



Crawford County
Council on Aging, Inc.
200 S. Spring St.
Bucyrus, Ohio 44820

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1-800-589-7853

Hours:
8:30 a.m.-5:00 p.m.
Monday-Friday

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Senior Tidings

Crawford County Council on Aging, Inc.

July 2008

Special Edition...Outreach Information

This Special Edition of our monthly newsletter is designed to provide a description of the many services available for persons 60 and older, along with the information on how to access the programs available.

Older Americans Act (OAA)....

The year 1965 was a hallmark year for legislation affecting older Americans. Medicaid, Medicare, and the **Older Americans Act (OAA)** had their legislative beginnings in this year. These programs, devoted to improving the quality of life of older adults, dramatically enhanced health, nutrition, and social services for America's seniors.

What is the Older Americans Act? The federal Older Americans Act is the foundation of Ohio's aging network, which includes the Ohio Department of Aging, area agencies on aging, senior centers, services providers and others. The Act supports nutrition programs, home-and community-based services, caregiver support, long-term care ombudsman programs and senior employment programs.

Why is the Older Americans Act important? The Older Americans Act became law on July 14, 1965 and created the U.S. Administration on Aging. It authorized grants to States for community planning and service programs as well as for research, demonstration and training projects in the field of aging. It also authorized grants to Area Agencies on Aging for local needs identification, planning, and funding of services, including but not limited to nutrition programs in the community, as well as, for those who are homebound; programs which serve Native American elders; services targeted at low-income minority elders; health promotion and disease prevention activities; in-home services for frail elders, and those services which protect the rights of older persons such as the long term care ombudsman program.

Who is eligible to receive Older Americans Act services? Typically, any Ohioan age 60 or older, or any Ohioan who serves as a caregiver for an older Ohioan, is eligible for OAA services. However, due to limited funding, area agencies on aging service providers give priority for services to low-income, minority

and rural elders.

What Home-and Community-Based Services are provided by OAA and related state and local funds?

- Nutrition programs and services, including congregate and home-delivered meals, nutrition education and nutrition consultation (more than 8.6 million meals served annually).

66% of Home-delivered consumers depend on this service to provide one-half or more of their daily food intake.

- Personal care, homemaker, adult day and chore services.

77% of Homemaker consumers report annual incomes under \$15,000.

- Case management and care coordination programs
- Outreach services and education programs
- Information and referral about prescription drugs, in-home services and housing options, etc.
- Transportation and escort services for medical visits, meals, shopping and other essential errands (more than 1.4 million trips annually).

70% of Transportation consumers use the service to get to a doctor or health care provider.

- Home maintenance and repair
- Disaster services.
- Recreation, wellness and other preventive health programs

Can consumers of OAA Services contribute to the cost of their care? Consumers and their families are encouraged to make donations to help cover the cost of the services they receive. Ohio consumers contribute more than \$7.5 million annually. However, consumers are not required to contribute to or share the cost of services and will not be denied services if they choose not to contribute.



History of Crawford County Council on Aging....

In 1973, a committee gathered with county-wide representation organized for the purpose of studying the needs of the elderly in Crawford County, and for the purpose of seeking ways to address those needs.

In 1974, the committee on aging for Crawford County was incorporated as the Crawford County Council on Aging, and was awarded grants under the OAA to program services for the elderly of the county.

In 1978, the Board of Trustees established a modest senior center in a purchased and renovated older building in the downtown business district in the city of Bucyrus. This center became a focal point for the provision of services to the elderly.

February 18, 1984, the senior center was destroyed by an extensive fire. After the fire, the Board of Trustees unanimously voted not to renovate the old center building, because the size of the facility no longer accommodated the variety of activities in operation, for the growing number of people using the senior center.

The Board voted to seek funding to build a new facility and in late 1984, the land for the new site was purchased at our current location. The breaking of the ground and building began in late summer of 1985. The Senior Center opened for business on March 1st, 1986. This facility continues to house the business offices, services of the Council on Aging, and also serves as a senior center providing social-recreational services for older adults.

These services are administered and operated out of the multipurpose senior center located at 200 S. Spring St., Bucyrus.

Council on Aging Services....

Nutrition Program: Nutrition services offered through the Older Americans Act are available to all Americans 60 years of age or older, however, service priority is give to frail, homebound, or isolated older adults.

The purpose of Ohio's nutrition program for older adults is three-fold:

1. To offer nutrition services, along with other supportive services, enabling older Ohioans to remain in their own homes and, for those who are able, to continue participating in their communities.
2. To provide nutritionally adequate, safe and appetizing meals, &
3. To address issues associated with nutritional vulnerability, such as lack of information about proper nutrition, poor health, isolation, and lack of transportation.

Home Delivered Meal:

Who is eligible? The person is at least sixty years of age and meets one of the following criteria:

- a. The person is unable to prepare his/her own meals;
- b. The person is unable to participate in a congregate nutrition program because of physical or emotional difficulties; and
- c. The person lacks another meal support service in the home or the community.

A hot nutritious meal is delivered 5 days a week within the city limits of Bucyrus, Crestline, and Galion. Frozen, microwaveable meals for the week are delivered on Mondays. Low sodium and diabetic substitutes are available.

Congregate Meal: A hot meal, catered by our own staff, is served in a congenial atmosphere designed to promote socialization and sustain and improve participants' health, through safe and nu-

tritious meals served in a group setting. Meals are served Monday through Friday in Bucyrus and Galion at the following locations: The ***Bucyrus site*** is located at the Senior Center, 200 S. Spring Street. The ***Galion site*** is located at the Galion Golden Age Club, 301 South Market Street.

Homemaker & Personal Care: Homemaker service is designed to enable participants to achieve and maintain clean, safe, and healthy environments. Homemaking and personal care services are provided to senior citizens in their homes. The Personal Care Aides are trained to do personal care, such as bathing, grooming, and dressing. They do light housekeeping, laundry, and limited errands.

Chore services: Provides minor help at home, such as washing walls, washing windows, inside & outside (ground level only), etc.

Transportation:

Who is eligible? Crawford County Council on Aging provides transportation for anyone in Crawford County. CCCOA can transport anyone from a location within Crawford County to a destination within Crawford County. Our vehicles are equipped to accommodate handicap individuals; all vans are labeled as "PUBLIC TRANSIT" and our drivers are professionally trained and required to wear photo I.D. badges.

When are services available? Service is available from 6:00 am to 5:00 pm, Monday through Friday with limited Saturday and holiday services.

Are out-of-county medical appointments ever scheduled? Yes. Transportation is available for passengers 60 years and older to out-of-county medical appointments as follows:

- ⇒ Marion on Tuesdays
- ⇒ Mansfield on Wednesdays
- ⇒ Columbus on Thursdays

Where will the van take me? Rides are usually given to and from services necessary for maintaining independent living, such as medical appointments, nutrition (meal sites), public benefits assistance, grocery stores, banks, laundry facilities, etc. Vans are equipped with wheelchair lifts, and drivers are trained in wheelchair management.

What does it cost to ride? A fare is collected each time a passenger boards the van. Passengers must have the exact fare. Drivers can not make change. The cost of a fare is as follows:

- \$ Passengers 60 years of age and older are not required to pay a fare, but are encouraged to make a donation.
- \$ Disabled passengers ride one way anywhere in Crawford County for 50 cents. Proof of disability is required.
- \$ Trip within the same city is \$1.00 each way.
- \$ Trip from city to city within the county is \$1.50 each way.

How are trips scheduled? Requests for trips can be made no sooner than thirty days in advance, but must be made at least 24 hours in advance. Your request will be coordinated with others to serve as many persons as possible. We recommend you call as soon as possible. Reservations are made on a first come, first served basis.

To request a trip, call 419-562-3050 or 1-800-589-7853, or come to the Council on Aging office at 200 S. Spring St., Bucyrus, OH. You will be asked to give required pertinent personal information and trip information including the exact address of your destination.

Will I receive help getting on & off the van? Drivers are permitted to assist (take the passenger's arm and provide minimal support) passengers from the main entrance door of the trip's origin to the main entrance door of the destination. Drivers are prohibited from entering the passenger's home or any private residence.

When will the van pick me up? When you make your reservation the scheduler will give you a time the van will arrive to pick you up. The van may arrive as early as 15 minutes before the scheduled pick up time or as late as 15 minutes after the scheduled pick up time, so you must plan accordingly. The driver will come to the main entrance door and wait no longer than 5 minutes past the scheduled pick up time. If you are not at the main entrance door by five minutes after the scheduled pick up time, the driver will leave.

Information & Referral: The purpose of this service is to assist older adults with identifying and locating available and appropriate community resources that will address their unmet needs, while assisting older adults in accessing benefits for which they may be eligible.

What types of Information & Referral is available?

- Prescription Assistance, including re-evaluation of Medicare Drug Plans during open enrollment
- Assistance filling out applications
- Living Wills, Durable Power of Attorney for Health Care, Do-Not-Resituate, Organ Donation
- Medicare/Medicaid counseling
- Referrals: Home repair, legal, home-based needs, adult protective services, etc.
- Assistance applying for public benefits, i.e. food stamps, medical benefits, HEAP, etc.

How can I receive the Information & Referral that I or my family may need? Information can be accessed by phone, office visit, in-home visit, mail or via e-mail at coa@rroho.com.

All services are provided on a donation bases and without discrimination on the basis of race, color, national origin, religion, sex, disability, or Vietnam-era veteran status.

Community/Out-of-County Service Organizations

➤ Adult Protective Services:

Ohio laws require county Departments of Job and Family Services to investigate reported abuse of people age 60 and older. The Department of Aging and the aging network actively supports these agencies in this mission to protect older Ohioans from physical, sexual, emotional and financial abuse or neglect.

How do I Report Elder Abuse! If you suspect an older person is being abused, contact *Department of Job and Family Services* (419-562-0015). When you call, be ready to give the elder's name, address, contact information and details about why you are concerned. You may be asked for your name and contact information, but most agencies will honor your request to remain anonymous. Remember, authorities cannot investigate it if they don't know about it!

➤ Advance Health Care Directives:

There are two types of legal documents to indicate a person's instructions for end-of-life health care. One type outlines the kind of medical attention desired, and the other names another person who can make sure these wishes are carried out.

1. Living Will—A living will is a document that details a person's wishes about medical care at the end of his or her life in the event the person becomes incapacitated and is unable to provide instructions. The living will can direct that the process of dying should not be prolonged, and that comfort should be maintained while an illness takes a natural course.

2. Health Care Proxy—(also called "Health Care Power of Attorney" or "Advance Directive") This document allows a person to name someone as a personal representative (the "health care proxy") and gives that person the authority to carry out

the dying person's wishes, as outlined in the *Living Will*.

Do Not Resuscitate Order ("DNR")—This instructs medical personnel not to use CPR if the person stops breathing and his heart stops beating.

Values History—Call it a "get-to-know-you-better" document. It explains a person's views on life, pain, spiritual beliefs and death in ways that can help the *health care proxy* interpret those wishes. It is a helpful document to have because every possible medical situation cannot be foreseen.

Will—Another legal document everyone needs which describes how money and property is to be distributed after death. All documents are available at the Council on Aging.

➤ Benefit Bank:

What is the Benefit Bank (TBB)? TBB is a *free* service that offers a one-stop application process for benefits such as food stamps, Home Energy Assistance Program, Medical Benefits, etc., making it easier, and faster for you to access the programs you need to be healthy and secure.

Where can you go to receive help? Trained counselors based at the Council on Aging (419-562-3050 or 1-800-589-7853) will lead 60+, low-income individuals through TBB software program and public benefits for which they are eligible. This service will help to eliminate the initial office visit made with Jobs & Family Services.

➤ Dental Assistance:

What is OPTIONS? **OPTIONS (Ohio Partnership To Improve Oral health through access to Needed Services)** is a program that links people in need with dentists who have volunteered to treat approved patients for reduced fees. It's a program

offered by the Ohio Dental Association with financial assistance from the Ohio Department of Health.

Who is eligible for care through OPTIONS? People with a low household income, few resources and no dental insurance or Medicaid are eligible. OPTIONS patients are primarily adults; many are the “working poor” or elderly living on a fixed income. Patients with very low incomes and special health care needs may qualify for greater discounts.

How does OPTIONS work? A patient calls a toll-free telephone number, 1-888-765-6789, to obtain an application. The completed application and proof of income are returned to a referral coordinator who determines eligibility. Many patients are referred to other community resources if they are not eligible for OPTIONS. A patient who is eligible for OPTIONS is matched to a nearby participating dentist. More than 900 dentist are currently enrolled as OPTIONS providers. Referral coordinators work with patients to ensure follow-through with dental care.

What types of dental services are provided? Each dentist decides what treatment is needed and determines the fee and payment arrangements. Services may include an exam, X-rays, cleaning, fluoride treatment, sealants, fillings, extractions, dentures or partials.

You can call toll-free, 1-888-765-6789 to receive an application or talk to a regional OPTIONS referral coordinator or you may contact the Council on Aging for an application.

Golden Buckeye Card Program:

More than two million Ohioans are eligible for the Golden Buckeye card, honored at 20,000 businesses statewide. Golden Buckeye cardholders have saved an estimated \$2 billion since 1976.

How do I get a card? Ohio residents who hold current Ohio Driver Licenses or State ID cards automatically receive a Golden Buckeye card in the month of their 60th birthday. Individuals who do not have a current license or State ID, as well as, people under age 60 who are eligible due to disability, or who otherwise do not receive their card automatically, may apply for a card at most public libraries and senior centers. Due to ID, age and disability (when appropriate) verification requirements, you cannot apply for a Golden Buckeye online or by phone.

How do I get a replacement card? If your Golden Buckeye Card has been lost, stolen or damaged, call 1-866-301-6446 to request a replacement.

Where do I use the card? Most participating merchants display the Golden Buckeye logo on their door, in their window or at the checkout. Look for it wherever you shop. If you don't see it, ask if the business offers a discount for older customers. Businesses that honor the Golden Buckeye card do so voluntarily and choose the savings they offer. Some offer a percentage off a total purchase. Others offer special deals on certain products. Be sure to ask and offer your feedback to help the business create the best savings for their customers.

Prescription Drug Savings: The Golden Buckeye card now includes the Ohio's Best Rx prescription drug discount program. Best Rx lowers the cost of prescriptions for Ohio residents who do not have drug insurance coverage for all drugs. Savings average 30-40 percent on prescriptions at more than 2,300 participating pharmacies. Any Ohio resident age 60 or older is eligible. Regardless of income, and you can access the program immediately using your existing Golden Buckeye card. Call toll-free 1-866-923-7879 or visit www.ohiobestrx.org for more information, to look up drug prices, to find participating pharmacies, and more.

More information can be found on page 11, listed under Golden Buckeye Rx & Ohio's Best Rx card.

➤ **Heating: Energy Assistance Programs**

The Ohio Department of Development (ODOD) sponsors several Energy Assistance Programs to help low-income Ohioans of all ages.

Home Energy Assistance Program (HEAP) helps low-income Ohioans of all ages pay heating bills in the winter. Eligibility: (\$1,489/month income for a single person; \$1,996/month income for a couple). The 2008-2009 HEAP season begins September 1, 2008 and ends on May 31, 2009.

Emergency HEAP assists households that have utilities disconnected, face disconnection, are in need of establishing new service, or have a 10-day supply (or less) of bulk fuel. Eligibility: (\$4,388 maximum for the last three months. The Winter Crisis Program is from November 1 to March 31, 2008.

Percentage of Income Payment Plan (PIPP) is an extended payment plan that requires regulated gas and electric companies to accept payments based on a percentage of household income for qualifying customers.

Your household pays for the cost of heat based *not* on the actual cost of service *but rather as a percent of the household's income*. If you use gas heat, you will pay 10% of your monthly household income to your gas company and 3%-5% (depending on your income) to your electric company. If the same utility provides both services to your household, you will pay 15% of our household income to the one utility.

Eligibility for PIPP: (\$1,225/month income for a single person; \$1,650/month income for a couple). The household must make less than 150% of the Federal Poverty Level (based on the current month income only) and must apply for all energy assistance programs for which it is eligible. You can apply for this program on the HEAP application.

Home Weatherization Assistance Program (HWAP) helps qualifying low-income households reduce energy use, while increasing the comfort of their homes. Services include attic, wall and basement insulation; blower-door-guided air leakage reduction; heating system repairs or replacements; and health and safety testing and inspections. This program is automatic if on HEAP. The Weatherization season begins April 1, and ends March 31.

Summer Crisis Program:

The Summer Crisis Program is designed to help qualified households pay for summer cooling. This program applies to electric utilities only and is available from June 1 through Aug. 31, 2008.

Qualifications:

- Household member must be at least 60 years old and meet the income qualifications for assistance in paying current electric bill; or
- Resident who has a documented medical condition and meets the income qualifications, may also be eligible for an air conditioner and electric bill payment assistance.

Benefits of the Summer Crisis Program:

- ☀ One-time payment assistance of up to \$175.
- ☀ One air conditioner unit per household (for households that have not received an air conditioning unit in the last three years).
- ☀ You *do not* have to be enrolled in PIPP to be eligible for the Summer Crisis Program.
- ☀ You *do not* need a disconnection notice to be eligible for the program.

Eligibility is based on household size and total household income: One person, \$17,150/annual or \$4,288 (last three months).

Call Ohio Heartland Community Action, 351 South St., Galion for an appointment at 1-800-854-4020.

➤ **Hearing Aid Assistance Program:**

The *Hear Now Program* is a national program providing assistance to acquire hearing aids through an application process. Hearing aids are distributed to financially needy persons through a nationwide network of hearing health care professionals who agree to fit identified recipients with donated hearing aids.

The applicant is responsible for the cost of the hearing evaluation and a nominal processing fee to the program. The recipient is also financially responsible for the purchase of batteries and extended warranty coverage for the aids. Once an applicant is approved, the aids are given to the applicant at no additional cost.

An individual must have a documented hearing loss severe enough to warrant the wearing of hearing aids. A current audiogram, no more than 9 months old is needed for the application.

Eligible devices and services include hearing aids, and hearing aid fittings. The HEAR NOW program provides in-the-ear, in-the-canal, behind-the-ear, and body style hearing aids, but completely in-the-canal hearing aids are not available. Applications are not accepted for services or devices which have already been ordered and/or fitted.

The need for financial assistance is based on the household income and assets, the number in the household, expenses and lack of financial resources. The program does not provide assistance if the applicant qualifies for funding through private insurance, government assistance or any other funding options.

Please contact the Council on Aging if you are interested in receiving an application to apply.

For information regarding income guideline fees and eligibility, please call *HEAR NOW* at 1-800-648-4327.

➤ **Housing/Home Repair**

AAA Home Repair Program : The Ohio District 5 Area Agency on Aging provides home repair funds to assist ages 60 and older homeowners.

What is the eligibility requirements? You may be eligible for financial assistance to repair your home if you are the owner/occupant of your home; meet the current income guidelines, be current with your property taxes, & live in Crawford county.

What types of repairs can be done? Roof repair; furnace repair or replacement; plumbing or electrical repair or replacement; structural repair; foundation; floor or wall repair; well, pump, septic repair or replacement; sewer hook-up; accessibility: ramps and enlarge doorways.

How do I request assistance?

1. Call Ohio District 5 Area Agency on Aging at 419-524-4144 or 1-800-860-5799, Website: www.agingnorthcentralohio.org. Provide proof of your income. This can be pay stubs, Social Security benefit statement, or other proof of income.
2. Provide proof that you own the home you occupy.
3. Provide proof that you are current with property taxes.

Rural Development (Home Repair Loans/Grants)

The United States Department of Agriculture Rural Development funds the Rural Development program.

What is the general purpose of the program? The purpose is to improve the living conditions and assist with needed repairs for very low income applicants in rural areas. Loans may be made to modernize the home, to make it safer and more sanitary, or to remove health and safety hazards. When utilizing RH 504 funds, major health or safety hazards should not remain, thus causing the

home to remain uninhabitable.

What types of repairs/installation can be done? Installation or repair of sanitary water and waste disposal systems, including plumbing and fixtures which will meet local Health Department requirements. Energy conservation measures (insulation and combination screen-storm windows and doors) repair or replacement of the heating system or electrical wiring; repair of or provision for structural supports; repair or replacement of the roof, or deteriorated siding; repair or remodel houses to make accessible and usable for persons with disabilities.

What is the eligibility requirements? The dwelling must be located in an area eligible for USDA Rural Development programs. Applicant must own and occupy the home to be repaired and the applicant must meet income requirements.

What is the rates & terms? All RH 504 loans will be 1% interest; loan terms will be for up to 20 years; loans made in combination with grants should be amortized for 20 years; loan limit is \$20,000 outstanding balance; grant limit is \$7,500 lifetime.

For more information, call the USDA Rural Development office in Findlay, Ohio at 419-422-0242 or TTD-1-800-877-8339

➤ **Legal Services:**

Elder Law Program is free, high-quality legal services for eligible older residents of western Ohio through Legal Aid of Western Ohio, Inc. (LAWO).

Legal aid of Western Ohio, Inc. works to protect the rights and interests of people 60 years old or older who face legal issues that affect their quality of life. Attorneys and paralegals provide assistance through a combination of community education, outreach, legal representation and advocacy.

Each year, LAWO serves thousands of elderly Ohioans, including victims of elder abuse and financial exploitation, those facing housing crises

and homelessness, and grandparents raising grandchildren. We do this through a network of offices located throughout a 32-county area of northwest central Ohio. LAWO has offices in Dayton, Defiance, Fremont, Lima, Mansfield, Sandusky, Springfield, and Toledo.

Applicants may contact the Council on Aging to request an application form be submitted (on your behalf) at their web site. An attorney will contact you at the phone number provided within two business days after Legal Aid Line receives your request for help.

If you wish to call yourself, call Legal Aid Line at 1-888-534-1432, from 9:00 a.m.-5:00 p.m., Monday through Friday or visit their website at www.legalaidline.org.

➤ **Medicare Savings Program:**

Medicaid: Medicaid pays for dental bills, prescriptions, medical bills, eyeglasses, and homemaker services. It might pay for all of the bills or just part, it all depends on your income.

Medicaid Eligibility: Monthly income \$556.00 (single) & \$956.00 (married); countable assets of not more than \$1,500 (\$2,250 for a couple).

Medicaid Spend-down: Some seniors & people with disabilities will qualify for full Medicaid, and others will qualify for partial Medicaid, called a *spend-down*. Medicaid deducts from your income amounts you pay for covered medical expenses or health insurance.

Qualified Medicare Beneficiary (QMB): The QMB card is comparable to a **FREE Medicare Supplement policy**. It pays for the deductibles and co-insurance expenses that are not paid by Medicare, as well as, the premium for Medicare part B (\$96.40).

QMB Eligibility: An individual must have Medicare part A (whether premium-free or through enrollment and payment of a monthly premium),

countable income not more than 100 percent of the Federal Poverty Level (FPL); \$867/month (single) & \$1,167/month (couple), and countable assets of not more than \$4,000 (\$6,000 for a couple).

QMB Benefits: Benefits are available in the first month after eligibility is determined. The benefits are an entitlement, which means that each person who applies for QMB and is found eligible receives the benefit.

Specified Low-Income Medicare Beneficiary (SLMB):

Eligibility: Like a QMB, a Specified Low-Income Medicare Beneficiary (SLMB) must also have Medicare Part A, countable income between 100 percent and 120 percent of the FPL; \$1,040/month (single) & \$1,400 (couple).

SLMB Benefit: The benefit consists of coverage of the Medicare Part B premium only (\$96.40/month in 2008). Unlike a QMB, an SLMB may receive benefits for three months prior to application, if he or she was eligible during those months. SLMB benefits, like those of QMB, are an entitlement.

Qualified Individual (QI):

Eligibility: Like QMBs and SLMBs, a Qualified Individual (QI) must have Medicare Part A, an income between 120 and 135 percent of the FPL \$1,170/month (single) and \$1,575/month (couple).

QI Benefit: As with an SLMB, the benefit is payment of the Medicare Part B premium, and benefits may be awarded up to three months retroactively. The QI comes from a block grant to states; if your client is found to be eligible after the state's money has run out, he or she cannot get benefits.

Food Stamps: You may be eligible for assistance with groceries through the Ohio Food Stamp program. Contact the Department of Job & Family Services at 419-562-0015 for more information about eligibility.

Food Stamp eligibility: Monthly income \$1,107.00 (single) & \$1,484.00 (couple); and countable assets

of not more than \$3,000 for a single elderly person only (\$3,000 for a couple).

Supplemental Security Income (SSI): This is a federal program, administered by the Social Security Administration (SSA), which provides monthly payments to people who are age 65 or older, blind or disabled individuals with low income and few resources.

RSS/SSI Disregard: \$344.00 (Individual); \$516.00 (Couple).

DO NOT COUNT 1st \$20 of SS or other types of unearned income (pension, etc.) **DO NOT COUNT** 1st \$65 and 1/2 of remaining income from work

SSI eligibility: Monthly income \$637.00 (single) or \$956.00 (couple), and countable assets of not more than \$2,000 (single) and \$3,000 (couple). Generally, the amount of a recipient's monthly SSI payment is based on the actual countable income from two months earlier.

The Council on Aging has trained staff available to help with Medicare, Medicaid, and other insurance issues/problems. Staff training is provided by OSHIP (Ohio Senior Health Insurance Information Program).

➤ Prescriptions:

Medicare's Prescription Drug Coverage:

What is Medicare prescription drug coverage? Medicare prescription drug coverage is insurance that covers both brand-name and generic prescription drugs at participating pharmacies in your area. Medicare prescription drug coverage provides protection for people who have very high drug costs or unexpected prescription drug bills in the future.

Who can get Medicare prescription drug coverage? Everyone with Medicare is eligible for this coverage, regardless of income and resources, health status, or current prescription expenses.

When can I get Medicare prescription drug coverage? You may sign up when you first become eligible for Medicare (three months before the month you turn age 65, until three months after you turn age 65). If you get Medicare due to a disability, you can join from three months before to three months after your 25th month of cash disability payments. If you don't sign up when you are first eligible, your next opportunity to join will be from November 15, 2008 to December 31, 2008.

How does Medicare prescription drug coverage work? Your decision about Medicare prescription drug coverage depends on the kind of health care coverage you have now. There are two ways to get Medicare prescription drug coverage. You can join a Medicare prescription drug plan or you can join a Medicare Advantage Plan or other Medicare Health Plans that offer drug coverage.

Whatever plan you choose, Medicare drug coverage will help you by covering brand-name and generic drugs at pharmacies that are convenient for you.

Like other insurance, if you join, generally you will pay a monthly premium which varies by plan, and a yearly deductible. You will also pay a part of the cost of your prescriptions, including a co-payment or coinsurance. Costs will vary depending on which drug plan you choose. Some plans may offer more coverage and additional drugs for a higher monthly premium. If you have limited income and resources, and you qualify for extra help, you may not have to pay a premium or deductible. You can apply or get more information about the extra help by calling Social Security at 1-800-772-1213 (TTY 1-800-325-0778) or by visiting www.socialsecurity.gov on the web.

Why should I get Medicare prescription drug coverage? Medicare prescription drug coverage provides greater peace of mind by protecting you from unexpected drug expenses. Even if you don't use a lot of prescription drugs now, you should still consider joining. As we age, most people need prescription drugs to stay healthy. For most people, joining now

means protection from unexpected prescription drug bills in the future.

What if I have limited income and resources? There is extra help for people with limited income and resources. If you qualify for extra help, Medicare will pay for almost all of your prescription drug costs. You can apply or get more information about the extra help by calling Social Security at 1-800-772-1213 (TTY 1-800-325-0778) or www.socialsecurity.gov on the web.

Prescription Savings Programs: Prescription medicines are provided thru the pharmaceutical industry **free of charge**, at a fixed rate or at significant discounts. These programs are designed to help patients who might not otherwise have access to necessary medicines.

Each pharmaceutical company determines eligibility for its **Patient Assistance Programs**. Criteria and the application processes vary. Basic eligibility criteria generally involve income requirements, family size, and status of insurance coverage for prescription drugs.

If you are currently enrolled in a Medicare PDP (Prescription Drug Plan), some companies will still accept your application even though an individual already has prescription drug coverage.

If you would like more information on this program, contact the Council on Aging and ask for the Information & Referral Department.

Golden Buckeye Rx & Ohio's Best Rx: Effective July 1, 2007, Ohio's two prescription discount card programs, **Golden Buckeye Rx** and **Ohio's Best Rx**, merged to bring better savings and efficiencies to participants of both programs. The Golden Buckeye Rx discount program became part of Ohio's Best Rx prescription discount program and is administered by the Department of Aging.

Ohio's Best Rx prescription drug discount program lowers the cost of prescriptions for Ohio residents who have no drug insurance coverage. Any Ohio resident age 60 or older is eligible, regardless of income. Also eligible are Ohio adults age 18-59 with an income under 300 percent of the federal poverty level (\$2,553 per month for an individual, \$3,423 for a family of two). Saving average 30-40 percent on prescriptions at participating Ohio pharmacies.

Patient Advocate Foundation Co-Pay Relief:

PAF Co-Pay Relief (CPF) provides direct financial assistance to qualified patients, assisting them with prescription drug co-payments their insurance requires. The program offers personal service to all patients through the use of CPF call counselors. These counselors assist patients throughout the entire application process, screening for eligibility by collecting financial and medical information from everyone who calls to apply for the Program. Upon approval, payments are made to the doctor, pharmacy, and/or the patient directly.

PAF Co-Pay Relief assists patients diagnosed with:

Autoimmune Disorders, Breast Cancer, Colon Cancer, Diabetes, Kidney Cancer, Lung Cancer, Lymphoma, Prostate Cancer, Sarcoma, Macular Degeneration, Secondary issue as a result of cancer treatment. Patient Advocate Foundation Co-Pay Relief, 1-866-512-3861.

➤ Social Security Representative:

A representative from the Mansfield Social Security office is available from 10:00a.m.-1:00p.m., on the second Wednesday of each month to answer questions and to process Social Security applications. Walk-in appointments only.

Having trouble reaching a live person to talk with at the Social Security Office?

☎ Mansfield office, 419-522-8425; or

☎ Marion office, 740-389-3140.

This will hopefully eliminate having to wait to talk with a representative through the toll free number.

Social Security Website: www.socialsecurity.gov

What can you do online? You can also apply for Social Security retirement/spouse's benefits, Social Security disability benefits & apply for extra help with your Medicare prescription drug costs online. You can also see if you qualify for benefits & estimate your future benefits online.

If you get benefits you can change your address or telephone number, get a replacement Medicare card, request a Proof of Income letter, get a Form 1099-1042S (Social Security Benefit Statement, and/or get a password.

If you have a password you can also check your information and benefits, change your address or telephone number, and start or change your direct deposit.

➤ Telephone Assistance:

Telephone assistance programs provide a discount on your monthly bill and/or provide a reduction in installation/connection fees. Eligibility may be determined based on your income or participation in other assistance programs.

1. Lifeline Plans: Lifeline provides you with a discount to your monthly charges for your primary home phone line, even if it's a cell phone.

Participants must be enrolled in one of the following programs: Food Stamps; Medicaid; Supplemental Security Income (SSI or SSDI); Federal Public Housing Assistance/Section 8; Home Energy Assistance Program; Disability assistance; Ohio Works First; Household income at or below 150 percent of poverty level; National School Free Lunch Program).

What types of benefits do you receive from Lifeline?

Monthly discount of basic service charge (discount varies by company); installation charges waived; special payment arrangements available for past due regulated charges (\$25.00 to reestablish service—remaining balance over 6 months); waiver of deposit when customer elects toll blocking; free toll blocking, free blocking of 900/976-like calls; call waiting available.

What are Lifeline restrictions? Monthly discount available for only one line per principle place of residence; optional features are prohibited unless there is a medical or safety need.

2. Link-Up: Link-Up provides a reduction in the connection charges and/or a deferred payment plan for service connection charges.

Consumers must be currently enrolled in one of the following: Medicaid; Food stamps; Supplemental Security Income (SSI); Federal public housing assistance/ Sec. 8; Home Energy Assistance Programs; Ohio Works First; National School Free Lunch Program; Household income at or below 135 percent poverty level.

What types of benefits do you receive from Link-Up?

One half of installation charges waived up to \$30.00 (whichever is less) & waiver of interest on deferred payment plan of no more than \$200.00.

What are Link-Up restrictions? Only applies to a single telephone line; only applies at principle place of residence; you may only receive the reduction once unless you change residencies.

3. Service Connection Assistance (SCA): The state of Ohio offers the *Service Connection Assistance (SCA)* program, which provides increased assistance with installation and connection charges. Some local telephone companies also offer their own company-sponsored telephone assistance programs. Consumers must be enrolled in one of the following programs: Medicaid; Food stamps; Supplemental Security Income (SSI); Federal Public Housing Assistance/ Sec. 8; Home Energy Assis-

tance Programs.

What are SCA Benefits? Installation charges waived up to \$60.00 & waiver of deposit.

What are SCA restrictions? Waiver of installation charges available for only one line per principle place of residence; waiver of installation charges only applicable once in 12 months at same address.

How do I apply for one or more of these programs?

Please contact your local telephone service provider to apply for participation in any of these programs.

What do I do if I'm facing disconnection? If you receive a disconnection notice, you should contact your local telephone company to make payment arrangements. Many telephone companies have "assistance programs" that discount basic telephone service for those who qualify. The Office of the Ohio Consumer's Counsel (OCC) also is available to assist residential consumers facing disconnection at 1-877-PICKOCC.

What do I do if I can't pay my long-distance bills and local services?

Telephone customers who cannot pay their long-distance charges **can** stay connected to their local telephone service. The Public Utilities Commission of Ohio established a policy (effective February 13, 1997) that protects consumers from disconnection of local service, even if long-distance charges are owed, as long as local service is paid in an appropriate and timely manner.

Telephone Reassurance:

What is telephone reassurance? Telephone reassurance is regular telephone contact between isolated or homebound elderly persons and volunteers to insure continued well-being and to provide social contact. The contacts may be initiated by either the elderly person or by volunteers. If the participant does not call or answer as arranged, a visit to the house is made by a neighbor, policeman, nurse

or other person.

Who can I call to set up telephone contact?

The service offered by **CONTACT Crawford County** provides a daily phone call to the homebound. The Council on Aging provides information regarding the Telephone Reassurance program. Also, information is available regarding *Medical Alert Response Buttons*, for individuals who wish to have immediate, automatic dialing of emergency numbers.

➤ **Taxes:**

Homestead Exemption- Property Tax Relief:

What is the homestead exemption? The homestead exemption allows senior citizens and permanently and totally disabled Ohioans to reduce their property tax burden by shielding some of the market value of their home from taxation.

Who qualifies for the homestead exemption? Any Ohio resident homeowner who:

1. Is at least 65 years old or turn 65 in the year they apply.
2. Is totally and permanently disabled as of Jan 1st of the year they apply, as certified by a licensed physician or psychologist, or state or federal agency;
3. Is the surviving spouse of a person who was receiving the previous homestead exemption at the time of death and where the surviving spouse was at least 59 years old on the date of death.

How do I apply and what's the deadline? Applications for the Homestead Exemption are to be filed with the county auditor's office of the county in which the property is located. Call 419-562-7941 to request an application. The application may be filed from Jan. 8th, 2008 thru June 2nd, 2008.

Will I have to apply every year to receive the homestead exemption? No. However, if your circumstances change and you no longer qualify for the homestead exemption, you must notify the county auditor by the first Monday in June.

Volunteer Income Tax Assistance (VITA):

What is VITA? VITA is a service sponsored by the Internal Revenue service, which begins in February of each year and runs through the tax season. This year the VITA team consisted of 12 trained volunteers who were certified by the IRS in helping county residents with their tax returns. A total of 736 residents of Crawford County received assistance with their Federal, state, and local income tax.

➤ **Vision:**

American Foundation for the Blind:

The *American Foundation for the Blind* (AFB) has launched the AFB Senior Site (<http://www.afb.org/seniorsite>), designed for seniors losing their vision, their families, and the professionals who serve them. The site is rich with information including photos, videos, articles, and resource links to enhance the independence of older people beginning to experience vision loss.

Seniors EyeCare Program:

The *Seniors EyeCare Program* ensures that every senior has access to medical eye care and promotes annual, dilated eye exams.

The Seniors EyeCare Program is designed for people who: (1) Are U.S citizens or legal residents (2) Are age 65 and older (3) Have not seen an ophthalmologist in three or more years (4) Do not have eye care insurance through an HMO or the VA. Call the toll-free helpline at 1-800-222-EYES (3937).

Ohio Telephone Reader: Telephone reading service for the visually impaired– you can hear information from newspapers from large and small cities from all over Ohio, Radio Reading Service and TV schedules, and other publications.

There is no charge to become a subscriber!

Subscribe by calling VOICE corps reading service at 614/274-7650.

The Ohio Telephone Reader....Try it out now!

Here's how....

- 1.** For a 3-minute demonstration, dial 1-888-333-8181.
- 2.** Select a Region (southeast, northeast, central, etc.)
- 3.** Enter Test Code 5555.
- 4.** Listen to the menu and make your choice.
- 5.** When listening to an article, press 5 to hear a list of the browsing options.

The Ohio District 5 Area Agency on Aging, Inc.....

The Ohio District 5 Area Agency on Aging, Inc. is a private, non-profit program designated by the State of Ohio to carry out the *Older Americans Act* as enacted by the Federal Government in 1965, in the nine counties of PSA 5, including Crawford County.

The Area Agency serves as an advocate and focal point for fostering the development of a comprehensive and coordinated service system to serve older individuals.

This system is designated to ensure that older persons have available a variety of services in their communities to help them remain in independent living, as long as possible. Services funded by the Older American Act and other senior

services are available to any person sixty or more years of age. Block Grant Funds are received through the Ohio Department of Aging.

The following programs are administered by Ohio District 5 Area Agency on Aging, Inc. :

PASSPORT Home Care Program:

What is PASSPORT? A long-term care program of coordinated in-home healthcare services to enable a frail elderly person to remain at home.

Why PASSPORT? It promotes maximum client independence and is an alternative to nursing home care. It lightens the taxpayer burden of government supported long-term care.

Who is eligible? Eligibility is based on the following:

- An individual must be 60+ years of age.
- Need hands-on assistance to perform daily activities to live independently.
- Must meet Medicaid income and asset eligibility criteria.
- Be able to be maintained safely at home at no more than 60% of nursing home costs.
- Agree personally and also have physician agreement to the developed plan of care.

What services are available?

Personal care; homemaker, home-delivered meals, medical transportation, adult day service, minor home modifications, home medical equipment, independent living assistance, social work/counseling, nutrition consultation & case management.

How do I access PASSPORT?

For more information regarding the PASSPORT Program, contact our local Area Agency on Aging at 1-800-860-5799 or (419) 524-4144. After a referral is received by the Area Agency on Aging, Inc.

(AAA) Consumer Assistance Unit, a face-to-face assessment will be scheduled regarding client's needs and program eligibility will be determined. Enrollment requires completion of paperwork and ongoing case monitoring. Referrals can be made by anyone by calling the AAA and asking for the Consumer Assistance Unit.

What are the misconceptions about PASSPORT?

A common concern for elderly homeowners is that they will lose their house by receiving PASSPORT. This is **NOT TRUE!**

Another concern is that PASSPORT clients lose their power to choose, this is **not true**. Clients choose the scope and the provider of services when options are available.

Finally, some are concerned that clients will be at too great a risk by receiving in-home services outside of a healthcare facility. The majority of PASSPORT clients are extremely satisfied with what PASSPORT does for them, enabling them to remain at home.

Care Choice Ohio: Care Choice Ohio is a statewide assistance program administered for our local area by the District 5 Area Agency on Aging.

Care Choice Ohio's consultants will perform **FREE in-home evaluations** of your long-term care options. Their consultants are nurses, social workers and other professionals trained to meet with families or individuals. They will help you assess your needs and available services, discuss eligibility requirements and financial resources required, and create a plan for you.

Planning ahead for future long-term health care needs can avoid stress for yourself and your family, ensure that your own personal choices are observed, and that your financial resources are put to their best use. In-home and community-based care opens the door to a variety of choices and complex decisions. Care Choice Ohio helps you plan for the future.

The cost of long-term services varies widely and figuring out how to pay for care can be very confusing. Medicare coverage for long-term care is very limited, and private insurance policies vary in coverage levels, costs and period of time covered.

A Care Choice Ohio professional can help you to determine what services are appropriate, available and affordable.

For more information regarding Care Choice Ohio, contact our local Area Agency on Aging at 1-800-860-5799 or (419) 524-4144.

Long Term Care Ombudsman Program: This program provides a voice for the concerns of consumers of Long Term Care, whether the care is provided in a consumer's private home, or in an institution such as a nursing home or adult care facility.

Consumers of long term care which include nursing home residents, adult day care facility residents and home care recipients, plus friends and families, who may have concerns about the quality of care that is being given. For various reasons they may feel unable or afraid to resolve these concerns on their own.

The Long Term Care Ombudsman Program seeks to identify, verify, and resolve any complaints concerning quality of life, both in the community and in institutions such as nursing homes and adult day care facilities.

Anyone may file a complaint. Call or write the *Long Term Care Ombudsman Program, 780 Park Avenue West, P.O. Box 1978, Mansfield, Ohio, 44901*, (419) 526-6565 or 1-800-686-1639.

Community Care Coordination Program: This program locates, activates and coordinates a variety of home-care and other services needed by frail elderly persons aged 60 and older who are at "high risk" of entering a nursing home regardless

of income or assets. For further information about these or other programs contact: Ohio District 5, Area Agency on Aging, Inc., 780 Park Avenue West, P.O. Box 1978, Mansfield, Ohio, 44901, (419) 524-4144 or 1-800-860-5799.

Residential State Supplement Program (RSS): The RSS Program provides a cash supplement to qualified low-income, persons 18 years of age or older, blind or disabled, allowing them to live in home-like arrangements in their own communities.

This program is designed for persons who need some help taking care of day-to-day activities, but do not need 24-hour nursing care. The RSS cash assistance, together with the individual's personal income, pays for this cost-effective alternative living arrangement for individuals who would otherwise be institutionalized.

The following services are offered to an individual who qualifies for RSS:

* A cash supplement is added to the resident's monthly income. The resident keeps a small amount for personal needs and pays the rest for room, board, and care.

* Accommodations (e.g. room and board, housekeeping, and laundry).

* Personal Care Assistance (e.g. assistance with bathing, eating, and dressing).

* Supervision with medications.

* Medicaid coverage for health care costs (e.g. doctor's visits and prescriptions).

For more information regarding the RSS Program, contact our local Area Agency on Aging at 1-800-860-5799 or (419) 524-4144.

Senior Citizens Day.... Crawford County Fair



The Crawford County Council on Aging, Heartland, and the Crawford County Fair Board will again be sponsoring "*Senior Citizens Day*" at the Crawford County Fair on Thursday, July 17th, 2008.

This special day will be loaded with entertainment, lunch, informational booths, door prizes, and much more. Entertainment will begin at 10:00 a.m., arranged by CCCOA & Heartland of Bucyrus. Lunch, provided by Heartland of Bucyrus, will be served at noon in the Youth Building. Door prizes will be awarded after lunch (you must be present to win).

Senior Citizen admission into the fair grounds will cost \$1.00. Lunch will be *free* of charge, but as in previous years, a ticket is needed to reserve a seat and a box lunch.

Tickets can be picked up at the Council on Aging, 200 S. Spring St., Bucyrus. In an attempt to eliminate waiting at the door, all tickets must be picked up at the Senior Center before Thursday, July 17th.

If you're unable to pick up your ticket, please send a self-addressed stamped envelope to: *Senior Fair Tickets, 200 S. Spring St., P.O. Box 166, Bucyrus, OH 44820.*

Only Crawford County residents 60 years of age and older with a ticket will be guaranteed a seat and a lunch.

For anyone in need of transportation, please make reservations for a ride at the same time your fair ticket reservations are made. Transportation will be provided based on vehicle availability. The deadline to schedule a ride is Friday, July 11th.

