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Connections

A Guide for Family
Caregivers in Maine

Family Caregiver Support Program

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This booklet “Connections: A
Guide for Family Caregivers in Maine”
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This Guide was developed by the Family Caregiver Program for families and friends assisting older adults age 60 and older, people with dementia, or individuals with a disability; and adults age 55 and older who are raising relative children (kinship parents) age 18 and younger.

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

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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 resources in your area. Call 1-877-353-3771 anywhere in the U.S. to reach the Area Agency on Aging serving your Maine community. The Maine Area Agencies on Aging provide a variety of programs and services for older adults and caregivers. See page 1 for addresses, phone numbers, and websites.

1-877-353-3771

1-877-353-3771 is a 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 1 & 2. Each AAA has 711 Relay 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, those with dementia, and younger adults with disabilities that 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 necessary, staff will make a home visit.

Resource Specialists provide information and assistance to access many programs including Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), Veteran's benefits, 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), **resource specialists** 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 getting respite, and other services to families and/or friends caring for an older adult (age 60 or older) or a person with dementia, and/or and to kinship parents (age 55 or older) caring for minor children. 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. SNAP is accepted.

Congregate Dining Sites

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 informational programs on health, nutrition, and consumer issues. For a list of dining sites call your local Area Agency on Aging or search for locations at <http://gateway.maine.gov/dhhs-apps/dining>.

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. In some areas frozen meals can be delivered for use later. Call your local Agency on Aging to learn more.

Supplemental Nutrition Assistance Program (SNAP)

This program helps low-income people buy the food they need for good health. You may be able to get Supplemental Nutrition Assistance if you work for low wages, are unemployed or work part time, receive welfare or other public assistance payments, are over 60 or disabled and live on a small income, or are homeless. For more information call 1-800-442-6003, or go to

<http://www.maine.gov/dhhs/ofi/services/snap/faq.html>.

Caregiver Respite Program

This state-funded program helps to 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. To qualify, the person receiving care must have a doctor's diagnosis of dementia. Participants must meet financial asset guidelines and not be receiving assistance from other state subsidized programs. Participation is subject to an annual cap and funding availability. For specific guidelines, check with your local AAA.

Volunteer Programs

Volunteers play an essential role in helping 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 Aging and Disability 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:

Living Well for Better Health, a six-week, chronic disease self-management program to help persons with long-term health problems improve their health one step at a time.

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.

Chronic Pain Self-Management, a program to help persons with pain related conditions manage the use of medications and incidence of symptoms. Contact 1-877-353-3771 for more information on the healthy aging programs.

Assistive Technology

Assistive technology 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), as well as computer- and phone-based adaptations. 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 low-interest 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 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.). If a person has MaineCare coverage, it may pay for these items. 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 dial 711 Maine Relay. A list of medical equipment suppliers can be found in the yellow pages of the phone book under "Hospital Equipment."

Hear Now

A program of The Starkey Foundation, Hear Now, 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, contact The Starkey Foundation at 1-800-328-8602, or download an application at www.starkeyhearingfoundation.org.

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.

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.

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.

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.mcdmaine.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 207-947-9180 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. **Maine CITE** is a Department of Education Program designed to help make assistive and universally designed technology more available to Maine children, adults and seniors who need them. www.mainecite.org. They also offer a website where people can buy and sell used adaptive equipment. Go to <http://www.getatstuff.com>/or call 207- 621-3195 for more information.

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

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.

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).

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, and some programs can be reimbursed through the VA. Generally, day programs are very reasonable in cost. Some may offer subsidized service based on need and eligibility.

For a list of adult day programs throughout the state, go to www.211Maine.org

Alzheimer's Disease and Related Dementias

Services for people with Alzheimer's or related dementias (ADRD) 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 Alzheimer's Association Maine chapter 207-772-0115 or www.alz.org/maine) 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:

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 memory care units, and nursing facilities with memory care 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. Contact the Alzheimer's Association for information regarding Comfort Zone, a program to assure safety of individuals with dementia living at home. Call 1-800-272-3900 or look at their website at www.alz.org/comfortzone/shop.asp

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 Geriatric Evaluation Centers is on pages 87.

Caregiver Respite is available for care receivers with a doctor's diagnosis of dementia. For eligibility criteria and additional information, see page 4 or call 1-877-353-3771.

Balancing Work and Caregiving

Many employed adults find themselves facing the responsibility of caring for 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, tools and tips for caregivers at the "Caregiving Resource Center":

Visit www.aarp.org/home-family/caregiving/

Benefit Programs

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

The **Area Agencies on Aging** can assist in identifying various benefit programs available.

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:

<http://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.)

<https://www.benefitscheckup.org/>

BenefitsCheckUp is free service of the National Council on Aging, a nonprofit service and advocacy organization in Washington, DC.

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.

Interpreter / Translator Services

For a list of interpreters for the deaf and hard-of-hearing call the Department of Labor, Bureau of Rehabilitation Services, Division of Vocational Rehabilitation at 1-800-760-1573 or 1-888-755-0023 (TTY) or visit www.maine.gov/rehab/dod/resource_guide/interpreting.shtml

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

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, Supplemental Nutrition Assistance Program, long-term care, tax preparation, and volunteer opportunities. It is published by the Office of Aging and Disability 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/oads>.

Telephone Discounts

Lifeline Program can reduce a customer's basic monthly phone bill. The individual can qualify if they receive assistance from any of these programs: Supplemental Nutrition Assistance Program; MaineCare; Temporary Assistance to Needy Families (TANF); Fuel Assistance (HEAP); or general assistance. To sign up go to www.phone-bill-assistance.com/lifeline/ME

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 Medicare hospice benefits available for care usually given in your home when a doctor includes them in the plan of care for palliative (comfort) care for a terminal illness and related condition(s), 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 and administered in Maine by the Office of Aging and Disability 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 and 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.

Family Caregiver Specialists can help a caregiver cope with the responsibilities of caregiving, and reduce stress by:

- ❖ Learning how to balance caregiving time with personal, family and work life
- ❖ Avoiding feeling resentful, trapped, helpless or “burned out” and increasing personal satisfaction
- ❖ Getting help 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

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. This program requires that the care recipient must have two or more activities of daily living (ADL) limitations or a dementia 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.

Savvy Caregiver provides a 6-session training program for caregivers of people with dementia living in the community. The course helps family members understand their role as caregivers, provides knowledge of dementia and its impact, and teaches skills for effective caregiving. Strategies learned in the training will lead to an attitude that fosters confidence and a sense of mastery for successful caregiving. For information about the training, contact the Office of Aging and Disability Services at 207-287-7134 or go to the website www.maine.gov/oads/aging/community/caregiver.shtml to see an introductory video or for the statewide schedule of training.

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, help with home or vehicle modifications, assistive technologies, emergency response systems, equipment/supplies, transportation services, legal and financial planning and family-directed services. The Older Americans Act requires that the person receiving care have limitation in 2 or more activities of daily living or dementia in order for the caregiver (other than a kinship parent) to use this benefit.

Contact information is available at www.maine4a.org and in the appendix of this book.

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. Information is available at www.aarp.org/money/taxes/aarp_taxaide during the tax season. Call AARP at 1-800-640-7200 if you cannot access the website. Information and a list of sites are also available at your area agency on aging.

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 incontinence products, 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 him or herself. A dependent may also be an individual of 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 \$3,900 or more of gross income. For more information, see IRS Publication 503 or consult a professional tax preparer.

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.

Financial Power of Attorney

The Financial Power of Attorney 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 go to their website www.mainelse.org.

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 and Eastern Agency on Aging and expanding statewide. The Money Minders Program assists older adults and disabled persons living in Cumberland, York, Piscataquis, Penobscot, Hancock and Washington 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) or Eastern Agency on Aging at 1-800-432-7812 or TTY 207-941-2865.

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 so that it is spent for his/her 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.

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	1-866-882-5422
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	1-866-931-9169
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 Office or website www.social.security.gov.

Tax Assistance

General tax assistance is for income eligible homeowners and renters of any age. 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 Property Tax Fairness Credit is available beginning in January, 2014 on the 2013 Maine Individual Income Tax Form. To obtain an application call your Area Agency on Aging, 1-877-353-3771 or file online at www.maine.gov/revenue

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 your ability to function well and remain independent
- ❖ Increase your 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 your 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 promote flexibility, improve balance, increase strength and improve general well being.

Many local YMCA's, YWCA's, recreation departments, and 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:

Road Scholar (www.road scholar.org) educational adventures created by Elderhostel, the not-for-profit world leader in lifelong learning since 1975.

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

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

Maine Nutrition Network (<http://usm.maine.edu/muskie/cutler/maine-nutrition-network>) 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.

Maine Senior Games offer a seasoned athlete or eager rookie age 45 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, pickleball, 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 or use website www.smaaa.org.

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 providers, 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
- ❖ <http://www.caremanager.org/>
- ❖ <http://gcmnewengland.org/>

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 unable 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 health care providers, the Office of Aging and Disability 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.

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 and 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; moving the person to an institution such as a nursing home; and deciding whether the person should be kept alive by artificial means if they are terminally ill.

Conversation Project

<http://theconversationproject.org/>

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 visit www.mainelse.org.

Physician Orders for Life Sustaining Treatment (POLST)
<http://mainehospicecouncil.org/polst/>

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, Lincoln, and Waldo 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 12 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 56 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.

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 17.
- ❖ ***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, in addition to paying into Workers Comp and Social Security. It is important to have a clear contract.

- ❖ **Medical Equipment and Supply Dealers** provide products to support care and independence 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 providing drugs, equipment and professional services for individuals receiving intravenous or nutritional therapies through specially placed tubes.
- ❖ **Staffing and Private Duty Agencies** provide individuals with nursing, homemaker, home health aides and/or companion services.

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 “Assistive Technology” on page 5 for program information and page 88 for contact information.

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 Care

Home care services can be paid for directly by the consumer 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.

Family Provider Service Option (FPSO) is a self-directed option that allows an Elderly Independence of Maine (EIM) consumer to register as a Personal Support Service Agency for

the purpose of managing their own services.

If you are eligible for an EIM program and are not on an EIM waitlist you may qualify for the FPSO program. FPSO allows an adult, 21 years or older, to register as a Personal Care Agency solely for the purpose of managing their own services or solely for managing the services for no more than two of her/his family members.

Current consumers should contact their Care Coordinator. If you are not currently an EIM consumer and would like information, contact SeniorsPlus at 1-800-427-1241.

**HOME: Maintenance, Modification,
Rehabilitation and Repair**

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 Energy Assistance & Weatherization

Central Heating Improvement Program (CHIP) grants may be used to repair or replace dangerous, malfunctioning or inoperable central heating systems that pose a threat to health and safety. The maximum grant for a heating system repair or replacement is \$3,000 for owner occupied homes. Limited CHIP benefits of up to \$300 may be available for rental properties occupied by LIHEAP-eligible tenants.

LIHEAP, Low Income Home Energy Assistance Program provides assistance to low income homeowners and renters to help pay for heating costs.

Weatherization funds are available to low income homeowners and renters for projects to reduce energy costs by improving efficiency. Weatherization projects may include insulation, weather-stripping, caulking and some safety-related repairs, furnace tune-up, glass replacement and insulation.

For more information about these programs, contact your local Community Action Program listed on pages 85-87.

Home Equity Conversion (Reverse Mortgage)

Home equity conversion is a way of maintaining residency in your own home while gaining needed income to cover such costs as heat, home maintenance, property taxes and other personal needs. For information about available counseling call your local Area Agency on Aging.

Home Modification & Safety

Sometimes all that is needed to help older adults continue to live in their own homes is 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. 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 and an occupational therapist can also 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 ***Caregiver Respite Program*** has funds 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.

Keeping Seniors Home is a limited service for older persons with low income who are receiving fuel assistance and need additional home modifications to stay at home safely and comfortably. Keeping Seniors Home is a program of 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 84-86 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

Home Repair & Rehabilitation

Community Action Programs (pages 84-87)

MaineHousing

MaineHousing provides grants or low cost home improvement loans for health and safety related repairs and improvements. MaineHousing's Home Repair Program provides help to low-income homeowners who cannot afford necessary home repairs. The program consists of a Home Repair Grant, Elderly Hardship grant and Septic Repair/Replacement loans.

For more information go to their website:
www.mainehousing.org/programsservices/HomeImprovement

Rural Repair and Rehabilitation Loans and Grants

The USDA's Very Low-Income Housing Repair program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards.

USDA Rural Development State Office
967 Illinois Avenue
Bangor ME 04401

(207)990-9100 Ext. 4
www.rurdev.usda.gov/ME_Home.html

Rental Assistance and Subsidized Housing

MaineHousing

353 Water Street Augusta ME 04330-4633
(207)626-4600
Toll Free 1-800-452-4668, Dial 711 (Maine Relay)
www.mainehousing.org

Older persons may be eligible for an apartment in a subsidized elderly housing project. In most cases the rent for these apartments is pre-set. In some cases the tenant pays a portion of their income toward rent.

MaineHousing maintains a list of affordable apartments on their website at: www.mainehousing.org/programs-services/rental.

To apply for these apartments contact the property manager and request an application.

MaineHousing can also provide the contact information for the USDA Rural Development Offices where you can get information on subsidized apartments, locations and application procedures.

MaineHousing maintains contact information for the Public Housing Authorities (PHA's) that manages developments and accepts applications for rental assistance in existing privately owned apartments.

MaineHousing also maintains a free rental listing service that is

fast and easy to use. It includes detailed listings with pictures, maps and more. The listings are updated daily.
Website: www.mainehousingsearch.org

Shelters for Homeless People and Victims of Family Violence

There are homeless shelters in many towns and cities throughout the state. Most provide temporary and emergency shelter only. In some cases, however, two to four weeks of shelter are offered, particularly to family violence victims or for detoxification purposes. For more information contact:

Maine Housing

353 Water Street

Augusta, Me 04330 (207)626-4600

Toll Free 1-800-452-4668

Or: *Area Agencies on Aging*

Or: *Adult Protective Services*

Local (207)532-5047

Toll Free 1-800-624-8404

Dial 711 (Maine Relay)

Or: *Maine Coalition to End Domestic Violence/Resource Centers/Shelters*

24-hour helpline Toll Free 1-866-834-HELP

Dial 711 (Maine Relay)

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) you care about. They can assist you over the telephone, by email, or you can make an appointment to consult with a staff person at the AAA office near you. Limited home visits may also be available.

Resource Specialists provide information and assistance to access many programs including Supplemental Nutrition Assistance Program, Supplemental Security Income (SSI), Veterans' 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

2-1-1 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. It is an easy-to-use format available 24 hours a day, seven days a week. The information available through 2-1-1 is intended as general information only. Go to www.211maine.org. To reach an information and referral specialist dial 2-1-1 toll free.

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/Ingraham 207--874-1000
(Parts of Cumberland County) 207-774-4357

Insurance

The Bureau of Insurance helps consumers through the Consumer Health Unit and the Health Actuarial Unit. 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

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 pensions & other benefits
- ❖ Health care issues
- ❖ Fraud and abuse
- ❖ Housing issues such as home equity conversion/reverse mortgages
- ❖ Planning for possible incapacity through joint banking access, powers 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 webpage guide for older people, families and friends regarding:

- Health Care Advance Directives
- Powers of Attorney for Finances
- Guardianship / Conservatorship
- Other related information at

http://www.maine.gov/dhhs/oads/aging/aging_tcb

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/oads/aging/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 Supplemental Nutrition Assistance Program, as well as information about free and low-cost legal services in Maine. The website information is provided by: 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. \$25 referrals are tailored to the individual's needs. 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.

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 Aging and Disability 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 topics 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 for local listings.

Maine Volunteer Lawyers Project (VLP) coordinates the volunteer efforts of Maine attorneys and community members to help people of low income navigate the civil justice system by providing free information, brief assistance and pro bono legal representation in civil legal matters to qualifying clients. VLP volunteers give Mainers in need the tools and know-how to be equal participants in the legal system.

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. 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:

Home: Most people prefer to stay in their own homes, and this is often possible, perhaps with appropriate modifications or assistance. See the Community Resources section for in-home supports, and the Assistive Technology and Home Modifications sections to resources to support safety and independence.

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

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 spend 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.

Continuing Care Retirement Communities (CCRC) 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 provides individuals in private apartments with varying levels of service such as 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 assistance with 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 all individuals seeking admission to a nursing facility for long term care. The free assessment is completed by a nurse from a state-authorized agency. Contact Goold 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 over a long distance. The first step is to be well informed concerning the person's needs and the resources available in their community. Here are some tips:

A Family Caregiver Specialist can help you 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 area of Maine where the older adult lives. Refer to appendix.

- ❖ 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 may be helpful when planning and

providing care long distance. A list of certified care managers, by area, is available at www.caremanager.org

- ❖ 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 – <https://caregiver.org/>
- ❖ "So Far Away" is a booklet for long distance caregivers, put out by the National Institute on Aging. www.nia.nih.gov

Long Term Care

Long term care includes home care services (see pages 36-39) or services in residential or institutional settings (assisted living facilities, adult family care homes, nursing homes and residential care facilities highlighted on pages 52-55.

Long Term Care Assessments

Anyone applying for long-term care services in a nursing home or is requesting state-funded services at home is required to have a long-term care assessment. *Goold Health Systems* is the agency to contact for this free assessment. Goold 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 entry into 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 person 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 Maine’s state-funded 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 Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and their qualified relatives. For more information or to enroll, call OPM at 1-800-582-3337 or 1-800-843-3557 TTY or <https://www.ltcfeds.com/>

Long Term Care Insurance

For more information on different types of long term care insurance, and to discuss plan options, contact your Area Agency on Aging at 1-877-353-3771. 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://www.maine.gov/pfr/insurance/consumer/lcguide.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 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 Medicaid (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 from impoverishment, if he or she is not also receiving MaineCare benefits. 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) provides resources specifically for caregivers related to Medicare including a Caregiver Tool Kit and *Ask Medicare* – a tool which helps in choosing a prescription drug plan, finding local resources, and much more. Visit medicare.gov and 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. For more specific information call your Area Agency on Aging at 1-877-353-3771 or Legal Services for the Elderly Hotline at 1-800-750-5353.

Medicare Part D 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.

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 26.

[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 Aging and Disability 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 SMP contact the Statewide SMP Coordinator at 207- 621-0087 or the local Area Agency on Aging coordinator at 1-877-353-3771.

State Health Insurance Assistance Program (SHIP)

Any Medicare eligible and/or future beneficiary in Maine can receive free health insurance counseling through 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.

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: <http://www.maine.gov/pfr/insurance/consumer/MedSuppGuide.htm> 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 services are in place.

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, individual and group 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 Indians..... 1-800-532-7280
Littleton, ME 04730 www.maliseets.com

Passamaquoddy Tribe at Indian Township 207-796-2301
Princeton, ME 04668 www.passamaquoddy.com

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

Penobscot Nation 207-817-7492
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. SNAP is 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. You can search for dining center locations at <http://gateway.maine.gov/dhhs-apps/dining>

Home Delivered Meals (Meals on Wheels)

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

Maine Senior FarmShare

Eligible participants in this program are qualified to receive a free share (\$50 worth) of first-quality, fresh, local produce from a Maine farm for 8 weeks during the growing season. The variety of produce and method of delivery/pick-up will vary depending on which farm you choose to sign up with.

Eligibility Requirements

- Be a Maine resident, 60 years old or older (55 if Native American)
- Not be an immediate family member or live in the same household as the farmer
- 2010 income guidelines
 - Maximum of \$20,036/per year (\$1,670/month) for a one-person household; or
 - Maximum of \$26,955/per year (\$2,247/month) for a two-person household
 - (Note: If you have established eligibility in MaineCare, or Supplemental Security Income, or Low Income Home Energy Assistance Program, or Low Income Drug Program, you automatically meet the income guidelines.)

If you are uncertain about your eligibility to participate in Maine Senior FarmShare, contact your local area agency on aging by calling **1-877-353-3771**.

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.

Supplemental Nutrition Assistance Program (SNAP)

Participants in the SNAP program are issued their benefits via a debit card. SNAP recipients use this card at grocery stores and farmer's markets just like a bank debit card.

In addition to purchasing food, the SNAP 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 SNAP 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.

Prescription Drug Assistance

American Society of Health-System Pharmacists

sponsors 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 aging and disabilities services' staff at each Area Agency on Aging is

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. See page 62 for more information.

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.

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 drugs 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.

Relatives as 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 10,000 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.

Resource Family Support Services (RFSS) services are provided statewide to all resource parents (foster, kinship, adoption and permanency guardianship) who are caring for children placed by the Department. Services are also provided

statewide to kinship care providers who are caring for children not in state custody. The provider offers a 24 hour 7 day per week toll-free service phone line for resource parents to call for any kind of assistance. This support services include support groups for resource parents throughout the State of Maine, mentor services for newly oriented and trained resource parents, and a newsletter than provides information for resource parents about pertinent information. For more information contact: Adoptive & Foster Families of Maine, Inc. at 1-800-833-9786, 207-827-2331 or for after hour emergency support, 207-745-4159. <http://www.affm.net/Home.aspx>

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 at 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, private providers or volunteers.

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

Caregiver Respite Program provides funding for respite to caregivers of eligible individuals who have a diagnosis of dementia. For specific guidelines and fund availability check with your local Area Agency on Aging at 1-877-353-3771.

Family Caregiver Support Program helps caregivers who need a break to take a break. State 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 at 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 at 1-800-452-1999 or ask for a Child Protective Service worker at the local DHHS 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 or adapting the vehicle, 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 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 AARP Maine: 1-866-554-5380 for more information or visit http://www.aarp.org/home-garden/transportation/driver_safety/.

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 issue 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 are electronic devices that help 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, to replace the home care worker as quickly as possible. Ensure that the person receiving care 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 related dementias, 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.

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
- ❖ Educational sessions

For a list of senior centers, contact the AAAs.

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 samhs.irc@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, medical conditions or a family member's chronic or terminal illness, bereavement, 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 weed out potential troublemakers or commercial pitches.

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 related to medical conditions or treatment, check it out with your doctor or other healthcare provider.

Transportation Services

Options may include:

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

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

Friends and neighbors may be willing to share a ride.

Grocery stores may sponsor buses that stop at senior housing complexes and transport residents to and from the store.

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

MaineCare Non-Emergency Transportation (NET) System

County/Towns	Broker
Androscoggin County – All Towns	Logisticare: 855-608-5180
Aroostook County – All Towns	Logisticare: 855-608-5174
Cumberland County – Brunswick and Harpswell	MidCoast Connector: 855-930-7900
Cumberland County – All Other Towns	Logisticare: 855-608-5178
Franklin County – All Towns	Logisticare: 855-608-5180
Hancock County – Town of Danforth	Logisticare: 855-608-5174
Hancock County – All Other Towns	Logisticare: 855-608-5176
Kennebec County – All Towns	Penquis CAP: 844-736-7847
Knox County – Town of Isle au Haut	Logisticare: 855-608-5176
Knox County – All Other Towns	MidCoast Connector: 855-930-7900
Lincoln County – All Towns	MidCoast Connector: 855-930-7900
Oxford County – Towns of Porter, Hiram, Brownfield, Denmark, Sweden, Fryeburg, Lovell, Stow, and Stoneham	Logisticare: 877-659-1302
Oxford County – All Other Towns	Logisticare: 855-608-5180

Penobscot County – Town of Patten	Logisticare.: 855-608-5174
Penobscot County - All other Towns	Penquis CAP: 855-437-5883
Piscataquis County – All Towns	Penquis CAP: 855-437-5883
Sagadahoc County – All Towns	MidCoast Connector: 855-930-7900
Somerset County- All Towns	Penquis CAP: 844-736-7847
Waldo County – All Towns	MidCoast Connector: 855-930-7900
Washington County – All Towns	Logisticare: 855-608-5176
York County- All Towns	Logisticare: 877-659-1302

Private home care agencies may provide transportation for a fee.

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/>. For VA Caregiver Support visit <http://www.caregiver.va.gov/>

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 this book call your **Area Agency on Aging**.

Aroostook Agency on Aging

(Aroostook County)

Voice/TTY 207-764-3396
Toll Free 1-800-439-1789
Office Hours 8 am to 4:30 pm, Monday – Friday
Website www.aroostookaging.org

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
Website www.eaaa.org

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
Website www.spectrumgenerations.org

SeniorsPlus

(Androscoggin, Franklin and Oxford Counties)

Voice.....207-795-4010
Toll Free..... 1-800-427-1241
TTY.....207-795-7232
Office Hours8:30 am to 4:30 pm, Monday – Friday
Website www.seniorsplus.org

Southern Maine Agency on Aging

(York and Cumberland Counties, except Brunswick and Harpswell)

Voice.....207-396-6500
National Toll Free..... 1-800-427-7411
Relay 711
Office Hours 8 am to 4:30 pm, Monday – Friday
Websitewww.smaaa.org

For information and assistance with related services and programs listed in this book, call the **Community Action Agency** serving your region.

Aroostook Community Action Program (ACAP)

(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

Community Concepts

(Androscoggin and Oxford Counties)

Market Square, PO Box 278

South Paris, ME 04281

Voice/TTY207-743-7716

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

Website www.community-concepts.org

Kennebec Valley Community Action Program (KVCAP)

(Kennebec and Somerset Counties)

97 Water Street

Waterville, ME 04901-6339

Voice207-859-1500

Toll free 1-800-542-8227

Website www.kvcap.org

Midcoast Maine Community Action

(Sagadahoc and Lincoln Counties)

34 Wing Farm Parkway

Bath, ME 04530

Voice/TTY207-442-7963

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

Website..... www.midcoastmainecommunityaction.org

Penquis

(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

Website www.penquiscap.org

The Opportunity Alliance

(Cumberland County)

510 Cumberland Avenue

Portland, ME 04101

Voice.....207-874-1140

TTY.....207-874-1013

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

Website www.opportunityalliance.org

Waldo Community Action Partners

(Waldo County)

175 High Street, PO Box 130

Belfast, ME 04915

Voice/TTY207-338-3025

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

Website www.waldocap.org

Washington-Hancock Community Action

(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

Website www.wmca.org

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

Geriatric Evaluation Centers

Memory Clinic (Cary Medical Center)

Caribou..... 207-498-3111 (ext. 1394)

MMC Outpatient Geriatric Center (Maine Medical Center)

Portland 04101207-662-2847

Neurology Associates of Eastern Maine

Bangor 04401..... 1-800-208-0558

SeniorCare (MaineGeneral Health)

Augusta 04330207-626-1561

The Center for Healthy Aging

Bangor 04401.....207-973-7094

Local and National Organizations

Area Agencies on Aging in Maine/ADRC 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

Scarborough, ME 040741-207-772-0115

24/7 Helpline1-800-272-3900

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.mainelung.org

American Parkinson Disease Association
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 21244-1850..... 1-800-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.theiris.org

Legal Services for the Elderly
Augusta, ME 04338-2723 Hotline #..... 1-800-750-5353
www.mainelse.org

Maine Hospice Council
Manchester, ME 04351.....207-438-5963
www.maineospicecouncil.org

Maine Long-Term Care Ombudsman Program
Augusta, ME 04332.....1-800-499-0229
www.maineombudsman.org

Maine State Housing Authority
Augusta, ME 04330-4633.....1-800-452-4668
TTY.....1-800-452-4603
www.mainehousing.org

National Multiple Sclerosis Society – Maine Chapter
Falmouth, ME 04105.....1-800-344-4867
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 04769207-764-5197

www.unitedwayaroostook.org

United Way of Eastern Maine

Bangor, ME 04401.....207-941-2800

www.unitedwayem.org

United Way of Greater Portland

Portland, ME 04104.....207-874-1000

www.unitedwaygp.org

United Way of Kennebec Valley

Augusta, ME 04330207-626-3400

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 04109.....207-873-0686

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 04938.....207-778-5048

www.uwtva.org

United Way of York County

Kennebunk, ME 04043207-985-3359

www.buildcommunity.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 for Community Living**
www.acl.gov
- American Health Care Association**
www.ahca.org
- Assisted Living Federation of America**
www.alfa.org
- Caregiver Action Network**
www.caregiveraction.org
- Caregiving** (online support groups & newsletter)
www.caregiving.com
- Eldercare Locator**
www.eldercare.gov
- Famlycare America**
www.familycareamerica.com
- Family Caregiver Alliance**
www.caregiver.org
- Healthfinder**
www.healthfinder.gov
- 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 Institute 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

<http://www.rosalynncarter.org/>

SAGE Services & Advocacy for Gay, Lesbian, Bisexual & Transgender Elders

<http://sageusa.org/index.cfm>

Senior Care Web

www.seniorcareweb.com

WellSpouse Association

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 and care options.

Adult Family Care 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.

Assessment - A review of a person's needs that may be performed by a registered nurse, case manager or private care manager. Together, they, the client, and caregiver(s) determine what kind of treatments and supports are needed.

Assisted Living Facility –A residential care facility that offers private apartments. This service emphasizes privacy, independence, and personal choice. Services include assistance with activities of daily living and instrumental activities of daily living, personal supervision, protection from environmental hazards, meals, diet care, care management and diversional activities.

Care Plan - A comprehensive treatment plan that may be 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 a person's specific care 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 or federal government agency, or private accrediting organization. Only care in a Medicare certified facility or program is covered by Medicare or MaineCare.

Companion - A worker who provides 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 Retirement Community offers a variety of levels of living arrangements for residents, as well as medical and nursing care, dining accommodations, and educational, recreational and social activities. Residents may pay an entrance fee as well as a monthly charge, and are able to remain within the community if their needs change.

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

Custodial Care - Ongoing, 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 begins.

Discharge Planner - A facility staff member who helps plan for a patient's transfer to home or to a new living facility.

Durable Medical Equipment (DME) - 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 under Medicare.

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

Financial Power of Attorney - A legal document giving one or more people the authority to handle finances, property or other personal matters for another person. A durable power of attorney remains in effect even if the person granting the power loses capacity.

Health Care Power of Attorney - A power of attorney that allows one person to make medical decisions for another. Also called a "health care proxy" and is one piece of the advance directives document.

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. In Maine, home health aides are certified by the state.

Home Health Nurse - A home care registered or licensed practical nurse that provides in-home medical care that has been authorized by a physician. Home health care may include medication management, wound care, management of IVs, or monitoring medical conditions and teaching to maximize independence and self-management.

Homemaker - provides meal planning, basic household tasks and cleaning and medication reminders.

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

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 at the end of life and specifies whether or not someone wants to have his or her life prolonged.

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 supervision, 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 management and other everyday personal tasks.

Relay Service 711 - Maine Telecommunications Relay Service (MERS) is a free service and available 24 hours a day, every day, to provide a communications link between those who use a standard voice telephone and those who use specialized telephone equipment or assistance because they are D/deaf, hard of hearing or have a speech or physical disability that prevents use of a standard telephone. The specialized telecommunications equipment may be a Text Telephone (TTY), a telebraille telephone for someone who is deafblind, or other type of equipment to address a specific communication disability. There is no extra charge for the relay service. All calls are confidential and no record is kept of calls. All callers can reach the Relay Service by dialing 711 (V/TTY).

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

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 –Health care given when a person needs trained and licensed nursing or rehabilitation staff to manage, observe, provide, and evaluate care.

Skilled Nursing Facility - Provides nursing care and rehabilitation to people who don't require acute hospital care, but need skilled, inpatient care to recover or gain function.

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.

Non-Discrimination Notice

The Department of Health and Human Services (DHHS) does not discriminate on the basis of disability, race, color, creed, gender, sexual orientation, age, or national origin, in admission to, access to, or operations of its programs, services, or activities, or its hiring or employment practices. This notice is provided as required by Title II of the Americans with Disabilities Act of 1990 and in accordance with the Civil Rights Act of 1964 as amended, Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, Title IX of the Education Amendments of 1972, the Maine Human Rights Act and Executive Order Regarding State of Maine Contracts for Services. Questions, concerns, complaints or requests for additional information regarding the ADA may be forwarded to the DHHS ADA Compliance/EEO Coordinators, #11 State House Station, Augusta, Maine 04333, 207-287-4289 (V), or 287-3488 (V)1-888-577-6690 (TTY). Individuals who need auxiliary aids for effective communication in program and services of DHHS are invited to make their needs and preferences known to one of the ADA Compliance/EEO Coordinators. This notice is available in alternate formats, upon request.

