



# Minnesota River Area Agency on Aging<sup>®</sup>, Inc. Resource Guide for Older Adults & Their Families

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## WHERE DO I START?

There are many specialized services available to assist older adults to live independent and productive lives in their own homes and communities. If you are not aware of the services available to older adults and their families and want to learn about them, this guide will provide you with basic service information.

A call to the **Senior LinkAge Line<sup>®</sup>** at **1-800-333-2433** will provide you with additional and more specific information about services and the agencies and organizations that provide them. You can also access information at the **MinnesotaHelp.info<sup>®</sup>** website.

**[MinnesotaHelp.info](http://MinnesotaHelp.info)**<sup>®</sup>

## WHAT SERVICES CAN HELP ME STAY IN MY HOME?

The choice to stay in your home or to seek new options is an important and personal decision. The following are services that allow older persons to remain in their homes for longer and more satisfying periods of time.

### **Adjustment to Blindness**

Assists older adults losing their eyesight remain independent and in their own homes. For more information contact MN State Services for the Blind: [www.mnssb.org](http://www.mnssb.org).

### **Adult Day Services/Centers**

Provide an organized program of supportive care during the day in a

large or group environment supervised by a trained individual(s). Typically meals, snacks, recreational activities and medication reminders are provided. Sometimes additional services such as bathing and grooming or transportation to and from the center can be arranged.

### **Caregiver Consultant**

Caregiver consultants provide professional services to help develop the caregiver role, extend the caregiving career and maintain the health and well-being of caregivers.

### **Caregiver Education**

Workshops and training programs to help older adults and their families anticipate, plan for and provide care that may be needed, as our families grow older.

### **Caregiver Specialist**

Advocates on behalf of caregivers. Provides emotional reassurance to caregivers and assists them with accessing information, support and community services. Provides planning, support and training for caregivers.

### **Caregiver Support Groups**

Provide opportunities for those who care for a loved one to get together with others in a similar situation to share and learn.

### **Case Management**

Provides a personal, yet professional, case manager who serves as a substitute family member when family cannot be there. Services vary according to client need and may include transportation, coordination of services and appointments, assessments, advocacy, companionship and emergency contact services.

### **Chore Services**

Provide assistance with heavier housekeeping or routine home maintenance tasks such as snow removal, lawn mowing, yard work, wall washing, changing storm windows and minor home repairs.

## **Emergency Response System/Telephone Reassurance**

An emergency response system assists older and disabled persons to call for help in an emergency by using a home alert unit. The unit transmits a signal that sets a response plan into action. Telephone reassurance provides regular phone contact to isolated homebound persons to ensure their well-being and to provide social support.

## **Energy Assistance Program**

Provides financial assistance to eligible persons to pay for fuel or heating bills. Eligibility is based on income, assets and family size.

## **Faith in Action Programs**

Provide non-professional volunteer assistance through partnerships with local faith communities. Services may include transportation, shopping, friendly visiting, yard work, household chores, mail management, meal preparation, respite care, telephone reassurance, referral, etc. Programs do not generally charge fees for their services, but may provide a suggested fee schedule for a particular service and encourage participants and families to give a donation.

## **Food Shelves**

Provide food and other grocery items to low income people or those in an emergency or crisis situation.

## **Food Support Program**

Provides assistance in the form of a debit card for purchasing food items in a grocery store. Persons must meet income and asset guidelines to be eligible for this program.

## **Friendly Visiting**

Offers regular in-home visits to isolated or homebound older adults to provide companionship and socialization.

## **Grocery Delivery**

Available to persons that have difficulty shopping for themselves. A delivery fee is usually charged.

## **Health Insurance Counseling**

Assists older adults and their families understand their medical bills, Medicare, supplemental insurance policies and long-term care insurance. Trained counselors can assist with tracking and/or appealing claims, completing application forms for government programs and providing assistance comparing health insurance options. They can also assist with Medicare Part D plan research/enrollment and in identifying other programs that may help with prescription drug costs.

## **Home Health Care**

Consists of a variety of services that assist people to remain in their own homes. It may include home health aide (provides personal care such as bathing and grooming), personal care attendant, homemaker (provides home management services such as laundry, housekeeping or meal preparation), chore service (provides heavier housekeeping or home routine home maintenance such as mowing, snow removal, yard work, wall washing, changing storm windows, or minor repairs), respite care (provides short-term care to enable those caring for a loved one in their home to get a break or time away), or other at home services.

## **Homemaker Services**

Provide assistance with general household activities, which may include light housekeeping, laundry, meal planning and preparation, assistance with money management, performing essential errands and shopping.

## **Hospice**

Coordinates care and services to assist persons who are terminally ill and their loved ones. Hospice can be provided in one's home, a hospital or nursing home or a freestanding hospice center.

### **Living at Home/Block Nurse Program**

Assists older adults who reside within a defined geographic area, to live independently and safely by providing affordable, in-home services and volunteer support. In-home services include homemaker/home health aides, skilled nursing, post hospital care, long-term illness management, medication management and nutrition and exercise education. Volunteers provide friendly visiting, chore help, transportation, shopping assistance, help with managing mail, telephone reassurance, peer counseling and caregiver support.

### **Loan Locker/Closet**

Provides the use of low-tech equipment such as toilet seat risers, shower seats, wheel chairs and walkers to help persons maintain their independence.

### **Long Term Care Consultation**

Local county agency staff can provide information about community services and matches those services to an individual's needs and preferences. A public health nurse and/or social worker conduct an assessment to determine a person's general health, ability to take care of routine daily activities, home environment, social needs and family support. Recommendations are made about service options that meet identified needs, how much they will cost and ways to pay for services.

### **Long Term Care Options Counseling**

Options counselors offer information and assistance to consumers and their family members about options that are available to meet their long term care needs. Consumers and family members receive assistance in setting goals, making choices and planning for in-home services in keeping with their own individual strengths, needs and resources.

### **Meals-On-Wheels**

Nutritionally balanced meals delivered to homebound older adults who are unable to regularly or adequately prepare their own meals. Special diets are often available.

## **MinnesotaHelp.info®**

The Minnesota Board on Aging developed the website, [www.MinnesotaHelp.info](http://www.MinnesotaHelp.info), to provide individuals, their families and caregivers personalized assistance to find and access services.

### **Palliative Care**

Palliative care is the medical specialty focused on relief of the pain and other symptoms of serious illness. The goal is to prevent and ease suffering and to offer patients and their families the best possible quality of life. Palliative care is appropriate at any point in a serious or life-threatening illness. It is not dependant on prognosis. It can be provided at the same time as curative and life-prolonging treatment.

### **Parish Nursing**

Parish Nursing will vary from church to church depending on the needs of the parishioners, the resources available, and the nurse's area of expertise. Examples of services offered could be health counseling, health resource referral and health education.

### **Peer Counseling**

Provides trained older adult volunteers to help and support other older adults who are coping with loss, grief, loneliness, isolation, depression and/or caregiving issues.

### **Respite Care**

Provides short-term care to enable those caring for a loved one in their home to get a break for rest and relaxation, or time away to do errands. Respite Care may be provided in the home through a formal home care agency or an informal volunteer program, in a day care setting or via a short-term institutional placement.

### **Reverse Mortgage**

Reverse Mortgages enable older homeowners (62 and over) to borrow against the equity in their home, without having to sell their home, give up title or make a monthly payment. Cash advances from this federally regulated loan are considered "tax-free" income and do not affect Social Security or Medicare benefits. Reverse mortgages provide older adults the personal and financial independence to live

a more comfortable retirement in their own homes.

### **Senior Dining/Congregate Dining**

Nutritionally balanced meals are served to older adults in a group setting. Special diets are available. Social and volunteer opportunities, as well as informational and educational programs are often part of the senior dining program. Meals are usually subsidized with federal and state funds. Persons age 60 and over, and their spouse, donate toward the cost of the meal.

### **Support Groups**

Provide mutual support and education for persons dealing with common concerns.

### **Transportation Programs**

Provide van, bus or volunteer driver rides to various locations. Rides may be provided for medical appointments, personal business, shopping, visits to senior centers, congregate dining, etc.

## **WHAT KIND OF HOUSING OPTIONS DO I HAVE?**

When it comes time to look for alternative housing arrangements, there are a wide variety of options available. Consumers should be aware that the term “assisted living” is widely used and includes a variety of residential alternatives.

### **Adult Foster Care**

Adult Foster Care is a home that provides sleeping accommodations and services for one to five adults and is licensed by the Minnesota Department of Human Services. The rooms may be private or shared and the dining areas, bathrooms and other spaces are shared family style. Adult foster care homes can offer a wide array of services.

### **Assisted Living**

In Minnesota, assisted living is a service concept not a specific type of housing. It usually refers to housing that has services available.

Adult foster care, board and lodge, market rate and subsidized rentals may all offer services. Check with the property manager for details.

### **Board and Lodge**

Board and Lodge vary greatly in size, some resemble small homes and others are more like apartment buildings. They are licensed by the Minnesota Department of Health (or local health department). Board and lodges provide sleeping accommodations and meals to five or more adults for a period of one week or more. They offer private or shared rooms with a private or attached bathroom. There are common areas for dining and other activities. Many offer a variety of supportive services (housekeeping or laundry) or home care services (assistance with bathing or medication administration) to residents.

### **Boarding Care**

Boarding Care homes are licensed by the Minnesota Department of Health and are homes for persons needing minimal nursing care. They provide personal or custodial care and related services for five or more adults or people with disabilities. They have private or shared rooms with a private or attached bathroom. There are common areas for dining and for other activities.

### **Condominium**

Residents of condos directly own real estate, because they own a particular unit in a building or development. Residents also have a share in and a right to use common areas within the structure. Monthly payment to an association for expenses incurred in maintaining the common areas is normally required.

### **Cooperatives**

Residents of co-ops do not own a specific unit in the building or development, but own shares of a cooperative housing corporation that owns the building and all the units. Residents are shareholders in the whole building. Residents lease an apartment or unit from the corporation of which they are a shareholder. For more information visit: [www.coophousing.org](http://www.coophousing.org).

## **Market Rate**

Market Rate rentals are housing establishments that have no government subsidy. The real estate market determines the rent level. Some market rate rentals offer a broad range of services, including meals, housekeeping and transportation.

## **Nursing Home**

Nursing homes are long-term care facilities that offer a full array of personal, dietary, therapeutic, social, spiritual, recreational and nursing services to residents.

## **Subsidized Rental**

Subsidized rental buildings serve low-income individuals. There are established by Housing and Urban Development (HUD) and vary with each county. They are owned by private or non-profit organizations and their construction and operations have been financed with federal and state resources. For more information visit: [www.hud.gov](http://www.hud.gov).

## **HOW DO I PAY FOR SERVICES?**

When purchasing services, a combination of the following funding sources may be used.

### **County Human Services**

County Human Services is the access point for many county, state and federal programs such as Food Stamps, Medicare Savings Programs, Medicaid, waived programs, vulnerable adult reporting and adult foster care. Many of these programs have income and asset limits that must be met in order to qualify.

### **Consumer Directed Community Supports**

This program gives older adults and their family caregivers greater control, flexibility, independence and responsibility over the services they receive which enable them to continue living at home.

### **Group Residential Housing**

Funding available to supplement basic room and board costs for Homes Plus/adult foster care or board and lodging facilities based

on income eligibility.

### **Long-Term Care Insurance**

Provides benefits for prescribed long-term care, which can include nursing home, assisted living and/or home health care services. Most policies have a variety of features and do not restrict coverage to nursing homes. Consumers should look for a policy that is tailored to their needs and individual situations.

### **Long Term Care Partnership**

The Minnesota Long Term Care Partnership is a public/private arrangement between long-term care insurers and Minnesota's Medical Assistance program. It enables Minnesota residents who purchase certain long-term care insurance policies to have more of their assets protected if they later need the State to help pay for their long-term care. Learn more at: [www.mnltpartnership.org](http://www.mnltpartnership.org).

### **Medical Assistance (MA)/Medicaid**

A federal program that assists low-income individuals pay for medical, in-home, hospital and/or nursing home costs. Individuals must meet income and asset limits to qualify.

### **Medicare**

A federal health insurance program for persons age 65 and over and persons with disabilities. Part A is hospital insurance, Part B is medical insurance (doctor and clinic visits) and Part D is prescription drug insurance. The premiums for Medicare are typically deducted from Social Security payments. Deductibles and co-payments are the enrollee's responsibility. There are Medicare Savings Programs for those who meet certain income and asset limitations. Medicare Advantage Plans are also available in many areas of the country.

### **Medicare Savings Programs**

The Qualified Medicare Beneficiary (QMB) program assists persons at or below the poverty level to pay the cost of Medicare premiums, deductibles and coinsurance. The Specified Low Income Medicare Beneficiary (SLMB) program assists persons whose incomes are slightly higher than the poverty level to pay the cost of their Medicare Part B premium. The Qualified Individual 1 (QI-1) program provides

the same benefits as SLMB; however, the income standards are higher. Individuals must meet income and asset limits to qualify for either of these programs.

### **Medicare Supplemental Insurance**

Insurance available to people who are enrolled in Medicare. Supplemental policies are a) Basic, Extended Basic or Select plans, which are individually purchased from insurance companies on the open market; or b) plans provided by employers for retirees sold through groups. Policies cover most or all of the co-payment and deductibles associated with Medicare. Some companies are now offering new policy options H, I and J in Minnesota. These new policies have varying degrees of coverage.

### **Medicare Advantage Plans**

Medicare Advantage Plans are health plan options that are part of the Medicare Program. If you join one of these plans, you generally get all your Medicare-covered health care through that plan. This coverage can include prescription drug coverage. These plans may include extra benefits and have lower co-payments than in Original Medicare. However, you may have to see doctors that belong to the plan or go to certain hospitals to receive services.

### **Private Pay**

Individuals purchase services with their own funds.

### **Supplemental Security Income (SSI)**

A supplemental income source for persons over the age of 65, blind or disabled. Individuals eligible for SSI may also qualify for other programs such as Food Stamps and Medical Assistance.

### **Waivered Services**

The Alternative Care Grant and Elderly Waiver Program provide community services to persons who are at risk of nursing home placement and meet specific financial guidelines.

# HOW CAN I BE MORE INVOLVED IN MY COMMUNITY?

There are many exciting opportunities for you to become active in your community. The following identifies several options:

## Active Service

Participating on work groups, committees and other assignments (most are time limited), where individuals' skills, experience and support will help shape services for older adults in the future.

## Education

Opportunities for older adults to enhance their knowledge are available throughout the region in a variety of settings.

## Elderhostel

An educational opportunity for persons 55 and older offered at many universities and colleges. Typically professional educators teach weeklong courses and the group of hostellers stay on campus.

## Senior Centers/Clubs

Provide opportunities for older adults through a variety of recreational, educational and informational programming. Some senior centers also sponsor direct services such as congregate dining, volunteer programs, and tax assistance.

## Senior Companion Program

A volunteer program that provides a stipend. Volunteers befriend older adults who need support when family members cannot be there and provide a regular presence to people who are isolated.

## Senior Employment Programs

Provide training, counseling and employment opportunities to older people with limited income and assets. Programs often provide job training and support with the goal of moving individuals into the regular job market.

## **Volunteer Opportunities**

Many organizations offer opportunities for meaningful volunteer work. Programs may provide training, supervision and support to the volunteer who wants to lend a hand to others. Reimbursement for mileage, meals and other expenses may be provided.

## **WHAT HELPS ME PROTECT MY RIGHTS?**

In Minnesota your rights are protected by the law. The following describe advocacy and legal means to assist you.

### **Durable Power of Attorney**

A written authorization for someone to handle property or financial matters for you that continues beyond your incapacity.

### **Conservatorship**

A court appointed conservator is responsible to ensure that the financial needs and property matters of a vulnerable adult, who would otherwise be in danger of receiving inadequate care and/or supervision, are being met.

### **Guardianship**

A court appointed guardian is responsible to handle the health care matters of a vulnerable adult, who would otherwise be in danger of receiving inadequate or unwanted care.

### **Legal Services**

Attorneys and paralegals are available to resolve legal matters by providing legal education, information and advice, making referrals and representing the client in legal proceedings. Legal services are free and targeted to low-income older persons. Some of the issues addressed by Legal Services include public benefits, unemployment, tenant/landlord problems, discrimination, veteran benefits, consumer protection, etc.

### **Minnesota Health Care Directive**

A legal document that allows an adult to state his/her wishes for health care in the event of incapacity and the inability to make

decisions. Sometimes known as a living will, the health care directive does not need to be prepared by a lawyer, only witnessed. A proxy can be named to make decisions on one's behalf. Copies of the completed document should be distributed to appropriate people and health care providers.

### Ombudsman Services

The Office of Ombudsman for Long-term Care serves as an impartial third party who assists in resolving complaints about nursing homes, long term care residential facilities, home care agencies and hospitals. Issues can include safety, health care quality, patient rights, government benefits and other disputes or concerns.

### Power of Attorney

Written authorization for someone to handle property or financial matters for you.

### Vulnerable Adult/Adult Protection Services

Minnesota law protects adults who are vulnerable to maltreatment. Vulnerable Adult/Adult Protection Services investigate alleged abuse, neglect, exploitation or abandonment. Suspected maltreatment should be reported to the common entry point, which is typically the county Department of Human Services.

