

Where to turn for “senior resources” for adult children, family members or friends helping a ‘Senior’ thrive in their living situation.

The person needing assistance may be a senior (someone 65 or older) or someone with a disability or temporary or long term health issue. In any case, explore what is available before a crisis hits and become aware of the options for when needs change. Make a plan and make contact with those that can help.

- The point is - There are a variety of services available from government, non-profit and for-profit entities to help people age with dignity and cope with difficult life-health events. Let’s get started with the first question ... Where does the person want to live?

You can find this document online at www.SeniorseGuide.com When viewed online the links are active.



Stay living at home

- The person lives in a private residence or apartment and wants to age-in-place.
- Be open to having in-home care assistance as needs change & learn about at home Hospice.
- Note that full-time in home care can cost as much as living at an Assisted Living.
- Are you a senior and a Veteran? - If so, learn about Aid & Attendance
- **Learn about:**
 - Call Reassurance
 - Hospice at Home
 - Medical Alert Solutions
 - Reverse Mortgages
 - Transportation & More



Move to senior housing

- Explore senior housing options before you have to make a move.
- The Genworth website lists the national average for Assisted Living at \$3,628 per month for 2016.*
- Discuss the long term costs in regard to, *"if needs change and the person needs a higher level of care, will there be money to pay for those services?"*
- Understand your financial situation in regard to affordable housing options & Medicaid spend-down. *Note that Medicare does not pay for senior housing.*



Live with family or friend

- There is the solution of multi-generational housing where the senior lives with an adult child and their family.
- Or two or three unrelated active seniors can share a home, expenses & offer companionship but they need to discuss what will happen when needs change.
- **Learn about:**
 - Call Reassurance
 - Home Modification
 - Hospice at Home
 - Medical Alert Solutions
 - Reverse Mortgages
 - Transportation & More







Higher level of care needed

- Higher levels of care such as skilled nursing are expensive. Genworth reports that the national average for nursing care in 2016 for a semi-private room was \$6,844 monthly.*
- Families need to be aware of the cost of skilled nursing & have a discussion before need arises about skilled nursing costs.
- Consult an elder law attorney experienced in financial management and Medicaid.

**Source: Genworth 2016 Cost of Care Survey, conducted by CareScout®, April 2016*

An OVERVIEW of who are you going to call?

NOTE: This is not a complete list but an overview of some of the most important contacts to make.

Stay Living at Home	Move to Senior Housing	Live with Family or Friend	Higher Level of Care
 <p>For the person who wants age-in-place in their own home (be it a private residence, condo, townhome or apartment) but, they need assistance to stay at home such as call assurance, food resources, medical alert solutions, mobility equipment, respite care, senior centers, transportation, etc.</p> <p>Start with your local Area Agency on Aging and 2-1-1.</p>	 <p>How well we will age, and how long we will be an active senior is unpredictable. Start your search early before need.</p> <p>Some of the types of senior housing include: Active Independent, Assisted Living, Alzheimer's AL, Continuum of Care (CCRC), Personal Care Boarding Homes and Subsidized Senior Housing.</p> <p>Start with your local Area Agency on Aging and 2-1-1.</p>	 <p>For a senior living with family in a multi-generational home or 2 or more unrelated seniors sharing a home, they may need assistance to stay at home such as call reassurance, food resources, medical alert solutions, mobility equipment, respite care, senior centers, transportation, etc.</p> <p>Start with your local Area Agency on Aging and 2-1-1.</p>	 <p>Skilled nursing facilities are licensed to provide 24-hour medical services by registered nurses and other professionals for the chronically ill not requiring hospitalization. This is the highest level of nursing care available outside of hospitalization.</p> <p>Start with your local Area Agency on Aging and 2-1-1.</p>

These 3 groups refer to one and other, to help seniors.

LOCAL Area Agency on Aging and 2-1-1

These groups refer you to resources

For Profits

For-profits provide senior services

Non-Profits

Non-profits provide senior services

Find your local Area Agency on Aging through Eldercare Locator

Call Eldercare Locator at 1-800-677-1116, tell them what city, county and state you need senior services for. They will give you the contact information for the local Area Agency on Aging. Your local Area Agency on Aging can connect you to local resources from adult day programs, Alzheimer's resources, caregiving, elder abuse, food resources, health insurance, home repair, legal assistance, transportation & much more. You can also visit their website to find information about programs. **Website:** www.eldercare.gov

Call 2-1-1 or visit the 211.org website

This is a free service that lists local resources on a variety of topics. The 2-1-1 website has a database that supports many topics, in many parts of the country. If you dial 2-1-1 from your local phone, you are connected to the 2-1-1 that serves your area. To help someone in a different part of the country, visit the website and search on their area. **Website:** www.211.org

NOTE: Not all areas of the United States offer the same local resources to help someone stay in their home however the local Area Agency on Aging and 2-1-1 are some of the best places to start looking for local resources. 2-1-1 services will often direct you to your local Area Agency on Aging and United Way. In general Area Agencies on Aging and 2-1-1 don't actually provide services* but they fund local non-profits that provide a variety of senior services. **These groups are "Referral Resources."**

**Some Areas on Aging do provide senior services*

An OVERVIEW of what is it going to cost?



General comparisons of ...
stay living at home to living in senior housing to higher levels of care.

STAY LIVING AT HOME

Whether you are an active independent senior or someone who needs some assistance, **LIVING AT HOME** can cost less than moving into senior housing assuming you have maintained your home and your financial situation is good to excellent.

There are a variety of programs to help you stay at home and when your needs change, additional programs can help provide services. Some programs may be free from the government, some may be income or age qualifying and others are purchased from companies that serve seniors.

Look into in-home care services, Medical Alert solutions, Home modification, Reverse Mortgages, Hospice at home, VA Aid & Attendance for veteran & spouse, Call Reassurance, Transportation & more.

Hint: Medicare does not pay for long term care at home or in senior housing. Medicare is health insurance however Medicare does have Hospice benefits for use at home.

Stay Living at Home

Senior Housing

SENIOR HOUSING

SENIOR HOUSING can range from an active independent 55+ community with no meal services, to a retirement community, assisted living or secure Alzheimer's Assisted living offering 3 meals a day and services appropriate to that care level. The Genworth website lists the national average for Assisted Living at **\$3,628 per month for 2016.***

Apartment size and the geographic location can also impact the cost of senior housing

There are also low income senior housing options that seniors need to qualify for. These properties offer rentals at less than market rate, sometimes dramatic discounts if the senior qualifies for Medicaid.

If you think that you or loved one cannot afford market rate senior housing, start your research early into the qualifications. Note that low income senior housing often has long wait lists.

Hint: Employee Assistance Programs (EAP) have senior resource specialists to help offer guidance on senior aging issues.

Skilled Nursing

SKILLED NURSING

HIGHER LEVELS OF CARE such as **SKILLED NURSING** are very expensive. Genworth reports that the national average for nursing care in a semi-private room was **\$6,844 per month for 2016.***

Families need to be aware of the cost of skilled nursing and higher levels of Alzheimer's and dementia care, and having savings or long term care insurance in place at an earlier age.

If the money to pay for skilled nursing care is not available, then programs such as Medicaid can help. However there are strict rules as to how assets are handled before being accepted into these programs. Medicaid actually has a 5-year look-back period.

The best suggestion is to have a discussion before need arises about skilled nursing costs. Then consult an elder law attorney experienced in financial management and the Medicaid spend down process. Also discuss advance directives, hospice and palliative care services.

If the senior is a Veteran, then they and their spouse may qualify for VA Aid & Attendance.

**Source: Genworth 2016 Cost of Care Survey, conducted by CareScout®, April 2016*

This is just a small group of the organizations that provide services and/or have resources to assist seniors.

Your first call should be to find the local Area Agency on Aging that serves the senior's address.

Call the U.S. Administration on Aging "Eldercare Locator" at **1-800-677-1116**. They can give you the phone and website address of the Area Agency on Aging.

Area Agencies on Aging provide a wide variety of resources. They may or may not provide direct services, but they do know who provides aging services for their area.

Website: www.Eldercare.gov

2-1-1 Get Answers, Get Connected

Find community services

Website: www.211.org

Advance Directives

Website: www.nhdd.org

Alzheimer's Association

Website: www.alz.org

American Bar Association – ABA

Professional association

Website: www.americanbar.org

BenefitsCheckUp®

Find Benefit Programs US

Website: www.benefitscheckup.org

Care Managers

Provides guidance to seniors & families

Website: www.aginglifecare.org

Caregiving - National Alliance Caregiving

Website: www.caregiving.org

Community Resources - United Way

Website: www.unitedway.org

Computer Access

Website: www.everyoneon.org

Dental Services – Call 2-1-1

Call 2-1-1 to find dental programs for low to moderate income seniors or sign up for dental discount program.

Dental - National Assoc. of Dental Plans

NADP is a network-based association providing dental benefits. Note that most "dental plans" are discount programs with limited insurance coverage.

Website: www.nadp.org

Disability.gov

Online resource for People with Disabilities

Website: www.disability.gov

Elder Law Attorneys

Website: www.naela.org

Estate Planners & Councils

Website: www.naepc.org

Financial Assistance – Call 2-1-1

Food Resources – Call 2-1-1

Gerontological Society of America

Database of gerontologists

Website: www.geron.org

Healthy Aging - NIH Senior Health

Website: www.nia.nih.gov

Hearing - American Speech-Language-Hearing Association – ASHA

Speech, language, and hearing disorders

Website: www.asha.org

Hearing – Hearing Loop

Website: www.hearingloop.org

Hospice Foundation of America

Information on hospice and palliative care

Website: www.HospiceFoundation.org

Long-Term Care Information

Clearinghouse for long term care info.

Website: www.longtermcare.gov

Mediation.org

Promote mediation education & practice.

Website: www.mediation.org

Centers for Medicare & Medicaid Services – CMS

Tel: 877-486-2048

Website: www.cms.hhs.gov

Medicare.gov Nursing Home Compare

Find Nursing Homes in your area

Website:

www.medicare.gov/NHcompare

Medicare Basics Video Series

Simplify the four basic parts of Medicare (A, B, C & D)

Website: www.MedicareBasicVideos.com

Medicare's Quality Improvement Organization (QIO)

Information and assistance to providers, patients, and families regarding beneficiary complaints, discharge appeals, and Immediate Advocacy.

Website: www.livanta.com

Website: www.keproqio.com

Move Managers

National Association of Senior Move Managers (NASMM)

Website: www.nasmm.org

National Center on Elder Abuse (NCEA)

Website: <https://ncea.acl.gov/>

Program of All-Inclusive Care for the Elderly (PACE®)

integrated Medicare and Medicaid. To learn more go to cms.gov and search on PACE

Website: www.cms.gov

Respite Care

Website: www.archrespite.org

Reverse Mortgages for Seniors

U.S. Department of Housing

Website:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcem/hecmhome

Social Security Administration - SSA

Tel: 800-772-1213

Website: www.ssa.gov

State Health Insurance Assistance Program (SHIP)

Free health benefits counseling service for Medicare beneficiaries

Website: www.shiptacenter.org/

Transportation – Call 2-1-1

USA.gov

Internet gateway to Federal websites

Website: www.USA.gov

Veteran Administration

Tel: 800-827-1000

Veteran services, VA Aid & Attendance

Website: www.va.gov

Vision - American Council for the Blind Membership Organization of Blind and Visually Impaired People

Website: www.acb.org

Find all of these resources on Seniors

Resource Guide and others:

SeniorsResourceGuide.com

More Resources to Check Out

Make a plan and make contacts with those that can assist you.

www.SeniorsResourceGuide.com is just one example of a senior resource website.

Explore these resources ...

SeniorsResourceGuide.com developed this “Where to Turn Resource,” as a way to assist seniors, adult children, family members or friends helping a ‘Senior’, find resources so the senior can thrive in their particular living situation.

The ‘someone’ may be a senior (someone 65 or older) or someone with a disability or temporary or long term health issue. In any case, explore what is available before a crisis hits and become aware of the options for when needs change. Make a plan and make contact with those that can help.

Additional resources ...

Caregiving Classes

Web Link:

<http://www.SeniorsResourceGuide.com/National/CaregiverClasses>

Stay Connected

Web Link:

<http://www.SeniorsResourceGuide.com/National/ContactYourGovernment>

Family Discharge Planning

This is a resource center listing a variety of senior services and resource providers relevant to Discharge Planning. The key to making good decisions on the healthcare services you need and who to use, is to research and evaluate available resources, then apply your knowledge and preferences to the evaluation process. Remember to reach out to Discharge Planning Professionals and other Professionals providing services and ask questions.

Website: www.FamilyDischargePlanning.com

News & Events on SeniorsResourceGuide.com

Find events for seniors, boomers, older adults and family caregivers with our Google Calendars and event pages. Some events are educational and some are just plain fun.

Website: www.SeniorsResourceGuide.com



Seniors E-Guide “Questions to Ask” Series

Web based resource focused on learning about the variety of senior resources and services that are available. From our experience we have discovered that many seniors and their families do not know what questions to ask when it comes to senior services. Our “Questions to Ask” series is all about education.

Website: www.SeniorseGuide.com

GoToSRG.com

Visit our searchable Seniors Resource Guide database that is formatted for web-enabled handheld devices.

Website: www.GoToSRG.com



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