

10 RESOURCES TO HELP PREPARE FOR

AGING WITH DIGNITY AND INDEPENDENCE

Nearly three out of four people over the age of 65 will need some form of help with everyday activities as they get older, from assistance with activities like cooking or transportation to round the clock care. Depending on where you live, there are a variety of services and supports nearby that are designed to help. While each community is unique, there are a few standard resources that can help you know where to turn when the need arises. These services are not always available at the push of a button, so it is important to have an understanding of the best places to find trustworthy advice and accurate information in advance. Being aware of these resources so that you or your loved ones are prepared for future care needs can help to get you on the path of aging with dignity and independence.



General Information about Services:

1 Area Agencies on Aging (AAA) & Aging and Disability Resource Centers (ADRC)

An Area Agency on Aging (AAA) is a place you can call to get free information about services in your area, no matter where you live. The AAA can help you figure out the kind of services you or a loved one may need to stay in the home and community and then connect you to these local services, usually free of charge. Some of the services they suggest have eligibility requirements or may take time to get started. Some communities also have another kind of “one-stop” information source called an Aging and Disability Resource Center (ADRC), which you can use to find information about ways to stay in your home and community.

Web site: To find your local AAA use the Eldercare Locator: www.eldercare.gov.

Use the [Aging and Disability Resource Center Technical Assistance Exchange](http://www.adrc-tae.org/) to determine whether you are covered by an ADRC in your county. Web site: <http://www.adrc-tae.org/>

Phone: Eldercare Locator telephone: 800-677-1116

2 Benefits Checkup

There are thousands of federal, state, and private benefit programs that can help you pay for prescription drugs, health care, utilities, and other basic needs. If you are over 55, [BenefitsCheckUp](http://www.benefitscheckup.org) is a free online tool provided by the National Council on Aging. It can help identify benefits that could save you money and cover some of the costs of everyday long-term care expenses.

Web site: <http://www.benefitscheckup.org>

Phone: 202-479-1200 (General number for the National Council on Aging)

3 Other Online Tools and Search Engines

The [AARP Web site](http://www.aarp.org) features a “Tools” section that provides all visitors, both AARP members and nonmembers alike, with a variety of free online resources with information on health, financial, and lifestyle issues. For example, the [Medicare Interactive Tool](http://www.aarp.org) provides expert advice, free education, and helpful information on Medicare.

AARP Web site: <http://www.aarp.org/tools/>

Phone: 888-OUR-AARP (888-687-2277)

The **Family Caregiver Alliance Web site** features a **Family Care Navigator** to help those caring for an older adult. This state-by-state resource is intended to help you locate government, nonprofit, and private programs in your area. This search engine tool provides information on services for family caregivers, as well as resources for older or disabled adults living at home or in a residential facility. It also includes information on government health and disability programs, legal resources, disease-specific organizations and more.

Family Care Alliance Web site:

http://www.caregiver.org/caregiver/jsp/fcn_content_node.jsp?nodeid=2083

Phone: 415-434-3388 (Family Care Alliance general office line)

The **LeadingAge Web site** provides a search in their member directory made up of thousands of organizations across the country where you can find long-term services and supports in your area by organization name, city, state, or by level of care ranging from independent living and adult day services to nursing home care.

LeadingAge Web site: <http://www.leadingage.org/FindMember.aspx>

Phone: 202-783-2242 (LeadingAge general office line)

Health-Based Resources



Maximizing Your Medicare

If you or a loved one has traditional Medicare, it is important to know how to make the most of the available services. A “**Welcome to Medicare**” first-time visit enables you and your doctor to develop a personalized plan to prevent health problems, improve your overall health, and help you stay well. Additionally, a yearly “Wellness” visit helps to update your personal plan and offers **certain preventive services**, such as flu shots and a glaucoma test, free of charge.

In addition to what traditional Medicare covers, there are other ways to gain added benefits or coverage. First, **supplemental insurance**, often called a Medigap policy, can help cover some of the out-of-pocket costs that exist in traditional Medicare. Also, in place of traditional Medicare, there are private health plans called **Medicare Advantage Plans** that often provide additional benefits. For those who have certain chronic health conditions and may need more tailored services, **Medicare Special Needs Plans** are also available.

Web site: www.Medicare.gov provides a **welcome guide** to Medicare that features six things to do when you enroll.

Phone: 1-800-MEDICARE (800-633-4227)

5 Navigating Across Care Settings

If you or a loved one is in the hospital or a nursing home, staff members (sometimes called social workers or discharge planners) can help ensure a safe and smooth transition back home. It is important to actively seek out these professionals and have a discussion together with your doctor or other health care providers about a timeline for transitioning home and the best options for your care. If you feel your care team is not honoring your wishes for care or treatment, you have the right to discuss this situation with a social worker or the institution's ethics committee. Once your stay is concluded, make sure you have a clear understanding about next steps in your health care, like a follow up doctor's appointment, medications you should now be taking and not taking, and how to get your prescriptions filled. Also, a [discharge planning checklist](#) can help you make sure you or your loved one is prepared to go home.

Web site: Medicare.gov (www.medicare.gov) provides resources including [seven tips](#) for planning a transition from the hospital to the home.

Phone: 1-800-MEDICARE (800-633-4227)

Information about the Quality of Health Care Services

6 Home Health Compare

Medicare will pay for you to receive health care services in your home if you meet [certain eligibility criteria](#), and if the services are considered reasonable and necessary for the treatment of your illness or injury. These services, known as Medicare Home Health Benefits, include skilled nursing care, physical therapy, occupational therapy, speech therapy, medical social services, home health aide services, and instructional care programs. For more information, the [Home Health Compare](#) Web site provides information about the quality of care provided by Medicare-certified home health agencies throughout the nation.

Web site: <http://www.medicare.gov/HomeHealthCompare/search.aspx>

Phone: 1-800-MEDICARE (800-633-4227)



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Nursing Home Compare

If community-based services, home care, or assisted living are not right for you, a nursing home might be the most appropriate care option. This kind of care can be very expensive, and it is important to know that Medicare only covers a short stay in a nursing home for specific medical conditions. If you are looking for an appropriate facility for yourself or a loved one, **Nursing Home Compare** provides detailed information about every Medicare-and Medicaid-certified nursing home in the country. The tool allows you to find nursing homes in your area and compare their quality using a Five-Star Quality Ratings system. It is recommended to visit the nursing homes and compare them based upon the ratings system as well as making sure the location meets your needs (e.g. close to a family member's home or close to a hospital).

Web site: www.medicare.gov/NHCompare/

Phone: 1-800-MEDICARE (800-633-4227)

Additional Services in the Community

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Senior Centers and Community Centers

Senior centers and local community centers are located throughout the country. They offer social and health-related activities which include referrals for services, informational sessions, social activities, transportation, and meals. These services are generally low cost and/or free of charge.

Web site: Contact your local AAA or use the Eldercare Locator (www.eldercare.gov) or search your local city, county or state Web site for local senior and community center resources.

Phone: 800-677-1116 for your local AAA; search online or in your local phonebook for a nearby senior center.



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Adult Day Service Centers

Adult day service centers provide social activities and some health services to adults who need supervised care in a safe and secure location during the day. The average cost for the nation's 4,500 Adult Day Care Centers runs about \$60 per day, depending on where you live and the types of services provided. Some states also offer Adult Day Health Care Centers, which provide health and therapeutic services to people who are at risk of being placed into nursing homes. These centers are staffed with a registered nurse and other health professionals to oversee activities. Use the [Eldercare Locator](#) or the [Organization Directory Search](#) at the National Adult Day Services Association to find your local Adult Day Services provider. Also, be sure to print their [site checklist](#) to determine if the location you visit is right for you.

Web site: Contact the Organization Directory Search of the National Adult Day Services Association (<https://netforum.avectra.com/eWeb/DynamicPage.aspx?Site=NADSA&WebCode=OrgSearch>) or your local AAA (www.eldercare.gov). Also search your local city, county, or state Web site for Adult Day Services resources.

Phone: Dial 800-677-1116 for your local AAA or search your local phonebook.

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Faith-Based Organizations

Faith-based service providers (e.g., Catholic Charities, Jewish Family Services, Lutheran Social Services) often provide a range of community-based, non-medical services to local older adults and caregivers. Generally, they do not require you to be a member of their faith in order to receive support. Services may include in-home assistance, such as help with chores, transportation, social activities, education, training, and guidance for family caregivers. Some faith-based providers charge fees for services while other programs are free with an option to make donations. Talk to your neighbors, use the phone book, or conduct a search on the Internet to learn more about participating faith-based providers in your neighborhood.

Web site: Contact your local AAA (www.eldercare.gov) or search your local city, county or state Web site for faith-based organizations providing services for seniors.

Phone: 800-677-1116 for your local AAA

This guide can help you start the process of preparing to address future needs if you or someone you love requires assistance with everyday activities. Knowing which resources are available can lessen the struggle to find help in a time of need, keeping you and your loved ones on the path towards aging with dignity and independence.

This publication is one in a series produced by The SCAN Foundation titled “Ten Things You Should Know,” designed to help you prepare to age with dignity and independence. To view the whole series, including Spanish versions, please visit www.TheSCANFoundation.org.

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