Pathways
Bluegrass Area Agency on Aging and Independent Living

The Resource Guide for Mature Adults & Their Families

Featuring listing information for:
Housing, Home Health Care, Medical Supplies,
Hospice, Transportation, and Medicare

Plus:
Checklists, Definitions, Questions to Ask
...and much, much more!

Pathways
Central Kentucky / 2014–15

Housing Information
Provided by
UK Elder Care
A Message from the Director of the Bluegrass Area Agency on Aging and Independent Living

The Bluegrass Area Agency on Aging & Independent Living (BGAA&IL) is pleased to provide you with this new edition of the Pathways Guide for Older Adults in the Bluegrass Area. BGAA&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 BGAA&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,

Celeste Collins
Director


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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
- Other

Legal
- Auto title
- Deeds
- Living will
- Living trust
- Power of attorney
- Power of attorney for health
- Trust papers
- Will

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

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 August, 2014, 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 Pathways Resource Guide
August, 2014

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.

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August, 2014
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All real estate advertised herein is subject to the Federal Fair Housing Act which makes it illegal to advertise “any preference, limitation or discrimination because of race, color, religion, sex, handicap, familial status or national origin or intention to make such preference, limitation or discrimination.” We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.

If you would like to be part of the Central Kentucky edition of Pathways call us...
1-800-921-9443
or reach us by e-mail...
info@seniorimpact.net

Other Cities Available!
- Northern Kentucky
- Greater Cincinnati
- Greater Cleveland
- Columbus
- Toledo
- Rocky Mount, NC
- St. Louis
- Chattanooga
- Youngstown
- Lima, Oh.
- East Central Ohio
- Indianapolis, IN
Tips for Caregiving

☑ Schedule a visit if you have not done so recently.
☑ Assess your loved one’s situation. In what areas does he or she need help?
  • Is the refrigerator stocked with healthy, appropriate foods?
  • Are there piles of bills or unopened mail?
  • Do friends and neighbors regularly visit your loved one?
  • Is the house clean and well-kept?
  • Is your loved one maintaining a personal care routine?
☑ Put financial and legal documents in order:
  • Bank statements and tax returns
  • Social Security, Medicare, and other insurance cards
  • Advance directives, including living will & health care power of attorney
  • Funeral arrangements
  • Birth certificates
  • Durable power of attorney
  • Legal planning documents
  • Insurance policies
☑ Ask a friend or relative to check in on your loved one regularly.
☑ Save a few vacation or personal days and some money in case of a family emergency.
☑ Utilize local services and resources:
  • Home health agencies
  • Senior Centers
  • Adult Day Service Program
  • Homebound meal delivery
  • Senior transportation services
  • Friendly Visitor programs
  • Geriatric Care Managers: After determining your loved one’s needs, a care manager will locate and manage community resources. Contact the National Association of Professional Geriatric Care Managers: www.caremanager.org or (520) 881-8008.
  • National Family Caregiver Support Program: This program is designed to support caregivers and enhance quality of life through support groups, respite services, financial assistance, and other resources. Contact your local Area Agency on Aging or use the ElderCare Locator: www.eldercare.gov or (800) 677-1116.
☑ Develop a regular system of communication with your loved one.
☑ Take care of yourself. Recognize your limitations and be sure your needs are being met.
☑ Discuss needs with other family members and ask for help.
☑ Attend a support group or educational program in your area.

Information adapted from the following resources:
www.caregiver.org • www.alz.org • www.ec-online.net • UK ElderCare

General Information & Referral, Community Outreach

An Area Agency on Aging and Independent Living (AAA&IL) 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:

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Advertisers who offer services that pertain to this section:

Bluegrass Area Agency on Aging & Independent Living ............................. Inside 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.
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.

**RESOURCES 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 1-800-244-2275
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) 238-7323
SENIOR CENTER (859) 236-2070

**Clark County**
FOOTILLS 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**
FOOTILLS 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

**Fayette County**

**CRISIS/EMERGENCY NUMBERS**
Adult Abuse/Domestic Violence (859) 245-5258 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 or 233-0044
Humane Society (Animal Control) (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

**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) 294-5029
Cambridge Dr. (859) 246-1192
Buckhorn Dr. (859) 273-6395
Consumer Protection Hotline (888) 432-9257
Cooperative Extension Service (Fayette Co.) (859) 257-4302
CPR Training/American Red Cross (859) 253-1331
Crime Stoppers (859) 253-2020
Diabetes Hotline (800) 342-2383
Substance Abuse Hotline (855) 774-2383
Gamblers Anonymous (859) 277-8236
Fayette County Health Department (859) 252-2371
Hope Center (859) 252-7881
Human Rights Commission (859) 252-4931
KY Organ Donor Affiliates (859) 278-3492 or (800) 525-3456
League of Women Voters (859) 494-3203
Legal Aid of the Bluegrass 1-800-928-4556
Legal Helpline for Older Kentuckians (800) 200-3633
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<td><strong>Lex Call</strong></td>
<td>311 or (859) 425-2255</td>
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<tr>
<td>Lexington Fair Housing</td>
<td>(859) 971-8067</td>
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<td>Meals on Wheels of Lexington, Inc.</td>
<td>(859) 276-5391</td>
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<td>Mediation Center of KY</td>
<td>(859) 246-2664</td>
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<td>National Alliance for the Mentally Ill Lexington Kentucky</td>
<td>(502) 245-5284 or (800) 257-5081</td>
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<td>Nursing Home Ombudsman Agency (17 County Area)</td>
<td>(859) 277-9215; (859) 278-6072; (877) 787-0077</td>
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<td>Operation Read</td>
<td>(859) 254-9964</td>
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<td>Overeaters Anonymous</td>
<td>(859) 271-4655</td>
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<td>Parents and Friends of Lesbians and Gays</td>
<td>(859) 338-4393</td>
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<td>Physicians’ Referral Service</td>
<td>(800) 633-8100</td>
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<td>Salvation Army</td>
<td>(859) 252-7706</td>
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<td>United Way of the Bluegrass 211 Information and Referral Center</td>
<td>(859) 313-5465 or 2-1-1</td>
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<td>Utility Complaint Hotline (Public Service Commission)</td>
<td>(800) 772-4636</td>
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<td>Volunteers of America</td>
<td>(859) 254-3469</td>
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<td><strong>Franklin County</strong></td>
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<td>Bluegrass Community Action Partnership</td>
<td>(502) 695-4290 or (800) 456-6571</td>
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<td>Bluegrass Community Action Comprehensive Care</td>
<td>(502) 223-2182</td>
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<td>Bluegrass Community Action Health Department</td>
<td>(502) 564-7647</td>
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<tr>
<td>Bluegrass Community Action Library</td>
<td>(502) 352-2665</td>
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<td>Bluegrass Community Action Senior Center</td>
<td>(502) 223-5794</td>
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<td><strong>Garrard County</strong></td>
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<td>(502) 695-4290 or (800) 456-6571</td>
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<td>Bluegrass Community Action Comprehensive Care</td>
<td>(859) 792-2181</td>
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<tr>
<td>Bluegrass Community Action Health Department</td>
<td>(859) 792-2153</td>
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<td>Bluegrass Community Action Library</td>
<td>(859) 792-3424</td>
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<td>Bluegrass Community Action Senior Center</td>
<td>(859) 792-3147</td>
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<td><strong>Harrison County</strong></td>
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<td>Community Action Council</td>
<td>(859) 233-4600</td>
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<td>Community Action Council Comprehensive Care</td>
<td>(859) 234-6940</td>
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<td>Community Action Council Health Department</td>
<td>(859) 234-2842</td>
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<td>Community Action Council Library</td>
<td>(859) 234-4881</td>
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<td>Community Action Council Senior Center</td>
<td>(859) 234-5801</td>
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<td><strong>Jessamine County</strong></td>
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<td>(502) 695-4290 or (800) 456-6571</td>
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<td>(859) 885-6315</td>
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<td>Bluegrass Community Action Health Department</td>
<td>(859) 885-4149</td>
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<td>Bluegrass Community Action Library</td>
<td>(859) 885-3523</td>
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<td>Bluegrass Community Action Senior Center</td>
<td>(859) 885-9102</td>
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<td><strong>Lincoln County</strong></td>
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<td>Bluegrass Community Action Partnership</td>
<td>(502) 695-4290 or (800) 456-6571</td>
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<td>Bluegrass Community Action Comprehensive Care</td>
<td>(606) 365-2197</td>
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<td>Bluegrass Community Action Health Department</td>
<td>(606) 365-3106</td>
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<td>Bluegrass Community Action Library</td>
<td>(606) 365-7513</td>
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<td>Bluegrass Community Action Senior Center</td>
<td>(606) 365-9016</td>
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<td><strong>Madison County</strong></td>
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<td>Foothills Community Action Partnership</td>
<td>(859) 624-2046</td>
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<td>Foothills Community Action Comprehensive Care</td>
<td>(859) 623-9367</td>
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<td>Foothills Community Action Health Department</td>
<td>(859) 626-4241</td>
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<tr>
<td>Foothills Community Action Library</td>
<td>(859) 986-7112</td>
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<tr>
<td>Foothills Community Action Senior Center - Berea</td>
<td>(859) 623-6704</td>
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<td>Foothills Community Action Senior Center - Richmond</td>
<td>(859) 986-8350</td>
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<td><strong>Mercer County</strong></td>
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<td>(502) 695-4290 or (800) 456-6571</td>
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<td>(859) 734-5486</td>
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<td>(859) 734-4522</td>
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<td>Bluegrass Community Action Library</td>
<td>(859) 734-3680</td>
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<td>Bluegrass Community Action Senior Center</td>
<td>(859) 734-5185</td>
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<td><strong>Powell County</strong></td>
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<td>Foothills Community Action Partnership</td>
<td>(859) 624-2046</td>
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<td>Foothills Community Action Comprehensive Care</td>
<td>(606) 663-2274</td>
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<td>Foothills Community Action Health Department</td>
<td>(606) 663-4360</td>
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<td>Foothills Community Action Library</td>
<td>(606) 663-4511</td>
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<td>Foothills Community Action Senior Center</td>
<td>(606) 663-5981</td>
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<td>Community Action Council</td>
<td>(859) 233-4600</td>
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<td>Community Action Council Health Department</td>
<td>(859) 289-2188</td>
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<td>Community Action Council Library</td>
<td>(859) 289-5595</td>
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<td>Community Action Council Senior Center</td>
<td>(859) 289-3729</td>
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<td><strong>Scott County</strong></td>
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<td>(502) 863-3566</td>
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<td>Bluegrass Community Action Senior Center</td>
<td>(502) 863-4041</td>
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<td>Bluegrass Community Action Comprehensive Care</td>
<td>(859) 873-7316</td>
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<td>(859) 873-4541</td>
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<td>(859) 873-5191</td>
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<tr>
<td>Bluegrass Community Action Senior Center</td>
<td>(859) 873-8384</td>
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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 or transportation.

**AARP**  
1-888-OUR-AARP  
TTY 1-877-434-7598  
www.aarp.org  
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.

**Alzheimer’s Association**  
(859) 266-5283  
1-800-272-3900  
GREATERN KENTUCKY & SOUTHERN INDIANA CHAPTER, LEXINGTON REGIONAL OFFICE, 465 E. HIGH ST., STE. 200, LEXINGTON 40507  
www.alz.org/kyin  
24-hour Helpline, support groups, Medic Alert + Safe Return® program, educational materials and programs. For persons with Alzheimer’s or related disorders and their caregivers.

**Eldercare Locator**  
1-800-677-1116  
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.

**Gay and Lesbian Svcs. Organization**  
(859) 253-3233  
www.glso.org  
Provides referrals to community resources, as well as programs and activities designed to educate, enhance and empower the community about GLBTQQIA+ issues.

**Handicap Parking Permit**  
(859) 253-3344  
FAYETTE COUNTY CLERK  
162 EAST MAIN ST., LEXINGTON 40507  
www.fayettecountyclerk.com/web  
(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 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.

**Jewish Family Services (JFS)**  
(859) 268-0672  
1050 CHINOE RD., STE. 112, LEXINGTON 40502  
www.jewishlexington.org  
Services primarily focused on the Central Kentucky Jewish community. Services include assessments, crisis intervention, case management, supportive counseling, advocacy, referrals to community resources and family life education.

**Kentucky Assoc. of Senior Services**  
www.kyseniorhelp.com  
Not-for-profit organization made up of senior-related professionals providing various services to those age 50+.
Legal Helpline for Older Kentuckians/Access to Justice Foundation 1-800-200-3633 or (859) 255-9913
LEXINGTON, KY 40508
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.

Lexington Senior Center
(859) 278-6072
1530 NICHOLASVILLE RD., LEXINGTON 40503

Information clearinghouse for older persons and their families. Help with health care, housing, financial assistance, advanced care planning, recreational activities, etc. Recreational, social, and educational activities at minimal to no cost.

Office of Aging Services and Disability Support
(859) 258-3806
LEXINGTON-FAYETTE URBAN-COUNTY GOVERNMENT
200 E. MAIN ST., LEXINGTON 40507
www.lexingtonky.gov

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.

Office of Consumer Protection
(502) 696-5389 or 1-888-432-9257
OFFICE OF THE ATTORNEY GENERAL,
700 CAPITAL AVE., STE. 118, FRANKFORT 40601
http://ag.ky.gov/civil/consumerprotection

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

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United Way 2-1-1 Information and Referral Call Center
(859) 313-LINK (5465) or Dial 2-1-1
100 MIDLAND AVE., STE. 300, LEXINGTON 40508
www.uwbg.org

United Way 2-1-1 is an easy to remember three-digit phone number that connects callers with important services like food, shelter and counseling. Dial 2-1-1 and you’ll be connected to trained specialists who can help with food, shelter, employment and other basic needs; support for children, families and seniors; healthcare access; volunteer opportunities; free tax preparation; or when you just don’t know who to call. It’s free and confidential, and available 24 hours a day. For help, call United Way 2-1-1. (This is a phone service; no walk-ins please.)

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.

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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.
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 for meals and donations are accepted.

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).

MEALS PROGRAM

Elder Nutrition Program - Fayette County
Persons age 60+ and the spouse of that person, regardless of age, are eligible to participate in congregate nutrition services. Suggested donation is $2.00. Meals served at these locations (reservations requested):
Lexington Senior Center (859) 278-6072
1530 Nicholasville Rd., 40503
Tower Plaza (859) 258-2445
650 Tower Plaza, 40508

In all other counties, meals are served at the local county Senior Center.

HOME DELIVERED MEALS

Elder Nutrition Program (859) 266-2116 or 1-866-665-7921
Home-delivered meals are provided to those age 60+ if the person is, by reason of illness or incapacitating disability, unable to attend a congregate site and has no one in the home able to prepare a nutritious meal on a regular basis. Assessment required, waiting list may exist. Call for more information. Serves all counties in Bluegrass region.

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. Reasonably priced meals.

FAYETTE COUNTY CENTERS

Lexington-Fayette Urban County Government (859) 233-0986
Bell House Senior Center, Parks and Recreation
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, Tues.-Fri., 9 a.m.-4 p.m. This center is located one block from the bus line and is generally accessible.

Eldercrafters Program (859) 253-1288
Lexington Fayette Urban County Govt., Dept of Social Svcs.
498 Georgetown St., Lexington 40508
Arts and crafts, ceramics, cards and community service projects at Black and Williams community center. Hours, M-Th., 9:30 a.m.-2:30 p.m., for seniors age 60+. Located on bus route.

Lexington-Fayette Urban County Government
Lexington Senior Citizen Center-Parks and Recreation Programs (859) 278-6072, ext. 301
1530 Nicholasville Rd., Lexington 40503
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 and china painting. Travel is offered for day trips, motor coach or extended trips, cost varies. Located on the bus route.

Lexington Striders Walking Club (859) 278-6072, ext. 301
Turfland Mall, Lexington
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. Wed., 8:30-9:30 a.m.

Senior Programs at the Charles Young Center (859) 246-0281
540 E. Third St., Lexington 40508
Open Mon., Wed. and Fri., 9:15 a.m.-1:15 p.m. to Fayette Co. residents age 60+. Educational seminars, exercise, crafts, open gym for walking and basketball.

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

**Bluegrass Ultra transit (BUS)** 1-800-456-6588
111 Professional Ct., Frankfort 40601
www.bluegrasscommunityaction.org/Pages/bus.html

Provides public and Medicaid transportation. Covers Anderson, Boyle, Franklin, Garrard, Jessamine, Lincoln, Mercer, Scott and Woodford counties. Some inter-city routes between Lexington and surrounding counties.

**Cardinal Hill Driver Assessment/Rehabilitation Program** (859) 367-7121
2050 Versailles Rd., Lexington 40504
www.cardinalhill.org

**Federated Transportation Services** 1-888-848-0989 or (859) 233-0066
2308 Frankfort Ct., 40511
www.ftsb.org

Public transportation and inter-city service in Bourbon, Harrison and Nicholas co’s. Medicaid transportation for Bourbon, Clark, Estill, Fayette, Harrison, Madison, Nicholas and Powell counties.

**Independent Transportation Network – ITNBluegrass** (859) 252-8665
1206 N. Limestone St., Lexington 40505
www.itnbluegrass.org

24/7 door-through-door transportation for people 60+ and adults with visual impairment in Fayette and northern Jessamine co’s. Membership required. Fees include $50 membership fee, $3 pick-up fee (per ride) and $1.50/mi.

**Kentucky River Foothills Transportation - Foothills Express** 1-800-819-7083 or (859) 624-2046
309 Spangler Dr., Richmond 40475
www.foothillscap.org

Public transportation for Clark, Estill, Madison and Powell counties.

**Lextran**

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309 Spangler Dr., Richmond 40475
www.foothillscap.org

Public transportation for Clark, Estill, Madison and Powell counties.

Lextran
Medicaid Transportation    1-888-941-7433 or 1-800-635-2570

Medicaid covers medically necessary transportation to and from Medicaid-covered service for some members. If the member or someone in the household has a vehicle, they must provide documentation of why they can’t use that vehicle. Rides must be scheduled at least 3 days in advance.

Rural/Metro Ambulance  (859) 225-8421 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.

Senior Transportation Services  (859) 233-4600 or 1-800-244-2275

Community Action Council
710 W. High St., P.O. Box 11610, Lexington 40576
Provides vouchers for trips on Wheels to and from medical appointments. Must qualify for a Wheels card, have income within 150% of poverty guidelines and be age 60+. Fayette County only.

Wheels – Bluegrass Area Chapter  (859) 233-3433
American Red Cross, 1450 Newtown Pike, Lexington 40511
Wheelchair lift equipped mini-buses for those with a disability, which prevents them from riding LexTran. 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 Mon.-Sat., 5:00 a.m. - 12:00 a.m. and Sun. 5:00 a.m.- 9:00 p.m. $1.60 per one-way trip.

Handicapped Parking Card

<table>
<thead>
<tr>
<th>County</th>
<th>Number</th>
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<tbody>
<tr>
<td>Anderson County</td>
<td>(502) 839-3041</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) 745-0280</td>
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<tr>
<td>Estill County</td>
<td>(606) 723-5156</td>
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<tr>
<td>Fayette County</td>
<td>(859) 253-3344</td>
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<tr>
<td>Franklin County</td>
<td>(502) 875-8702</td>
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<tr>
<td>Garrard County</td>
<td>(859) 792-3071</td>
</tr>
<tr>
<td>Harrison County</td>
<td>(859) 234-7130</td>
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<tr>
<td>Jessamine County</td>
<td>(859) 885-4161</td>
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<tr>
<td>Lincoln County</td>
<td>(606) 365-4570</td>
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<tr>
<td>Madison County</td>
<td>(859) 624-4703</td>
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<tr>
<td>Mercer County</td>
<td>(859) 734-6310</td>
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<tr>
<td>Nicholas County</td>
<td>(859) 289-3730</td>
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<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

Rural Metro Ambulance         (859) 233-9719
Woodford County Emergency Med  (859) 873-8161
Georgetown Ambulance Services  (502) 863-7840
Woodford County Ambulance      (859) 873-8057
American Medical Response      (859) 275-1113
Scott County Ambulance         (502) 863-7840

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
**Consumer Help & Information**

**Handy forms and guides in this section:**

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**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:

**Living Trust**

- Can distribute my estate according to my wishes.
- A living trust allows for effective tax planning strategies with the maximum level of control.
- Avoid probate and/or attorney fees associated with probate.
- Probate is expensive and slow. Files are open to the public. Wills can be challenged by heirs who are legally entitled to notice of distribution.
- No cut-off for creditors to file claims.
- Avoids probate in each state in which property is owned.
- A named successor trustee assumes management upon your incapacitation without the need to petition the court to name a conservator to act for you.
- If your life insurance policy is owned by the trust, and your estate is worth more than the allowable limit, the trust will have to pay taxes on the proceeds.
- Guardianship is avoided in the event of incapacity.
- Generally simpler and less time consuming than probate.

**Simple Will**

- Can effectively accomplish the same with joint ownership and designation within a will.
- There are many strategies which can be used to reduce or eliminate federal and state taxes with or without a living trust.
- You can hold property in joint names or Payable at Death accounts. Assets with named beneficiaries also avoid probate.
- It depends on the complexity of your estate. Trust administration can also be expensive, slow, and complex. Very few people actually go to court to read files.
- No claims can be filed after one year.
- Your will must be validated by the probate court in each state in which you own property.
- Provides a safeguard against a dishonest heir or trustee. Probate court requires strict accounting and closely supervises estate administration.
- Life insurance proceeds are not taxable to an individual while that individual is living.
- A Durable Power of Attorney can accomplish the same thing without incurring the expense of setting up a Living Trust or having to fund it.

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.

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**Road and Weather Information**

Highway Patrol
1-866-737-3767
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
Free admission to federally operated parks, monuments, historic sites, recreation areas and wildlife refuges after payment of one $10 lifetime fee.

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, Ohio 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**

See also Education and Telephone Reassurance.

AARP Driver Safety 1-888-687-2277
www.aarp.org
Classes alert older drivers to changes in traffic, changing physiology, and current rules and regulations. Insurance discounts offered for completing course.

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
The Homestead Exemption is available to homeowners age 65+ or those who are disabled. Applicants must own and maintain the home as their primary residence and cannot have a similar exemption on any other property. For 2014, the exemption is $36,000. In order to receive the exemption, applicants must complete a one-page application and provide proof of eligibility. Visit the website above to learn more about what documents can prove eligibility and to print the application. You may call the PVA Office to request an application or more information.

**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
Garrard County  (859) 792-3291
Harrison County  (859) 234-7133
Jessamine County  (859) 885-4931
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
1390 Olivia Ln., Ste. 100, 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.
Finances and Estate Planning

**CREDIT COUNSELING & FINANCIAL HELP**

**Apprisen (formerly Consumer Credit Counseling Service of Central Kentucky)**
1-800-355-2227 or (859) 259-9999
2265 Harrodsburg Road, Ste. 303, Lexington 40504
www.apprisen.com
Nonprofit agency provides financial counseling and education. Debt Management Program combines unsecured debt into one monthly payment to lower interest rates and stop fees. Appointments available face to face, by phone or internet.

**Cooper & Associates**
(859) 224-0764
2333 Alexandria Dr., Lexington 40504

**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 30348-5283
www.annualcreditreport.com
Each consumer reporting company (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 that you are not a victim of identity theft. Make a request over the Internet or by calling.

**Integrity Daily Money Management & Bookkeeping**
(859) 771-3341
www.integritydmm.com
Helps seniors handle daily financial activities like pay bills, manage budget, balance checkbook, etc.

**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.**

**Bluegrass Elderlaw, PLLC**
(859) 281-0048
120 N. Mill St., Ste. 300, Lexington 40507
www.bgelderlaw.com

**Crimes Victims Compensation Board**
(502) 573-2290
130 Brighton Park Blvd., Frankfort, Ky. 40601
www.cvcb.ky.gov
Makes awards for medical 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.

**Fayette County Bar Association**
(859) 225-9897
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.

**McClcled & Associates, PLLC**
(859) 543-0061
1795 Alysheba Way, Ste. 2102, Lexington 40509

**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.

Kentucky Income Tax Assistance
www.revenue.ky.gov
LEXINGTON (502) 564-4581
LOUISVILLE (502) 595-4512
Retirement Tax Advisory Group
114 DENNIS DR., LEXINGTON 40503
(859) 233-1083
www.retireky.com
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.

Write to: National Personnel Records Center, Military Personnel Records, 1 Archives Dr., St. Louis, MO 63138
call for all services, (314) 801-0800
or fax to, (314) 801-9195
or visit vetrecs.archives.gov

Vet Center
(859) 253-0717
1500 Leestown Rd., Ste. 104, Lexington 40511
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.

Advocacy, Legal & Self Empowerment

See also Safety and Security, Medical Insurance and Legal Health Care.

ADVOCAy

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

Bluegrass Aging Consortium
1-866-665-7921
The Bluegrass Aging Consortium is a group of individuals and professionals interested in all issues related to aging. It meets the 1st Tuesday of each month for networking and information sharing. Contact adrc@bgadd.org for more information.

Citizen’s Advocate Ombudsman Office
(859) 258-3230
4TH FL., GOVERNMENT CENTER, RM., 441,
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 employees.

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. Kentuckians for Nursing Home Reform has a newsletter with a wide reaching circulation across the state.
Kentucky Protection & Advocacy  (502) 564-2967 or 1-800-372-2988
100 Fair Oaks Ln., Frankfort 40601
www.kypa.net
Federally mandated Protection and Advocacy Systems in each state provide protection of the rights of persons with disabilities through legally based advocacy.

Kentucky State Health Insurance Assistance Program (SHIP)  1-877-293-7447
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.

Nursing Home Ombudsman Agency of the Bluegrass, Inc. (NHOA)  (859) 277-9215
www.ombuddy.org
1530 NICHOLSVILLE RD., LEXINGTON 40503

Federal Information Center  1-800-333-4636
www.usa.gov
Phone prompts provide information on:
#1 Library of recorded messages
#0 To speak to an information specialist

Bluegrass Elderlaw, PLLC  (859) 281-0048
120 N. Mill St., STE. 300, LEXINGTON 40507
www.bgelderlaw.com/

Consumer Protection Division of Attorney General  (502) 696-5389
CAPITAL STE. 118, 700 CAPITAL AVE., FRANKFORT 40601
www.ag.ky.gov
Assists consumers with complaints of unfair, false, misleading or deceptive business practices.

Lexington Fair Housing Council  (859) 971-8067 or 1-866-438-8617
207 E. REYNOLDS RD., LEXINGTON 40517
Investigates complaints of discrimination related to housing, homeowners or renters insurance, and mortgage financing. The council investigates complaints statewide and does not charge for its services.

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 on “No Call” List: call the toll-free number or visit 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.legalhotlines.org/kentucky-legal-services.html
Brief legal advice and referral services, wills, powers of attorney and help with guardianship for those age 60+.

Adult Protective Services  (502) 564-7043
ABUSE INTAKE LINE:  1-800-752-6200
ADULT PROTECTION BRANCH
KENTUCKY DEPARTMENT OF COMMUNITY BASED SERVICES
chfs.ky.gov/dcbs/dpp/adult+protection.htm
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. See page 32 for more details.

Fayette County Bar Association  (859) 225-9897
LAWYER REFERRAL SERVICE
www.fcba.com
Up to 3 free referrals to attorneys who are qualified to handle your legal problem. No discounts are 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
1-800-888-8189
498 Georgetown St., P.O. Box 12947, Lexington 40583
Provides legal counsel in civil matters to persons with low incomes and older persons who are vulnerable.
Coordinates Senior Benefits Counseling Program. If you have problems with Medicare, food benefits, or if you have lost social security benefits you may apply for legal assistance. Defends residents of long-term care facilities against involuntary discharge, and other matters. Case acceptance limited due to short staffing.

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, 14th Fl., Louisville 40202
www.kchr.ky.gov

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.

McClelland & Associates, PLLC  
(859) 543-0061
1795 Alysheba Way, Ste. 2102, Lexington 40509

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. Call for information about fees.
Nursing Home Ombudsman Agency of the Bluegrass, Inc. (NHOA)  
(859) 278-6072 ext. 330, (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.

Office of the Inspector General  
(859) 246-2301  
Div. of Healthcare Facilities and Services, Eastern Enforcement Branch, 2250 Leestown Rd., Box 12250, Lexington 40582  
chfs.ky.gov/os/oig  
State office responsible for surveying long-term care facilities and investigating complaints. Copies of annual reports are available in the lobby of each long-term care facility.

Office of the Ombudsman  
(502) 564-5497  
Cabinet for Health and Family Services, 275 East Main St., EB-1, Frankfort 40601  
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.

Summit Mediation Group, Inc.  
(859) 252-6163  
1500 Leestown Rd., Ste. 307, Lexington 40511  
www.summitmg.com  
Offers free legal assistance on all types of civil matters to low-income seniors. An attorney supervises law students. Call for an appointment.

UK College of Law Legal Clinic  
(859) 257-4692  
630 Maxwellton Ct., Lexington 40506  
law.uky.edu/legalclinic/  
Registers to vote at your county clerk’s office or any Department of Human Resources office or when you get your driver’s license. New residents should register to vote 30 days prior to an election.

Birth and Death Certificates  
(502) 564-4212  
Bureau of Vital Statistics  
275 E. Main St., Frankfort, Ky. 40621  
chfs.ky.gov/dph/vital  
$10 for birth certificates; $6 for death certificates (plus additional $5.50 charge by phone fee).

Marriage Certificates  
(859) 839-3041  
Bourbon County  
(859) 987-2142  
Boyle County  
(859) 238-1110  
Clark County  
(859) 745-0280  
(606) 723-5156  
Fayette County  
(859) 253-3344  
Franklin County  
(502) 875-8702  
Garrard County  
(859) 792-3071  
Harrison County  
(859) 234-7130  
Jessamine County  
(859) 885-4161  
Lincoln County  
(606) 365-4570  
Madison County  
(859) 624-4703  
Mercer County  
(859) 734-6310  
Nicholas County  
(859) 289-3730  
Powell County  
(606) 663-6444  
Woodford County  
(859) 873-3421  
call the county clerk in the county in which the marriage certificate was purchased.

ELECTED REPRESENTATIVES

Web Pages: U.S. Senate www.senate.gov  

U.S. Senator Rand Paul (R)  
(859) 219-2239  
771 Corporate Dr., Ste. 105, Lexington 40503  

U.S. Senator Mitch McConnell (R)  
(859) 224-8286  
771 Corporate Dr., Ste. 108, Lexington 40503  

Governor Steve Beshear (D)  
(502) 564-2611  
State Capital, 700 Capitol Ave., Ste. 100, Frankfort, Ky. 40601  
governor.ky.gov  

Secretary of State  
Alison Lundgren-Grimes (D)  
(502) 564-3490  
State Capital, 700 Capitol Ave., Ste. 152, Frankfort, Ky. 40601  

VOTING

Register to vote at your county clerk’s office or any Department of Human Resources office or when you get your driver’s license. New residents should register to vote 30 days prior to an election.

Board of Elections  
(502) 839-3041  
Anderson County  
(859) 987-2142  
Bourbon County  
(859) 238-1110  
Boyle County  
(859) 238-1110  
Clark County  
(859) 745-0280  
Estill County  
(606) 723-5156  
Fayette County  
(859) 253-3344  
Franklin County  
(502) 875-8702  
Garrard County  
(859) 792-3071  
Harrison County  
(859) 234-7130  
Jessamine County  
(859) 885-4161  
Lincoln County  
(606) 365-4570  
Madison County  
(859) 624-4703  
Mercer County  
(859) 734-6310  
Nicholas County  
(859) 289-3730  
Powell County  
(606) 663-6444  
Woodford County  
(859) 873-3421  
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.

**Goodwill Industries of Kentucky**  
(859) 277-3661  
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 Career Centers,  
1055 Industry Rd.,  
Lexington 40505  
Frankfort: 1121 Louisville Rd., Ste. 6  
Lexington: 1000 West Main St., Ste. 5  
Richmond: 595 South Keeneland Drive  
Danville: 121 East Broadway  
Winchester: 15 W. Lexington Ave.  
(859) 425-2180  
(502) 564-7046  
(502) 863-2402  
(859) 624-2564  
(859) 239-7004  
(859) 737-7793  
www.ckycareers.com  
This state agency offers job placement, referral, customized training, counseling, and assessments.

**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.

**League of Women Voters**  
PO Box 22045, Lexington 40522-2045  
(859) 494-3203  
State  
1009 Twilight Tr., Ste. 103, Frankfort, Ky. 40601  
lwvlexington.com  
Call for information about elected representatives or legislative issues.
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></td>
<td>$676</td>
<td>$913</td>
<td>$1,417</td>
</tr>
<tr>
<td>140,000</td>
<td></td>
<td>448</td>
<td>582</td>
<td>910</td>
</tr>
<tr>
<td>85,000</td>
<td></td>
<td>251</td>
<td>332</td>
<td>530</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.
- 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.

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) 574-4016
444 S. 5TH ST., LOUISVILLE, KY. 40202
www.hud.gov
Information and referral for reverse mortgage loans.

REVERSE MORTGAGE COUNSELORS
Apprisen (Consumer Credit Counseling Service of the Midwest)  1-800-355-2227 or (859) 259-9999
2265 Harrodsburg Road, Ste. 303, Lexington 40504
www.apprisen.com

TAKE NOTE
To be eligible for Part A Medicare benefits you or your spouse must have worked 40 quarters. Immigrants and others can purchase Part A benefits for $425 monthly through your local Social Security office.
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
BELLS 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
CLASS SCHEDULE 1-800-733-2767
BLUEGRASS AREA CHAPTER, 1450 NEWTOWN PK., LEXINGTON 40511
www.redcross.org/ky/lexington
Community educational programs and health courses in the following areas: CPR, first aid, blood born pathogens, Pet first aid 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. Fee for courses.

Bluegrass Community and Technical College 1-866-774-4872
470 COOPER DR., LEXINGTON 40506
www.bluegrass.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.carnegiecenterlex.org
Literacy programs at various reading levels as well as help with writing for beginners or published writers. Computer classes. Special classes for seniors include a Writing Group at the Senior Citizens Center. A Computer consultant is available everyday during business hours. Mon. – Thurs., 12 – 7 p.m., Fri., 12 - 5 p.m.

Central Kentucky Computer Society (859) 373-1000
160 MOORE DRIVE, SUITE 107, LEXINGTON 40503
www.ckcs.org
Computer classes for all ages taught by volunteer members. Membership benefits include substantial discounts and a monthly online newsletter. $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

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.lexcpaaa.org
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 (502) 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
ces.ca.uky.edu/ces
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.

Remember to replace the batteries in your smoke detector when you change your clock in the Spring and Fall.
Donovan Fellowship for Academic Scholars Tuition Waiver  
(859) 257-2657  
UNIVERSITY OF KENTUCKY, LIGON HOUSE, 658 S. LIMESTONE ST., LEXINGTON 40506-0442  
www.mc.uky.edu/aging/donovan_fellowship_for_academic_scholars.html  
Tuition-free education for academic classes at the University of Kentucky to persons age 65+. Donovan Fellows may work toward an undergraduate or graduate degree, audit classes for the joy of learning, or take individual courses for credit.

Gold Cards for Seniors  
(859) 381-4760  
FAYETTE COUNTY PUBLIC SCHOOLS, COMMUNITY RELATIONS  
701 EAST MAIN ST., LEXINGTON 40502  
Fayette Co. Public School offers free admission to school functions for age 55+ and retired. The Gold Card can be used at sports events, plays, and other activities. To get your Gold Card, call or write the office.

Kentucky Talking Book Library  
1-800-372-2968  
300 COFFEE TREE RD., FRANKFORT 40602  
Free library service for persons who cannot read traditional print due to blindness, low vision, or a physical disability that prevents them from holding a book or turning pages. Digital audio books and Braille books are sent via US Postal service, or downloaded from the internet. KTB L will provide a digital player.

Lexington Public Library  
CEN TRAL LIBRARY: 140 E. MAIN ST., LEXINGTON 40502  
BEAUMONT BRANCH: 3080 FIELDSTONE WAY, LEXINGTON 40511  
TAKES CREEK BRANCH: 3628 WALDEN DR., LEXINGTON 40504  
NORTHSIDE BRANCH: 1733 RUSSELL CAVE RD., LEXINGTON 40505  
EAGLE CREEK: 101 N. EAGLE CREEK DR., LEXINGTON 40502  
VILLAGE BRANCH: 2185 VERSAILLES RD. LEXINGTON 40502  
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 or 1-866-602-5862  
UNIVERSITY OF KENTUCKY, LIGON HOUSE, 658 S. LIMESTONE ST., LEXINGTON 40506-0442  
www.mc.uky.edu/aging/  
OLLI at UK offers courses, events, special interest groups, workshops and day trips for adults 50+ in Lexington, Morehead and Somerset. The Donovan Forum Lecture and Entertainment Series held Thursdays at 3:00 P.M. at the Lexington Senior Center during the fall and spring semesters. Forums are free and open to the public. OLLI at UK...where curiosity never retires.

Police Activities League (PAL)  
(859) 258-3795  
SR. CITIZENS PROGRAM, 1625 RUSSELL CAVE RD., LEXINGTON 40505  
www.lexingtonPAL.com  
Designed to educate senior citizens about the latest crime prevention and safety programs. Field trips, parties, and other special events.

Road Scholar  
1-800-454-5768  
www.roadscholar.org  
Travel and education program for those age 55+.

Senior Crime College and Senior Day Out  
(502) 696-5389  
SENIOR PROTECTION BRANCH, 700 CAPITOL AVE., SUITE 118, FRANKFORT 40601  
ag.ky.gov/civil/consumerprotection/seniors  
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.

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., FRANKFORT 40601  
(859) 254-9622  
381 W. LOUDEN AVE., FRANKFORT 40601  
(859) 254-9622  
3251 BEAUMONT CENTER CIRCLE, BOURBON COUNTY YMCA  
(859) 219-9622  
CLARK COUNTY YMCA  
(859) 734-9622  
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.
Kentucky Senior Games
www.kentuckyseniorgames.com
All Men and Women age 50+ are eligible to participate in the Kentucky Senior Games. Held annually in Sept. (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.

TRAVEL AND TOURISM
Kentucky Dept. of Travel & Tourism 1-800-225-8747
www.kentuckytourism.com

RECREATION/SPECIAL EVENTS

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.

Best Friends Day Center (859) 258-2226
5220 Grey Oak Ln., Nicholasville 40356
Volunteers are always needed. 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 needed for 3-4 hrs./week Mon. - Fri. Call (859) 258-2226.

Bluegrass SHIP Program (859) 431-8200 or 1-866-516-3051
LEGAL AID OF THE BLUEGRASS, 498 Georgetown St., 40508
www.lablaw.org/ship
The focus of the Bluegrass State Health Insurance Assistance Program (SHIP) is to educate Medicare beneficiaries and anyone over the age of 60 in order for them to make informed decisions about benefits issues based on their circumstances and needs. The SHIP Program has a number of volunteer positions to choose from. Volunteers with the SHIP Program can have a number of responsibilities including helping eligible clients to apply for money saving benefits (e.g. Medicaid, SNAP and Extra Help benefits) and to provide counseling on Medicare and other government benefit programs.

Cardinal Hill Rehabilitation Hospital (859) 254-5701
2050 Versailles Rd., Lexington 40504
www.cardinalhill.org
Cardinal Hill has built a reputation over the years not only for its rehab expertise, but also for the kind and compassionate care. Cardinal Hill provides specialized programs for individuals needing Inpatient and Skilled Rehab Services, Outpatient programs or Home Health Care. The staff at Cardinal Hill is unmatched in experience and training, which allows us to provide top rate care to our patients and their families.

Coordinating Councils on Elder Abuse

Foster Grandparent Program (FGP) (859) 233-4600 or 1-800-244-2275
COMMUNITY ACTION COUNCIL, P.O. Box 11610, Lexington 40576
www.commaaction.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. Limited travel reimbursement.

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. Also covers Brandon Crossing. Transportation provided by paid and volunteer drivers. Program is being developed in Bourbon, Jessamine, Woodford, and Scott co’s. Membership required.
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.
### Legal Health Care/Advance Directives

**See also Legal Advocacy and Important Documents.**

**Living Will** (See pages 28–29 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 supersedes 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.
- If your beloved was a veteran, notify the Veterans Administration and inquire if any benefits are due.
- 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.
- Notify all insurance companies and send them certified 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.

**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.

**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

**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 blood relative who would be a beneficiary of the declarant; or
- A beneficiary of the declarant under descent and distribution statutes of the Commonwealth; or
- An employee of a health care facility in which the declarant is a patient; or
- An attending physician of the declarant; or
- Any person directly financially responsible for the declarant’s health care.
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.
## Home Safety Checklist

### Home Exterior
- [ ] Address visible from the street
- [ ] Entrance well lit, visible and barrier-free
- [ ] Walkways sound and even
- [ ] Steps in good condition and even
- [ ] Handrails present and securely fastened

### Kitchen
- [ ] Stove and sink areas well lit
- [ ] Stove located away from window with curtains
- [ ] Pan handles turned away when cooking
- [ ] Garments with long, loose sleeves not worn while cooking
- [ ] Hot pad gloves used rather than hot pad holders
- [ ] Countertops/work areas clean and safe
- [ ] Fire extinguisher or baking soda accessible to stove area

### Bathroom(s)
- [ ] Bathtub/shower equipped with nonskid mat or strips
- [ ] Grab bars securely installed and used properly
- [ ] Raised toilet is right height and securely installed
- [ ] Faucets are easily operated and marked “hot” and “cold”
- [ ] Electrical appliances are kept away from bathtub area
- [ ] Shower curtains are adequate height to avoid tripping

### Bedroom
- [ ] Bed is adequate height
- [ ] Night light is used
- [ ] Flashlight or lamp is kept at bedside

### Medication and Medical Equipment
- [ ] Medical equipment stored safely
- [ ] Equipment cords/plugs intact
- [ ] Oxygen safety procedures posted
- [ ] Medication stored in temperature-appropriate place
- [ ] Medication dated and reflects effective dates
- [ ] Medications accessible
- [ ] Takes medications at appropriate times

### Home Interior
- [ ] Security system in place and in working order
- [ ] Security bars, lexon or polycarbonate on doors and windows
- [ ] Easily managed deadbolt on all entry doors
- [ ] Temperature within comfortable range
- [ ] Thermostat easily reached and adjustable
- [ ] Functional smoke detector on each level
- [ ] Phones accessible in major living areas
- [ ] Pictures, objects on walls securely hung
- [ ] Emergency numbers posted by each telephone
- [ ] Ability to dial emergency numbers when necessary
- [ ] Cords/plugs on all appliances, lamps, phones are clean, in good condition and out of pathways
- [ ] Interior steps/stairs in good condition with sturdy railings
- [ ] Light switches located at top and bottom of stairs
- [ ] All stairwells and long hallways well lit
- [ ] Adequate lighting in all work areas
- [ ] All pathways clear of clutter and debris
- [ ] Hazardous household agents stored in a safe place
- [ ] Space heaters placed away from rugs and curtains
- [ ] Hallways, bedrooms and bathrooms have night lights
- [ ] Rugs intact and securely fastened
- [ ] Extension cords not used or are safely secured
- [ ] Walkers/wheelchairs/canes easily maneuvered
- [ ] All usable furniture, chairs, stools, tables sturdy with no weak parts

### General Safety
- [ ] A safety exit is planned for emergencies
- [ ] Maintains daily contact with people outside the home

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Adapted by ADR Associates. Reviewed and revised by Missouri Gateway Geriatric Education Center Injury Prevention Project 10/97
### Protection Against Scam Artists: Helpful Numbers

<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Better Business Bureau of Central &amp; Eastern Kentucky</td>
<td>(859) 259-1008 or 1-800-866-6668</td>
</tr>
<tr>
<td>Kentucky Attorney General Consumer Protection Hotline</td>
<td>1-888-432-9257 or (502) 696-5300</td>
</tr>
<tr>
<td>Kentucky Division of Aging Services</td>
<td>(502) 564-6930</td>
</tr>
<tr>
<td>Kentucky State Police</td>
<td>(502) 695-6300</td>
</tr>
<tr>
<td>Kentucky Public Service Comm.</td>
<td>1-800-772-4636</td>
</tr>
<tr>
<td>U.S. Postal Inspection Service</td>
<td>1-877-876-2455</td>
</tr>
<tr>
<td>Home Improvement Scams</td>
<td>(502) 696-5389</td>
</tr>
<tr>
<td>Sweepstakes Scams</td>
<td>(502) 696-5389 or 1-888-432-9257</td>
</tr>
<tr>
<td>Telemarketing Scams</td>
<td>1-866-877-7867</td>
</tr>
</tbody>
</table>

### 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](http://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.

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**Adult Protective Services (502) 564-7043**

CABINET FOR HEALTH AND FAMILY SERVICES


Provides investigation of spouse abuse 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.

**ABUSE INTAKE LINES:**

STATEWIDE 1-800-752-6200

NORTHERN BLUEGRASS (859) 292-6550

Bourbon, Harrison, Nicholas and Scott Counties.

SOUTHERN BLUEGRASS (859) 245-5258

Boyle, Clark, Estill, Fayette, Garrard, Jessamine, Lincoln, Madison, Mercer and Powell counties.

SALT RIVER TRAIL 1-888-403-5090

Anderson, Franklin and Woodford counties.

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**Coordinating Councils on Elder Abuse**

Local councils designed to address elder abuse at the community level, including education and prevention efforts.

**BLUEGRASS ELDER ABUSE PREVENTION COUNCIL (859) 313-1321**

www.BluegrassEAPC.com

Aids in the prevention of elder abuse, neglect, and exploitation through community education, and inter-agency collaboration. It is our duty to educate individuals in our community and to prevent elder abuse, neglect, and exploitation in Fayette and Jessamine Counties. Meeting Times: The Bluegrass Elder Abuse Prevention Council meets on the third Thurs. of each month at 3:00 p.m. Meetings are held in the conference room of the Bluegrass Area Development District (BGADD), 699 Perimeter Dr., Lexington, KY 40517. For Fayette and Jessamine counties. Contact Bill Hughes.

**CLARK COUNTY MENTAL HEALTH & AGING COALITION (859) 585-7377**

Contact Susan Jones.

**ESTILL COUNTY COUNCIL ON AGING (606) 723-4787**

Estill and Powell counties. Contact Darlene McKinney.

**FAMILY ABUSE SERVICES, INC. (502) 229-7027**

Franklin County. Contact Sherry Harrod.

**MADISON COUNTY COUNCIL FOR ELDER MALTREATMENT PREVENTION (859) 228-0551**

Contact Paula Strunk.

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**TOGETHER ELDER ABUSE & MENTAL HEALTH (859) 236-2726**

Anderson, Boyle, Garrard, Lincoln and Mercer counties. Contact Anna Duncan.

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**CRISIS INTERVENTION**

**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 in Lexington, Danville, Frankfort, Georgetown, Nicholasville, Richmond, and Winchester.

**Greenhouse 17 (859) 233-0657**

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

www.greenhouse17.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) 749-3702

DANVILLE AFFILIATE (859) 209-0323

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.

**EMERGENCY SHELTER**

Salvation Army Emergency Shelter (859) 252-7706

736 WEST MAIN ST., LEXINGTON 40508

**EMERGENCY FOOD AND CLOTHING**

See, Senior Centers for counties other than Fayette

Cabinet for Health and Family Services (502) 564-3703

DEPARTMENT FOR COMMUNITY BASED SERVICES,

275 E. MAIN ST., 3W-A, FRANKFORT 40621

chfs.ky.gov/dcbs

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.

**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 7-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 five 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 woman, 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) 225-4673  
250 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) 276-4456, ext. 223  
1364 Davenport Dr., LEXINGTON 40504  

Household goods, clothing and appliances, all used, are available. Furniture may be available.

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**INDIGENT HEALTH CARE**

**Health Kentucky**  (502) 227-3158  
**Hotline**  1-800-633-8100  
140 CONSUMER LN., 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.

**University of Kentucky**

**Student-Run Free Clinic**  (859) 488-1223  
SALVATION ARMY, W. ARNOLD HANGER LODGE  
736 W. MAIN STREET, LEXINGTON 40508  
www.uksc.org  

Provides free healthcare, education and social service referrals to underserved residents of Central Kentucky. Tues. and Thurs., 5:30 - 9 p.m. Anyone eligible, but only first 8 people each day can be assisted.

**Lexington–Fayette Co. Health Dept.**  (859) 252-2371  
**Public Health Clinic North**  (859) 288-2483  
**Public Health Clinic South**  (859) 899-5201  
**Clinic Appointments**  (859) 288-2307  
650 NEWTON PIKE, LEXINGTON 40508  
www.lexingtonhealthdepartment.org  

Numerous service sites throughout Lexington and provides an array of services.

**Mission Lexington**

**Medical Clinic**  (859) 272-0219  
**Dental Clinic**  (859) 519-8157  
230 S. MARTIN LUTHER KING BLVD., LEXINGTON 40507  
www.missionlexington.org  

Clinic for uninsured working adults without insurance, 185% of federal poverty level, who live in Fayette Co.

**Nathaniel Mission**  (859) 255-0062  
616 DE RO DE ST., LEXINGTON 40508  
www.nathanielmission.org  

Health services to those without health insurance or government assistance that live in Fayette County.

**Saint Joseph’s Free Health Clinic**  (859) 313-4555  
1401 HARRODSBURG RD., B370, LEXINGTON 40504  
Primary health care services, examinations, patient counseling & education. Must be without health insurance or a medical card. Call for times.

**The Refuge Clinic**  (859) 225-4325  
210 EAST WALNUT STREET, NICHOLASVILLE 40356  
525 CORRAL ST., LEXINGTON 40508  
www.refugeclinic.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.


**UTILITIES ASSISTANCE**

Low Income Home Energy Assistance Plan (LIHEAP) helps low income people pay heating bills. Individual income must not exceed $1,264/mo. in gross income (Subject to change). Additional programs may exist if county funding available.

---

**Companionship**

**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

(202) 885-5018

For persons 100+, 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.

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**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

100 Midland Ave., #300, Lexington 40508

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
Family Support Services/Mental Health Counseling

ACCESS (859) 272-7483
201 Mechanic St., Lexington 40507
www.bluegrass.org

Part of Bluegrass.org. 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.

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.org (859) 253-1686
24 Hour Crisis Line 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.

Catholic Charities (859) 253-1993
Emergency Assistance (Tues., 9 a.m.-12 p.m.) (859) 253-3339
1310 W. Main St., Lexington 40508
www.catholiccharitieslexington.org

Individual, family, and group counseling to people of all religious denominations. Limited financial assistance. Sliding fee for counseling. Free emergency services.

Central Kentucky Behavioral Health (859) 219-2822
1055 Wellington Way, Ste. 110, Lexington 40513

We realize 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
2432 Regency Rd., Ste. 120, Lexington 40503

Counseling services to individuals, couples, and families to help with problems such as stress, depression, and family conflicts. Based on gross income of household.

Greenhouse 17 (859) 233-0657
Toll Free Crisis Line 1-800-544-2022
P.O. Box 55190, Lexington 40555
www.greenhouse17.org

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.

Jewish Family Services (JFS) (859) 268-0672
1050 Chinoe Rd., Suite 112, Lexington 40502
www.jewishlexington.org

Services primarily focused on the Central Kentucky Jewish community. Services include assessments, crisis intervention, case management, supportive counseling, advocacy, referrals to community resources and family life education.

Mary McBrayer, Licensed Clinical Social Worker (LCSW) (859) 233-3390, or (859) 233-3141
520 E. Maxwell St., Lexington 40502

Individual, couple, and family counseling to help mid-lifers, baby boomers, and elders relieve depression.

National Alliance for the Mentally Ill (NAMI)
LEXINGTON AFFILIATE (859) 272-7891
WINCHESTER AFFILIATE (859) 749-3702
DANVILLE AFFILIATE (859) 209-0323
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.

New Beginnings, Bluegrass (859) 245-2400
3131 Custer Dr., Suite 9, Lexington 40517
bdgreg.com/newbegin

Maintains a continuum of housing opportunities for independent, supportive and supervised housing for adults who have serious mental illnesses. Eligibility determined through an application and screening process.
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 may cover 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 Care Managers
Licensed professionals who assist with health issues, transitions to appropriate levels of care, and obtaining services and referrals.

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.

Indicators That Are Especially Appropriate for Referrals:
- Functional/Activities of Daily Living impairment
- Caregiver/family stress
- Confusion/memory impairment
- Depression, loneliness
- History of frequent falls, marked weakness
- Malnutrition or eating problems, incontinence
- Repetitive emergency room visits/hospital admissions

GERIATRIC 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.

Elder Options
(859) 227-2401
Healthy Aging Solutions
(859) 263-3620
ParentCare KY
(859) 252-0817

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.

EMERGENCY ROOM VISITS/HOSPITAL ADMISSIONS
- Functional/Activities of Daily Living impairment
- Caregiver/family stress
- Confusion/memory impairment
- Depression, loneliness
- History of frequent falls, marked weakness
- Malnutrition or eating problems, incontinence
- Repetitive emergency room visits/hospital admissions
### 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. 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?

(Continued on Page 38)

#### BLUEGRASS AREA DAY CARE CENTERS

**Anderson County Adult Day Center** (502) 839-7520
160 Township Square, Lawrenceburg 40342

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

**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

**Aging With Grace, Aging in Place - The Health Club for Seniors** (859) 539-2147
110 Ferndale Pass, Lexington 40511

Licensed as a medical model adult day center, but we are so much more. Come experience aging gracefully in a spa and country club-like setting. Ages 50 and up only.

(Continued on Page 38)
Alzheimer’s disease 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 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.

Baptist Neurology Center - Memory Care Clinic (859) 260-4330
2101 NICHOLASVILLE RD., STE. 204, LEXINGTON 40503

Department of Aging and Independent Living (502) 564-6930
 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 in the state, and the National Family Caregiver Support Program.

Alzheimer’s Association (502) 451-4266
GREATER KENTUCKY & SOUTHERN INDIANA CHAPTER
465 E. HIGH ST., STE. 200, LEXINGTON 40507
www.alz.org/kyn

Provides 24-hour Helpline, support groups, the Medic Alert + Safe Return® program, educational materials and programs.

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.

Christian Care Communities
Best Friends (859) 258-2226
5220 GREY OAK LN., NICHOLASVILLE 40356

Alzheimer’s Disease/Dementia

Christian Care Communities
Adult Day Center (859) 254-5300
516 MARYLAND AVE., LEXINGTON 40508

Christian Care Communities
Best Friends (859) 258-2226
5220 GREY OAK LN., NICHOLASVILLE 40356

Franklin County Council on Aging Adult Day Center (502) 223-5794
202 MEDICAL HEIGHTS DR., FRANKFORT 40601

Friends and Family Activity Center (859) 985-8295
451 LOGSTON LN., BREA 40403

Cardinal Hill Adult Day Health (859) 367-7178
2050 VERSAILLES RD., LEXINGTON 40504

Cardinal Hill has built a reputation over the years not only for its rehab expertise, but also for the kind and compassionate care. Cardinal Hill provides specialized programs for individuals needing Inpatient and Skilled Rehab Services, Outpatient programs or Home Health Care. The staff at Cardinal Hill is unmatched in experience and training, which allows us to provide top rate care to our patients and their families.

Christian Care Communities
Adult Day Care (859) 987-0065
2000 MAIN ST., PARIS 40361

Christian Care Communities
Best Friends (859) 258-2226
5220 GREY OAK LN., NICHOLASVILLE 40356

Franklin County Council on Aging Adult Day Center (502) 223-5794
202 MEDICAL HEIGHTS DR., FRANKFORT 40601

Friends and Family Activity Center (859) 985-8295
451 LOGSTON LN., BREA 40403

Garrard County Adult Day Health Center (859) 367-7178
153 FARRA DRIVE, LANCASTER 40444

Harrison Co. Adult Day Health Care (859) 234-9102
216 OLD LAIR ROAD, CYNTHIANA 41031

Horizon Adult Health Care (606) 726-0197
178 BROADWAY STREET, IRVINE 40356
1621 FOXHAVEN DR., RICHMOND 40457 (859) 626-5226

Jessamine Adult Day Program (859) 885-9102
111 HOOVER DR., NICHOLASVILLE 40356

Joseph Allen Adult Day Health (859) 987-0065
2000 MAIN ST., PARIS 40361

Mercer County Adult Day Care (859) 734-5187
1475 LOUISVILLE RD., HARRODSBURG 40330

Powell Adult Day (606) 663-0794
176 TWELFTH ST., CLAY CITY 40312

Quest Adult Day Care (606) 365-3773
619 DANVILLE AVE., STANFORD 40484

Woodford County Adult Day Care (859) 873-7290
120 N. MAIN ST., VERSAILLES 40383
The Willows at Hamburg  (859) 543-0337
2531 OLD ROSEBUD RD., LEXINGTON 40509
www.trilogyhs.com/campuses/willows-hamburg-0
The Willows at Hamburg offers a full continuum of health services and promise seniors all of the amenities of a five-star hotel, offered in the comfort of a homelike setting. From the warm and inviting living rooms, tastefully decorated private resident suites, beautifully-landscaped courtyards, cozy sunrooms and chef-prepared meals, one can easily see that The Willows at Hamburg is a far cry from the traditional feel of a typical long-term care facility. The Willows offers a full continuum of senior living services including personal care, short-term rehab, and long-term care. Specialized Memory Care services are also available on our grounds at The Legacy at The Willows. For more information, please call (859) 543-0337.

Caregiver Support and Resources

CAREGIVER RESOURCES
Bluegrass Area Agency on Aging & Independent Living 1-866-665-7921
699 PERIMETER DR., LEXINGTON 40517
www.bgaaail.org
The Area Agency on Aging & Independent Living is a central point for information about senior centers, adult day care, the National Family Caregiver Support Program, the Kentucky Family Caregiver Program, Homecare, the Consumer Directed Option/Home and Community Based Waiver, and other services in the 17 counties that comprise the Bluegrass Area Development District.

Department of Aging and Independent Living  (502) 564-6930
275 E. MAIN ST., 3E-E, FRANKFORT 40621
chfs.ky.gov/dail/
Administers the National Family Caregiver Support Program, Kentucky Family Caregiver Program, and other statewide programs. Call for information on programs in other states.

National Family Caregiver Support Program
The National Family Caregiver Support Program provides family caregivers with information and services to improve their quality of life, as well as the life of the care recipient. This program assists adults who care for a family member age 60+, or 55+ if the individual has been diagnosed with Alzheimer’s Disease-related dementia. It also serves grandparents and relative caregivers age 55+ who are the primary caregivers for children age 18 and younger. Services include:
- Information about local services and assistance in obtaining needed services.
- Caregiver education and information about support groups and counseling
- Respite care to provide temporary relief from the responsibilities of full-time caregiving.
- Other services to supplement the care being provided, determined on a case-by-case basis.

GRANDPARENTS/RELATIVES RAISING GRANDCHILDREN
Bluegrass Area Agency on Aging & Independent Living 1-866-665-7921
699 PERIMETER DRIVE, LEXINGTON 40517
www.bgaaail.org
Kentucky Family Caregiver Program
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 child’s parents must not live in the grandparents home. The grandparents cannot receive a state Kinship Care payment and their income may 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. Call the number above for more information or to receive an application for this statewide program.

National Family Caregiver Support Program
See description in left column.

Handbook for Kentucky Grandparents and Other Relative Caregivers
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.

AARP GrandCare Support Center  (202) 434-2296
601 E STREET, NW, WASHINGTON, DC 20049
www.giclocalsupport.org

KinCare Program - Department for Aging and Independent Living  (502) 564-6930
275 E. MAIN ST., 3E, FRANKFORT 40621
chfs.ky.gov/dail/kincare.htm
### 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>
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<tr>
<td>2. Getting Lost</td>
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<tr>
<td>3. Asking the same questions</td>
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<td>over and over again</td>
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<td>4. Being suspicious or accusative</td>
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<td>5. Losing or misplacing things</td>
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<td>6. Not recognizing familiar people</td>
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<td>7. Forgetting what day it is</td>
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<td>8. Hiding things (money, jewelry, etc.)</td>
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<td>9. Starting but not finishing things</td>
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<td>10. Destroying property</td>
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<td>11. Doing things that embarrass you</td>
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<tr>
<td>12. Being constantly restless</td>
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<td>13. Being constantly lethargic</td>
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<td>14. Being constantly talkative</td>
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<td>15. Talking little or not at all</td>
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<td>16. Waking you up at night</td>
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<td>17. Engaging in behavior that is potentially dangerous to others or self</td>
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<tr>
<td>18. Reliving situations from the past</td>
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<td>19. Fearful of water</td>
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<td>- of strangers</td>
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<td>- of sounds</td>
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<td>20. Seeing or hearing things that are not there (hallucinations or illusions)</td>
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</tbody>
</table>

Other behaviors not listed ____________________________________________

_______________________________________________________________________

_______________________________________________________________________
Part D – Prescription Drug Coverage

Prescription Drug Plan in 2014
Prescription drug benefits continue in 2014. All people with Medicare are able to enroll in plans that cover prescription drugs. Plans vary, but in general, this is how they work:

☑ Annual Deductible - You pay 100% of drug costs until your deductible is met ($310 in 2014). Please note that some plans do not have annual deductibles.

☑ Initial Coverage - Coverage and cost sharing begins until you meet the Initial Coverage limit ($2,850 in 2014 - this is what you and your plan pay combined).

☑ Coverage Gap - When your total drug costs exceed $2,850, your cost-sharing is 47.5% of covered brand name drugs and 72% of covered generics. Previously, the coverage gap or, "donut hole" was so called because you had to pay 100% of your drug costs. The discount subsidy will gradually increase over the next several years until the donut hole is eliminated in 2020.

☑ Catastrophic Coverage - Catastrophic coverage begins when you reach the out-of-pocket threshold ($4,550 in 2014). Beneficiaries will then pay a small amount for covered brands. Your plan will pick up the remainder during this phase.

Additional help is available for people of low income through the Social Security Extra Help program. Contact the Bluegrass SHIIP Program at 1-866-516-3051 to see if you qualify.

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.

Social Security, Medicare, Medicaid & Medical Insurance

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Social Security and Health Care Insurance

**SOCIAL SECURITY**

**MAIN NUMBER** 1-800-772-1213  
**LEXINGTON OFFICE** 1-866-530-7754, TTY (859) 294-5753  
2241 BUENA VISTA RD., STE. 110, LEXINGTON 40505  
**DANVILLE OFFICE** 1-877-512-3850, TTY (859) 238-7668  
103 BELINDA RD., DANVILLE 40422  
**FRANKFORT OFFICE** 1-866-964-1724, TTY (502) 226-4519  
140 FLYNN AVE., FRANKFORT 40604  
**RICHMOND OFFICE** 1-866-838-8945, TTY (859) 624-3870  
1060 GIBSON BAY DR., RICHMOND 40475  
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. Part B is optional with a 2014 premium of $104.90. 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 least 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 2014 is $1,148/month. The average benefit for a disabled worker with a spouse and one or more children is $1,943/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 retirement benefit in 2014 is $1,279/month.

**SOC. SEC./MEDICARE & MEDICAID RESOURCES**

**Bluegrass SHIP Program (State Health Insurance Assistance Program)** (859) 233-4556  
498 GEORGETOWN STREET, LEXINGTON 40508  
www.lablaw.org/ship

Provides free assistance to individuals age 60+ and any person receiving Medicare benefits. Counseling and education on such benefits as Medicare, including Medicare Part D; Medicaid; Social Security and money saving benefits that are available to people on Medicare.

**Coventry Cares of Kentucky** 1-855-300-5528  
http://chcm edicaid-kentucky.coventryhealthcare.com

**Dept. for Community Based Services** 1-855-306-8959  
2050 CREATIVE DRIVE, SUITE 160, LEXINGTON 40505  
For Fayette County residents.
INCOME LIMITATIONS ON SS BENEFITS

Social Security is now basing full retirement age based on birthdate. (Not automatically at age 65.)

<table>
<thead>
<tr>
<th>Birth year</th>
<th>Full Retirement Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937 or before</td>
<td>65</td>
</tr>
<tr>
<td>1938</td>
<td>65 and 2 months</td>
</tr>
<tr>
<td>1939</td>
<td>65 and 4 months</td>
</tr>
<tr>
<td>1940</td>
<td>65 and 6 months</td>
</tr>
<tr>
<td>1941</td>
<td>65 and 8 months</td>
</tr>
<tr>
<td>1942</td>
<td>65 and 10 months</td>
</tr>
<tr>
<td>1943–1954</td>
<td>66</td>
</tr>
</tbody>
</table>

If you were born Jan. 2, 1943, through Jan. 1, 1955, then your full retirement age for retirement insurance benefits is 66. If you work are full retirement age or older, you may keep all of your benefits, no matter how much you can earn and still receive full Social Security benefits. If you are younger than full retirement age during all of 2014, SS deducts $1 from your benefits for each $2 you earned above $15,480.

If you reach full retirement age during 2014, SS deducts $1 from your benefits for each $3 you earn above $41,400 until the month you reach full retirement age.

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. The SSI maximum monthly check amounts are $721 (single) and $1,082 (couple) in 2014. 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 (Continued on Page 44)
Security office, call Social Security at 1-800-772-1213 or apply over the Internet at www.socialsecurity.gov if you meet certain rules.

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. The Part B premium for $104.90 for most individuals, and is based on income.

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
If you are enrolled in a standard Medicare part D plan and have a higher income (at least $85,000/individual and $170,000/couple) you will pay higher part D monthly premiums. See Page 39 for a summary of the plan.

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 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 Part B monthly premiums.
Eligibility:

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>QMB</td>
<td>$993</td>
<td>$1,331</td>
</tr>
<tr>
<td>SLMB</td>
<td>$1,187</td>
<td>$1,593</td>
</tr>
<tr>
<td>Total Assets for each program:</td>
<td>$7,160</td>
<td>$10,750</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.

MEDICAID WAIVERS

If you are elderly, blind or disabled, Medicaid waiver programs can provide Medicaid coverage for many services that help you stay in your home. Different waivers serve different populations, including the elderly; people with physical, intellectual or developmental disabilities; those with acquired brain injuries; and individuals on ventilators. To qualify:

1. You must get a written certification by a physician that if Medicaid waiver services are not available, nursing facility services would be ordered and you would be admitted to a nursing facility in the immediate future;
2. You must meet the nursing facility level of care defined by Section 4 of 907 KAR 1:022 or meet requirements for residence in an intermediate care facility for people with mental retardation (ICF/MR);
3. You must meet the income and resource limitations required by the program.

For more information, visit chfs.ky.gov/dms/mws.htm or contact the Division of Community Alternatives, Kentucky Cabinet for Health and Family Services, at (502) 564-5560.

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.

Bluegrass State Health Insurance Assistance Program (SHIP) (859) 233-4556
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 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.

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 are 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.
- 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-pocket limit).

(Cont. on Page 46)
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.

**Kentucky Health Solutions**  
(859) 312-9646  
Office  
2333 Alexandria Dr., Lexington 40504  
Email: Pete.Alberti@kyhealthsolutions.com

We provide the guidance needed to understand Medicare and your Medicare Options such as Medicare Supplements, Part D Prescription Drug plans, and Medicare Advantage plans. We provide our clients with the most up-to-date information so they can make a well-informed decision on their insurance needs. As an Independent Insurance Agency, we represent over 30 different insurance companies. Our insurance carriers are all top rated insurance companies that can provide you with excellent insurance products at reasonable rates. For additional information or to speak with an insurance specialist, please call us at 859-312-9646 or email us at Contact@KyHealthSolutions.com.

### 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?

### 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 to cover you at no further cost while collecting benefits.
- 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.

### 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.

- How has the company treated current policyholders when they update? Have enhancements been written on a guaranteed basis, for additional cost or has medical requalification been required?

- What is the company’s claim paying record? Know the percentage of claims paid by the company. If new, excessive claims may raise rates in future years.

### 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.
### Quick Summary of 2014 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: $1,216 deductible $304 per day $608 per day You pay in full.</td>
<td>Balance Balance Balance $0</td>
<td>People age 65 or older.</td>
<td>Private rooms (unless medically necessary)</td>
</tr>
<tr>
<td>Mental Health Coverage</td>
<td>Same as above with a 190 day lifetime limit.</td>
<td>Same as above with a 190 day lifetime limit.</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 $1,216 deductible.</td>
<td>Some people under age 65 with disabilities.</td>
<td>Private duty nursing</td>
</tr>
<tr>
<td>Post-hospital skilled rehabilitative care</td>
<td>Hospital Days: 1–20 21–100 101+</td>
<td>$0 $152 per day You pay in full.</td>
<td>80% of the Medicare approved amount after the $147 deductible.</td>
<td>People with end-stage renal disease.</td>
<td>Part B Medicare services</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’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.</td>
<td>$147 annual deductible; $104.90 or more monthly premium depending on income; 20% of Medicare approved amount; 50% for outpatient mental health care; all costs that exceed the approved amount.</td>
<td>Enrollees paying the monthly part B premium.</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 $147 annual deductible, nothing for services; 20% of the equipment and supplies cost.</td>
<td>Balance</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 58 for complete list).</td>
<td>Not applicable.</td>
<td>After $147 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>
</tr>
<tr>
<td>Lab tests, biopsies, urinalysis</td>
<td>Not applicable.</td>
<td>Nothing after $147 deductible.</td>
<td>All costs after $147 deductible.</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>
</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

**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.

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
☑ 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.

### 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 37.

**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.
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 Care at Home services.
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

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

Cardinal Hill Rehabilitation Hospital (859) 254-5701
2050 Versailles Rd., Lexington 40504
www.cardinalhill.org
For over 60 years, Cardinal Hill Rehabilitation Hospital has been changing lives and restoring hope to patients and families who have experienced a traumatic injury or live with a debilitating disease. Cardinal Hill is one of the region’s largest providers of physical rehabilitation services, treating thousands of patients from all over Kentucky and surrounding states. The hospital is CARF accredited, which represents the highest level of accreditation that can be awarded to a rehab organization. Cardinal Hill specializes in treating Stroke, Brain Injury, Spinal Cord Injury, Multiple Trauma, Amputations, Burns, Orthopedic Conditions and Pulmonary Disorders. The staff at Cardinal Hill is unmatched in experience and training, which allows the hospital to provide top rate care to our patients and their families. In addition to our specialized staff, patients are admitted to diagnoses specific programs and units to ensure the most customized care for each of our patients. Cardinal Hill has built a reputation over the years not only for its rehab expertise, but also for the kind and compassionate care. Throughout the treatment process, the staff at Cardinal Hill develops strong bonds and lasting friendships with the patients, who care typically at a very critical and difficult time in their lives.

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

Saint Joseph Health System
1 Saint Joseph Dr., Lexington 40504 (859) 313-1000
150 N. Eagle Creek Dr., Lexington 40509 (859) 967-5000

UK Healthcare
Good Samaritan Hospital (859) 226-7000
310 South Limestone, Lexington 40508
Albert B. Chandler Hospital - Pavilion H (859) 323-5000
800 Rose St., Lexington 40536
www.ukhealthcare.uky.edu

OTHER COUNTIES

Baptist Health Richmond (859) 623-3131
801 Eastern Bypass, Richmond 40475
www.baptisthealthrichmond.org

Bluegrass Community Hospital (859) 873-3111
360 Amsden Ave., Versailles 40383
www.bluegrasscommunityhospital.org

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

Clark Regional Medical Center (859) 745-3500
175 Hospital Dr., 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

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

James B Haggins Memorial Hospital (859) 734-5441
464 Lynden Avenue, Harrodsburg 40330
www.hagginsosp.org

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

Nicholas County Hospital (859) 289-7181
2325 Concrete Rd., Carlisle 40311
www.johnsonmaters.org

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.
Saint Joseph-Berea  (859) 986-3151  
305 ESTILL ST., BEREA 40403

St. Joseph R.J. Corman Ambulatory Care Center  
1250 KEEN RD., NICHOLASVILLE 40356  (859) 887-4100

**MEDICAL HEALTH CARE**

Medi-Calls  (859) 422-4369  
125 E. MAXWELL ST., LEXINGTON 40508

**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  
1101 VETERANS DR., LEXINGTON 40502  
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) 252-2371  
Twelve nurse-conducted clinics are held monthly, with health promotion programs, blood pressure monitor, 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) 252-2425  
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. M, Tu, Th, 8:00 A.M. – 6:30 P.M., F, 8:00 A.M. – 4:30 P.M.

HEALTH AWARENESS PROGRAM (HAP)  (859) 288-2483  
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 VERSAILLES RD., MIDWAY 40347  
The clinic focuses on prevention, anti-aging, nutrition, family, and bioidentical hormones.

St. Joseph Free Health Clinic  (859) 313-4555  
1401 HARRODSBURG RD., BLDG. B, STE. 370, LEXINGTON 40504  
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

Kentucky Clinic  (859) 257-8562 or 1-800-333-8874  
740 S. LIMESTONE, LEXINGTON 40506  
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 ELMTREE 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 7:30 A.M. – 5:00 P.M., Monday through Friday.

**ALTERNATIVE THERAPIES**

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

Artemesia Community Acupuncture and Wellness Center  (859) 402-2430  
296 SOUTHLAND DR., LEXINGTON 40503  
www.artemesiaweb.com  
Full service Chinese medicine clinic.
**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>
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<tr>
<td>What is the generic name?</td>
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<tr>
<td>What is the strength (dose)?</td>
<td></td>
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<tr>
<td>Why am I taking it?</td>
<td></td>
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<tr>
<td>How many should I take?</td>
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<tr>
<td>How often must I take it?</td>
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<td></td>
</tr>
<tr>
<td>How long must I take it?</td>
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<tr>
<td>Will there be side effects?</td>
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<tr>
<td>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>
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<tr>
<td>Should I take it with meals?</td>
<td></td>
<td></td>
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<tr>
<td>Are there driving or other restrictions?</td>
<td></td>
<td></td>
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<tr>
<td>Will it interact with other meds or with alcohol?</td>
<td></td>
<td></td>
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<tr>
<td>Is there anything else I should know about taking this drug?</td>
<td></td>
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<tr>
<td>Taking any over the counter medications/vitamins?</td>
<td></td>
<td></td>
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<tr>
<td>Note any medication allergies:</td>
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</tbody>
</table>
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 an agency is a personal decision that should 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 may 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**

**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.

**TAKE NOTE**
A physician must provide written approval for home health care to qualify for Medicare, Medicaid and private insurance reimbursement.
**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?
- 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.

**Cardinal Hill Homecare**  
(859) 367-7148  
2050 Versailles Road, Lexington 40504

**The Villa HomeCare**  
(859) 245-0701  
319 Duke Rd., Lexington 40502

Other Providers:  
Amedisys Home Health Care  
(859)-271-0611  
2480 Fortune Dr., Suite 100, Lexington 40509

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

Baptist Health  
Lexington  
(859) 260-6569 or 1-800-489-3002  
2100 Nicholasville Rd., Lexington 40503
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.

home helpers & Direct Link  (859) 797-3127
1972 General Warfield Way, Lexington 40505
www.homecarefrankfortky.com

We offer a complete continuum of care including companionship, personal assistance with light housekeeping, dressing, bathing, laundry, transportation and help to Dr’s appointments, meal planning, shopping and more. In addition, we offer Alzheimer’s, dementia and parkinson’s care. We can also provide Emergency Response Systems, Vital Signs monitoring and medical management. Our caregivers are compassionate, extensively trained, bonded, insured, thoroughly screened and available to you from 24/7 to only a few hours per week. Flexible care plans tailored to fit your specific needs. Home Helpers is making life easier.

Home Instead Senior Care  (859) 273-0085
A Licensed Personal Service Agency
207 E. Reynolds Rd., Suite 150, Lexington 40517
www.homeinstead.com

Since 2000, a passionate dedication to serving people has set Home Instead Senior Care’s CAREGivers apart. Our CAREGivers are thoroughly screened, extensively trained, insured and bonded, matched to your preferences, professional, reliable and dependable. They assist with personal care including bathing, incontinence, grooming, eating, dressing, med reminders, mobility and cognitive impairment, and provide companionship, meal preparation, housekeeping, laundry, insurance and workers’ compensation responsibilities, and conduct periodic quality assurance visits. Care can be arranged hourly, overnight or for 24 hours up to 365 days per year. Call for a free non-obligatory consultation.
HOME CARE

BLUEGRASS AREA ON AGING AND INDEPENDENT LIVING
699 PERIMETER DR., LEXINGTON 40517
www.bgaaail.org

Available in all 17 co’s of the Bluegrass Area Development District. Homemakers (personal care and home management), home-delivered meals, chores (heavy housecleaning), escort services, respite for caregivers, and home repair services (limited to improving safety of the home). Eligibility determined by an assessment of ADLs and IADLs. Limited to those 60+ who are entering or likely to enter long term care facility for whom in-home services can be more appropriate and cost effective in response to their needs. Clients are monitored through case management activities. Sliding fee scale based on income. Estimates can be given.

Lifeline Homecare  (859) 273-2708 or 1-855-860-3255
3167 Custer Dr., Ste. 104, Lexington 40517
www.llhcs.com
Flexible, individualized care support of the highest standard. 24/7 assistance, homemaking, respite, personal care and more.

Personal Care Attendant
Program  1-800-633-9844 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.

ResCare HomeCare  (859) 543-2273
383 E. MAIN STREET, 40507
www.rescarehomecare.com
ResCare HomeCare, the largest non-franchised private duty home care agency in the United States is Help Care in your home or community. ResCare caregivers are available 24/7 to assist with medications, housekeeping, cooking, transportation, companionship and more. Complimentary assessments available - let us design a plan of care for your specific needs.
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?
- ✔ How often does someone visit?
What long term bereavement family support is available?

What relationship does your doctor have with the hospice provider?

Will in-patient care be provided in a designated hospice unit?

What happens if the patient no longer needs in-hospital care but cannot go home?

What nursing homes are the hospice provider contracted with?

How often will a home health aide visit if the patient has intensive physical care needs?

What is the average caseload carried by each nurse?

Are there any special services or therapies offered which meet the patient’s specific needs and wishes?

What happens if Medicare or private insurance coverage ends?

Will the hospice service file insurance claims? How will out-of-pocket expenses be handled?

Who can be called after normal business hours and how fast do they respond?

**PROVIDERS**

**Hospice of the Bluegrass**  (859) 296-6100 or 1-855-901-1777
2409 Members Way, 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 40391
www.hospiceeast.com
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.

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**Disability & Rehabilitation Services**

**U.S. Department of Justice Civil Rights Division**  1-800-514-0301 or (202) 514-0301
TDD/TTY  1-800-514-0383

**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.

**Independence Place**  (859) 266-2807 or 1-877-266-2807
www.independenceplaceky.org

**Kentucky Office of the Americans with Disabilities Act**  (502) 564-3850 or 1-877-423-2933
500 Mero St., Capital Plaza Tower, 2nd Fl., Frankfort 40601
http://ada.ky.gov

**Kentucky Protection & Advocacy**  (502) 564-2967 or 1-800-372-2988
100 Fair Oaks Ln., Frankfort 40601
www.kypa.net

**Lexington-Fayette Urban County Government**  (859) 288-2928
Parks and Recreation Therapeutic Programs
545 North Upper Street, Lexington 40508
www.lexingtonky.gov
Provides programs for individuals with a variety of disabilities, including fitness, aquatics, horsemanship,

**Veteran’s Administration**  1-800-827-1000
www.va.gov
Information and assistance for military veterans.

**VISUAL DISABILITIES**

**Bluegrass Council of the Blind, Inc.**  (859) 259-1834
1093 South Broadway, Suite 1230, Lexington 40504
www.bcbky.org
Information and referral, peer counseling, educational and social activities, advocacy, and monthly newsletter. Information on aids and appliances to help cope with loss of vision. Support groups offered monthly.

**Eye Care America**  1-877-887-6327
www.eyecareamerica.org
Refers seniors age 65+ who no longer have access to an ophthalmologist. Clients referred to local eye doctor who volunteers medical eye services, including diabetes and glaucoma eye care. No out-of-pocket cost to client.

**Gadgetry Program for the Blind**  1-888-584-7440
1815 S. Main Ave., 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  (502) 875-3516
KENTUCKY OPTOMETRIC ASSOCIATION, 514 Capital Ave., PO Box 572, Frankfort 40602
www.kyeyes.org

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.

Lions Club Eye Glass Program  (859) 523-3033
PO Box 13182, Lexington 40583
Provides 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.

Low Vision Services of KY  (859) 977-1129
120 North Eagle Creek Dr., Ste. 500, Lexington 40509
Helps the visually impaired maximize remaining vision and improve quality of life when medical treatment or surgery is longer effective. Low vision devices: handheld and stand magnifiers, telescopes, high-powered reading glasses, video magnifiers and more.

Radio Eye  (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 a one time fee of $25. If you are unable to pay the fee, please call about free receivers. Broadcasts reach 50 mile radius of Lexington area.

Retina Associates of Kentucky  (859) 263-3900
120 North Eagle Creek Dr., Ste. 500, Lexington 40509

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

Cardinal Hill Rehabilitation Hospital  (859) 254-5701
2050 Versailles Rd., Lexington 40504
www.cardinalhill.org
Cardinal Hill has built a reputation over the years not only for its rehab expertise, but also for the kind and compassionate care. Cardinal Hill provides specialized programs for individuals needing Inpatient and Skilled Rehab Services, Outpatient programs or Home Health Care. The staff at Cardinal Hill is unmatched in experience and training, which allows us to provide top rate care to our patients and their families.

Communicative Disorders
Kentucky Clinic  1-800-333-8874 or (859) 257-7918
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  1-800-328-8602
STARKEY HEARING FOUNDATION, 6700 Washington Ave. S., Eden Prairie, MN 55344
www.starkeyhearingfoundation.org
Provides hearing aids to low income hearing impaired. Must have documented hearing loss. Covers cost of hearing aids and molds. Contact your audiologist. Application available online. Hear Now collects hearing aids for recycling purposes.
The Kentucky Commission on the Deaf and Hard of Hearing provides referral and advocacy services to the Commonwealth’s deaf and hard of hearing consumers. The agency also offers assistive communications equipment to consumers who qualify through the Telecommunications Access Program (TAP).

Kentucky Relay Service
TTY 1-800-648-6057
TTY 1-800-648-6056
CUSTOMER SERVICE 1-800-676-3777
www.kentuckyrelay.com

24-hour access to phone lines. Enables deaf and hearing impaired who use TDD/TTY devices to communicate with each other and those who do not use the devices.

Lexington Hearing and Speech Ctr.  (859) 268-4545
350 Henry Clay Blvd., Lexington 40502
www.lhscky.org

Lexington Hearing & Speech Center provides quality communication services for the whole family. Adult clients can enjoy comprehensive hearing evaluations and state-of-the-art solutions for every hearing need. Hearing devices are competitively priced, and we contract with many private insurances and state programs to provide access to hearing devices for all who need them.

Lexington Lions Club  (859) 266-6969 or 229-5633
HEARING & SPEECH ACTION COMMITTEE
858 Ridgeview Dr., Frankfort 40601

One new in-the-ear hearing aid to income eligible individuals, primarily senior citizens for whom no other resources are available. Application must have an up-to-date hearing evaluation. There will be a charge, not to exceed $50 for fitting of the hearing aid.

UK Communication Disorders Clinic  (859) 257-7918
900 South Limestone, Charles T. Wethington Bldg, Room 110, Lexington 40506

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.

ADDITIONAL ACCESSIBILITY RESOURCES

American Automobile Assoc. (AAA)  1-800-543-2345
www.aaa.com

Lists accessibility for those with hearing impairments and wheelchairs as a feature of the hotels, motels and restaurants included in annual travel tourbooks.

Nat. Mobility Equipment Dealers Assoc. 1-866-948-8341
www.nmeda.org

Addresses issues of adaptive equipment liability, standards and quality assurance.

CHRYSLER CORPORATION  1-800-255-9877
FORD  1-800-952-2248
FORD TDD/TTY  1-800-TDD-0312
GENERAL MOTORS  1-800-323-9935
GENERAL MOTORS TDD/TTY  1-800-TDD-9935
LEXUS  1-800-225-3987
SATURN  1-800-553-6000
TOYOTA  1-800-331-4331
Volvo  1-800-803-5222

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

### Ablecare
(859) 253-5353 or (859) 455-6959
349 Old Virginia Ave., Lexington

### Bluegrass Technology Center
(859) 294-4343 or 1-800-209-7767
TTY: 1-800-648-6056
409 Southland Dr., Lexington 40503
www.bluegrass-tech.org
Provides assistive technology and referrals for people with disabilities in Central Kentucky.

### Cooley Medical Supply
(859) 281-6044
1316 S. Broadway Suite 100, Lexington 40504
www.cooleymedical.com

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

### Ky. Assistive Technology Loan Corp.
1-877-675-0195
275 E. Main St., Mail Stop 2 E-K, Frankfort 40621
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.

### Premier Homecare
(859) 623-5028
1060 Center Dr., Richmond 40475
www.premierhomecareinc.com

### Project CARAT
1-800-209-7767
www.projectCARAT.org
Collects, refurbishes and redistributes assistive technology and durable medical equipment for underserved individuals with disabilities in the Appalachian region of Kentucky.

### Superior Van & Mobility
(859) 351-4717 or 1-855-217-8102
1180 East New Circle Rd., Lexington 40505
www.superiorvan.com

### Transitions Lift & Elevator
(859) 299-0068 or 1-877-341-3555
721 National Ave., Lexington 40502
www.transitionsmobility.com

### MONITORING SYSTEMS
Emergency Response monitoring systems summon help 24 hours a day. In either voice or non-voice activated units, the alert goes out to a response center which tries to contact the subscriber, then pre-designated persons if necessary. Some have a timer option where, if the subscriber does not reset a button every 24 hours, an alert is sent to the response center.

### Baptist Health - Lifeline
(859) 260-6217 or 1-800-891-7475
1740 Nicholasville Rd., Lexington 40503
www.centralbap.com

### Direct Link/Home Helpers
(859) 797-3127
1972 General Warfield Way, Lexington 40505
www.homecarefrankfortky.com
24/7 emergency monitoring. GPS Care Watch. Fall sensor, emergency call button, personal emergency response system, automated medication dispenser, vital signs monitoring and medical alert systems.

### Direct Link
(859) 381-8996
PO Box 910509, Lexington 40511
www.homecarelexingtonky.com

### Guardian Medical Monitoring
1-877-435-7225
www.guardianmedicalmonitoring.com

### Project Lifesaver
(859) 258-3629
(859) 744-1587
Clark County
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) 875-8740
Franklin Co. Sheriff’s Department
Jessamine County
(859) 885-9467
Jessamine Co. Police Department
Madison County
(859) 623-1164
Richmond Fire Dept., 200 N. Main St., Richmond 40475
Woodford County
(859) 873-3119
Woodford Co. Sheriff’s Dept., 103 S. Main St., Versailles 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 tracking system. The consumer pays the full cost of the transmitter, and a fee for monthly maintenance.
PAL is a wandering prevention and emergency alert system ideal for caregivers of vulnerable people with conditions such as Alzheimer’s or autism. PAL alerts caregivers of a loved one’s location when they wander out of a preset location by text or email. Available in all counties.

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

805-B NEWTOWN CIR., LEXINGTON 40511

www.lexingtonhealthdepartment.org

Confidential, free testing and results provided on walk-in basis Mon., 1-4 A.M., Wed., 8:30-11:30 A.M., Thurs., 1-4 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.

Senior Helpers of the Bluegrass (859) 296-2525

3070 HARRODSBURG ROAD, SUITE 240, LEXINGTON 40503

www.seniorhelpers.com/lexington

FRANKFORT OFFICE (502) 226-3393

www.seniorhelpers.com/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.

ALZHEIMER’S DISEASE

See Alzheimer’s Disease on Page 38.

ARTHRITIS/LUPUS

Arthritis Foundation (502) 585-1866

2908 BROWNSBORO RD., STE. 117, LOUISVILLE 40206

www.arthritis.org

Education, literature and telephone support. Warm water exercise program. AF exercise, aquatic programs, and special events.

CANCER

American Cancer Society (859) 276-3223

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 1-800-422-6237

www.cancer.gov

Free 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. Office hours, 8 A.M. - 8 P.M.; Instant mess. chat, 8 A.M. - 11 P.M.

Kentucky Breast Cancer Coalition 1-877-597-4655

P.O. BOX 25088, LEXINGTON 40524

www.kypinkconnection.com

Baptist Health - Lexington (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.
HEALTH SERVICES

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

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) 246-6237
Room 250, Oswald Bldg., Cooper Dr., Lexington 40506
Wide range of preventive dental procedures. All patients are welcomed. $25 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.

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 Fayette County.

Refuge Ministries Medical Clinics (859) 225-4325
525 Corral Street, Lexington 40508
Jessamine Co. Clinic, 210 East Walnut 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.

My own case management/contingency plan
List family, friends and/or agencies who help with these tasks, or could help in an emergency.

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 __________________
Name __________________________ Phone __________________
Name __________________________ Phone __________________
EPILEPSY

Epilepsy Foundation
Kentuckiana (502) 637-4440 or 1-866-275-1078
Kosair Charities Centre, 982 Eastern Pkwy., Louisville 40217
www.efky.org

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.
Organizations which can assist you with information on
treatment, products and services available include:

American Urologic
Association Foundation  1-800-828-7866

National Association for Continence  1-800-BLADDER
www.nafc.org

Simon Foundation for Continence  1-800-23-SIMON
www.simofoundation.org

KIDNEY

Kidney Health Alliance of Kentucky  (859) 277-8259
1517 Nicholasville Rd., Suite 205, 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 316, Lexington 40502
www.lls.org

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 $100 per year) to individuals being treated for a
blood cancer. Co-Pay assistance is available for some
diseases from $500-$10,000.

LUNG

American Lung Association  (502) 363-2652
4100 Churchman Ave., Louisville, Ky. 40215
www.kylung.org

Helps people with smoking cessation programs.

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 test result or chart.
• Bills your insurance company for tests or procedures
  you did not receive.
**NEUROMUSCULAR DISEASES**

**Muscular Dystrophy Association**  (502) 456-1440
909 Lilly Creek Rd., #201, Louisville 40243
www.mda.org

Direct services to patients with neuromuscular diseases including durable medical equipment, transportation to MDA clinic and brace fittings.

**National Multiple Sclerosis Society**  (859) 294-7060 or (502) 451-0014
Kentucky-Southeast Indiana Chapter
1201 Story Ave., Ste. 200, Louisville 40206
www.nationalmssociety.org

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.

**Lexington Area Parkinson Support Group**  (859) 277-1040
Contact Elaine Keith or email keith284@twc.com.

**Parkinson Support Center of Kentuckiana**  (502) 254-3388
315 Townepark Cir., Ste. 100, Louisville 40243
www.pscky.org

**STROKE**

**National Stroke Association**  1-800-787-6537
www.stroke.org

A resource center that provides information on stroke including prevention, recovery, and rehabilitation.

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**Phone tips for seniors:**

- Start a buddy system. You and a friend or relative can set a special time when you call each other every day. It’s an easy way to keep track of each other.
- People who live alone, especially women, can list only first and middle initials in the telephone directory to avoid calls from people making harassing calls.
- Use answering machines to keep potential burglars guessing about who’s home and who’s not. Women living alone may ask a male friend or relative to make the recording using your telephone number only.

**Stop telephone scams**

by keeping these tips in mind:

- Hang up if a telemarketer calls before 8 A.M. or after 9 P.M.
- If you suspect a scam, call the State Attorney General. If you have been the victim of a scam, call the National Fraud Information Center at:
  - 232-6330 or 1-800-876-7060.
- Resist high pressure sales. True businesses will respect the word “no”.
- If you tell the seller not to call back and he does, hang up. That’s against the law!
- Be sure to get written information before you commit to anything.

**When you’re out:**

- Make sure someone knows where you’re going and when you expect to return.
- Carry change for emergency telephone and transportation use.
- Carry a shriek alarm.
- When using a bus or other public transportation, sit as near the driver as possible.

*Sources: Federal Trade Commission, Bellsouth, Senior Citizens Against Crime*
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>Major Household</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>Maintenance</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>
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<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>Personal</td>
<td></td>
<td></td>
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<tr>
<td>Groceries</td>
<td>$_______</td>
<td>$_________</td>
</tr>
<tr>
<td>Laundry</td>
<td>$_______</td>
<td>$_________</td>
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<tr>
<td>Emergency response system</td>
<td>$_______</td>
<td>$_________</td>
</tr>
<tr>
<td>Car or bus expenses/insurance</td>
<td>$_______</td>
<td>$_________</td>
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<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>

Your congressperson will serve as liaison with Social Security in resolving problems with missing checks and benefits due. See Elected Representatives.
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) 252-4931
162 E. MAIN ST., STE. 226, LEXINGTON 40507
www.lfuchrc.org

Provides limited financial and housing assistance, crisis intervention, and counseling to residents 18 and older in Fayette County.

Housing Authority (859) 281-5060
LEXINGTON-FAYETTE URBAN COUNTY
300 W EST NEW CIRCLE RD., 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) 253-4600 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.

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.

Homestead Exemption Act (859) 246-2722
PROPERTY VALUATION ADMINISTRATOR
101 E. VINE ST., SUITE 600, LEXINGTON 40507
www.fayettepva.com

The Homestead Exemption is available to homeowners age 65+ or those who are disabled. Applicants must own and maintain the home as their primary residence and cannot have a similar exemption on any other property. For 2014, the exemption reduces the home’s taxable value by $36,000. In order to receive the exemption, applicants must complete a one-page application and provide proof of eligibility. Visit the website above to learn more about what documents can prove eligibility and to print the application, or call the PVA Office to request an application or more information.
Lexington Fair Housing Council  (859) 971-8067 or 1-866-438-8617
207 E. Reynolds Rd., Lexington 40517
Investigates complaints of discrimination related to housing, homeowners or renters insurance, and mortgage financing. Investigates complaints statewide and does not charge for its services.

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.

Sayre Christian Village has a variety of facilities offering services ranging from assisted living at Friendship Towers, skilled care at Sayre Healthcare Center and subsidized, independent living for seniors at Baunta and Forest View Apartments.

Living here has its advantages.

Meals prepared based on your preferences. Non-stop activities. And a staff always ready with a smile and a helping hand. That’s The Willows. We provide Lexington with a whole host of services: assisted living, personal care, short-term rehabilitation, long-term care, memory care, skilled nursing and respite care. Come see just how good life can be at The Willows – stop by or call to schedule a personal tour.

TWO NEW LOCATIONS OPEN TO SERVE YOU!
Assisted Living • Personal Care
Short-Term Rehab • Long-Term Care
Memory Care • Skilled Nursing
Housing Options

A Sense of Order  
(859) 321-7357

Caring Transitions  
(859) 543-9848
1411 Delaware Ave., Lexington 40505
www.estatemovegreaterlexingtonky.com

S.O.S. Professional Organizer, Inc.  
(859) 396-4410

If I wish to remain in my own home, what services will I need, and can I afford them? What about:
- Repair/maintenance, home adaptation remodeling?
- Personal and nursing care assistance?
- 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?
- Feel comfortable with the worship services?
- Like the management, the people, their approach, philosophy and styles?
- Understand all room costs and additional fees?
- Feel secure about the financial stability of the owners/management?
- Insurance and billing help?

FAMILY CARE HOMES

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 $800 – $2,000/month, depending on the type of home and services provided.

(Continued on Page 74)
Liberty Ridge Offers:
- Independent Garden Homes
- Assisted Living Apartments
- Memory Care Neighborhood

EASY ACCESS TO SHOPPING, BANKING, AND MEDICAL SERVICES. CALL OR VISIT TODAY!
Non-profit and faith-based

Liberty Ridge Senior Living Community
701 Liberty Ridge Lane • Lexington, KY 40509
(859) 543-9449 • www.LibertyRidge.com

Mayfair Village
Retirement Living at it’s Finest!

“This is one of the best decisions I ever made, and it’s fun here! I have made wonderful new friends, and renewed many old friendships.”
— C.L., Resident

Call Today for your Personal Tour!
Independent Living & Licensed Personal Care Apartment Homes
3310 Tates Creek Road, Lexington, KY • 266.2129 • MayfairSeniors.com

Exceptional Assisted Senior Care • Exceptional Savings

10% OFF Studio Apartments for One Full Year

More than a safe, secure place to move to for assisted senior care, Bridgepointe at Ashgrove Woods is a place to really live.
Now this exceptional lifestyle is more affordable than ever.

Limited-Time Offer*
10% Off Studio Apartments for One Year

Move into an assisted senior care studio apartment, and we’ll take 10% off the base monthly rental fee for the first year.

*Limited number of apartments available

Act Now and Save. Limited-time offer. For more information or to schedule a visit, please call today.
859-885-3000

Bridgepointe at Ashgrove Woods is located off US 27, inside of Brannon Crossing just past Providence Christian Church, on Grey Oak Lane.
### Types of Housing with Care Services

<table>
<thead>
<tr>
<th>Type of Care</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></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>Licensing Requirement</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>Certification</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>Residents Rights per Statute</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>Living Space</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>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>
</tr>
<tr>
<td>Personal Services</td>
<td>Family friends, paid non-professional support services, can receive assistance with ADLs, i.e., bathing, eating, dressing, grooming, toileting, transferring, and self-administration of medicine.</td>
<td>24-hour non-professional support 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, 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, grooming, toileting, must be mobile or mobile non-ambulatory.</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>
<tr>
<td>Types of Housing with Care Services (continued)</td>
<td>Independent Community</td>
<td>Assisted Living</td>
<td>Family Care Homes</td>
<td>Personal Care Homes</td>
<td>Nursing Facility</td>
<td>Skilled Nursing Facility</td>
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<td>---</td>
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</tr>
<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 Svcs. 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
Because Family Care Homes promote a family-like environment, residents should feel comfortable with the operator, family members living at home, and other residents. When considering placement within a Family Care Home, potential residents should openly discuss their schedules, personal needs, diet, medications, social activities, likes, and dislikes with the operator. Additionally, consumers should give consideration to the location of the home, its general condition, and the operator’s training and professional experience.

For more information on family care homes, a complete listing, or placement, contact:

**Family Care Home Services of the Nursing Home Ombudsman Agency of the Bluegrass**
(859) 277-9215 or (877) 787-0077
[www.ombuddy.org](http://www.ombuddy.org)

### Senior Housing and Supportive Care Communities - Overview

There are four main categories of Senior Housing available: Independent Living, Assisted Living, Personal Care and Long Term Care Facilities. Each offers different levels of care and support to residents. Within those main categories there are several services available for specific needs such as Memory Care Units in Personal Care Facilities or Long Term Care Facilities for those with memory disorders. Some communities offer several of these categories, creating a continuum of care service.

**WHAT TO LOOK FOR WHEN CHOOSING ANY TYPE OF SENIOR HOUSING**

Upon arrival, your first impression should be one that makes you feel comfortable and secure.

Ask yourself the following questions:

- Is the community clean and well maintained, inside and out?
- Are residents participating and enjoying themselves alone and in group settings?
- Is the staff friendly, pleasant, and well groomed?
- What is the staff-to-resident ratio, including nights and weekends?
- Is the staff licensed or certified? If not certified or licensed, what kind of training does staff receive?
- Are there services that you need, such as a hairdresser, health club, or a gift shop on the premises?
- Are there guest facilities available for visiting friends or relatives?
- Do staff members address the residents by their proper names?
- Does the community sponsor religious activities or provide transportation to places for worship?
- Are there social activities available that you enjoy?

- How are the meals served? Is there assigned seating, or are you free to choose where you would like to sit? What special diets are offered? Is there a dietitian on staff? How often are menus changed and how are they planned? What types of meal plans are offered?
- What type(s) of transportation are available, and how often may they be used? How is transportation scheduled? Is there a limit to the distance the transportation serves? What, if any, are the transportation fees?
- Are housekeeping services available, and what do they include? What is included in the monthly service fee? Do you have a listing of additional charges?
- May you meet the facility manager and other pertinent staff members, or visit on a weekend and share meal with another resident prior to your decision?

Always visit more than one place! They all have different atmospheres and cultures; you want to be comfortable. Spend some time looking around. Try to observe at different times of day to see how social activities, care and meals are handled.

### CHOOSING AN INDEPENDENT LIVING COMMUNITY

If you are physically and socially independent and choose to live in a community with others, independent living communities might be right for you. Many of the independent senior communities offer different levels of assistance and services, such as meals, transportation, social and recreational activities, security, housekeeping and maintenance. Some even offer additional levels of care (assisted living and skilled nursing care) in the community.

### CHOOSING AN ASSISTED LIVING OR PERSONAL CARE FACILITY

Ask yourself the following questions:

- Is the cost of the facility covered by your long-term care insurance?
- Are there handrails on the walls to help residents walk safely?
What assistance with activities of daily living (bathing, dressing, grooming, transferring, toileting, eating) is given? How often?

What assistance with instrumental activities of daily living (housekeeping, shopping, laundry, chores, and transportation) is given? How often?

Is the Assisted Living Community certified by the Kentucky Department for Aging and Independent Living?

Is the Personal Care Community licensed by the Office of Inspector General?

Is the outside of the facility clean and in good repair?

Is there an odor when you enter the facility?

Are the rooms clean and in good repair?

Are there grab rails in the bathrooms?

Are there places outdoors for residents to sit?

Can residents in wheelchairs get around easily?

Is there enough light for residents to see and feel comfortable?

Do the residents appear to enjoy being with the staff and vice versa?

Are most of the residents dressed for the season and the time of day?

Does the staff know the residents by name and address them properly?

Does the staff respond quickly to call lights?

Are there a variety of activities going on while you are there?

Is the food appealing?

Are residents included in the meal planning?

Is there a resident’s council?

Is there a family council?

Do staff and other professionals (physical therapist, occupational therapist, etc.) work together to plan the residents’ care needs?

Does the family participate in care planning?

Are there special services that are offered, such as dementia units or respiratory care units?

What is the cost of all services? Services such as laundry, salon, or transportation may be added onto the daily fee.

What is the payment structure for care and services?

Is the facility certified for Medicare?

Is the facility certified for Medicaid?

Can a “private pay” patient stay when his or her resources run out?

**CHOOSING A LONG TERM CARE FACILITY**

Ask yourself the following questions:

Is the outside of the facility clean and in good repair?

Is there an odor when you enter the facility?

Are the rooms clean and in good repair?

Are there handrails on the walls to help residents walk safely?

Are there grab rails in the bathrooms?

Are there places outdoors for residents to sit?

Can residents in wheelchairs get around easily?

Is there enough light for residents to see and feel comfortable?

Do you see the residents’ personal items from home in the rooms?

Is there a private location for you and your family to visit?

Do the residents appear to enjoy being with the staff and vice versa?

Are most of the residents dressed for the season and the time of day?

Does the staff know the residents by name and address them properly?

Does the staff respond quickly to call lights?

Are there a variety of activities going on while you are there?

Is the food appealing?

Are residents included in the meal planning?

Is there a resident’s council?

Is there a family council?

Do staff and other professionals (physical therapist, occupational therapist, etc.) work together to plan the residents’ care needs?

Does the family participate in care planning?

Are there special services that are offered, such as dementia units or respiratory care units?

What is the cost of all services? Services such as laundry, salon, or transportation may be added onto the daily fee.

What is the payment structure for care and services?

Is the facility certified for Medicare?

Is the facility certified for Medicaid?

Can a “private pay” patient stay when his or her resources run out?

**If you have questions about a particular facility or long-term care...**

Call the Nursing Home Ombudsman Agency. For information about a particular facility or questions regarding accessing long term care, please call (859) 277-9215 or visit www.ombuddy.org for their free booklet “Important Information - A Guide to Long Term Care for Residents and Families”.

## Independent/Assisted Living Comparison Checklist

<table>
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<tr>
<th>BASIC FEE STRUCTURE</th>
<th>AMENITIES</th>
<th>SERVICES</th>
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<tbody>
<tr>
<td>Entrance Fee/Terms</td>
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<td></td>
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<tr>
<td>Lease Term/Deposit</td>
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<td></td>
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<tr>
<td>Owner/Affiliation/Years in Business</td>
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<td></td>
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<tr>
<td>Living Units Monthly Charge</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Studio</td>
<td></td>
<td>Bathing/personal held sprayers</td>
</tr>
<tr>
<td>One bedroom</td>
<td></td>
<td>Cable TV hook-up/satellite dish</td>
</tr>
<tr>
<td>Two bedroom</td>
<td></td>
<td>Chapel</td>
</tr>
<tr>
<td>Cottage</td>
<td></td>
<td>Sprinkler/smoke detector</td>
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<tr>
<td>Furnished for any of above</td>
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<td>24 hour emergency call</td>
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<tr>
<td>Food Service Monthly Charge</td>
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<td></td>
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<tr>
<td>Breakfast:</td>
<td></td>
<td>Bathing/personal held sprayers</td>
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<tr>
<td>Continental</td>
<td></td>
<td>Cable TV hook-up/satellite dish</td>
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<tr>
<td>Full</td>
<td></td>
<td>Chapel</td>
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<tr>
<td>Lunch</td>
<td></td>
<td>Sprinkler/smoke detector</td>
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<tr>
<td>Dinner</td>
<td></td>
<td>24 hour emergency call</td>
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<tr>
<td>In-room charge</td>
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<td>in bathroom</td>
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<tr>
<td>Equipped kitchen:</td>
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<td>in bedroom</td>
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<tr>
<td>Electric/gas</td>
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<td>Non-skid bathroom grab</td>
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<td>Microwave</td>
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<td>Hall handrails/guardrails</td>
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<td>Utilities Monthly Charge</td>
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<td>Social and Health Programs</td>
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<td>Air conditioning/heat</td>
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<td>Activities planned (cultural, educational, leisure, social)</td>
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<td>Housekeeping Monthly Charge</td>
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<td>Exercise programs</td>
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<td>Housekeeping weekly/biweekly</td>
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<td>Health screenings</td>
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<td>Linens weekly/biweekly</td>
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<td>Resident services coordinator</td>
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<td>Home Health Services Charge</td>
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<td>Transportation</td>
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<td>On-site medical services/nurse/24 hours</td>
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<td>Post surgery or acute illness</td>
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<tr>
<td>Phone call medication reminders</td>
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<td>Convenience and Errands</td>
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<tr>
<td>Pulse or blood pressure check in apartment</td>
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<td>Bank</td>
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<tr>
<td>Assistance with bathing, grooming, dressing</td>
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<td>Laundry</td>
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<td>Additional home health/medical care:</td>
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<td>in building (coin)</td>
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<td></td>
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<td>onfloor (coin)</td>
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<td></td>
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<td>unit hook-up</td>
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<td>Parking reserved</td>
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<td>Pharmacy</td>
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<td>Phone outlets pre-wired</td>
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<td>Trash removal</td>
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<td>Other:</td>
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<td>Additional Charges</td>
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<td>Other:</td>
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<tr>
<td>Cable</td>
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<td>Transportation</td>
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<td>Putting green</td>
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<tr>
<td>Other:</td>
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<tr>
<td>MONTHLY TOTAL</td>
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</tbody>
</table>

**Independent Living Options:**

- Information for Older Adults

**Pathways - Information for Older Adults**

SENIOR HOUSING TERMS

Assisted Living
These state certified facilities offer basic assistance with activities of daily living and organized social and recreational activities. Persons who wish to live as independently as possible can receive help with bathing, grooming, meal service and reminders for taking medications. Fees for care vary and may be supplemented by long-term care insurance.

Continuing Care Retirement Communities
These communities offer a continuum of services: independent living cottages or apartments, assisted living, personal care and a skilled nursing facility on-site or nearby. Some charge an entrance fee/membership fee (or an endowment) that can vary by life expectancy.

Independent Living
This 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.

Long Term Care
Twenty-four hour medical care is provided for those who need skilled or intermediate nursing care. Cost of care may be covered by Private Pay, Long-Term Care Insurance or Medicaid.

Memory Care
These units offer specialized care and programming for those with Alzheimer’s disease or other memory care disorders.

Personal Care
These state licensed facilities provide care for the person who needs assistance with personal hygiene and other activities of daily living. They also have organized social and recreational activities. Medicines can be dispensed by staff, which is prohibited in assisted living facilities.

Rent-Subsidized Housing
These independent living subsidized apartment complexes are generally for those 62 and older who are able to live on their own, even if handicapped or disabled. Each facility has its own eligibility requirements, and many have waiting lists.

Respite
Temporary medical or non-medical services designed to offer relief to those who are caring for family members who might otherwise require permanent placement in a facility outside the home.

Subsidized Housing
These housing facilities are built and/or operated with public or private subsidies. In general, rent is based on income, usually no more than 30% of income.

Senior Housing Facilities by County
The following facilities are listed by county. Under each facility is a listing of the levels of care provided. The levels of care are Independent, Assisted, Personal, Skilled, Respite and Memory (which includes Alzheimer’s care).

HOUSING SPONSORS
The following facilities have assisted in the printing of Pathways through their advertising support:

Bridgepointe at Ashgrove Woods  (859) 885-3000
5220 Grey Oak Lane, Nicholasville 40356
www.bridgepointeassistedcare.com
Located in Bannon Crossing, Bridgepointe at Ashgrove Woods is a brand new Christian Care Community offering assisted senior care, memory care and adult day services featuring the Best Friends Approach™.
Levels of care: Personal, Memory.

Council Oaks Assisted Living  (859) 887-9382
111 Coconut Grove Drive, Nicholasville 40356
www.council-oaks.com
Levels of care: Assisted.

Hometown Manor of Lexington  (859) 351-6190
2141 Executive Drive, Lexington 40505
www.hometownmanor.com
Levels of care: Assisted, Respite.

Lexington Country Place  (859) 259-3486
700 Mason Headley Road, Lexington 40504
www.lexingtoncountryplace.com
Levels of care: Personal, Skilled, Memory.

(Continued on Page 78)
Liberty Ridge Senior Living Community
701 Liberty Ridge Lane, 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 aps. and a small, person-centered Memory Care Neighborhood. Garden Home living is both exterior and interior maintenance-free, 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 aps. 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. A ministry of Eastland Church of God.
Levels of care: Independent, Assisted, Memory.

The Lantern at Morning Pointe
225 Ruccio Way, Lexington 40503
www.morningpointe.com
Levels of care: Personal, Memory.

The Lantern at Morning Pointe - East
(859) 721-0350
150 Shoreside Drive, Lexington 40515
www.morningpointe.com
Levels of care: Personal, Memory.

The Lantern at Morning Pointe of Frankfort
(502) 532-2382
66 C. Michael Davenport Boulevard, Frankfort 40601
www.morningpointe.com/frankfort
Levels of care: Personal, Memory.

Mayfair Village
(859) 266-2129
3310 Tates Creek Road, Lexington 40502
www.mayfairseniors.com
Levels of care: Independent, Personal.

Morning Pointe
(859) 554-0060
233 Ruccio Way, Lexington 40503
www.morningpointe.com
Levels of care: Apartments, Personal.

Morning Pointe of Frankfort
(502) 226-5888
68 C. Michael Davenport Blvd., Frankfort 40601
www.morningpointe.com/frankfort
Levels of care: Personal.

Morning Pointe of Lexington - East
(859) 721-0350
150 Shoreside Drive, Lexington 40515
www.morningpointe.com
Levels of care: Apartments, Personal.

Morning Pointe of Richmond
(859) 626-5000
1400 Gibson Bay Drive, Richmond 40475
www.morningpointe.com
Levels of care: Independent, Assisted, Personal, Respite.

Sayre Christian Village - Baunta Apartments
3816 Camelot Drive, Lexington 40517
www.sayrechristianvillage.org
Levels of care: Independent, Subsidized rent.

Sayre Christian Village - Forest View Apartments
(859) 271-9001
3824 Camelot Drive, Lexington 40517
www.sayrechristianvillage.org
Levels of care: Independent, Subsidized rent.

Sayre Christian Village - Friendship Towers
580 Greenfield Drive, Lexington 40517
www.sayrechristianvillage.org
Levels of care: Independent, Personal.

Sayre Christian Village - Sayre Healthcare Center
3775 Belleau Wood Drive, Lexington 40517
Levels of care: Skilled, Memory.

The Villa at Chevy Chase
(859) 266-0043
319 Duke Road, Lexington 40502
Levels of care: Personal.

The Willows at Citation
(859) 277-0320
1376 Silver Springs Drive, Lexington 40511
www.trilogyhs.com/campuses/willows-citation
The Willows at Citation offers a special kind of residential ambiance, with a concerted focus on customer service. Our campus concept is a unique approach that is designed to help residents maximize their independence, while creating a more home-like, less institutional atmosphere. Spacious, well-appointed community areas encourage interaction, a sense of community, and comfortable socializing. Our personalized services and amenities are carefully coordinated from level to level and setting to setting as your needs increase or decrease. From personal care to comprehensive rehabilitation services and skilled nursing, our senior living services offer you freedom of choice, with the comfort of peace of mind. For more information about The Willows at Citation, please call 859-277-0320.
Levels of care: Assisted, Skilled, Respite, Memory.
The Willows at Hamburg  
2531 Old Rosebud Rd., Lexington 40509  
www.trilogyhs.com/campuses/willows-hamburg-0  
The Willows at Hamburg offers a full continuum of health services and promise seniors all of the amenities of a five-star hotel, offered in the comfort of a homelike setting. From the warm and inviting living rooms, tastefully decorated private resident suites, beautifully-landscaped courtyards, cozy sunrooms and chef-prepared meals, one can easily see that The Willows at Hamburg is a far cry from the traditional feel of a typical long-term care facility. The Willows offers a full continuum of senior living services including personal care, short-term rehab, and long-term care. Specialized Memory Care services are also available on our grounds at The Legacy at The Willows. For more information, please call.  
Levels of care: Assisted, Skilled, Respite, Memory.

**ANDERSON COUNTY**

Christian Care of Lancaster  
(859) 792-6844  
308 West Maple Avenue, Lancaster 40444  
www.cccoflancaster.com  
Levels of care: Skilled, Respite.

Heritage Hall Health & Rehabilitation  
(502) 839-7246  
331 South Main Street, Lawrenceburg 40342  
www.seniorcare-corp.com  
Levels of care: Personal, Skilled, Respite.

Hometown Manor of Lawrenceburg  
(502) 859-3025  
101 Hawkins Street, Lawrenceburg 40342  
www.hometownmanor.com  
Levels of care: Assisted.

Sunset Hill  
(502) 839-4835  
1428 Tyrone Road, Lawrenceburg 40342  
Levels of care: Personal.

**BOURBON COUNTY**

Bourbon Hts. Nursing Home  
(859) 987-5750  
2000 South Main St., Paris 40361  
Levels of care: Independent, Personal, Skilled, Respite, Memory.

**BOYLE COUNTY**

Case Family Care Home  
(859) 854-6603  
145 Kinnard Kelly Ln., Junction City 40440  
Levels of care: Personal.

Charleston Assisted Living  
(859) 236-8906  
203 Bruce Court, Danville 40422  
www.charlestonhealthcarecenter.net  
Levels of care: Assisted.

Danville Nursing & Rehabilitation (Signature)  
(859) 236-3972  
642 North 3rd Street, Danville 40422  
Levels of care: Skilled, Respite, Memory.

Ephraim McDowell Regional Medical Center Transitional Care Unit  
(859) 239-4435 or 239-4400  
217 South 3rd Street, Danville 40422  
www.emhealth.org  
Levels of care: Skilled.

Hall & Preston Family Care Home  
(859) 854-6307  
122 East Shelby, Junction City 40440  
Levels of care: Personal.

Henson Family Care Home  
(859) 854-6295  
215 Grafton St (P.O. Box 219), Junction City 40440  
Levels of care: Personal.

McDowell Place of Danville  
(859) 239-4663 or 1-877-402-4663  
1181 Ben Ali Drive, Danville 40422  
www.emhealth.org/index.php/locations/mcdowellplace  
Levels of care: Independent, Assisted, Personal, Respite.

Parkview Manor Assisted Living Community  
(859) 236-1557  
1004 Argyll Woods Drive, Danville 40422  
www.pvmanor.com  
Levels of care: Assisted.
### CLARK COUNTY

<table>
<thead>
<tr>
<th>Service</th>
<th>Address</th>
<th>Phone Number</th>
<th>Levels of care</th>
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</thead>
<tbody>
<tr>
<td>Clark Regional Medical Center</td>
<td>175 Hospital Way, Winchester 40391</td>
<td>(859) 737-6200</td>
<td>Skilled.</td>
</tr>
<tr>
<td>Transitional Care Unit</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Fountain Circle (Signature)</td>
<td>200 Glenway Drive, Winchester 40391</td>
<td>(859) 744-1800</td>
<td>Skilled.</td>
</tr>
<tr>
<td>Rose Mary C. Brooks Place</td>
<td>200 Rose Mary Drive, Winchester 40391</td>
<td>(859) 745-4904</td>
<td>Independent, Assisted.</td>
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### ESTILL COUNTY

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<tbody>
<tr>
<td>Irvine Nursing and Rehabilitation Center</td>
<td>411 Bertha Wallace Drive, Irvine 40336</td>
<td>(606) 723-5153</td>
<td>Personal, Skilled, Respite.</td>
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### FAYETTE COUNTY

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<tr>
<td>Atwood Family Care Home</td>
<td>138 St. Phillip Drive, Lexington 40502</td>
<td>(859) 494-3620</td>
<td>Personal.</td>
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<tr>
<td>Bluegrass Care &amp; Rehab Center (Signature)</td>
<td>3576 Pimlico Parkway, Lexington 40517</td>
<td>(859) 272-0608</td>
<td>Skilled.</td>
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<tr>
<td>The Breckenridge</td>
<td>2109 Cornerstone Drive, Lexington 40519</td>
<td>(859) 543-0824</td>
<td>Personal, Memory.</td>
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<tr>
<td>Cambridge Place</td>
<td>2020 Cambridge Drive, Lexington 40504</td>
<td>(859) 252-6747</td>
<td>Skilled.</td>
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<tr>
<td>Cardinal Hill Rehabilitation Center</td>
<td>2050 Versailles Road, Lexington 40504</td>
<td>(859) 254-5701</td>
<td>Skilled.</td>
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<tr>
<td>Central Kentucky Recovery Center</td>
<td>Bull Lea Road, Lexington 40502</td>
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### HARTLAND HILLS

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<tr>
<th>Service</th>
<th>Address</th>
<th>Phone Number</th>
<th>Levels of care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hartland Hills</td>
<td>1005 Tanbark Road, Lexington 40515</td>
<td>(859) 273-1212</td>
<td>Independent.</td>
</tr>
</tbody>
</table>

### HOMESTEAD NURSING CENTER

<table>
<thead>
<tr>
<th>Service</th>
<th>Address</th>
<th>Phone Number</th>
<th>Levels of care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homestead Nursing Center</td>
<td>1608 Versailles Road, Lexington 40504</td>
<td>(859) 252-0871</td>
<td>Skilled, Personal.</td>
</tr>
</tbody>
</table>

### HOMEOOD RESIDENCE AT RICHMOND PLACE

<table>
<thead>
<tr>
<th>Service</th>
<th>Address</th>
<th>Phone Number</th>
<th>Levels of care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homewood Residence at Richmond Place</td>
<td>3195 Rio Dosa Drive, Lexington 40509</td>
<td>(859) 269-6308</td>
<td>Personal.</td>
</tr>
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</table>

### HOMETOWN MANOR OF LEXINGTON

<table>
<thead>
<tr>
<th>Service</th>
<th>Address</th>
<th>Phone Number</th>
<th>Levels of care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hometown Manor of Lexington</td>
<td>2141 Executive Drive, Lexington 40505</td>
<td>(859) 351-6190</td>
<td>Assisted, Respite.</td>
</tr>
</tbody>
</table>

### THE LAFAYETTE AT LEXINGTON COUNTRY PLACE

<table>
<thead>
<tr>
<th>Service</th>
<th>Address</th>
<th>Phone Number</th>
<th>Levels of care</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Lafayette at Lexington Country Place</td>
<td>690 Mason Headley Road, Lexington 40504</td>
<td>(859) 278-9080</td>
<td>Independent.</td>
</tr>
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</table>

### THE LANTERN AT MORNING POINTE

<table>
<thead>
<tr>
<th>Service</th>
<th>Address</th>
<th>Phone Number</th>
<th>Levels of care</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Lantern at Morning Pointe</td>
<td>225 Ruccio Way, Lexington 40503</td>
<td>(859) 309-4867</td>
<td>Personal, Memory.</td>
</tr>
<tr>
<td>The Lantern at Morning Pointe - East</td>
<td>150 Shoreside Drive, Lexington 40515</td>
<td>(859) 721-0350</td>
<td>Personal, Memory.</td>
</tr>
</tbody>
</table>

### LEXINGTON COUNTRY PLACE

<table>
<thead>
<tr>
<th>Service</th>
<th>Address</th>
<th>Phone Number</th>
<th>Levels of care</th>
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<tbody>
<tr>
<td>Lexington Country Place</td>
<td>700 Mason Headley Road, Lexington 40504</td>
<td>(859) 259-3486</td>
<td>Personal, Skilled, Memory.</td>
</tr>
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### LIBERTY RIDGE SENIOR LIVING COMMUNITY

<table>
<thead>
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<th>Service</th>
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<th>Levels of care</th>
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<tbody>
<tr>
<td>Liberty Ridge Senior</td>
<td>701 Liberty Ridge Lane, Lexington 40509</td>
<td>(859) 543-9449</td>
<td>Independent, Assisted, Memory.</td>
</tr>
</tbody>
</table>
**FRANKLIN COUNTY**

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Phone</th>
<th>Website</th>
<th>Levels of Care</th>
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</thead>
<tbody>
<tr>
<td>Ashwood Place Retirement Living</td>
<td>102 LEONARDWOOD DR., LEXINGTON 40502</td>
<td>(502) 223-5551</td>
<td><a href="http://www.ashwoodplace.com">www.ashwoodplace.com</a></td>
<td>Skilled, Memory</td>
</tr>
<tr>
<td>Beehive Homes of Frankfort</td>
<td>10 HUDSON HOLLOW ROAD, LEXINGTON 40502</td>
<td>(502) 875-3848</td>
<td><a href="http://www.beehivehomes.com">www.beehivehomes.com</a></td>
<td>Assisted, Respite</td>
</tr>
<tr>
<td>Bradford Square Rehabilitation &amp; Nursing Care</td>
<td>1040 US 127 SOUTH, LEXINGTON 40502</td>
<td>(502) 875-5600</td>
<td></td>
<td>Assisted, Respite</td>
</tr>
<tr>
<td>Goia Family Care Home</td>
<td>1575 HARPO PINE ROAD, LEXINGTON 40502</td>
<td>(502) 227-3479</td>
<td></td>
<td>Personal</td>
</tr>
<tr>
<td>Golden Living Frankfort</td>
<td>117 OLD SOLDIERS LANE, LEXINGTON 40502</td>
<td>(502) 875-7272</td>
<td></td>
<td>Skilled</td>
</tr>
<tr>
<td>The Lantern at Morning Pointe of Frankfort</td>
<td>66 C. MICHAEL DAVENPORT BOULEVARD, LEXINGTON 40502</td>
<td>(502) 226-7118</td>
<td><a href="http://www.morningpointe.com/frankfort">www.morningpointe.com/frankfort</a></td>
<td>Personal, Memory</td>
</tr>
<tr>
<td>Morning Pointe of Frankfort</td>
<td>68 C. MICHAEL DAVENPORT BLVD., LEXINGTON 40502</td>
<td>(502) 226-5888</td>
<td><a href="http://www.morningpointe.com/frankfort">www.morningpointe.com/frankfort</a></td>
<td>Personal</td>
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</table>

**Housing Options**

- **Mayfair Manor**: 3300 TATES CREEK ROAD, LEXINGTON 40502
  - Levels of care: Skilled
  - Phone: (859) 266-2126

- **Mayfair Village**: 3310 TATES CREEK ROAD, LEXINGTON 40502
  - Phone: (859) 266-2129
  - Website: www.sayrecthristianvillage.org
  - Levels of care: Independent, Personal

- **Morning Pointe**: 233 RUCCIO WAY, LEXINGTON 40503
  - Phone: (859) 554-0060
  - Website: www.morningpointe.com
  - Levels of care: Apartments, Personal

- **Morning Pointe of Lexington - East**: 150 SHORESIDE DRIVE, LEXINGTON 40515
  - Phone: (859) 721-0350
  - Website: www.morningpointe.com
  - Levels of care: Apartments, Personal

- **Northpointe-Lexington Health Care Center**: 1500 TRENT BOULEVARD, LEXINGTON 40515
  - Phone: (859) 272-2273
  - Levels of care: Skilled, Memory

- **Pine Meadows Health Care**: 1608 HILL RISE DRIVE, LEXINGTON 40504
  - Phone: (859) 254-2402
  - Levels of care: Skilled

- **Richmond Place**: 3051 RIO DOSA DRIVE, LEXINGTON 40509
  - Phone: (859) 269-6308
  - Website: www.brookdaleliving.com/richmond-place.aspx
  - Levels of care: Independent, Personal, Skilled, Respite, Memory

- **Richmond Place Health and Rehabilitation Center**: 2770 PALUMBO DRIVE, LEXINGTON 40509
  - Phone: (859) 263-2410
  - Levels of care: Skilled

- **Rose Manor Healthcare**: 3050 CLEVELAND ROAD, LEXINGTON 40516
  - Phone: (859) 299-4117
  - Levels of care: Skilled

- **Sayre Christian Village - Friendship Towers**: 580 GREENFIELD DRIVE, LEXINGTON 40517
  - Phone: (859) 271-9001
  - Website: www.sayrecthristianvillage.org
  - Levels of care: Independent, Personal

- **Sayre Christian Village - Sayre Healthcare Center**: 3775 BELLEAU WOOD DRIVE, LEXINGTON 40517
  - Phone: (859) 271-9000
  - Levels of care: Skilled, Memory
GARRAD COUNTY

Akers Family Care Home  (859) 295-4279
1794 Dripping Springs Rd, Crab Orchard 40419
Levels of care: Personal.

Baker (Joyce) Family Care Home  (859) 792-4494
3951 Harmons Lick Rd, Crab Orchard 40419
Levels of care: Personal.

Baker (Linda) Family Care Home  (859) 925-3059
2389 Dripping Springs Rd, Crab Orchard 40419
Levels of care: Personal.

Christian Care of Lancaster  (859) 792-6844
308 West Maple Avenue, Lancaster 40444
www.cccoflancaster.com
Levels of care: Skilled, Respite.

Jordan Family Care Home  (859) 925-4047
2432 Narrow Gap Rd, Crab Orchard 40419
Levels of care: Personal.

Ledford Family Care Home  (859) 792-1695
3395 Harmons Lick Rd, Crab Orchard 40419
Levels of care: Personal.

Penny’s Family Care Home  (859) 925-2503
3446 Hamilton Valley Rd, Crab Orchard 40419
Levels of care: Personal.

Sims Family Care Home  (606) 355-7552
1875 Highway 39 South, Crab Orchard 40419
Levels of care: Personal.

Stiles Family Care Home  (606) 792-1424
3175 Harmons Lick Rd, Crab Orchard 40419
Levels of care: Personal.

HARRISON COUNTY

Cedar Ridge Health Campus  (859) 234-2702
1217 US HWY 62 E., Cynthiana 41031
www.cedarridgeshs.com
Levels of care: Independent, Assisted, Personal, Skilled, Memory.

Edgemont Manor  (859) 234-4595
323 Webster Ave., Cynthiana 41031
Levels of care: Skilled.

Grand Haven Nursing Home  (859) 234-2050
105 Rodgers Park Drive, Cynthiana 41031
Levels of care: Skilled.

Parkside Manor  (859) 234-4430
317 Oddville Avenue, Cynthiana 41031
Levels of care: Personal.

Shady Lawn Home  (859) 234-2606
108 Miller Street, Cynthiana 41031
Levels of care: Personal.

JESSAMINE COUNTY

Bridgepointe at Ashgrove Woods  (859) 885-3000
5220 Grey Oak Lane, Nicholasville 40356
www.bridgepointeassistedcare.com
Levels of care: Personal, Memory.

Council Oaks Assisted Living  (859) 887-9382
111 Coconut Grove Drive, Nicholasville 40356
www.council-oaks.com
Levels of care: Assisted.

Rose Terrace Lodge  (859) 885-3821
401 North Second Street, Nicholasville 40356
Levels of care: Personal.

Royal Manor  (859) 885-4171
100 Sparks Avenue, Nicholasville 40356
Levels of care: Personal, Skilled.

Thompson-Hood Veterans Home  1-800-928-4838 or (859) 858-2814, ext. 349
100 Veterans Drive, Wilmore 40390
www.thvc.ky.gov
Levels of care: Skilled.

Wesley Village  (859) 858-3865
1125 Lexington Road, Wilmore 40390
www.wvillage.org
Levels of care: Independent, Assisted, Personal, Skilled, Memory.

LINCOLN COUNTY

Golden Living - Stanford  (606) 365-2141
105 Harmon Heights, Stanford 40484
Levels of care: Skilled, Memory.

Johnson Family Care Home  (606) 365-3417
11700 Somerset Road, Waynesburg 40489
Levels of care: Personal.

Lewis Family Care Home  (606) 365-7991
775 Tolley Road, Waynesburg 40489
Levels of care: Personal.
Waynesburg Manor  (606) 379-2614
765 HIGHWAY 3276, PO Box 68, WAYNESBURG 40489
Levels of care: Personal, Skilled.

<table>
<thead>
<tr>
<th>MADISON COUNTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arcadian Cove (859) 624-0022</td>
</tr>
<tr>
<td>The Pavillion At Golden Leaf, 532 Cady Dr., Richmond 40475</td>
</tr>
<tr>
<td><a href="http://www.arcadiancove.net">www.arcadiancove.net</a></td>
</tr>
<tr>
<td>Levels of care: Independent, Assisted.</td>
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</tbody>
</table>

| Berea Health Care Center (859) 986-4710 |
| 601 RICHMOND ROAD, Berea 40403 |
| Levels of care: Skilled, Respite. |

| Carter Family Care Home (859) 986-9201 |
| 407 CENTER ST, Berea 40403 |
| Levels of care: Personal. |

| Kenwood Health and Rehabilitation Center (859) 623-9472 |
| 130 MEADOWLARK DRIVE, Richmond 40475 |
| Levels of care: Independent, Assisted, Personal, Skilled. |

| Madison Health and Rehabilitation (859) 623-3564 |
| 131 MEADOWLARK Drive, Richmond 40475 |
| Levels of care: Skilled. |

| Morning Pointe of Richmond (859) 626-5000 |
| 1400 GIBSON BAY Drive, Richmond 40475 |
| www.morningpointe.com |
| Levels of care: Independent, Assisted, Personal, Respite. |

| St. Andrews Retirement Community (859) 625-1400 |
| 300 STOCKER Drive, Richmond 40475 |
| www.standrewsplace.org |
| Levels of care: Independent, Assisted. |

| The Terrace Nursing and Rehabilitation Facility (859) 228-0551 |
| 1043 BROOKLYN BOULEVARD, Berea 40403 |
| Levels of care: Independent, Skilled. |

| Telford Terrace (859) 626-5200 |
| 1025 ROBERT L. TELFORD Drive, Richmond 40475 |
| Levels of care: Personal, Skilled, Respite, Memory. |

**MERcer County**

| The Harrods at Great Meadow Retirement Community (859) 734-9771 |
| 200 Conover Drive, Harrodsburg 40330 |
| Levels of care: Independent, Assisted. |

| Harrodsburg Nursing and Rehabilitation (859) 734-7791 |
| 853 Lexington Road, Harrodsburg 40330 |
| Levels of care: Assisted, Skilled, Respite, Memory. |

| Humfleet Family Care Home (859) 734-9672 |
| 325 Adams Lane, Harrodsburg 40330 |
| Levels of care: Personal. |

| James B. Haggin Memorial Hospital - Extended Care (859) 734-5441 |
| 464 LINDEN AVENUE, Harrodsburg 40330 |
| Levels of care: Assisted, Skilled, Respite. |

**Nicholas County**

| Johnson Mathers Nursing Home (859) 289-3492 |
| 2323 Concrete Road, Carlisle 40311 |
| Levels of care: Skilled, Respite, Memory. |

**Useful Websites**

- **Eldercare Locator** is a public, nationwide service of the Administration on Aging, part of the U.S. Department of Health and Human Services. It “connects older Americans and their caregivers with information on senior services.”
  
  [www.eldercare.gov/Eldercare.NET/Public/Index.aspx](http://www.eldercare.gov/Eldercare.NET/Public/Index.aspx)

- **Nursing Home Compare** gives information about nursing homes in each state that are certified for Medicare and Medicaid, including state inspection reports.
  
  [www.medicare.gov/nhCompare](http://www.medicare.gov/nhCompare)

- **Ombudsman Services:**
  
  The National Long Term Care Ombudsman Resource Center can locate Ombudsmen in each state and region: [www.ltcombudsman.org](http://www.ltcombudsman.org)

  The Nursing Home Ombudsman Agency of the Bluegrass, Inc. exists to serve Fayette and seventeen surrounding counties: [www.ombuddy.org](http://www.ombuddy.org)

- **Senior Housing Programs** can be found via the U.S. Department of Housing and Urban Development website. [www.hud.gov](http://www.hud.gov)
POWELL COUNTY
Stanton Nursing & Rehabilitation Center (606) 663-2846
31 Derickson Lane, Stanton 40380
Levels of care: Skilled.

SCOTT COUNTY
Dover Manor (502) 863-9529
112 Dover Drive, Georgetown 40324
Levels of care: Personal, Skilled, Respite.

Hometown Manor
Assisted Living Community (502) 570-9700
523 East Washington Street, Georgetown 40324
www.hometownmanor.com
Levels of care: Assisted, Respite.

Signature Health Care of Georgetown (502) 863-3696
102 Pocahontas Trail, Georgetown 40324
www.shcofgeorgetown.com
Levels of care: Skilled, Respite.

Windsor Gardens of Georgetown (502) 570-0540
100 Windsor Path, Georgetown 40324
www.windsorgardens.com
Levels of care: Independent, Assisted, Personal.

WOODFORD COUNTY
Daisy Hill Senior Living Community (859) 753-2000
1001 Crossfield Drive, Versailles 40383
www.daisyhillseniorliving.com
Levels of care: Independent, Assisted, Personal, Respite.

Taylor Manor Nursing Home (859) 873-4201
300 Berry Avenue, Versailles 40383
Levels of care: Personal, Skilled, Respite.

Subsidized Housing Facilities by County

ANDERSON COUNTY
Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 Louisville Road, Frankfort 40601
www.kyhousing.org
Housing Choice Voucher
Section 8 Program (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture Rural Development Office (859) 233-0194 (option 4)
141 Leestown Center Way, Suite 220, Lexington 40511
www.rurdev.usda.gov

BOURBON COUNTY
Paris Housing Authority (859) 987-2575
2 Horton Drive, Paris 40361
www.paris.ky.gov

U.S. Department of Agriculture Rural Development Office (859) 233-0194 (option 4)
141 Leestown Center Way, Suite 220, Lexington 40511
www.rurdev.usda.gov

Bourbon Manor Apartments (859) 987-0790
#2 Bank Row, Paris 40361
Levels of care: Independent.

Newtown Apartments (859) 987-2575
1401 High Street, Paris 40361
www.paris.ky.gov
Levels of care: Independent.

Pittenger Apartments (859) 987-2575
1201 Vine Street, Paris 40361
Levels of care: Independent.

Rucker Village Apartments (859) 987-4502
201 Kelly Street, Paris 40361
Levels of care: Independent.

Williamsburg Terrace Apartments (859) 987-6209
101 Williamsburg Terrace, Paris 40361
Levels of care: Independent.
BOYLE COUNTY

Housing Authority of Danville (859) 236-6116 or (859) 236-6126
102 McIntyre Circle, Danville 40422
www.danvillehousingagency.com

U.S. Department of Agriculture Rural Development Office (859) 233-0194 (option 4)
141 Leestown Center Way, Suite 220, Lexington 40511
www.rurdev.usda.gov

Northtown Senior Apartments (859) 854-9253
4245 Hustonville Road, Junction City 40422
Levels of care: Independent.

CLARK COUNTY

Housing Authority of Winchester (859) 744-2900
200 Canewood Drive, Winchester 40392

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 Louisville Road, Frankfort 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER SECTION 8 PROGRAM
(606) 743-7028
www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture Rural Development Office (859) 233-0194 (option 4)
141 Leestown Center Way, Suite 220, Lexington 40511
www.rurdev.usda.gov

Beverly P. White Towers (859) 744-0521
4 North Maple Street, Winchester 40391
Levels of care: Independent.

Brown Proctor Apartments (859) 744-0323
108 South Main Street, Winchester 40391
Levels of care: Independent.

Cambridge Square Apartments (859) 744-9655
300 C.G. Stephenson Drive, Winchester 40391
Levels of care: Independent.

Phoenix Apartments (859) 745-6515
50 North Main Street, Winchester 40391
Levels of care: Independent.

Westwood Apartments (859) 745-2808
900 Westwood Drive, Winchester 40391
Levels of care: Independent.

ESTILL COUNTY

Housing Authority of Irvine (606) 723-3116 or 1-800-648-6056
285 Mountain Crest Road, Irvine 40336

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 Louisville Road, Frankfort 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER SECTION 8 PROGRAM
(606) 743-7028
www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture Rural Development Office (859) 233-0194 (option 4)
141 Leestown Center Way, Suite 220, Lexington 40511
www.rurdev.usda.gov

Irvine School Apartments (606) 723-0288
229 Broadway, Irvine 40336
Levels of care: Independent.

Northwood Apartments (606) 723-2087
1100 Winchester Road, Irvine 40336
Levels of care: Independent.

FAYETTE COUNTY

Lexington Housing Authority (859) 281-5060
300 West New Circle Road, Lexington 40505
www.lexha.org

Ashland Terrace (859) 266-2581
475 South Ashland Avenue, Lexington 40502
www.ashlandterrace.org
Levels of care: Independent.

Ballard-Griffith Towers (859) 281-5081
650 Tower Plaza, Lexington 40508
Levels of care: Independent.

Briarwood (859) 272-3421
1349 Centre Parkway, Lexington 40502
www.briarwoodlexington.com
Levels of care: Independent.

Central Christian Church Apartments (859) 252-3671
249 East Short Street, Lexington 40507
Levels of care: Independent.

Christ Church Apartments (859) 254-7762
137 Rose Street, Lexington 40507
Levels of care: Independent.
### FRANKLIN COUNTY

<table>
<thead>
<tr>
<th>Housing Authority</th>
<th>Phone</th>
<th>Address</th>
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</thead>
<tbody>
<tr>
<td>Frankfort Housing Authority</td>
<td>(502) 223-2148</td>
<td>590 WALTER TODD DRIVE, FRANKFORT 40601</td>
</tr>
<tr>
<td>U.S. Department of Agriculture Rural Development Office</td>
<td>(859) 233-0194 (option 4)</td>
<td>SHENLEY SERVICE CTR., 63 BREIGHTON BLVD, SHELBYVILLE 40065 <a href="http://www.rurdev.usda.gov">www.rurdev.usda.gov</a></td>
</tr>
<tr>
<td>Cottages of Frankfort, Senior Apartment Homes</td>
<td>(502) 875-4000</td>
<td>871 CARDWELL LANE, FRANKFORT 40601</td>
</tr>
<tr>
<td>Emily Apartments</td>
<td>(502) 695-2338</td>
<td>325 BRIGHTON PARK BOULEVARD, FRANKFORT 40601 <a href="http://www.winterwoodonline.com">www.winterwoodonline.com</a></td>
</tr>
<tr>
<td>King’s Daughters Apartments</td>
<td>(502) 223-2141</td>
<td>220 HANNA PLACE, FRANKFORT 40601</td>
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### GARRAD COUNTY

<table>
<thead>
<tr>
<th>Housing Authority</th>
<th>Phone</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Lancaster Housing Authority</td>
<td>859-792-3813</td>
<td>109 KINNAIRD AVENUE, LANCASTER 40444</td>
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### HARRISON COUNTY

<table>
<thead>
<tr>
<th>Housing Authority</th>
<th>Phone</th>
<th>Address</th>
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</thead>
<tbody>
<tr>
<td>Cynthiana Housing Authority</td>
<td>(859) 234-5578</td>
<td>148 FEDERAL STREET, CYNTHIANA 41031 Mailing Address: P.O. BOX 351, CYNTHIANA 41031</td>
</tr>
<tr>
<td>U.S. Department of Agriculture Rural Development Office</td>
<td>(859) 824-7171 (option 4)</td>
<td>486 HELTON STREET, WILLIAMSTOWN 41097 <a href="http://www.rurdev.usda.gov">www.rurdev.usda.gov</a></td>
</tr>
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</table>
### JESSAMINE COUNTY

**Harrison House**  
(859) 234-6565  
102 North Main Street, Cynthiana 41031  
*Levels of care*: Independent.

**Nicholasville Housing Authority**  
(859) 885-4324  
601 Broadway, Nicholasville 40356

**Kentucky Housing Corporation**  
(502) 564-7630 or 1-800-633-8896  
1231 Louisville Road, Frankfort 40601  
www.kyhousing.org  
*Housing Choice Voucher*  
*Section 8 Program*  
(502) 564-9946 or 1-877-552-7368  
www.kyhousing.org/page.aspx?id=599

**Hustonville Elderly Apartments**  
(606) 346-2170  
9600 East Main Street, Hustonville 40437  
*Levels of care*: Independent.

**Orchard Commons**  
(606) 355-7405  
1316 Walnut St., Crab Orchard 40419  
*Levels of care*: Independent.

**Shea Villa Apartments**  
(606) 544-2276  
121 Shea Villa Court, Stanford 40484  
*Levels of care*: Independent.

### MADISON COUNTY

**Berea Housing Authority**  
(859) 986-4436  
110 Orchard Street, Berea 40433

**Richmond Housing Authority**  
(859) 623-5968  
502 Ellis Court, Richmond 40475  
Mailing Address: P.O. Box 786, Richmond, KY 40476-0786

**Richmond Manor Apartments**  
(859) 624-9410  
745 North 3rd Street, Richmond 40475  
*Levels of care*: Independent.

**Silver Creek Apartments II**  
(859) 986-7765  
100 Miracle Drive, Berea 40403  
*Levels of care*: Independent.
**MERcer COUNTY**

Housing Authority of Harrodsburg  (859) 734-4447
502 West Office Street, Harrodsburg 40330

Kentucky Housing Corporation  (502) 564-7630 or 1-800-633-8896
1231 Louisville Road, Frankfort 40601
www.kyhousing.org

U.S. Department of Agriculture Rural Development Office  (859) 233-0194 (option 4)
141 Leestown Center Way, Suite 220, Lexington 40511
www.rurdev.usda.gov

Cardinal Meadows  (859) 734-2483
851 South College Street, Harrodsburg 40330
Levels of care: Independent.

**NiCohLAS COUNTY**

Kentucky Housing Corporation  (502) 564-7630 or 1-800-633-8896
1231 Louisville Road, Frankfort 40601
www.kyhousing.org
Housing Choice Voucher Section 8 Program  (606) 743-7028 or 1-800-743-7028
www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture Rural Development Office  (606) 784-6447 (option 4)
220 West First Street, Morehead 40351
www.rurdev.usda.gov

City View Apartments  (859) 289-6644
111 School Avenue, Carlisle 40311
Levels of care: Independent.

Shepherd Place  (859) 289-6633
639 Dorsey Avenue, Carlisle 40311
Levels of care: Independent.

**POWELL COUNTY**

Housing Authority of Stanton  (606) 663-2625
0 A Street, Stanton 40380

Kentucky Housing Corporation  (502) 564-7630 or 1-800-633-8896
1231 Louisville Road, Frankfort 40601
www.kyhousing.org
Housing Choice Voucher Section 8 Program  (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

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**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**

- 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.

Don’t be afraid to call if you suspect elder fraud. The police want to help catch those who prey on the elderly.

Call Your Local Police Department

Source: Cincinnati Police Department
SCOTT COUNTY

Housing Authority of Georgetown  (502) 863-3773
139 Scroggin Park, Georgetown 40324
www.gtownha.org

U.S. Department of Agriculture
Rural Development Office  (859) 824-7171 (option 4)
486 Hilton Street, Williamstown 41097
www.rurdev.usda.gov

Cherry Tree Place, Ltd.  (502) 863-9638
520 East Washington Street, Georgetown 40324
Levels of care: Independent.

Elk River Senior Apartments  (502) 570-9311
101 Rykara Path, Georgetown 40324
Levels of care: Independent.

Harmony Village Apartments  (502) 863-1266
150 Cornwallis Drive, Georgetown 40324
Levels of care: Independent.

Kenton Apartments  (502) 863-9638
540 East Washington Street, Georgetown 40324
Levels of care: Independent.

Trinity Apartments  (502) 868-0226
400 Trinity Drive, Georgetown 40324
Levels of care: Independent.

Windsor Place Apartments  (502) 863-0654
110 Greenbriar Drive, Georgetown 40324
Levels of care: Independent.

WOODFORD COUNTY

Housing Authority of Versailles  (859) 873-5351
519 Poplar Street, Versailles 40383
Mailing Address: P.O. Box 1389, Versailles, KY 40383

Kentucky Housing
Corporation  (502) 564-7630 or 1-800-633-8896
1231 Louisville Road, Frankfort 40601
www.kyhousing.org

Housing Choice Voucher
Section 8 Program  (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture
Rural Development Office  (859) 233-0194 (option 4)
141 Leestown Center Way, Suite 220, Lexington 40511
www.rurdev.usda.gov

Margaret Hall Manor  (859) 873-3810
117 Elm Street, Versailles 40383
Levels of care: Independent.

Midway School Apartments  (859) 846-4949
510 South Winter Street, Midway 40347
Levels of care: Independent.

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 the types if activities he or she will enjoy and look forward to each day.
Home Repair & Maintenance

Accessibility Work...Includes home modifications such as handrails, guardrails, bathroom grab bars, wheelchair ramps to enable an older or 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 must 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.lexingtonky.gov
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

Repair Affair (859) 276-2693
2250 REGENCY RD., LEXINGTON 40503
www.lbar.com
Repairs limited to Fayette Co. homeowners age 60+ who meet income guidelines. No cost to homeowner.

RAMP (859) 276-2693
2250 REGENCY RD., LEXINGTON 40503
Ramps/alterations made to improve handicap access. For elderly residents or disabled meeting income guidelines in our 11 county jurisdiction. Call for application.

Universal Design Group (859) 273-9235
4497 CRAWLEY LN., LEXINGTON 40515

Universal Home Design and Modifications (859) 273-1122
SUSAN BACHNER CONSULTING, 810 DELONG RD., LEXINGTON 40515

WEATHERIZATION PROGRAMS
Lexington Community Action Council (859) 233-4600
7010 W. HIGH ST., LEXINGTON 40508
www.communityactionky.org

Community Action Council (502) 875-5863
WEATHERIZATION PROGRAM
(859) 233-4600
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.

Clutter Cutters, LLC (859) 269-5019
611 CAMINO DR., LEXINGTON 40502

Options – Oh My! (859) 333-8239
www.optionsohmyn.com
Nursing facilities are not necessarily the “last step” for patients... If someone requires constant supervision or there is no one to provide care at home, nursing facilities can provide rehabilitation care, long term care, or maybe temporary respite care. There are assisted living facility alternatives to nursing facility care. There are also home- and community-based alternatives, such as Medicaid waiver programs. 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 one can afford.

The majority of nursing facilities are owned and operated by for-profit corporations. Some facilities are 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 by families. Philanthropic nursing facilities are not necessarily less expensive than for-profit 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 facility social workers, other health care professionals, religious leaders, 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.
- 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.

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 $70,000. 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 supplement their monthly income and help cover the costs.

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; 50% of joint resources (but no less than $22,728 and no more than $113,640); and up to a minimum of $1,892 or a maximum of $2,841 of the couple’s combined 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.

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?

GRIEVANCE RESOURCES

Nursing Home Ombudsman Agency of the Bluegrass (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 area. Office has information available at no cost, covering a wide range of subjects—from evaluating a nursing facility to getting good care once you are admitted. Call for placement counseling or information on any topic related to care in nursing, personal care, and family care homes.
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 $152 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 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.
- Laundry services.
- Physician ordered “restorative” services such as physical, occupational, hearing and speech therapy and diagnostic evaluation visits.
- 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.
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