A Message from the Director of the Bluegrass Area Agency on Aging and Independent Living

The Bluegrass Area Agency on Aging & Independent Living (BGAAA&IL) is pleased to provide you with this new edition of the Pathways Guide for Older Adults in the Bluegrass Area. BGAAA&IL is proud to participate in the production of this valuable guide that is distributed throughout Anderson, Bourbon, Boyle, Clark, Estill, Fayette, Franklin, Garrard, Harrison, Jessamine, Lincoln, Madison, Mercer, Nicholas, Powell, Scott and Woodford Counties. It is a comprehensive resource containing reliable information on the wealth of services and resources available to assist older adults, adults with disabilities, their families and caregivers. It provides the information needed to give you “front door” access to find the necessary services and supports to meet an individual’s long-term care needs.

The BGAAA&IL is grateful to our community advertising partners who, through their support of the Pathways Guide, made it possible for us to produce this valuable resource at no cost to consumers. We hope you and your family find the information in this Resource Guide useful in meeting your needs. Many in the past decade have found it to be a valuable aid for caregiving and for long-term care planning.

Sincerely,

Rhonda Davis
Director
27 Living Will Directive Form

CRISIS, MENTAL HEALTH & CAREGIVER SUPPORT SERVICES

29 Protection Against Scam Artists: Helpful Numbers
29 Caregiver’s Bill of Rights

30 Social Services and Emergency Assistance
  30 Crisis Intervention
  30 Emergency Shelter
  30 Emergency Food and Clothing
  31 Indigent Health Care
  32 Utilities Assistance

32 Companionship
  32 Telephone Reassurance
  32 Pet Companionship
  32 Birthday/Anniversary Greetings
  32 Bereavement/Widow Support

33 Family Support Services/ Mental Health Counseling
  34 Professional Care Managers

34 Geriatric Assessment
35 Adult Day Services and Respite Care
  35 Adult Day Services/Respite

36 Alzheimer’s Disease
36 Caregiver Support and Resources
  36 Family Caregiver Support Program
  37 Caregiver Resources
  37 Grandparents/Relatives
  Raising Grandchildren

38 Dementia Checklist

SOCIAL SECURITY, MEDICARE, MEDICAID & MEDICAL INSURANCE

39 Prescription Drug Coverage
40 Social Security and Health Care Insurance
  40 Social Security
  40 Social Security/Medicare Resources
  41 Income Limitations on SS Benefits
  41 Supplemental (SS) Income
  41 Medicare
  42 Patient’s Rights Under Medicare
  42 Medicare for Low Income Beneficiaries

TAKE NOTE

Look for these handy forms and guides throughout the book.
**Important Documents Checklist**

Use this checklist to keep track of your key papers. Gather them together (or make note of their location) and place in a safety deposit box, or give to a trusted family member who can retrieve them in an emergency.

**Insurance**
- Medicare card
- Secondary health
- Life
- Special care
- Long Term Care
- Catastrophic Illness
- Auto
- Home

**Life Events**
- Birth certificate
- Burial plot
- Funeral arrangements
- Immigration/naturalization papers
- Marriage/divorce papers
- Military papers
- Social Security card

**Financial**
- Bank notes
- Bank savings accounts
- Bonds
- Broker name/phone
- Certificates of deposit
- Checking account
- Credit card list
- IRAs
- Mortgage papers
- Mutual funds
- Safety deposit key/combination
- Stock certificates
- Tax records

---

**Pathways - Information for Older Adults**

**Counties served by The Bluegrass Area Agency on Aging & Independent Living**
About This Guide

This directory is the most comprehensive listing and explanation of providers and services who cater to the needs of mature adults. It is designed to work for YOU! It takes up little shelf space, yet ties together in an “at your fingertips” format all the services, programs and products most needed by older adults. Information contained herein has been supplied by the organizations and facilities. While the information has been thoroughly cross-referenced and phone verified as of December, 2010, Senior Impact Publications, L.L.C. and the Bluegrass Area Agency on Aging and Independent Living assume no responsibility for omissions or errors. We welcome all updates and corrections.

This easy-to-use handbook of services for senior citizens is most helpful for:

- Medicare HMO member benefit
- Medicare Consumers
- Family Caregivers
- Physicians
- Medical Service Providers
- Eldercare Attorneys
- Financial Planners
- Human Resource Directors
- Home Health Care Nurses and Aides
- Nursing Home Personnel
- Ministers and Clergy
- Hospital Discharge Planners
- Caseworkers
- Medical Equipment Suppliers
- Managers of Retirement Housing
- Retailers Offering Products or Services Used Primarily by Senior Citizens
- Therapists

The Guide is available while supplies last at the following locations:
- Bluegrass Area Agency on Aging and Independent Living
- Local Citizens’ Centers
- At select advertisers offices.
Advertisers are listed in bold in the index and at the beginning of each tabbed section.

© Senior Impact Publications, L.L.C.
January, 2011
All rights reserved.
An Area Agency on Aging (AAA) is a public or non-profit agency designated by the state to address the needs and concerns of all older adults at the local level. A “AAA” is a generic term. AAA’s were established under the Older Americans Act (OAA) in 1973 to respond to the needs of Americans aged 60 and over in every local community. The services available through AAA's fall into five broad categories:

• Information and access services,
• Community-based services,
• In-home services,
• Housing, and
• Elder rights.

Within each category a range of programs is available.

—National Directory for Eldercare Information and Referral,
National Association of Area Agencies on Aging

Handy forms and guides in this section:

Tips for Caregiving .......................... 5
“Aging” Websites ............................... 8

Advertisers who offer services that pertain to this section:

Bluegrass Area Agency on Aging &
Independent Living ................. Back Cover

Caregiver Tip

It is important to note that the body disposes of drugs differently as it ages, causing a person to become more sensitive. Make sure you know:

• The name of all your drugs (generic and trade). Ask your pharmacist or doctor all about what you are taking.
• How many times a day and when to take the medication. Should you take it with or without food?
• What to do if you miss a dose.
• How long you need to take it and if it needs to be refilled.
• Any and all possible side effects and if the drugs interact with any foods, activities or other drugs.
• Any special storage instructions.

Use your prescription medications wisely and make sure you consult with your doctor or pharmacist.
Bluegrass Area Agency on Aging & Independent Living  (859) 269-8021 or 1-866-229-0018
699 PERIMETER DR., LEXINGTON 40517
www.bgadd.org/aging

The Area Agency on Aging is a central point for information about Senior Centers, Adult Day Care, Family Caregiver Support Program, and Homecare services in the 17 counties that comprise the Bluegrass Area Development District. Bluegrass AAA&IL also operates programs serving grandparent caregivers and persons eligible for the Consumer Directed Option (CDO). CDO is a Medicaid waiver program that allows individuals to choose who will provide services as well as how, when and where services will be provided. The Bluegrass AAA&IL can provide information about senior services throughout the state or in other states.

### RESOURCE NUMBERS BY COUNTY

#### Anderson County

**BLUEGRASS COMMUNITY ACTION**

- **PARTNERSHIP** (502) 695-4290 or (800) 456-6571
- **COMPREHENSIVE CARE** (502) 839-7203
- **HEALTH DEPARTMENT** (502) 839-4551
- **LIBRARY** (502) 839-6420
- **SENIOR CENTER** (502) 839-7520

#### Bourbon County

**COMMUNITY ACTION COUNCIL** (859) 233-4600

- **COMPREHENSIVE CARE** (859) 987-6127
- **HEALTH DEPARTMENT** (859) 987-1915
- **LIBRARY** (859) 987-4419
- **SENIOR CENTER** (859) 987-7453

#### Boyle County

**BLUEGRASS COMMUNITY ACTION**

- **PARTNERSHIP** (502) 695-4290 or (800) 456-6571
- **COMPREHENSIVE CARE** (859) 236-2726
- **HEALTH DEPARTMENT** (859) 236-2053
- **LIBRARY** (859) 236-8466
- **SENIOR CENTER** (859) 236-2070

#### Clark County

**FOOTHILLS COMMUNITY ACTION PARTNERSHIP** (859) 624-2046

- **COMPREHENSIVE CARE** (859) 744-2562
- **HEALTH DEPARTMENT** (859) 744-4482
- **LIBRARY** (859) 744-5661
- **SENIOR CENTER** (859) 744-3235

#### Estill County

**FOOTHILLS COMMUNITY ACTION PARTNERSHIP** (859) 624-2046

- **COMPREHENSIVE CARE** (606) 723-5128
- **HEALTH DEPARTMENT** (606) 723-5181
- **LIBRARY** (606) 723-3030
- **SENIOR CENTER** (606) 723-4787

#### Franklin County

**BLUEGRASS COMMUNITY ACTION**

- **PARTNERSHIP** (502) 695-4290 or (800) 456-6571
- **COMPREHENSIVE CARE** (502) 223-2182
- **HEALTH DEPARTMENT** (502) 564-4269
- **LIBRARY** (502) 352-2665
- **SENIOR CENTER** (502) 223-5794

#### Garrard County

**BLUEGRASS COMMUNITY ACTION**

- **PARTNERSHIP** (502) 695-4290 or (800) 456-6571
- **COMPREHENSIVE CARE** (859) 792-2181
- **HEALTH DEPARTMENT** (859) 792-2153
- **LIBRARY** (859) 792-3424
- **SENIOR CENTER** (859) 792-3147

#### Harrison County

**COMMUNITY ACTION COUNCIL** (859) 233-4600

- **COMPREHENSIVE CARE** (859) 234-6940
- **HEALTH DEPARTMENT** (859) 234-2842
- **LIBRARY** (859) 234-4881
- **SENIOR CENTER** (859) 234-5801

#### Jessamine County

**BLUEGRASS COMMUNITY ACTION**

- **PARTNERSHIP** (502) 695-4290 or (800) 456-6571
- **COMPREHENSIVE CARE** (859) 885-6315
- **HEALTH DEPARTMENT** (859) 885-4149
- **LIBRARY** (859) 885-3523
- **SENIOR CENTER** (859) 885-9102

#### Lincoln County

**BLUEGRASS COMMUNITY ACTION**

- **PARTNERSHIP** (502) 695-4290 or (800) 456-6571
- **COMPREHENSIVE CARE** (606) 365-2197
- **HEALTH DEPARTMENT** (606) 365-3106
- **LIBRARY** (606) 365-7513
- **SENIOR CENTER** (606) 365-9016

#### Madison County

**FOOTHILLS COMMUNITY ACTION PARTNERSHIP** (859) 624-2046

- **COMPREHENSIVE CARE** (859) 623-9367
- **HEALTH DEPARTMENT** (859) 626-4241
- **LIBRARY - BEREA** (859) 986-7112
- **LIBRARY - RICHMOND** (859) 623-6704
- **SENIOR CENTER - BEREA** (859) 986-8350
- **SENIOR CENTER - RICHMOND** (859) 623-0474

#### Mercer County

**BLUEGRASS COMMUNITY ACTION**

- **PARTNERSHIP** (502) 695-4290 or (800) 456-6571
- **COMPREHENSIVE CARE** (859) 734-5486
- **HEALTH DEPARTMENT** (859) 734-4522
- **LIBRARY** (859) 734-3680
- **SENIOR CENTER** (859) 734-5185
Fayette County Crisis/Emergency Numbers

**Adult Abuse/Domestic Violence**
- (859) 245-5414 or (800) 752-6200

**Ambulance/Rescue**
- 911

**Child Abuse**
- (859) 245-5258 or (800) 752-6200

**Crisis Intervention/Mental Health**
- (800) 928-8000

**Disaster Assistance**
- Emergency Management (LFUCG) (859) 258-3784

**Fire Department**
- 911

**Humane Society**
- (859) 255-9033

**Poison Center**
- 1-800-222-1222

**Police-Emergencies Only**
- 911

**Rape Crisis**
- (859) 253-2511

**Sheriff’s Office**
- (859) 252-1771

**Spouse Abuse (Bluegrass Domestic Violence Program)**
- (859) 255-9808

**Time**
- (859) 259-2333

**Weather**
- (859) 281-8131

Fayette County Help Numbers

**AIDS Hotline (at the CDC)**
- (800) 232-4636

**Alcoholics Anonymous**
- (859) 225-1212 or (800) 467-8019

**Alzheimer’s Association**
- (859) 266-5283 or (800) 272-3900

**AARP**
- (866) 295-7275 or (888) 687-2277

**American Red Cross**
- (859) 253-1331 or (877) 450-5018

Better Business Bureau
- (859) 259-1008 or (800) 866-6668

Bluegrass Domestic Violence Program
- (859) 255-9808 or (800) 544-2022

Cancer Information Service
- (800) 422-6237

Citizens’ Advocate
- (859) 258-3230

Community Action Council
- **Main St.** (859) 233-4600
- **Georgetown St.** (859) 244-2215
- **Winburn Dr.** (859) 294-5249
- **Cambridge Dr.** (859) 246-1192
- **Buckhorn Dr.** (859) 273-6395

Consumer Protection Hotline
- (888) 432-9257

LexCall
- 311 or (859) 425-2255

Lexington Fair Housing
- (859) 971-8067

Mediation Center of KY
- (859) 246-2664

National Alliance for the Mentally Ill
- Lexington (859) 272-7891 or (800) 928-8000
- Kentucky (502) 245-5284 or (800) 257-5081

Nursing Home Ombudsman Agency
- (17 County Area) (859) 277-9215; (859) 278-6072; (877) 787-0077; or after hours at (800) 752-6200

Operation Read
- (859) 254-9964

Overeaters Anonymous
- (859) 271-4655

Parents and Friends of Lesbians and Gays
- (606) 272-7075

Physicians’ Referral Service
- (800) 633-8100

Salvation Army
- (859) 252-7706

United Way of the Bluegrass 211 Information and Referral Center
- (859) 313-5465 or 211

Utility Complaint Hotline (Public Service Commission)
- (800) 772-4636

Volunteers of America
- (859) 254-3469

### ADDITIONAL REFERRAL RESOURCES

These agencies provide information about local services and resources available to seniors. All either provide or refer for advocacy and counseling, information and referral, health screenings and wellness programs, meals, outreach, social activities and transportation.
Holds regularly scheduled meetings and provides health, advocacy, social, recreation, volunteer and employment opportunities. Insurance, income tax assistance, defensive driving programs, housing option information, prescription drug and consumer discounts, and governmental advocacy are also provided. Also has community service and health education programs.

Office of Aging Services and Disability Support

LEXINGTON-FAYETTE URBAN-COUNTY GOVERNMENT
200 E. MAIN ST., LEXINGTON 40507
http://www.lfucg.com/social_services/aging

Identifies, assesses, and coordinates service needs of elders and individuals with disabilities, including any barriers to their ability to successfully age in place. Also participates in community activities in advocating for rights and policies and funding that can enhance the lives of seniors and individuals with disabilities in the Lexington-Fayette County area. If you see the need for a new service or have ideas on improving existing services, contact the Office of Aging and Independent Living.

The Department of Aging and Independent Living

CABINET FOR HEALTH AND FAMILY SERVICES
275 E. MAIN ST., FLOOR 3 EE, FRANKFORT 40621
http://chfs.ky.gov/dail/

Office designated as the State Unit on Aging charged with administering the Older Americans Act programs through the Area Agencies on Aging in Kentucky. Administers the Homemare, Personal Care Attendant, Adult Day Care, and Alzheimer’s Respite Programs throughout the state, and the Kentucky Family Caregiver Program. Call for information on programs in other states also provided.

Legal Helpline for Older Kentuckians/Access to Justice Foundation

LEXINGTON, KY 40508
1-800-200-3633
http://www.ajfky.org

Free legal advice and assistance for senior citizens (age 60 and over). Older Kentuckians and their caregivers can speak to an attorney about legal issues and can receive information and referral on non-legal matters.

Office of Consumer Protection

OFFICE OF THE ATTORNEY GENERAL,
1024 CAPITAL CENTER DR., STE. 200, FRANKFORT 40601
http://ag.ky.gov/cp

Provides consumer education programs, enforces the Consumer Protection Act and other consumer laws, and reviews consumer complaints. Complaints should be submitted in writing.

Eldercare Locator

http://www.eldercare.gov

Dial this number for the names and phone numbers of the Area Agency on Aging within a desirable location anywhere in the United States. This service is available Monday through Friday, 9:00 A.M. to 8:00 P.M. Be prepared with the county, city, or zip code and a brief description of the problem.

Handicap Parking Permit

FAYETTE COUNTY CLERK
162 EAST MAIN ST., LEXINGTON 40507
www.mvl.ky.gov (forms are also available on this web page)

These permits and/or license plates are available for anyone who has lost the use of a leg or arm, is blind, or has a severe respiratory ailment. A physician must

**“AGING” WEBSITES**

- [www.bgadd.org](http://www.bgadd.org) - Bluegrass Area Agency on Aging
- [www.aarp.org](http://www.aarp.org) - AARP
- [www.aahsa.org](http://www.aahsa.org) - American Assoc. of Homes and Services for the Aging
- [www.alz.org](http://www.alz.org) - The Alzheimer’s Association
- [www.asaging.org](http://www.asaging.org) - American Society of Aging
- [www.aoa.dhhs.gov](http://www.aoa.dhhs.gov) - U.S. Administration on Aging
- [www.dhhs.gov](http://www.dhhs.gov) - U.S. Department of Health and Human Services
- [www.ncoa.org](http://www.ncoa.org) - National Council on Aging
- [www.nsclc.org.](http://www.nsclc.org.) - National Senior Citizens Law Center
- [www.elderhostel.org](http://www.elderhostel.org) - National Elderhostel Office
- [www.senior.com](http://www.senior.com) - SeniorCom
- [www.OlerAdults.net](http://www.OlerAdults.net) - For online version of Pathways and other information for seniors
- [www.seniornet.org](http://www.seniornet.org) - SeniorNet
- [www.spry.org](http://www.spry.org) - Setting Priorities for Retirement Years
- [www.ssa.gov](http://www.ssa.gov) - Social Security Administration
- [www.seniornews.com](http://www.seniornews.com) - Senior News Network
- [www.thirdage.com](http://www.thirdage.com) - Third Age Media
- [www.elderweb.com](http://www.elderweb.com) - Deals with issues of importance to older adults
sign the application form. The permit must be displayed in your car or in the car in which you are riding. You may then park in a regular parking space for an extra two hours or in a handicapped parking space. All handicap placards are free although it is $21.00 for a license plate.

University of Kentucky Sanders-Brown Center on Aging (859) 323-6040
800 S. LIMESTONE ST., 101 SANDERS-BROWN BLDG., LEXINGTON 40536
Provides research, education, and service programs in aging with a strong focus on Alzheimer's Disease research. Educational programs offered to professionals, students, older adults, and their caregivers.

University of Kentucky Eldercare (859) 323-4600
155 SEATON CTR., 1210 UNIVERSITY DR., LEXINGTON 40506
uky.edu/HR/eldercare
UK Elder Care program is offered as a free benefit for UK faculty, staff, retirees, and their spouses and family members who provide care to an older adult family member or friend. An Eldercare specialist will locate resources in any area of Kentucky or the U.S. as often as necessary. Confidential consultation/counseling, support groups, seminars/workshops, among other services are provided as part of UK benefits.

Bluegrass Area National Family Caregiver Support Program (859) 269-8021 or 1-866-229-0018
BLUEGRASS AREA AGENCY ON AGING,
BLUEGRASS AREA DEVELOPMENT DISTRICT OFFICE,
699 PERIMETER DR., LEXINGTON 40517
www.bgadd.org/aging
Information and assistance in locating and obtaining services for caregivers, caregiver counseling, caregiver training, financial assistance with respite care, medical equipment and other supplies.

United Way 2-1-1 Information and Referral
Call Center (859) 313-LINK (5465) or Dial 2-1-1
2480 FORTUNE DR., STE. 250, LEXINGTON 40509
www.uwbg.org
Provides information about health and human services (i.e. food pantries) as well as support groups addressing issues on domestic violence, infectious diseases, specific medical conditions, addictions, bereavement, divorce, family relationships, and more. This is a phone service; no walk-ins please. For complete listing of area support groups please call United Way 2-1-1.

Alzheimer’s Association (859) 266-5283
HELPLINE: 1-800-272-3900
GREATER KENTUCKY & SOUTHERN INDIANA CHAPTER, LEXINGTON REGIONAL OFFICE, 1065 DOVE RUN RD., SUITE 2, LEXINGTON 40502
www.alz.org/kyin
Provides 24-hour Helpline, support groups, the Medic Alert + Safe Return® program, educational materials and programs, and Best Friends Day Center for persons with Alzheimer’s disease or related disorders and their caregivers.

Jewish Family Services (JFS) (859) 269-8244
1050 CHINOE RD., STE. 302, LEXINGTON 40502
www.jewishlexington.org
Services primarily focused on the Central Kentucky Jewish community through referrals to community resources and provision of psychosocial supportive services that include assessments, crisis intervention, case management, advocacy, family life education, as well as educational programming in the community.

Senior Activity Centers/Meals

Senior Activity Centers
Active adults enjoy social, educational and recreational opportunities at these community focal points. A nutritionally balanced noon meal is provided. Reservations required one day in advance and donations are accepted. A broad range of activities are available, including exercise, dancing, games, book clubs, arts and crafts and wellness presentations.

Nutrition Site
The same nutritious noon time meal served at the Senior Centers is provided at some senior housing locations. The Older Americans Act provides funding for this meal for persons 60 and older (reservations are required in advance/donation accepted). Non-seniors can also purchase the meal with an advance reservation.

TAKE NOTE
Senior activity centers offer a wide range of services. Many offer home delivered meal programs, low cost lunches, support groups, transportation services, respite services, information about community resources, social services, counseling, recreational and learning opportunities, exercise classes, and health promotion. Call your local center to find out what services and activities are currently available.

MEALS PROGRAM
Meals on Wheels (859) 276-5391
1530 NICHOLASVILLE RD., LEXINGTON 40503
Service is provided to homebound persons. A home delivered hot noon meal, breakfast, cereal, milk and juice, and supper snack is provided Monday through Friday from 11 A.M. – 1 P.M. Special diets can also be accommodated. Maximum cost is $27/week for regular diet, multiple prices for special diet. Call between 8:30 A.M. – 12:30 P.M., Monday – Friday.
FAYETTE COUNTY CENTERS

Lexington-Fayette Urban County Government (859) 233-0986
BELLE HOUSE SENIOR CENTER, PARKS AND RECREATION
545 SAYRE AVE., LEXINGTON 40508
www.lfucg.com/parks/seniors
Center located at the Bell House Mansion. Recreation and cultural activities for senior adults age 50+. Art classes, arts and crafts, ceramics, water fitness, fitness, card games, piano lessons, bell choir, line dancing, Monday club. Travel is offered for day trips and extended day trips, cost for the travel varies. Hours, Mon.-Fri., 8:30 A.M.-4:30 P.M. This center is located one block from the bus line and is generally accessible.

Black and Williams Neighborhood Center (859) 381-9096
498 GEORGETOWN ST., LEXINGTON 40508
Open to anyone age 60+. Noon lunch; 50¢ donation. Exercise classes, line dancing, bingo, movie days, dominoes, cards, chess, blood pressure monitoring, and other activities. Transportation within service area.

The Dunbar Community Center (859) 258-2445
545 N. UPPER ST., LEXINGTON 40508
Open to anyone age 60+. Lunch with advance notice and registration, donations accepted. Exercise classes, cards, movie days, dominoes, games and other activities. Transportation available within the service area.

Eldercrafter (859) 252-1288
LEXINGTON-FAYETTE URBAN COUNTY GOVT., DEPT OF SOCIAL SVCS.
Arts and crafts, ceramics, cards and community service projects at Black and Williams community center. Hours, M–Th., 10 A.M.-2 P.M., for seniors age 60+.

ANDERSON COUNTY

Anderson County Senior Center (502) 839-7520
160 TOWNSHIP SQ., LAWRENCEBURG 40342

BOURBON COUNTY

Bourbon County Senior Center (859) 987-7453
1 MAIN & BANK ROW, BOX 159, PARIS 40361

BOYLE COUNTY

Boyle County Senior Center (859) 236-2070
TTY: (859) 238-0120
569 JEAN DR, DANVILLE 40422

CLARK COUNTY

Clark County Aging Services (859) 744-3235
PO BOX 151, 32 MEADOW ST., WINCHESTER 40392

ESTILL COUNTY

Estill County Senior Center (606) 723-4787
100 GOLDEN CT., IRVINE 40336

FRANKLIN COUNTY

Franklin County Senior Center (502) 223-5794
202 MEDICAL HEIGHTS DR., FRANKFORT 40601

GARRARD COUNTY

Garrard County Senior Center (859) 792-3147
153 FARR A DR., LANCASTER 40444

HARRISON COUNTY

Harrison County Senior Center (859) 234-5801
216 OLD LAR RD., CYNTHIANA 41031

LEXINGTON-FAYETTE URBAN COUNTY GOVERNMENT
Lexington Senior Citizen Center-Parks and Recreation Programs (859) 278-6072, ext. 301
1530 NICHOLASVILLE RD., LEXINGTON 40503
www.lfucg.com/parks/seniors
Opportunities for recreation and leisure participation in multi-purpose center for senior adults age 50+. Art classes, arts and crafts, ceramics, water fitness, fitness, table tennis, bingo, card games, china painting, and striders. Travel is offered for day trips, cost varies. Located on the bus route, limited transportation may be provided by the Div. of Adult Services. Facility is ADA compliant.

Lexington Striders Walking Club (859) 233-0986
FAYETTE MALL, HARRODSBURG RD., LEXINGTON 40503
Run through the Bell House Senior Center. Members of the club walk (anywhere they want) and record their individual mileage totals by time or distance. Monthly meeting dates are published in monthly newsletter sent from the Bell House and the Lexington Senior Citizen Center. Co-sponsored by the Lexington Medical Society.

Senior Recreational Center (859) 281-5081 or (859) 278-6072
BALLARD GRIFFITH TOWERS, 650 TOWER PLAZA, LEXINGTON 40508
Bingo for residents. Bingo is open to the public. Connie Griffith Manor and Ballard Place are located on a bus line and are accessible to the handicapped.

JESSAMINE COUNTY

Jessamine County Senior Center (859) 885-9102
111 HOOVER DR., NICHOLASVILLE 40356

LINCOLN COUNTY

Lincoln County Senior Center (606) 365-9016
100 SENIOR WAY, STANFORD 40484

MADISON COUNTY

Madison/Berea Senior Center (859) 986-8350
214 W. JEFFERSON ST., BERE 40403

Madison/Richmond Senior Center (859) 623-0474
1215 W. MAIN ST., RICHMOND 40475

LEXINGTON STRIDERS WALKING CLUB
Transportation

Curb to curb transportation requires a rider to be able to walk from house to curb to enter vehicle.

**IMPORTANT**

Routine ambulance transport is not the same as emergency care. If you need emergency care, call 911.

Home to door service assists the rider from the home to the vehicle and through the door of the destination. A person in need of this should call and confirm distance to be carried, number of steps and allowable weight.

Rates cited here are accurate at time of publication, but subject to change.

**Bluegrass Ultra Transit (BUS)**

1-800-456-6571 or (502) 695-4290

111 Professional Ct., Frankfort 40601

Requires three (3) days notice for transportation. Medicaid will pay for individuals who do not have a vehicle. Otherwise there is a minimal cost per mile. Service will transport into Lexington from surrounding areas, but does not originate here.

**Federated Transportation Services**

(859) 233-0066

2308 Frankfort Ct., 40510

**Independent Transportation Network – ITN Bluegrass**

(859) 252-8665

1206 N. Limestone St., Lexington 40505

www.itnbluegrass.org

24/7 automobile transportation program for Central Kentucky elders and visually-impaired adults living in Fayette Co. Transportation is provided by a combination of paid and volunteer drivers. The program is also being developed in Jessamine, Woodford, Bourbon, and Scott Counties. Membership is required.

**Kentucky River Foothills Transportation (KRFDC)**

Foothills Express 1-800-819-7083 or (859) 624-3236

309 Spangler Dr., Richmond 40475

Low cost transportation for Medicaid and non-Medicaid recipients. For Medicaid waiver, call 1-800-245-2826.

**LEXTRAN**

InforMATION (859) 253-4636

OffICE (859) 255-7756

109 West Loudon Ave., Lexington 40508

http://www.lextranonthemove.org

Regular fare: $1.00. Monthly pass: $30. Senior citizen or disability ID card enables one to receive a 50¢ fare or $15 monthly pass. Transfers are free. ID cards are $5. Proof of age or disability is necessary. Hours: 6:00 A.M. - 6:00 P.M., Mon. - Fri.; 8:00 A.M.-4:00 P.M. Sat. - Sun. Call for route information and purchase of cards.

**Medicaid Transportation Vouchers**

(859) 244-2215

Division of Family Support

913 Georgetown St., Lexington 40511

If you have a Medicaid card, it will pay for transportation to the doctor’s office or hospital. If you are in Kentucky Select, call your provider. If you are on a regular Medicaid card, you must call the number here in advance of the appointment to apply for a voucher.

**Rural/Metro Ambulance**

(859) 233-9719, or 1-800-325-0716

1135 Versailles Rd., Lexington 40508

In addition to emergency transportation, they can take a person on a stretcher to a non-emergency medical appointment for $300.70 + $9.80/mile.

**Transportation Vouchers**

(859) 233-4600

Community Action Council

710 W. High St., P.O. Box 11610, Lexington 40576

Provides vouchers for trips on Wheels to and from medical appointments and shopping centers. Must qualify for a Wheels card, have income within 150% of poverty guidelines and be age 60+.

**Some programs provide transportation help for their activities, or help in locating car pools. Included are senior centers, community centers, day care programs, American Cancer Society, Kidney Foundation, VA, The Ability Center and others. Some eye doctors provide transportation to appointments.**
Wheelchair lift equipped mini-buses for those with a disability, which prevents them from riding LexTran. A demand/response system providing door-to-door service. You must fill out an application and be registered with the Red Cross Wheels Office. Disability must be documented by a physician or social service agency. Reservations must be made 24 hours in advance. Operating Monday through Saturday, 6:00 a.m. to 11:30 p.m. and Sunday 6:00 a.m.- 8:00 p.m. $1.60 per one-way trip.

HANDICAPPED PARKING

<table>
<thead>
<tr>
<th>County</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anderson County</td>
<td>(502) 839-5445</td>
</tr>
<tr>
<td>Bourbon County</td>
<td>(859) 987-2142</td>
</tr>
<tr>
<td>Boyle County</td>
<td>(859) 238-1110</td>
</tr>
<tr>
<td>Clark County</td>
<td>(859) 745-0200</td>
</tr>
<tr>
<td>Estill County</td>
<td>(606) 723-5156</td>
</tr>
<tr>
<td>Fayette County</td>
<td>(859) 253-3344</td>
</tr>
<tr>
<td>Franklin County</td>
<td>(502) 875-8702</td>
</tr>
<tr>
<td>Garrard County</td>
<td>(859) 792-3071</td>
</tr>
<tr>
<td>Harrison County</td>
<td>(859) 234-7130</td>
</tr>
<tr>
<td>Jessamine County</td>
<td>(859) 885-4161</td>
</tr>
<tr>
<td>Lincoln County</td>
<td>(606) 365-4570</td>
</tr>
<tr>
<td>Madison County</td>
<td>(859) 624-4706</td>
</tr>
<tr>
<td>Mercer County</td>
<td>(859) 734-6310</td>
</tr>
<tr>
<td>Nicholas County</td>
<td>(859) 289-3730</td>
</tr>
<tr>
<td>Powell County</td>
<td>(606) 663-6444</td>
</tr>
<tr>
<td>Scott County</td>
<td>(502) 863-7875</td>
</tr>
<tr>
<td>Woodford County</td>
<td>(859) 873-3421</td>
</tr>
</tbody>
</table>

Available in your county clerk’s office. You must have a disability form from your physician.

ROUTINE AMBULANCE TRANSPORT

Some people need professional assistance in getting to surgical or therapy sessions, chemo treatments, etc. Private ambulance services are available to meet this need. Always check with your physician/hospital for service.

Independent Ambulance Services

<table>
<thead>
<tr>
<th>Service Provider</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Air Methods Corporation</td>
<td>(859) 288-5220</td>
</tr>
<tr>
<td>Rural Metro Ambulance</td>
<td>(859) 254-4969</td>
</tr>
<tr>
<td>Woodford County Emergency Med</td>
<td>(859) 873-8161</td>
</tr>
<tr>
<td>Georgetown Ambulance Services</td>
<td>(502) 863-7841</td>
</tr>
<tr>
<td>Mercury Ambulance Services</td>
<td>(859) 254-4969</td>
</tr>
<tr>
<td>Woodford County Ambulance</td>
<td>(859) 873-8057</td>
</tr>
<tr>
<td>American Medical Response</td>
<td>(859) 275-1113</td>
</tr>
<tr>
<td>Scott County Ambulance</td>
<td>(502) 863-7840</td>
</tr>
</tbody>
</table>

Most Services Offer:

- 24 hour/7 day service
- Family member or friend can ride along
- Direct billing for Medicare/Medicaid and secondary insurance
- Stretcher service. Not all are wheelchair equipped.

Average Costs (base)

- Rates are usually quoted base cost plus additional charge per mile. Ask for exact quotes for your needs. Ask for all available discounts.
- Most services accept Medicare, Medicaid and other insurance assignment.
- Some services are better than others in explaining and pursuing Medicare covered charges. Know your rights and always shop for best price and terms from at least two services.
- Services will bill Medicare, Medicaid, secondary insurance carriers. **Most will bill patients for charges not covered by Medicare, Medicaid and secondary insurance.**

Medicare’s Definition of Stretcher Acceptable Patient

- Cannot sit up in a wheelchair safely
- Cannot walk with assistance
- Must be bed confined 18 hrs. before and after transport

Medicare Covers:

- Stretcher service to hospital and some out-patient hospital procedures
- Discharge to home or skilled nursing center
- Transport only up to 25 miles

Medicare Does Not Cover:

- Any wheelchair transport
- Transport to doctor’s office
- Transfer from one hospital to another if needed service is available at existing hospital

Medicaid Covers:

- Same services as Medicare plus wheelchair transport with doctor’s prior authorization
- Stretcher service to doctor’s office with doctor’s authorization

CAREGIVER TIP

Stroke is the leading cause of adult disability and the third leading cause of death in the United States. Unfortunately, most people do not know the warning signs of stroke or seek immediate medical attention when they occur. The warning signs of stroke:

- Sudden numbness or weakness in the arm, or leg, especially on one side of the body;
- Sudden confusion or trouble speaking or understanding;
- Sudden trouble seeing in one or both eyes;
- Sudden trouble walking, dizziness, loss of balance or coordination;
- Sudden severe headache with no known cause.
Living Trusts vs. Wills

The Federal Government allows a couple to pass all or a portion of their estate to heirs tax free. These amounts change, so check with your financial advisor for current amounts. This can be accomplished with either a professionally prepared will or a living trust – depending on the circumstances.

Living trusts can be an effective estate planning tool but they are not needed by everyone. Funding a trust means transferring assets such as your home, car or bank accounts into the legal entity (trust) from your own name. Assets then are owned by the trust – not yourself. You or someone you designate then administers the trust as the trustee. If you name yourself as trustee, you still retain total control of those assets in the trust.

Unlike a will, the use of which alone still requires probate at death, a living trust is executed during a person’s lifetime. You can administer your own trust, and upon your death or incapacitation, a named successor trustee will assume management. This prevents probate and/or the need to apply for guardianship or conservatorship. There are both changeable and non-changeable (revocable and non-revocable) trusts, each of which have differing effects on taxes and government benefits.

Any tax deferred accounts, such as an IRA or §401(k), should not be placed in trust. The IRS considers this a taxable distribution and will charge you taxes and a 10% penalty.

Considerations:

<table>
<thead>
<tr>
<th>Living Trust</th>
<th>Simple Will</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can distribute my estate</td>
<td>Can effectively accomplish</td>
</tr>
<tr>
<td>according to my wishes.</td>
<td>the same with joint ownership</td>
</tr>
<tr>
<td></td>
<td>and designation within a will.</td>
</tr>
<tr>
<td>A living trust allows for</td>
<td>There are many strategies</td>
</tr>
<tr>
<td>effective tax planning strategies</td>
<td>which can be used to reduce</td>
</tr>
<tr>
<td>with the maximum level of control.</td>
<td>or eliminate federal and</td>
</tr>
<tr>
<td></td>
<td>state taxes with or without</td>
</tr>
<tr>
<td></td>
<td>a living trust.</td>
</tr>
<tr>
<td>Avoid probate and/or attorney fees</td>
<td>You can hold property in</td>
</tr>
<tr>
<td>associated with probate.</td>
<td>joint names or Payable at</td>
</tr>
<tr>
<td></td>
<td>Death accounts. Assets with</td>
</tr>
<tr>
<td></td>
<td>named beneficiaries also avoid probate.</td>
</tr>
<tr>
<td>Probate is expensive and slow.</td>
<td>It depends on the complexity</td>
</tr>
<tr>
<td>Files are open to the public.</td>
<td>of your estate. Trust</td>
</tr>
<tr>
<td></td>
<td>administration can also be</td>
</tr>
<tr>
<td></td>
<td>expensive, slow, and complex.</td>
</tr>
<tr>
<td></td>
<td>Very few people actually go</td>
</tr>
<tr>
<td></td>
<td>to court to read files.</td>
</tr>
<tr>
<td>No cut-off for creditors to file claims.</td>
<td>No claims can be filed after one</td>
</tr>
<tr>
<td>Avoids probate in each state in which property is owned.</td>
<td>year.</td>
</tr>
<tr>
<td>A named successor trustee</td>
<td>Your will must be validated</td>
</tr>
<tr>
<td>assumes management upon your</td>
<td>by the probate court in each state</td>
</tr>
<tr>
<td>incapacity without the need to</td>
<td>in which you own property.</td>
</tr>
<tr>
<td>petition the court to name a</td>
<td>Provides a safeguard against</td>
</tr>
<tr>
<td>conservator to act for you.</td>
<td>a dishonest heir or trustee.</td>
</tr>
<tr>
<td></td>
<td>Probate court requires strict</td>
</tr>
<tr>
<td></td>
<td>accounting and closely</td>
</tr>
<tr>
<td></td>
<td>supervises estate administration.</td>
</tr>
<tr>
<td>If your life insurance policy is</td>
<td>Life insurance proceeds are</td>
</tr>
<tr>
<td>owned by the trust, and your</td>
<td>not taxable to an individual</td>
</tr>
<tr>
<td>estate is worth more than the</td>
<td>while that individual is</td>
</tr>
<tr>
<td>allowable limit, the trust will</td>
<td>living.</td>
</tr>
<tr>
<td>have to pay taxes on the proceeds.</td>
<td>A Durable Power of Attorney</td>
</tr>
<tr>
<td>Guardianship is avoided in the</td>
<td>can accomplish the same thing</td>
</tr>
<tr>
<td>event of incapacity.</td>
<td>without incurring the expense</td>
</tr>
<tr>
<td></td>
<td>of setting up a Living Trust</td>
</tr>
<tr>
<td></td>
<td>or having to fund it.</td>
</tr>
</tbody>
</table>

Visit us on the web at www.seniorimpact.net for more information on topics of interest to seniors and caregivers. View the Pathways Guide online, learn about events in your area, read about relevant issues currently affecting the senior community, and much more!

You need two documents to help protect your wishes or to assume responsible caregiving for a loved one - a general durable power of attorney (for financial and legal) and a State of Kentucky Living Will Directive (which combines a living will and a durable power of attorney for health care).

Some doctors and hospitals may be reluctant to follow a patient’s living will orders. It’s important to tell your doctor, executor, guardian, family and close friends that you have these documents and where they are located. Make sure all copies are signed and notarized.
Discount Programs

See also Education & Leisure, Utilities Assistance and Hospital Membership Programs.

Many businesses and restaurants offer senior citizen discounts, special shopping hours and incentive programs and/or clubs. Most arts and entertainment events also offer special rates for seniors. All hospital adult membership programs offer discounts on medical and pharmaceutical supplies.

| GENERAL |
| AARP | Membership Information 1-888-687-2277 |
| www.aarp.org |
| AARP card offers those age 50+ discounts on hotel accommodations, restaurants, car rentals, insurance and prescription medications. Free tax advice Feb.–April. |

| FISHING AND HUNTING LICENSES |
| 1-800-858-1549 |
| fw.ky.gov |
| Kentucky residents age 65+ may hunt and fish for an annual $5 fee. Social Security number required. |

| PARKS ADMISSIONS |
| America the Beautiful Land Pass 1-888-ASK-USGS |
| www.nps.gov/fees_passes.htm |
| Good for discounts on federal park services. |
| Kentucky State Parks 1-800-255-7275 |
| www.parks.ky.gov |
| Discount on camping and lodging for those age 62+. |
| National Park Services (513) 684-3262 |
| U.S. Department of Interior – American Senior Pass |
| William Howard Taft Site |
| 2038 Auburn Ave., Cincinnati, OH. 45219 |
| www.nps.gov |
| Free admission to federally operated parks, monuments, historic sites, recreation areas and wildlife refuges after payment of one $10 lifetime fee. |

| Safety and Security |
| AARP Driver Safety 1-888-227-7664 |
| www.aarp.org |
| Classes alert older drivers to changes in traffic, changing physiology, and current rules and regulations. Insurance discounts offered for completing course. |

| TAKE NOTE |
| If you registered with registered with the National Do Not Call Registry, you may need to register again. Registration is only effective for five years. |

Obtainable in person only to those age 62+ in most federally operated recreation sites. May allow 50% discount on boat launching and camping fees. Does not apply to non-federal parks.

**HOMESTEAD EXEMPTION**

Property Valuation Administrator (859) 246-2722
101 E. Vine St., Suite 600, Lexington 40507
http://www.fayettepva.com

Homestead Exemption entitles anyone 65 or over, or 100% disabled, to $33,700 off the assessed value for property tax purposes. Any property owner who becomes 65 years old or over, or is receiving total disability payments from an agent is eligible. You must live in or maintain the home as your primary residence. You must own and maintain the property as of January 1st for the year in which you are eligible. You can turn age 65 anytime during that year. Apply between 8 A.M. – 4:30 P.M., Mon. – Fri. Proof of age is required. Be sure to take your Medicare card, birth certificate, and/or driver’s license to the appointment. You can also print off the form from the above website and mail it with a copy of your proof of age.

**County PVA Offices:**

- **Anderson County** (502) 839-4061
- **Bourbon County** (859) 987-2152
- **Boyle County** (859) 238-1104
- **Clark County** (859) 745-0250
- **Estill County** (606) 723-4569
- **Franklin County** (502) 875-8780
- **Garbard County** (859) 792-3291
- **Harrison County** (859) 234-7133
- **Jessamine County** (859) 654-6055
- **Lincoln County** (606) 365-4550
- **Madison County** (859) 623-5410
- **Mercer County** (859) 734-6330
- **Nicholas County** (859) 289-3735
- **Powell County** (606) 663-4184
- **Scott County** (502) 863-7885
- **Woodford County** (859) 873-4101

**Better Business Bureau of Central Kentucky** (859) 259-1008 or 1-800-866-6668
1460 Newtown Pk., Lexington 40511
www.bluegrass.bbb.org

Provides reliability reports on local and national businesses and charities, as well as information on a wide variety of consumer topics. Complaints about local or national business practices should be in writing or filed on the Internet. Complaint mediation and arbitration services available. Access information 24 hours a day with a touch-tone phone or on the web site. Office hours: Mon. – Fri., 8:30 A.M. – 5:00 P.M.
Bluegrass Crime Stoppers  (859) 253-2020
http://bluegrasscrimestoppers.com/
24-hour hotline to report crimes and info about a crime that you can help resolve, and be rewarded. All calls are anonymous.

Crime Victims Compensation Board  (502) 573-2290
130 BRIGHTON PARK BLVD., FRANKFORT, KY. 40601
www.cvcb.ky.gov
Makes awards for medical (up to $25,000) and funeral expenses (up to $5,000), lost wages, lost support and psychological counseling for innocent victims of crime. Maximum award per claimant is $25,000.

Finances and Estate Planning

CREDIT COUNSELING & FINANCIAL HELP

Consumer Credit Counseling Service of Central Kentucky/Apprisen  1-800-355-2227 or (859) 225-9999
2265 HARRODSBURG ROAD, STE. 303, LEXINGTON 40504
www.cccservices.com
Nonprofit agency offers financial counseling and debt management on unsecured debt, such as credit and medical bills. Program participants consolidate debt into one monthly payment and forgo use of additional credit. Negotiates interest-rates and late payment, fees. Call between 7:30 a.m. and 8:00 p.m. Mon. – Thurs. or 7:30 a.m. – 5:00 p.m. on Fri. to arrange a phone or face to face interview. Additional office locations available in surrounding counties, cities, and states.

Free Credit Report  1-877-322-8228
COMPLETE THE "ANNUAL CREDIT REPORT REQUEST FORM" AND MAIL TO: ANNUAL CREDIT REPORT REQUEST SERVICE,
PO BOX 105283, ATLANTA, GA 30348-5281
www.annualcreditreport.com
Each of the nationwide consumer reporting companies—Equifax, Experian, and TransUnion—is required to provide you with a free copy of your credit report once every 12 months, if you ask for it. It is important to check your credit report for a number of reasons, especially to make sure the information on your report is accurate and to be certain you are not a victim of identity theft. To obtain your report, make your request over the Internet or by calling the toll free number.

Daily Money Management Plus  (859) 312-1258
2132 ROLLINGDALE RD., LEXINGTON 40513
www.dailymmplus.com
Personal business assistance to clients who have difficulty in managing their personal monetary affairs.

My People, LLC  1-866-976-0009
P.O. Box 221647, LOUISVILLE 40252
www.mypeoplellc.com
Serving Fayette and surrounding counties, My People manages the business of daily life. Organization of experts to help with personal financial, legal, and personal needs.

Ridgewood, Ltd.  (859) 233-3056
628 N. BROADWAY, SUITE 203, LEXINGTON 40508
Bonded financial service offering budget planning, bill verification, checkbook balancing and more.

ESTATE PLANNING

Wills and living trusts should be set up by an attorney.

Fayette County Bar Association  (859) 225-8644
LAWYER REFERRAL SERVICE
www.fcba.com
Attorney referral. There are no special discounts associated with this service, so be sure to discuss fees when you first contact the attorney. 8:30 a.m. – 4:30 p.m.

TERMS

Estate Tax
Tax applied by Federal Government to estates over the applicable monetary threshold.

Joint Tenancy
Two or more people own or hold title to an asset with right of survivorship. If held with right of survivorship, probate is avoided until the death of the last joint tenant/spouse. There are pros and cons of joint tenancy which should be discussed with an attorney.

Living Trust
Allows you to transfer ownership of property and assets to a trust which is administered by someone you appoint, including yourself. There are both changeable and non-changeable (revocable and irrevocable) trusts, each of which have differing effects on taxes and government benefits.

Medicaid Trust
A legal document that protects assets if you are confined to a nursing home and will apply for Medicaid.

Probate
Court proceeding which arranges for resolution of all legal and financial matters of the deceased. Title and asset changes are made according to the wishes in a valid will, or according to state directives in the absence of a will. Probate takes an average of nine to 24 months. Fees include attorneys, court, asset appraisals and sometimes bond premiums (5–15% of estate value). Information is public record. Proceedings are required in every state in which property is owned. Ways to avoid probate include joint ownership of all assets such as bank accounts, IRAs, life insurance, and/or house mortgage. These all go into probate, however, upon the death of the second spouse.

Wills and living trusts should be set up by an attorney.

Fayette County Bar Association  (859) 225-8644
LAWYER REFERRAL SERVICE
www.fcba.com
Attorney referral. There are no special discounts associated with this service, so be sure to discuss fees when you first contact the attorney. 8:30 a.m. – 4:30 p.m.

TERMS

Estate Tax
Tax applied by Federal Government to estates over the applicable monetary threshold.

Joint Tenancy
Two or more people own or hold title to an asset with right of survivorship. If held with right of survivorship, probate is avoided until the death of the last joint tenant/spouse. There are pros and cons of joint tenancy which should be discussed with an attorney.

Living Trust
Allows you to transfer ownership of property and assets to a trust which is administered by someone you appoint, including yourself. There are both changeable and non-changeable (revocable and irrevocable) trusts, each of which have differing effects on taxes and government benefits.

Medicaid Trust
A legal document that protects assets if you are confined to a nursing home and will apply for Medicaid.

Probate
Court proceeding which arranges for resolution of all legal and financial matters of the deceased. Title and asset changes are made according to the wishes in a valid will, or according to state directives in the absence of a will. Probate takes an average of nine to 24 months. Fees include attorneys, court, asset appraisals and sometimes bond premiums (5–15% of estate value). Information is public record. Proceedings are required in every state in which property is owned. Ways to avoid probate include joint ownership of all assets such as bank accounts, IRAs, life insurance, and/or house mortgage. These all go into probate, however, upon the death of the second spouse.
**Revocable Living Trust**
A planning tool that replaces a will and avoids probate. Transfers assets to a trust that is administered by a named trustee, which could be yourself. Allows you to pass part or all of your estate to your children tax free. Allows you to designate who will receive your assets and who will manage and distribute them after your death or disability. A successor trustee will assume management without need for legal guardianship. Can be changed or revoked any time.

**Springing Power of Attorney**
A clause in a legal document which deals with an “only if” course of action. (i.e. in the event that I am unable to manage my own financial and general affairs, then…)

**Unlimited Marital Deduction**
No estate taxes are imposed on surviving spouse regardless of size of estate. However, estate tax can be imposed at the time of death of the surviving spouse depending on the size of the estate.

**Will**
A legal document which declares how you want your assets distributed after your death.

**TERMS & INFORMATION RELATING TO THE CARE OF ANOTHER PERSON**

**Advance Directives**
Allows you to express your wishes in advance. Lets physicians and others know what medical treatments are acceptable in the event of terminal illness. Living Will directives supersede the Durable Power of Attorney for Health Care. Advance planning is extremely important for these complex decisions. Consult with your attorney.

**Conservatorship**
Created voluntarily at the request of a physically infirm, but competent, adult to place his property or person under court supervised care.

**Durable General Power of Attorney**
Gives power to another to make legal or financial decisions such as check cashing, banking needs, filling out tax forms, etc. if you are unable to do so. The powers can be narrow or broad. You should not use a form to assign power of attorney, they are often flawed and not legally binding. Use an attorney or call Legal Aid of the Bluegrass, (859) 233-4556.

**Durable Power of Attorney for Health Care**
Gives power to another to make medical decisions if you are unable to do so. It should be used along with a Living Will. Living Wills are extremely limited to life and death medical care. It is an important companion document. A simple form can be obtained by calling (502) 564-8100, ext. 499.

**Guardianship**
Appointed by the court only after a jury trial has been held to determine mental competency based on medical evidence and testimony of a social worker. The person whose competency is in question, the “ward,” is required, if able, to appear in court. The State or an individual may be appointed guardian. The effect of a finding of incompetency is the removal of all of the ward’s adult rights. (The law refers to this as being “disabled”).

**Living Will**
See Advance Directives.

**Patient’s Rights**
Should be prominently posted in the facility. Entitles residents to the highest quality of care with dignity, respect, full information about fees, charges and the right to privacy.

**Representative Payee**
Person designated by the Social Security or Veterans’ Administration to receive benefit checks on behalf of another person. For example, a check for John Smith is paid to Lucy Jones. (Lucy must be able to provide a full accounting of her use of the money on behalf of John if requested to do so). The designation may be altered by requesting a change at the SSA or VA office.

**TAXES**

Many tax returns are filed by, or on behalf of, individuals who are not required to file. If earned income is below a certain level, single individuals and couples age 65+ may not have to file. Some exceptions apply. Call the IRS at 1-800-829-1040.

**Internal Revenue Service 1-800-829-1040**

**TAX COUNSELING FOR THE ELDERLY (TCE)**
**VOLUNTEER INCOME TAX ASSISTANCE (VITA)**

Annual tax counseling services (available late January through April 15) are provided throughout Lexington and surrounding counties. Trained volunteers provide free tax help to senior citizens and low- to moderate-income people. Watch the newspaper or call the IRS or 1-888-AARP-NOW for the site nearest you. Information on TCE and VITA tax preparation sites are available beginning late January. In Fayette and surrounding counties call 2-1-1 for tax preparation assistance.

**Road and Weather Information**

Highway Patrol
1-800-4KYROAD
(1-800-459-7623)
Kentucky Income Tax Assistance
www.revenue.ky.gov
LEXINGTON (502) 564-4581
LOUISVILLE (502) 595-4512

VETERAN SERVICES
Am Vets of Kentucky (502) 566-4426
321 W. MAIN ST., ROOM 318, LOUISVILLE 40202
www.amvetsofky.org
Helps veterans and their families apply for and advocate for benefits and VA hospital services.

How do I get my medals?
If you are due medals for acts of honor and bravery, you can have them issued by sending the request on Standard Form 180, Request Pertaining to Military Records. If you can’t get a copy of Form 180, type or handwrite a request including your full name, signature, branch of service, service ID or Social Security number, dates of service, and a copy of your discharge papers.

All services write to: National Personnel Records Center, 9700 Page Ave., St. Louis, MO 63132-5100
call for all services, (314) 801-0800
or visit veterans.archives.gov

Advocacy, Legal & Self Empowerment
See also Safety and Security, Medical Insurance and Legal Health Care.

ADVOCACY
Consumer Protection Division (502) 696-5389 or 1-888-432-9257
OFFICE OF ATTORNEY GENERAL
CAPITAL ST. 118, 700 CAPITAL AVE., FRANKFORT 40601
www.ag.ky.gov
Responsibly for mediating and investigating consumer complaints and providing consumer education programs. All complaints must be in writing.

CAREGIVER TIP
Adult children are often afraid to interfere in their parents’ financial affairs or parents are frequently sensitive about letting their children “get into their business.” It is important to reexamine all insurance policies that were purchased years ago. The financial consequences could be an extremely unpleasant and unexpected surprise.

DON’T FORGET
Always ask if a senior citizen’s discount is available. You’ve earned it!

Department of Veteran Affairs 1-800-827-1000
VA REGIONAL OFFICE,
321 W. MAIN ST., STE. 390, LOUISVILLE, KY. 40202
www.va.gov

Department of Veterans Affairs Medical Center (859) 233-4511
COOPER DR./LEESTOWN RD., LEXINGTON 40511
Full range of supportive services as well as in-patient and out-patient treatment to eligible veterans for medical, surgical, and psychiatric illnesses; including hospital based, home care, supportive care for terminally ill patients, extended care and nursing home care, in-patient respite program, and inpatient care for patients with dementia or Alzheimer’s disease. Geriatric Program specializes in evaluation, multi-disciplinary treatment and rehabilitation techniques, and education of patient and family.

Vet Center (859) 253-0717
301 EAST VINE ST., SUITE C, LEXINGTON 40507
Readjustment counseling for all combat veterans. Counseling available for male and female veterans who experienced sexual trauma while in the military. Works with the Veterans Administration regarding benefits.

Complaint form may be obtained by calling or writing the office. Senior Citizens’ Workshops on consumer rights of the elderly and how to avoid becoming a victim of fraud are available by contacting the Consumer Protection Division.

Citizen’s Advocate Ombudsman Office (859) 258-3230
1ST FL., GOVERNMENT CENTER, RM., 104,
200 EAST MAIN ST., LEXINGTON 40507
www.lexingtonky.gov
Created in the Urban County Government Charter to provide citizens an ombudsman or independent agent with the government to provide citizens a remedy for grievances towards the Urban County Government, its agencies, or its employees.

IMPORTANT!
Many people have lawyers establish trusts but then do not move assets into them. All assets passed via a will must first pass through probate. Make sure you’ve made provisions to fund your trust.
Kentuckians for Nursing Home Reform
(859) 312-5617
1530 Nicholasville Rd., Lexington 40503
www.kynursinghomereform.org

A non-profit organization dedicated to making a positive difference in the lives of the 23,000 “Forgotten Kentuckians” in nursing homes. They do this by educating the public about the critical need to improve the care of residents in homes. The group also advocates for laws and regulations that will ensure that nursing home residents will be safe and comfortable. Kentuckian for Nursing Home Reform has a newsletter with a wide reaching circulation across the state.

Kentucky State Health Insurance Assistance Program (SHIP) (859) 233-4556 or 1-800-928-4556

Legal Aid of the Bluegrass, 498 Georgetown St., P.O. Box 12947, Lexington 40583-2947
Provides phone information, counseling and education about Medicare and other insurance. Prescription drug discounts and insurance planning.

Federal Information Center 1-800-688-9889
www.usa.gov

Phone prompts provide information on:
#1 Library of recorded messages
#0 To speak to an information specialist

GOVERNMENT INFORMATION

Consumer Protection Division of Attorney General (502) 696-5389
Capital Ste. 118, 700 Capital Ave., Frankfort, Ky. 40601
www.kyattorneygeneral.com
Assists consumers with complaints of unfair, false, misleading or deceptive business practices.

National Do Not Call Registry 1-888-382-1222
www.donotcall.gov

Gives a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint at the website or through the toll-free number. You can register your home or mobile phone for free. Your registration will be effective for five years. If you call the toll-free number, you must call from the phone number you wish to register.

To file a complaint of violation on “No Call” List: call the toll-free number or go to the website. You must know the name of the company or phone number and date of call. Telemarketers who have a prior existing business relationship with you, have received an express request from you to call, those with whom you have an existing debt or contract, those soliciting only donations for charities and those who call your business are exempt from the law.

Access to Justice 1-800-200-3633
Legal Hotline for Older Kentuckians, Lexington, KY
www.ajfky.org
Brief legal advice and referral services, wills, powers of attorney and help with guardianship for those age 60+.

Adult Protective Services (859) 245-7136
Abuse Intake Line: (859) 245-5258 or 1-800-752-6200
Fayette County Office
Cabinet for Health and Family Services, 1165 Centre Pkwy., Suite 180, Lexington 40517
Kentucky law requires you to report suspected cases of adult abuse, neglect, or exploitation. Also report adults if you have a concern about their welfare, safety, or ability to care for themselves.

Fayette County Bar Association (859) 225-8644
Lawyer Referral Service
www.fcba.com
Up to three free referrals to attorneys who are qualified to handle your legal problem. There are no special discounts associated with this service, so be sure to discuss fees when you first contact the attorney. Operated by the Fayette County Bar Association. Call 8:30 A.M. to 4:30 P.M.

Kentucky Department of Public Advocacy (502) 564-8006 or 1-800-372-2988
Law Operations Division, 100 Fair Oaks Ln., Ste. 302, Frankfort 40601
dpa.ky.gov
The Kentucky Dept. of Public Advocacy is responsible for providing legal representation to indigent individuals charged with crimes throughout the Commonwealth. As part of its mission, the department attempts to make clients, and community members in general, aware of their legal rights should they be questioned about or charged with a crime. Both adults and juveniles are eligible to receive public defender services. The advocates are appointed through the court system.

Legal Aid of the Bluegrass (859) 233-4556 or 1-800-928-4556
Intake for Civil Legal Cases 1-800-888-8189
498 Georgetown St., P.O. Box 12947, Lexington 40583
Provides legal counsel in civil cases to persons with low incomes. Coordinates Senior Benefits Counseling Program. If you have problems with Social Security, Medicare / Medicaid, or public benefits that you feel you are entitled to, or other civic matters, contact this office. You pay only court costs when applicable.

Lexington-Fayette Urban County Human Rights Commission (859) 252-4931
162 East Main St., Suite 226, Lexington 40507
www.lfuchrc.org
Handles complaints of discrimination in employment, housing and public accommodations. Individuals age 40+ are covered through the age discrimination in
employment laws of Lexington-Fayette Urban County, the Commonwealth of Kentucky and the United States government. Acts in conjunction with other local agencies and leaders in order to develop harmonious inter-group and inter-racial relations. Acts as a conciliator in controversies arising in these areas. Provides training in a variety of civil and human rights issues such as cultural diversity, disability, fair housing and sexual harassment. Complaints can be filed on the web.

- For counties outside of Fayette, please contact:
  Kentucky Human Rights Commission (502) 595-4024 or 1-800-292-5566
  332 West Broadway, Seventh Fl., Louisville 40202
  www.kchr.ky.gov

Mediation Center of Kentucky (859) 246-2664
177 N. Upper St., Suite 102, Lexington 40507
www.mediationcenterofkentucky.com
  Assistance in resolving disputes outside of the courtroom. A judge may refer you here or you may refer yourself. Fees start at $300 per party, for a 3-hour session. Usually only one session is necessary.

Nursing Home Ombudsman Agency of the Bluegrass (NHOA) (859) 278-6072 ext. 322, (859) 277-9215 or 1-877-787-0077
1530 Nicholasville Rd., Lexington 40503
www.ombuddy.org
  Independent agency looking after the interests of long-term care residents with advocates assigned to each nursing home in the 17-county Bluegrass area. Office has booklets and information sheets available at no cost. These cover a wide range of subjects from evaluating a nursing facility to getting good care once you are admitted. Call for information on any topic related to care in nursing homes, personal care homes, or family care homes.

Department of Insurance (502) 564-3630 or 1-800-595-6053
Office of the Commissioner,
215 West Main St., Frankfort 40601
www.insurance.ky.gov
  The Department of Insurance approves policy forms and rates for health insurance, Medicare supplements, long-term care insurance, automobile insurance, and homeowners insurance. Publishes a consumer’s guide to long-term care insurance and assist consumers in resolving complaints involving insurance companies and insurance agents.

Office of the Ombudsman (502) 564-5497
Cabinet for Health and Family Services,
275 East Main St., 1-E-B, Frankfort 40621
chfs.ky.gov/os/omb/
  Office of the Cabinet for Families and Children and Cabinet for Health Services, which provides citizens with information about, and referral to, appropriate cabinet programs and investigates and works to resolve complaints involving Cabinet programs.

UK College of Law Legal Clinic (859) 257-4692
630 Maxwellton Ct., Lexington 40506
www.uky.edu/law/current_students/clinical_public_interest.html
  Offers free legal assistance on all types of civil matters to low-income seniors. An attorney supervises law students. Call for an appointment.

Legal Aid of the Bluegrass (859) 431-8200 or 1-800-888-8189
104 E. 7th St., Covington, KY 41011
www.lablaw.org
  Handles consumer problems such as utility cut off, Social Security, Medicaid, Medicare, food stamps, unemployment, housing issues such as landlord/tenant and subsidized housing, and family issues such as divorce and grandparent rights. Works closely with nursing home ombudsman. Limited power of attorney and guardianship counseling.

<table>
<thead>
<tr>
<th>LEGAL RECORDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birth and Death Certificates (502) 564-4212</td>
</tr>
<tr>
<td>Bureau of Vital Statistics</td>
</tr>
<tr>
<td>275 E. Main St., Frankfort, KY. 40621</td>
</tr>
<tr>
<td>$10 for birth certificates; $6 for death certificates (plus additional $5.50 charge by phone fee).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Marriage Certificates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anderson County (502) 839-5445</td>
</tr>
<tr>
<td>Bourbon County (859) 987-2142</td>
</tr>
<tr>
<td>Boyle County (859) 238-1110</td>
</tr>
<tr>
<td>Clark County (859) 745-0200</td>
</tr>
<tr>
<td>Estill County (606) 723-5156</td>
</tr>
<tr>
<td>Fayette County (859) 253-3344</td>
</tr>
<tr>
<td>Franklin County (502) 875-8702</td>
</tr>
<tr>
<td>Garrard County (859) 792-3071</td>
</tr>
<tr>
<td>Harrison County (859) 234-7130</td>
</tr>
<tr>
<td>Jessamine County (859) 885-4161</td>
</tr>
<tr>
<td>Lincoln County (606) 365-4570</td>
</tr>
<tr>
<td>Madison County (859) 624-4706</td>
</tr>
<tr>
<td>Mercer County (859) 734-6310</td>
</tr>
<tr>
<td>Nicholas County (859) 289-3730</td>
</tr>
<tr>
<td>Powell County (606) 663-6444</td>
</tr>
<tr>
<td>Scott County (502) 863-7875</td>
</tr>
<tr>
<td>Woodford County (859) 873-3421</td>
</tr>
</tbody>
</table>

Call the county clerk in the county in which the marriage certificate was purchased.
Today's job market respects experience. Companies are hiring older workers as cost-effective solutions to acquiring talent. Studies show that older workers can improve a company's productivity and reduce personnel costs. Older workers account for fewer on-the-job injuries, have excellent attendance records and offer dependability and maturity.

AARP Senior Employment Program (502) 584-0309
Provides temporary job training for those age 55+ with limited financial resources. Clients can sharpen and develop skills while searching for a permanent job.

Goodwill Industries of Kentucky (859) 231-8394
130 W. New Circle Rd., Suite 110, Lexington 40505
Goodwill Industries of Kentucky helps people with disabilities or other disadvantages achieve and maintain employment to gain a better quality of life. Services provided include: Orientation/intake; Controlled work experience; Personal and social adjustment; Job seeking skills training; placement; referral services; vocational counseling; paid work; reports to referral source; follow-up; exit consultation.

Office of Employment and Training
Central Kentucky Job Centers,
1055 Industry Rd., Lexington 40508
Georgetown: 1000 West Main Street (502) 258-3140
(502) 863-2402

RICHMOND: 595 South Keeneland Drive (859) 624-2564
DANVILLE: 121 East Broadway (859) 239-7411
www.ckycareers.com
This state agency offers job placement, referral, customized training, counseling, and assessments.

Community Services Employment Programs
Senior Community Service Employment (859) 277-3983 or 277-3979
National Council on Aging, Urban League of Lexington-Fayette County, 1530 Nicholasville Rd., Lexington 40503

Bluegrass Comm. Action Partnership 1-800-456-6571
111 Professional Court, Frankfort 40601
The Title V Senior Community Services Employment Program is a federally funded employment program for persons age 55 and older who qualify. They can help place you with community service agencies, the job search club, and unsubsidized employment.

Senior Companion Program (502) 695-4290, ext. 261 or 1-800-456-6571
Bluegrass Community Action
111 Professional Ct., Frankfort 40601
Senior companions are people 60 and over who spend 20 hours a week helping the homebound elderly in 10 central Kentucky counties. The Senior Companion is paid a small hourly stipend by this federally funded program. They can help with preparing meals, running errands, escort, and other helpful activities.
Reverse Mortgage Loans

Reverse mortgage loans enable persons age 62+ to get cash (a loan) that is not paid back until you move out of your home, no matter how long that turns out to be. This loan relies only on home equity, so advanced age, low income, and even bad credit (except debt to the Federal Government), does not prevent this loan from going through.

The most popular form of Reverse Mortgage is the Home Equity Conversion Mortgage (HECM) which is the one described here. The HECM loan is done through private lenders who compete for your business, but these loans are backed 100% by the Federal Government through the Department of Housing and Urban Development (HUD).

How Much Can I Borrow?
The chart below gives examples of the amount of money available at an interest rate of 3.97%. The interest rate in the discussion here is variable monthly (a slightly higher, variable yearly rate is also offered); the lower the interest rate, the more money that will be available to the homeowner.

There are several choices for taking the money available; a line of credit, a monthly payment for life ("tenure") for a specified period, or any combination of these methods. Notice that the older you are, the greater the amount available.

<table>
<thead>
<tr>
<th>Maximum Claim Amount</th>
<th>Tenure Monthly Payment (by age)</th>
<th>65</th>
<th>75</th>
<th>85</th>
</tr>
</thead>
<tbody>
<tr>
<td>$213,750</td>
<td>$676</td>
<td>$913</td>
<td>$1,417</td>
<td></td>
</tr>
<tr>
<td>140,000</td>
<td>448</td>
<td>582</td>
<td>910</td>
<td></td>
</tr>
<tr>
<td>85,000</td>
<td>251</td>
<td>332</td>
<td>530</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Line of Credit or Cash Advance by Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>$213,750</td>
</tr>
<tr>
<td>$111,916</td>
</tr>
<tr>
<td>$133,947</td>
</tr>
<tr>
<td>$157,002</td>
</tr>
<tr>
<td>140,000</td>
</tr>
<tr>
<td>75,668</td>
</tr>
<tr>
<td>85,346</td>
</tr>
<tr>
<td>100,879</td>
</tr>
<tr>
<td>85,000</td>
</tr>
<tr>
<td>42,533</td>
</tr>
<tr>
<td>48,801</td>
</tr>
<tr>
<td>56,724</td>
</tr>
</tbody>
</table>

* The Maximum Claim Amount is either the FHA lending limit in the County, or your home value, whichever is less.

PROS AND CONS OF REVERSE MORTGAGES

Pros Include:
- A free educational session conducted by a trained counselor is required before you enroll with a lender.
- No monthly mortgage payments.
- A “low” interest rate applies and accumulates only on the funds borrowed so far.

Cons Include:
- High start-up costs. While these are not paid out of pocket, there is an immediate debt on the home. So this loan is costly if you move out of the home soon.
- Required repairs must be less than 15% of the home value (if repair needs are greater, other programs may help - ask your counselor).
- Any existing mortgage must be paid off, so if existing debt is too large, the Reverse Mortgage might not provide enough money to do so.

More Questions?
For more information, visit the Internet at www.aarp.org, or call the reverse mortgage resource listed below.

State Single Family Housing Division (502) 582-6167
P.O. Box 1044, Louisville, KY 40201
www.hud.gov
Information and referral for reverse mortgage loans.

FOR INFORMATION:
Apprisen/Consumer Credit Counseling Services (502) 458-8840 or 1-800-355-2227
2100 Gardiner Ln., Ste. 103A, Louisville, KY 40205
www.apprisen.com

TAKE NOTE

Catastrophic illness insurance covers acute hospital care to the extent that cost exceeds regular medical insurance. For example, Medicare pays only for 90 days per spell of illness plus a lifetime reserve of 60 days. Catastrophic insurance would pay for care beyond the 150 days of Medicare coverage. Long term care insurance does not pay for hospital care.

- No repayment until you move; for co-owners, no repayment until you both move.
- Existing mortgages will be paid off with Reverse Mortgage Funds (as long as there are enough proceeds to do so).
- The line of credit is growing (currently at 4.47%).
- If you are receiving public benefits (such as SSI or Food Stamps), Reverse Mortgage proceeds can be managed in a way that does not interfere with benefits.

SMART CONSUMER TIPS

- If it sounds too good to be true, it usually is.
- Free prizes or trips usually are not!
- Giving your credit card or Social Security number to someone you don’t know is like giving them a blank check!
- Never give out your credit card number to someone who calls to solicit you over the phone or approaches you in your home.

To be eligible for Part A Social Security benefits you or your spouse must have worked 40 quarters. Immigrants and others can purchase Part A benefits for $300 monthly through your local Social Security office.

2011 Edition
AAA Driver Improvement Program  (859) 233-1111 or 1-800-233-1111
3008 ATKINSON AVE., LEXINGTON 40509
Free eight hour class program for those age 55 and over. Completion of the program makes you eligible for a discount on your auto insurance premium.

AARP 55 Alive Driving Program
LEXINGTON SENIOR CITIZENS CENTER (859) 278-6072
BELL HOUSE (859) 233-0986
Completion of this course entitles you to a discount on your auto insurance for three years. Eight hour classroom course in two 4-hour sessions. Course is given for anyone over 50 in many locations throughout the year, including the Bell House or the Senior Center.

American Red Cross  (859) 253-1331
BLUEGRASS AREA CHAPTER, 1450 NEWTOWN PK., LEXINGTON 40511 www.redcrosslex.org
Community educational programs and health courses in the following areas: CPR, first aid, blood born pathogens, Pet first aid, water safety, and babysitting. If you are interested in learning how to help yourself and others in times of emergency, please contact the American Red Cross for a class schedule. Small fee for materials and equipment for classes.

Bluegrass Community and Technical College  1-866-774-4872
470 COOPER RD., LEXINGTON 40506 www.central.kctcs.edu
Adult Basic Education: Provides classes in reading and math to prepare adults for better jobs. Students advance at their own speed. Classes offered at over 15 places throughout the county, and in Boyle and Anderson co’s.

Book Buddies  (859) 231-5592
LEXINGTON PUBLIC LIBRARY, 140 E. MAIN ST., LEXINGTON 40502
Homebound patrons receive regular visits from their volunteer Book Buddy who brings books, records, tapes from the public library. Volunteers attend training and must agree to submit to a police records check.

Carnegie Center for Literacy and Learning  (859) 254-4175
251 W. SECOND ST., LEXINGTON 40507 www.carneigliiteracy.org
Literacy programs at various reading levels as well as help with writing for beginners or published writers. Computer classes and free use of computers. Special classes for seniors include Computer Literacy and Writing Group at the Senior Citizens Center. A computer consultant will be available everyday during business hours. Mon. - Thurs., 9:00 A.M. - 7:30 P.M., Fri., 9:00 A.M.- 5:00 P.M., Sat., 10:00 A.M. - 2:00 P.M. (except holiday weekends).

Citizens Fire Academy  (859) 231-5668
DIVISION OF FIRE, LEXINGTON FAYETTE URBAN COUNTY GOV’T.
Program to familiarize citizens with the working of the Fire Department and fire safety practices.

Citizens Police Academy  (859) 258-3634
DIVISION OF POLICE, LEXINGTON-FAYETTE URBAN-COUNTY GOV’T. www.lexingtonpolice.com
Program to familiarize citizens with the working of the Division of Police. Twelve weekly 3-hour classes and lots of hands on experience. Held three times a year. Available to any citizen over 18. Call for application.

Cooperative Extension Service
ANDERSON COUNTY  (502) 839-7271
BOURBON COUNTY  (859) 987-1895
BOYLE COUNTY  (859) 236-4484
CLARK COUNTY  (859) 744-4682
ESTILL COUNTY  (606) 723-4557
FAYETTE COUNTY  (859) 257-5582
FRANKLIN COUNTY  (859) 695-9035
GARRARD COUNTY  (859) 792-3026
HARRISON COUNTY  (859) 234-5510
JESSAMINE COUNTY  (859) 885-4811
LINCOLN COUNTY  (606) 365-2459
MADISON COUNTY  (859) 623-4072
MERcer COUNTY  (859) 734-4378
NICHOLAS COUNTY  (859) 289-2312
POWELL COUNTY  (606) 663-6405
SCOTT COUNTY  (502) 863-0984
WOODFORD COUNTY  (859) 873-4601
www.ces.uky.edu
Agents specializing in home economics, horticulture, and agriculture present educational programs, answer telephone inquiries, sponsor a variety of workshops and assist clientele on a one-on-one basis. Agents write free newsletters: Consumer Notes, Working Women’s World, and Horticulture Notes. Small fee.

Gold Cards for Seniors  (859) 381-4000
FAYETTE COUNTY PUBLIC SCHOOLS, COMMUNITY RELATIONS
701 EAST MAIN ST., LEXINGTON 40502
Fayette County Public School offers free admission to school functions for age 65+. The Gold Card can be used at sports events, plays, and other activities. To get your Gold Card, call or write the office.

Kentucky Regional Library for the Blind and Physically Handicapped  (502) 564-8300
P.O. Box 818, 300 COFFEE TREE RD., FRANKFORT 40601 www.kdla.ky.gov
Free Braille or talking books (on tape) for persons with reading problems due to blindness or physical disability. With the talking books comes a special tape machine, mailed to you and you mail them back postage-free from your home. Must have disability certified by a medical, educational, or social work professional.
Lexington Public Library
CENTRAL LIBRARY: 140 E. MAIN ST., (859) 231-5500
BEAUMONT BRANCH: 3080 FIELDSTONE WAY, (859) 231-5570
TAKES CREEK BRANCH: 3628 WALDEN DR., (859) 231-5580
NORTHSIDE BRANCH: 1133 RUSSELL CAYE RD., (859) 231-5590
EAGLE CREEK: 101 N. EAGLE CREEK DR., (859) 231-5560
VILLAGE BRANCH: 2185 VERSAILLES RD. (859) 231-5575
www.lexpublib.org

Variety of programs and activities for senior citizens, including large print books, books on tape, service for the homebound and free computer classes. Publicly accessed computers with internet services available. Book van goes to many nursing and retirement homes. All libraries located near a bus line and buildings are accessible for the handicapped. Library cards are free.

Living Arts and Sciences Center (859) 252-5222 or 255-2284
362 N. MARTIN LUTHER KING BLVD., LEXINGTON 40508
www.lasclex.org

Educational opportunities in arts and sciences for persons of all ages through exhibits, classes, and outreach. Class sessions are held five times throughout the year. Hosts 10-12 art exhibitions, 3 science exhibitions, workshops, field trips, and programs for at-risk, special populations, and neighborhood youth. LASC is on the downtown bus line.

Osher Lifelong Learning Institute at UK (859) 257-2656
LIGON HOUSE, 658 S. LIMESTONE ST., UNIVERSITY OF KENTUCKY LEXINGTON 40506-0442
www.mc.uky.edu/aging/ooli.html

Tuition-free education for academic classes at the University of Kentucky to persons age 65+. Other special non-credit classes for persons age 50+. Donovan Forum lecture series meets and Thurs. at the Senior Center from 3 – 4:15 P.M. Open to the public.

Police Activities League (PAL) (859) 258-3636
Senior Citizen Program, 150 E. MAIN ST., LEXINGTON 40507
www.lexingtonPAL.com

Designed to educate senior citizens about the latest crime prevention and safety programs. Field trips, parties, and other special events.

Senior Crime College and Senior Day Out (502) 696-5389
Senior Protection Branch, 700 CAPITOL AVE., SUITE 118, FRANKFORT 40601
ag.ky.gov/senior/college.htm

Helps senior citizens better protect themselves from physical and financial crimes. Senior Day Out is a program presented by local TRIADS and supported by the Attorney General’s Office.

CAREGIVER TIP
Remember to replace the batteries in your smoke detector when you change your clock in the Spring and Fall.

Senior Intern Program (859) 258-3806
LEXINGTON-FAYETTE URBAN COUNTY GOVERNMENT, AGING SERVICES, 200 E. MAIN ST., LEXINGTON 40507

Offers senior citizens in Fayette Co. an opportunity to learn more about local government by talking to key decision makers, participating in class activities, and visiting facilities. Classes typically held in June at no cost to participants. Call for more information.

YMCA
239 EAST HIGH ST., (859) 254-9622
381 W. LOUDEN AVE., (859) 258-9622
3250 BEAUMONT CIRCLE, (859) 219-9622
BOURBON COUNTY YMCA (859) 987-1395
CLARK COUNTY YMCA (859) 744-9622
FRANKLIN COUNTY YMCA (502) 227-9637
JESSAMINE COUNTY YMCA (859) 885-5013
MADISON COUNTY YMCA (859) 623-9356
MERCER COUNTY YMCA (859) 734-9622
SCOTT COUNTY YMCA (502) 863-4841
www.ymcaofcentralky.org

Exercise classes on land and water. Fit for Life and Lo Hydro Aerobics are especially for seniors. Special membership rates for seniors. Also have special arthritis program. The Chestnut Street location has a War Mothers Group and a Retired Teachers Group.

Senior Net – Central Kentucky Computer Society (859) 373-1000
160 MOORE DRIVE, SUITE 107, LEXINGTON 40503
www.ckcs.org

Computer classes for people age 55+ taught by members of the international Senior Net group. Membership benefits include substantial discounts, a Senior Net sourcebook, and a quarterly newspaper. $40 per year. Membership also available through website. Locations with public access to computers:
- Lexington Public Library (all branches)
- UK library
- Carnegie Center
- Central Baptist Health Information Library

Exploritas 1-877-426-8056
www.exploritas.org

Travel and education program for those age 55+.

RECREATION/SPECIAL EVENTS

Kentucky Senior Games (859) 227-6277
All Men and Women 50 years and older are eligible to participate in the Kentucky Senior Games. (competition in five year age groups).

Lexington-Fayette Urban County Government 859-288-2928
PARKS AND RECREATION THERAPEUTIC PROGRAMS
545 NORTH UPPER ST., LEXINGTON 40508
www.lexingtonky.gov

Recreation and leisure activities for persons of all ages and abilities.
Senior Recreational Center
(859) 281-5081 or (859) 278-6072
BALLARD GRIFFITH TOWERS, 650 TOWER PLAZA, LEXINGTON 40508

Recreational activities here include ceramics, craft classes, bingo, picnics, birthday parties, and dances for residents. Located on a bus line and are accessible to the handicapped.

TRAVEL AND TOURISM

Kentucky Vacation & Tourism Dept. 1-800-225-8747
www.kentuckytourism.com

Volunteer Opportunities

AARP 1-888-687-2277
www.aarp.org

AARP’s motto, “to serve, not be served,” says it all. AARP volunteers give thousands of hours of service to a variety of causes all over the state. Come join the fun.

Alzheimer’s Association (859) 266-5283, ext. 29
465 E. HIGH ST., STE. 108, LEXINGTON 40502

Volunteers are always needed at the Best Friends Day Center located in the Second Presbyterian Church at 460 East Main Street. The program offers family members respite from their care giving roles. Volunteers provide friendship and assistance to participants as they participate in staff led activities. Volunteers are needed for 3-4 hrs./week Mon. – Fri.

Faith in Action Elder Outreach (859) 252-1365
1530 NICHOLASVILLE RD., LEXINGTON 40503
www.fiaky.org

Volunteer with older adults in Fayette and Scott co’s in order to help them maintain their independence. Trained volunteers help with non-medical activities, such as small household chores, running errands, respite care, minor home maintenance, telephoning, and visiting.

Foster Grandparent Program (FGP) (859) 233-4600 or 1-800-244-2275
COMMUNITY ACTION COUNCIL, P.O. Box 11610, LEXINGTON 40576
www.commaction.org

Help children learn to read, provide one-on-one tutoring, and guide children at a critical time in their lives. Volunteers may serve up to 40 hrs./wk. and earn a tax free hourly stipend. You’ll receive pre-service orientation, training from the organization where you serve, and accident and liability insurance while on duty.

INDEPENDENT TRANSPORTATION NETWORK – ITNBluegrass (859) 252-8665
1206 N. LIMESTONE ST., LEXINGTON 40505
www.itnbluegrass.org

24/7 automobile transportation program for Central Ky. elders and visually-impaired adults living in Fayette Co. Transportation provided by paid and volunteer drivers. Program is being developed in Bourbon, Jessamine, Woodford, and Scott Co’s. Membership required.

Retired and Senior Volunteer Program (RSVP) (859) 233-4600 or 1-800-244-2275
COMMUNITY ACTION COUNCIL, P.O. Box 11610, LEXINGTON 40576
www.commaction.org

Pairs senior volunteers age 55+ with organizations that need their help. After an assessment of the talents and needs, matches volunteers in community services. Volunteers receive orientation and on-the-job training for the service of their choice. Works with over 40 nonprofit organizations in Fayette and Jessamine co’s and offers over 160 diverse volunteer opportunities.

Service Corps of Retired Executives (SCORE) (859) 231-9902
389 WALLER AVE., SUITE 130, LEXINGTON 40504
www.lexingtonscore.org

Retired executives volunteer as advisors to persons interested in starting a small business or those already in a small business. Assists persons in developing and implementing business plans. Sponsored by the Small Business administration. Counseling free of charge.

United Way of the Bluegrass Volunteer Center 2-1-1 or (859) 313-5465
2480 FORTUNE DR., #250, LEXINGTON 40509
www.uwbg.org

Matches volunteers with meaningful opportunities in Central Kentucky’s nonprofit organizations. As a volunteer, you can make a difference and impact your community in a positive way!

TAKE NOTE

Hospitals, hospice providers, social service agencies, neighborhood senior centers and religious organizations all have an ongoing need for volunteers.

CAREGIVER TIP

More than seven of 10 people with Alzheimer’s Disease live at home and almost 75 percent of home care is provided by family and friends. The remainder is “paid” care costing an average of $12,500 per year. Families pay most of that out of pocket. Alzheimer’s Disease is the third most expensive disease in the U.S. after heart disease and cancer.

— The Alzheimer’s Association

DON’T FORGET

Give a signed copy of your Living Will to your physician and executor, guardian or trusted family member.
Funeral Preplanning

Funeral preplanning is not a favorite topic, but absolutely essential in total estate planning. There are over 50 decisions to be made at the time of death. Decisions need to be made about funeral director’s services, length of visitation, type and location(s) of religious services, securing the clergy, cards, card verses and writing and placement of a newspaper obituary. Choices of burial vault, casket, cemetery plot, cemetery marker, urn, embalming and restorative or cosmetic services must also be selected. Disposition of the physical body involves decisions about organ and/or body donation, burial or cremation.

The average funeral cost is $6,000. Average cemetery costs range from $1,800 to $5,000. By preplanning, you determine what your costs will be by making decisions about plot, vault, marker, interment or mausoleum space.

Both prepaid funeral and cemetery contracts should be made to ensure peace of mind and the honoring of one’s wishes. Most certainly, a burial insurance plan should be pre-purchased before a family member begins to spend down assets in a skilled nursing center.

There are several prefunding options available including an insurance policy that guarantees that all costs of the services and funeral items that you purchase will be paid for at the time of death. All policies have built-in inflation clauses to cover the costs of those items at the time of death. Check with your funeral director on what items are guaranteed and what is the best plan for you.

PREPLANNING RESOURCES

Milward Funeral Directors (859) 252-3411
159 NORTH BROADWAY, LEXINGTON
391 SOUTHLAND DR., LEXINGTON
1509 TRENT BLVD., LEXINGTON
www.milwardfuneral.com
Contact us today for a free Expressions advance planning guide and a no obligation consultation.

POINTS TO CONSIDER

✓ Make at least 10 copies of the death certificate and obituary notice.
✓ If applicable, notify an attorney to file probate.

CAREGIVER TIP

Make life (and death) easier for yourself and your family. Visit your local funeral home to prearrange your funeral plans before the need arises. Your funeral director can discuss different funding options for you if you desire to prefund. Preplanning and prefunding are two different things. You can preplan without prefunding.

Why do I need a support group? If you are a caregiver for a person who is frail or has cognitive impairments, attending support groups can help you feel less alone and more in control of your life. By talking to others who share their experiences in coping with the disease, you can learn useful information and tips to help you with the problems and decisions you may face.

✓ It is the surviving family who either writes or provides information for the obituary notice. In your estate planning, consider how you or your loved one would like to be remembered. Talk about how the notice should read...in advance of a stressful time.
✓ If your beloved was a veteran, notify the Veterans Administration and inquire if any benefits are due.
✓ Notify all insurance companies and send them copies of the death certificate.
✓ Notify your nearest Social Security office that the beneficiary is deceased. You may need a copy of the birth, marriage and/or death certificate.
✓ Transfer or cancel all bank accounts, credit cards, club memberships, etc.
Legal Health Care/Advance Directives

See also Legal Advocacy and Important Documents.

Living Will (See pages 27–28 for form)
A Living Will tells doctors what to do when you are too sick to communicate. It can indicate when medical treatment should stop, or whether you want passive feeding to be withdrawn. The directives are limited only to care which artificially or technologically postpones death—not comfort care. The Living Will must be signed by you, witnessed by a notary or two non-related adults, excluding your physician and nursing home advisor. At the time of determination, your attending and one additional physician must certify terminal condition or permanently unconscious state.

Of Special Note
✓ If you want food and water withheld if you are in a permanently unconscious state, you must specifically indicate this by both checking a box and initialing.
✓ Health care providers are required to inform you of your right to refuse or accept medical treatment. Always ask up front what the provider’s policy is in honoring advance directives.
✓ A Living Will applies only to situations of terminal illness and permanent unconsciousness—not to those who have Alzheimer’s, have had strokes, degenerative disorders or conditions that are not immediately life threatening.
✓ A Living Will supercedes a Designation of Health Care Surrogate with respect to life sustaining care decisions.
✓ An oral request to your physician, family member or health care worker revokes the signed document.

Designation of Health Care Surrogate
Everyone should have one! A Designation of Health Care Surrogate designates a person to make medical decisions for you in situations that your Living Will did not anticipate such as mental or physical incompetency.

LIVING WILL DIRECTIVE INSTRUCTIONS

This declaration must be signed in the presence of two witnesses or a notary public. The following persons cannot be a witness to the declaration:

a) A blood relative who would be a beneficiary of the declarant; or
b) A beneficiary of the declarant under descent and distribution statutes of the Commonwealth; or
c) An employee of a health care facility in which the declarant is a patient; or
d) An attending physician of the declarant; or
e) Any person directly financially responsible for the declarant’s health care.

ADVANCE DIRECTIVE FORMS

To obtain a form, call:

Lexington Senior Citizens Center (859) 278-6072
Legal Aid of the Bluegrass (859) 233-4556
Legal Helpline for Older Kentuckians 1-800-200-3633
Department of Aging and Independent Living (502) 564-6930

Do’s and Don’ts of 911

Dial 911 only for an emergency...Emergencies include a serious medical problem, fire, a life-threatening situation or if you see a crime in progress. If you must call 911, speak calmly and clearly:

- Describe the type of incident you are reporting
- Describe the location of you and the emergency
- Be prepared to provide a description of persons involved in any incident
- Do not hang up until the dispatcher tells you to
- Follow any instructions the dispatcher gives you
- Secure any dogs or pets that may interfere with the emergency response
- Gather any medications a person may be taking

Do not dial 911 for a non-emergency. Take the time now to find the numbers you might need to call in the event of property damage, a non-life threatening accident, theft or vandalism when the suspect is gone, panhandlers, intoxicated persons who are not disorderly or cars blocking a street or alleys. If in doubt call 911.

Fill in these helpful phone numbers. Make a copy and post by your telephone or on your refrigerator.

Police
PHONE _______________________

Sheriff
PHONE _______________________

Fire
PHONE _______________________

Ambulance
PHONE _______________________

Family Member/Neighbor
NAME _______________________
PHONE _______________________

State of Kentucky
Living Will Directive

My wishes regarding life-prolonging treatment and artificially provided nutrition and hydration to be provided to me if I no longer have decisional capacity, have a terminal condition, or become permanently unconscious have been indicated by checking and initialing the appropriate lines below. By checking and initialing the appropriate lines, I specifically:

_____ Designate _______________________________________ as my health care surrogate(s) to make any health care decisions for me in accordance with this directive when I no longer have decisional capacity. If ______________________________ refuses or is not able to act for me, I designate ______________________________ as my health care surrogate(s).

Any prior designation is revoked.

If I do not designate a surrogate, the following are my directions to my attending physician. If I have designated a surrogate, my surrogate shall comply with my wishes as indicated below:

_____ Direct that treatment be withheld or withdrawn, and that I be permitted to die naturally with only the administration of medication or the performance of any medical treatment deemed necessary to alleviate pain.

_____ DO NOT authorize that life-prolonging treatment be withheld or withdrawn.

_____ Authorize the withholding or withdrawal of artificially provided food, water, or other artificially provided nourishment or fluids.

_____ DO NOT authorize the withholding or withdrawal of artificially provided food, water, or other artificially provided nourishment or fluids.

_____ Authorize my surrogate, designated above, to withhold or withdraw artificially provided nourishment or fluids, or other treatment if the surrogate determines that withholding or withdrawing is in my best interest; but I do not mandate that withholding or withdrawing.

In the absence of my ability to give directions regarding the use of life-prolonging treatment and artificially provided nutrition and hydration, it is my intention that this directive shall be honored by my attending physician, my family, and any surrogate designated pursuant to this directive as the final expression of my legal right to refuse medical or surgical treatment and I accept the consequences of the refusal.
If I have been diagnosed as pregnant and that diagnosis is known to my attending physician, this directive shall have no force or effect during the course of my pregnancy.

I understand the full import of this directive and I am emotionally and mentally competent to make this directive.

Signed this __________ day of ____________________, 20_____.

Signature and address of the grantor:

_____________________________________________________

_____________________________________________________

In our joint presence, the grantor, who is of sound mind and eighteen years of age or older, voluntarily dated and signed this writing or directed it to be dated and signed for the grantor.

Signature and address of witness:                          Signature and address of witness:

_____________________________________________________

_____________________________________________________

— OR —

State of Kentucky, _____________________________ County

Before me, the undersigned authority, came the grantor who is of sound mind and eighteen (18) years of age, or older, and acknowledged that he voluntarily dated and signed this writing or directed it to be dated and signed as above.

Done this __________ day of ____________________, 20_____.

Signature of Notary Public or other officer:

_____________________________________________________

Date of commission expires _________________________________

Execution of this document restricts withholding and withdrawing of some medical procedures. Consult Kentucky Revised Statutes or your attorney.
Caregiver’s Bill of Rights

Caregivers have the right to:

• Receive sufficient training in care giving skills along with accurate understandable information about the condition and needs of the care recipient.

• Appreciation and emotional support for their decision to accept the challenge of providing care.

• Protect their assets and financial future without severing their relationship with the care receiver.

• Respite care during emergencies and in order to care for their own health, spirit, and relationships.

• Expect all family members, both men and women, to participate in the care for aging relatives.

• Provide care at home as long as physically, financially and emotionally feasible; however, when it is no longer feasible caregivers have the obligation to explore other alternatives, such as a residential care facility.

• Temporarily alter their premises as necessary to provide safe and livable housing for care receivers.

• Accessible and culturally appropriate services to aid in caring for aging care receivers.

• Expect professionals, within their area of specialization, to recognize the importance of palliative (ease without curing) care and to be knowledgeable about concerns and options related to older people and caregivers.

• A sensitive, supportive response by employers in dealing with the unexpected or severe care needs.

From www.acsu.buffalo.edu/~drstall/hndbk3.html
Some examples of Elder Abuse include:

**Physical abuse**—slapping, shoving, over-medication, confinement.

**Emotional abuse**—intimidation, humiliation, verbal assault.

**Neglect**—lack of food, clothing or a clean, safe place to live.

** Exploitation**—unusual bank withdrawals, change in power of attorney or in legal matters, lack of personal belongings, different signatures on checks.

**Adult Protective Services (859) 245-7136**

**ABUSE INTAKE LINE:** (859) 245-5258 or 1-800-752-6200

**FAYETTE COUNTY OFFICE, CABINET FOR HEALTH AND FAMILY SVCS.,**
1165 CENTRE PKWY., SUITE 180, LEXINGTON 40517

Provides investigation of spouse abuse, counseling, alternative care counseling and supportive services for abused/neglected or exploited older adults. Kentucky law requires you to report suspected cases of adult abuse, neglect, or exploitation. Also report adults if you have a concern about their welfare, safety, or ability to care for themselves.

**Bluegrass Area Agency on Aging & Independent Living (859) 269-8021 or 1-866-229-0018**

699 PERIMETER DR., LEXINGTON 40517

www.bgadd.org/aging

Staff is available to help those age 60+ obtain needed services and protect them from abuse or self-neglect.

**CRISIS INTERVENTION**

**Bluegrass Domestic Violence Program** (859) 233-0657

24 HOUR CONFIDENTIAL CRISIS LINE 1-800-544-2022

www.beyondtheviolence.org/

Advocacy agency committed to ending partner abuse and its impact on families and our community. Provides a comprehensive, holistic approach to meeting the needs of victims as they strive to find healing and rebuild their lives as survivors. 24-Hour crisis intervention, emergency shelter, outreach and advocacy, and community education and professional training.

**National Alliance for the Mentally Ill (NAMI)**

**LEXINGTON AFFILIATE** (859) 272-7891

**WINCHESTER AFFILIATE** (859) 737-3384 or (859) 808-0556

**DANVILLE AFFILIATE** (859) 236-3970

**STANFORD AFFILIATE** (606) 365-9920

www.nami.org

NAMI is an organization designed to assist families, caregivers, and individuals whose life experience includes living with a persistent mental illness. They also help persons with mental illness acquire and use available supports and skills necessary to manage their symptoms and successfully return to the environment of their choice.

**Women’s Crisis Center** (859) 491-3335

CRISIS LINE 1-800-928-3335

141 N MAIN ST, # F, WILLIAMSTOWN 41097-1751

wcky.org

24-hour hotline for phone counseling. Shelter for battered and abused women and their children. Services to victims of sexual assault or partner abuse. Court advocacy.

**Bluegrass Rape Crisis Center** (859) 253-2615

24 HOUR TOLL-FREE 1-800-656-HOPE (4673)

P.O. Box 1603, LEXINGTON 40588

www.bluegrassrapecrisis.org

Provides comprehensive services to all victims and awareness education to the community. Offices located in Lexington, Cynthiana, Danville, Frankfort, Georgetown, Nicholasville, Richmond, and Winchester.

**Salvation Army Emergency Shelter** (859) 252-7706

736 WEST MAIN ST., LEXINGTON

**EMERGENCY FOOD AND CLOTHING**

See, Senior Centers for counties other than Fayette

**Cabinet for Health and Family Services (859) 246-2070**

DEPARTMENT FOR COMMUNITY BASED SERVICES,
2050 CREATIVE DR., STE. 160, LEXINGTON 40505

Food stamps enable families and individuals to supplement their food budgets. The allotments are based on the Department of Agriculture’s definition of a minimal substance diet. Stamps are issued monthly and used in grocery stores just like money to purchase food items. Food stamps are issued in the form of debit cards.

**Community Action Council**

**Clothing Bank** (859) 244-2215, ext. 2009

CARVER COMMUNITY CTR., 522 PATTERSON ST., LEXINGTON 40508

www.commaction.org

Clothing is available at no cost for low-income people.

**God’s Pantry**

**Food Bank** (859) 288-5332 or (859) 255-6592

1685 JAGGIE FOX WAY, LEXINGTON 40511

**Emergency Food Box Program.**

Provides Fayette County residents a 5-day supply of food. Those in need of assistance must be referred by an approved social service agency and may pick up their food at one of six local food pantries. Low-income households may receive emergency food four times in a six month period. Call for locations and hours of operations.

**Some agencies that may refer to God’s Pantry**

**Emergency Food Box Program**

Lexington Senior Citizens Center (859) 278-6072
Community Action Council  (859) 233-4600  
Food Stamp Office  (859) 246-2070  
LFUCG Adult & Tenant Services  (859) 258-3810 or (859) 358-3811  
Cardinal Valley Center (Spanish speaking)  (859) 246-4350  
USDA Commodities (TEFAP).  
Fayette Co. residents may pick up USDA commodities (TEFAP) at any food pantry once a month on a walk-in basis. They must be low income households. Each pantry has the USDA eligibility guidelines and a register for signatures. Call for more information on the Emergency Food Box or TEFAP programs.  

Commodity Supplemental Food Program.  
The CSFP program provides a monthly distribution of commodities to eligible seniors and women, infants, and children in Fayette County. Seniors must be age 60+, live in Fayette County, and meet income guidelines. Most distribution sites have a waiting list. Call for more information.  

Hope Center  
Recovery Program for Men  (859) 252-4763  
150 West Loudon Ave., Lexington 40508  
Recovery Program for Women  (859) 252-2002  
1524 Versailles Rd., Lexington 40504  
Life sustaining/life building services for homeless. Call for programs and meal times.  

Salvation Army  
(859) 252-7706  
736 West Main St., Lexington 40508  
Provides crisis counseling as well as emergency food, shelter, and clothing.  

Second Glance  
(859) 259-0767  
1801 Alexandria Drive, Suite 120, Lexington 40504  
Household goods, clothing and appliances, all used, are available. Furniture may be available.  

INDIGENT HEALTH CARE  
Health Kentucky  (502) 227-3158  
Hotline  1-800-633-8100  
83 C. Michael Davenport Blvd., Frankfort 40601  
www.healthkentucky.org  
Helps needy Kentuckians, 18-64 years old, obtain access to quality health care. Kentucky Physicians Care helps Kentuckians with low income below the Federal Poverty level who are uninsured find access to non-emergency quality health care. Kentucky Pharmacy Providers provides free medications to eligible persons. Kentucky Home Health Care Program provides intermittent home-based skilled nursing services to qualified patients who are home bound. Kentucky Association of Hospices Program provides Hospice services to eligible patients who are terminally ill.  

University of Kentucky  
Student-Run Free Clinic  (859) 252-7706  
Salvation Army, W. Arnold Hanger Lodge 736 W. Main Street, Lexington 40509  
www.mc.uky.edu/saclinic/  
Provides free healthcare, education and social service referrals to underserved residents of Central Kentucky. Tues. and Thurs., 5:30 – 8:30 p.m. Anyone eligible.  

Lexington–Fayette Co. Health Dept.  
(859) 252-2371  
Public Health Clinic North  (859) 288-2396  
Public Health Clinic South  (859) 899-5201  
Clinic Appointments  (859) 288-2307  
Health Care Services For The Homeless  (859) 288-2334  
650 Newtown Pike, Lexington 40508  
www.lexingtonhealthdepartment.org  
Numerous service sites throughout Lexington and provides an array of services.  

Mission Lexington, Inc.  
(859) 254-3491  
Calvary Baptist Church, 150 East High St., Lexington 40507  
www.calvarybaptistchurch.com/missions-outreach  

Mission Lexington Medical Clinic  
(859) 272-0219  
1363 Trent Boulevard, Lexington, 40517  
Clinic for uninsured working adults without insurance, 185% of federal poverty level, who live in Fayette Co.  

Nathaniel Mission  
(859) 255-0062  
616 De Rode St, Lexington 40508  
www.nathanielmission.org  
Provides health services to those without health insurance or government assistance that live in the South Broadway area of Lexington.  

Refugee Ministries Medical Clinics  
(859) 225-4325  
Southland Christian Church  
Corral Street Refugee Medical Clinic, 215 East Maple Street, Nicholasville 40356  
525 Corral St., Lexington 40508  
www.refugeministriesky.org/  
For Jessamine Co. and a defined geographic area of Fayette Co. who do not have health insurance and meet federal poverty guidelines. All people are served regardless of their status.  

STOP ELDER ABUSE!  
24 Hour Elder Abuse Hotline:  
1-800-752-6200  

Pathways - Information for Older Adults
Saint Joseph’s Free Health Clinic  (859) 313-4555
1590 HARRODSBURG RD., LEXINGTON 40504
Primary health care services, examinations, patient counseling & education. Must be without health insurance or a medical card. Call for times.

UTILITIES ASSISTANCE

Low Income Home Energy Assistance Plan (LIHEAP) helps low income people pay heating bills. Individual income must not exceed $960/mo. in gross income (Subject to change). Additional programs may exist if county funding available.

Companionship

TELEPHONE REASSURANCE

Bluegrass Area Agency on Aging  (859) 269-8021 or 1-866-665-7921
699 PERIMETER DR., LEXINGTON 40517
www.bgadd.org

Faith in Action: Elder Outreach, Inc.  (859) 252-1365
1530 NICHOLASVILLE RD., LEXINGTON 40503

Palliative Care Plus  (859) 986-1500
208 KIDD DR., BEREA 40403

PET COMPANIONSHIP

Lexington Humane Society  (859) 233-0044
1600 OLD FRANKFORT PIKE, LEXINGTON 40504
www.lexingtonhumanesociety.org

BIRTHDAY AND ANNIVERSARY GREETINGS

Greetings from the White House  (202) 456-1414
FAX:  (202) 456-2461
OFFICE OF THE PRESIDENT, WHITE HOUSE, RM. 39,
1600 PENNSYLVANIA AVE., WASHINGTON, D.C. 20502-0039
www.whitehouse.gov/contact

The President will send a card to anyone celebrating their 80th or later birthday and to couples celebrating their 50th anniversary. A 60-day advance notice of the event is required. Letter of request should include person’s name(s), address, age and date of birth, and the number of years married. A fax or email is recommended.

The Today Show  (212) 664-4249, ext. 3924
WILLARD SCOTT, 30 ROCKEFELLER PLAZA, NEW YORK, NY. 10112
For persons 100+ or couples celebrating their 75th anniversary, send photograph, name, address, birth date and short description about the person at least three months in advance. Call to hear a recording about how persons are chosen to be congratulated on the air. Willard will also send a personal note to all those not mentioned. Also include name, address and phone number of person sending the information.

BEREAVEMENT/WIDOW SUPPORT

Here are some thoughts to help you cope with the death of a loved one...

• Recognize that other people care but might be uncomfortable and don’t know what to say to you. Be assertive and help them remember the good times they too shared with your loved one.

• Ask for and accept help. Recognize that anger, sadness, loneliness and fear are okay feelings. Your friends and family want to help, but you must let them.

• Use this time of change to rid yourself of everything in your life that doesn’t work for you. Don’t do anything out of a sense of obligation if it does not feel good to you.

• Give yourself permission to grieve and talk about your loss, your love, happy times and memories.

• Be very cautious about major financial and lifestyle changes, many experts advise waiting at least a year before selling your house.

Check with your local funeral director, place of worship or a hospice organization in your area for a support group that will let you share your feelings and problems with those who share your concerns.

United Way 2-1-1 Information and Referral
Call Center  (859) 313-LINK (5465) or Dial 2-1-1
2480 FORTUNE DR., SUITE 250, LEXINGTON 40509
www.uwbg.org

Bereavement services for family and friends.

Hospice of the Bluegrass  (859) 276-5344 or 1-800-876-6005
2312 ALEXANDRIA DR., LEXINGTON, 40504
www.hospicebg.org

Services are provided to anyone in the community who has experienced a loss.

CAREGIVER TIP

Did you know that your home could be hazardous to your health? Older Americans are twice as likely as those in other age group to be harmed or suffer a fatality in a home inj
Family Support Services/Mental Health Counseling

ACCESS (859) 272-7483
3161 Custer Dr., Suite 4, Lexington 40517
www.bluegrass.org/

Part of the Bluegrass Mental Health-Mental Retardation Board, Inc. Provides case management services to children and adults with mental retardation and/or developmental disabilities. Referrals to community resources and agencies as well as client advocacy.

The Bluegrass Domestic Violence Program (859) 233-0657
Toll Free Crisis Line 1-800-544-2022
P.O. Box 55190, Lexington 40555

Provides individuals and their dependent children who have experienced domestic violence with a temporary housing arrangement. Outreach counseling to non-residents of the shelter. An advocate is available to those hospitalized by family violence, and to those involved in legal action because of family violence. The crisis line is staffed 24 hours/day, 7 days/week to provide support, appropriate referrals as well as other emergency services to those who have experienced physical or emotional abuse by a partner.

Bluegrass Rape Crisis Center (859) 253-2615
Crisis Line (859) 253-2511 or 1-800-656-HOPE (4673)
P.O. Box 1603, Lexington 40588
www.bluegrassrapecrisis.org

Serves a 17 county area with a full-range of services, including a 24-hour crisis line, medical advocacy, legal advocacy, crisis counseling, long term psychotherapy, consultation, and education. All services are free.

Bluegrass Regional Mental Health/Mental Retardation
24 hour Crisis Line (859) 253-2737 or 1-800-928-8000
1351 Newtown Pike, Lexington 40511
www.bluegrass.org

Assists individuals and families enhance their emotional, mental and physical well being by providing mental health, mental retardation/developmental disabilities and substance abuse services. Operates Comprehensive Care Centers. The centers are where outpatient mental health, mental retardation and substance abuse services are offered. A crisis stabilization center is available for short term crisis intervention for adults with severe and persistent mental illness. (859) 246-7201.

National Alliance for the Mentally Ill (NAMI)
LEXINGTON AFFILIATE (859) 272-7891
WINCHESTER AFFILIATE (859) 737-3384 or (859) 808-0556
DANVILLE AFFILIATE (859) 236-3970 or 239-9400
STANFORD AFFILIATE (606) 365-9920
www.nami.org

Assists families, caregivers, and individuals whose life experience includes living with a persistent mental illness. Helps persons with mental illness acquire and use available supports and skills necessary to manage their symptoms and successfully return to the environment of their choice.

Catholic Charities (859) 253-1993
EMERGENCY ASSISTANCE (859) 253-3339
1310 W. Main St., Lexington 40508
www.cssblexington.org

Individual, family, and group counseling to people of all religious denominations. Limited financial assistance. Sliding fee scale for counseling. No charge for emergency services.

The Nest, the Center for Women, Children and Families (859) 259-1974
530 North Limestone St., Lexington 40508
www.thenestlexington.org

Resource agency for women of all ages on many areas of concern such as legal, health, financial, and recreational needs. Wide variety of support groups, workshops, classes and special events. Parenting groups which often include grandparents raising grandchildren are also provided. Crisis counselor and social worker on staff. Open 9:00 A.M. - 5:00 P.M. weekdays. Most services free.

Central Kentucky Behavioral Health (859) 219-2822
1055 Wellington Way, Ste. 110, Lexington 40513
Central Kentucky Behavioral Health realizes that the health and well being of clients must include the mental and psychological aspects of health. In our fast paced day-to-day life, we realize that individual stressors can become problematic for one’s overall general health. The clinic at CKBH provides nationally certified psychiatric nurse practitioners and psychiatrists to address and treat personal issues in a caring and respectful manner. Both children and adults can benefit from our integrated services and our way of caring.

Charles J. Schwartz Chemical Dependency Center (859) 246-7282
627 W. Fourth St., Lexington 40508
Individualized residential treatment program for people with problems related to alcohol or drug abuse.

Family Counseling Services (859) 233-0033
1393 Trent Blvd., Bldg. 2, Ste. 2101, Lexington 40517
Counseling services to individuals, couples, and families to help with problems such as stress, depression, and family conflicts. Based on gross income of household.

Nancy Gordon, Licensed Clinical Social Worker (LCSW) (859) 245-6164
PERSONAL COUNSELOR, 1064 Lake Front Dr., Lexington 40517
Personal counseling for the challenges of mid-life and aging. Help with depression or chronic illness.

Independence Place (859) 266-2807
824 Euclid Ave., Ste. 103, Lexington 40502
Many older people experience multiple medical problems, frequent falls, memory and functional problems. Outpatient evaluations help determine the strengths of the patient as well as the problems so that resources can be identified and used to promote as much independence, safety, and lifestyle satisfaction as possible. Upon completion of assessment, a coordinated plan of action intervention is provided. Medicare covers a portion of the costs.

An Assessment Generally Includes:
- Examination of prior medical records
- A complete physical
- Family involvement
- Multi-disciplinary evaluations

Multi-disciplinary Evaluations Done by:
Geriatric Social Workers...to aid in family counseling, and the identification and referral to available community resources such as home care, respite and transportation. Care planning and referral to other living arrangements

Geropsychiatrists
Physicians who are specialists in the psychological needs of older adults.

University of Kentucky Family Center (859) 257-7755
SCOVILLE HALL, LEXINGTON 40506
Therapists work under UK faculty supervision. All faculty are licensed marriage and family therapists in the Commonwealth of Kentucky. Sliding scale fee based on family income.

Vet Center (859) 253-0717
301 EAST VINE ST., SUITE C, LEXINGTON 40507
Readjustment counseling for all combat veterans. Counseling also available for male and female veterans who experienced sexual trauma while in the military. Works with the Veterans Admin. regarding benefits.

PROFESSIONAL CARE MANAGERS
Care managers are licensed professionals who provide oversight of services for an older adult. They assess the needs of the client and arrange for medical, social, mental health, housing and other services. Services can range from finding someone to do household chores to helping a family find appropriate nursing home placement. An individualized care plan is developed to achieve safety, comfort and well-being of the older adult. Care management fees are privately paid. Medicare or Medicaid may cover some medical and skilled nursing costs.

Healthy Aging Solutions (859) 321-1283
6020 DAMAR CT., LEXINGTON 40515

ParentCare KY (859) 252-0817
337 EAST HIGH ST., LEXINGTON 40507

Geriatric Medical Specialists
Specialists in unique problems of the elderly including memory loss, incontinence and falling.

Related Health Care and Prevention Professionals
Physical therapists, nutritional and occupational therapists and counselors who offer specific disease support and diagnostic lab tests including x-rays and vision and hearing evaluations.

Indicators That Are Especially Appropriate for Referrals:
- Functional/Activities of Daily Living impairment (especially in persons over age 70)
- Caregiver/family stress
- Confusion/memory impairment
- Depression, loneliness
- History of frequent falls, marked weakness
- Incontinence
- Malnutrition or eating problems
- Noncompliance to health care plan
- Repetitive emergency room visits/hospital admissions

Geriatric Assessment
Many older people experience multiple medical problems, frequent falls, memory and functional problems. Outpatient evaluations help determine the strengths of the patient as well as the problems so that resources can be identified and used to promote as much independence, safety, and lifestyle satisfaction as possible. Upon completion of assessment, a coordinated plan of action intervention is provided. Medicare covers a portion of the costs.

An Assessment Generally Includes:
- Examination of prior medical records
- A complete physical
- Family involvement
- Multi-disciplinary evaluations

Multi-disciplinary Evaluations Done by:
Geriatric Social Workers...to aid in family counseling, and the identification and referral to available community resources such as home care, respite and transportation. Care planning and referral to other living arrangements

Geropsychiatrists
Physicians who are specialists in the psychological needs of older adults.
Adult Day Services & Respite Care

**ADULT DAY SERVICES/RESPITE**

**Adult Day Services/ Social Model**
Attendance can often provide a bridge for persons wishing to remain at home, but needing supervised activities, socialization and meals.

**Adult Day Care/Health Model/Day Treatment**
Attendance is appropriate for an older adult also needing assistance with medications, physical therapy and some personal care. Fees in listings are as of November, 2007. Transportation is usually an additional charge.

Respite is designed to ease the burden on families who provide care for one needing extensive physical, mental and medical help. It results in reduced institutionalization of a patient and reduced stress for the family. Some assisted living and nursing homes, adult day care centers and senior centers offer short-term care outside the home. Most home health care agencies provide qualified nursing care and companionship inside the home.

Adult day programs provide adults who cannot function independently an opportunity for supervision, social interaction, and meaningful activity. Adult day programs are defined as social or medical models of care; medical models offer supervised medical care in addition to social activities and meals. Hours are generally Monday – Friday, 7:30-5:30, with some programming available on Saturday.

**Some questions to keep in mind when searching for the day center that meets your needs include the following:**

- Is there a sliding fee scale? Are there additional fees not covered in the regular program costs?
- Is there transportation available to and from the site? Is there an extra charge?
- Is there after-hours respite care available? What is the cost?
- How many volunteers are there?
- Is there individualized programming and one-on-one activities? Do the activities accommodate personal preferences? Are they adult in nature?
- What is the quality of meals and snacks?
- When appropriate, are participants encouraged to go to the bathroom? What is the toileting schedule?
- What are the programs’ emergency procedures?
- What is the mission statement and philosophy? How is the mission statement carried out in daily programming?
- Are there group activities and outings? Are the activities age appropriate?

### BLUEGRASS AREA DAY CARE CENTERS

**Anderson County Adult Day Center** (502) 839-3749
160 Township Square, Lawrenceburg 40342

**Boyle County Adult Day Center** (859) 236-2070
569 Jean Dr., Danville 40422

**Clark Respite Program** (859) 744-3235
P.O. Box 151, 32 Meadow Street, Winchester 40391

**Active Day**
99 C. Michael Davenport Dr.,
Frankfort 40601
(502) 875-7555

100 St. Luke Place, Georgetown 40324
(502) 863-7900

2432 Regency Rd., Lexington 40503
(859) 278-2053

928 Commercial Drive, Suite 2,
Richmond 40475
(859) 625-9977

**Alzheimer’s Association** (859) 266-5283, ext. 27
The Best Friends Center
465 E. High St., Ste. 100, Lexington 40507
Exclusive to individuals with dementia.

**Center for Creative Living**
Adult Day Health Care (859) 278-6072, ext. 318
LEXINGTON-FAYETTE COUNTY HEALTH DEPARTMENT
LEXINGTON SENIOR CITIZEN CENTER,
1530 Nicholasville Rd., Lexington 40503

**Christian Care Communities**
Adult Day Center (859) 254-5300
516 Maryland Ave., Lexington 40508
www.ChristianCareCommunities.org

**Franklin County Council on Aging Adult Day Center** (502) 223-5794
202 Medical Heights Dr., Frankfort 40601

**Garrard County Adult Day Center** (859) 792-6603
153 Farrad Drive, Lancaster 40444

**CAREGIVER TIP**

Support groups can be good for your health!

Participation in support groups is one of the most effective strategies for dealing with the many challenges faced by relatives taking on the primary care of young children. To find a support group close to you, contact your local elementary school Family Resource Center, the LFUCG Aging Services Office, or the Kentucky Kin Care Project.

You might also want to check with either the Family Resource Center, or the Youth Service Center at the school your child attends. Many of these offer supportive help and guidance to grandparents and other relative caregivers of children.
The National Family Caregiver Support Program is a Title III-E program of the Older Americans Act that is administered by the Northern Kentucky Area Agency on Aging and Independent Living. The program provides assistance to adults caring for an elderly person aged 60 or older or under the age of 60 with medically diagnosed early onset dementia. The program also assists grandparents and relative caregivers aged 55 or older who are the primary caregivers of grandchildren or relative children under the age of 19 or an adult child with a disability aged 18 or older.

The National Family Caregiver Support Program is designed to provide Family Caregivers in Central Kentucky with information and services that will benefit them and improve their quality of life, as well as the life of the care recipient.

Alzheimer’s Disease

Alzheimer’s Disease
Alzheimer’s Disease (A.D.) is a form of dementia that is a progressive, degenerative and incurable disease that attacks brain cells, resulting in impaired memory, thinking and behavior. It is not a natural consequence of aging.

Dementia
Dementia is the loss of intellectual functions (such as memory deficit or confusion) which are required for daily living. Many conditions cause or mimic dementia, including depression, tumors, drug reactions, nutritional deficiencies and degenerative physiological diseases. Geriatric assessment can help determine cause and suggest treatment that can improve or reverse behavior patterns.

Department of Aging and Independent Living
CABINET FOR HEALTH AND FAMILY SERVICES
275 E. MAIN ST., FLOOR 3W-F, FRANKFORT 40621
chfs.ky.gov/dail/
Administers the Alzheimer’s Respite Programs throughout the state, and the Kentucky Family Caregiver Program.

Alzheimer’s Association
(859) 266-5283
HELPLINE 1-800-272-3900
GREATER KENTUCKY & SOUTHERN INDIANA CHAPTER
465 HIGH ST., STE. 100, LEXINGTON 40507
www.alz.org/kyin
Provides 24-hour Helpline, support groups, the Medic Alert + Safe Return® program, educational materials and programs, and Best Friends Day Center for persons with Alzheimer’s disease or related disorders and their caregivers.

Alzheimer’s Disease Center
(859) 323-6040
SANDERS-BROWN CENTER ON AGING, UNIVERSITY OF KENTUCKY
RM. 101 SANDERS-BROWN BUILDING,
800 SOUTH LIMESTONE ST., LEXINGTON 40536
www.mc.uky.edu/coa
One of 29 national research centers funded by the National Institute on Aging. Research opportunities, educational programs and information to families, health care providers, and the community at large.

Caregiver Support and Resources

FAMILY CAREGIVER SUPPORT PROGRAM

The National Family Caregiver Support Program is a Title III-E program of the Older Americans Act that is administered by the Northern Kentucky Area Agency on Aging and Independent Living. The program provides assistance to adults caring for an elderly person aged 60 or older or under the age of 60 with medically diagnosed early onset dementia. The program also assists grandparents and relative caregivers aged 55 or older who are the primary caregivers of grandchildren or relative children under the age of 19 or an adult child with a disability aged 18 or older.

The National Family Caregiver Support Program is designed to provide Family Caregivers in Central Kentucky with information and services that will benefit them and improve their quality of life, as well as the life of the care recipient.

Services provided by this program include:
• Information to Family Caregivers and the Community about local services that is available.
• Assistance to caregivers in obtaining needed services.
• Caregiver education and information about support groups and counseling.
• Respite care for eligible caregivers to provide temporary relief from the responsibilities of full-time care giving.
• Other services to supplement the care being provided, determined on a case-by-case basis.

For more information, contact:

Bluegrass Area Agency on Aging & Independent Living
(859) 269-8021 or 1-866-229-0018
699 PERIMETER DR., LEXINGTON 40517
www.bgadd.org/aging
CAREGIVER RESOURCES

Bluegrass Area Agency on Aging & Independent Living  (859) 269-8021 or 1-866-229-0018
699 PERIMETER DR., LEXINGTON 40517
www.bgadd.org/aging

The Area Agency on Aging is a central point for Information about Senior Centers, Adult Day Care, Family Caregiver Support Program, and Homecare services in the 17 counties that comprise the Bluegrass Area Development District.

Department of Aging and Independent Living  (502) 564-6930
CABINET FOR HEALTH AND FAMILY SERVICES
275 E. MAIN ST., FLOOR 3W-F, FRANKFORT 40621
chs.ky.gov/dail/

Administers the Kentucky Family Caregiver Program. Call for information on programs in other states.

GRANDPARENTS/RELATIVES RAISING GRANDCHILDREN

The Department of Aging and Independent Living  (502) 564-6930
CABINET FOR HEALTH AND FAMILY SERVICES
275 E. MAIN ST., FLOOR 3EE, FRANKFORT 40621
chs.ky.gov/dail/Programs.htm

Statewide assistance to grandparents and other relatives raising children. Listings of organized grandparent support groups and information about financial assistance for grandparents/relatives caring for children.

National Family Caregiver Support Program  1-866-229-0018
BLUEGRASS AREA ON AGING AND INDEPENDENT LIVING
699 PERIMETER DRIVE, LEXINGTON 40517
Provides information and assistance in locating and obtaining services for caregivers/caregiver counseling, supports groups. Financial assistance to allow respite care for caregivers to have a temporary break from daily pressure of caregiving. The program serves family caregivers who provide care to people over 60 years of age as well as grandparents and other older relatives who provide care to children through the age of 18. Serves 17 counties in Central Kentucky.

HELPFUL TIPS

The Department of Energy’s Website has facts about Internet hoaxes. Visit the website for the latest information on hoaxes – how to recognize them and what to do about them. The website is http://hoaxbusters.ciac.org/.

You can now search a database of clinical trial on Alzheimer’s disease and dementia as well as learn how to participate in clinical trials by searching the website: www.alzheimers.org/trials/.

Kentucky Family Caregiver Program  (859) 269-8021
BLUEGRASS AREA ON AGING AND INDEPENDENT LIVING
699 PERIMETER DRIVE, LEXINGTON 40517
www.bgadd.org/

Assists Kentucky grandparents of any age who are the primary caregiver of grandchildren under the age of 18 that are related by birth or marriage. The parents of the child must not reside in the grandparents home. The grandparents cannot receive a state Kinship Care payment and their income must not exceed 150% of the federal poverty level to be eligible for the program. Assistance can be given for clothing, respite, educational supplies, and other authorized expenditures. An in home assessment must be completed as part of the eligibility determination process.

Kinship Care  (859) 246-2070
CABINET FOR HEALTH AND FAMILY SERVICES
2050 CREATIVE DRIVE SUITE 160, LEXINGTON 40505

The Kinship Care Program is coordinated through the Division of Family Services, the Division of Child Support and the Division of Protection and Permanency to provide relative caregivers with financial assistance and casework services. Kinship Care is an alternative care placement and is provided to children who may otherwise be placed in foster care due to the death of both parents, a substantiated finding of abuse or neglect or a determination that placement with a relative other than a non-relative is in the best interest of the child.

AARP Grandparent Information Ctr.  (202) 434-2296
601 E STREET, NW, WASHINGTON, DC 20049

Handbook for Kentucky Grandparents and Other Relative Caregivers  (859) 269-8021
BLUEGRASS AREA ON AGING AND INDEPENDENT LIVING
699 PERIMETER DRIVE, LEXINGTON 40517

Handbook developed by The Access to Justice Foundation Legal Helpline for Older Kentuckians and the Bluegrass Area Development District to assist grandparents with answers to question arising from being primary caregivers for grandchildren. Covers such topics as Legal Issues of custody, visitation, de Facto Custodian, Foster Care, Guardianship and Adoption. List resources for financial assistance such as applying for social security, food stamps and specialized healthcare programs.

Respite Care

...can be the lifeline you need to care for a loved one. The Alzheimer’s Assoc. Hotline can also be a help when you need support and information. Call: 1-800-441-3322
**Dementia Checklist**

The following are behaviors often observed in people with varying degrees of dementia. Please check the column which indicates how often your relative displays each one.

<table>
<thead>
<tr>
<th>SYMPTOMS</th>
<th>Never Occurred</th>
<th>Sometimes (1-2x week)</th>
<th>Frequently (3-6x week)</th>
<th>Daily</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Wandering</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Getting Lost</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Asking the same questions over and over again</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Being suspicious or accusative</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Losing or misplacing things</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Not recognizing familiar people</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Forgetting what day it is</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Hiding things (money, jewelry, etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Starting but not finishing things</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Destroying property</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Doing things that embarrass you</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Being constantly restless</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Being constantly lethargic</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Being constantly talkative</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Talking little or not at all</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Waking you up at night</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. Engaging in behavior that is potentially dangerous to others or self</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18. Reliving situations from the past</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. Fearful of water</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- of strangers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- of sounds</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. Seeing or hearing things that are not there (hallucinations or illusions)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Other behaviors not listed ____________________________________________
_____________________________________________________________________
_____________________________________________________________________

---

38  Pathways - Information for Older Adults  2011 Edition
Prescription Drug Coverage

Prescription Drug Plan in 2011
Prescription drug benefits continue in 2011. All people with Medicare are able to enroll in plans that cover prescription drugs. Plans vary, but in general, this is how they work:

✔ There may be a $310 deductible and 25% co-pay on prescriptions costs between $310 and $2,840.

✔ After drug costs have reached $2,840, beneficiaries will pay 7% of generic and 50% of brand name drug costs up to $6,444 (the “donut hole”) at which time Medicare will pay 95% of the costs above and beyond. This amounts to paying $4,550 out of pocket before Medicare will pay about 95%. However, Part D enrollees will receive a 50% discount on the total cost of their brand-name drugs while in the donut hole.

✔ Additional help will be available for people with low income. If they qualify, it is possible that they would have no premium, no deductible and only a small co-pay on their prescriptions.

Questions about Medicare?
For the latest information about Medicare, visit www.medicare.gov or call:

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

To get a copy of this information in Spanish, call 1-800-MEDICARE (1-800-633-4227).

TTY users should call 1-877-486-2048.

or call your local Area Agency on Aging

2011 Medicare Premiums/Deductibles

Part A Deductible: $1,132
Part B Deductible: $162

Part B: Premiums are based on your income:
$96.40 if you had Part B in 2010 and you were receiving Social Security income.
$110.50 for those new to Medicare or not receiving Social Security income in 2010.

Note: Your Part B premium will be higher if your income is above a certain level ($85,000 single; $170,000 married)

Please note that these rates change annually.

Your Medicare claim number is usually your Social Security number (SSN) followed by the letter A. If you are covered under a spouse’s SSN, the claim number will be your spouse’s SSN followed by the letter B. The letter D follows a SSN if coverage is provided through a deceased spouse.

This is misleading and beneficiaries often think they only have Part A or Part B coverage because of the letter following the Medicare number. The type of coverage is listed on your card as “Hospital (Part A)” and/or “Medical (Part B)” followed by an effective date.
Social Security and Health Care Insurance

Social Security

Main Number 1-866-530-7753 or 1-800-772-1213
TTY (859) 294-5753

2260 Executive Dr., Lexington 40505
M–F, 9 A.M.–4 P.M.
www.socialsecurity.gov

To apply: You should apply three months before you want benefits to begin. You can file over the Internet, over the telephone or at an office. Call to schedule an appointment; walk-ins are welcome. You must present an original or certified birth certificate, W-2 form or end-of-year pay stub (if available), proof of military service, marriage certificate or divorce decree, bank routing number and account number for direct deposit. All documents will be returned.

Social Security is the nation’s largest financial assistance program for the elderly. The program funds the following benefits: Disability Benefits, Medicare, Retirement Benefits and Survivors Insurance.

Medicare is a federal health insurance program for people age 65+ as well as certain disabled individuals. There are three parts to Medicare. Part A is hospital insurance, which helps pay for care in a hospital and skilled nursing facility, home health care and hospice care. Part B is supplemental medical insurance, the outpatient arm of Medicare, which helps pay for doctors, outpatient hospital care and other medical services. Part D is the Prescription Drug plan. Most people do not have to pay for Medicare Part A. Please see the box on Page 43 for more detailed information. If you do not want Part B you must decline it. Otherwise the premium will be automatically deducted from your monthly check. If you are not covered under an employer health insurance plan at age 65, you should enroll in Part B during a 7-month enrollment period. If you delay enrolling and are not covered by an employer health insurance plan, you will pay a 10 percent penalty on your premium for every year you delayed enrolling in Part B.

Survivors Benefits are payable to qualified widow(er)s and dependent children of a worker who died and is insured for Social Security benefits. Survivors benefits are intended to replace, in part, income that is lost due to the worker’s death. Widow(er)s may receive survivors benefits by age 60, or age 50 if they are disabled and unable to do substantial work. Under certain conditions, divorced widow(er)s may be entitled to benefits on a divorced spouse’s record if they were married at last 10 years. Social Security pays a lump sum death benefit to a surviving spouse or dependent child(ren) of a deceased worker.

Disability Benefits are payable to workers who are unable to do substantial work because of a physical and/or mental condition that is expected to last for at least a year or to lead to the worker’s death. A worker must be insured for disability benefits; for most workers, that means they have worked 5 out of the last 10 years. Family members may also qualify for benefits on the disabled worker’s record. The average disability benefit in 2010 was 1,025/month. The average benefit for a disabled worker with a spouse and one or more children is $1,690/month.

Retirement Benefits are payable to workers who are at least 62 and have the 40 credits needed to be insured for benefits. The retired worker’s spouse, minor children and disabled children who became disabled before age 22 may also be eligible for benefits on the worker’s record. A worker may earn up to 4 credits a year, so he or she needs at least 10 years of part-time work to be insured for retirement benefits. Work credits have nothing to do with the monthly benefit amount. Benefits are calculated based on the worker’s 35 years of highest earnings indexed for inflation. If you choose to retire before full retirement age (65-67, depending on the year you were born), you will receive permanently reduced monthly benefits. The closer you are to full retirement age, the higher your benefit will be. Workers who postpone collecting benefits past full retirement age may earn delayed retirement credits up until age 70 and boost their monthly benefit amount. The average Social Security retirement benefit in 2011 is $1,164/month. The maximum benefit for a worker retiring at full retirement age in 2011 (66 years) is $2,346.

Social Security/Medicare Resources

Dept. for Community based Services (859) 246-2070
2050 Creative Drive, Suite 160, Lexington 40505
For Fayette County residents.

General Information About Medicare
Benefits 1-800-633-4227 (1-800-MEDICARE)
TTY/TDD: 1-887-486-2048
www.medicare.gov

Information is available 24 hours a day, including weekends. Call for questions concerning Medicare health plans, ordering Medicare booklets, information on Medigap and prescription drug assistance programs.

Medicare Rights Ctr. (212) 869-3850 or 1-800-333-4114
520 Eighth Ave., North Wing, 3rd Fl., New York, NY 10018
www.medicarerights.org

National, non-for-profit, non-governmental organization that helps ensure older adults and individuals with disabilities get quality, affordable health care. Telephone hotline services, educational classes, and consumer rights information available.
MEDICAL INSURANCE

SUPPLEMENTAL (SSI) INCOME

SSI is a federal program which makes monthly payments to disabled or aged (age 65+) individuals who have limited income and resources. To be eligible a person cannot have over $2000 in assets and a couple over $3000, excluding the home and, in most instances, one car. A Social Security representative must help determine eligibility. Benefit amounts are adjusted each year.

MEDICARE

www.cms.hhs.gov (for general information)

www.medicare.gov (for people with Medicare)

To Apply: If you already receive Social Security benefits and are nearing age 65, you will be automatically enrolled effective the month you are 65. Your Medicare card will be mailed to you prior to your 65th birthday. If you do not want Medicare Part B, which is optional, follow the instructions that come with the card. If you are nearing age 65 and not yet getting Social Security or Medicare, you can apply for both at the same time. To make sure that your Medicare Part B coverage start date is not delayed, you should apply three months before the month you turn 65. This is the beginning of your 7 month Initial Enrollment Period. To apply, you can call or visit your local Social Security office, call Social Security at 1-800-772-1213 or apply over the Internet at www.socialsecurity.gov

If you do not receive Social Security benefits and you only want to apply for Medicare because you are nearing 65, you can apply by visiting your local Social Security office, or by calling Social Security at 1-800-772-1213. You should apply 3 months before the month you turn 65. This is the beginning of your 7 month Initial Enrollment Period.

Part A: Hospital Insurance

Covers the first 60 days of semi-private hospital care and up to 20 days of post-hospital skilled rehabilitative care in a hospital or skilled nursing facility (nursing home). Coverage of skilled nursing home care requires three consecutive midnights of admitted hospital care. There is a difference between being in the hospital and being admitted.

Benefit period begins with day one of hospitalization and ends after you have been out of a hospital or used skilled nursing care for 60 consecutive days.

Part B: Medical Insurance

Pays monthly doctor bills, outpatient care, home health care, ambulance, lab and therapies for eligible Social Security recipients who pay the monthly premium. This fee is deducted from a Social Security check.

Your premium in 2011 is based on income. Please refer to the box on Page 39 for specific premium information.

Part B: Approved Amount

Medicare, not you or your doctor, makes the decision of an approved amount for each specific medical service. The doctor must be certified by Medicare. Medicare will only pay 80% of the approved amount which may be less than the fee you’re charged. You must pay the rest.

Part D: Prescription Drug Plan

See Page 39 for a summary of the plan.

FREE BOOKLETS ABOUT MEDICARE

There are many booklets published by the Center for Medicare and Medicaid Services. Topics addressed include “Medicare and You” handbook, “Medicare Appeals and Grievances,” “Health Care Coverage Directory for People with Medicare,” “Medicare & Clinical Trials,” and “Medicare Coverage of Skilled Nursing Facility Care.”

These booklets are available in English, Spanish, Audiotape (English and Spanish), Braille, and Large Print. Some booklets available in Chinese.

For a catalog of Medicare books, call 1-800-633-4227 (TTY/TDD: 1-877-486-2048). On the web, visit www.medicare.gov and select “Publications.” You can read, print, or order these booklets.
Assignment

Medical providers who accept Medicare payments are required to accept the Medicare approved amount for service or supplies. They may not charge you more than the deductible and 20% coinsurance. Example: You go to a doctor who accepts Medicare and you have already paid the $162 deductible. The Medicare approved amount for the service you receive is $200. Medicare would pay 80%, or $160. You are responsible for no more than the remaining 20%, or $40.

If your doctor did not accept Medicare, and the charge for the service was $225, you could be required to pay the full amount immediately. Medicare would send you a check for $160 after the doctor filed the claim. You would be required to pay $25 more in this example.

Beneficiaries are now covered for:

- Annual mammogram, no charge. Part B deductible waived.
- Annual colorectal screening.
- Annual prostate screening.
- Bone mass measurement (to rule out osteoporosis).
- Diabetes screening, monitoring, self-management education.
- Flu & pneumonia shots (no co-payment required).
- Screening pelvic exams (every 3 years); pelvic exams and pap smears for high-risk women will be covered annually.

Medicare Automated Phone System

24 HOURS 1-800-MEDICARE (633-4227)

Claims Help/Customer Service: M – F 8:30 a.m. – 4:00 p.m.

Nationwide Part B Medicare carrier has a speech automated phone system.

PATIENT’S RIGHTS UNDER MEDICARE

- To receive all hospital care necessary to your diagnosis and treatment
- To be fully informed about decisions affecting your Medicare coverage
- To appeal any written notice that Medicare will no longer pay for your care

If you think you are being asked to leave the hospital too soon, ask the hospital for a written notice of explanation immediately. Medicare HMO members have the same appeal rights. If you want to appeal, call your local Social Security office.

MEDICARE FOR LOW INCOME BENEFICIARIES

QMB (Qualified Medicare Beneficiaries) and SLMB (Specified Low Income Medicare Beneficiary)

If eligible, helps pay Medicare premiums, deductibles and all Medicare co-payments for low income elderly and disabled. (In eligibility below, assets not counted are home and furnishings, one car, burial plot and personal jewelry such as wedding bands.)

QMB Assistance: Is like a free Medicare supplemental policy. The state pays all Part A and B premiums, deductibles and co-insurance.

SLMB Assistance: State pays only Part B monthly premiums.

Eligibility:

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>QMB Monthly Income</td>
<td>$923</td>
<td>$1,235</td>
</tr>
<tr>
<td>SLMB Monthly Income</td>
<td>$1,103</td>
<td>$1,477</td>
</tr>
<tr>
<td>Total Assets for each program:</td>
<td>$6,680</td>
<td>$10,020</td>
</tr>
</tbody>
</table>

BENEFITS THROUGH AN HMO

The Centers for Medicare and Medicaid pay an HMO to offer Medicare benefits to its members. Some organizations charge monthly fees to cover additional benefits, plus co-payment charges. These plans offer comprehensive medical care including routine checkups and may offer other benefits not covered by Medicare or Medigap plans such as dental care. Emphasis is on preventive medical care and care coordination. You must use the HMO’s doctors and facilities to initiate your care plan when you are in their service area, except in an emergency. When you are outside the service area, you have access to all Medicare certified providers for urgent and emergency care. You can join a plan that serves your county at any time, regardless of your health, unless you have been determined to have end-stage renal disease.

MEDICAL CLAIMS ASSISTANCE

Hospitals will process claim forms for you through their senior membership programs if you have bills connected with their hospital or physicians. Many home health care agencies also process claim forms for services they provide. Call your local senior center for personal counseling.

The State Health Insurance Assistance Program of the Bluegrass (SHIP) 1-800-928-4556

Legal Aid of the Bluegrass, 498 Georgetown Street
P. O. Box 12947, Lexington 40583

Counseling program for adults age 60+. Determines if they qualify for private or government benefits. Helps with health insurance forms and claims.

MEDICAID SPEND DOWN

The Medical Assistance Program offers financial help to those persons whose income is above the Medicaid limit yet have medical expenses which would cause them to spend down to an income below the Supplemental Social Security (SSI) maximum. A caseworker from the Cabinet for Families and Children, Department for Social Insurance must help you determine eligibility. Save medical bills and receipts to establish eligibility.
## Quick Summary of 2011 Medicare Benefits

### PART A  Helps pay for medically necessary inpatient care in a hospital or skilled nursing facility

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit Period</th>
<th>What You Pay</th>
<th>What Medicare Pays of Approved Amounts</th>
<th>Those Eligible</th>
<th>What’s Not Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital or skilled nursing care</td>
<td>Hospital Days: 1–60 61–90 91–150 151+</td>
<td>Hospital Days: $1,132 deductible $283 per day $566 per day You pay in full</td>
<td>Balance Balance Balance $0</td>
<td>Benefit period begins on the first day of admission for the same condition. An admission on day 61 or later requires a new $1,132 deductible.</td>
<td>Private rooms (unless medically necessary) Private duty nursing Part B Medicare services Personal convenience items (TV, telephone) First three pints of blood</td>
</tr>
<tr>
<td>Mental Health Coverage as an inpatient in a mental hospital limited to 190 days in a lifetime.</td>
<td>Same as above with a 190 day lifetime limit.</td>
<td>Same as above with a 190 day lifetime limit.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-hospital skilled rehabilitative care in a skilled nursing facility after a 3 day hospital stay.</td>
<td>Hospital Days: 1–20 21–100 101+</td>
<td>$0 $141.50 per day You pay in full.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### PART B  Helps pay for doctor services, preventive screenings, home health care, hospice, medical equipment and supplies

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit Period</th>
<th>What You Pay</th>
<th>What Medicare Pays of Approved Amounts</th>
<th>Those Eligible</th>
<th>What’s Not Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician visits and diagnostic consults, lab tests, physical, occupational, and speech therapies, approved chiropractic, X-rays including mammograms, outpatient surgical services, eyeglasses after cataract surgery, durable medical equipment and supplies including prosthetic devices and shoes for diabetics, ambulance transport, in-area emergency services, outpatient mental health care.</td>
<td>Not applicable as long as monthly premiums are paid. Please see the box on page 39 for monthly premium rates based on income.</td>
<td>$162 annual deductible; $96.40-$110.50 or more monthly premium depending on income: 20% of Medicare approved amount; 45% for outpatient mental health care; all costs that exceed approved amount.</td>
<td>80% of the Medicare approved amount after the $162 deductible.</td>
<td>Enrollees paying the monthly part B premium.</td>
<td>Some preventative care, routine physical exam, eye or foot care, dental, glasses, (except after cataract surgery) hearing aids, orthopedic shoes, private nursing, prescription drugs, immunizations (except those listed under preventative care) most medical costs incurred out of the USA.</td>
</tr>
<tr>
<td>Home Health Care includes doctor ordered skilled nursing care, hospice services, physical, speech and occupational therapies, home health aide services and medical supplies.</td>
<td>Not applicable as long as Medicare conditions are met.</td>
<td>After $162 annual deductible, nothing for services; 20% of the equipment and supplies cost.</td>
<td>Balance</td>
<td>Patient must be home-bound and under a doctor’s order for intermittent skilled care or terminally ill for hospice services.</td>
<td>Custodial care, including bathing, grooming, toileting, help getting in and out of bed. For hospice, treatments not related to pain relief.</td>
</tr>
<tr>
<td>Preventive care including annual mammograms, colorectal and prostate screenings, annual bone mass measurement, flu &amp; pneumonia shots, Hepatitis B for those at medium to high risk, pelvic exams every 24 mo’s; pelvic exams and pap smears (see Page 45 for complete list).</td>
<td>Not applicable.</td>
<td>After $162 deductible, nothing for services; 20% of the equipment and supplies cost. 25% of colonoscopy if performed as an outpatient.</td>
<td>All costs for fecal occult blood test, Pap smear lab test, pelvic and breast exams, PSA test, flu and pneumonia shots. Balance (80%) of everything else.</td>
<td>Enrollees paying the monthly part B premium.</td>
<td>Cosmetic surgery. Routine or yearly medical exams. Other screening tests or shots except those listed on Page 45.</td>
</tr>
<tr>
<td>Lab tests, biopsies, urinalysis</td>
<td>Not applicable.</td>
<td>Nothing after $162 deductible.</td>
<td>All costs after $162 deductible.</td>
<td>Enrollees paying the monthly part B premium.</td>
<td></td>
</tr>
<tr>
<td>Blood</td>
<td>Not applicable.</td>
<td>First three pints unless you replace them; 20% of rest</td>
<td>Balance</td>
<td>Enrollees paying the monthly part B premium.</td>
<td></td>
</tr>
</tbody>
</table>

### CUSTOMER SERVICE

If you join a Medicare Advantage Plan (HMO, PPO, PFFS), call their customer service number directly with questions you have about your care or benefits.

If you use traditional Medicare health insurance benefits, call for:
- Part A Hospital and SNF Claims:
- Part B Claims:

1-800-MEDICARE or 1-800-325-0778 TTY

To get a copy of the federal government handbook, audiotape, Braille, large print or Spanish versions of Medicare and You, call 1-800-MEDICARE or 1-877-486-2048 TTY or visit www.medicare.gov

Take Note: When an insurance company limits your coverage or denies you coverage, you have the right to appeal the decision. Call (502) 564-3630.
Medigap Insurance

If you do not have insurance from a former employer that fills gaps in Medicare, there are several insurance companies that sell supplemental coverage to fill these gaps. They sell policies called Medigaps that help cover Medicare deductibles, coinsurance and some additional benefits. There are 12 different standardized Medigap plans, labeled A–L (except in Mass., Minn. and Wisc.). Not all plans are available in all areas.

Note: Starting June 1, 2010, the types of Medigap Plans that you can buy changed. There will be two new Medigap Plans – “M” and “N.” Plans “E,” “H,” “I,” and “J” will no longer be available to buy. If you already have Plan E, H, I, or J, you can keep that plan. Contact your plan for more information.

Each Medigap plan pays for a particular set of benefits. Plan A offers the fewest benefits and is usually the least expensive. Plans that offer more benefits, like plan J, are generally more expensive.

The most popular Medigap plans are C and F, because they cover major benefits and are less expensive than other plans.

All Medigap plans (A–L) must include the following basic benefits:
• Hospital coinsurance coverage.
• 365 additional days of full hospital coverage.

Medigap insurance considerations

• Full or partial coverage of the first 3 pints of blood you need each year.
• Full or partial coverage for the 20% coinsurance for doctor charges and other Part B services (K and L only cover this after you have paid the out-of-pocket limit).

Depending on which Medigap plan you choose, you can get coverage for additional expenses Medicare doesn’t cover, including:
• Hospital deductible (plans B to L).
• Skilled nursing facility coinsurance (plans C to L).
• Part B deductible (plans C, F and J).
• Excess doctor charges (plans F, G, I and J).
• Emergency care outside the U.S. (plans C to J).
• At-home recovery (plans D, G, I and J).
• Preventative care Medicare doesn’t cover (plans E and J)

MEDIGAP INSURANCE CONSIDERATIONS

☐ Can the company cancel or refuse to renew the policy?
☐ What are the policy exclusion limits for covered services?
☐ If the annual premium is low, does the cost raise with age?
☐ Will I have to wait before benefits will be paid?
☐ Will I have to wait before existing health problems are covered?

Long Term Care Insurance

Most people begin paying for nursing home care from savings and assets, which can be quickly spent. Once a person has become basically impoverished, (see Medicaid Eligibility requirements) the Medicaid federal/state government-funded insurance program pays for care. Anyone with assets exceeding $150,000 to protect, in addition to a house, should research long term care insurance.

COMPANY CHECKLIST

☑️ How long has the company been in the long term care business? A good company should have been in business at least a couple of years. Don’t be taken in by low premiums to attract customers.

☑️ Research the company’s financial strength. A.M. Best is an industry-respected independent rating firm. A+ Superior or A Excellent is okay. Stay away from any rating below A. If you can’t get Best’s report at the library, ask your agent.

☑️ Watch out for quick 2–3 day turnarounds for policy approval. Expect a 4 week turnaround for approval.

☑️ Make sure the company performs medical underwriting at the time of application rather than at claim time.

POLICY CHECKLIST

☑️ Is the policy tax qualified? If a policy is, the benefit is generally not considered as income to the owner. You may get a tax break and better protection.

☑️ Make sure the policy has a guaranteed renewable clause so you cannot be canceled or singled out for rate increases.

☑️ Be sure to understand whether you are buying a reimbursement or an indemnification policy. Reimbursement policies will pay covered claims received by the insurer. Indemnification policies pay a stated amount each month regardless of claims received, but they are usually more expensive.

☑️ Check to assure that the waiver of premium applies to both nursing home and home health care. This continues
### Long Term Care Insurance Comparison Checklist

Long term care insurance policies are complex:
- Discuss options with an agent or call **(502) 564-3630** for help from the Kentucky Department of Insurance or **1-800-255-7265** for the Long Term Care Ombudsman.
- Ask questions, take notes, and use this guide to help you in your comparison.
- Do not choose a policy based only on price and never buy a policy without comparing it to others.

Annual Premium:
Premiums differ depending on age, benefit period, daily benefit amount, elimination period and type of inflation coverage.

Note:
Some older policies need to be replaced because of prior hospitalization requirements.

<table>
<thead>
<tr>
<th>Company Rating</th>
<th>Is the Policy Guaranteed Renewable?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A EXCELLENT—A++. STAY AWAY FROM ANY RATING BELOW A.</td>
</tr>
<tr>
<td>Waiting Period for Pre-existing Conditions</td>
<td></td>
</tr>
<tr>
<td>Inflation Option</td>
<td></td>
</tr>
<tr>
<td>Prior Hospitalization Requirements</td>
<td>Eligible Age</td>
</tr>
<tr>
<td>Level Premiums (no increase with age)</td>
<td></td>
</tr>
<tr>
<td>PREMIUMS WILL NOT INCREASE WITH AGE.</td>
<td></td>
</tr>
<tr>
<td>Waiver of Premiums</td>
<td></td>
</tr>
<tr>
<td>IF YOU ARE DISABLED, AFTER 60—90 DAYS, COMPANY WILL WAIVE YOUR PREMIUM PAYMENTS AND STILL PROVIDE YOUR INSURANCE COVERAGE.</td>
<td></td>
</tr>
<tr>
<td>Elimination (Deductible) Period</td>
<td></td>
</tr>
<tr>
<td>USUALLY BETWEEN 0—365 DAYS. CHOOSE THE COVERAGE THAT MEETS YOUR FINANCIAL NEEDS.</td>
<td></td>
</tr>
<tr>
<td>Nursing Home, Alternate Care Facility, Home Health, Adult Day Care and Respite Care.</td>
<td></td>
</tr>
<tr>
<td>Daily Benefit</td>
<td></td>
</tr>
<tr>
<td>MOST POLICIES OFFER A SELECTION OF DAILY BENEFITS RANGING FROM $40—250 PER DAY. $110 IS AVERAGE.</td>
<td></td>
</tr>
<tr>
<td>Skilled, Intermediate and/or Custodial Care in a Nursing Home, Nursing Home, Alternate Care Facility, Home Health, Adult Day Care and Respite Care.</td>
<td></td>
</tr>
<tr>
<td>SOME POLICIES AUTOMATICALLY OFFER COVERAGE. OTHERS OFFER AS AN OPTION.</td>
<td></td>
</tr>
<tr>
<td>Alzheimer's Disease &amp; Senility Coverage</td>
<td></td>
</tr>
<tr>
<td>Qualification for Benefits (ADLs or other)</td>
<td></td>
</tr>
<tr>
<td>ACTIVITIES OF DAILY LIVING: CUSTODIAL CARE NEEDED SUCH AS EATING, DRESSING, TOILETING, TRANSFERRING FROM BED TO CHAIR OR WHEELCHAIR, WALKING.</td>
<td></td>
</tr>
<tr>
<td>Benefit Period/Length of Coverage</td>
<td></td>
</tr>
<tr>
<td>MANY PEOPLE WILL NOT NEED COVERAGE FOR MORE THAN TWO TO FIVE YEARS. LIFETIME COVERAGE IS THE MOST EXPENSIVE. SELECT AND PAY FOR COVERAGE THAT BEST MEETS YOUR TOTAL NEEDS. LOOK FOR RESTORATION OF BENEFITS CLAUSES WHICH ERASE PRIOR USAGE LIMITS AFTER SIX MONTHS.</td>
<td></td>
</tr>
<tr>
<td>Maximum Lifetime Benefits</td>
<td></td>
</tr>
<tr>
<td>Nursing Home, Alternate Care Facility, Home Health, Adult Day Care and Respite Care</td>
<td></td>
</tr>
<tr>
<td>Death Return of Benefits</td>
<td></td>
</tr>
<tr>
<td>IF INSURED DIES, PERCENTAGE OF PREMIUMS PAID THAT ARE GIVEN BACK TO SURVIVORS (RETURN OF PREMIUMS FOR LAPSED CONTRACTS ALSO AVAILABLE.)</td>
<td></td>
</tr>
<tr>
<td>Discount Offered</td>
<td></td>
</tr>
<tr>
<td>DISCOUNTS ARE OFFERED FOR JOINT SPOUSAL, PARENTAL, MULTIPLE COMPANY POLICY COVERAGE, GROUPS, ETC.</td>
<td></td>
</tr>
</tbody>
</table>
If you are a member of a Medicare HMO plan, you must use skilled nursing and rehabilitation facilities that are listed in the provider directory.

If you switch your health care coverage to a Medicare HMO, consider using some of your Medigap insurance savings to purchase long term care coverage. Some plans are tax deductible for some long term care insurance premiums. Check with your insurance agent and tax advisor.

### TERMS

**Activities of Daily Living**
- Activities necessary to maintain independent living.
- May include dressing, toileting, continence, transferring, feeding, bathing and grooming.

**Adult Day Care/Adult Day Services**
- See page 35.

**Custodial/Personal Care**
- Personal, non-medical help with the ADLs such as dressing, bathing, eating and other routine activities.

**Elimination Period and Exclusion**
- Refers to the waiting period of the policy; the initial number of days before benefits are paid. Any condition or expense not paid for by a policy.

**Deductibility of Premium**
- For income tax purposes, some individuals may be allowed to deduct some or all of their policy premiums with other medical expenses.

**Guaranteed Renewable**
- This means a policy cannot be cancelled unless you fail to pay premiums when they are due. Premiums cannot be raised unless there is a rate increase for all policy holders in a particular group.

**Intermediate Care**
- Occasional nursing or rehabilitative care performed by, or under the supervision of, skilled medical personnel.

**Interval Period**
- Some policies incorporate a 30 – 180 day waiting period before being readmitted, ask your agent or the company if and how an interval period applies to your policy.

**Medicare Certified**
- Long term care policies require that care be Medicare certified to qualify for benefits. This means a doctor’s order for care must be issued.

**Skilled Nursing Care**
- Daily nursing and rehabilitative care that can be performed only by, or under the supervision of, skilled medical personnel such as RNs, LPNs and therapists.

### CAREGIVER TIP

**When an insurance company limits your coverage or denies you coverage, you have the right to appeal the decision. Call The Long Term Care Ombudsman (859) 491-0522 or 1-800-255-7265.**

- Check for inflation protection—this rider offers either simple increase or one that is compounded, usually three to six percent of the daily benefit annually. This type of inflation rider has level premiums which is important because costs increase with age. Make sure you know if the rider renews automatically each year or if you have to request renewal yourself.

- Look for policies that cover home health care fully. Most long term nursing care is provided inside the home.

- A good policy does not require you to be hospitalized before benefits are payable. The need for nursing home care and/or home health care may differ from the reason for hospitalization.

- All levels of nursing care should be covered: skilled, intermediate and custodial. How are they defined?

- What are the Activities of Daily Living (ADLs) that the company uses? How are they defined and how many must be lost to trigger benefits?

- Policy should specify Alzheimer’s Disease and frailty and cover organic, mental and nervous disorders that cause cognitive impairment which may prevent you from dressing, bathing and toileting without help.

- What is the length of the benefit period? Does the policy allow you to use your nursing home benefits in the home when home health care benefits are exhausted and vice versa?

- What is the deductible or waiting period? This can range from 0 to 365 days. It should be one that fits your budget since most people begin paying for nursing home care from savings and assets.

- Sometimes older adults can experience emotional difficulties and/or behave strangely due to medications they are taking. Check with your doctor to make sure that any unusual behavior is not being caused by prescriptions or over the counter medications.

**Caregiver Tip**

If you switch your health care coverage to a Medicare HMO, consider using some of your Medigap insurance savings to purchase long term care coverage. Some plans are tax deductible for some long term care insurance premiums. Check with your insurance agent and tax advisor.
## Home Health Agency Comparison

<table>
<thead>
<tr>
<th>ABOUT THE AGENCY</th>
<th>A</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Years in Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accreditation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Certified (Medicare/Medicaid)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>24 hours/day, 7 days/week availability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How is phone answered in an emergency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Has written supervised care plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same person(s) to provide service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Person(s) bonded</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liability insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BILLING INFORMATION</th>
<th>A</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic hourly charges for skilled nursing:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>for health aide</td>
<td></td>
<td></td>
</tr>
<tr>
<td>for personal/homemaker</td>
<td></td>
<td></td>
</tr>
<tr>
<td>for therapy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>for medical equipment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>for other services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minimum hours per day</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calculation of travel time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overtime and holidays</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frequency of billing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Files insurance claims</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accepts Medicare assignment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Handy forms and guides in this section:

- Home Health Agency Comparison ............... 47
- Medication Checklist .......................... 50
- Safety in the Home:
  - Questions to Consider ..................... 62
  - My Own Case Management/Contingency Plan ........................................... 63
  - Home Safety Checklist ........................ 64

### Advertisers who offer services that pertain to this section:

- **Hospital Health Care Services**
  - Central Baptist Hospital  Inside Front Cover

- **Health Clinics**
  - Paragon Family Practice ..................... 49

- **Home Health Care/Homemaker Services**
  - Accessible Home 53, Inside Back Cover
  - Alliance Medical & Home Care ............... 53
  - Central Baptist Hospital Home Health and Home Infusion . . . . . . . . . . . . . Inside Front Cover
  - Comfort Keepers ................................. 55
  - Commonwealth Nursing Solutions .................. 54, Inside Back Cover
  - Home Instead ....................................... 55
  - Medi-Calls ........................................ 49
  - Senior Helpers of the Bluegrass ............... 51

### Emergency Response Systems

- Central Baptist Hospital
  - Lifeline .......................... Inside Front Cover

---

### Caregiver Tip

**Homemaker services** are available for individuals who are unable to perform their own housekeeping, grocery shopping, or other errands.

**Personal care services** may include bathing, toileting, help in walking or getting out of a bed or chair, grooming and feeding.
Hospital Health Care Systems

Hospitals now provide a wide range of services including emergency assistance, health screening and monitoring programs, rehabilitation, home health care and aides, physician referral and family and pastoral counseling. Neighborhood locations, mobile units, specific disease assessment and treatment centers, as well as hospital ownership of nursing agencies and continuing care living facilities warrants the more accurate description of “health care system.”

FAYETTE COUNTY

Cardinal Hill Rehab Hospital (859) 254-5701
2050 Versailles Rd., Lexington 40504
www.cardinalhill.org

Central Baptist Hospital (859) 260-6100
1740 Nicholasville Rd., Lexington 40503
www.centralbap.com

Lexington VA Medical Center (859) 233-4511
1101 Veterans Dr., Lexington 40502
www.va.gov

Saint Joseph Health System (859) 313-1000
1 Saint Joseph Dr., Lexington 40504

UK Healthcare
Good Samaritan Hospital
310 South Limestone, Lexington 40508
Albert B. Chandler Hospital
800 Rose St., Lexington 40536
www.ukhealthcare.uky.edu

OTHER COUNTIES

Bluegrass Community Hospital (859) 873-3111
360 Asdien Ave., Versailles 40383

Bourbon Community Hospital (859) 987-3600
9 Linville Dr., Paris 40361
www.bourbonhospital.com

Clark Regional Medical Center (859) 745-3500
1107 West Lexington Ave., Winchester 40391
www.clarkregional.org

Ephraim McDowell Regional Medical Center (859) 239-1000
217 South 3rd St., Danville 40422

Fort Logan Hospital (606) 365-4600
110 Metker Trail, Stanford 40484
www.fortloganhospital.org

Frankfort Regional Medical Center (502) 875-5240
299 Kings Daughters Dr., Frankfort 40601

Georgetown Community Hospital (502) 868-1221
1140 Lexington Rd., Georgetown 40324
www.georgetownhospital.com

It is the nature of hospitals to specialize in providing care and technology for severe illness and disease. Many tertiary care hospitals have satellite centers and/or physician centers to offer our community greater access to non-acute health care services. Additionally, many hospitals are expanding their menu of services to include home health and in-home hospice care, medical equipment, retirement housing and skilled nursing home care.

Harrison Memorial Hospital (859) 234-2300
Unit 1, 1210 Ky Highway 36, Cynthiana 41031
www.harrisonmemhosp.com

James B Haggin Memorial Hospital (859) 734-5441
464 Linden Avenue, Harrodsburg 40330
www.hagginhosp.org

Marcum and Wallace Memorial Hospital (606) 723-2115
60 Mercy Ct., Irvine 40336
marcumandwallace.org

Nicholas County Hospital (859) 289-7181
2323 Concrete Rd., Carlisle 40311
www.johnsonmathers.org

Pattie A. Clay Regional Medical Ctr. (859) 623-3131
801 Eastern Bypass, Richmond 40475
www.pattieaclay.org

Saint Joseph-Berea (859) 986-3151
305 Estill St., Berea 40403
www.saintjosephberea.org

Saint Joseph East (859) 967-5000
150 N. Eagle Creek Dr., Lexington

HOSPITAL MEMBERSHIP PROGRAMS

Benefits of Membership
• Physician referral and care coordination
• Processing of claims and insurance forms
• Free newsletter, magazine or information
• Discounts on medical, parking and hospital services
• Travel clubs or discounted tours and trips
• Free health screenings and education programs
• Rehabilitation, counseling and support groups

PHYSICIAN SERVICES

Kentucky Physician Care Program 1-800-633-8100
Limited free medical help for low income people who do not qualify for medical cards.

HEALTH CLINICS

Department of Veterans Affairs Medical Center (859) 233-4511
Cooper Dr./Leestown Rd., Lexington 40511
Full range of supportive services as well as in-patient and out-patient treatment to eligible veterans.
Cardinal Hill Rehabilitation Hospital
New Patients (859) 257-4888
Existing Patients (859) 254-5701
2050 Versailles Rd., Lexington 40504

Lexington-Fayette County Health Department
650 Newtown Pike, Lexington 40508
www.lexingtonhealthdepartment.org

Adult Wellness Maintenance Clinic (859) 252-2372
Twelve nurse-conducted clinics are held monthly throughout the community. The nurse provides health promotion programs, monitors blood pressure, evaluates health programs, helps persons to understand their diet and medication, provides flu shots, and makes referrals to physicians about other services.

General Medical Clinic (859) 252-2371, ext. 307
Services for residents of Lexington-Fayette Co. Mutual goals are established to meet the needs of participants, using a multi-disciplinary approach, including physicians and nurses. Appointment needed. Mon., Tues., Thurs., 8:00 A.M.–6:30 P.M., Fri., 8:00 A.M.–4:30 P.M.

Health Awareness Program (HAP) (859) 288-2423
One-on-one health counseling by a registered nurse and dietician to assist individuals in managing diabetes, high blood pressure, high cholesterol, or heart disease. Services provided at the Health Dept.

Midway Ctr. for Integrative Medicine (859) 846-4445
129 South Winter St., Midway 40347
The clinic focuses on prevention, anti-aging, nutrition, family, and bioidentical hormones.

Paragon Family Practice (859) 543-1703
2801 Palumbo Dr., Ste. 200, Lexington 40509
www.paragonfamilypractice.com
Visit any of our four Lexington offices: Palumbo Dr., Alexandria Dr., Bryan Station Rd. or Wellington Way, or visit us in Nicholasville, Georgetown or Versailles. Paragon is proud of its group of primary care clinics located in Central Ky. We provide care for patients of all ages, from the youngest infants to the elderly. Paragon believes in creating a clinical environment where clients feel respected, safe and have opportunities to contribute to their own health successes. The goal of Paragon’s health care providers is to establish a long-term relationship with each patient to promote health and well-being in all aspects of a patient’s life. We believe in health promotion and disease prevention. Let us be your primary care provider. Most major insurance is accepted. “In-home” medical care is also available through Medi-Calls, a division of Lexington Primary Care.

St. Joseph Free Health Clinic (859) 313-4555
1590 Harrodsburg Rd., Lexington
Provides free basic health care, health information, and social services to people of all ages. Must be without health insurance or a medical card.

University of Kentucky Health Care (859) 257-1000, or 1-800-333-8874
www.ukhealthcare.uky.edu/centers/programsandcenters.htm

---

*Most insurances accepted including Medicare and Medicaid*

Healthcare for every generation:
- General Family Health
- Geriatrics
- Chronic Disease Management
- Preventive Care
- Diabetes Management

Evening and Saturday appointments available

Please call Central Scheduling at

859-278-8772

"We Make House"

If you qualify, our staff of highly trained healthcare providers come to your home to provide primary care services.

Medi-Calls providers can assess, diagnose, prescribe, and treat illness/condition in the comfort of your home. We can also coordinate health services and other community resources.

Serving the Central Kentucky Area

24-Hour Availability
HEALTH SERVICES

Medication Checklist

List your medications here, then keep this list in your purse or wallet. You can also make copies of your list to keep at home or work or to give to family members.

Take it with you to your doctor appointments and review the list with a pharmacist.

<table>
<thead>
<tr>
<th>Drug A</th>
<th>Drug B</th>
<th>Drug C</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the brand name of the drug?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What is the generic name?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What is the strength (dose)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Why am I taking it?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How many should I take?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How often must I take it?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How long must I take it?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Will there be side effects? What are they?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are there side effects I should report to my doctor immediately?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Should I take it with meals?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are there driving or other restrictions?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Will it interact with other meds or with alcohol?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is there anything else I should know about taking this drug?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note any medication allergies:

Kentucky Clinic (859) 257-8562 or 1-800-333-8874
740 S. LIMESTONE, LEXINGTON 40536
Some free services available, such as ovarian cancer screening for women over age 55 or younger with a family history. Phones staffed Mon. – Fri., 8 A.M. – 5 P.M.

UK Polk - Dalton Clinic (859) 257-8801
217 ELM TREE LANE, LEXINGTON 40507
Open 8:00 A.M. – 5:00 P.M., Monday through Friday.

Kentucky Clinic South (859) 257-9800
2400 GREATSTONE POINT, LEXINGTON 40504
Open 8:00 a.m.-5:00 p.m., Monday through Friday.

ALTERNATIVE THERAPIES

Artemesia Community Acupuncture and Wellness Center (859) 402-2430
296 SOUTHLAND DR., LEXINGTON 40503
www.artemesiaweb.com
Full service Chinese medicine clinic.

Community Acupuncture - Berea (859) 986-0098
122 MAIN ST., BEREA 40403
www.waysmeet.net
Non-profit funds complimentary and alternative approaches to health for people in financial need.

Metta Yoga Studio (859) 361-8523
517 SOUTHLAND DR., LEXINGTON 40503
We bring the practice of yoga to everyone, regardless of age and physical condition or ability.

For information on the Medicare Prescription Drug Program, please see the box on Page 39.
MEDICATION ASSISTANCE

Many prescription drug manufacturers make some medications available free of charge to low income persons. Your doctor must make the request to the company. Not all medications are included in the programs.

Faith Pharmacy (859) 255-1074
240 E. 7th St., Lexington 40508
www.faithpharmacy.com
Assists those without prescription plan or insurance.

Health Kentucky (502) 227-3158
Kentucky Pharmacy Providers,
83 C. Michael Davenport Bldg., Frankfort 40601
www.healthkentucky.org
Eligible patients receive free medications if under age 64.

Home Health Care Coordination

Home health care agencies offer a range of services that allow you to remain safely at home with some assistance in daily living, whether it's medical, cooking, personal hygiene, transportation, companionship, or rehabilitation and support to aid the healing process after illness, surgery or injury. If you need several services, a medical social worker will visit you in your home to determine what services you need and will help you arrange for them.

Selecting an Agency

Selection of a home health care agency is a personal decision that must be made based upon your needs. Senior centers, hospital discharge planners or social service workers, physicians, public health departments, United Way agencies, religious and senior citizens groups can all serve as advisors in the selection of an agency. Medicare does not pay for personal care services such as bathing, feeding, grooming, transferring from a bed to chair or toileting. Personal care services are usually paid for by the family.

RANGE OF SERVICES

Agencies provide free assessments to determine a cost effective plan of care. Per visit or hourly rates vary by agency, skill level, intensity of care, length and timing of services.

Medicare Coverage Guidelines

Qualifying for home health benefits under Medicare is never guaranteed. Minimally, the patient must be:
• Homebound
• Under the care of an M.D. who requests skilled care
• Need skilled nursing or physical therapy services on an intermittent basis. (Patients who require more than intermittent care, but refuse alternatives, are not eligible.)

Examples of skilled nursing services covered by Medicare:
• Wound dressing involving prescription drug and aseptic technique
• Bladder and bowel training in the case of incontinence
• Colostomy or ileostomy care
• Injections
• Respiratory, physical, speech or occupational therapies
Medicare does not cover any private duty nursing costs. A patient may be very frail and require many support services such as enemas, incontinence care, bathing, personal grooming, transfer from bed to chair, ambulatory assistance, prompting for performance of basic activities of daily living (ADL), meal preparation and feeding, dressing, homemaking, chore and companion services. Medicare will not pay for these if the guidelines listed above are not met.

**TERMS**

**Case Management**
Professional social worker or nurse makes in-home assessment and determines individual plan of care. Makes sure that care is achieving its purpose towards client safety and recovery.

**Clinical Nurse Specialists**
Have extensive training in a subspecialty such as geropsych or ET or IV therapy. Help in training family members to help provide care for the patient.

**Discharge Planner**
Works with patients and family members at hospital dismissal to guide in the decisions needed for either nursing home placement, home health care services, rehabilitation, therapies, etc.

**Hi-tech Specialty Nursing**
Includes home transfusion therapies, central line, porta catheters and dialysis services.

**Home Infusion Therapies**
Enteral (ET): Nutritional tube feedings through the stomach Paraenteral (TPN): Venous nutritional feedings; IV: Venous medication delivery.

**Homemaker/Companion Service/Personal Care**
Assists with light housekeeping, meals planning and preparation, laundry and provides companionship. Personal care services include help with bathing, toileting, dressing, walking, getting in/out of bed, grooming, etc.

**Medical Social Work**
Licensed Social Worker consults with patient and family, making referrals for chronic medical problems and to available community resources.

**Occupational Therapy**
Includes exercises, adaptive equipment, splinting, joint protection, energy conservation.

**Patient’s Bill of Rights**
A patient is entitled to the highest quality of care with dignity, respect, full information disclosure, forthright information about fees and charges and the right to privacy.

**Physical Therapy**
Includes exercise, equipment recommendations, gait training, ultrasound, whirlpool, etc.

**Private Duty Nursing**
One on one individual skilled nursing or personal care by an RN, LPN or Certified Nurse Aide in a person’s residence. Generally charged by the hour.

**Speech Therapy**
Evaluation and treatment of communicative, cognitive and swallowing disorders.

**Respiratory Therapy**
Exercises to enhance breathing and lung oxygen supply.

**Skilled Nursing Care**
A task(s) that can’t be effectively performed or self-administered by the average non-medical person without the direct supervision of a licensed nurse. Provided by RNs, LPNs or physical, speech or occupational therapists. Must be ordered by a physician in conjunction with a care plan. Services include injections, insertion of catheters, observation of decubitis ulcers, manual removal if impaction, diabetic teaching.

**QUESTIONS TO ASK**

- Does the agency have 24 hour/day, 7 days/week service in case of emergencies?
- How is the agency accredited and is it Medicare licensed and/or Medicaid certified?
- How long has it been in business? Is it affiliated with any hospital, community or social service agency?
- Will a representative consult with our physician and family members to develop a written care plan outlining specific duties caregivers are to perform, at what intervals and for how long? Will all necessary agency personnel know what our needs are?
- Does the agency screen and bond all workers and guarantee that they are protected with written personnel policies and basic benefits such as social security, liability, malpractice insurance and worker’s comp?
- How often will we be billed and who will we pay? Is third party reimbursement available? Will the agency file Medicare, Medicaid, HMO and private insurance?
- What services do we need? What will they cost, per visit or per hour, including overtime or holiday charges? How are charges calculated? Is there a minimum number of hours or days per week? What happens when our insurance and/or Medicare runs out?
- Are regular physicals and TB screening required for all workers? Do providers have CPR certification?

**CAREGIVER TIP**
Many older adults, including those with dementia, simply need basic grooming, bathing, feeding, home maintenance and chore, or comfort care services. These do not qualify as skilled nursing care and, therefore, are not covered by Medicare. This is when your family should consider private duty nursing.
Will the same person be dependable and available through all care? Is there a supervisor who oversees all care and will help address any questions or problems?

**HOME HEALTH AGENCIES**

In order to offer Home Health services in Kentucky, Home Health Agencies must obtain a certificate of need and be licensed to serve a given geographic area. Only licensed agencies may be certified to receive Medicaid reimbursement for providing home health services. These are the only type of agencies that can offer “skilled” services. Contact the individual agency to see if they are licensed to provide services in your county.

**Amedisys Home Health Care**
230 Lexington Green Circle, Suite 100, Lexington 40503  
241 Lewis Hargrett Circle, Lexington 40503  
(859)-271-0611  
(859) 224-1024 or 1-800-446-0210

**Cardinal Hill Homecare**
2050 Versailles Road, Lexington 40504  
(859) 367-7133

**Caretenders of the Bluegrass**
2432 Regency Rd., Lexington 40503  
(859) 276-5369 or 1-800-866-0633

**Central Baptist Hospital Home Health & Home Infusion**
278 Southland Dr., Ste. 104, Lexington 40503  
(859) 260-6569 or 1-800-489-3002

**Clark County Home Health**
273 Shoppers Drive, Winchester KY 40391  
(859) 744-1488

**Franklin County Home Health**
231 East Main Street, Frankfort 40601  
(502) 564-7383

**Gentiva Home Health**
2020 Liberty Rd., Suite 115, Lexington 40505  
(859) 252-4206 or 1-800-388-9525

**Infusion Partners**
2025 Regency Road, Lexington 40503  
(859) 277-2013

**Lifeline Home Health Care**
161 Eaglecreek Dr., Lexington 40509  
(859) 272-9787 or 1-800-546-9599

**McDowell Home Health**
131 Daniel Drive, Danville 40422  
(859) 236-8946

**MEPCO Home Health Agency**
216 Boggs Lane, Richmond 40476  
(888) 399-9118

**Nurses Registry and Home Health**
1420 North Broadway, Lexington 40505  
1420 N. Broadway, Lexington 40505  
(859) 255-4411 or 1-800-444-3599

**Saint Joseph American Nursing Care**
3080 Harrodsburg Rd., Suite 104, Lexington 40503  
(859) 224-1979 or 1-800-950-1418

**WEDCO District Health Department**
302 Oddville Ave., Cynthiana 41031  
(859) 234-8750

---

**ACCESSIBLE HOME CARE**

May assist with light housekeeping, meal planning and preparation, laundry and provides companionship. Personal care services may include help with bathing, toileting, dressing, walking, getting in and out of bed, grooming, escort to appointments and errands etc.

**Accessible Home Health Care**
366 Waller Ave, Ste 112, Lexington 40504  
(859) 313-5167  
www.accessiblebluegrass.com  
As Central Kentucky’s best licensed Personal Service Agency, we provide certified nurse aides or home health aides to assist you with bathing, dressing, transferring and toileting to keep you safe and independent in your home. All aides are insured, bonded, (Cont. on pg. 54)
screened and experienced. We also provide meal prep, light housekeeping, laundry, companionship and assistance with oral medications to prevent taking the wrong pills or dosages. We care for seniors as well as those with ALS, Alzheimer’s, Parkinson’s, MS and post op surgery patients.

**Alliance Medical & Home Care**  (859) 296-9525
3716 WILLOW RIDGE RD., LEXINGTON 40514
www.alliancelexington.com

Alliance Medical & Home Care is a locally owned and operated medical staffing agency. We also provide non-skilled caregivers in the home to assist with personal care, companionship, homemaking, mobility, transportation/errands, toileting/incontinence, medication reminders and respite. All caregivers are thoroughly screened, bonded and insured. Services provided on an hourly, 24-hour, or live-in basis in Fayette and surrounding counties. Call for a free in-home assessment. Available 24/7 to meet your needs.

**Commonwealth Nursing Solutions**  (502) 814-3111 or 1-877-930-3111
2301 RIVER RD., SUITE 302, LOUISVILLE 40206
www.cnursingsolutions.com

Serving residents in Lexington area. We help with every aspect of daily living, including companionship, housekeeping and personal care. Pharmacist performs medication reviews and will re-review when your meds change. Our nutritionist will evaluate meal plans and dietary needs.

**Comfort Keepers**  (859) 224-1124 or (502) 352-2811
2350 REGENCY RD., LEXINGTON 40503
www.ComfortKeepers.com

Assisted living in the privacy and comfort of your own home. Choose from a variety of services, including in-home companionship care, meal preparation, light housekeeping, errand services, transportation, medication reminders, personal care, hospital sitting, bath visits, emergency response systems, and more. You have the flexibility of choosing any or all of these services and Comfort Keepers will tailor a package to fit your needs. Services are available 24/7 - 365 days each year. Caregivers are Comfort Keeper employees - screened, bonded and insured.

**Faith in Action: Elder Outreach**  (859) 252-1365
1530 NICHOLASVILLE RD., LEXINGTON 40503
www.fiaky.org

Trained volunteers help with non-medical activities, such as small household chores, running errands, respite care, minor home maintenance, telephoning, and visiting.

**Home Instead**  (859) 273-0085
207 E. REYNOLDS RD., SUITE 150, LEXINGTON 40517
www.homeinstead.com

A service that provides much needed non-medical services to mature citizens and their families. Home Instead provides a full range of non-medical services to help individuals remain independent and at home as long as possible. Services include: companionship, light
housekeeping, personal care, meal preparation, errands, and shopping, incidental transportation, and home care services. Caregivers are carefully matched with clients to assure the utmost compatibility and service.

HOME CARE

BLUEGRASS AREA ON AGING AND INDEPENDENT LIVING
699 PERIMETER DR., LEXINGTON 40517
www.bgadd.org
Available in all 17 counties of the Bluegrass Area Development District. Provides homemakers (personal care and home management), home-delivered meals, chores (heavy housecleaning and yard tasks), escort services, respite for caregivers, and home repair services (limited to improving safety of the home). Eligibility determined by a formal assessment of ADLs and IADLs. Limited to individuals over 60 who are entering or seem likely to enter long term care facility for whom in-home services can be more appropriate and cost effective in response to the person’s needs. Clients are monitored through case management activities. Homecare has a sliding fee scale based on income. Estimates can be given.

Medi-Calls

(859) 422-4369
1055 WELLINGTON WAY, STE. 215, LEXINGTON 40513
Many patients find it difficult to leave their homes to seek medical attention. Medi-Calls, a division of Lexington Primary Care, has been the leading nurse practitioner provider of “in-home” medical care in the Lexington area. Nationally certified nurse practitioners and internal medicine physicians provide traditional primary care services to those who find it difficult to manipulate in the traditional medical system. The providers go into a patient’s home where they evaluate and treat medical conditions, and collaborate and coordinate with home health agencies and other social service agencies to provide the best opportunity for health and well-being. Most home visits are made during regular business hours. 24/7 on-call availability for questions and concerns.

Personal Care Attendant Program

(800) 633-9844 or (502) 349-5500
711 McDowell Blvd., BARDSTOWN 40004
State-funded program for persons over 18 on limited income with permanent, temporary, or recurring disability and functional loss of two or more limbs who require a personal care attendant to live independently. Must be a resident of specific counties and capable of managing and supervising an attendant. State pays $7.25/hour towards attendant’s salary, and trains the disabled person to become an employer.

Senior Companion Program

(502) 695-4290, ext. 261 or 1-800-456-6571
BLUEGRASS COMM. ACTION, 111 PROFESSIONAL CT., FRANKFORT 40602
Volunteers age 60+ help the homebound elderly with personal care, preparing meals, running errands, escort, respite for primary caregivers and other helpful activities. There is no charge for this service. The program provides free transportation and mileage reimbursement to all volunteers. Volunteers receive hourly stipends if income eligible. Services provided in Anderson, Boyle, Fayette, Franklin, Garrard, Jessamine, Lincoln, Mercer, Scott and Woodford Co’s.

Senior Helpers of the Bluegrass

(859) 296-2525
3070 HARRODSBURG ROAD, SUITE 240, LEXINGTON 40503
Frankfort office
(502) 226-3393
www.seniorhelpers.com/lexington-frankfort
At Senior Helpers, we provide an affordable and caring solution to the busy family. Senior Helpers is the perfect solution for seniors and others who aren’t ready to leave their home for an institutional setting, but need support to remain at home. We provide the senior with companionship and one-on-one human contact to reduce isolation and (Cont. on pg. 56)
Hospice is a special kind of humane and compassionate care designed to provide comfort, sensitivity and support for people in the final phase of a terminal illness. Hospice care can be provided in a variety of settings: in-home, in hospitals or in nursing homes. Hospice is covered by Medicare, Medicaid and most private insurance plans.

Components of Hospice Care
- Offers pain-comforting, not curative treatment
- Treats the person, not the disease
- Emphasizes quality, rather than length of life
- Considers the entire family, not just the patient
- Provides help and support to patient and family on a 24 hour basis

Hospice services are provided by a team of trained professionals including physicians, nurses, counselors, clergy, therapists, aides and volunteers.

**QUESTIONS TO ASK**
- What’s the response to your very first call?
- What will the actual out-of-pocket costs be?
- Will the same team stay with the patient throughout the entire length of care?
- How long will it take to begin hospice service?
- Will someone be with the family at the time of death?
- What services and how many hours of services are provided if the patient needs 24-hour care?
- How long has the hospice service been in business in the area and is it affiliated with any hospital, community or social service agency?
- If hospital care is needed, does the patient have choice of hospital and physician?

**CAREGIVER TIP**
Not only does hospice benefit the terminally ill, but it also benefits the family through grief support services. Bereavement counseling is available for up year after the loved one has died.

**Hospice Care**

Hospice of the Bluegrass  
(859) 276-5344 or 1-800-876-6005  
2312 Alexandria Dr., Lexington 40504  
www.hospicebg.org  
Service Area: Anderson, Bourbon, Fayette, Franklin, Harrison, Jessamine, Nicholas, Scott, and Woodford co’s.

Hospice East  
(859) 744-9866  
407 Shoppers Drive, Winchester 40392  
www.hospiceeast.org  
Service Area: Clark and Powell co’s.

Heritage Hospice  
(859) 236-2425 or 1-800-203-6633  
120 Enterprise Drive, Danville 40422  
www.heritagehospice.com  
Service Area: Boyle, Garrard, Lincoln, and Mercer co’s.

**Extra Care Private Duty Nursing Services**  
(859) 296-0513 or 1-800-876-6005  
2312 Alexandria Dr., Lexington 40504

Family Choice Home Care  
(859) 333-8147  
2150 Lexington Rd., Ste. G, Richmond 40475  
1890 Star Shoot Pkwy., Ste. 170, Lexington 40509

Home Helpers  
(859) 381-8996  
650 Kennedy Road, Lexington 40511

ResCare HomeCare  
(859) 543-2273  
383 E. Main St., Lexington 40507

Visiting Angels  
(859) 223-0398  
3306 Clays Mill Rd., Ste. 104, Lexington 40503
Disability & Rehabilitation Services

U.S. Department of Justice Civil Rights Division 1-800-514-0301 or (202) 514-0301

Disabilities Rights Section - NYAV
950 Penn Ave. NW, Washington, D.C. 20530

www.ada.gov

Contact for information about the Americans with Disabilities Act. Information is available in Braille, large print, audiotapes or electronically on disk.

Ky. Assistive Technology Loan Corp. (859) 246-2124
P.O. Box 12231, Lexington 40581

www.katlc.ky.gov

Help persons with disabilities, who would not qualify under traditional loan programs, to obtain assistive technology to improve independence or quality of life.

Lexington-Fayette Urban County Government (859) 288-2928

Parks and Recreation Therapeutic Programs
545 North Upper Street, Lexington 40508

www.lfucg.com/parks/therapeutic_programs

We provide programs for individuals with a variety of disabilities including: Fitness, aquatics, horsemanship, sports, outings, dances, camps and more. Programs are affordably priced and scholarships are available.

Veteran’s Administration 1-800-827-1000

www.va.gov

Information and assistance for military veterans.

Lexington Public Library

Outreach Services and Book Buddies (859) 231-5519
Cable Channel 20 (859) 231-5577

www.lexpublib.org

The library offers large print books, audio books, and hosts discussion groups in the community. The library’s Cable Channel 20 has programs in which various books are read aloud. The Lexington Herald-Leader is read aloud Monday through Saturday from 8:00 to 10:00 A.M.

Lighthouse International 1-800-829-0500

www.lighthouse.org

Programs about age-related vision impairment. Resources for visually impaired. M-F, 9 A.M. – 5 P.M.

Eye Care America 1-800-222-3937
P.O. Box 429098, San Francisco, CA 94142

www.eyecareamerica.org

Senior Eye Care Program refers seniors age 65+ who no longer have access to an ophthalmologist. Clients are referred to a local eye doctor who volunteers medical eye services, including diabetes and glaucoma eye care. There is no out-of-pocket cost to client.

Gadgetry Program for the Blind 1-888-584-7440
1101 N. Garfield, Sioux Falls, S.D. 57104
Large size print check registers, address books, calendars for $9–13. Gadgetry program with adaptive devices.

General Electric Answer Center 1-800-626-2005

www.geappliances.com

Free Braille overlays and special knobs for visually impaired customers with GE, Hotpoint or post-1988 RCA major appliances. Give model and serial number.

Kentucky Office for the Blind (859) 246-2111 or 1-800-291-8424
153 Patchen Dr., Suite 17, Lexington 40517

www.blind.ky.gov

Helps those who are experiencing difficulties with daily living activities or employment because of substantial vision impairment, which cannot be corrected by conventional glasses or lenses. Services can be provided at no cost to eligible individuals.

Kentucky Vision Project (859) 252-7706, ext. 305
Salvation Army, 736 West Main St., Lexington 40508

www.kyeyes.org

Takes applications through the Salvation Army and schedules eye exams for low-income individuals with participating doctors. Glasses can be provided through the doctor’s office for a cost of $25. Applicants must meet income guidelines, provide verification of income, and must not have had an eye exam within the last 12 months. Application available on website.

VISUAL DISABILITIES

Bluegrass Council of the Blind, Inc. (859) 259-1834
1093 South Broadway, Suite 1220, Lexington 40504

web.qx.net/bgcbl

Information and referral, peer counseling, educational and social activities, advocacy, and monthly newsletter. Also, information on aids and appliances to help cope with loss of vision. Support groups offered monthly.

Central Kentucky Radio Eye, Inc. (859) 422-6390
1733 Russell Cave Road, Lexington 40505

www.radioeye.org

Reads newspapers and magazines over a special radio frequency that can be heard only on pre-tuned one-station receivers. Anyone who has difficulty reading can be qualified for the service by a doctor, nurse, social worker, or other health care professional. Radio is loaned to you for one time fee of $25. If you are unable to pay the fee, please call about free receivers. Broadcasts will reach 14 counties in the Bluegrass.

Eye Care America 1-800-222-3937
P.O. Box 429098, San Francisco, CA 94142

www.eyecareamerica.org

Senior Eye Care Program refers seniors age 65+ who fight inflammation. Eat at least 3 servings weekly of foods rich in omega-3 acids, including fish (salmon, tuna, trout, mackerel, herring or sardines) and flaxseed (available at health food stores and some drug stores). It also helps to watch your weight and exercise.
Lexington-Fayette County Health Department
Environmental Health and Protection Unit
333 Waller Ave., 4th Floor, Lexington 40504

Provide eyeglasses for those who cannot afford them in Fayette Co. You may call and request an application, or pick one up at the health department.

**SPEECH & HEARING DISABILITIES**

TDD/TTY is a device which enables the hearing and speech impaired to communicate via written phone messages.

**UK Communication Disorders Clinic** (859) 257-7918
900 South Limestone, Charles T. Wethington Bldg, Room 110, Lexington 40536
Diagnoses and treats speech and language disorders. Services are available to those with difficulties in communication resulting from hearing, speech, language, swallowing, and voice disorders. In addition to the outpatient clinic, a graduate student-run speech-language pathology clinic is also housed in this space.

**Communicative Disorders**

**Kentucky Clinic** (859) 257-3390
University of Kentucky,
740 South Limestone, 3rd Floor, Lexington 40536
Audiology Program offers a full range of audiology services. Basic and advanced diagnostic testing, including hearing evaluation, electrophysiological assessment and balance assessment for both pediatric and adult patients. Neuroaudiology program provides patients with diagnostic services of auditory processing disorders. A comprehensive rehabilitation program is available which includes assistive listening devices and hearing aid evaluation, consultation and fitting. Comprehensive cochlear implant program providing services to patients of all ages.

**Hear Now** 1-800-648-HEAR (4327)
Starkey Hearing Foundation,
6700 Washington Ave. S., Eden Prairie 55344
www.sotheeworldmayhear.org
Provides hearing aids to low income hearing impaired.

**CATALOGS WITH DISABILITIES PRODUCTS**

These catalogs feature products for home and recreational use including access ramps, large print playing cards, wheelchair gloves, adaptive clothing, post-mastectomy bras and swimwear.

Access to Recreation ..........1-800-634-4351
Dr. Leonard’s Healthcare ..........1-800-785-0880
Graham-Field ......................1-800-235-4661
JCPenney Special Needs ..........1-800-222-6161
Sears Healthcare .................1-800-326-1750

**DISABLEITY PUBLICATIONS**

Paraplegia News/Sports’n Spokes .1-888-888-2201

**ADDITIONAL ACCESSIBILITY RESOURCES**

American Automobile Assoc. (AAA) (513) 762-3100
Lists accessibility for those with hearing impairments and wheelchairs as a feature of the hotels, motels and restaurants included in annual travel tourbooks.
Addresses issues of adaptive equipment liability, standards and quality assurance.

**CHRYSLER CORPORATION**
1-800-255-9877

**FORD AND LINCOLN MERCURY**
1-800-952-2248

Provides assistance to people with disabilities who are interested in buying and/or adapting a vehicle.

---

**Medical Equipment & Adaptive Devices**

Medicare Part B can help pay for the rental or purchase of durable medical supplies such as oxygen equipment, wheelchairs, and other medically necessary items for use in your home. A doctor’s prescription is necessary.

**Cooley Medical Supply**
(859) 281-6044
1316 S. BROADWAY SUITE 100, LEXINGTON 40504
www.cooleymedical.com

**Fuller Rehabilitation and Independent Living Aids**
(859) 543-9089 or 1-866-543-9089
2591 PALUMBO DR., STE. 5, LEXINGTON 40509

**Grogan’s Healthcare Supplies**
(859) 254-6661 or 1-800-365-1020
1016 S. BROADWAY, LEXINGTON 40504
www.grogans.com

**Senior Wheels, USA**
1-800-246-6010
Makes electric wheelchairs available to senior citizens and permanently disabled people. People who cannot walk, who cannot self-propel a manual wheelchair, and who meet additional guidelines are eligible for wheelchairs at no cost.

**Superior Van & Mobility**
(859) 253-1832 or 1-800-458-8256
1080 EAST NEW CIRCLE RD., LEXINGTON 40505
www.superiorvan.com

---

**MONITORING SYSTEMS**

**Central Baptist Hospital Lifeline**
(859) 260-6217 or 1-800-891-7475
1740 NICHOLASVILLE RD., LEXINGTON 40503
www.centralbap.com

Lifeline In-home monitoring provides a way to summon help without having to get to a telephone. Participants wear a lightweight waterproof button which can be pushed to connect with a 24 hour monitoring center. If help is needed, monitors will send family, friends, or local paramedics and keep the call open until help arrives. A 28-year old non-profit community service sponsored by CBH and its Auxiliary volunteers which currently serves 900 persons. $34 monthly monitoring fee, no installation fees or contracts. Service is started by phone or internet and started within 48 hours. For anyone who uses any hospital in Fayette, Bourbon, Jessamine, Madison, Nicholas, Scott, and Woodford Counties. If you live outside this area, help for you to locate a provider in your area will be provided.

**Direct Link**
(859) 381-8996
650 KENNEDY RD., LEXINGTON, KY 40511
www.owlinc.net
Affordable emergency in-home monitoring.

**Guardian Medical Monitoring**
1-888-349-2400
www.guardianmedicalmonitoring.com
Equipment to help individuals live safely in their home. Emergency response systems, automated medication dispensers, video monitoring, plus more.

**Project Lifesaver**
(859) 258-3629
LEXINGTON FAYETTE URBAN COUNTY GOVERNMENT DEPARTMENT OF PUBLIC SAFETY, LFUCG DEPARTMENT OF SOCIAL SERVICES, AND OFFICE OF THE FAYETTE COUNTY SHERIFF
150 EAST MAIN ST., LEXINGTON 40507

**CLARK COUNTY**
(859) 744-1587
WINCHESTER FIRE EMS, 44 N. MAPLE EXP., WINCHESTER 40391

**ESTILL COUNTY**
(606) 723-2661
ESTILL CO. FIRE DEPT., 202 WHISPERING WOOD RD., IRVINE 40336

**FRANKLIN COUNTY**
(502) 682-0276
FRANKLIN CO. SHERIFF’S DEPARTMENT

**JESSAMINE COUNTY**
(859) 885-9467
JESSAMINE CO. POLICE DEPARTMENT

**MADISON COUNTY**
(859) 661-1786
MADISON CO. FIRE DEPT., 200 N. MADISON AVE., RICHMOND 40475

**WOODFORD COUNTY**
(859) 873-3119
W OODFORD CO. SHERIFF ‘S DEPT., 103 S. MAIN ST., VERSAILES 40383

Searching and rescue of persons with Alzheimer’s Disease and related disorders who become lost. People in the program wear a personalized bracelet that emits a tracking signal. When caregivers notify agencies that the person is missing, a SAR team responds to the wanderer’s area and starts searching with the mobile locator tracing system. The consumer pays the full cost of the transmitter, and a fee for monthly maintenance.

**MomandDadHelpline.com**
(859) 971-1655
1096 DUVAL ST. LEXINGTON 40515
www.momanddadhelpline.com

**Senior Helpers of the Bluegrass**
(859) 296-2525
3070 HARRODSBURG ROAD, SUITE 240, LEXINGTON 40503
FRANKFORT OFFICE
(502) 226-3393
www.seniorhelpers.com/lexington-frankfort

Through our affiliation with Guardian Medical Monitoring, Senior Helpers provides a well established line of monitoring equipment including personal emergency response systems, automatic pill dispensers, floor mat alarms and door contacts to assist seniors who are at risk of falls, forgetting medication or wandering.
Health-related Agencies & Services

Most agencies provide advocacy, counseling, support and a speaker’s bureau. Hospitals and senior centers provide health and wellness programs.

Community Health Charities of Kentucky  (502) 581-0203 or 1-888-336-3611
Statewide Office,
310 W. Liberty St., Ste. 604, Louisville 40207
www.chcofky.org
Programs and services to aid and educate families affected by a host of devastating diseases and conditions. Services include funding for medical research, public education, advocacy and patient support services.

AIDS/HIV

Lexington-Fayette Health Department  (859) 288-2437
650 Newtown Pike, Lexington 40508
www.lexingtonhealthdepartment.org
Confidential, free testing and counseling provided on walk-in basis Mon., Tues., Thurs. and Fri., 8:00 A.M.-4:00 P.M.; Wed., 8:00 A.M.-6:30 P.M.

AIDS Volunteers, Inc. (AVOL)  (859) 225-3000
225 Walton Ave., Ste. 110, Lexington, 40502
www.avolky.org
Compassionate services for those facing the challenges of HIV and AIDS in Central and Eastern Kentucky.

ALCOHOL

Alcoholics Anonymous  (859) 225-1212
Outside Fayette County  1-800-467-8019
www.alcoholics-anonymous.org
Provides pamphlets and information about alcoholics anonymous meetings. Also has a public information bureau. Telephone lines are available 24 hours/day.

Al-Anon/Alateen  (859) 277-1877
845 Lane Allen Road, Lexington 40504
www.lexingtonafg.com
Provides support and information for family and friends of people with alcoholism.

ALZHEIMER’S DISEASE

See Alzheimer’s Disease on Page 36.

ARTHRITIS/LUPUS

Arthritis Foundation  (859) 585-1866
169 East Reynolds Road, Lexington 40517
www.arthritis.org
Education, literature, self-help support and telephone reassurance. Warm water exercise program. AF exercise, aquatic and self-help programs, and special events.

CANCER

American Cancer Society  (859) 260-8350
1504 College Way, Lexington 40502
www.cancer.org
Education and service programs. Serves the needs and inquiries of cancer patients, their families friends, and the general public. Support groups and help services.

Cancer Information Service  1-800-4-CANCER
www.cancer.gov
Comprehensive database with the latest information about treatments for over 80 types of cancer, prevention and screening, and problems and conditions linked to cancer and its treatment. Descriptions of ongoing clinical trials. 9 A.M.-4:30 P.M., Mon. - Fri.

Kentucky Breast Cancer Coalition  1-877-597-4655
P.O. Box 25088, Lexington 40524
www.kypinkconnection.com

Central Baptist Hospital  (859) 260-6413
Mammography Appts.  (859) 260-6050
1740 Nicholasville Road, Lexington 40503
www.centralbap.com
Breast health education, mammograms and breast ultrasounds are available through this office. Call for further information.

CHEMICAL ADDICTION

Charles I Schwartz Chemical Dependency Treatment Center  (859) 246-7282
627 West 4th Street Allen Building, Lexington 40508
www.bluegrass.org

DENTAL SERVICES

The Bluegrass Community and Technical College Dental Hygiene Program  (859) 246-6857
Room 250, Oswald Bldg., Cooper Dr., Lexington 40506
Wide range of dental procedures. All patients are welcomed, particularly older patients with periodontal disease. $20.00 per visit for senior citizens.

Univ. of Kentucky College of Dentistry  (859) 323-6525
800 Rose St., Lexington 40536
www.mc.uky.edu (click on “dentistry”) Student dentists under faculty supervision provide a full range of dental services. Dental insurance accepted.

TAKE NOTE

Arthritis ranks as the number one cause of disability in the US. Of the 40 million Americans suffering from arthritis, over 15 million are age 65+. For about 7 million, arthritis limits the ability to perform everyday tasks such as dressing, climbing stairs and walking.
Mission Lexington Dental Clinic  (859) 519-8157
Sponsored by Calvary Baptist Church the clinic is staffed by volunteer dentists. who are offering their services to adults in Lexington with no- or low-income.

Nathaniel Mission  (859) 255-0062
616 De Rode St., Lexington 40508
www.nathanielmission.org
Dental services to those without insurance or government assistance that live in the South Broadway area of Lexington. Contact the Mission for area limits.

Refuge Ministries Medical Clinics  (859) 225-4325
525 Corral Street, Lexington
Jessamine Co. Clinic, 215 East Maple St., Nicholasville 40356
www.refugeministriesky.org

DIABETES
American Diabetes Association  1-888-342-2383
www.diabetes.org
Provides literature about diabetes, as well as information about programs, educators, and doctors in your area.

EPILEPSY
Epilepsy Foundation
Kentuckiana  (502) 637-4440 or 1-866-275-1078
Kosair Charities Centre, 982 Eastern Pkwy., Louisville 40217
Education and counseling includes referral for housing, education, health services and other needs.

HEART
Kentucky Heart Foundation 1-866-797-1544
2201 Lexington Ave., Ashland 41101
www.kyheartfoundation.com

INCONTINENCE
Incontinence is...
• The loss of bladder or bowel control;
• A medical condition, not a disease;
• Not a “normal” part of growing old or the aging process;
• A common condition that affects approximately 25 million Americans;
• Treatable – a variety of options are available.

It is essential to contact a health professional to determine the specific cause of incontinence. There are many specialists available to assist in an assessment of bladder control conditions and to provide further information on treatment options.

TAKE NOTE
Of the 16 million Americans who have diabetes only half are diagnosed. Over 3 million sufferers of diabetes are over age 65. Complications from diabetes include blindness, amputation, heart disease, kidney failure and premature death.

Organizations which can assist you with information on treatment, products and services available include:

American Urologic Association Foundation 1-800-242-2383

National Association for Continence 1-800-BLADDER
www.nafc.org

Simon Foundation for Continence 1-800-23-SIMON
www.simonfoundation.org

KIDNEY
Kidney Health Alliance of Kentucky  (859) 277-8259
1517 Nicholasville Rd., Suite 203, Lexington 40503
www.khaky.org
Serves kidney disease patients and their families. Works to increase awareness and early detection of chronic kidney disease. Nutritional supplement program for dialysis patients, emergency financial assistance to patients, and educational and enjoyable patient activities. Speakers on kidney disease, free kidney health screenings for civic, school, and church events, and an employer-sponsored kidney health screening program.

LEUKEMIA
The Leukemia & Lymphoma Society, Kentucky & Southern Indiana  (859) 226-0764 or 1-866-775-8375
836 Euclid Avenue, Suite 303, Lexington 40502
Provides support to patients and families dealing with a blood cancer diagnosis. Various services following the diagnosis of leukemia, lymphoma, or myeloma. Free educational materials. Financial assistance available (up to $500 per year) to individuals being treated for a blood cancer.

LUNG
American Lung Association  (502) 363-2652
4100 Churchman Ave., Louisville, Ky. 40209
www.kylung.org
Helps people with smoking cessation programs.

NEUROMUSCULAR DISEASES
Muscular Dystrophy Association  (859) 299-6760
2331 Fortune Drive # 190, Lexington 40509
www.mdausa.org
Direct services to patients with neuromuscular diseases including durable medical equipment, transportation to MDA clinic and brace fittings.

TAKE NOTE
Medicare Part B insurance can help pay for rental or purchase of durable medical supp such as oxygen equipment, wheelchairs or other necessary items for use in your home. A doctor’s prescription is necessary.
### Safety In the Home: Questions to Consider

#### Lighting
- Is the lighting adequate but not glare-producing?  
- Are the light switches easy to reach and to turn on?  
- Can lights be turned on before entering rooms?  
- Are night-lights used in appropriate places?  

#### Hazards
- Are there throw rugs, highly polished floors or other hazardous floor coverings? If so, where?  
- Can they be removed or made less hazardous?  
- Do area rugs have non slip backing and are the edges tacked to the floor?  
- Are cords, clutter or other obstacles in the pathways? If yes, can they be cleared?  
- Are doorways wide enough to accommodate assistive devices?  
- Do door thresholds create hazardous conditions?  
- How does the person obtain objects from hard to reach places? (chairs can be hazards)  

#### Furniture
- Are chairs the right height and depth for the individual?  
- Do chairs have arm rests?  
- Are tables sturdy and will not tip if leaned on?  
- Is small furniture placed away from pathways?  

#### Stairways
- Are there light switches at the top and bottom of the stairs?  
- Are there securely fastened handrails on both sides of stairs?  
- Are all the steps even?  
- Should colored tape be used to mark the edges of the steps, particularly the top and bottom?  

#### Bathroom
- Are grab bars placed appropriately for the tub and toilet?  
- Does the tub have skid proof straps or a rubber mat in the bottom?  
- Is there a tub or shower seat available?  
- Can the shower head be replaced by a hand held shower head?  
- Is the height of the toilet appropriate?  

#### Bedroom
- Is the height of the bed appropriate?  
- Is the mattress firm enough at the edges to provide enough support for sitting?  
- If the bed has wheels, are they locked securely?  
- Would side rails be a help or a hazard?  
- When side rails are down, are they completely out of the way?  
- Is the pathway between bedroom and bathroom clear of objects and well lighted at night?  
- Would a bedside commode be useful, especially at night?  

#### Kitchen
- Are storage areas used to the best advantage—e.g., frequently used objects in the most accessible places?  
- Are appliance cords in good condition and out of the way?  
- Are non slip mats used in front of the sink?  
- Are the markings on stoves and other appliances clearly visible?  

#### Emergency
- Is an emergency response system available (911)?  
- Does the person know how and when to use it?  
- Would a private emergency call service be helpful?  
- Is the person’s vital information listed in a place where it would be accessible in an emergency?  

#### Temperature
- Is the temperature comfortable for the person?  
- Can the person read the marking on the thermostat and adjust it?  
- Is water temperature less than 110 Fahrenheit?  
- During hot weather, is there adequate ventilation?  
- During cold weather, is the furnace working properly?
**IMPROVING BALANCE**

Try this exercise to help improve your balance. Stand to the side of a counter and put your hand on it for support. Position one foot directly in front of the other; the heel of the front foot should just touch the toes of the back foot. Distribute your weight evenly on both feet. Steady yourself and let go of the counter. Hold the position for 10 seconds.

---

**National Multiple Sclerosis Society**  
(502) 451-0014  
KENTUCKY-SOUTHEAST INDIANA CHAPTER  
11700 COMMONWEALTH DRIVE, SUITE 500, LOUISVILLE 40299  
Counseling, information and education. Outreach offers therapy and support groups. Equipment loans and supplemental incontinence program.

---

**PARKINSON’S DISEASE**

Kentucky Parkinson’s Disease Info and Referral Center  
(859) 257-APDA (2732) or 1-866-554-APDA  
740 S. LIMESTONE STREET, L445, LEXINGTON 40536  
www.ukhealthcare.uky.edu/apda  
Assists patients diagnosed with Parkinson’s disease, their families, caregivers and community through education, support groups, physician referrals, newsletters and more. Contact the center for more information on services or to be added to our mailing list.

---

**STROKE**

National Stroke Association  
1-800-787-6537  
www.stroke.org  
A resource center that provides information on stroke including, prevention, recovery, and rehabilitation.

---

**Make Sure You Are Treated Properly by Your Doctor**

It is important that you have a doctor who you trust and who pays attention to your needs. You may want to consider switching doctors if the following occur:

- Your doctor always seems rushed.
- Doesn’t examine you thoroughly.
- Doesn’t remind you about important screening tests, such as mammograms and DRE’s.
- Doesn’t answer your questions satisfactorily or in terms you can understand.
- Doesn’t take notes on your condition.
- Doesn’t listen to your concerns.
- Files health-insurance claims that your insurance company often rejects — perhaps because of sloppy record-keeping.
- Often misplaces your rest result of chart.

---

**Meal preparation/shopping or home-delivered meals:**

Name __________________________ Phone __________________
Name __________________________ Phone __________________

**Routine housework/laundry:**

Name __________________________ Phone __________________
Name __________________________ Phone __________________

**Administer finances:**

Name __________________________ Phone __________________
Name __________________________ Phone __________________

**Home health care (including giving medication):**

Name __________________________ Phone __________________
Name __________________________ Phone __________________

**Transportation:**

Name __________________________ Phone __________________
Name __________________________ Phone __________________

**Feeding:**

Name __________________________ Phone __________________
Name __________________________ Phone __________________

**Bathing/dressing/grooming/toileting:**

Name __________________________ Phone __________________
Name __________________________ Phone __________________

**Care coordination/arranging for services (friendly visitor, telephone reassurance):**

Name __________________________ Phone __________________
Name __________________________ Phone __________________

**Additional family, friends, agencies, church members, pastors, etc., that could be contacted for emergency help:**

Name __________________________ Phone __________________
Name __________________________ Phone __________________
Name __________________________ Phone __________________
Name __________________________ Phone __________________
**Home Safety Checklist**

<table>
<thead>
<tr>
<th><strong>Home Exterior</strong></th>
<th><strong>Home Interior</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Address visible from the street</td>
<td>Security system in place and in working order</td>
</tr>
<tr>
<td>Entrance well lit, visible and barrier-free</td>
<td>Security bars, lexon or polycarbonate on doors and windows</td>
</tr>
<tr>
<td>Walkways sound and even</td>
<td>Easily managed deadbolt on all entry doors</td>
</tr>
<tr>
<td>Steps in good condition and even</td>
<td>Temperature within comfortable range</td>
</tr>
<tr>
<td>Handrails present and securely fastened</td>
<td>Thermostat easily reached and adjustable</td>
</tr>
</tbody>
</table>

**Kitchen**

| Stove and sink areas well lit | Functional smoke detector on each level |
| Stove located away from window with curtains | Phones accessible in major living areas |
| Pan handles turned away when cooking | Pictures, objects on walls securely hung |
| Garments with long, loose sleeves not worn while cooking | Emergency numbers posted by each telephone |
| Hot pad gloves used rather than hot pad holders | Ability to dial emergency numbers when necessary |
| Countertops/work areas clean and safe | Cords/plugs on all appliances, lamps, phones are clean, in good condition and out of pathways |
| Fire extinguisher or baking soda accessible to stove area | Interior steps/stairs in good condition with sturdy railings |

**Bathroom(s)**

| Bathtub/shower equipped with nonskid mat or strips | Light switches located at top and bottom of stairs |
| Grab bars securely installed and used properly | All stairwells and long hallways well lit |
| Raised toilet is right height and securely installed | Adequate lighting in all work areas |
| Faucets are easily operated and marked “hot” and “cold” | All pathways clear of clutter and debris |
| Electrical appliances are kept away from bathtub area | Hazardous household agents stored in a safe place |
| Shower curtains are adequate height to avoid tripping | Space heaters placed away from rugs and curtains |

**Bedroom**

| Bed is adequate height | Hallways, bedrooms and bathrooms have night lights |
| Night light is used | Rugs intact and securely fastened |
| Flashlight or lamp is kept at bedside | Extension cords not used or are safely secured |

**Medication and Medical Equipment**

| Medical equipment stored safely | Walkers/wheelchairs/canes easily maneuvered |
| Equipment cords/plugs intact | All usable furniture, chairs, stools, tables sturdy with no weak parts |
| Oxygen safety procedures posted | General Safety |
| Medication stored in temperature-appropriate place | A safety exit is planned for emergencies |
| Medication dated and reflects effective dates | Maintains daily contact with people outside the home |
| Medications accessible | |
| Takes medications at appropriate times | |

Adapted by ADR Associates. Reviewed and revised by Missouri Gateway Geriatric Education Center Injury Prevention Project 10/97
Is Staying at Home the Healthiest or Best Financial Alternative? Here are questions for consideration and a worksheet to help you decide.

**CONSIDERATIONS**

- Are you eating right?
- Who can be there to help you when you are sick?
- Are you taking proper care of your home?
- Do you feel safe?
- Are you lonely?
- Can you get out in the winter when you need banking services, groceries and medicine?
- How do you get to church, shopping and doctor's appointments?
- Are you afraid of falling?

**MONTHLY EXPENSES**

<table>
<thead>
<tr>
<th></th>
<th>At Home</th>
<th>Retirement Community or Senior Apt.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Major Household</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property taxes</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Home insurance</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Air conditioning/heat</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Water</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Mortgage or rent</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Condo or association fee</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td><strong>Maintenance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General home repairs</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Accessibility repairs</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Trash removal/recycling</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Lawn care</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Household chores</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Painting</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Cleaning</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Exterminating</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Security system</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td><strong>Personal</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Laundry</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Emergency response system</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Car or bus expenses/insurance</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Medication reminders</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Cable TV</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td>Health club fee/exercise programs</td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$ ______</td>
<td>$ ______</td>
</tr>
</tbody>
</table>

**NURSING HOME DATABASE**

The Federal government keeps a database of the over 17,000 nursing homes in the United States. Information is available on 10 quality indicators, examining such things as the prevalence of physical restraints at a facility and the percentage of residents who have bed sores. Also available is information found during annual inspections, such as deficiencies and complaint investigation.

The information can be accessed by calling 1-800-MEDICARE, or by visiting the government’s web site, www.medicare.gov.

**Assisted Living Communities**

Hometown Manor .......................... 65
Liberty Ridge .............................. 69
Wesley Village ............................ 69
Housing Options

There are many housing and living choices. Many apartment units have been built especially for older persons. Some apartment houses may be the site of a senior center or a congregate meal program. Others have transportation and outreach programs with a nearby senior center.

INFORMATION & ASSISTANCE

Adult and Tenant Services and Housing Counseling  (859) 258-3810
1055 INDUSTRY ROAD, LEXINGTON 40505
www.ltuchrc.org

Provides limited financial, housing assistance, crisis intervention, and counseling to residents 18 years old and older in Fayette County.

Housing Authority  (859) 281-5060
LEXINGTON-FAYETTE URBAN COUNTY
300 NEW CIRCLE RD. AT RUSSELL CAVE, LEXINGTON 40505
www.lexha.org

Eligibility: Low-income persons.
Cost: Rent is based on income.
This agency is in charge of all Lexington-Fayette County public housing, with 330 apartments especially for older persons. Apartments are rented to low-income persons. Applications are taken Monday 8:30-4:00 and Tuesday 8:30-6:00.

Emergency Housing - Local emergency housing for senior citizens is not available. If you have an emergency situation, you may utilize the Federal Housing Preference Waiting List or contact the Salvation Army Emergency Shelter located at 736 West Main St. by calling (859) 252-7706. Limited financial assistance for emergency housing may be available through Community Action at (859) 233-4600 or Volunteers of America (859) 254-3469.
For abuse situations, contact the Cabinet for Health and Family Services Adult Protective unit in your area or your local law enforcement agency. A limited number of temporary shelters are available for such cases.

Homestead Exemption Act  (859) 246-2722
PROPERTY VALUATION ADMINISTRATOR
101 E. VINE ST., SUITE 600, LEXINGTON 40507
www.fayettepva.com

This act entitles anyone age 65+ or 100% disabled, to $31,400 off the assessed value for property tax purposes. Any property owner who becomes 65 years old or over, or is receiving total disability payments from an agent is eligible. You must live in or maintain the home as your primary residence. You must own and maintain the property as of January 1st for the year in which you are eligible. You can turn age 65 anytime during that year. Apply between 8 A.M. - 4:30 P.M., Mon. Fri. Proof of age is required. Be sure to take your Medicare card, birth certificate, and/or driver’s license to the appointment. You can also print off the form from the website and mail it with a copy of your proof of age.

Kentucky Housing Corporation  (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE RD., FRANKFORT 40601
www.kyhousing.org

Administers federal programs including rental assistance that make safe, decent, affordable housing available. Offers programs to homeless, low-income families for rental housing financing and rehabilitation, home ownership education, and home repair initiatives.

REACH, Inc.  (859) 455-8057
733 RED MILE RD., LEXINGTON 40504
www.reachky.com

Private nonprofit organization committed to making home ownership more affordable to low income to moderate-income families in Fayette and surrounding counties. Through the program, loans may be available for first-time down payments and closing costs.

Verenacare  (859) 940-1064
www.verenacare.com
Free service which grades in-home care, assisted living facilities and nursing homes.

MOVING/ORGANIZATION ASSISTANCE

Caring Transitions  (859) 543-9848
829 GLEN ABBEY CR., LEXINGTON 40509
www.ctlex.com

Assistance with moving, downsizing and estate sales.

S.O.S. Professional Organizer, Inc.  (859) 396-4410
www.sosorganizer.net

Creates a time line that helps you move forward in your downsizing process.

QUESTIONS TO ASK

If I wish to remain in my own home, what services will I need, and can I afford them? What about:
• Repair and maintenance?
• Home adaptation remodeling?
• Personal care assistance?
• Nursing care?
• Cooking?
• Companionship, safety and reassurance?

If I choose to move to an adult living community, will I have:
• Privacy?
• Emergency assistance and security?
• Frequent laundry and housekeeping service?
• Access to transportation, shopping and preferred worship?
• My own furnishings?
• A place that feels comfortable?
• Good food and a selection of food?
• My preferred diet and have in-room tray service if I decide I’m not feeling well?
• My own phone? And be able to have my family and friends visit when I like?
• Scheduled activities that I like?

Do I:
• Need respite care?
• Like the decor and feel at home?
• Like the management, the people, their approach, philosophy and styles?
• Feel comfortable with the worship services?
• Understand all room costs and additional fees?
• Feel secure about the financial stability of the owners/management?
• Insurance and billing help?

<table>
<thead>
<tr>
<th>SENIOR HOUSING TERMS</th>
</tr>
</thead>
</table>

**Adult Day Services or Day Treatment**
A social model Adult Day Program can often provide a bridge for persons wishing to remain at home, but needing supervised activities, socialization and meals. A health model Adult Day Program is appropriate for a frail older adult also needing assistance with medications, physical therapy and some personal care. Can also provide respite for families and serve as an “outing” for persons seldom able to leave home.

**Assisted Living**
These facilities offer health care and socialization benefits. They can sometimes be an alternative to nursing home care. Persons who wish to live as independently as possible can receive help with bathing, grooming, meal service and reminders for taking medications. Many retirement communities have assisted living service.

**Congregate Living**
Persons still reside in an apartment unit but three meals, social activities and housekeeping may be provided. There are many types of congregate living options, including seniors apartment buildings, retirement communities, continuing care retirement communities, and shared homes.

**Continuing Care Retirement Communities**
Offer a continuum of services—independent living cottages or apartments, assisted living and a nursing facility on-site or nearby. Some charge an entrance/membership fee (or an endowment) that can vary by life expectancy. The range is between $2,000 and $150,000+ and enables reduced monthly rates. Some fees are partially refundable according to pre-arranged published terms. Some CCRCs guarantee lifetime continued care for as long as you reside in the community.

**Family Care Homes**
Privately operated facilities that provide a room, three meals a day and personal care such as help with bathing, dressing, getting in and out of bed and 24-hour protective oversight. In Kentucky, homes are monitored by the Long Term Care Ombudsman.

**Independent Living**
Is a broad term encompassing many types of housing options including independent living within a congregate housing setting. “Independent living” means that a person is able to maintain his or her own living area and attend to personal care needs.

**Nursing Homes/Skilled Nursing Facilities**
24-hour medical care for those (including post surgical patients) who need skilled or intermediate nursing care.

**Personal Care Homes**
In Kentucky, some facilities can be designated Personal Care Homes. These are facilities for the care of aged or invalid persons who do not require care in excess of room, board and laundry. State supplementation may cover the cost of this care for low-income residents. Medicines are dispensed by staff, which is more than assisted living staff are legally allowed to do.

**Retirement Community**
A facility for older adults with amenities such as transportation and organized activities. On-site meals, banking, health screenings, pharmacy and shopping may be available. All require monthly rental fees with varying lease terms, security deposits and rental agreements. There are both profit and not-for-profit facilities.

**Senior Apartment Building**
Some apartments rent only to those over a certain age. In some cases, the units have been equipped with amenities and provide some services to specifically benefit older adults.

**Shared Housing**
Older, unrelated persons who are independent but do not wish to live alone may reside in a family-type boarding atmosphere with shared dining, living and recreational rooms, while maintaining a private bedroom. Expenses for food, utilities and housing costs are also shared.

**Subsidized Apartments**
If persons meet low income qualifications, government programs will pay additional housing costs that exceed 30-35% of income. Can be long waiting lists.

<table>
<thead>
<tr>
<th>FAMILY CARE HOMES</th>
</tr>
</thead>
</table>

State licensed, community-based residences that provide 24-hour supervision and personal care to 1 – 3 non-related persons. Personal care includes room, meals, laundry, cleaning, supervision of medications, and assistance with activities of daily living, such as bathing, dressing, and grooming. Family Care Homes are intended to promote family-like care of residents. Most residences are actually private homes in which residents may have a shared or private room, and communal dining and living area.

Individual operators of Family Care Homes determine the cost of care and services provided. In general, monthly fees may range from $600 – $2,000/month, depending on the type of home and services provided.
Home Repair & Maintenance

Accessibility Work...Includes home modifications such as handrails, guardrails, bathroom grab bars, wheelchair ramps to enable an older disabled person to live safely at home.

Chore Services...Cleaning beyond normal homemaking. It includes heavy duty tasks such as floor or window washing, yard work and pest control and other types of home maintenance.

Retrofitting...Retrofitting a home is to modify it to include new items or improvements that enhance safety and lifestyle. Examples would be appliances that automatically shut off, installation of grab bars or shower seat, large size clock and home elevator or chair lift.

Community-Wide Housing (859) 258-3070
REHABILITATION PROGRAM, DIV. OF COMMUNITY DEVELOPMENT
200 EAST MAIN ST., LEXINGTON 40507
www.lfucg.com/communitydevelopment

Must own and live in your home in Fayette Co. and meet income and asset guidelines. Provides up to $38,000 for homeowners to correct code violations, make modifications related to the occupant’s handicap, and make the home more energy efficient. For persons who are low income, there are no monthly payments. For persons who are moderate income, 20 yr. loans of 0%, 1% and 2% are available.

Division of Building Inspection (859) 258-3770
DEPARTMENT OF PUBLIC WORKS AND DEVELOPMENT
101 EAST VINE ST., LEXINGTON 40507
www.lfucg.com/buildinginspection

Call if you are planning to build an addition or remodel your home. For counties outside Fayette contact your local government number.

Handyman Connection (859) 276-1811 or 1-888-330-8533
1910 HARRODSBURG ROAD, SUITE 203, LEXINGTON 40503
www.handymanconnection.com

Home repairs, remodeling, and maintenance work. Locally owned national franchise specializing in all types of home repairs. Licensed, insured and bonded.

Universal Home Design and Modifications (859) 273-1122
SUSAN BACHNER CONSULTING, 810 DELONG RD., LEXINGTON 40515
www.susanbachnerconsulting.com

Evaluations and consultation services for home modification and products.

WEATHERIZATION PROGRAMS
Lexington Community Action Council (859) 233-4600
P.O. Box 11610, Lexington 40576
www.communityactionky.org

Kentucky Association for Community Action (502) 875-5863
www.kaca.org

Energy audits conducted to locate areas where energy can be conserved. Repairs may include caulking, weather-stripping, minor wall and roof repair, insulating attics and floors and repairing or replacing heating systems. Seniors get special priority. Must be at or below 200% of federal poverty guidelines. Serving Bourbon, Harrison, Nicholas, and Fayette Co’s. If outside Fayette Co. please contact your local Community Action.

ERRAND AND OTHER SERVICES

Clutter Cutters, LLC (859) 269-5019
611 CAMINO DR., LEXINGTON 40502

Options – Oh My! (859) 333-8239
www.optionsohmy.com

SENIOR OPTIONS Senior Options (859) 293-0388
P.O. Box 55338, Lexington 40503
Independent Living Communities

Ashland Terrace Retirement Home
(859) 266-2581
475 South Ashland Ave., Lexington 40502

Hartland Hills
(859) 273-1212
1005 Tanbark Rd., Lexington 40515

Lafayette at Country Place
(859) 278-9080
690 Mason Headley Rd., Lexington 40504

Liberty Ridge Senior Living
(859) 543-9449, or 1-800-264-0840
701 Liberty Ridge Ln., Lexington 40509
www.libertyridge.com
See description in Senior Housing with Continuum of Care Options

Richmond Place Ret. Community
(859) 269-6308
3051 Rio Dosa Dr., Lexington 40509

Rose Mary C. Brooks Place
(859) 745-4904
200 Rose Mary Dr., Winchester 40391

Sayre Christian Village
Friendship Towers
(859) 271-9001 or 1-800-247-2510
580 Greenfield Dr., Lexington 40517

Wesley Village
(859) 858-3865
1125 Lexington Rd., Wilmore 40390
www.wvillage.org

Assisted Living Communities

Beehive Homes
1-888-727-1900
10 Hudson Hollow Rd., Frankfort 40601

Council Oaks Asst. Living Home
(859) 887-9382
111 Coconut Grove, Nicholasville 40356

Hometown Manor
Georgetown
(502) 570-9700
Lawrenceburg
(502) 859-3025
Shelbyville
(502) 437-0814
www.hometownmanor.com

Liberty Ridge Senior Living
(859) 543-9449, or 1-800-264-0840
107 Liberty Ridge Ln., Lexington 40509
www.libertyridge.com
See description in Senior Housing with Continuum of Care Options

Rose Mary C. Brooks Place
(859) 745-4904
200 Rose Mary Dr., Winchester 40391

Sayre Christian Village
(859) 271-9001
580 Greenfield Dr., Lexington 40517

Wesley Village
(859) 858-3865
1125 Lexington Rd., Wilmore 40390
www.wvillage.org

CAREGIVER TIP
The US Census Bureau has numerous age-related data and statistics about older populations in the US. Call (301) 457-2378, or visit www.census.gov.

INDEPENDENT and ASSISTED LIVING

Liberty Ridge is a non-profit, faith-based community situated on 30+ acres of bluegrass, just minutes from Hamburg Shopping Center and interstate 75. Shopping, restaurants, medical facilities & St. Joseph East Hospital are all within a 5-10 minute drive. Levels of care include; Independent Garden Homes, Assisted Living apartments and a small, person-centered Memory Care Neighborhood. Garden Home living is maintenance-free, both exterior and interior and designed for the active, independent senior. Basic floor plan is 2 bedroom, 2 bath, 1 car garage. Amenities & services in the Assisted living apartments include scheduled transportation, three restaurant style meals per day, housekeeping, 24-hour security, emergency response system, social activities & excursions. Assistance with activities-of-daily living are available when/if needed. The Memory Care Neighborhood is patterned after the “Best Friends” person-centered model of care for residents with dementia/Alzheimer’s. Residing at Liberty Ridge promotes an active independent lifestyle while allowing for freedom of choice. Liberty Ridge is a ministry of Eastland Church of God.

Liberty Ridge Senior Living Community
701 Liberty Ridge Lane • Lexington, KY 40509
(859) 543-9449 • Toll Free: (800) 264-0840
Web: http://www.libertyridge.com

Housing Options
<table>
<thead>
<tr>
<th>Types of Housing with Care Services</th>
<th>Independent Community</th>
<th>Assisted Living</th>
<th>Family Care Homes</th>
<th>Personal Care Homes</th>
<th>Nursing Facility</th>
<th>Skilled Nursing Facility</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Care</strong></td>
<td>Living in your own home or apartment</td>
<td>Community Housing</td>
<td>Community Housing limited to 2-3 residents; managed by an owner-operator</td>
<td>Community housing-many have professional staff. Must have state approval to operate. Usually many residents</td>
<td>Care needs determined by assessment; Medicaid—“low intensity,” “intermediate,” or “custodial care.”</td>
<td>Care needs determined by assessment; usually include therapies. Medicaid - “high intensity” may also be called sub-acute, rehab, or extended care</td>
</tr>
<tr>
<td><strong>Licensing Requirement</strong></td>
<td>None</td>
<td>None</td>
<td>State License</td>
<td>State License</td>
<td>State License</td>
<td>State License</td>
</tr>
<tr>
<td><strong>Certification</strong></td>
<td>None</td>
<td>Required</td>
<td>None</td>
<td>None</td>
<td>Federal, if Medicaid beds.</td>
<td>Federal, if Medicaid or Medicare beds</td>
</tr>
<tr>
<td><strong>Residents Rights per Statute</strong></td>
<td>Ordinary citizens rights</td>
<td>Ordinary citizens rights</td>
<td>State rights except for transfer and exchange</td>
<td>All state rights, including transfer and discharge</td>
<td>All state rights (and federal if participating in Medicaid), including transfer and discharge</td>
<td>All state and federal rights, including transfer and discharge</td>
</tr>
<tr>
<td><strong>Living Space</strong></td>
<td>Can be adapted to accommodate special needs</td>
<td>Independent apartment; features locked doors, private toilet and shower</td>
<td>In a private home; usually shared bedroom; access to all living space in the home</td>
<td>Limited number of beds applied for by the owner and granted by the state; residents share rooms; a few private rooms are available. Congregate living space</td>
<td>Limited to number of beds applied for by the owner and granted by the state. Residents share rooms; a few private rooms are available; congregate living space.</td>
<td></td>
</tr>
<tr>
<td><strong>Personal Services</strong></td>
<td>Family friends, paid non-professional help, volunteers.</td>
<td>24-hour non-professional support services. Can receive assistance with ADLs, i.e., bathing, eating, dressing, grooming, toileting, transferring, and self-administration of medicine.</td>
<td>Non-professional supportive services-24 hr. supervision; can receive assistance with activities of daily living: bathing, eating, dressing, grooming, toileting, must be mobile or mobile non-ambulatory.</td>
<td>Non-professional supportive services-24 hr. supervision; can receive assistance with activities of daily living: bathing, eating, dressing.</td>
<td>Professional and supportive services, small facilities can contract for services</td>
<td>Professional and supportive services. Therapies often by outside contractor.</td>
</tr>
</tbody>
</table>
### Types of Housing with Care Services (continued)

<table>
<thead>
<tr>
<th></th>
<th>Independent Community</th>
<th>Assisted Living</th>
<th>Family Care Homes</th>
<th>Personal Care Homes</th>
<th>Nursing Facility</th>
<th>Skilled Nursing Facility</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Services</strong></td>
<td>By contract with outside entity, family can often perform.</td>
<td>By contract with outside entity.</td>
<td>No professional staff, home health may be used</td>
<td>No professional staff required, may be available or by contract from home health</td>
<td>R.N. – 1 shift per day, 7 days per week. Other staff meet the needs of residents.</td>
<td>R.N. - 1 shift/day, 7 days/per week, other staff to meet the needs of residents, therapies often by outside contractor.</td>
</tr>
<tr>
<td><strong>Oversight</strong></td>
<td>Department of Community Based Svs. if there is referral for neglect by self or caretaker</td>
<td>Department of Aging and Independent Living</td>
<td>Every six months by the Department for Community Based Services (DCBS)</td>
<td>Every six months by Department for Community Based Services</td>
<td>Community Based Services if abuse, neglect, or exploitation alleged</td>
<td>Community Based Services if abuse, neglect, or exploitation alleged</td>
</tr>
<tr>
<td><strong>Payer Source</strong></td>
<td>Private funds, there is some subsidized housing available; some renovation assistance available</td>
<td>Private funds</td>
<td>Private funds, state supplement; VA contracts</td>
<td>Private funds, state supplement; VA contracts</td>
<td>Private funds, Medicaid, VA contract, insurance</td>
<td>Private funds, Medicaid, Medicare, VA contract, insurance</td>
</tr>
<tr>
<td><strong>Ombudsman Service</strong></td>
<td>No</td>
<td>No, except for information and referral; placement information when requested</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Notes:</strong></td>
<td>Lease agreements are the key issue in this setting; services offered may vary; required to help clients find appropriate living arrangement upon giving them a move out notice</td>
<td>Residents may have a Medical Card (Medicaid) but this does not pay for their stay in the facility</td>
<td>Residents may have a Medical Card (Medicaid) but this does not pay for their stay in the facility</td>
<td>Care plans are a crucial piece to receiving quality care</td>
<td>Care plans are a crucial piece to receiving quality care; even if this is a unit in a hospital, it is still a nursing facility</td>
<td></td>
</tr>
</tbody>
</table>

Chart compiled by Nursing Home Ombudsman Agency of the Bluegrass
Rent-subsidized Housing for Independent Living

These are modern apartment complexes with unfurnished units, but the kitchens are equipped with stoves and refrigerators. Each complex offers a variety of programs and social activities for residents. Many of the complexes have waiting lists, so apply early.

**Eligibility:** Generally, individuals aged 62 and older who are able to live independently, handicapped, and disabled individuals. Call each facility for requirements.

**Cost:** Dependent upon one’s income. Call each facility for more information.

**Liberty Ridge Senior Living Community**
(859) 543-9449, or 1-800-264-0840
701 LIBERTY RIDGE LN., LEXINGTON 40509
www.libertyridge.com

Liberty Ridge is a non-profit, faith-based community situated on 30+ acres of bluegrass, just minutes from Hamburg Shopping Center and interstate 75.

Shopping, restaurants, medical facilities and St. Joseph East Hospital are all within a 5-10 minute drive. Levels of care include, Independent Garden Homes, Assisted Living apts. and a small, person-centered Memory Care Neighborhood. Garden Home living is maintenance-free, both exterior and interior and designed for the active, independent senior. Basic floor plan is 2 bedroom, 2 bath, 1 car garage. Amenities and services in the Assisted Living apts. include scheduled transportation, three restaurant style meals per day, housekeeping, 24-hour security, emergency response system, social activities and excursions. Assistance with activities-of-daily living are available when/if needed. The Memory Care Neighborhood is patterned after the “Best Friends” person-centered model of care for residents with dementia/Alzheimer’s. Residing at Liberty Ridge promotes an active independent lifestyle while allowing for freedom of choice. Liberty Ridge is a ministry of Eastland Church of God.

**Wesley Village**
(859) 858-3865
1125 LEXINGTON RD., WILMORE 40390
www.wvillage.org

Nestled in the heart of central Kentucky’s most beautiful bluegrass, Wesley Village, Kentucky’s first Continuing Care Retirement Community (CCRC) is located just 10 miles SW of Lexington. Our 32-acre campus is home to over 140 seniors enjoying the many benefits of a full-service, not-for-profit, complete continuum-of-care community. The 77 Patio Homes for Independent Living are maintenance free, equipped with all appliances and have a lovely patio room from which you can enjoy the beautiful surrounding landscapes. The Community Center has two dining rooms, library, auditorium/chapel, art gallery, craft room and exercise room. There are 20 attractive studio, one and two bedroom apartments in Hager Manor for Personal Care offering three meals/day, full housekeeping, maintenance, utilities except phone, transportation for shopping and doctor appointments, medication administration and assistance with the activities of daily living. Ten studio apartments for Memory Care and ten studio apartments for Nursing Home are located in Hahn Manor. In the spring of 2011 Wesley Village will open Kentucky’s first “Small Home for Memory Care” especially designed for those with Alzheimer’s disease. The “Small Home” will accommodate 10 persons with memory concerns living in a beautifully furnished home with living room, kitchen, dining room and private bedroom.

**Sayre Christian Village**
(859) 271-9001
FRIENDSHIP TOWERS, 580 GREENFIELD DR., LEXINGTON 40517
www.sayrechristianvillage.org

Mayfair Village Retirement Center
(859) 266-2129
3310 TATES CREEK RD., LEXINGTON 40502
www.mayfairst Seniors.com

Richmond Place Retirement Comm.
(859) 269-6308
3051 RIO DOSA DR., LEXINGTON 40509

**Senior Housing with Continuum of Care Options/Services**

**Pathways - Information for Older Adults**
2011 Edition
<table>
<thead>
<tr>
<th><strong>BASIC FEE STRUCTURE</strong></th>
<th><strong>AMENITIES</strong></th>
<th><strong>SERVICES</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrance Fee/Terms</td>
<td>Safety and Security</td>
<td>Bathing/personal held sprayers</td>
</tr>
<tr>
<td></td>
<td>24 hour monitor/security</td>
<td>Cable TV hook-up/satellite dish</td>
</tr>
<tr>
<td></td>
<td>Locked entrance</td>
<td>Chapel</td>
</tr>
<tr>
<td></td>
<td>Sprinkler/smoke detector</td>
<td>Decor choice/allowance</td>
</tr>
<tr>
<td>Lease Term/Deposit</td>
<td>24 hour emergency call</td>
<td>Drapers</td>
</tr>
<tr>
<td>Owner/Affiliation/Years in Business</td>
<td>in bathroom</td>
<td>Exercise room</td>
</tr>
<tr>
<td>Living Units Monthly Charge</td>
<td>in bedroom</td>
<td>Fireplace</td>
</tr>
<tr>
<td></td>
<td>Non-skid bathroom grab</td>
<td>Fishing lake</td>
</tr>
<tr>
<td></td>
<td>Hall handrails/guardrails</td>
<td>Furnished units</td>
</tr>
<tr>
<td></td>
<td>Social and Health Programs</td>
<td>Game room/activities</td>
</tr>
<tr>
<td></td>
<td>Activities planned (cultural, educational, leisure, social)</td>
<td>Gardening area/greenhouse</td>
</tr>
<tr>
<td>Food Service Monthly Charge</td>
<td>Exercise programs</td>
<td>Guest rooms</td>
</tr>
<tr>
<td></td>
<td>Health screenings</td>
<td>Individual patio/veranda</td>
</tr>
<tr>
<td></td>
<td>Resident services coordinator</td>
<td>Hot water dispenser</td>
</tr>
<tr>
<td></td>
<td>Transportation</td>
<td>Levered door handles</td>
</tr>
<tr>
<td></td>
<td>as personally needed</td>
<td>Library</td>
</tr>
<tr>
<td></td>
<td>as scheduled</td>
<td>Locker</td>
</tr>
<tr>
<td></td>
<td>Convenience and Errands</td>
<td>Lounge with TV/without TV</td>
</tr>
<tr>
<td></td>
<td>Bank</td>
<td>Meeting room &amp; private dining</td>
</tr>
<tr>
<td></td>
<td>Laundry</td>
<td>Outdoor nature paths</td>
</tr>
<tr>
<td></td>
<td>in building (coin)</td>
<td>Pets allowed</td>
</tr>
<tr>
<td></td>
<td>of floor (coin)</td>
<td>Pool/spa/Jacuzzi/sauna</td>
</tr>
<tr>
<td></td>
<td>unit hook-up</td>
<td>Private dining</td>
</tr>
<tr>
<td></td>
<td>Parking reserved</td>
<td>Putting green</td>
</tr>
<tr>
<td></td>
<td>Pharmacy</td>
<td>Workshop</td>
</tr>
<tr>
<td></td>
<td>Phone outlets pre-wired</td>
<td>Other:</td>
</tr>
<tr>
<td></td>
<td>Post office</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Trash removal</td>
<td></td>
</tr>
<tr>
<td>Monthly Total</td>
<td>Other:</td>
<td></td>
</tr>
</tbody>
</table>

2011 Edition | Pathways - Information for Older Adults | 73
Skilled Nursing Facilities/Nursing Homes

See also Adult Day Care, Home Health and Respite.

Nursing facilities are not necessarily the “last step” for patients. If someone requires constant supervision and there is no one to provide this care, nursing facilities can provide temporary respite and support. There are many assisted living alternatives. A person does not necessarily need to move into a nursing facility simply because he or she is having health problems or can’t manage to live independently at home. Options depend upon the duration and type of services required as well as the level of care that can be afforded.

Nursing facilities may be owned and operated by a governmental unit such as the county or state, a philanthropic or non-profit organization such as a church or religious organization or a proprietary, for-profit corporation, family or individual. Philanthropic nursing facilities are not necessarily less expensive than proprietary nursing facilities. Many facilities have waiting lists.

Family members may feel frustrated or guilty about not being able to personally care for a parent or other close older adult. Nursing home administrators, religious and health care professionals, and the Long Term Care Ombudsman can provide helpful perspectives.

If Nursing Home Placement is the Appropriate Option...

To make the transition most effectively, a prospective resident, the family, and physician must be involved in the decision-making process.

• Encourage as much independent decision-making as possible by the prospective resident.

**CAREGIVER TIP**

It is important to note that the body disposes of drugs differently as it ages, causing a person to become more sensitive. Make sure you know:

• The name of all your drugs (generic and trade). Ask your pharmacist or doctor all about what you are taking.
• How many times a day and when to take the medication. Should you take it with or without food?
• What to do if you miss a dose.
• How long you need to take it and if it needs to be refilled.
• Any and all possible side effects and the drugs interact with any foods, activities or other drugs.
• Any special storage instructions.

Use your prescription medications wisely and make sure you consult with your doctor or pharmacist before mixing any medicines with your prescriptions.

• Move as many personal effects as possible into the room to foster familiarity and comfort.
• Assure the person that a family member is always reachable by phone.

**GRIEVANCE RESOURCES**

Nursing Home Ombudsman Agency of the Bluegrass
(859) 278-6072 ext. 322, (859) 277-9215, or 1-877-787-0077
1530 Nicholasville Rd., Lexington 40503
www.ombuddy.org

Independent agency looking after the interests of long-term care residents with advocates assigned to each nursing home in the 17-county Bluegrass area. Office has booklets and information sheets available at no cost. These cover a wide range of subjects from evaluating a nursing facility to getting good care once you are admitted. Call for information on any topic related to care in nursing homes, personal care homes, or family care homes.

**FINANCIAL AND LEGAL PRE-PLANNING**

There are many complex financial and legal decisions to be made for nursing home placement, and pre-planning is critical. Annual nursing home costs average $40,000. Families usually begin paying for nursing home care from savings. Medicare coverage of nursing home care is extremely limited. Most people deplete their savings and rely on government-funded Medicaid to pay for the cost.

Requirements for Medicaid Coverage

• A resident’s total gross monthly income from any and all sources must be less than the monthly Medicaid reimbursement amount to the nursing home.
• A resident’s countable assets cannot exceed $2,000.
• A spouse living in the community may keep the couple’s home, $80,760 in assets and $2,019 monthly income. Some nursing homes do not provide care for residents who rely on Medicaid. Many that do, have limitations on the number of Medicaid beds they provide and, therefore, have waiting lists.

**CAREGIVER TIP**

Some nursing home residents have frail bodies but very alert minds. Other residents may not be able to process numbers to play bingo, but enjoy trips out to a park or to see holiday decorations. Study the activities schedule to make sure your loved one will have access to types if activities he or she will enjoy and look forward to each day.
**Transient Crimes and Elder Fraud**

What You Need to Know

Most crimes committed against older adults are “transient crimes”, many involving home repairs or diversions where a person requests to come into the home to use the bathroom, ask for a drink of water, or to “check out” an unreported problem.

Older adults are especially vulnerable to be victims of transient crimes because:

- They live alone and are eager to socialize.
- They know that they can’t make needed repairs and fear losing independence, thinking that family members will believe that they are unable to maintain their own home.
- They are eager to please and be helpful.
- They have money at home and in the bank.
- They may have declining eyesight, hearing or memory which hinders understanding and identification for prosecution.
- They may be more susceptible to intimidation and influence.

**BE AWARE**

- No matter how good it sounds, you really can’t get something for nothing or get a “deal” that’s too good to pass up.
- Do not allow ANY stranger into your home. No exceptions. Bathrooms and water are usually just a few short blocks away – a stranger does not need yours.
- All gas, water, electric and cable workers have ID badges and would never ask to “check your system” to gain entry, offer to “correct” a problem or a cash refund.
- Do not sign any contract or use any service offered by a person that approaches you cold by phone or especially “door to door.”
- Get all work contracts in writing with firm quotes and detailed description of the work to be performed, wait at least three days until the work begins and if you have any questions at all, talk it over with someone you trust.

The most common transient crimes are driveway sealing (small amount leftover from another job), roof sealing, brick or mortar repair, shingle replacement, painting, landscaping, power washing and exterminating. The most common forms of fraud are use of bogus or diluted material, excess empty containers presented to exaggerate the amount of material used, the finding of non-existent “damage”, failure to perform work and extortion for higher payment after the job is completed.

**Call Your Local Police Department**

*Source: Cincinnati Police Department*

---

**Is nursing home placement the correct decision? This chart will help you sort out what options are available and affordable.**

**FINANCIAL RESOURCES**

<table>
<thead>
<tr>
<th>Monthly Income (including savings)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security income</td>
</tr>
<tr>
<td>Pension</td>
</tr>
<tr>
<td>Union/VA benefits</td>
</tr>
<tr>
<td>Interests, annuities</td>
</tr>
<tr>
<td>Dividends</td>
</tr>
<tr>
<td>Other assets</td>
</tr>
<tr>
<td>Other Resources</td>
</tr>
<tr>
<td>Medicare insurance</td>
</tr>
<tr>
<td>Private insurance</td>
</tr>
<tr>
<td>Assets</td>
</tr>
</tbody>
</table>

**Total Income and Resources**

**MONTHLY NURSING HOME COST FOR:**

<table>
<thead>
<tr>
<th>Skilled care</th>
<th>Personal care</th>
<th>Therapies</th>
<th>Pharmacy</th>
<th>Medical equipment/supplies</th>
<th>Other</th>
</tr>
</thead>
</table>

**Total Nursing Home Cost**

- Income/Cost Variance

**SERVICES TO ENABLE ONE TO REMAIN AT HOME**

<table>
<thead>
<tr>
<th>Availability/Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accessibility remodeling</td>
</tr>
<tr>
<td>Adult day care</td>
</tr>
<tr>
<td>Companionship</td>
</tr>
<tr>
<td>Emergency response</td>
</tr>
<tr>
<td>Friendly visitors</td>
</tr>
<tr>
<td>Home chore services</td>
</tr>
<tr>
<td>Home delivered meals</td>
</tr>
<tr>
<td>In-home personal care</td>
</tr>
<tr>
<td>In-home skilled care</td>
</tr>
<tr>
<td>Telephone reassurance</td>
</tr>
<tr>
<td>Transportation</td>
</tr>
<tr>
<td>Respite care</td>
</tr>
</tbody>
</table>

**Total**

**ALTERNATIVE HOUSING ARRANGEMENTS**

<table>
<thead>
<tr>
<th>Home remodeling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board and care</td>
</tr>
<tr>
<td>Assisted living</td>
</tr>
<tr>
<td>Congregate housing</td>
</tr>
<tr>
<td>Seniors apartment</td>
</tr>
</tbody>
</table>
QUESTIONS TO ASK

✓ What personal items may be retained to provide a satisfactory level of familiarity and comfort?
✓ Are Medicaid beds available? If not, how long is the waiting period?
✓ Are location and visiting times convenient for family and friends?
✓ Does the facility provide the skilled services you need?
✓ How are the costs calculated, including single vs. double occupancy, laundry, therapy, activities, special diets, medical supplies, telephone and television?
✓ Can roommates be changed easily if requested?
✓ Is the facility Medicare/Medicaid certified?
✓ Does the facility have planned group activities such as bingo, pet therapy, outside trips, celebrations, etc.?
✓ What happens if your money runs out and you rely on Medicaid for payment?
✓ What is your first impression about the odor, cleanliness, decor and atmosphere?
✓ Do residents appear to enjoy the staff and do staff members know the residents by name?
✓ Is staff responsive to your and your loved one's requests?
✓ Are residents mostly well groomed and out of bed?
✓ Is the philosophical or religious orientation of the facility compatible with yours?
✓ What is the number of staff compared to the number of patients?

TYPES OF LONG TERM CARE FACILITIES

Nursing Home, Skilled Nursing Facility or Health Care Center
A 24-hour nursing care and rehabilitation center that meets federal regulations for Medicare and/or Medicaid. Care is supervised by a nurse under the direction of a physician medical director. Includes pharmaceutical, dietary and activities services. All reports are available for public inspection. Reports list deficiencies or corrections.

Certified Nursing Facility
Meets federal laws and regulations for Medicare and/or Medicaid (skilled nursing). All certification reports must be available for public inspection. Reports will list any deficiencies or corrections needed.

Sub-acute Care
Is when a patient requires extensive nursing but not direct physician care. Patients do not need the full range of hospital services but do need between four to seven hours of skilled nursing care and/or additional therapy services. Emphasis is on rehabilitation and stays typically do not last beyond a few months.

MEDICARE COVERAGE
Medicare reimbursement is never guaranteed. Services listed are usually covered by Medicare. Members of Medicare HMOs must follow the plan's rules and use its providers and nursing homes only.

Applicable only in Medicare certified nursing facilities. Pays for the first 20 days and anything over $141.50 per day for days 21–100 per benefit period if patient:
• Has been hospitalized for at least three days.
• Needs skilled nursing care for condition treated in hospital.
• Is admitted within 30 days of leaving hospital.
• Has doctor's authorization.
• Pays up to 210 days of hospice care for terminally ill.

Medicare Helps Pay for: (Providers must be Medicare certified.)
• Bed in semi-private room (two–four beds per room) and all meals including special diets.
• Necessary nursing services.
• Drugs, medical supplies, appliances and equipment (wheelchairs, crutches and braces).
• Medical social services.
• Doctor’s services (if you have Part B coverage).

**Medicare Does Not Help Pay for:**
• Personal comfort or convenience items such as charges for phone, radio or television furnished at patient’s request.
• Private duty nursing.
• Extra charges for use of a private room, unless the patient needs it for medical reasons and ordered by a doctor.
• Doctor’s services (unless you have Part B coverage).
• Ambulance transfers for routine medical care or lack of other transportation.
• Transport for a patient legally pronounced dead prior to ambulance call.

**MEDICAID COVERAGE**

Applicable in Medicaid certified nursing facilities. Pays if local Human Services dept. decides nursing care is medically necessary and eligibility requirements are met.

**Medicaid Will Pay:** (Providers must be Medicaid certified.)

- Semi-private room, meals and diets prescribed by doctor.
- Skilled nursing.
- Drugs and medical supplies
- Some transport to and from hospital and nursing home.
- Physician ordered “restorative” services such as physical, occupational, hearing and speech therapy and diagnostic evaluation visits.
- Laundry services.
- To hold a bed for 14 days for therapeutic visits or hospital stays. On the 15th day, patient must privately pay to hold bed or go back on the Medicaid waiting list.

**Medicaid Will Not Pay for:**
• Personal comfort or convenience items, unless medically necessary and ordered by the doctor.
• Private duty nursing.
• Non-essential or experimental services.
• Beauty/barber shop services.
• Rest home care or custodial care.
• Continued stay in a facility if the resident’s level of care does not match the facility’s certification level (if alternate placement available).
• Dry cleaning.
• Transportation costs to visit families and friends.

---

**Skilled Nursing Facilities/Personal Care Homes**

**PC = Personal Care Home**

**FAYETTE COUNTY**

- Arnett Pritchett Foundation Home PC
  (859) 266-6031
  319 Duke Rd., Lexington 40502

- Bluegrass Care and Rehab
  (859) 272-0608
  3576 Pimlico Pkwy., Lexington 40517

- The Breckenridge PC
  (859) 543-0824
  2109 Cornerstone Dr., Lexington 40509

- Morning Pointe - Frankfurt PC
  (502) 226-5888
  851 Cardwell Ln., Frankfort 40601

- Lexington Country Place PC
  (859) 259-3486
  700 Mason Headley Rd., Lexington 40504

- Mayfair Manor PC
  (859) 266-2126
  3300 Bates Creek Rd., Lexington 40502

- Homestead Nursing Center
  (859) 252-0871
  1608 Versailles Rd., Lexington 40504

- Northpoint Lexington Healthcare Ctr.
  (859) 272-2273
  1500 Trent Blvd., Lexington 40515

- Pine Meadows Nursing Home
  (859) 254-2402
  1608 Hill Rise Dr., Lexington 40504

- Richmond Place Rehabilitation and Health Center
  (859) 263-2410
  2770 Palumbo Dr., Lexington 40509

- Rose Manor Rest Home PC
  (859) 299-4117
  3057 Cleveland Rd., Lexington 40516

- Sayre Christian Village
  (859) 271-9000
  580 Greenfield Dr., Lexington 40517

- Tanbark Health Care PC
  (859) 273-7337
  1121 Tanbark Dr., Lexington 40515

**ANDERSON COUNTY**

- Heritage Hall Care Center PC
  (502) 839-7246
  331 S. Main St., P.O. Box 349, Lawrenceburg 40342

- Sunset Hill Home for the Aged PC
  (502) 839-4835
  1428 Tyrone Rd., Lawrenceburg 40342

**BOURBON COUNTY**

- Bourbon Heights PC
  (859) 987-5750
  2000 S. Main St., Paris 40361

**BOYLE COUNTY**

- Charleston Health Care Center
  (859) 236-9292
  203 Bruce Ct., Danville 40422
Pathways - Information for Older Adults

**HARRISON COUNTY**

Cedar Ridge Health Campus
(859) 234-2702
1217 KY Highway 36 E, Cynthiana 41031

Edgemont Healthcare
(859) 234-4595
323 Webster Ave., Cynthiana 41031

Grand Haven Nursing Home
(859) 234-2050
105 Rodgers Park, Cynthiana 41031

Parkside Manor PC
(859) 234-4430
317 Oddville Ave., Cynthiana 41031

Shady Lawn Home PC
(859) 234-2606
108 S Miller St., Cynthiana 41031

**JESSAMINE COUNTY**

Rose Terrace Lodge PC
(859) 885-3821
401 N. Second St., Nicholasville 40356

Royal Manor PC
(859) 885-4171
100 Sparks Ave., Nicholasville 40356

Thomson Hood Veterans Center
(859) 858-2814
100 Veterans Dr., Wilmore 40390

Wesley Village PC
(859) 858-3865
1125 Lexington Rd., Wilmore 40390

**LINCOLN COUNTY**

Golden LivingCenter- Stanford
(606) 365-2141
105 Harmon Hts., Stanford 40484

Waynesburg Rest Home PC
(606) 379-2614
765 KY. Hwy. 3276, Waynesburg 40489

**MADISON COUNTY**

Berea Health Care Center
(859) 986-4710
601 Richmond Rd., Berea 40403

**MERCHER COUNTY**

Harrodsburg Health Care Center
(859) 734-7791
853 Lexington Rd., PO Box 39, Harrodsburg 40330

(859) 734-5441
464 Linden Ave., Harrodsburg 40330

**NICHOLAS COUNTY**

Johnson Mathers Nursing Home
(859) 289-7181
2323 Concrete Rd., Box 232, Carlisle 40311

**POWELL COUNTY**

Stanton Nursing Center PC
(606) 663-2846
31 Derickson Ln., Stanton 40380

**SCOTT COUNTY**

Dover Manor PC
(502) 863-9529
112 Dover Dr., Georgetown 40324

**WOODFORD COUNTY**

Taylor Manor Nursing Home PC
(859) 873-4201
300 Berry Avenue, Versailles 40383

If you are a member of a Medicare HMO, understand what nursing and rehabilitation facilities are on the plan’s provider list. You or a loved one may live in a continuous care retirement community, but the skilled nursing center at the community is not on the provider’s plan. You may have to receive skilled care in a provider’s contracted facility outside of your community.
Index

Information and Referral..........................6
Insurance Advocacy .............................17
Is Nursing Home Placement               the Correct Decision.........................75
Is Staying at Home the Healthiest          or Best Financial Alternative...........65

J-K

Joint Tenancy ............................................15
Kentuckians for Nursing Home Reform ....18
Kentucky Association for                Community Action...............................68
Kentucky Department of Public Advocacy...18
Kentucky Family Caregiver Program ........37
Kentucky Human Rights Commission.........19
Kentucky Office for the Blind ............57
Kentucky Regional Library for the Blind and Physically Handicapped ....22
Kentucky State Health Insurance Assistance Program (SHIP).....18
Kentucky Vision Project .........................57
Kidney Health Alliance of Kentucky ......61
Kinship Care ..............................................37

L

Legal Aid of the Bluegrass ...........18-19
Legal Helpline for Older Kentuckians/ Access to Justice Foundation..............8
Legal Records............................................19
Legal Resources.........................................18
Leisure..................................................22
Leukemia & Lymphoma Society .............61
Lexington Community Action Council ......68
Lexington-Fayette County Health Dept ...31
Lexington-Fayette Urban County Government ........................................8, 23, 57
Lexington-Fayette Urban County Human Rights Commission.....................18
Lexington Senior Center ...............................8
Liberty Ridge Senior                   Living Community.................................69, 72
Living Trusts vs. Wills .........................13
Living Will Directive..............................27
Long Term Care Insurance ......................44
Long Term Care Insurance Comparison Checklist ........................................45
Lung Association........................................61

M

Marriage Certificates..............................19
Meals on Wheels .......................................9
MediCalls..................................................55
Medicaid Spend Down...........................42
Medicaid Trust ........................................15
Medical Claims Assistance ..................42
Medical Equipment & Adaptive Devices ....59
Medicare..................................................40
Medication Checklist............................50
Medigap Insurance...................................44
Mental Health Counseling .....................33
Milward Funeral Directors .....................25
Monitoring Systems..................................59
Moving Assistance Services ..................66
Multiple Sclerosis Society ....................63
Muscular Dystrophy Association ...........61

N

National Alliance for the Mentally Ill (NAMI) ..................30, 33
National Do Not Call Registry..................18
National Family Caregiver Support Program ........................................37
Nursing Home Ombudsman Agency of the Bluegrass (NHOA) .................19, 74
Nursing Homes............................................74

O-P

Office of Aging Services and Disability Support ....8
Office of Consumer Protection ................8
Office of the Ombudsman .............................19
Paragon Family Practice ............................49
Parkinson’s Disease....................................63
Parks Admissions .......................................14
Patient’s Rights........................................16, 42, 52
Personal Care Attendant Program ...........55
Personal Care Homes ..................................67, 77
Pet Companionship ....................................32
Physician Services.......................................48
Prescription Drug Coverage ....................39
Probate.....................................................15
Professional Care Managers ....................34
Project Lifesaver........................................59
Property Valuation Administrator...........14
Public Library..........................................23, 57
Questions to Ask Home Health Care .......52
Hospice ...................................................56
Housing .....................................................66
Nursing Homes .........................................76
Quick Summary of 2011.............................43
Medicare Benefits .....................................43
Rape Crisis Center .................................33
Recreation/Special Events ....................23
Representative Payee .................................16
Resource Numbers by County ..............6
Retired and Senior Volunteer Program (RSVP) .......24
Retirement Benefits ..................................40
Retirement Community ..............................67
Reverse Mortgage Loans ............................21
Revocable Living Trust ..............................16

S

Safety and Security ......................14
Safety In the Home: Questions to Consider ..........62
Self Empowerment .................................17
Senior Centers ...........................................9
Senior Companion Program ..................20, 55
Senior Helpers of the Bluegrass ............51, 55, 59
Senior Housing with Continuum of Care Options/Services .............72
Shelters..................................................30
Skilled Nursing Facilities .......................74, 77
Social Security..........................................40
Social Services..........................................30
Speech & Hearing Disabilities .................58
State Health Insurance Program (SHIP) ..........41-42
Stroke Association .....................................63
Supplemental (SSI) Income .......................41
Survivors Benefits .....................................40

T

Taxes .......................................................16
Telephone Reassurance .........................32
Terms......................................................15
Estate Planning.........................................15
Home Health Care .....................................52
Long Term Care Insurance .....................46
Relating to the Care of Another Person..16
Senior Housing.........................................67
The Nest, the Center for
Women, Children and Families ...............33
Tips for Caregiving .....................................5
Transient Crimes and Elder Fraud: What You Need to Know ..........75
Transportation ..........................................11
Transportation Vouchers ..........................11
Travel and Tourism ....................................24
Types of Housing with Care Services ........70, 71
Types of Long Term Care Facilities ..........76

U-Z

United Way 2-1-1 ........................................9
University of Kentucky Eledercare .......9
University of Kentucky Sanders-Brown Center on Aging ..................9
Utilities Assistance.................................32
Veteran Services ......................................17
Visual Disabilities ......................................57
Volunteer Opportunities .........................24
Voting .....................................................20
Wesley Village .........................................69, 72, 78
Women’s Crisis Center .........................30