low-income individuals pay for a variety of weatherization projects including furnace tune-up and repairs, caulking, glass replacement, and insulation. For a list of CAP agencies see pages A2 to A5.

Information, Assistance & Referral Services

Maine's Area Agencies on Aging

Your Area Agency on Aging can provide information about services available to you and the person(s) age 60 or older you care about. They can assist you over the telephone or you can make an appointment to consult with a staff person at the AAA office near you. If needed, staff will make a home visit.

Elder Advocates provide information and assistance to access many programs including Food Stamps/EBT, Supplemental Security Income (SSI), the Maine Resident Property Tax and Rent Refund Program, Veteran's Benefits, senior living options, home care services, dental, vision and hearing programs, as well as transportation services. They can also answer questions about Medicare, MaineCare, prescription drug coverage, supplemental, long-term care and other health insurance programs.

Family Caregiver Specialists can offer information about resources to help you in your caregiver role; including respite, support groups, legal and financial services, disease-specific information, self-care tips and more.

The AAA staff can help directly or refer you to the appropriate agency in your area. To reach your Area Agency on Aging call 1-877-353-3771.

Resource Link for 2-1-1

211 is a searchable database of community resources containing information on 3,000+ social services and support groups

statewide, as well as detailed information on finding the most appropriate services – all in an easy-to-use format available 24 hours a day, seven days a week. The information available through 211 is intended as general information only. Go to www.211maine.org. To reach an information and referral specialist dial 211.

United Way Referral Hotlines (M-F 9:00 am to 4:00pm)

United Way of Eastern Maine – **InfoLine**1-800-204-2803
(Hancock, Penobscot, Piscataquis, Waldo..... 207- 973-6815
& Washington Counties)

United Way of Mid-Coast Maine – **First Call**..1-800-269-1150
(Knox, Lincoln, Sagadahoc & 207- 443-8952
Northern Cumberland County)

United Way of Kennebec Valley – **First Call** ..1-888-392-4636
& United Way of Mid-Maine 207- 873-7700
(Kennebec & Somerset Counties)..... 207- 623-2586

United Way of Greater Portland/Ingraham1-888-568-1112
(Parts of Cumberland County) 207-774-4357

Insurance

The Office of Insurance helps consumers through the Consumer Health Care Division and the Life and Health Division. Contact the Office at 1-800-300-5000 or 207-624-8475 or go online to www.state.me.us/pfr/ins/

- ❖ Questions about insurance
- ❖ Filing a complaint about an agent, a broker or a managed health care provider (HMO)

- ❖ Requesting publications on individual health insurance, long-term care insurance, and Medicare supplemental insurance

Health Insurance Counseling

Any Medicare beneficiary in Maine can get free health insurance counseling through the State Health Insurance Assistance Program (SHIP). Specially trained staff informs, counsels and assists beneficiaries with questions and concerns regarding prescription drug programs, Medicare, Medicare Supplemental Insurance, MaineCare, long-term care and other health insurance. Contact the Area Agency on Aging at 1-877-353-3771 or Legal Services for the Elderly Hotline at 1-800-750-5353.

Legal Issues and Services

Legal Issues

While each family situation is unique here are some legal issues that may affect older adults. Some attorneys specialize in elder law, although many attorneys are well versed on the issues listed below.

- ❖ Estate planning
- ❖ Long-term care planning
- ❖ Retirement issues such as obtaining pensions & other benefits
- ❖ Health care issues
- ❖ Fraud and abuse
- ❖ Housing issues such as home equity conversion/reverse mortgages
- ❖ Planning for possible incapacity by discussing joint banking access, durable power of attorney for finances, revocable

- ❖ living trusts, wills and advance directives for health care (including living wills and health care powers of attorney).

Aging: Taking Care of Business is a booklet published by Maine’s Office of Elder Services that discusses many of the legal issues noted above as well as “Becoming a Representative Payee” and “Becoming a Guardian or Conservator”. To obtain a copy call your Area Agency on Aging or download a copy at www.maine.gov/dhhs/beas/publications.

Adult Guardianship and Conservatorship Questions and Answers is an informational booklet explaining guardianship and the process to become a guardian. To obtain a copy you can contact your Area Agency on Aging or download a copy at <http://www.maine.gov/dhhs/beas/publications.htm>.

Legal Services

HelpMeLaw is a resource website that gathers and sorts legal information for low-income Maine people. This includes easy-to-read self help information on topics such as divorce and tenants rights, MaineCare and food stamps, as well as information about free and low-cost legal services in Maine. The website information is provided by these Maine legal services providers: Pine Tree Legal Assistance, Legal Services for the Elderly, Volunteer Lawyers Project, Maine Equal Justice Project, Disability Rights Center of Maine, Immigrant Legal Advocacy Project, Maine Attorney General’s Office and the Maine Bar Association. Visit www.helpmelaw.org.

Lawyer Referral and Information Services is the only legal referral service approved and supported by the Maine Bar Association. Referrals are tailored to the individual's needs. There is a minimal fee. Call 207- 622-1460 or 1-800-860-1460 or visit www.mainebar.org.

Legal Services for the Elderly, Inc. (LSE) provides free, high quality legal assistance to socially and economically needy Maine residents age 60 and older.

If an individual has a legal problem and he/she is over 60, they can call the LSE Hotline at **1-800-750-5353**. The Hotline's hours are 9:00 a.m. to 5:00 p.m. Monday - Thursday and 9:00 a.m. - 4:00 p.m. on Friday.

How LSE can:

- ❖ Answer questions and give legal advice on the telephone
- ❖ Speak with others on the individual's behalf, in some cases
- ❖ Meet with the individual in person in some cases
- ❖ Represent person in court in some cases.

Hotline attorneys provide information and brief services on a broad range of legal issues including public benefits, tenant's rights, debt collection, and other areas of the law.

LSE also runs the Health Insurance Counseling Program, in conjunction with the Area Agencies on Aging and the Office of Elder Services. The Health Insurance Counseling Program provides consumers with information and assistance regarding MaineCare, Medicare, Medigap and private health insurance. In addition, one of LSE's Hotline Attorneys works full-time on health insurance matters.

If LSE's experienced attorneys and paralegals are unable to resolve a matter, they may be able to refer the person to another organization that can. Hotline Attorneys frequently make referrals to the Area Agencies on Aging, Volunteer Lawyers Project, Pine Tree Legal Assistance, and other service providers throughout the state.

The LSE website (www.mainelse.org) has helpful in-depth information on many frequently asked questions including:

- ❖ Knowing Your Rights
- ❖ Health Care Decisions
- ❖ Financial Issues
- ❖ MaineCare (Maine's Medicaid)
- ❖ Medicare
- ❖ Prescription Drug Options
- ❖ Real Estate
- ❖ Wills and Trusts
- ❖ Elder Abuse
- ❖ Powers of Attorney

Office of Vital Records retains copies of birth, death, marriage and divorce certificates issued in Maine. For more information and to verify current fees call 207-287-3181 or visit www.vitalrec.com/me.html.

Pine Tree Legal Assistance provides free legal services to low-income Maine people. The type of service largely depends on the type of legal problem facing the individual client. Most clients get immediate advice on their problem including things they can do in order to resolve the problem on their own. Some receive written materials which provide more detailed information on common legal problems. Others are referred to

an agency or service which can more appropriately resolve the client's immediate crisis or long-term problem. To locate an office near you visit www.ptla.org or check your telephone book listings.

Volunteer Lawyers Project (VLP)'s primary mission is to enhance legal assistance provided by the Maine Bar Association to low-income people of Maine. VLP operates its own intake and referral system whereby attorneys and law students provide legal assistance to VLP clients, who, out of necessity, are attempting to represent themselves in family law litigation. Requests for assistance are screened and those who qualify may be referred to a private attorney. Those who request assistance and cannot be provided with a no-cost attorney are given written materials to provide information to assist individuals with resolving their legal issue on their own. Intake hours are Monday Tuesday, Wednesday and Thursday 8:45 am to 12:00 and 1:00 pm to 4:00 pm. Fridays 8:45 am to 12:00 noon. To reach the VLP call 207- 774-4348 or 1-800-442-4293, or visit their website at www.vlp.org.

Living Options

There are many housing possibilities for older adults. The following overview describes the most common living options and are listed in order of the amount of service available and/or provided:

Retirement Communities (sometimes call “senior apartments” or “senior housing”) can be an option for individuals who are able to live independently and can take care

of themselves in their own apartment. A variety of social and recreational activities may be offered. There are generally no entrance fees. Rents can vary widely. Meals and housekeeping services, if available, usually cost extra.

Accessory Apartments (often called “in-law” apartments) are separate apartments within a home. They allow people to live with privacy and independence without living alone. Towns have different rules for these, so checking on zoning is a first step.

Elderly Cottage Housing Opportunities (ECHO) homes are small, portable "cottages" that can be added to a single-family home. The resident lives close to family or friends who can provide needed support, yet each keeps his/her own living space. Check out www.SeniorResource.com or www.aarp.org/life/housingchoices.

Note: It is important to check out any municipal rules about accessory apartments or ECHO housing before construction.

Low-Income Rental Assistance and Subsidized Housing Older persons may be eligible for an apartment in housing subsidized by the Federal Government or may be eligible to receive assistance so they pay no more than 30% of their income on rent. To learn about any of these programs, contact your Area Agency on Aging or visit www.mainehousing.org.

Older adults may be eligible for the Maine Residents Tax and Rent Refund Program. For more information call your Area Agency on Aging.

Continuing Care Retirement Communities offer a variety of independent living arrangements for individuals in the same building or on the same campus. These communities can provide a range of services if an individual's needs change. Services may include dining accommodations, educational, recreational and social activities, transportation, housekeeping, personal care, medical and nursing care. Residents may pay an entrance fee as well as a monthly charge in return for the use of facilities and services. Some communities offer residential units for purchase.

Independent Housing with Services provide individuals in private apartments with varying levels of service ranging from group meals, housekeeping, laundry and chore services, minimal personal care, emergency response systems, transportation, and

care management. Services are designed to meet regularly scheduled needs.

Adult Family Care Homes are residences where six or fewer people, who meet medical eligibility requirements, live in a homelike setting and can receive personal care, medication management and supervision. Some homes also provide nursing care.

Residential Care Facilities are licensed to provide the entire array of assisted living services to individuals in private and semi-private rooms, generally with shared common areas.

Assisted Living Facilities provide individual apartments, and emphasize privacy, independence and personal choice. Services

generally include 2-3 meals per day, assistance with medications, personal care, housekeeping, organized activities, supervision and limited nursing care and can usually be tailored to meet individual needs. Some facilities have specialized units for people with dementia.

Nursing facilities are long-term care facilities that provide 24-hour nursing care, personal care, therapy, nutrition management, organized activities, and social services for people who do not require hospital care but who need frequent nursing care or rehabilitative services and are dependent on others to do daily activities.

MaineCare, Medicare and other insurance (under certain conditions) may cover some or all of the costs of nursing facility care. To find out about eligibility for financial assistance, contact your Area Agency on Aging.

A long-term care assessment is required for individuals seeking admission to a nursing facility. The **FREE** assessment is completed by a nurse from a state-authorized agency. Contact Gould Health Systems at 1-800-609-7893 or the Area Agency on Aging at 1-877-353-3771.

Long Distance Caregiving

There are a number of things one can do to stay involved as a caregiver, even long distance. The first step is to be well informed concerning the older adult's needs and the resources available in their community. Here are some tips:

A Family Caregiver Specialist can problem-solve and find resources. In Maine, call toll free 1-877-353-3771. If you live in another state, you can call the Agency on Aging that serves the county where the older adult lives from the list on pages 5 and 6.

- ❖
- ❖ The older adult's friends, neighbors, apartment or residential living manager, doctor and/or other family members can be important contacts for long distance caregiving.
- ❖ If the older adult lives in another state call the local Maine Area Agency on Aging or the Elder Care Locator at 1-800-667-1116 or go to www.eldercare.gov to identify the AAA in that state.
- ❖ A Geriatric Care Manager (pages A5-A6) may be helpful when planning and providing care long distance.

“The Handbook for Long Distance Caregivers” is one of many valuable resources for long distance caregivers. To download a copy, visit the Family Caregiver Alliance website: www.caregiver.org.

Long-term Care

Long-term care includes home care services (see pages 41-44) or services in residential or institutional settings (assisted living facilities, adult family care homes, nursing homes and residential care facilities highlighted on pages 53-56).

Long-term Care Assessments

Anyone applying for long-term care services in a nursing home or at home (regardless of payment source) is required to have a long-term care assessment. *Goold Health Systems* is the agency to contact for a **free** assessment. Good employs nurses to meet with the consumer to assess his or her needs (physical, medical, emotional, financial, etc.) The assessment is a tool to determine the consumer's eligibility for state-funded services in-home or at a nursing home.

Please inform the nurse assessor of all the consumer's needs and concerns to best determine eligibility and type of care the person needs. Identify any difficulties the older person or individual with a disability may have managing the household, finances, healthcare, and/or personal care. Be thorough and complete.

Having a family member and/or caregiver present during the assessment can help to ensure the individual receives appropriate services based on an accurate assessment of his or her abilities and needs.

Elder Independence of Maine (EIM) is the home care coordination agency for some of Maine's long-term care and home care programs. EIM receives the assessment performed by nurses from Goold Health Systems. Based on the assessment EIM staff arranges and monitors services.

Federal Long Term Care Insurance Program

The U.S. Office of Personnel Management (OPM) sponsors the Federal Long-Term Care Insurance Program. For more information or to enroll, call OPM at 1-800-582-3337 or 1-800-843-3557 TTY.

Long-Term Care Insurance

For more information and to discuss plan options, contact your Area Agency on Aging at 1-877-353-3771 or TTY 1-888-577-6690. You can also call the Maine Office of Insurance at 1-800-300-5000 to request a copy of “The Consumer’s Guide to Long-term Care Insurance. You can review a copy on-line at <https://maine.gov/pfr/insurance/consumer/ltcare.htm>.

Maine Long-Term Care Ombudsman Program

Specially trained advocates investigate and resolve complaints made by, or on behalf of, a consumer of home care, hospice and adult day services as well as residents of adult family care homes, nursing homes, assisted living facilities, and residential care facilities. Any contact with an advocate is confidential. For more information call 1-800-499-0229 (Voice/TTY) or visit www.maineombudsman.org.

MaineCare

MaineCare (Maine’s Medicaid program) is a joint state and federal program that helps pay for medical costs for individuals who are 65 years old or older, and/or blind, and/or disabled and have limited financial resources. If a person receives Supplemental Security Income (SSI) or Temporary Assistance to Needy Families (TANF), they are automatically eligible for MaineCare. People with MaineCare may get coverage for nursing home and outpatient prescription drugs that aren't covered by Medicare. To apply for MaineCare benefits, contact

the Dept. of Health and Human Services at 1-800-452-1926 or 207-624-8004 (TTY) or the Area Agency on Aging at 1-877-353-3771.

MaineCare also provides funding for several home care programs and for care in nursing homes. There are two kinds of eligibility for MaineCare: *financial* and *medical*. A person must be both financially and medically eligible to get help for care in a nursing home and for some kinds of care at home. **A long-term care assessment must be completed to determine if an individual is medically eligible for MaineCare funded home care programs.** For more information, contact your Area Agency on Aging at 1-877-353-3771.

If an individual's income and assets are slightly over the limits, it is still a good idea to complete an application. Even if they are not eligible for full MaineCare benefits, they may be eligible for other types of assistance that can help pay for Medicare Part B premium and other health care costs. These programs are called *Medicare Savings Programs*. For more information or to request an application, contact your Area Agency on Aging.

Estate Recovery

Federal law requires all states to have a program for recovering the costs of health care paid by MaineCare. This program is called "Estate Recovery" because it gives states the right to recover the cost of a MaineCare recipients' care from their estate (real estate and personal property) when they die. If a person receives assistance from MaineCare and is age 55 or older, the state can make a claim against their estate to get reimbursed for the money that MaineCare paid for their care. Estate Recovery **does not apply** to the Medicare Savings Programs.

For more information about Estate Recovery, contact the Estate Recovery Unit toll free at 1-800-572-3839 or your Area Agency on Aging.

Nursing Home Eligibility

In order to qualify for nursing home coverage under MaineCare, an **individual has to meet both the financial and medical guidelines** established by the Department of Health and Human Services. After applying for MaineCare benefits, **a long-term care assessment will be completed to evaluate the individual's medical needs**. For more information call your Area Agency on Aging.

The income and asset limits for MaineCare's nursing home benefits are much higher than for the program's other benefits. The individual's monthly income must be less than the nursing home's "private pay rate," (the cost for a month of care). If the person is married, DHHS does not count the spouse's income when deciding if the applicant qualifies for benefits. Even if the individual qualifies for MaineCare, they will have to pay most of their income towards the cost of their care. They are allowed to keep a "personal needs allowance" each month.

Sometimes people who have too many assets to qualify for MaineCare give away their money or property in order to qualify. This could make them ineligible for MaineCare. An individual should always seek the advice of an attorney who is knowledgeable about MaineCare and "elder law" before giving away or transferring any assets. For more information contact Legal Services for the Elderly Hotline at 1-800-750-5353.

Spousal Impoverishment

MaineCare rules protect a person's spouse, if he or she is not also receiving MaineCare benefits, from impoverishment. The rule allows the spouse to keep enough income and assets to meet basic living expenses. The spouse can keep all of his or her own income. For more information, contact the Legal Services for the Elderly Hotline.

Medicare

Medicare is a health insurance program for people age 65 or older; some people with disabilities under age 65; and people with permanent kidney failure requiring dialysis or kidney transplant. Medicare covers certain medical services and items in hospitals and other settings.

The Center for Medicare and Medicaid Services (CMS) published a booklet specifically for families and friends of older adults titled: *“Medicare Basics: A Guide for Caregivers”*. This guide contains basic information about Medicare and highlights eight “decision points” related to the health and overall well-being of an older person. Call the Family Caregiver Specialist at your Area Agency on at 1-877-353-3771 to receive a copy or download one from the Internet at www.medicare.gov (search for “caregiver”).

Medicare Part A helps to cover inpatient care in hospitals and skilled nursing facilities. It also helps cover hospice and home health care. Most people automatically get Part A coverage without having to pay a monthly payment.

Medicare Part B helps cover medical care like doctors' services, outpatient care, some preventive services and other items and services. Part B is optional and you pay a monthly premium for this coverage.

Medicare Part C known as Medicare Advantage Plans are options that are approved by Medicare and run by private companies. These are a different way of getting Medicare coverage than traditional Medicare. These plans include Part A and Part B coverage, extra benefits and may include prescription drug coverage.

Medicare Part D is outpatient prescription drug coverage that is provided by companies approved by Medicare. Part D is optional and you usually pay a monthly premium to get coverage.

If an individual's income meets certain guidelines, they may be eligible for the *Medicare Savings Program* that pays the Medicare Part B premiums and in some programs may also pay Medicare deductibles and co-pays. You may also be eligible for help with Part D out-of-pocket costs. To see if you might be eligible call your Area Agency on Aging at 1-877-353-3771.

Medicare Prescription Drug Coverage provides insurance coverage for some prescription drugs for people with Medicare. People with Medicare are able to choose a Prescription Drug Plan offered by private companies. Like other insurance, if a person chooses to join, they pay a monthly premium and a share of the cost of their prescriptions. Costs vary depending on the

plan they choose. There is 'extra help' with the cost of Medicare prescription drug coverage for people with limited income and resources. Drug plans vary in what prescription drugs are covered, how much the beneficiary has to pay and which pharmacies they can use. All drug plans have to provide at least a standard level of coverage, which Medicare sets. Enrolling in a plan is voluntary.

For more specific information about Medicare and what it covers, contact the Area Agency on Aging at 1-877-353-3771 or Legal Services for the Elderly Hotline at 1-800-750-5353.

It is wise to call Social Security Administration several months before you turn 65 to make sure you get enrolled in the Medicare program. Contact information for local Social Security offices is listed on page 80

Railroad Retiree Medicare Beneficiaries should contact Palmetto Government Benefit Administration at 1-800-833-4455 (English and Spanish) or TTY/TTD 1-800-566-3572 regarding Medicare claims for doctor's services or requests for a review or fair hearing.

Senior Medicare Patrol

The Senior Medicare Patrol (SMP) is a federally funded program administered in Maine by the Office of Elder Services. The SMP's mission is to educate consumers about Medicare and MaineCare and to help them identify and reduce errors, fraud, waste and abuse. You can contact them at 1-800-262-2232 or TTY 1-800-606-0215.

Specially trained volunteers are available to work one-on-one with people with Medicare to review and explain Medicare statements.

The SMP also provides free personal health journals. These provide a tool for recording doctors' visits, hospital stays, medical tests, and medications. The information recorded in the journal can be compared to Medicare and other health insurance statements as a means of ensuring that Medicare and/or the insurance company has been billed for services actually received.

For assistance or to learn more about the Senior Medicare Patrol contact the Statewide SMP Coordinator at 207- 621-0087 or the local coordinator at the Area Agency on Aging toll free at 1-877-353-3771.

Medicare Supplemental Insurance Policies (Medigap)

A Medigap policy is a health insurance policy sold by private insurance companies to fill gaps (copayments and deductibles) in Medicare coverage. Maine's Office of Insurance puts out a publication entitled: *Consumer's Guide to Medicare Supplement Insurance: Medicare Supplement Comparison Chart* which reviews the policies approved for sale in Maine. This publication can be downloaded from the office's website: www.MaineInsuranceReg.org or it can be ordered from the Office of Insurance by calling 1-800-300-5000. The Area Agencies on Aging also have copies of this publication. The State Health Insurance Assistance Program (SHIP) has staff that can review policies with people and help them decide on the most appropriate policy to meet their needs. For information contact the Area Agency on Aging at 1-877-353-3771 or TTY 1-888-577-6690. You can also contact Legal Services for the Elderly Hotline at 1-800-750-5353.

Northeast Health Care Quality Foundation

Northeast Health Care Quality Foundation, the Medicare Quality Improvement Organization (QIO) for Maine, New Hampshire and Vermont reviews cases to make sure Medicare patients get quality medical care, all the tests and services they need and are not discharged from the hospital before they are ready to go.

Call their toll free hotline at **1-800-772-0151** if:

- ❖ You think the hospital is making a patient leave before they are ready to go.
- ❖ The hospital notifies the patient that Medicare will not cover their admission and continued stay and the patient disagrees..
- ❖ You have a complaint about the quality of medical care the patient received from any provider who bills Medicare on the patient's behalf.

Call 1-800-Medicare (1-800-633-4227) or visit www.medicare.gov for more information.

Mental Health Services

Mental Health services may include: crisis intervention, counseling, psychiatric medication prescription and review, inpatient treatment and day treatment programs. In-home assessment and short-term counseling and referral services are available through regional mental health geriatric resource staff and some home health agencies.

For more information about mental health services in your area contact the Maine Department of Health and Human Services at 207-287-4243 (Voice) or 207-287-2000 (TTY) or visit www.maine.gov/dhhs/mh/mh-system/home.html

Veterans can call Togus Patient Advocate to determine eligibility for certain counseling services at 1-877-754-2862.

Help is also available from psychiatrists, psychologists, social workers and counselors in private practice who are listed in the phone book yellow pages and from members of the clergy.

For community support and resource information contact: National Alliance for the Mentally Ill (NAMI) – Maine Chapter 1-800-464-5767 (Voice/TTY)

CRISIS HOTLINE SERVICES
1-888-568-1112 (Voice/TTY)

Native American Services

To find out about services for Maine’s Native American older adults call your Area Agency on Aging and the person’s tribal government:

Aroostook Band of Micmacs.....1-800-355-1435
Presque Isle, ME 04769.....www.micmac-nsn.gov

Houlton Band of Maliseet Indians1-800-532-7280
Littleton, ME 04730 www.maliseets.com

Passamaquoddy Tribe at Indian Townshi207-796-2301
Princeton, ME 04668 www.passamaquoddy.com

Passamaquoddy Tribe at Pleasant Point 207-853-2600
Perry, ME 04667 www.wabanaki.com

Penobscot Nation207-817-7492
Indian Island, ME 04468 www.penobscotnation.org

National Indian Council on Aging (NICOA) is the nation’s non-profit advocate for American Indian and Alaskan Native elders. It strives to better their lives through advocacy and the dissemination of information. www.nicoa.org.

National Resource Center on Native American Aging includes information for American Indian caregivers: www.med.und.nodak.edu/depts/rural/nrcnaa.

Nutrition/Meals

The AAA Nutrition programs are available to anyone 60 years of age or older, regardless of income. People with disabilities who are under the age of 60 may also be eligible.

No fee is charged, but there is a suggested donation. Food stamps are accepted.

Community Meal Sites

There are over 80 locations statewide where older adults can enjoy a well-prepared, nutritious noon meal together. Some of these sites serve meals daily, Monday through Friday. Other sites are open less often. Meal sites also sponsor social activities as well as informative programs on health, nutrition education, and consumer issues.

Home Delivered Meals

In many areas of the state, volunteers and paid staff deliver meals to people who are homebound and unable to prepare meals for themselves.

For more information about either of these programs, contact the local Area Agency on Aging at 1-877-353-3771. You can also search for dining center locations at www.maine.gov/dhhs/beas.

Food Stamps

Participants in the Food Stamp program are issued their benefits via a debit card (Electronic Benefit Transfer / EBT). [The EBT

card has replaced the paper coupons.] Food stamp recipients use the EBT card at grocery stores and farmer's markets just like a bank debit card.

In addition to purchasing food, the EBT Food Stamp debit card may be used to pay for meals in designated restaurants and to make donations at community meal sites and for home delivered meals made available through Area Agencies on Aging.

Eligibility for Food Stamps is based on a number of factors including size of household; whether a person is disabled; monthly household income and expenses; and total assets. Applications are available at the Department of Health and Human Services Regional Office and your Area Agency on Aging.

Shopping Assistance Service

Some of the Area Agencies on Aging offer a grocery shopping assistance service for older adults who are homebound. Volunteers get the shopping list from the senior via the telephone and shop for and deliver the groceries. Call 1-877-353-3771 to find out if your local Agency on Aging provides this service.

Prescription Drug Assistance

American Society of Health-System Pharmacists sponsor a comprehensive information website concerning patient assistance programs and the use of these programs to increase medication access. www.ashp.org/pap.

Health Insurance Counseling through your State Health Insurance Assistance Program (SHIP). The elder services' staff at each Area Agency on Aging are specially trained as SHIP counselors. They can help any person with Medicare, review and explore a variety of prescription drug assistance options including the Medicare Part D, **Low Cost Drugs for the Elderly and Disabled (DEL), MaineCare, and the Maine Rx Plus Program.** For assistance call your Area Agency on Aging at 1-877-353-3771.

Medicare Prescription Drug Coverage (Part D) provides insurance coverage for prescription drugs for people with Medicare. People with Medicare can choose a Prescription Drug Plan offered by private companies.

Like other insurance, if a person chooses to join they may pay a monthly premium and/or pay a share of the cost of their prescriptions. Costs will vary depending on the drug plan they choose. There is 'extra help' with the cost of Medicare Prescription Drug Coverage for people with limited income and resources. Drug plans may vary in what prescription drugs are covered, how much the beneficiary has to pay and which pharmacies they can use. All drug plans will have to provide at least a standard level of coverage which Medicare will set. Enrolling in a plan is voluntary.

Patient Assistance Programs

Many drug companies have special programs to help people who cannot afford the cost of their brand name prescription medications. While anyone can apply for these programs most companies require that an individual:

- ❖ Has no insurance that covers prescription drugs;
- ❖ Does not qualify for a government assistance program for prescription drugs, like MaineCare, and
- ❖ Meets income guidelines.

Talk to the doctor for more information about enrollment in a patient assistance program direct from the drug company.

Prescription Drug Assistance Resource Booklet: A Guide to Programs and Benefits highlights the various prescription drug programs available for Maine's older adults and adults with disabilities who need help paying for their prescription medications. To receive a free copy of this booklet, call your Area Agency on Aging or download a copy at <http://www.maine.gov/dhhs/beas>.

TRICARE Senior Pharmacy Program – a Healthnet Federal Service, pays prescription drug benefits to Medicare eligible military retirees, spouses, some former spouses and survivors. There is no premium charged for this program. Beneficiaries are required to pay varying amounts of deductibles or copayments, depending on where they obtain their medications and whether or not they are generic or brand name. For more information and complete eligibility requirements, contact Healthnet Federal Services Northeast Regional office at 1-877-874-2273 or go to: www.tricare.osd.mil or www.tricareonline.com

Your Area Agency on Aging can outline the various options to help individuals make informed decisions.

Kinship Parents

Usually when a child comes to live with a relative, it's because there has been some hardship in the family (death, illness, incarceration, inability to raise children). While many people feel that they are alone in this situation, in fact, some 10000 children in Maine live with grandparents, aunts, uncles, or another relative and not their parents.

The **Family Caregiver Support Programs** through the Area Agencies on Aging provide information, referrals, support, and respite for relatives age 55 or older who are raising children age 18 or younger. For more information contact the Area Agency on Aging at 1-877-353-3771.

Kids-Kin (a program of *FACT - Families and Children Together*) specializes in information, assistance and referral services for adults of any age who are raising relative children. They maintain a list of attorneys who provide services to relatives caregivers. They also provide information about respite services, funding for daycare, and other resources available to kinship parents.

Family Connections

c/o Families and Children Together
304 Hancock Street, Suite 2B
Bangor, ME 04401... ..1-866-298-0896 or.207-941-2347
Westbrook office.....207-591-6278
www.kinshipconnections.org

Respite

Respite care provides the caregiver with relief from caregiving responsibilities. It can be a voluntary or paid service that extends from a few hours to several weeks. Respite can be provided in your relative's home and/or an extended care facility, or may involve someone else taking on a task you normally do. Services can be provided by a home health agency, adult day program, nursing home, or family, friends or volunteers.

There are various funding sources available for respite care. The Area Agency on Aging administers two such programs:

Partners in Caring provides funding for respite to caregivers of qualified individuals who have a diagnosis of dementia. For specific guidelines and fund availability check with your local Area Agency on Aging.

Family Caregiver Support Program helps caregivers who need a break, take a break. Older Americans Act guidelines say that the care recipient must have two or more activities of daily living (ADL) limitations or a cognitive impairment for the caregiver to be eligible for respite services. Respite is offered on a limited basis and is contingent on available funding. FCSP funding can support a broad range of respite activities to give the caregiver relief from their caregiving responsibilities.

The ADL or cognitive requirement does not apply to respite services for kinship parents.

Safety

Adult Protective Services

Adult Protective Services is a program within the Department of Health and Human Services that provides and arranges for services to protect incapacitated and dependent adults (age 18 and older) in danger of:

Abuse - actions that result in bodily harm, pain or mental distress).

Neglect - failure to provide care and services when an adult is unable to care for him or herself. Neglect may be at the hands of someone else or it may be self-neglect.

Exploitation - the illegal or improper use of an adult's money or property for another person's profit or advantage.

To make a confidential report or for more information, call the Adult Protective Unit toll free 1-800-624-8404.

When making a report, be sure to include:

- ❖ The adult's name, age and address
- ❖ Any known physical or mental impairment
- ❖ Nature and extent of the danger to the adult
- ❖ Name of caregiver, if any
- ❖ Other information related to the situation

Child Protective Services

If you think a child has been abused or neglected contact the Department of Health and Human Services Statewide Child Abuse Report Number: 1-800-452-1999 or ask for a Child Protective Service worker at the local Department of Health and Human Services Regional office.

Driving Safety

While age alone is not a reason to discontinue driving, older adults and their families should assess driving ability periodically, both to determine ways of improving driving skills, and to evaluate whether the individual is still capable of safely operating a motor vehicle. Here are two programs that help adults to improve driving skills:

AARP 55 ALIVE Driver Safety Program is a classroom driver improvement course specially designed for motorists aged 55 and older. This 8-hour, two-day course helps drivers refine existing skills and develop safe, defensive driving techniques. Contact your local AARP Chapter contact info.

Safe Driving for Mature Operators Program is offered through the American Automobile Association (AAA). This 6-hour driver improvement course designed to increase safe driving for those 55 years of age and older who are interested in the effects aging has on their driving ability. Call AAA at 1-800-647-4651 or visit www.aaane.com/auto/safety

What should you do if you are concerned about an older person's driving? Sometimes it is easier to enlist an outsider to help with the discussion. An old friend, a healthcare provider, a clergy person, or a social worker might be the best to address the

issue of safety as a driver. It may be logical and appropriate to have the issued raised in connection with periodic retesting for a driver's license. If you are not sure whether the person is still capable of driving safely, the instructor of a driver's education refresher course might be able to make an impartial professional assessment. There are also programs where occupational therapists offer driver evaluations and recommendations. Consult your doctor or the Agency on Aging for more information.

Home Safety

Many conditions inside and outside the home can increase the risk of injuries, especially injuries due to falls, such as poor lighting, narrow steps and slippery surfaces. Your Area Agency on Aging can provide you with a comprehensive home safety checklist. Call 1-877-353-3771.

Personal Emergency Response Systems

A personal emergency response system is an electronic device that helps people in an emergency when they cannot get to a phone. The system is connected to a person's phone and programmed to signal a response center once a "HELP" button is activated. Contact your local Area Agency on Aging.

Protecting Against, Identifying, and Reporting Abuse by a Home Care Worker

Although abusive situations are not common, be alert to the possibility. This is one of the primary reasons why it is so important to check references when hiring a home care worker. If you witness or are told by a reliable source about neglect, physical or emotional abuse (including yelling, threatening, or overly controlling, possessive behavior) seek help, if necessary,

in replacing the home care worker as quickly as possible. Ensure that your relative is safe before confronting or dismissing the worker.

To report suspected abuse, neglect or exploitation by a home care worker call the Maine Long-Term Care Ombudsman Program (LTCOP) at 1-800-499-0229 (Voice/TTY) or the Adult Protective Unit at 1-800-624-8404. All reports are kept confidential.

Safe Return

Safe Return is a nationwide system designed to help identify and locate individuals who wander because of Alzheimer's disease or other dementia, and help them return home safely. The program provides an identity bracelet or necklace, clothing labels and wallet cards to identify the memory-impaired individual; registration in a national database, and a 24-hour toll-free number to contact when a person is lost or found. There is a small fee. Some scholarships are available. To obtain more information contact the Alzheimer's Association – Maine Chapter at 207- 772-0115 or 1-800-272-3900. To enroll in Safe Return, call 1-888-572-8566. For emergency, call 1-800-625-3780.

Senior Centers

Senior Centers serve as a meeting place for older adults where friendships are nurtured and creativity is enhanced through a wide variety of social and educational activities. Senior Centers contribute to physical, intellectual and emotional well-being and offer a safe environment that encourages participants to

maximize their independence. Senior centers focus on a social environment and do not provide nursing or personal care for their members. Most centers offer free or low cost membership and most programs are free or low cost as well. The following are just a few examples of activities that may be offered:

- ❖ Arts and Crafts (quilting, pottery, etc.)
- ❖ Computer skills
- ❖ Shared Interest Groups (reading, bird-watching, etc.)
- ❖ Cooking
- ❖ Games (bridge, bingo, cribbage)
- ❖ Site-seeing trips
- ❖ Meals
- ❖ Musical entertainment
- ❖ Health and fitness
- ❖ Lunch and Learn

For a list of senior centers, contact the AAAs.

Social Security Offices

Auburn.....	207-782-5157
Augusta.....	207-622-1451
Bangor.....	207-990-4530
Portland.....	207-771-2851
Presque Isle.....	207-764-3771
Rockland.....	207-596-6633
Rumford.....	207-364-3731
Saco.....	207-282-5956
Waterville.....	207-872-2723
Portsmouth, New Hampshire.....	603-433-0716

The *nationwide toll free* Social Security numbers are:

Voice: 1-800-772-1213 and TTY: 1-800-325-0778

Substance Abuse

To learn what is available in your community contact:

Maine Office of Substance Abuse (OSA)

Information and Resource Center

1-800-499-0027 (Voice in-state only) or 207- 287-8900

1-800-606-0215 (TTY)

or e-mail: osa.ircosa@maine.gov

Support Groups

Support groups are a way to share problems or concerns with others and to receive emotional support with issues such as death, divorce, or a family member's chronic or terminal illness, caregiving, or kinship parenting.

Local Support Groups meeting dates, times and locations are available through the Family Caregiver Specialist at your Area Agency on Aging or by contacting the local chapter of such organizations as the Alzheimer's Association, Parkinson Disease Association, American Cancer Society, etc.

On-line Support Services are an alternative for caregivers who are unable to get away or prefer not to attend a group meeting. These on-line support services allow the caregiver to stay at home and communicate with other caregivers at any time, day or night. The best on-line support services have a host or moderator who weeds out potential troublemakers or

commercial pitches. The Southern Maine Agency on Aging sponsors an on-line support group for caregivers in Maine. For more information go on-line at www.smaa.org.

ElderCare Online provides links to caregiver mentors and online support group services. Visit www.ec-online.net.

Caution: Online support services are generally places where people talk informally. If you read about something interesting and new, check it out with your doctor or other healthcare provider.

Transportation Services

Senior housing sites may sponsor bus trips to local activities for older adults who are unable to drive, but want to maintain their independence. Options may include:

Faith communities: Many have volunteers who provide transportation to services and activities.

Community Action Programs (CAP) operate transportation services. For a list of CAP agencies see pages A2 to A5.

Friends and neighbors may be willing to share a ride. Some grocery stores sponsor buses that stop at senior housing complexes and transport residents to and from the store.

Some shopping centers and community activities.

Local taxi service – some cab companies take standing assignments for daily, weekly or monthly rides.

Transit bus services – Check with the town office to see what, if any, service is available within the community.

Volunteer transportation programs – some communities have volunteer programs to offer rides to people who need them. Contact your Area Agency on Aging for more information.

Veterans & Military Retiree Services

Information and Assistance

The Maine Division of Veterans Services can provide information and assistance in the following areas: employment, housing, help in the home, claims applications, financial assistance and loans, counseling, educational benefits, healthcare benefits such as CHAMPVA for Life (CFL) and TriCare for Life, and tax and various other exemptions. For more information call the Division of Veterans Services at 1-800-827-1000 or 1-800-829-4833 (TDD) or visit their website at www.mainebvs.org.

A new edition of *The Federal Benefits for Veterans and Dependents Handbook* published by the Department of Veterans Affairs outlines a variety of programs and benefits for American veterans. The handbook can be downloaded free from the VA's web site at <http://www.va.gov/opa/feature/>.

Health and Counseling Services

To find out about eligibility for certain health and counseling services available through the Veterans Administration at Togus call:

Togus Patient Advocate
Veterans Administration Center and Hospital
Augusta, ME 04330
207- 623-8411 (Extension 5300)
or toll free: 1-877-754-2862

Funeral Benefits for Veterans

All veterans are entitled to a grave marker and free burial in a national or state veterans' cemetery. Call the Maine Division of Veterans Services at 1-800-827-1000 for more details.

Telecare Program at Togus

Telecare is a 24/7 toll-free service where veterans can ask trained professionals questions about any aspect of their health care or treatment. The Telecare # is: 1-877-754-2862.

Appendix

Contact Information

For information and assistance with any of the services and programs listed in *Connections: A Guide for Family Caregivers in Maine* call the Area Agency on Aging serving your region.

Aroostook Agency on Aging

(Aroostook County)

Voice/TTY` 07-764-3396
Toll Free 1-800-439-1789
Office Hours 8 am to 4:30 pm, Monday - Friday

Eastern Agency on Aging

(Hancock, Penobscot, Piscataquis and Washington Counties)

Voice 207-941-2865
TTY 207-992-0150
Toll Free 1-800-432-7812
Office Hours 8 am to 4:30 pm, Monday - Friday

Spectrum Generations

(Kennebec Knox, Lincoln, Sagadahoc, Somerset and Waldo Counties, Brunswick and Harpswell)

Voice 207-622-9212
Toll Free 1-800-639-1553
TTY 207-623-0809
Toll Free TTY 1-800-464-8703
Office Hours 8 am to 4:30 pm, Monday – Friday

SeniorsPlus

(Androscoggin, Franklin and Oxford Counties)

Voice.....207-795-4010
Toll Free..... 1-800-427-1241
TTY.....207-795-7232
Office Hours 8 am to 5pm, Monday - Friday

Southern Maine Agency on Aging

(York and Cumberland Counties, except Brunswick and Harpswell)

Voice.....207-396-6500
Toll Free..... 1-800-427-7411
TTY.....207-883-0532
Office Hours 8 am to 4:30 pm, Monday – Friday

Community Action Programs (C.A.P. Agencies)

Aroostook Community Action Program

(Aroostook County)

444 Main Street, PO Box 1116

Presque Isle, ME 04769

Voice/TTY207-764-3721
Toll Free..... 1-800-432-7881
Website www.acap-me.org

Coastal Community Action Program

(Knox County)

4 Union Street, PO Box 808

Rockland, ME 04841

Voice/TTY207-596-0361
Toll Free..... 1-800-585-1605
Websites..... www.ccap-me.org or www.knoxresources.org

Coastal Economic Development Corp.

(Sagadahoc and Lincoln Counties)

34 Wing Farm Parkway

Bath, ME 04530

Voice/TTY.....207-442-7963

Toll Free..... 1-800-221-2221

Community Concepts

(Androscoggin and Oxford Counties)

Market Square, PO Box 278

South Paris, ME 04281

Voice/TTY.....207-743-7716

Toll Free..... 1-800-866-5588

Websitewww.community-concepts.org

Kennebec Valley Community Action Program

(Kennebec and Somerset Counties)

97 Water Street

Waterville, ME 04901-6339

Voice.....207-859-1500

Toll free 1-800-542-8227

Websitewww.kvcap.org

Penquis Community Action Program

(Penobscot and Piscataquis Counties)

262 Harlow Street, PO Box 1162

Bangor, ME 04402-1162

Voice.....207-973-3500

Toll free 1-800-215-4942

TDD207-973-3520

Websitewww.penquiscap.org

A3

Peoples Regional Opportunity Program (PROP)

(Cumberland County)

510 Cumberland Avenue

Portland, ME 04101

Voice.....207-874-1140

TTY.....207-874-1013

Toll Free..... 1-800-698-4959

Website www.propeople.org

Waldo County Committee for Social Action

(Waldo County)

175 High Street, PO Box 130

Belfast, ME 04915

Voice/TTY207-338-3025

Toll Free..... 1-800-498-3025

Websitewww.wccsa.org

Washington-Hancock Community Action (WHCA)

(Hancock and Washington Counties)

Corner of Main and Maple Streets, PO Box 280

Milbridge, ME 04658

Voice/TTY207-664-2424

Toll Free..... 1-800-828-7544

Website www.whcacap.org

Western Maine Community Action, Inc.

(Franklin County)

Church Street, PO Box 200

East Wilton, ME 04234

Voice/TTY207-645-3764

Toll Free..... 1-800-645-9436

Websitewww.wmca.org

A4

York County Community Action Corporation

(York County)

6 Spruce Street, PO Box 72

Sanford, ME 04073

Voice.....207-324-5762

TTY.....207-490-1078

Toll Free..... 1-800-965-5762

Website www.yccac.org

Sacopec Valley Health Center

Kezar Falls207-625-8126

SeniorCare (MaineGeneral Health)

Augusta 04330.....207-626-1773

The Center for Healthy Aging

Bangor 04401207-973-7094

The Memory Clinic (Southern Maine Medical Center)

Kennebunk 04043.....207-467-6987

Geriatric Evaluation Centers

AGES Program (University of New England)

Residents in long term care facilities in York and Cumberland

Counties only 1-800-930-2437

**Community Health and Counseling Services and
Maine Coast Physician's Affiliate**

Bangor.....207-947-0366

Gardiner Evaluation Clinic

Gardiner207-626-1773

Memory Clinic (Cary Medical Center)

Caribou207-498-3111 (ext. 1394)

MMC Outpatient Geriatric Center (Maine Medical Center)

Portland 04101.....207-622-2847

Neurology Associates of Eastern Maine

Bangor 04401 1-800-208-0558

Local and National Organizations

Area Agencies on Aging in Maine..... 1-877-353-3771

AARP-Maine

Portland, ME 04102..... 1-866-554-5380

www.aarp.org/states/me

Alpha One: www.alphaonenow.com

Bangor Regional Office 04401 1-800-300-6016

Local (Voice/TTY)..... 207 941-6553

South Portland Office 04106..... 1-800-640-7200

Toll Free (TTY) 1-866-906-5375

Local207-767-2189

Local (TTY).....207-767-5387

Alzheimer's Association, Maine Chapter

Portland, ME0 04101..... 1-800-660-2871

www.alz.org/maine

American Cancer Society, Maine

Topsham, ME 04086207-373-3700
www.cancer.org

American Diabetes Association

Portland, ME 04101207-774-7717
www.diabetes.org

American Heart & Stroke Association

New England Affiliate

Scarborough, ME 04074207-879-5708
www.americanheart.org.....www.strokeassociation.org

American Kidney Foundation

Rockville, MD 1-800-638-8299
www.akfinc.org

American Lung Association of Maine

Augusta, ME 04330207-622-6594
Toll free 1-800-499-5864
www.maine Lung.org

American Parkinson Disease Association

Information & Referral Center
Falmouth, ME 04105207-832-4116
www.apdaparkinson.org

Arthritis Foundation

Northern New England Chapter
Concord, NH 03301 1-800-541-8350
www.arthritis.org

Centers for Medicare and Medicaid Services

Baltimore, MD 21244-18501-800-MEDICARE
1-800-633-4227 TTY 1-877-486-2048
www.medicare.gov

The IRIS Network (Maine’s Blind and Visually Impaired)

Portland, ME 04101 1-800-315-1192
www.mcbvi.org

Legal Services for the Elderly

Augusta, ME 04338-2723 Hotline # 1-800-750-5353
www.mainelse.org

Maine Hospice Council

Manchester, ME 04351207-438-5963
www.maine hospice council.org

Maine Long-Term Care Ombudsman Program

Augusta, ME 043321-800-499-0229
www.maine ombudsman.org

Maine State Housing Authority

Augusta, ME 04330-46331-800-452-4668
TTY1-800-452-4603
www.maine housing.org

National Multiple Sclerosis Society – Maine Chapter

Falmouth, ME 041051-800-344-4867
www.msmaine.org

Social Security Administration

Office of Public Inquiries
Baltimore, MD 21236..... 1-800-772-1213
www.ssa.gov..... TTY 1-800-325-0778

United Way of Androscoggin County

Lewiston, ME 04240207-795-4000
www.unitedwayandro.org

United Way of Aroostook

Presque Isle, ME 04769.....207-764-5197
www.unitedwayaroostook.org

United Way of Eastern Maine

Bangor, ME 04401207-941-2800
www.unitedwayem.org

United Way of Greater Portland

Portland, ME 04104.....207-874-1000
www.unitedwaygp.org

United Way of Kennebec Valley

Augusta, ME 04330.....207-626-3400
www.unitedwaykennebecvalley.org

United Way of Mid-Coast Maine

Bath, ME 04530.....207-443-9752
www.uwmcm.org

United Way of Mid-Maine

Waterville, ME 04109207-873-0686
www.unitedwaymidme.org

United Way of Oxford County

South Paris, ME 04281207-743-5833
www.uwoxfordcounty.org

United Way of the Tri Valley Area

Farmington, ME 04938207-778-5048
www.uwtva.org

United Way of York County

Kennebunk, ME 04043.....207-985-3359
www.uwycme.org

Greater Seacoast United Way

Portsmouth, NH603-436-5554
www.uwgs.org

US Department of Veteran Affairs

Washington, DC 1-800-827-1000
www.va.gov

CAREGIVER INTERNET RESOURCES

- AARP**
www.aarp.org
- Administration on Aging**
www.aoa.gov
- American Health Care Association**
www.ahca.org
- Assisted Living Federation of America**
www.alfa.org
- Caregiving.com** (online support groups & newsletter)
www.caregiving.com
- Care Planner**
www.careplanner.org
- Children of Aging Parents**
www.caps4caregivers.org
- Eldercare Locator**
www.eldercare.gov
- Elderweb**
www.elderweb.com
- Familycare America**
www.familycareamerica.com
- Family Caregiver Alliance**
www.caregiver.org
- Just for You: Seniors Healthfinder**
www.healthfinder.gov
- Los Angeles Caregiver Resource Center**
www.usc.edu/lacrc
- National Alliance for Caregiving**
www.caregiving.org
- National Association of Professional Care Managers**
www.caremanager.org
- National Association for Home Care and Hospice**
www.nahc.org
- National Caregiving Foundation**
www.caregivingfoundation.org
- National Center for Assisted Living**
www.ncal.org
- National Family Caregivers Association**
www.nfcacares.org
- National Institutes on Aging**
www.nia.nih.gov
- National Resource Center on Supportive Housing and Home Modification**
www.homemods.org

The Resource Center
Department of Pain Medicine & Palliative Care
Beth Israel Medical Center
www.stoppain.org

Rosalyn Carter Institute
www.rci.gsw.edu

Senior Care Web
www.seniorcareweb.com

Today's Caregiver Magazine Online
www.caregiver.com

WellSpouse Foundation
www.wellspouse.org

GLOSSARY OF TERMS

Accredited – A facility or health care organization that has met certain quality standards.

Activities of Daily Living (ADL) - Basic activities such as bathing, dressing, using the toilet, and eating.

Advance Directives - Legal documents that specify a person's desires for medical treatment.

Adult Family Homes - Residential homes licensed to care for multiple residents. They provide room, board, laundry, supervision, and assistance with activities of daily living, personal care, and social services. Some provide nursing care.

Adult Residential Care Facilities -Licensed boarding homes. They provide room and board and help with medications, and personal care.

Assessment - A professional review of a person's needs that is performed by a Registered Nurse, Case Manager or Private Care Manager. Together, they, the client and care provider(s) decide what kind of treatments and supports, if any, are needed.

Assisted Living Facility – An independent housing with services program that offers private apartments. This service emphasizes privacy, independence, and personal choice. Services include activities of daily living and instrumental

activities of daily living, personal supervision, protection from environmental hazards, meals, diet care, care management and divisional or motivational activities.

Care Plan - A comprehensive treatment plan developed by a Registered Nurse, Case Manager and/or a Private Care Manager with the client and/or care providers. The plan establishes goals and details appropriate treatment and services to meet an elderly, ill, or disabled person's special needs.

Care Manager - A professional who helps identify needs, organizes and coordinates services and helps the client and/or care provider access appropriate services, benefits and entitlement programs.

Certified - An agency or long-term care facility that has passed an inspection survey done by a state government agency. Only care in a certified facility or program is covered by Medicare or MaineCare.

Companion - A home care worker who provides personal care, light housework, companionship and medication reminders. Sometimes, these aides work for a lower salary in exchange for room and board. Also called a Live In.

Continuing Care Facility - Offers a variety of living arrangements for residents, together with medical and nursing care, full dining accommodations, and educational, recreational and social activities. Residents usually pay a sizeable entrance fee as well as a substantial monthly charge in return for the use of facilities and services.

Co-Payment/Co-Pay - A type of cost sharing where insured persons pay a specified amount per unit of service or unit of time (for example: \$10 per doctor visit or \$5 per prescription) and an insurer pays the rest of the cost.

Custodial Care - Non-skilled, personal care, such as help with activities of daily living like bathing, dressing, eating and using the bathroom.

Deductible - The amount an insured person must pay before payment of covered services begin.

Discharge Planner - A hospital staff member who helps plan for a patient's return home (or to a new living facility) after a person has been in the hospital.

Disease Specific Insurance Policies are health insurance policies limited to treatment for a specific illness or group of diseases like cancer or heart disease.

Durable Medical Equipment and Supplies - Any medical equipment that is (a) prescribed and ordered by a doctor; (b) medically necessary; (c) appropriate for use in the home; and (d) able to be used over and over again. Some supplies that aren't reusable, such as needles and syringes, may also be considered Durable Medical Equipment.

Durable Power of Attorney - A legal document giving one or more people the authority to handle finances, property or other personal matters for another person. Durable Power of attorney

remains in effect even if the person granting the power becomes incompetent.

Durable Power of Attorney for Health Care - A Durable Power of Attorney that allows one person to make medical decisions for another. Also called a Health Care Proxy or Health Care Power of Attorney.

Fee for Service - A method of billing for health services where a provider charges separately for each patient visit or service rendered.

Home Health Aide - A home care worker who provides help with personal care, transfers, walking, exercise; household services that are essential to health care; and medications.

Home Health Nurse - A home care Registered or Licensed Practical Nurse who provides in-home medical care that has been authorized by a physician. Home health care may include help with medications, exercises, wound care, or monitoring medical conditions and teaching to maximize independence with self-management.

Homemaker - provides meal planning, basic household tasks and light cleaning, medication reminders and may also provide some personal care.

Hospice - A program that provides palliative (treatment that relieves symptoms, but does not cure an illness) and supportive care for terminally ill patients and their families.

Hospital Indemnity Insurance is a health insurance policy that pays an amount of money per day, week, or month when a beneficiary is in the hospital for a specified length of time.

Licensed - When a provider has met certain standards set by a state or local government agency.

Living Will - A legal document that states how health care should proceed and specifies whether or not someone wants to have his or her life prolonged through artificial or extreme methods, once a person is no longer capable of making decisions for him or herself.

Long- Term Care - A set of health care, personal care, and social services required by persons who have lost or never acquired some degree of functional capacity .Such services are needed for a long period of time and may be provided- in an institution or at home.

Long-Term Care Ombudsman - A specially trained advocate who is given authority under federal and Maine law to investigate and resolve complaints made by, or on behalf of, long-term care consumers.

MaineCare (formerly Medicaid) - A federally aided, state operated program that provides medical benefits for low-income persons who meet specified eligibility criteria.

Medicare - A federal health insurance program for people age 65 and older, some people with disabilities under age 65, and people with permanent kidney failure or ALS (Lou Gehrig's - Disease).

Medigap Policy - A private health insurance policy offered to Medicare beneficiaries to cover expenses not paid by Medicare.

Nursing Facility - Long-term care facility that provides 24-hour supervised nursing care, personal care, therapy, nutrition management, organized activities, social services, room, board and laundry.

Personal Care - Assistance with toileting, mobility, transfer, eating dressing, bathing, grooming, personal hygiene, medication and other everyday personal tasks.

Respite Care - A service that provides care providers with temporary relief from the stresses and responsibilities of providing care. Care can be provided either at home or in another location.

Reverse Mortgage - A type of home loan that allows a person to convert some of the equity in his or her home into cash while still retaining home ownership.

Skilled Care – is a type of health care given when a person needs skilled nursing, or rehabilitation staff to manage, observe and evaluate care.

Skilled Nursing Facility - Provides nursing care and related medical and health services to resident individuals. Residents generally don't require hospitalization, but do need long-term, skilled inpatients care because of age, illness, injury, convalescence, or physical or mental infirmity.

Supplemental Security Income – is a federal assistance program for low-income aged, blind, and/or disabled individuals.

TTY (Teletypewriter Device for the Deaf) - TTY is a teletypewriter device that permits people who are deaf, hard of hearing, or speech impaired to communicate over telephone lines with other TTY users. To send and receive typewritten messages, the user places the telephone receiver into a special device on the TTY.

Anti-Discrimination Notice

In accordance with Title VI of the Civic Rights Act of 1964, as amended by the Civil Rights Restoration Act of 1991 (42 U.S.C. § 1981, 2000e et seq.), Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), the Age Discrimination Act of 1975, as amended (42 U.S.C. §6101 et seq.), Title II of the Americans with Disabilities Act of 1990 (42 U.S.C. § 12101 et seq.), and Title IX of the Education Amendments of 1972, the Maine Department of Health and Human Services does not discriminate on the basis of sex, race, color, national origin, disability or age in admission or access to treatment or employment in its programs and activities.

The Affirmative Action Officer has been designated to coordinate our efforts to comply with the U.S. Department of Health and Human Services regulations (45 C.F.R. Parts 80, 84 and 91) and the U.S. Department of Education (34 C.F.R. Part 106) implementing these Federal Laws. Inquiries concerning the application of these regulations and our grievance procedures for resolution of complaints alleging discrimination may be referred to: The Affirmative Action Officer, 221 State Street, Augusta, ME 04333. Telephone number: 207- 287-3488, V/TTY 1-800-332-1003, or to the Assistant Secretary of the Office of Civil Rights, Washington, D.C.

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