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CAREGIVER'S GUIDE

# Caregiver's Guide

*This guide is for anyone who provides emotional or physical assistance to an older adult*



## Thank you to our generous sponsors of the 2025 Caregiver's Guide



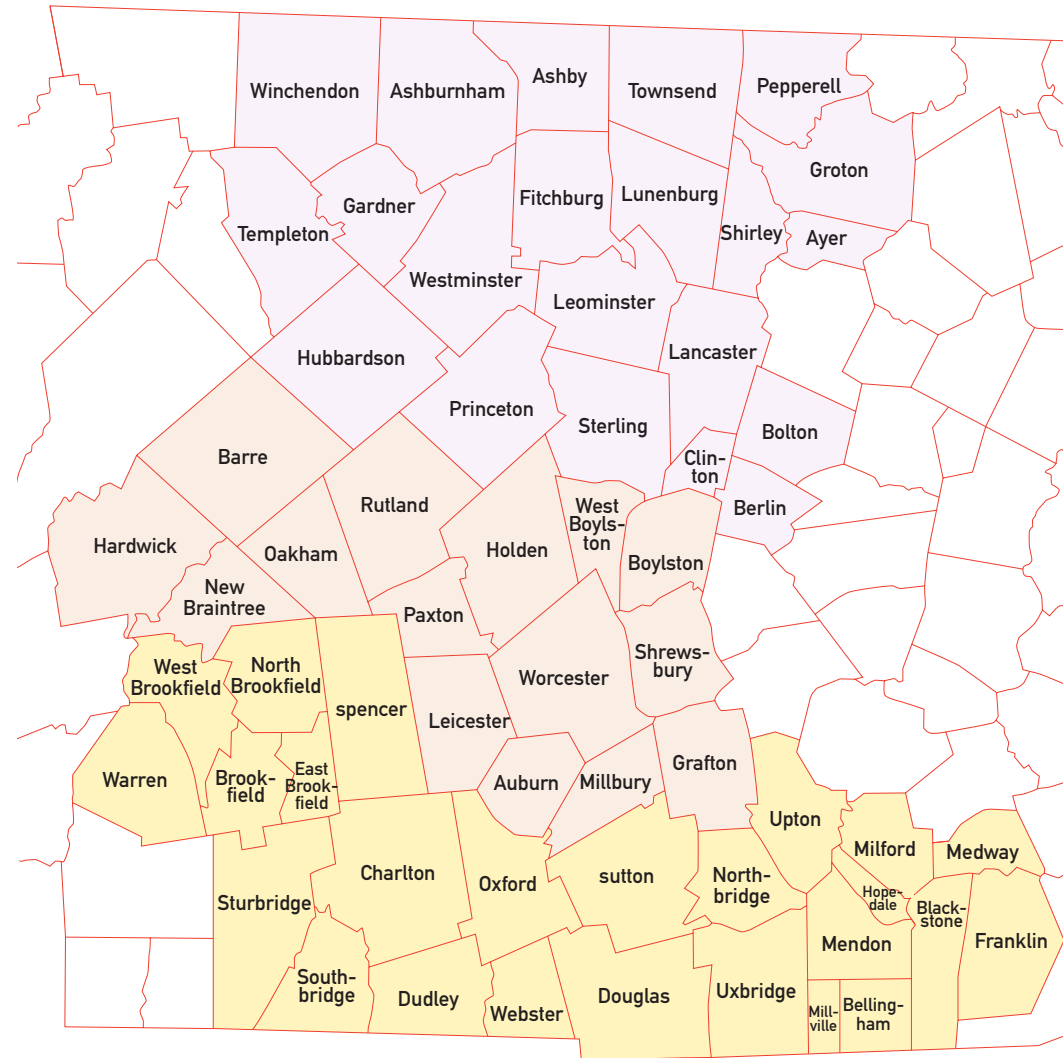
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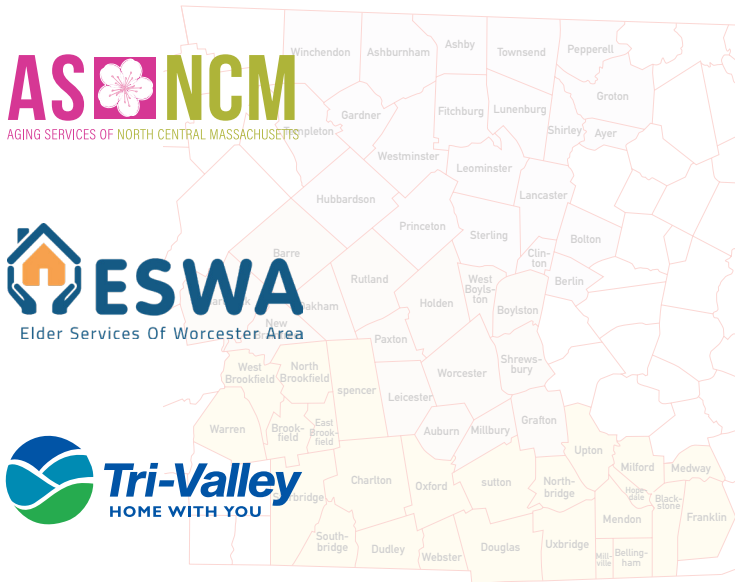


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## About this Caregiver's Guide

This is the sixth edition of the Caregiver's Guide produced by the Central Massachusetts Family Caregiver Support Program. The Caregiver's Guide is a collaborative effort of Elder Services of Worcester Area, Inc., Aging Services of North Central MA, and Tri-Valley, Inc. These agencies are committed to assisting older adults, regardless of race, ethnicity, or social-economic status, individuals with disabilities and caregivers in the 61 cities and towns in Central Massachusetts.

Every effort has been made to provide accurate information in this Guide. However, content and contact information is subject to change at any time without notice. Please contact any of the agencies listed on the back cover if you have any questions. Periodic updates of this guide can be found on any of the agencies' websites.



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## Who is a Caregiver?

A caregiver may be an adult child, relative, spouse, partner, friend, neighbor, or anyone who provides emotional and/or physical assistance.

- Adult family members or other informal caregivers age 18 and older providing care to individuals 60 years of age and older.
- Adult family members or other informal caregivers age 18 and older providing care to individuals of any age with Alzheimer's disease and related disorders.
- Older relatives (not parents) age 55 and older providing care to children under the age of 18.
- Older relatives, including parents, age 55 and older providing care to adults ages 18-59 with disabilities.

## Planning for the Caregiver Role

It is important to begin by first determining the individual's needs. Many issues can and should be discussed before a crisis occurs, but this is not always possible. To help you start on your caregiver journey, this step-by-step caregiver

manual will walk you through the steps of choosing a caregiver for you, finding the care services you need, and coordinating all finances and medical care

Consider the following questions:

- Has the individual experienced a sudden crisis (a stroke or fall) or has a medical situation developed gradually (dementia, heart condition, arthritis), or have needs increased due to the natural process of aging?
- Are there physical limitations, memory problems or both?
- Is assistance needed with any of the following:
  - Housework, Laundry, Meals.

- Bathing, Dressing, Toileting.
- Shopping, Transportation.
- Bill Paying, Financial Planning, Legal Issues.
- Medication Management, Medical Appointments.
- Home Safety.
- Personal Safety.
- Socialization, Emotional Support.

- Would the individual consider help from a homemaker, companion, family member, or personal care worker?
- Is attending a social or adult day health center an option?
- Are services needed on an interim, daily or 24-hour basis?
- What future housing arrangements would be most appropriate, and what would the care recipient prefer?
- Is there sufficient income to meet short and long-term needs? Are there insurances or other assets to pay for services?
- Has a Durable Power of Attorney been designated?
- Is there a completed Health Care Proxy?

### Helpful guidelines as you begin your caregiver journey:

- Clarify your caregiving role.
- Be wary of taking on the role of “rescuer” or a “dictator”. Encourage the individual to do what they are able to do.
- Involve the individual in decision making when possible.
- Connect with the appropriate community resources including family, friends, support groups, and/or advocacy centers.
- Learn proper techniques for hands on care such as toileting, dressing, bathing and making transfers by searching online videos or reaching out to in-home service providers for training.
- Develop a plan, but keep in mind it may change.
- Set a trial period and monitor the process.



Finding your way through the maze of government agencies and community services can be an overwhelming process.

- Write down your questions.
- Be organized, brief, and to the point.
- Record the name of the agency and contact person with whom you speak and the date.
- Record the responses to your questions.
- Use each contact as a resource: Ask what other services exist and what websites to review. If you have not received satisfactory answers, ask to speak to a supervisor.

## **When a Care Recipient Resists Assistance**

Individuals sometime resist accepting assistance because it often involves losing independence and giving up control over certain aspects of their lives. Needing help may be perceived as an admission of weakness or failure. An individual may feel that the care would be too expensive and may have privacy issues regarding financial disclosure. The need for assistance may be seen as one step towards moving to another setting such as a nursing home.

### **Tips to encourage an individual to accept assistance**

- Involve the person in decision-making.
- Be respectful. If possible, the individual should still be in charge of their own care. Your role may be to facilitate decisions rather than to make them.
- Watch for openings in the conversation. For example, “You mentioned feeling tired. Are you having trouble keeping up with your chores?”
- If the person doesn’t think they need help, give examples of instances that have caused you concern.
- Present the individual with multiple options.

### **If the person still refuses care**

- If this is a health or safety issue, be gentle but firm. For example: “This has to be addressed.” or “We can’t put it off any longer”.
- Strategize how to help the individual accept care by calling a family meeting.
- Ask a trusted person, such as a close friend, relative, expert, doctor or clergy, to step in.

### **Don’t Give Up**

- Look at services in stages - one service at a time.
- Try less intrusive services first (on a trial basis).
  - Meals on Wheels.
  - Personal Emergency Response System.
  - Volunteer/Companion.
  - Transportation.
- An individual may at first refuse, but then over time agree to accept care.
- Keep offering and providing whatever care is acceptable.
- Look for an opportunity. You may be able to provide help during an illness or following a hospitalization.
- Most important: be positive, persistent & patient!

### **Evaluate when a person can no longer make safe decisions. Some signs of concern include:**

- Not eating, bathing, or providing basic self-care.
- Not paying bills or answering mail.
- Giving away money inappropriately.
- Doing dangerous things such as leaving on stove burners.
- Showing symptoms of memory loss or confusion.

## Caring for the Caregiver

While caregiving offers many rewards it can also be emotionally and physically exhausting. A caregiver can easily neglect their own physical and emotional health putting them at risk and unable to care for another person. Do not judge yourself as a caregiver based on the response of the individual. If you are educating yourself and asking for help when needed, you are doing the best you can. Remember everyone has bad hours, days, and weeks. In order to take care of someone else, it is important to take care of yourself first.

### How to Take Care of Yourself

- Prioritize your caregiving responsibilities.
- Be realistic. Don't feel you have to do everything yourself.
- Keep in touch with friends. Don't isolate yourself.
- Ask for help. Often friends and relatives need you to identify specific ways they can be helpful.
- Acknowledge your strengths, while knowing when the stresses are becoming too much to bear, and that you need to get your strength and your objectivity back.
- Educate yourself about the condition of the person for whom you are caring. Expect some decline and do not blame yourself for it.
- Allow yourself to grieve the losses that accompany illness.
- Rest, exercise, learn stress management and relaxation techniques; get enough sleep.
- Attend a caregiver support group, in person or online.
- Keep appointments with your medical providers.
- Do something special for yourself on a regular basis.
- Seek help when needed.
- Don't lose your sense of humor. Laugh, even if it is while you are alone. Just do it!

### The Caregiver's Emotional Health

Caring for a loved one can bring much joy and satisfaction. It also can be associated with intense feelings of fear, worry, sadness, guilt and grief. It is normal for caregivers to experience such emotions in response to coping with the tasks of caregiving.

If feelings of overwhelming anxiety or depression do not go away, speak with your doctor. Whatever the cause, depression and anxiety are both treatable conditions.

While these emotions are very normal and common, Caregivers should seek professional help if any of these symptoms interfere with their everyday life:

- Feeling sad, irritable, empty and/or hopeless.
- Losing interest or pleasure in activities you once enjoyed.
- A significant change in appetite and/or weight loss or gain.
- Sleeping too little or too much.
- Decreased energy or increased tiredness or fatigue.
- Increase in purposeless physical activity.
- Feeling worthless or excessively guilty.
- Difficulty thinking or concentrating, forgetfulness, and/or difficulty making minor decisions.
- Thoughts of death, suicidal ideation, or suicide attempt.

### Support Groups

Support Groups provide a place to exchange information, experiences, problem solve and learn about resources. Caregivers report how valuable it is to meet others who are facing similar situations. Although some people do not like to talk about their problems, knowing that others are experiencing the same kinds of frustration and stress can bring great relief. It helps to know you are not alone. Another option is virtual support groups.



If feelings of overwhelming anxiety or depression do not go away, speak with your doctor.

## Holding a Family Meeting

Who attends the family meeting will be different for each family. It is important to include everyone that is or will be involved in the individual's care including family, friends, neighbors, paid caregivers and professionals. The more people involved in the care the less isolated the caregiver will feel. The individual receiving care should be involved in this meeting unless they have condition which makes it difficult for them to participate.

The more people involved in the care, the less isolated the caregiver will feel.

### Tips to a successful family meeting

- Prepare an agenda, send it out ahead of time and allow for input from others. Agenda items may include daily caregiving needs, living arrangements, financial concerns and what support role each person will play.
- Consider arranging for an outside facilitator.
- If an individual cannot attend the meeting use technology to involve them, such as video conference or telephone communication.
- Brainstorm solutions to the current and future issues. Not all issues can be solved; work to find common ground.
- Discuss important decisions that must be made and who will make each of them.
- Be sure to allow everyone at the meeting to communicate their own thoughts, feelings and needs.
- Develop a plan and arrange for follow up meetings.

The goal of a family meeting is to work as a team to provide the best care for the individual, even if there are conflicts among members.

## Long Distance Caregiving

Long distance caregivers are caregivers who live a distance away, such as in another town or state, from the person that requires care. This can create added challenges.

- Stay in touch with the care recipient on a regular basis.
- Maintain an updated list of medical and emergency information.
- Utilize your visits to attend important appointments, run errands and socialize with the individual.
- Identify a trusted friend or neighbor to check in on the individual.
- Arrange for an Aging Life Care Professional to set up and monitor services.
- While visiting assess the situation for signs of safety issues, self-neglect or elder abuse (i.e. financial exploitation, emotional, verbal, physical or sexual abuse).
- Keep in contact with services and health care providers.
- Utilize technology such as video calling to visit and attend appointments remotely.
- Find a way to help the primary caregiver who is local (i.e., offer emotional support or help manage finances).



**Eldercare Locator:** The Eldercare Locator connects older adults and their caregivers with information about services throughout the United States. The service links those who need assistance with state and local Area Agencies on Aging and community-based organizations. Contact the **Eldercare Locator at: 1-800-677-1116** or <https://eldercare.acl.gov/public/index.aspx>

**Additional Helpful Websites:****AARP Caregiver Information**

[www.aarp.org/families/caregiving](http://www.aarp.org/families/caregiving)

**Caregiver Resources Serving MA**

<https://states.aarp.org/massachusetts/caregiver-resources?cmp=oth-caregiving-stateguide-ma>

**Today's Caregiver Magazine**

[www.caregiver.com](http://www.caregiver.com)

**Family Caregiver Alliance**

[www.caregiver.org](http://www.caregiver.org)

**Helping You Help Aging Relatives**

[www.caregiving.com](http://www.caregiving.com)

**National Alliance for Caregiving**

[www.caregiving.org](http://www.caregiving.org)

**Service of the Massachusetts Executive Office of Health and Human Services**

[www.MassOptions.org](http://www.MassOptions.org)

**Finding Caregivers**

[www.Care.com](http://www.Care.com)

**Caregiver Organizational Tools**

[www.lotsahelpinghands.com](http://www.lotsahelpinghands.com)

**CareZone**

[www.carezone.com](http://www.carezone.com)

**Caregiving Services**

[www.leadingage.org](http://www.leadingage.org)  
[www.cdc.gov/caregiving/resources/index.html](http://www.cdc.gov/caregiving/resources/index.html)

**Grandparents Raising Grandchildren**

**The Massachusetts Family Caregiver Support Program** recognizes grandparents raising grandchildren as caregivers. The program can offer support and information to these caregivers. The program serves:

- Grandparents and relative caregivers (not parents) age 55 years or older, of children no older than age 18.

Finding support as you raise a grandchild is very important to your own well-being. Many grandparents lack information about the range of support services, benefits and policies. Support groups are one way of obtaining information as well as meeting with people who understand what you're going through.

**Additional Resources:**

- Massachusetts Grandparents Raising Grandchildren [www.massgrg.com](http://www.massgrg.com) (resources and support group list)
- <https://www.mass.gov/kinship-navigator>
- <https://www.mass.gov/lists/probate-family-court-forms-for-guardianship-and-conservatorship>
- Court Service Centers <http://www.mass.gov/info-details/learn-about-court-service-centers>
- <https://www.helpguide.org/family/parenting/grandparents-raising-grandchildren>
- [www.grandfamilies.org](http://www.grandfamilies.org)
- Family Resource Centers: <https://www.frcma.org/>

**Department of Transitional Assistance/Child Only Grant**

Are you a caregiver for a child you are related to but who is not your biological or adopted child?

As a caregiver, you can apply for TAFDC for yourself and the child(ren) or only the child(ren) in your care. If you apply only for the child(ren) DTA will not look at your income when you apply, even though the application is in your name. If the child in your case has income, this may affect eligibility. <https://mass.gov/how-to/apply-for-tafdc>

## The Central Massachusetts Family Caregiver Support Program

The Family Caregiver Support Program is part of a national program which helps caregivers manage the personal, social and economic challenges of caregiving. The program helps caregivers access information, services, education, respite and support. It recognizes that caregivers need resources that are responsive to their family relationships, culture and language. Caregivers Served by This Program Include:

- Adult family members or other informal caregivers age 18 and older providing care to individuals 60 years of age and older.
- Adult family members or other informal caregivers age 18 and older provide care to individuals of any age with Alzheimer's disease and related disorders.
- Grandparents or other relative caregivers (not parents) age 55 or older raising grandchildren.
- Relative caregivers, age 55 years or older, of an adult with a disability aged 19-59.

**The Central Massachusetts Family Caregiver Program** (Elder Services of Worcester Area, Inc.; Aging Services of North Central MA, Inc.; Tri-Valley, Inc.)

The program offers:

- Information, resources, referrals and connections to support groups, this includes a six-week workshop.
- A free session in the home, by phone or through email to assist in solving problems related to caregiving issues.
- Informational caregiver materials, including the Caregiver Guide.
- On-going caregiver support and follow-up.
- Educational programs on caregiver topics.
- A Caregiver's Stipend Fund which provides assistance funding short-term respite (a brief period of relief), adaptive equipment and other services to benefit the caregiver. (This fund is subject to available funding.)

## Technology

### Social Media and Apps for Caregiving

Social media and apps offer another avenue for solving problems, learning new skills, managing care and receiving support. Public Library computers are also a great way to get connected to other Caregivers.

- Social media sites such as Facebook can be used to connect with other caregivers in similar situations. Other sites such as Twitter, Instagram and Pinterest can be used to find helpful information about caregiving and elder care.
- Blogs, which are websites created by individuals telling their own story, can give caregivers an opportunity to realize they are not alone in their journey.
- Forums, which allow for online discussions where people post their thoughts, comments and questions on a specific topic, can be a great place for caregivers to reach out to others in similar situations.

Caregivers can utilize apps to:

- Access disease specific information.
- Set up calendars.
- Manage finances.
- Organize care.
- Keep track of medications.
- Music and relaxation apps can be used by caregivers to reduce stress.

Some apps are free while others may charge a onetime fee or have a subscription plan. To find helpful apps search your device's app store.

Since the world of technology is evolving it is important to realize that there will continually be new devices, apps and websites available to help you as the caregiver.



## Technology for the Caregiver

### GPS Technology

There are devices available to determine a person's location using GPS technology. Some send an alert to the caregivers' smartphone when an individual goes outside a certain geographical area. Devices could include a watch or pendant worn by the individual or sensors placed in shoes.

### Lifelike Robotic Pets - Comfort Companions

Comfort companions are designed to bring joy, comfort, and companionship to older adults. These delightful robotic pets look, sound, and feel like real animals, providing a soothing and engaging experience for seniors, especially those who might feel lonely or have difficulty caring for a live pet. These companions include birds, dogs, cats and even baby dolls. They look, feel and sound real. These life-like companions respond to voice and touch. They can decrease anxiety and agitation and provide a source of security. These products are available online and at some local retailers.

### Video Monitoring

Video monitoring systems range from baby monitors to Wi-Fi enabled cameras. Baby monitors can be audio only or video and do not require Wi-Fi. Video monitoring systems can involve wireless cameras installed throughout the home. These cameras operate on Wi-Fi and may feature night vision, high-definition video, voice and app control via digital assistants, and two-way audio. The video feed can be viewed from a smartphone or computer. These systems are self-installed and found at many local retailers or online.

### Smart Home

A smart home is a home equipped with technology to remotely control and automate household systems such as lighting, doors, thermostats, security alarms, cameras and other connected devices. There are systems to detect motion, which can be helpful to know if an individual living alone has eaten, taken medication or is wandering during the night. The technology that is available is always evolving.

### Grocery and Meal Delivery

There are a number of options for home delivered meals and grocery services. Many grocery stores offer pick-up or delivery services. There may be a fee for this service. Check with your local grocery store to find out if they offer pickup or delivery services. There are also multiple smartphone apps for food delivery services. These apps, such as DoorDash, Uber Eats and Grubhub, connect you with local restaurants that do not otherwise offer delivery.

### Meal Kits

Meal kits provide weekly boxes with ingredients and suggested recipes that must be cooked by the customer using the preordered ingredients. Blue Apron, Hello Fresh, Home Chef, and Amazon Fresh are examples of this service.

### Assistive Technology

High and low-tech devices to help individuals increase, maintain or improve independence. These can include mobility devices, adaptive telephones, communication devices, and durable medical equipment. The programs listed below can assist in identifying and locating appropriate technology.

### Massachusetts Equipment Distribution Program

Voice or TTY: 800-300-5658

<https://www.mass.gov/massachusetts-equipment-distribution-program-massedp>

**Services:** Provides individuals with disabilities specialized telephones. A trained professional will meet with the individual to identify the most appropriate technology. Depending on income, the telephones may be provided at no or low cost.

### Caption Call

Tel: 877-557-2227

[www.captioncall.com](http://www.captioncall.com)

**Services:** Caption Call provides a free telephone to individuals who have been certified from a medical professional as having hearing loss and needing a captioned telephone. This phone has a screen that displays in large print what the caller is saying. This telephone is also an amplified phone.

**Easter Seals Massachusetts**

Worcester, MA

Tel: 508-757-2756

[www.eastersealsma.org](http://www.eastersealsma.org)

Assistive Technology Loan Program

Services: Offers Massachusetts residents with disabilities and their families low interest loans to pay for assistive technology devices and services to assist them to live independently in their home. Devices and services that may be purchased include hearing aids, computers with special programs, electric wheelchairs or scooters or adapted vehicles.

**MassMatch**

Tel: 877-508-3974

<https://massability.at4all.com>

Services: Massachusetts's Initiative to Maximize Assistive Technology (AT) in Consumer's Hands.

Its mission is to promote the use of AT and AT services to enhance the independence of people with disabilities, enabling equal participation in all of life's activities.

**REquipment**

Tel: 508-713-9690

[www.requipmentma.org](http://www.requipmentma.org)

Services: Obtain free, gently used, durable medical equipment (DME) for use by individuals and families in Greater Boston and Central Massachusetts. REquipment also accepts donations of DME.

**Assistive Technology Exchange**

[https://www.mass.gov/orgs/massability?gad\\_source=1](https://www.mass.gov/orgs/massability?gad_source=1)

**Verizon Center for Customers with Disabilities**

Voice or TTY: 800-974-6006 Videophone: 508-251-5301

Services: Assistance for customers with telecommunications needs, including phone, Internet and TV service. Staff provides an array of telephones and other equipment, including TTYs, amplified phones and large-button phones. The VCCD also provides large-print bills, bills printed in Braille, and even a talking caller ID service.

## In Home and Community Based Care

Many families wish to keep their loved ones living independently in their own home or setting of their choice. The following agencies can provide information, programs and services to do just that.

### Area Agency on Aging (AAA)

Every community in the United States is represented by an Area Agency on Aging. These agencies are responsible under the federal Older Americans Act to plan, fund and monitor programs. The agencies provide referrals to local area organizations.

**Senior Connection**

Senior Connection, Inc. is a private nonprofit organization, designated by the Massachusetts Executive Office of Aging & Independence to fund services for older adults and their caregivers in the 61 cities and towns in Central Massachusetts. [www.SeniorConnection.org](http://www.SeniorConnection.org) is a website for older adults and caregivers. It includes a searchable database of agencies and programs, links to useful internet resources, community news, and calendar of events.

Outside of the Central Massachusetts region visit [Eldercare Locator \(acl.gov\)](http://EldercareLocator.acl.gov) or call 1-800-677-1116 to find your local AAA.



## Aging Service Access Points (ASAP)

ASAP's are private nonprofit agencies providing information, referrals, resources, services and care management for in-home and community-based services.

Services assist adults age 60 and over, individuals under 60 with a documented diagnosis of Alzheimer's disease or related dementia and younger individuals with disabilities to live independently with dignity and safety in a setting of their choice. ASAP's also provide caregiver support. Agencies receive funding from the Commonwealth of Massachusetts through the Executive Office of Aging & Independence and federal financial support under the Older Americans Act and Administration on Community

Living. Funds are also received from other public and private sources. Every city and town in Massachusetts fall within the service area of an Aging Service Access Point (ASAP).

### For a list of all the statewide ASAP's contact

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

Services provided by **Aging Services of North Central MA, Inc., Elder Services of Worcester Area Inc. and Tri-Valley, Inc.** include the following:

### Information & Referral

Information & Referral Specialists offer free resource information by telephone, email or to walks-ins about a variety of topics ranging from public benefits to community services and state and national programs. All requests for information are confidential. Anonymous inquiries are welcome. Translation is available.

## Care Management

Care Managers conduct in-home assessments, determine eligibility for different programs and develop care plans that promote independent living. Care Managers arrange for appropriate services and manage care plans.

## Home Care

State funded programs designed to promote successful independent life at home for frail elders, preventing or postponing the need for institutional care. Home Care Programs utilize an expert professional team of Care Managers and Nurses to coordinate service plans for frail persons 60 years of age and older. Care Management is the Core Service. Examples of services purchased for Home Care Consumers include Homemaker & Personal Care, Medical Transportation, Meals on Wheels, Adult Day Health, Home Health Aide Services, and Personal Emergency Response Systems. Program eligibility criteria: individual must be age 60 years or older; and be determined to be frail, according to levels set by the Massachusetts Executive Office of Aging & Independence. *Income level determines whether the services are cost-free, partially subsidized or at full cost.*

### Home Care Services that may be offered include:

- Adult Day Health.
- Adaptive Equipment.
- Behavioral Health Services.
- Chore (heavier house cleaning).
- Companions.
- Consumer Directed Care.
- Dementia Day Care.
- Habilitation Therapy.
- Home Health Services.
- Home Delivered Meals.

ASAPs are private nonprofit agencies providing information, referrals, resources, services and care management for in-home and community based services.

- Homemaking Laundry Service.
- Med dispensing system.
- Meal Preparation.
- Personal Care.
- Pre-packaged medications.
- Personal Emergency.
- Response Systems.
- Supportive Day Care.
- Supportive Homecare Aid.
- Translation/Interpreter.
- Transportation to medical appointments.

**Other programs ASAP'S may offer include:**

- Adult Family Care.
- Assistive Technology Assistance.
- Care Transitions.
- Caregiver Support.
- Community Transition Liaison.
- Congregate Housing.
- Consumer Directed Care.
- Healthy Aging Workshops.
- Money Management.
- Nursing Clinical Assessment & Eligibility (for skilled nursing home, personal care).
- Nutritional Services.
- Options Counseling.
- Personal Care Management (PCA Program).
- Protective Services/Crisis Intervention/Elders at Risk).
- SHINE (Serving Health Insurance Needs of Everyone).
- Volunteer Services.

Many of the costs for these services and programs are paid for through the Executive Office of Aging & Independence. Additionally, co-payments for services may be assessed and are determined on a sliding fee scale based on the individual's income. For more information on any of these programs please contact one of the ASAP's on the back cover.



## Protective Services/Elder Abuse and Neglect

To make a report contact:

**Elder Abuse Central Intake Unit**

800-922-2275

<https://www.mass.gov/info-details/report-abuse-of-adults-aged-60>

<https://www.mass.gov/info-details/massachusetts-law-about-elders-issues>

Reports will be directed to the appropriate ASAP. Massachusetts Law (M.G.L. Chapter 19A Sections 14-26) defines elder abuse as acts or omission resulting in serious physical, sexual or emotional injury, or financial loss to an elder. Elder abuse includes physical, sexual and emotional abuse, caretaker neglect, and financial exploitation and self-neglect. Self-neglect is defined as a failure to care for one's self in one or more of the necessities essential for well-being. These can include issues with housing, medical conditions, nutrition, finances and general safety concerns.

If you suspect an elder you know is suffering from abuse, neglect or exploitation, you may seek the assistance of your area Adult Protective Service Agency. By filing a report, you are enabling the elderly to receive assistance in relieving the abuse. All reporters' names are, by law, kept confidential.

### **Aging and Disability Resource Consortium (ADRC)**

Provides a “No Wrong Door Approach” to anyone in need of long-term care services, regardless of age; addressing many of the frustration’s individuals and their caregivers’ experience when trying to find needed information, services, and support. Options Counselors empower individuals to make informed decisions about their long-term support and help them easily access public and private long-term support services. There is no fee for this service.

All ADRCs offer **Options Counseling**. Options Counselors provide information about public and private long-term services and supports to adults of any age, their family members, caregivers and significant others to ensure that individuals are able to make informed decisions about long-term support services and settings.

### **In-Home/Community Based Services**

In-home services assist people to live independently at home or in a community setting. There are medical and non-medical in-home services. Medical in-home services require a doctor’s authorization and are provided by a Medicare certified licensed agency. Medical services include skilled nursing, physical therapy, occupational and speech therapy. Non-medical services include help with daily activities such as light housekeeping, laundry, shopping, bathing, and dressing. Each service performs specific tasks and requires different training, and supervision. The ASAP’s offer many of these services and there are also many private pay options available.

Professional workers coming into your home through an ASAP, or a licensed agency must have background checks and liability coverage. When researching licensed home health or home care agencies additional questions to ask should include:

- Is the agency bonded and insured?

- Is the agency a member of a professional association?
- Can you meet the worker prior to start of services?
- Does the agency allow 24/7 communication?
- What training do workers receive?
- What is the ability to offer a back-up worker?
- Are there minimum hours per shift?
- Does the agency have contracts with private insurance companies, nonprofits or other organizations?
- Can you obtain copies of customer feedback?

If you privately hire workers without utilizing an ASAP or licensed home health agency, you may want to conduct your own background checks. When hiring privately, it is important to follow state laws about working hours, disability insurance and payroll taxes.

Non-Medical In-Home Services Include:

- **Companion:** Non-personal, non-nursing care including socialization and recreation, assistance with preparation of light snacks, escort to appointments (optional by agency policy).
- **Homemaker:** Shopping, menu planning, meal prep, laundry, light housekeeping.
- **Personal Care Homemaker:** Bathing, dressing, foot care, denture care, bedpan routines, eating, assistance with ambulation and transfers, medication reminders.
- **Home Health Aide:** Personal care, simple procedures as an extension of nursing or therapy services as delegated by the nurse or therapist (not medical care), assistance in ambulation or exercises, medication reminders.
- **Supportive Home Care Aide:** Homemaking, personal care homemaking, escort services, socialization and emotional support to consumers with emotional or behavioral problems.

- **Personal Care Attendant:** employed by the consumer performs assistance with activities of daily living and instrumental activities of daily living.
  - Personal Care Management Agency evaluates and educates the consumer regarding management of the Personal Care services.
  - Clinical staff evaluates for clinical eligibility and submits to MassHealth.
  - Functional Skills Trainers train the consumers on how to be an employer. Fiscal intermediary complies with tax regulations. Additional In-Home Services /Programs include: (Some of these programs and services are offered through an ASAP as well as privately.)
- **Adaptive Equipment:** Includes grab bars, transfer benches, walking aids, pill dispensers, transport chairs, etc. Medicare and MassHealth cover some medical equipment with Doctor Authorization. Information is available at physician's offices, medical supply companies and at [www.medicare.gov](http://www.medicare.gov).
- **Adult Family Care:** Also known as Adult Foster Care, provides family living as an alternative to institutional care. Participants are screened and matched with caregivers who provide 24-hour assistance in the caregiver's home. Participants must have a physician referral for personal care services and be MassHealth eligible. Certain family members can be paid caregivers.
- **Chore Service:** Includes vacuuming (including the moving of furniture to vacuum), washing floors and walls, defrosting freezers, cleaning ovens, attics and basements to remove fire and health hazards.
- **Habilitation Therapy/Dementia Counseling:** Specialists provide expertise in understanding Alzheimer's and related dementias, as well as techniques of communication, behavior management, structuring the environment, creating activities and planning for future care needs.
- **Hearing Rehabilitation:** Provides adaptive skills and aids for people who are hard of hearing or deaf. The

Massachusetts Commission for the Deaf and Hard of Hearing serves as the principal agency in the state on behalf of the deaf, late deafened, and hard of hearing people.

- **Healthy Aging Workshops:** A variety of healthy aging workshops are available in different settings as well as online that teach individuals to take control of their health.
- **Medication Reminder Systems:** There is a wide range of medication reminder systems including pill box organizers, automatic pill dispensers, medical alarm clocks and Personal Emergency Response System (PERS) reminders. Smart phone, tablet and computer applications can also be used to set medication and appointment reminders. Systems are available in drug stores, medical supply businesses and online.
- **Nutrition Programs through the Older Americans Act**
  - **Home Delivered Meals:** A meal is brought to an individual's home who is 60 years of age or older, homebound and unable to prepare meals.
  - **Congregate Meals:** Meals are provided at community sites such as senior centers etc.
- **Money Management:** Trained volunteers help to set up budgets, pay bills, write checks and monitor accounts. There are two levels of assistance available: Bill Payer Services and Representative Payee Service.
- **Personal Care Attendant Program (PCA):** MassHealth eligible consumers, with a physician referral for personal care services, select, train and employ their own caregivers to assist with activities of daily living and household tasks. In some cases, certain family members can be paid for caregiving.
- **Personal Emergency Response System (PERS):** A medical alert system can provide increased independence for loved ones and peace of mind for family caregivers. Medical alert systems have evolved far beyond a basic, wearable device (like a bracelet or pendant) with a button that triggers a call to a response center in case of emergency. A medical alert

device might include GPS, cellular connectivity, fall detection or prevention, in-home health and well-being monitors, activity trackers, movement sensors and more. Alert services might come with smartphones or as a feature of home security systems.

- **Telephone Reassurance:** Regular phone calls are made to homebound individuals. A prearranged emergency contact person is notified whenever there is no answer at the home. Contact your local police, fire department or senior center for information about your community.
- **Vision Rehabilitation:** Provides training and tools which will enable people who are visually impaired to live safely and independently. This improves the individual's personal management, communication, travel, low vision utilization and home management skills.
- **Respite Services:** Provides relief to caregivers trying to cope with the stresses of caregiving. Respite services may include companion, homemaker, personal care, home health aide, social day care or adult day health care. Respite may also be a short-term placement in a facility, such as an assisted living or nursing home.
- **Supportive Day Programs (Social Day Care):** Community-based group programs offer social activities for individuals who require daytime supervision. Activities and meals are planned according to the needs of participants. Transportation may be available.



#### **Program of All-Inclusive Care for the**

**Elderly (PACE):** Fallon Health's Program of All-Inclusive Care for the Elderly (PACE), Summit ElderCare, offers complete, coordinated, individualized care for older adults who want to live at home instead of a nursing home. The program's team of

geriatric care professionals works with participants and caregivers to address each individual's specific needs. This team is an essential component of the Summit ElderCare PACE program. The program is available to residents of our

service area. Fallon Health's Summit ElderCare program participants have access to:

- **Health insurance** that includes comprehensive medical and Medicare Part D prescription drug coverage, with no copayments, deductibles or coinsurance.
- **In-home services** such as medication management, personal care, nursing visits and light housekeeping services.
- **Medical care** includes exams with the participant's doctor or nurse practitioner, rehabilitation and behavioral health services, dental care, hearing services, eye care and much more.
- **Social support** from social workers and activities staff that provides recreational, educational, and therapeutic activities, as well as support for caregivers.
- **Adult day health services at the PACE Centers** that include medical services and supervision of all participants. Specialized care and dedicated activity areas for participants with Alzheimer's disease or dementia are also available.
- **Summit ElderCare (SE)** is the only PACE program in Central Massachusetts. **Although Fallon Health sponsors SE, participants do not need to be enrolled in Fallon Health to register.**

**Summit ElderCare**

877-837-9009

[www.summiteldercare.org](http://www.summiteldercare.org)

#### **Arranging for In-Home/Community-Based Services**

Individuals and caregivers often must identify, coordinate and arrange for services independently. If the individual receives services through an Aging Service Access Point (ASAP) a culturally competent care manager will coordinate and manage services received through the ASAP agency. If the individual is not eligible for ASAP services and/or is in need of additional care management an Aging Life Care Professional (formally known as a private geriatric care manager) can be hired to coordinate all aspects of care.



### **Aging Life Care Professional (Private Geriatric Care Management)**

Aging Life Care management is a holistic, client-centered approach to planning with and caring for aging adults, dependent adults, or others facing ongoing health or disability challenges. Aging Life Care Professionals operate independently on a private fee-for-service basis. Services offered may include identifying needs, arranging for and monitoring services, offering referrals to specialists and acting as

a liaison to families. You should do your own investigation to determine the professional's qualifications. Make sure you understand the charges and the services you will receive.

### **Aging Life Care Association**

[www.aginglifecare.org](http://www.aginglifecare.org)

### **Paying for In-Home/Community Based Services**

Medicare, MassHealth, Health Maintenance Organizations (HMOs), Senior Care Option Plans (SCOs), some insurance plans, long-term care insurance, veterans services, ASAP's and other programs pay for limited in-home/community-based care for those who are eligible. Some plans or programs may require a doctor's orders for eligibility. The majority of non-medical home health care is paid for privately by individuals and their family members. Services may be privately purchased by contacting home care and home health agencies and discussing your specific need(s) and their fee structure. To receive services through an ASAP program that subsidizes all, or a percentage of the costs of non-medical services a person must meet the eligibility requirements of the ASAP. **Medicare and private health insurance will not pay for ongoing in home and community-based services.**

## **Health Insurance**

### **Medicare, Medigap, Medicare Advantage Plans**

#### **Medicare**

Medicare is a federal health insurance program for people age 65 or over, individuals with End Stage Renal Disease (ESRD) and certain people with disabilities. Original Medicare is hospital insurance (Part A) and medical insurance (Part B). Part A helps pay for medically necessary inpatient hospital care, some home health services, hospice and certain short-term stays in a skilled nursing facility (nursing home) once Medicare criteria has been met. Part B helps pay services from doctors and other health care professionals, outpatient care, home health care, durable medical equipment and some preventive services. Medicare does not pay the full cost of all health care needs including long-term care. To help cover the costs Medicare does not cover, you can purchase supplemental insurance.

Medicare is a federal health insurance program for people age 65 or over, individuals with End Stage Renal Disease (ESRD) and certain people with disabilities.

#### **Medicare Supplement Insurance - Medigap**

Medicare supplement insurance, also known as Medigap insurance, is a special kind of health insurance coverage sold by private companies that can help pay some of the health care costs that original Medicare does not cover such as copayments, coinsurance and deductibles. You must have Medicare Part A and Part B to have a Medigap policy. You must also pay the private insurance company a monthly premium for the policy as well as paying your monthly Part B premium. A Medigap policy is different from a Medicare Advantage Plan. A Medigap policy only supplements your Original Medicare benefits. Medigap policies generally do not cover long-term care or private duty nursing.

**For Medigap insurance information contact:**

The Massachusetts Division of Insurance  
[www.mass.gov/orgs/division-of-insurance](http://www.mass.gov/orgs/division-of-insurance)  
 Boston Office: 617-521-7777  
 Springfield Office: 413-785-5526

**Medicare Advantage (Part C)**

Medicare Advantage Plans, sometimes called “Part C” or “MA Plans,” are offered by private companies approved by Medicare. If you join a Medicare Advantage Plan, you still have Medicare. You will get your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage from the Medicare Advantage Plan and not Original Medicare. Each Medicare Advantage Plan must follow basic Medicare regulations but may add additional benefits. However, each Medicare Advantage Plan can charge different out-of-pocket costs and have different rules for obtaining services (such as whether you need a referral to see a specialist or if you must utilize only doctors, facilities, or suppliers that are part of the plan’s network). Plans can change each year. You usually receive prescription drug coverage (Part D) through the plan. In plans that do not offer drug coverage, you must join a Medicare Prescription Drug Plan (Part D).

**Medicare Prescription Drug Coverage (Medicare D)**

Medicare Part D is insurance provided by private companies to help cover the costs of prescription drugs. Each plan can vary in cost and specific drugs covered. **Every Medicare beneficiary must have prescription drug coverage.** People with limited income and resources may qualify for “Extra Help” for paying for Medicare drug plan costs. The amount of extra help is based on income and resources.

**For more information contact:**

1-800-MEDICARE (1-800-633-4227)  
 (TTY) 1-877-486-2048  
[www.medicare.gov](http://www.medicare.gov)  
 Social Security 1-800-722-1213  
[www.socialsecurity.gov](http://www.socialsecurity.gov)

A SHINE counselor (Serving Health Information Needs of Everyone) may also assist in identifying plan options. **For information on SHINE, contact an agency listed on the back cover.**

**Medicare Coverage of Home Health Services**

Home health is a wide range of health care services that you can get in your home for an illness or injury. Home health care is usually less expensive, more convenient, and just as effective as care you get in a hospital or skilled nursing facility (SNF).

**Medicare Part A (Hospital Insurance)**

and/or Medicare Part B (Medical Insurance) cover eligible home health services as long as you need part-time or intermittent skilled services and you’re “homebound,” which means you have trouble leaving your home without help (like using a cane, wheelchair, walker, or crutches; special transportation; or help from another person) because of an illness or injury. Leaving your home isn’t recommended because of your condition. You’re normally unable to leave your home because it’s a major effort. Covered home health services include medically necessary part-time or intermittent skilled nursing care, like:

- Wound care for pressure sores or a surgical wound.
- Patient and caregiver education.
- Intravenous or nutrition therapy.
- Medical social services.
- Injections.
- Monitoring serious illness.
- Physical therapy.
- Occupational therapy.
- Speech-language pathology services.

Part-time or intermittent home health aide care (only if you’re also getting skilled nursing care, physical therapy, speech-language pathology services, or occupational therapy at the same time), such as:

- Help with walking.
- Bathing or grooming.
- Changing bed linens.
- Feeding.
- Injectable osteoporosis drugs for women.
- Durable medical equipment.
- Medical supplies for home.
- Disposable negative pressure wound therapy device.

A doctor or other health care provider (like a nurse practitioner) must assess you face-to-face before certifying that you need home health services. A doctor or other health care provider must order your care, and a Medicare-certified home health agency must provide it. If your provider decides you need home health care, they should give you a list of agencies that serve your area. They must tell you if their organization has a financial interest in any agency listed. In most cases, “part-time or intermittent” means you may be able to get skilled nursing care and home health aide services up to 8 hours a day (combined), for a maximum of 28 hours per week. You may be able to get more frequent care for a short time (less than 8 hours each day and no more than 35 hours each week) if your provider determines it’s necessary. Medicare **doesn’t** pay for:

- 24-hour-a-day care at your home.
- Home meal delivery.
- Homemaker services.

### Medicare Coverage of a Skilled Nursing Facility (SNF) Medicare Part A (Hospital Insurance)

Covers skilled nursing facility care for a limited time (on a short-term basis) if you meet **all of these conditions**:

- You have Part A and have days left in your benefit period to use.
- You have a qualifying inpatient hospital stay.

- You enter the SNF within a short time (generally 30 days) of leaving the hospital.
- Your doctor or other health care provider has decided that you need daily skilled care.
- You must get the care from, or under the supervision of, skilled nursing or therapy staff.
- You get these skilled services in a Medicare-certified SNF.
- You need skilled services for one of these:
  - An ongoing condition that was also treated during your qualifying inpatient hospital stay (even if it wasn’t the reason you were admitted to the hospital).
  - A new condition that started while you were getting SNF care for the ongoing condition.
- You need skilled nursing care or therapy to improve or maintain your current condition, or to prevent or delay it from getting worse.

### What’s a qualifying inpatient hospital stay?

A qualifying inpatient hospital stay means you’ve been a hospital inpatient for at least 3 days in a row (counting the day you were admitted as an inpatient, but not counting the day of your discharge). Medicare will only cover care you get in a SNF if you first have a “qualifying inpatient hospital stay.” What are some example situations? Time that you spend in a hospital as an outpatient before you’re admitted doesn’t count toward the 3-day qualifying inpatient hospital stay you need to get SNF benefits. How do hospital observation services affect my SNF coverage? If you don’t have a 3-day qualifying inpatient hospital stay and you need care after your discharge from a hospital, ask if you can get care in other settings (like home health care) or if any other programs (like Medicaid or Veterans’ benefits) can cover your SNF care.



For additional information on Medicare, Medigap and Medicare Advantage Plans:

- Medicare & You, the official government handbook, is mailed to all Medicare beneficiaries during October of each year.
- A toll-free helpline is available 24 hours a day, seven days a week to answer your questions.

Call: 1-800-MEDICARE (1-800-633-4227)  
TTY users call 1-877-486-2048.

Medicare's official consumer website:  
[www.medicare.gov](http://www.medicare.gov)

**Additional Helpful Websites:**  
[www.medicarerights.org](http://www.medicarerights.org)

### Medicare Outpatient Observation Notice (MOON)

Your hospital status, whether you are inpatient or outpatient, determines an individual's cost sharing for Medicare services during the hospital stay and post hospitalization care in a skilled nursing facility. Even if you are in the hospital, you may be under "observational status" receiving outpatient services. Observation services are commonly ordered for patients who are presented to the emergency department and who then require a significant period of treatment or monitoring

in order to make a decision concerning their admission or discharge. If you are receiving outpatient services under observational status for more than 24 hours during a hospital stay you will receive a MOON. The MOON will explain why the individual is receiving observation services as an outpatient and the implications in regard to Medicare cost sharing.

It is important to find out if you are inpatient or outpatient (observation) status during your hospital visit.

### Hospital Discharge

Medicare-participating hospitals must provide discharge planning services to hospital inpatients upon request and to those inpatients who would suffer adverse consequences without discharge planning services. Medicare discharge planning includes:

- Arranging necessary post-hospital services and care.
- Educating the patient, family/caregivers and community providers about the patient's post-hospital care plan.
- Providing a list of Medicare approved home health agencies and skilled nursing facilities.

### Filing An Appeal Under Medicare

If you disagree with a coverage or payment decision by Original Medicare, your Medicare Advantage or other Medicare health plan, or your Medicare drug plan you can file an appeal. Before you start an appeal, ask your provider or supplier for any information that may help your case. If you're in a Medicare Advantage plan, other health plan, or a drug plan, check your plan materials, or contact your plan, for details about your appeal rights. The plan must tell you, in writing, how to appeal. Generally, you can find your plan's contact information on your plan membership card.

### You can file an appeal if Medicare or your plan refuses to:

- Cover a health care service, supply, item, or drug you think Medicare should cover it.
- Pay for a health care service, supply, item, or drug you already got.
- Change the amount you must pay for a health care service, supply, item, or drug.

### You can also file an appeal if:

- Medicare or your plan stops providing or paying for all or part of a health care service, supply, item, or drug you think you still need.

- Your plan’s drug management program labels you as “at-risk” because you meet the Overutilization Monitoring System criteria. This means your plan limits your access to coverage for drugs like opioids and benzodiazepines.

### Can someone help me file an appeal?

#### State Health Insurance Assistance Program (SHIP):

Visit [www.shiphelp.org](http://www.shiphelp.org) to get the phone number for your local SHIP and get free, personalized health insurance counseling. SHIPs are state programs that get money from the federal government to give free local health insurance counseling to people with Medicare.



#### Representative:

If you have a trusted family member or friend helping you with a complaint, you can appoint them as a representative.

#### Fast Appeals:

You may have the right to ask for a fast appeal if you think your Services are ending too soon (or that you’re being discharged too soon) from one of these providers:

- Hospital.
- Skilled nursing facility (SNF).
- Home health agency (HHA).
- Comprehensive outpatient rehabilitation facility (CORF).
- Hospice Care Facility.

Your provider will give you a notice telling you how to ask for a fast appeal. You should read this notice carefully. If you don’t get this notice, ask your provider for it. With a fast appeal, an independent reviewer, called a Beneficiary and Family Centered Care-Quality Improvement Organization (BFCC-QIO), will decide if your covered services should

continue. Contact your BFCC-QIO for help with quality-of-care concerns and appealing a hospital discharge or decision to end Medicare-covered services.

#### Acentra Health

<https://www.AcentraQIO.com>

Toll-free: 888-319-8452

Local: 216-447-9604

TTY: 855-843-4776

Toll-free fax: 833-868-4055

### For Additional Information on Medicare Rights

#### Filing an Appeal with Medicare

<https://www.medicare.gov/providers-services/claims-appeals-complaints/appeals>

#### Center For Medicare Advocacy

<https://medicareadvocacy.org/>

The Medicare Advocacy Project (MAP) helps people who may have been unfairly denied Medicare. MAP can give you information, advise you, and sometimes represent you for free.

#### Contact MAP via your local legal services office:

<https://communitylegal.org/my-turn-medicare-advocacy-project-is-available-to-help-elders-and-persons-with-disabilities-with-denials-and-appeals/>



## MassHealth (Medicaid)

Medicaid is a state and federal program that purchases medical services for individuals who meet residency, income and asset eligibility requirements. In Massachusetts Medicaid is called MassHealth. MassHealth covers most of the necessary services provided by physicians, hospitals, clinics, medical equipment suppliers, therapists and some in-home services. In some cases, a couple's income and assets can be looked at separately to determine financial eligibility.

### MassHealth (Medicaid) Coverage of In-Home/Community Based Care

MassHealth is available to those financially and medically eligible individuals living in the community. There are several MassHealth programs which cover in-home services; each of these programs will have different eligibility requirements. An application must be filed with MassHealth.

### Medicare Savings Programs formerly known as MassHealth (Medicaid) Buy-In Programs

MSPs (formerly known as the MassHealth Senior Buy-In and Buy-In Programs) are programs that pay for some or all of Medicare beneficiaries' premiums, deductibles, copays, and co-insurance. In Massachusetts, MSPs are run by MassHealth. **Income and assets must fall at or below certain guidelines.** Get Help Paying for Medicare costs <https://www.medicare.gov/basics/costs/help>

### MassHealth (Medicaid) Coverage of Long-Term Care Facilities

MassHealth covers long-term care costs for individuals residing in long-term care facilities, nursing facilities, rehabilitation hospitals and state hospitals. To be eligible, an individual must be age 65 or older or disabled according to standards set by the Social Security Administration. An applicant must be screened and determined, based on clinical criteria, that a need for skilled nursing care exists that cannot

be met in the community. Income and assets must fall at or below certain guidelines.

### MassHealth (Medicaid) Coverage of Assisted Living Facilities

MassHealth may provide limited financial assistance to qualified individuals who would like to reside in an assisted living facility.

**Group Adult Foster Care program (GAFC)** provides medical services for qualifying individuals who may reside in an assisted living facility. To be eligible an individual must meet income and care requirements. Also, the facility must participate in the GAFC program.

**Supplemental Security Income – Category G (SSI-G)** will help subsidize the rent portion of a stay at an assisted living facility. It is administered through the Social Security Administration. To be eligible an individual must meet income guidelines and receive GAFC services. For more information, please contact Social Security by calling 1-800-772-1213 (TTY) 1-800-325-0778.

<https://www.mass.gov/info-details/assisted-living-residences>

For more information about MassHealth programs contact:

#### MassHealth Customer Service

Tel: 800-841-2900

TTY: 617-521-7794

[www.mass.gov/topics/masshealth](http://www.mass.gov/topics/masshealth)

Insurance programs for low income individuals over the age of 65.

### Senior Care Options (SCO)

Senior Care Options (SCO) is a comprehensive health plan. A SCO covers all of the services normally paid for through Medicare and MassHealth. This plan provides services to members through a senior care organization and its network of providers. SCO's offers the opportunity to receive quality health care by combining health services with social support

services. It does this by coordinating care and specialized geriatric support services, along with respite care for families and caregivers. SCO offers an important advantage for eligible members over traditional fee-for-service care. There are no copays for members enrolled in SCO. Enrollment in this managed care program is voluntary, and once enrolled, a member may disenroll any month of the year. Eligibility criteria:

- MassHealth Standard.
- Age 65 or older.
- If a Medicare beneficiary must have Parts A & B.
- Live in the service area of a SCO plan.

## Long-Term Care Insurance

These policies provide coverage for long-term care needs including some services provided in the home as well as services received in long-term care facilities, such as nursing homes, assisted living facilities or adult day centers. These policies should be purchased from a financially stable company. Check ratings of companies to be sure that they are consistently high and ask about their history of premium increases. For additional information:

[www.consumervoice.org/top-long-term-care-insurance](http://www.consumervoice.org/top-long-term-care-insurance)



For information regarding the types of long-term care plans being sold in Massachusetts, contact:

### Massachusetts Division of Insurance Consumer Line

Tel: 877-563-4467  
[www.mass.gov/doi](http://www.mass.gov/doi)

## Prescription Drug Assistance/Health Insurance Assistance

### Prescription Advantage

Prescription Advantage is a state sponsored program that provides financial assistance to lower the cost of prescription drugs for Massachusetts residents aged 65+. For those with Medicare or other prescription insurance, Prescription Advantage helps fill the gaps in coverage. For those not eligible for Medicare, Prescription Advantage provides primary prescription drug coverage.

Prescription Advantage is available to Massachusetts residents who are:

- Age 65 or older, eligible for Medicare, and have a gross annual household income less than 500% of the Federal Poverty Level, or
- 65 years of age or older and not eligible for Medicare, or
- Under age 65, work no more than 40 hours per month, meet MassHealth's CommonHealth disability guidelines, and have a gross annual household income at or below 188% of the Federal Poverty Level.
- Not MassHealth or CommonHealth members\*

\*In some cases, individuals receiving assistance from MassHealth to pay for Medicare Part A and/or Part B premiums, deductibles, and co-payments may still be eligible for Prescription Advantage.

### Rx Assist

Rx Assist is a website that offers information about free and low-cost medicine programs and other ways for individuals to manage their medication costs. Visit: [www.rxassist.org](http://www.rxassist.org).

For more information, call  
 1-800-243-4636 or apply  
 online at: <https://www.mass.gov/info-details/prescription-advantage>



**Massachusetts College of Pharmacy and Health Sciences (MCPHS) Pharmacy Outreach Program**

Pharmacists and Case Managers help individuals access prescription medications by providing information on assistance programs, and lower cost alternative medications. Pharmacists answer questions about drug interactions, how to take medications, and any other medication-related questions. For more information call: 866-633-1617 or visit: <https://www.mcpchs.edu/patient-centers-and-clinics/pharmacy-outreach-program>

[mcpchs.edu/patient-centers-and-clinics/pharmacy-outreach-program](https://www.mcpchs.edu/patient-centers-and-clinics/pharmacy-outreach-program)

**SHINE**

**(Serving The Health Information Needs of Everyone)**

SHINE provides FREE unbiased health insurance counseling information and assistance to Massachusetts residents with Medicare, their caregivers and those approaching Medicare eligibility.

**Contact SHINE to locate a trained volunteer counselor near you.**

Tel: MassOptions 800-243-4636

For additional information:  
[www.shinema.org](http://www.shinema.org)

Serving the Health Insurance Needs of Everyone (SHINE) Program | [www.mass.gov/info-details/serving-the-health-insurance-needs-of-everyone-shine-program](http://www.mass.gov/info-details/serving-the-health-insurance-needs-of-everyone-shine-program)

**Additional Helpful Websites:**

Needy Meds – Find help with the cost of medicine  
[www.needy meds.org](http://www.needy meds.org)

Website and mobile app that compares prescription drug prices and offers drug coupons. [www.goodrx.com](http://www.goodrx.com)

## Benefits and Community Resources

### Veterans Services

Elderly Veterans may be eligible for a wide variety of benefits available to all U.S. military Veterans. VA benefits include disability compensation, pension, education and training, health care, home loans, insurance, and burial. See our Veterans page for an overview of the benefits available to all Veterans.

**VA Benefits for Elderly Veterans**

Two VA programs provide certain elderly Veterans with an additional monetary amount if you are eligible for or receiving a VA Pension benefit.

**Aid and Attendance (A&A)** is an increased monthly pension amount paid if you meet one of the conditions below:

- You require help performing daily functions, which may include bathing, eating or dressing.
- You are bedridden.
- You are a patient in a nursing home.
- Your eyesight is limited to a corrected 5/200 visual acuity or less in both eyes or concentric contraction of the visual field to 5 degrees or less.

**Housebound** is an increased monthly pension amount paid if you are substantially confined to your immediate premises because of a permanent disability. To learn more visit <https://www.va.gov/pension/aid-attendance-housebound/>

**VA Health Care for Elderly Veterans**

Geriatrics is health care for elderly Veterans with complex needs. Extended care – also known as long-term care – is a program for Veterans of all ages who need the daily support

and assistance of another individual. Elderly Veterans can receive geriatric and long-term care programs at home, at VA medical centers, or in the community.

Visit these websites for more information:

- <https://www.va.gov/geriatrics/>
- [https://www.va.gov/geriatrics/pages/Paying\\_for\\_Long\\_Term\\_Care.asp](https://www.va.gov/geriatrics/pages/Paying_for_Long_Term_Care.asp)
- [https://www.va.gov/geriatrics/pages/Home\\_and\\_Community\\_Based\\_Services.asp](https://www.va.gov/geriatrics/pages/Home_and_Community_Based_Services.asp)
- [https://www.va.gov/geriatrics/pages/Nursing\\_Home\\_and\\_Residential\\_Services.asp](https://www.va.gov/geriatrics/pages/Nursing_Home_and_Residential_Services.asp)
- <https://www.va.gov/Grecc/>

### How to Apply

The specific VA benefit or program web page will provide tailored information about how to apply for a particular benefit or program. Generally, Service members, Veterans, and families can apply for VA benefits using one of the methods below.

- Apply online using VA.gov, OR
- Work with an accredited representative or agent, OR
- Go to a VA regional office where a VA employee will assist you.

You can find your regional office on our Facility Locator page. File your claim using an Application for Disability Compensation and Related Compensation Benefits (<https://www.vba.va.gov/pubs/forms/VBA-21-526EZ-ARE.pdf>). Print the form, fill it out and send it to:

**Department of Veterans Affairs  
Claims Intake Center**  
P.O. Box 4444  
Janesville, WI 53547-4444

### Federal Benefits for Veterans, Dependents and Survivors:

[https://www.va.gov/opa/publications/benefits\\_book/2023\\_Federal\\_Benefits\\_for\\_Veterans\\_Dependents\\_and\\_Survivors.pdf](https://www.va.gov/opa/publications/benefits_book/2023_Federal_Benefits_for_Veterans_Dependents_and_Survivors.pdf).

**Caregiver Services:** The VA offers services for families caring for veterans. A caregiver support line is available at 1-855-260-3274 to help connect individuals with VA services as well as offer support. For more information on VA Caregiver services, visit [www.caregiver.va.gov](http://www.caregiver.va.gov). Information about specific benefits is available at [www.va.gov](http://www.va.gov). The website features the Federal Benefits for Veterans, Dependents and Survivors booklet which provides a description of VA Benefits and contact information. For assistance filing the appropriate VA forms, you may contact the nearest VA regional office, medical center, clinic, or VA center.

### Department of Veterans Affairs (VA)

[www.va.gov](http://www.va.gov)  
Benefits: 800-827-1000  
Health Care: 877-222-(VETS) 8387  
Crisis Line 988 Press 1 (National Crisis line)  
Worcester Veterans Clinic: 800-893-1522  
Worcester Vet Center: 508-753-7902

### State Veteran Services

Massachusetts Department of Veterans' Service is a Massachusetts state agency that primarily administers MGL Chapter 115, a financial and medical benefit program for indigent veterans and their dependents.

### Veterans Inc.

Worcester, MA 01605  
Tel: 800-482-2565  
Fax: 508-791-5296  
[www.veteransinc.org](http://www.veteransinc.org)



Every city and town in Central Massachusetts has a Veterans' Agent or is part of a district serviced by one Agent. These Agents may assist you with both state and federal benefits. For a list of Veteran's Agents contact your local town hall.

**Hero Homestead**

Fitchburg, MA 01420

Tel: 978-353-0234

Fax: 978-345-0926

[www.herohomestead.org](http://www.herohomestead.org)**Montachusett Veterans Outreach Center, Inc.**

Gardner, MA 01440

Tel: 978-632-9601

Fax: 978-632-9476

[www.veterans-outreach.org](http://www.veterans-outreach.org)**Project New Hope**[www.projectnewhopema.org](http://www.projectnewhopema.org)**Elizabeth Dole Foundation**[www.elizabethdolefoundation.org](http://www.elizabethdolefoundation.org)**VA Caregiver Support Program**[www.caregiver.va.gov](http://www.caregiver.va.gov)**Public Benefits**

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There are many public benefits that are available for low to moderate income individuals. You can find additional benefit information in Living At Home section of this guide.

**Benefits Checkup**

Benefits Checkup, a program of the National Council on Aging (NCOA), is a web-based service designed to help individuals find the right benefit programs to meet their needs. This site contains a free, confidential screening tool to determine eligibility for state and federal programs. Visit [www.benefitscheckup.org](http://www.benefitscheckup.org).

**Supplemental Nutrition Assistance Program (SNAP formerly Food Stamps)** This program is run by the Massachusetts Department of

Transitional Assistance (DTA) and is intended to raise the nutritional level of low-income households. Recipients receive a monthly allowance to purchase food. There are special eligibility guidelines for individuals age 60 and over or who have a disability Contact your local transitional assistance office at [www.mass.gov/dta](http://www.mass.gov/dta) or call:

- DTA-Fitchburg Area Office: 978-665-8700
- DTA-Framingham Area Office: 508-661-6600
- DTA-Southbridge Area Office: 508-765-2400
- DTA-Worcester Area Office: 508-767-3100

**Services for Individuals with Specialized Needs**

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**Services for Individuals with Disabilities****Massachusetts Office on Disability**

Voice/TTY: 800-322-2020

[www.mass.gov/mod](http://www.mass.gov/mod)

**Services:** The Massachusetts Office on Disability (MOD) provides information, guidance, and training on disability-related civil rights and architectural access.

**Center For Living and Working**

Tel: 508-798-0350 TTY: 508-755-1003

Video Phone 508-762-1164

[www.centerlw.org](http://www.centerlw.org)

**Services:** Personal care attendant services, independent living skills training, advocacy, peer counseling, deaf independent living services, housing services, information and referral, emergency intervention.

**Easter Seals Massachusetts**

Tel: 800-244-2756 TTY: 800-564-9700

[www.eastersealsma.org](http://www.eastersealsma.org)

**Services:** Equipment Loan Program, information and referral, home health services, Assistive Technology Loan Program.

There are many public benefits that are available for low to moderate income individuals. You can find additional benefit information in Living At Home section of this guide.

**Mass Equipment Distribution Program (MassEDP)**

Voice/TTY: 800-300-5658

<https://www.mass.gov/massachusetts-equipment-distribution-program-massedp>

**Services:** MA EDP offers specialized telephones, both wireline and wireless, to residents who have permanent disabilities. You may be able to get these telephones for free or at reduced cost. Please note, for wireless devices, MassEDP DOES NOT provide service plans.

**Services for Individuals Who Are Blind or Visually Impaired****Mass Association for the Blind and Visually Impaired**

Tel: 888-613-2777

[www.mabvi.org](http://www.mabvi.org)

MABVI **empowers** individuals to continue to lead full lives, whether you are experiencing vision loss or have been blind since youth. Vision Rehabilitation, access technology training, volunteer help, counseling, and peer support are comprehensive, cost-effective, high-quality services that are often life-altering.

**Massachusetts Department of Conservation and Recreation Universal Access Program**

Tel: 617-626-1250

TTY: 413-577-2200

[www.mass.gov/eea/agencies/dcr](http://www.mass.gov/eea/agencies/dcr)

**Services:** Provides outdoor recreational opportunities in Massachusetts State Parks for visitors of all abilities.

**MA Association for the Blind (MAB) Community Services**

Tel: 617-738-5110 | Tel: 888-613-2777

[www.mabcommunity.org](http://www.mabcommunity.org)

**Services:** Provides information, and services for adults with disabilities, MAB and Ivy Street School.

**Massachusetts Commission for the Blind**

Tel: 617-727-5550 | Tel: 508-754-1148

[www.mass.gov/mcb](http://www.mass.gov/mcb)

**Services:** Provides social, vocational rehabilitation and mobility training, audio books and magazines, other adaptive equipment, resources and information.

**Massachusetts Commission for the Deaf and Hard of Hearing**

Voice/TTY: 413-788-6427 | Video Phone: 508-762-1124

For an interpreter: 800-249-9949 | [www.mass.gov/mcdhh](http://www.mass.gov/mcdhh)

**Services:** Provides advocacy, information and referral, case management, interpreting services, and educational programs.

**Caption Call**

Tel: 877-557-2227

Advanced Call Captioning at no cost

<https://sorenson.com/lp/captioned-calls>

**Massachusetts Relay Service**

TTY: 711 or 800-439-2370 | Spanish TTY: 866-930-9252

Voice and Hearing Users: 711 or 800-439-0183

Speech to Speech: 866-645-9870

[www.mass.gov/eopss/agencies/massrelay](http://www.mass.gov/eopss/agencies/massrelay)

**Services:** Provides a 24/7 service enabling hearing people or people who do not use text telephone (TTY) to communicate over regular telephone lines with people who are deaf, hard-of-hearing or speech-disabled. A Relay Operator will complete your call and will stay on the line to relay messages electronically via a TTY, or verbally to people who can hear. The caller or recipient must be from Massachusetts.



**New England Homes for the Deaf**

Tel: 978-774-0445 | TTY: 978-739-4010

Video Phone: 978-767-8784 | [www.nehd.org](http://www.nehd.org)

**Services:** Offers a continuum of care to Deaf and Deaf/Blind older adults. Services include independent living, rest home, skilled nursing community, deaf senior centers, inpatient/outpatient rehabilitation and hospice care.

**Massachusetts Commission for the Deaf and Hard of Hearing**

Voice/TTY: 413-788-6427 | Video Phone: 508-762-1124

For an interpreter: 800-249-9949 | [www.mass.gov/mcdhh](http://www.mass.gov/mcdhh)

**Services:** Provides advocacy, information and referral, case management, interpreting services, and educational programs.

**Services for Individuals with Developmental and/or Intellectual Disabilities****ARC Community Services, Inc.**

Tel: 978-343-6662 | [www.arcofopportunity.org](http://www.arcofopportunity.org)

**Services:** Family Support program at The Arc gives families the opportunity to join workshops, attend training sessions, participate in support groups, as well as assisting individuals with disabilities to find their own voices and learn how to be their own advocates.

**Seven Hills–Foundation**

Tel: 508-755-2340 | [www.sevenhills.org](http://www.sevenhills.org)

**Services:** Seven Hills Foundation provides exceptional integrated clinical, educational and community-based supports to children and adults with disabilities and significant life challenges.

**Department of Developmental Services (DDS)**

Main office: Tel: 617-727-5608

DDS-North Central: 978-342-2140

DDS-Worcester: 508-792-6200

DDS-South Valley Area-Southbridge: 508-764-0751

[www.mass.gov/eohhs/gov/departments/dds](http://www.mass.gov/eohhs/gov/departments/dds)

**Services:** Residential services, vocational training, service coordination and respite.

**Services for Those with Behavioral Health Needs****Mass. Behavioral Health Help Line**

833-773-2445 Available 24/7 Call or Text 24/7

**Massachusetts Department of Mental Health**

Tel: 800 221-0053 | TTY: 617-727-9842

DMH North Central Site: 978-353-4400

DMH South Central Site: 508-887-1100

DMH Worcester Site: 774-420-3140 | [www.mass.gov/dmh](http://www.mass.gov/dmh)

**Services:** DMH assures and provides access to services and supports to meet the mental health needs of individuals of all ages. Additional DMH Resources

**DMH Info Line 800-221-0053**

**Open Sky Community Services**

4 Mann St., Worcester MA | 508-755-0333

Whitinsville, MA | 508-234-6232 | [www.openskycs.org](http://www.openskycs.org)

With over 100 programs throughout Central Massachusetts, each year Open Sky provides services and supports to more than 5,000 adults, young adults and youth with mental health challenges, developmental disabilities, brain injury, substance use disorders or other complex challenges.

## Illness Specific Organizations

The following agencies promote health education and information on specific illnesses.

- [Clinicalinfo.hiv.gov/en/guidelines](http://Clinicalinfo.hiv.gov/en/guidelines)
- Amyotrophic Lateral Sclerosis Association of MA: [webma.alsa.org](http://webma.alsa.org)
- American Cancer Society: [www.cancer.org](http://www.cancer.org)
- American Diabetes Association: [www.diabetes.org](http://www.diabetes.org)
- American Heart Association: [www.heart.org](http://www.heart.org)
- American Lung Association of Massachusetts: [www.lung.org](http://www.lung.org)
- American Parkinsons Disease Association: [www.apdama.org](http://www.apdama.org)
- American Stroke Association: [www.StrokeAssociation.org](http://www.StrokeAssociation.org)
- Arthritis Foundation: [www.arthritis.org](http://www.arthritis.org)
- Brain Injury Association of Massachusetts: [www.biama.org](http://www.biama.org)
- CancerCare: [www.cancercare.org](http://www.cancercare.org)
- National Alliance for the Mentally Ill of Central MA: [www.namimass.org](http://www.namimass.org)
- Massachusetts Commission for the Blind: [www.mass.gov/mcb](http://www.mass.gov/mcb)
- National AIDS Hotline: [www.cdc.gov/hiv](http://www.cdc.gov/hiv)
- National Cancer Institute: [www.cancer.gov](http://www.cancer.gov)
- National Council on Alcoholism and Drug Dependence: [www.ncadd.org](http://www.ncadd.org)
- National Kidney Foundation [www.kidneyhealth.org](http://www.kidneyhealth.org)
- National Multiple Sclerosis Society: [www.nationalmssociety.org](http://www.nationalmssociety.org)
- National Osteoporosis Foundation: [www.nof.org](http://www.nof.org)
- National Stroke Association: [www.stroke.org](http://www.stroke.org)

## Additional Helpful Websites:

- The Hospital Bed Project -Quality used home hospital beds at affordable prices. <http://thehospitalbedproject.org>
- REquipment MA <https://equipmentma.org> REquipment provides free durable home medical equipment (DME) and assistive technology (AT) throughout MA. Donated equipment is sanitized, refurbished, and made available in our inventory.
- Center for Disease Control and Prevention [www.cdc.gov](http://www.cdc.gov)
- US Department of Health and Human Services [www.hhs.gov/](http://www.hhs.gov/)
- National Library of Medicine Consumer Information [www.medlineplus.gov](http://www.medlineplus.gov)
- National Institute of Health [www.nih.gov](http://www.nih.gov)
- Health Information [www.familydoctor.org](http://www.familydoctor.org)
- Mayo Clinic [www.mayoclinic.com](http://www.mayoclinic.com)
- Learn To Cope Addiction & Recovery Support Network [www.learn2cope.org](http://www.learn2cope.org)
- SADOD Support After a Death by Overdose [www.sadod.org](http://www.sadod.org)
- American Dietetic Association [www.eatright.org](http://www.eatright.org)
- National Institute on Aging [www.nia.nih.gov](http://www.nia.nih.gov)
- Substance Abuse and Mental Health Services Administration [www.samhsa.gov](http://www.samhsa.gov)
- MA Behavioral Health Helpline <https://www.masshelpline.com/>

## Conversations on End-of-Life Issues

Discussing health, personal and financial wishes is the most important thing an individual can do to assure that their plans will be followed. The discussion will also help to decrease the stress of those who will be involved in making the decisions.



### What to Ask the Individual

- Who do you want to make health care decisions for you, if you are not able to make your own? Do they know what your wishes are?
- Do you have an updated Health Care Proxy?
- Do you want to be hospitalized, stay at home or somewhere else while you are seriously ill?
- What medical treatments and care are acceptable?
- Do you have fears/concerns about any particular medical treatment?
- Do you have religious or spiritual beliefs that affect decisions about your care?
- What health and prescription insurance are in place?
- Where are important medical, financial and legal records kept?
- Do you have an updated Power of Attorney?
- Do you have an updated will?

Be aware that Health Care Proxy laws and protocols, as well as the legal status of Personal Wishes Statements, vary from state-to-state. If you spend time in another state, you should investigate the legal requirements of that state.

### Medical Orders for Life Sustaining Treatment (MOLST)

A MOLST is a medical order form, similar to a prescription, with written instructions about certain life sustaining medical treatments from a

physician, nurse practitioner or physician assistant. These forms are used to inform other health professionals, such as emergency responders and nurses, of the individual's wishes involving life sustaining treatment. These voluntary MOLST forms are for individuals of any age with an advanced illness. For more information visit [www.molst-ma.org](http://www.molst-ma.org).

### Hospice and Palliative Care

Hospice services address the spiritual, emotional, social and physical needs of patients and their families who are facing

a terminal illness. These services are provided regardless of age or illness. It is suggested that services begin when the patient's life expectancy is 6 months or less. An individual can receive hospice services in a variety of care settings, including in the home. Hospice care is covered under Medicare (Part A) with a physician's order. Palliative care is any form of medical care or treatment that aims to improve quality of life, by reducing or eliminating pain and other physical symptoms or slowing the disease process rather than focusing on a cure. It can be used as part of the hospice program and in some circumstances, it can be used in conjunction with curative therapy.

### Additional Helpful Websites:

- Hospice and Palliative Care [www.hospicefed.org](http://www.hospicefed.org)
- Copies of health care planning documents, information on how to appoint a Health Care agent and make a plan-  
[www.honoringchoicesmass.com](http://www.honoringchoicesmass.com)
- <https://www.mass.gov/info-details/massachusetts-law-about-health-care-proxies-and-living-wills>
- <https://hospicefoundation.org/End-of-Life-Support-and-Resources>
- <https://order.nia.nih.gov/sites/default/files/2023-04/nia-advance-care-planning.pdf>
- <https://www.nia.nih.gov/health/end-life>

### Driving and Transportation

#### Driving Safety

Discussing an older person's driving safety can be a very difficult conversation to have. Driving represents freedom and allows an individual to remain independent. It is important to know when an individual is no longer safe to drive. Risk factors for impaired driving ability include:

- Illness and medications that cause a decline in perception, mobility and understanding.

- Poor vision—especially night vision, failing eyesight, depth perception.
- Hearing problems.
- Slow reflexes.
- Memory and/or cognitive problems.
- Physical limitations.
- Poor concentration, drowsiness or fatigue.
- Lack of judgment and awareness.

It may be appropriate to ride with the individual to observe if any of the following warning signs appear:

- Incorrect signaling.
- Trouble navigating turns.
- Moving into a wrong lane.
- Confusion at exits.
- Parking inappropriately.
- Failing to notice traffic signs.
- Driving at inappropriate speeds.
- Delayed responses.
- Scrapes or dents on the car, garage, or mailbox.
- Getting lost in familiar places.
- Ticketed moving violations.
- Car accidents.
- Confusing brake and gas pedals.

With some situations, small adaptations made to the vehicle, such as extended mirrors, can improve driving ability. In some instances, limiting the individuals driving, such as only driving in daytime hours, close-to-home or on off-peak driving times, may allow the individual to continue driving safely. It is important to review the individual's medications for certain side effects and have up to date eye and hearing evaluations. For some individuals, these are small changes may not improve the situation. As a caregiver, it may be difficult to acknowledge when an individual is no longer

safe to drive and to take the necessary steps to convince the individual to give up the keys. Some ways to limit or stop a person from driving include:

- Friends, neighbors, relatives or caregivers can offer to drive the individual to appointments and social events.
- Arrange to have prescription medicines, groceries and meals delivered.
- Arrange for social visits from friends or volunteers.
- Research local transportation options in your community.

In situations where the person refuses to give up driving but is becoming a danger, you may have to take more extreme measures. Caregivers often achieve better results by asking for help from professionals outside the family. Having an independent driving evaluation may provide families with additional input and support. Some health care professionals may suggest the person stop driving, write a prescription to stop driving or set up a no driving contract. Family members also have the right to contact the Massachusetts Registry of Motor Vehicles (RMV) and report their concerns, whereupon an assessment will be conducted through their Medical Affairs branch. Where to Send Reports:

#### **Massachusetts Registry of Motor Vehicles**

Director of Medical Affairs

P.O. Box 55889

Boston, MA 02205-5889

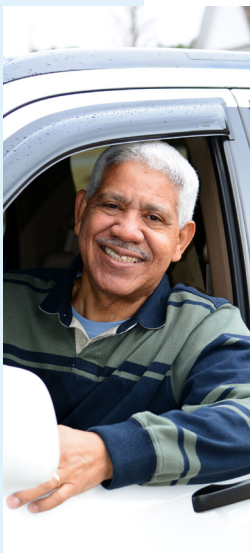
Fax: 857-368-0802

Tel: 857-368-8020

Report a medically impaired driver: <https://www.mass.gov/how-to/report-a-medically-impaired-driver>

#### **Driving Evaluations**

There are organizations that will conduct a driving evaluation for individuals. These evaluations will assess the driving abilities of the individual who may be at risk for an accident. They may also provide information on how



vehicle adaptations may improve the individuals driving. These evaluations may be conducted by simulations or in a vehicle. The results of the evaluations will not be shared with the Registry of Motor Vehicles. Costs for these evaluations may vary. There are also online driving evaluations that the individual will be able to perform in their home.

For more information visit:

- [www.AARP.org/drive](http://www.AARP.org/drive)
- Senior Driver Safety & Mobility: <https://exchange.aaa.com/safety/senior-driver-safety-mobility/>
- [https://myaota.aota.org/driver\\_search/index.aspx/index.aspx](https://myaota.aota.org/driver_search/index.aspx/index.aspx)
- <https://www.nsc.org/safety-training/defensive-driving/nsc-defensive-driving-courses/defensive-driving-mature-drivers>
- <https://www.alz.org/help-support/caregiving/safety/>
- <https://www.alz.org/help-support/caregiving/safety/dementia-driving>

### Carfit (<https://car-fit.org>)

CarFit is an educational program developed by AAA, AARP, and the American Occupational Therapy Association that offers older adults the opportunity to check how well their personal vehicles “fit” them. The program provides information and materials on community that could enhance their safety as drivers and/or increase their mobility.

### Disabled (Handicap) Placard/Plate

To apply for a disability plate or placard, you must:

- Complete an application for disabled parking.
- Your healthcare provider will have to fill out a section to verify your disability status.
- Retain a copy of your 2-sided placard application.
- You also need a Service-Connected Disability Breakdown letter from the VA that shows your combined service connected disability rating and lists each condition along with the associated percentage.

- If the letter does not list each condition and its percentage, we will not be able to process the application, and more information will be required.

### Massachusetts Registry of Motor Vehicles

Attn: Medical Affairs Branch

P.O. Box 55889

Boston, MA 02205-5889

## Community Transportation

Individuals must first identify their transportation needs, whether they are medical or non-medical. Transportation providers may offer varying levels of assistance to the rider including:

- Door-through-door; driver will enter the home to escort the individual into the vehicle.
- Door-to-door; driver will assist the individual from outside their door into the vehicle.
- Curb-to-curb service; individual must be able to enter and exit vehicle independently.

For Northern Worcester County contact  
Montachusett Regional Transit Authority  
1-800-922-5636 | [www.mrta.us](http://www.mrta.us)

Southern and Central Worcester County contact the  
Worcester Regional Transit Authority  
508-752-9283 | [www.therta.com](http://www.therta.com)

For more information about ADA paratransit services  
contact the Regional Transit Authority in your area.

Many transportation providers use wheelchair accessible vans, and some offer escort services to medical appointments. Some medical transportation services will require paperwork to be filled out by the individual’s primary care physician. Most providers require advanced reservations. Some offer services in a limited geographic area while others will travel from Central Massachusetts to Boston medical facilities. Many towns are covered by a Regional Transit Authority. These organizations provide fixed route bus services as well as Americans with Disabilities (ADA) paratransit services. Individuals who are unable to utilize the fixed route service due to a disability may qualify for ADA paratransit service.

Organizations that deal with specific illnesses, MassHealth, private organizations and volunteer agencies may provide subsidized or free rides or taxi vouchers. The local senior center or council on aging may be a primary source either for transportation or information about local transit services. Non-medical home care agencies may also provide transportation for individuals as part of a package of services. The transportation services and fee structures that for-profit agencies offer can vary. If the individual is a veteran, you may want to contact the local Veterans Agent for information about transportation within VA medical systems. An individual, who is too frail to use the standard transportation services, can arrange “medi-van” services through most ambulance companies. The cost would not be covered by insurance. Other affordable transportation options include ride sharing services such as Uber and Lyft. There are services available such as Go-Go Grandparent that will connect you to ride sharing services without you downloading the app. The services allow you to schedule rides over the phone and will update caregivers of the individuals ride status.



**Call your local asap for additional updated transportation resources.**

#### **Transportation services**

[www.gogograndparent.com](http://www.gogograndparent.com) or  
call 855-464-6872

[www.uber.com](http://www.uber.com)  
[www.lyft.com](http://www.lyft.com)

## **Community Programs**

### **Are You OK- Telephone Reassurance Program**

Are You OK (R U OK) is a telephone calling system for individuals in the community who need to be checked upon daily. Call your local police department to find out if such a program exists in your community.

### **File of Life/Vial of Life**

Some communities offer a File of Life or a Vial of Life program. The file contains your important medical information for Emergency Medical Technicians (EMTs) in case of an emergency. The File of Life is a red plastic magnetic file folder that attaches to your refrigerator. The Vial of Life is a large plastic container with a cover. Also available is a personal size File of Life to carry with you. Contact your local fire, police or sheriff’s department to find out if they are available.



### **Multicultural Programs**

Multicultural programs provide specialized referral services for individuals from diverse cultures. Services offered by multicultural programs may include interpretation and translation, social opportunities, refugee resettlement, immigration services, advocacy, outreach and support services. There are multiple programs throughout the area designed to meet the needs of a variety of cultural groups.

### **Mass Immigrant and Refugee Advocacy Coalition**

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

### **Lesbian Gay Bisexual and Transgender (LGBT) Aging**

There are organizations that provide services and supports for LGBT older adults and caregivers. Services include referrals, support groups, social gatherings and LGBT lunch clubs.

### **Worcester LGBT Elder Network (WLEN)**

Tel: 508-756-1545

The program provides information, support and referrals for LGBT older adults and caregivers. The program also sponsors a lunch and supper club; as well as provide additional resources.

<https://eswa.org/about-us/lgbt/>



### Additional Resources:

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

<https://www.mass.gov/lgbtq-mental-health-resources>

<https://namimass.org/resources-for-the-lgbtq-community/>

### SAGE-Advocacy and services for LGBTQIA

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

Find Help: [www.findhelp.org](http://www.findhelp.org)

### LGBT Aging Project

Tel: 857-313-6590

[www.lgbtagingproject.org](http://www.lgbtagingproject.org)

A non-profit organization dedicated to ensuring that lesbian, gay, bisexual and transgender older adults have equal access to the life-prolonging benefits, protections, services and institutions that their heterosexual neighbors take for granted.

### Councils on Aging/ Senior Centers

Senior Centers are focal points within communities where individuals can meet together, receive services, and participate in activities. Services offered by Senior Centers vary. Some Senior Centers offer a lunch time meal for local residents, and some may have outreach workers that provide a vital link to homebound older adults. Some Senior Centers may be located in a Community Center. Not every city/town in Central Massachusetts has an established Senior Center but every town will have a Council on Aging. For information on your local senior center/COA, contact any of the agencies listed on the inside cover or visit: [www.mcoonline.com](http://www.mcoonline.com).

## Alzheimer's Disease and Related Dementias

Dementia is a term which describes a range of symptoms which impact an individual's ability to perform daily tasks due to a decline in memory or other thinking skills. Symptoms may include:

- Memory loss that disrupts daily life.
- Challenges in planning or solving problems.
- Difficulty completing familiar tasks at home, at work, or at leisure.
- Confusion with time or place.
- Trouble understanding visual images and spatial relations.
- New problems with words in speaking or writing.
- Misplacing things and not being able to retrace steps.
- Decreased or poor judgment.
- Withdrawal from work or social activities.
- Changes in mood or personality.

People with one or more of these 10 warning signs should see a doctor to find the cause.

[https://www.alz.org/alzheimers-dementia/10\\_signs](https://www.alz.org/alzheimers-dementia/10_signs)

It is important to have a full medical examination to determine if any of these symptoms are due to a treatable condition (ex. urinary tract infection, dehydration, B12 deficiency). If a treatable condition has been ruled out, it is important to have the individual evaluated by a specialist, such as a neurologist or geriatric psychologist, to determine an accurate diagnosis and the best course of treatment. As the disease progresses, people with Alzheimer's disease and related dementias become unable to care for themselves. Cognitive decline eventually leads to the failure of other

systems in the body. The rate of progression of Alzheimer's disease and related dementias varies from person to person. Although Alzheimer's disease is the most talked about form of dementia, other dementias include but are not limited to: Vascular Dementia, Dementia with Lewy-Body, Frontotemporal Dementia, Mixed Dementias, Parkinson's Disease Dementia, Huntington's Disease, Wernick-Korsakoff Syndrome and Normal Pressure Hydrocephalus. Alzheimer's is not just a disease of old age. Younger-Onset (also known as early-onset) Alzheimer's affects people younger than age 65.

## Wandering

Wandering is one of the most life-threatening behaviors associated with Alzheimer's disease and related dementias. According to the Alzheimer's Association, six in ten people living with a dementia will wander at least once, many repeatedly. Several programs and technology solutions exist to help locate someone who may wander and get lost. In the state of Massachusetts, a Silver Alert can be issued for a missing older adult with dementia. Silver Alerts use a wide array of media outlets to notify the public. When an individual wanders and cannot be located, notify the local police department.

## Memory Café

A Memory Café is a safe and comfortable space where caregivers and their loved ones with Alzheimer's or any other form of dementia can socialize, listen to music, play games, and enjoy other appropriate activities. They provide mutual support and exchange information. The café is open to anyone in the community, at any stage of the disease process. It is a time to socialize and enjoy each other's company. It is not a support group or drop-off respite option. Memory Cafés meet at a variety of places including senior centers, libraries, and other social settings. For more information, visit <https://dfamerica.org/memory-cafe-directory/>

For more information on specific dementias:

**Alzheimer's Association of Massachusetts/New Hampshire: Alzheimer's Association**

**24/7 Helpline:** 800-272-3900  
[www.alz.org/manh](http://www.alz.org/manh)

**Dementia Society of America**  
[www.dementiasociety.org](http://www.dementiasociety.org)

**Alzheimer's and Dementia Weekly newsletter**  
<https://alzheimersweekly.com>

**Alzheimer's Support Network of South-Central Massachusetts**  
800-286-6640 Ext. 3123  
[info@alzsupportnet.org](mailto:info@alzsupportnet.org) [www.alzsupportnet.org](http://www.alzsupportnet.org)

**National Stroke Association (Vascular Dementia)**  
[www.stroke.org](http://www.stroke.org)

**Lewy Body Dementia Association, Inc.**  
[www.lbda.org](http://www.lbda.org)

**National Parkinson's Foundation**  
[www.parkinsons.org](http://www.parkinsons.org)

**The Association for Frontotemporal Degeneration**  
[www.theaftd.org](http://www.theaftd.org)

**Creutzfeldt-Jakob Disease Foundation**  
[www.cjdfoundation.org](http://www.cjdfoundation.org)

**Hydrocephalus Association**  
[www.hydroassoc.org](http://www.hydroassoc.org)

**Huntington's Disease Society of America**  
[www.hdsa.org](http://www.hdsa.org)

**National Institute on Aging**  
<https://www.nia.nih.gov/health/alzheimers-and-dementia/understanding-different-types-dementia>





## Dementia Friendly and Age Friendly Communities

Dementia Friendly Massachusetts is a grassroots movement to make our state “dementia friendly.” In dementia friendly communities, people work together to make their town and city safer, more inclusive, and respectful in order to foster quality of life for those living with dementia and their care partners. Dementia Friendly Communities may include initiatives dementia friendly restaurants, virtual dementia trainings and community education.

Helpful websites:

### Dementia Friendly America

[www.dfamerica.org](http://www.dfamerica.org)

### Dementia-Friendly Massachusetts

<https://mcoaonline.org/age-dementia-friendly/>

### Age and Dementia Friendly Massachusetts

<https://www.mass.gov/handbook/information-for-people-living-with-dementia-and-their-caregivers>

### Massachusetts Healthy Aging Collaborative

[www.mahealthyagingcollaborative.org](http://www.mahealthyagingcollaborative.org)

### Age Friendly Communities:

Age friendly communities have a commitment to promote health and active aging for older residents. Communities focus on providing services that are inclusive and accessible for all residents. Some communities in Massachusetts may choose to become Age Friendly, Dementia Friendly or both.

## Medical Considerations

### Choosing a Medical Provider

A medical provider can be an ally in times of illness and good health. Explore medical professionals who have the medical specialty you are looking for and will accept your payment source. Carefully choose a medical professional who is willing to talk to everyone involved with the individual's care. In order to communicate with medical providers about the specifics of the individual's care you may need to have the individual sign a medical release form.

### Preparing for a Medical Appointment

- Make a list of concerns.
- Make sure the individual can hear and see as well as possible.
- Consider going to the appointment with the individual.
- Update the provider on any new symptoms or concerns.
- Be honest.
- Ask questions and stay focused on medical issues.
- Take notes or get written or recorded information.
- Talk to other members of the health care team.
- Share the individual's medical history and habits.
- Bring a list of the individual's current medications and dosages.
- Ask if any practitioners from the practice make home visits.

Many times, physical changes in an individual are attributed to aging, when they may be signs of medication interaction or mismanagement, dehydration or an oncoming illness. When significant changes occur, an evaluation may be needed and a referral to a specialist may be necessary.



**Geriatric Medical Specialists**

**Geriatricians** are physicians with expertise in caring for older adults, they are initially trained in family practice or internal medicine and then complete at least one additional year of fellowship training in geriatrics.

**Geriatric Neurologists** focus on the evaluation and treatment of neurological diseases and disorders.



**Geriatric Psychiatrists** specialize in the diagnosis and treatment of mental and behavioral health illnesses that may occur in older adults including but not limited to, depression, anxiety, hoarding and behavioral issues related to dementia.

**Gero Psychologists** are clinical psychologists with a specific focus on changes in the personality, cognition, mental health and well-being of older adults.

**Geriatric Physician Assistants** treat geriatric patients in long-term care facilities, nursing homes, physician offices, and outpatient clients, among others.

**Geriatric Nurse Practitioners**, or GNPs, are advanced practice registered nurses responsible for managing health issues related to age and aging. These professionals offer advanced nursing care solutions to elderly patients in family or general medical practice settings.

**Mental Health and Older Adults**

Older adults, family, friends, and health care professionals often fail to recognize the symptoms of treatable mental illness in older people. Mental illness is not a normal aspect of aging. Grieving, loneliness, physical changes, medications, and even poor nutrition can all trigger mental health issues such as anxiety and depression.

**Warning signs may include:**

- Unexplained changes in personality and behavior.
- Chronic sleep problems.
- Difficulty concentrating.
- Changes in appetite.
- Excessive worrying.
- Withdrawal from family, friends, and/or normal activities.
- Complaints of fatigue and/or chronic aches or pains.
- Agitation.



Mental illness can be accurately diagnosed and treated. If you suspect an individual may be suffering from a mental illness, encourage them to seek help, either through their physician or a mental health care center. Speak with the individual’s physician to locate mental health services.

**Mass Behavioral Health Helpline**

Call or text- 833-773-2445

Deaf or hard of hearing? Contact MassRelay Dial 711

<https://www.masshelpline.com>

**National Alliance on Mental Illness**

<https://www.nami.org/affiliate/massachusetts/nami-central-ma/>

**Community Health Link**

[www.communityhealthlink.org](http://www.communityhealthlink.org)

**Call to Talk- Dial 988**

**The National Resource Center for Engaging Older Adults**

is a national effort to increase the social engagement of older adults, people with disabilities and caregivers by expanding and enhancing the Aging Network’s capacity to offer social engagement. <https://www.engagingolderadults.org>

## Managing Medications

Medication management is critically important in preventing adverse health problems. When you are managing medications for an individual remember the following:

- Keep an ongoing up to date list of all prescription and over the counter medications.
- Bring this list to all medical appointments.
- Watch for reactions to medications and report these changes to the doctor.
- Utilize a medication reminder system such as a pill box, calendar, or medication dispensing unit.
- Utilize a smartphone app for keeping an up-to-date medication list, reminders, tracking possible medication interactions and pricing differences. Check your devices at the app store.

### Additional Websites:

Medication Safety and Your Health | CDC:

<https://www.cdc.gov/medication-safety/about/index.html>

Online medical resource offering detailed and current pharmaceutical information on brand and generic drugs  
[www.rxlist.com](http://www.rxlist.com)

To find current prescription drug prices and discounts  
[www.goodrx.com](http://www.goodrx.com)



### MCPHS Pharmacy Outreach Program

(See page 44 for program details.)

Toll-Free Help Line:  
1-866-633-1617

<https://www.mcphs.edu/patient-centers-and-clinics/pharmacy-outreach-program>

## Financial & Legal Considerations

### Assuming Control of Legal/Financial Matters

Help the individual plan ahead by having a conversation about financial and legal issues.

- Assist the individual in putting his/her affairs in order while they are able to do so.
- Have the individual designate trusted people to manage health, financial and legal affairs if it becomes necessary.
- Know where all important papers and documents such as a will, bank records, insurance policies, deeds, titles, passwords, etc. are located.

There are several ways in which another person can legally manage an individual's affairs:

#### Restricted Bank Accounts

Co-signatory accounts require two signatures for withdrawal (unless the individual becomes incompetent and cannot sign). Some restricted accounts have permanent withdrawal orders (the bank issues a monthly allowance to the individual) and/or deposit orders such as direct deposit of benefit checks.

#### Representative Payee for Social Security

The Social Security Administration can work with the individual to appoint a person or an organization as a "payee" to receive and cash the monthly public assistance checks (Supplemental Security Income (SSI), Social Security, Veteran's Benefits) for a recipient deemed incapable of managing his/her own funds.

#### Power of Attorney

Powers of Attorney are legal documents, which give an individual called an Attorney-In-Fact (usually a spouse,

Mass Bar Association's resource guide offers a large range of legal issues affecting older adults:  
Elder Law Education ([massbar.org](http://massbar.org))

other relative or friend) the power to act on behalf of the “principal” (the person appointing the proxy) to manage all or a specific part of his/her financial affairs. The principal must be competent when this appointment is made. Also, the principal does not lose his/her legal right to act on his/her own behalf. The authority given can range from general powers, allowing the Attorney-In-Fact to handle the person’s entire estate, to limited powers such as handling the checking account only. A “Durable Power of Attorney” continues the authority beyond the principal’s incompetence. The principal may choose to execute a Springing Durable Power of Attorney, which becomes effective only when the event described in the document, such as the principal having become incompetent, occurs.

### **Conservatorship**

Conservatorship is a legal process by which a person is appointed by the court to handle the real estate/ property and financial matters of the ward who has become unable to do so. A petition for conservatorship must be filed in Probate Court.

### **Guardianship**

Guardianship is a legal process in which the probate court appoints one or more individuals to handle the personal decisions such as living arrangements and medical care of a person determined to be incompetent. The powers delegated to a guardian can vary, so it is advisable to seek professional advice. A petition for guardianship must be filed in Probate Court.

### **Health Care Proxy/Advance Directive**

An advance directive is a document you prepare to inform others of your wishes should you become medically incompetent to make your own health care decisions.

A health care proxy is the only advance directive legally recognized in Massachusetts. Under the Massachusetts Health Care Proxy Law, you are able to designate an individual you trust to make medical decisions

for you if you become unable to do so. This person is referred to as your agent. Health care providers and facilities must abide by the decisions of your agent as if you were making the decisions yourself. Although the form is a legal document, you do not need an attorney to complete one. Forms and instructions are readily available in hospitals, nursing homes and online. It is important for everyone to have a copy of the patient’s Health Care Proxy, including his/her doctors and hospital, and that it is in the patient’s chart.

### **Living Will**

A Living Will is a set of written instructions that outline the patient’s health care wishes at the end of life. While not legally recognized in Massachusetts, it is a useful guide for an individual’s health care provider and agent.

### **MOLST (Medical Orders for Life Sustaining Treatment)**

A standardized medical order form for use by clinicians caring for patients with serious advancing illnesses. The form includes the individual’s right to accept or refuse medical treatment, including treatments that might extend life. The signed MOLST form stays with the patient and is to be honored by health professionals in any clinical care situation. For more information visit [www.molst-ma.org](http://www.molst-ma.org).

### **Trust**

A trust is a legal document through which a trustee holds assets for the benefit of another (beneficiary). There are many types of trusts, and legal advice should be sought.

### **Additional Resources**

There are many organizations and private attorneys who specialize in issues related to older adults including public benefits, guardianship, and elder law.

### **Jewish Family and Children’s Service**

Tel. 781-647-5327 | [www.jfcsboston.org](http://www.jfcsboston.org)

**Services:** Provides consultation for questions about conservatorship or guardianship.

Health care proxy forms and instructions are readily available in hospitals, nursing homes and online.

**National Academy of Elder Law Attorneys, Inc. (NAELA)**

Tel: 703-942-5711 | [www.naela.org](http://www.naela.org)

**Services:** A nonprofit association that assists lawyers, bar organizations and others who work with older clients and their families. Offers referrals to elder law attorneys.

**Mass Bar Elder Law Education Guide Book**

<https://www.massbar.org/public/elder-law-education>

**County Bar Associations**

**Services:** Professional associations of lawyers. Services are provided at a reduced rate to those who are deemed financially eligible. They also provide legal referral services.

**Worcester County Bar Association**

Worcester, MA | Tel: 508-752-1311  
[www.worcestercountybar.org](http://www.worcestercountybar.org)

**Bar Association of Norfolk County**

Quincy, MA | Tel: 617-471-9693  
[www.norfolkbarassn.org](http://www.norfolkbarassn.org)

**Middlesex County Bar Association**

Woburn, MA | Tel: 781-939-2797  
[www.middlesexbar.org](http://www.middlesexbar.org)

**Worcester County District Attorney**

Tel: 508-755-8601 | [www.worcesterda.com](http://www.worcesterda.com)

**Massachusetts Attorney General Elder Hotline**

Tel: 888-243-5337 | [www.mass.gov/ago](http://www.mass.gov/ago)

**Services:** Provides information on a variety of issues including but not limited to debt and debt collection practices, health insurance, home improvement, landlord/ tenant issues, long-term care insurance, fraud, scam awareness and telemarketing.

**Community Legal Aid Massachusetts**

Tel: 855-252-5342 | TTY: 508-755-3260  
[www.communitylegal.org](http://www.communitylegal.org)

**Services:** Provides free legal counseling to those 60 years of age and older in greatest economic and social need.

**Scams & Fraud**

Fraud is typically considered to be the act of acquiring information or causing a loss through deception or other dishonest methods. Some examples of fraud are identity theft, SIM swapping, payment card fraud, and checkout page skimming.

A scam generally aims to trick someone into providing money or personal information. Scammers may exploit various channels like online platforms, phone calls, or fake personas to gain a victim's trust for their own financial or personal gain.

<https://www.sevenhills.org/programs/senior-fraud-prevention>

<https://www.aarp.org/money/scams-fraud/helpline>

<https://www.ssa.gov/scam>

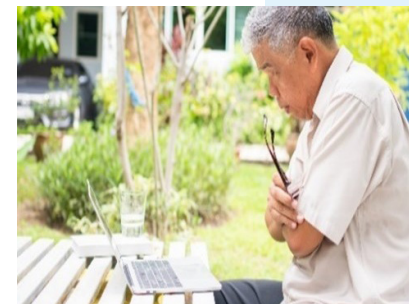
<https://www.usa.gov/scams-and-fraud>

**Understanding the Older Adult's Finances**

Whether an individual is to be cared for in their home or at a facility it is important to take into account their financial situation, including their expenses, income and assets. Proper financial planning will require you to consider the following questions:

- What funds are available to pay for necessary expenses?
- Is the individual eligible for public benefits?
- Are you familiar with the older adult's financial resources such as personal assets, pensions, annuities, Social Security, SSI, and Veterans' pensions?

Check with an attorney, accountant, or other qualified professionals regarding financial planning.





**Social Security Retirement Benefits** Social Security is a federal mandated program available to most Americans of retirement age who have contributed to the Social Security system. Monthly

benefits are paid to workers upon retirement and to their dependents and/or survivors if eligibility requirements have been met.

**Supplemental Security Income (SSI)** Supplemental Security Income provides a monthly income for individuals who have low income and limited resources and who are also at least 65 years of age or disabled or blind. Call your local Social Security Administration for more information.

**Supplemental Security Disability Income (SSDI)** This federal program provides a monthly income for people who cannot work because of a medical condition that is expected to last at least one year or result in death. Benefits are based on the amount of time an individual worked and how much money they have already paid into the system. The financial situation is not considered in determining benefits.

#### **Social Security Administration Offices**

The Social Security Administration has a toll-free number to respond to consumer inquiries. Answers to frequently asked questions are available on an automated system 24-hours a day/7 days a week, and a customer representative is available Monday through Friday, 7:00AM-7:00PM. Service is available in multiple languages.

The Social Security offices of Central Massachusetts are found at the following locations:

- **Fitchburg Office**  
Tel: 877-319-0728 | TTY: 800-325-0778  
**Serving:** Ashby, Bolton, Fitchburg, Harvard, Lancaster, Leominster, Lunenburg, Sterling, Townsend

- **Framingham Office**  
Tel: 866-964-7589 | TTY: 800-325-0778  
**Serving:** Franklin, Hopedale, Medway, Milford
- **Gardner Office**  
Tel: 844-371-8116 | TTY: 978-360-2112  
**Serving:** Ashburnham, Baldwinsville, Hubbardston, Gardner, Princeton, Templeton, Westminster, Winchendon
- **Lowell Office**  
Tel: 877-746-9850 | TTY: 978-458-5702  
**Serving:** Ayer, Groton, Pepperell
- **Woonsocket Office**  
Tel: 877-229-3542 | TTY: 401-765-1620  
**Serving:** Bellingham, Blackstone, Mendon, Millville
- **Worcester**  
Tel: 866-331-9069 | TTY: 800-325-0778  
**Serving:** Greater Worcester County

#### **Pension Plan Assistance**

If you are confused about an elder's rights with regard to a specific pension plan there are places to turn. Details should first be sought from the individual's employer who originally offered the pension plan. An agency that you can turn to for clarification is:

#### **N. E. Pension Assistance Project**

Boston, MA 02125-3393  
Tel: 617-287-7307 | Tel: 888-425-6067  
Fax: 617-287-7080  
[www.umb.edu/pensionaction](http://www.umb.edu/pensionaction)  
Email: [nepap@umb.edu](mailto:nepap@umb.edu)

**Services:** Offers free, confidential individual counseling and assistance to help you understand your rights under pension law and claim the benefits you have earned

Social Security  
[www.ssa.gov](http://www.ssa.gov)  
Tel: 800-772-1213  
TTY: 800-325-0778

## Living at Home

Whether you are living in your own home or renting an apartment, many benefits exist.

### Housing Resources for Seniors in MA

Want advice on buying a home, renting, default, foreclosure avoidance, credit issues or reverse mortgages? HUD sponsors housing counseling agencies throughout the country to provide free or low-cost advice. Search online for a housing counseling agency near you or call HUD's interactive voice system at: **800-569-4287**. [https://www.hud.gov/i\\_want\\_to/talk\\_to\\_a\\_housing\\_counselor](https://www.hud.gov/i_want_to/talk_to_a_housing_counselor)

- **Reverse Mortgage** is a way to convert your home equity into cash. The loan is paid out in monthly installments, in one lump sum, or as a line of credit. The homeowner maintains ownership. To qualify, you must be 62 years of age or older and own your home (or have very little mortgage left). The loan must be repaid when the borrower no longer lives in the home. In the event of death, heirs can choose to repay the loan and keep the house or sell the house and repay the loan. For more information visit [www.hud.gov](http://www.hud.gov).
- **Sale/Leaseback Plan** provides that the house is sold with the owner receiving from the buyer the rights to a lifetime lease at a reasonable rent.
- **Life Estate** refers to when an older adult transfers ownership of their property to another individual but still remains in control of the property until their death.
- **Refinancing Options** include long-term financing through a first or second mortgage.
- **Equity loans** can be attained where a line of credit is approved for the owner to use as needed with various terms of repayment and application costs
- **Tax Abatement (Exemption) And Deferral** arrangements vary by city/town. Contact your city/town assessor for local information.

- **Tax Abatement (Exemption)** is a reduction of property taxes, which cities/towns offer to individuals under certain circumstances.
- **Tax Deferral** permits homeowners to delay payment on property taxes. As opposed to an exemption, these unpaid taxes must eventually be paid.

### Homestead Act

Massachusetts law about homestead | [Mass.gov](http://Mass.gov)  
Automatically protects up to \$125,000 in home equity without filing.

- Protects up to \$500,000 for those who file for homestead protection.
- Allows both spouses to file.
- Clarifies that there is no need to re-file after refinancing.
- Provides coverage for homes kept in trusts and much more.

### Energy Services

The following programs provide subsidized or free programs to help meet heating/cooling and utility costs:

#### Utilities

Many gas, electric and telephone companies offer discounted utility rate programs for financially eligible individuals. Call your local vendor and see if they have such a program and their specific eligibility requirements.

#### Telephone Service

The Lifeline Program provides a monthly discount on one communications service, such as a cell phone or landline, from a certified Lifeline service provider. For more information, visit <https://www.mass.gov/info-details/lifeline-services>.





### Weatherization

There are agencies that can assist with the weatherization of homes and apartments. This work includes insulation, weather-stripping and caulking for your doors and windows, hot water pipe insulation and duct wrap.

[www.mass.gov/info-details/weatherization-assistance-program-wap](http://www.mass.gov/info-details/weatherization-assistance-program-wap), <https://www.americaninstallations.com>

### Heating System Programs

These programs provide assistance to individuals with heating emergencies. Some of these agencies can replace heating systems if they are found to be unsafe or inoperable. <https://www.mass.gov/info-details/heating-system-repair-replacement-program-heartwap>.

For those clients who cannot apply online, apply at the local energy assistance agency that serves your city/town. for an agency listing by town visit <https://hedfuel.azurewebsites.net/>

### Fuel Assistance

Low Income Home Energy Assistance Program (LIHEAP), commonly referred to as Fuel Assistance, is a program available to low-income individuals and families to help pay their heating bills during the winter. Fuel Assistance is based on the gross household income and the heating costs for a given year. Even those who rent may be eligible for Fuel Assistance if heating costs are not included in monthly rent. <https://www.mass.gov/info-details/learn-about-home-energy-assistance-heap>

For more information on weatherization, heating system programs and fuel assistance contact the agency in your area:

Auburn, Boylston, Brookfield, Charlton, Douglas, Dudley, East Brookfield, Holden, Leicester, Millbury, North Brookfield, Oakham, Oxford, Paxton, Rutland, Southbridge, Spencer, Sturbridge, Sutton, Warren, Webster, West Boylston, West Brookfield, and Worcester contact:

#### **Worcester Community Action Council**

18 Chestnut Street, Worcester, MA 01608

Local: 508-754-1176, Ext. 110

Toll Free: 800-545-4577

<https://wcac.net>

Ashburnham, Ashby, Ayer, Barre, Berlin, Bolton, Clinton, Fitchburg, Gardner, Hardwick, Hubbardston, Lancaster, Leominster, Lunenburg, New Braintree, Princeton, Shirley, Sterling, Templeton, Townsend, Westminster, and Winchendon contact:

#### **New England Farm Workers' Council**

Fitchburg, MA 01420

Tel: 978-342-4520

<https://www.liheapoffices.com/property/new-england-farm-workerscouncil-inc-nefwc-fitchburg-liheap-utility-assistance>

Bellingham, Blackstone, Grafton, Hopedale, Medway, Mendon, Milford, Millville, Northbridge, Shrewsbury, Upton, and Uxbridge contact:

#### **South Middlesex Opportunity Council (SMOC)**

Framingham, MA 01702

Local: 508-620-1230

Toll Free: 800-286-6776

<https://smoc.org/service/home-energy-assistance/#eligibility>

Groton and Pepperell contact:

#### **Community Teamwork, Inc.**

Lowell, MA 01852

Tel: 978-459-6161



## Safety in the Home

To help individuals remain safely in their own homes the following items should be addressed:

### All Areas of the Home

- Replace all frayed or cracked cords and place them out of the flow of traffic.
- Place all heaters where they cannot be knocked over, away from curtains, rugs, furniture or newspaper.
- Do not overload extension cords.
- Make sure there is a light switch located near the entrance of each room.
- Make sure all runners and small rugs are slip-resistant.
- Replace any worn or loose carpeting, treads or risers on stairs.
- Paint outside steps with rough textured paint or use abrasive strips.
- Make sure the stairs and hallways are well lit.
- Install handrails on stairs for support.
- Keep pathways and stairs clear of clutter.
- List, or program into the telephone, emergency numbers.
- Consider having a Personal Emergency Response System (PERS).
- Establish an emergency exit plan.

### Kitchen Area

- Place items used daily within easy reach.
- Use a grabber for items placed out of reach.
- Use a stable step stool with a handrail.
- Make sure that long loose-fitting sleeves are not worn while cooking.
- Ensure that the gas range or the oven is not used to heat the home.

### Bathrooms

- Equip bathtubs, showers and floors with non-skid surfaces.
- Place stable grab bars in the bathtubs and showers.
- Install stable shower seats or transfer benches.
- Use a raised toilet seat and install grab bars beside the toilet.
- Use a nightlight in the bathroom.

### Bedrooms

- Use a nightlight in the bedroom.
- Remove any fire sources such as smoking materials and heaters.
- Place a telephone close to the bed.

### Smoke and Carbon Monoxide Detectors

- Place at least one smoke and one carbon monoxide detector on each floor.
- Check and replace batteries and bulbs regularly.

## Hoarding

Excessive collection of items along with the inability to discard them can be a symptom of a hoarding problem. Hoarding can result in a diminished quality of life. It can increase the risk of falls due to clutter and lead to the inability to exit quickly in case of an emergency. Hoarding is a mental health issue and needs to be addressed by a professional.

Online Resources:

- <https://www.mass.gov/info-details/help-for-people-who-hoard>
- <https://helplinefaqs.nami.org/article/50-how-can-i-get-help-support-for-hoarding-disorder>
- <https://hoarding.iocdf.org/>



## Fall Prevention

Falls are the most common cause of injury and hospital admissions among older adults. Medications, chronic illnesses, vision problems and loss of sensation in the feet can cause dizziness, balance problems and fatigue, all of which can increase risk of falls. One option is to contact the primary care physician to order an in-home physical therapy evaluation. Another option is to look into Matter of Balance classes, for fall prevention. Refer to your local ASAP for inquiries.

**Medications:** Some medications, including over-the-counter drugs can make one drowsy, dizzy and unsteady.

**Exercise:** Daily exercise helps maintain balance, flexibility, and strength.



**Alcohol:** Alcohol can impair balance and vision. Encourage the individual to limit alcohol consumption.

**Vision and Hearing:** Have an individual's hearing and eyesight tested. Inner ear problems can affect balance. Vision problems make it difficult to see potential hazards.

**Footwear:** Purchase nonskid, low-heeled shoes or slippers that fit snugly. Walking around in stocking feet can be dangerous.

**Mobility:** Encourage the use of canes and walkers when necessary.

## Online Resources:

- <https://www.nia.nih.gov/health/falls-and-falls-prevention/preventing-falls-home-room-room>
- <https://www.nia.nih.gov/health/falls-and-falls-prevention/six-tips-help-prevent-falls>
- <https://www.cdc.gov/falls/about/index.html>
- <https://www.ncoa.org/tools/falls-free-checkup/>
- <https://www.aarp.org/health/healthy-living/info-2023/how-to-safely-get-up-from-falls.html?msocid=2a37636ba8ad6842114777e5a9756917>

## Home Repair/Home Adaptations

Programs are available to help elders with home repairs and/or low interest loans or grants for repairs, adaptations and modifications.

### Central Mass Housing Alliance

Worcester MA

Tel: 508-752-5519

[www.cmhaonline.org](http://www.cmhaonline.org)

Email: [cmha.org@verizon.net](mailto:cmha.org@verizon.net)

**Services:** Elder Home Repair Program  
Staff perform pertinent home repairs and make appropriate referrals when necessary.

They may repair such structural or system failures as stairs, doors, windows, ceilings, as well as minor plumbing and electrical faults. Generally, the individual must purchase needed materials, and labor is provided by the organization.

### RCAP Solutions, Inc

Tel: 800-488-1969

[www.rcapsolutions.org](http://www.rcapsolutions.org)

**Services:** Provides the Home Modification Loan Program to assist older adults and individuals with disabilities in the area.



**Easter Seals Massachusetts**

Tel: 800-244-2756

[www.eastersealsma.org](http://www.eastersealsma.org)**Assistive Technology Loan Program**

**Services:** Provides Massachusetts residents with disabilities and their families low interest loans to pay for assistive technology devices and services to assist them to live independently in their home. Devices and services that may be purchased include hearing aids, ramps, widening of doorways, or flashing doorbells.

**Habitat for Humanity**

Global nonprofit housing organization. Habitat for Humanity can assist with critical home repairs such as repairing or replacing roofs, gutters and siding, replacing porches and steps, and upgrading electrical.

**Habitat for Humanity MetroWest/Greater Worcester**

508-799-9259

[www.habitatmwgw.org](http://www.habitatmwgw.org)**Habitat for Humanity North Central Massachusetts**

978-348-2749

[www.ncmhabitat.org](http://www.ncmhabitat.org)**Other Online Resources:**

- <https://www.hud.gov/states/massachusetts/homeownership/homerepairs>
- <https://homemods.org/>
- <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-0>

## Living Options

### Subsidized Housing/Voucher Program

There are programs for those individuals who can live independently in an apartment but are financially unable to pay their own rent. Subsidized housing provides assistance for low to moderate income individuals. Programs include private and government owned housing developments or voucher programs. Subsidized housing developments offer rental apartments below market value or at a percentage of the individual's income. The voucher program allows for an individual to receive a voucher, for a fixed dollar amount, which is then applied toward their monthly apartment rent. The voucher amount stays the same regardless of the total apartment rental amount.

**Note:** If the program is being offered through the federal or state government it must meet the basic housing standards.

**Additional Helpful Websites:**

- US Department of Housing and Urban Development [www.hud.gov](http://www.hud.gov)
- Massachusetts Department of Housing and Community Development [www.mass.gov/dhcd](http://www.mass.gov/dhcd)
- Common Housing Applications for Massachusetts <https://publichousingapplication.ocd.state.ma.us/>

### Congregate Housing

Congregate Housing is a shared living arrangement for individuals over the age of 60 or individuals with disabilities who meet public housing eligibility requirements. Each resident has a private bedroom. The shared common spaces (living room, kitchen, dining areas) are furnished by the housing authority and are utilized equally by all tenants.

## Supportive Housing

Supportive Housing is located within select public housing sites and provides residents 60 years of age and older or disabled an opportunity to benefit from the support of personal care homemaking staff. Services may include bathing, dressing, and light housework.

## Adult Family Care

Adult Family Care, sometimes referred to as Adult Foster Care, is an alternative to institutional care. Individuals are matched with caregivers who provide 24-hour assistance in the caregiver's home. The caregiver provides a private room, meals, and assistance with daily personal care. The participant must be a MassHealth recipient or pay privately for this program and qualify medically. Agencies that provide Adult Family Care train the host families, monitor placements and participant's health, and provide case management. In some cases, certain family members can be paid as the caregiver.



## Continuing Care Retirement Communities

Continuing Care Retirement Communities (CCRC's) accommodate the needs of people as they age and their personal needs change. CCRC's offer a continuum of care ranging from fully independent units, to assisted living apartments, to long-term care in a nursing facility. There are contracts, initial investments and monthly fees.

## Assisted Living Residences

Assisted Living Residences (ALRs) offer a combination of housing, meals and personal care services to adults on a rental basis. Assisted living residences are not the same as licensed nursing facilities; ALRs do not provide medical or nursing services. Assisted living is intended for adults who may need help with activities such as housecleaning, meals, bathing, dressing and/or medication reminders and who would like the security of having assistance available on a 24-hour basis in a residential and non-institutional environment. Some ALRs have a specialized secure unit set aside for individuals with Alzheimer's and related dementia or behavioral health issues. There are additional fees with some services offered.

The majority of ALR residents pay privately on a monthly rental basis. Costs vary with each community depending on size and location of room, whether or not the room is private or shared and individual services needed. There are some financial assistance options available such as Group Adult Foster Care, Supplemental Security Income Category G (SSI-G), Veterans Aid and Attendance pension and long-term care insurance. Medicare does not cover the cost of an assisted living residence. See below for information on the State's Assisted Living Ombudsman Program for dispute resolution.



### Additional helpful website:

- <https://mass-ala.org/>
- <https://www.mass.gov/info-details/residents-rights-for-assisted-living-residents>

## Rest Homes

Rest homes are licensed by the Massachusetts Department of Public Health to provide 24-hour supervision and supportive services for individuals who do not routinely need nursing or medical care. Rest homes provide housing, meals, activities and administration of medications for individuals who need a supportive living arrangement. There are three forms of payment for Rest Homes: Private pay; SSI (Supplemental Security Income); or EAEDC (Emergency Aid to Elderly and Dependent Children). EAEDC is not the same as Long-Term Care MassHealth.

<https://www.mass.gov/lists/emergency-aid-to-the-elderly-disabled-and-children-eaedc-living-arrangement>

## Nursing Homes/Skilled Nursing Facility/Long-Term Care Facilities

Nursing Homes or Long-Term Care Facilities (LTC) or Skilled Nursing Facilities (SNF), are licensed by the Massachusetts Department of Public Health to provide 24-hour long-term care for frail individuals, short-term care for people who have been hospitalized and need rehabilitation before returning home, and specialty-care for individuals with physical and neurological disabilities. There are four ways to pay for the cost of a nursing home: private pay, Long-Term Care Insurance, Medicare (short-term rehabilitation only) and MassHealth.

**Nursing Home Screenings for Long-Term Care** Includes an assessment of an individual's need for 24-hour skilled nursing which is necessary prior to admittance to a skilled nursing facility. Nursing homes provide screening assessment to individuals who will be paying privately. The agencies listed on the inside cover provide screenings for Long-Term Care MassHealth eligible individuals.

## Assessing Quality of Care

The Massachusetts Department of Public Health (DPH) inspects Massachusetts nursing facilities and hospital-based transitional care units. DPH has a survey performance tool that they use to evaluate every Medicare and MassHealth certified nursing facility in Massachusetts. You are able to review any facility's most recent annual Massachusetts Department of Public Health (DPH) evaluation (report card) by contacting:

### Massachusetts Department of Public Health (DPH)

Tel: 617-753-8000

<https://www.mass.gov/nursing-home-consumer-information>

### Division of Health Care Quality

Tel: 866-627-7968

<https://www.mass.gov/orgs/bureau-of-health-care-safety-and-quality>

<https://www.mass.gov/info-details/dph-bureaus-and-programs>

### The Massachusetts Senior Care Association

Tufts Medical Senior Services offers comprehensive care tailored to the unique needs of older adults. Our expert team provides personalized health assessments, management of chronic conditions, and support for daily living activities. We emphasize compassionate, patient-centered care to enhance the quality of life for seniors and their families.

Tel: 617-558-0202 or 1-800-CARE-FOR

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

### Resident's Rights in a Long-Term Care Facility

When entering any Long-Term Care Facility, residents still retain their basic civil rights. The Federal Government and the Massachusetts Attorney General have developed regulations, which are designed to promote the comfort, health and wellbeing of residents. Residents should request a copy of their rights.

**The Long-Term Care (LTC) Ombudsman Program** Every state is required to have an LTC Ombudsman Program. The program has four main goals:

- The receipt, investigation and resolution of Long-Term Care Facility and Rest Home complaints.
- The protection of the benefits, rights and entitlements of residents is guaranteed under federal, state and local law.
- The provision of information on long-term care issues to residents, families and staff. It is important to note that the Long-Term Care Ombudsman Program is not a placement and/or rating service for facilities, nor does it make referrals.
- Advocacy for positive changes to the long-term care system that will have an impact on the quality of care, life and environment in all Massachusetts Long-Term Care Facilities and Rest Homes.



Ombudsmen receive specialized training and certification. The Ombudsmen mediate, advocate, and investigate complaints on behalf of long-term care residents. For more information contact your local ASAP

or visit <https://www.mass.gov/info-details/ombudsman-programs#long-term-care-ombudsman>

### **Assisted Living Ombudsman Program**

Assisted Living Ombudsmen provide the same service but to residents in an Assisted Living Facility.

For more information call 617-727-7750 or visit <https://www.mass.gov/info-details/find-an-ombudsman-for-an-assisted-living-residence>

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