

Acknowledgments

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Disclaimer

The content included within this handbook is intended to provide general information on long-term supportive services while connecting the reader with additional resources and may not be all inclusive.

Over time financial data and eligibility criteria for programs will change and become outdated. The user is encouraged to verify this time sensitive data.

Should you notice an omission or error, please notify the Department of Health and Senior Services at **dacs@doh.state.nj.us**.

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1. GETTING STARTED

1. Getting Started

Your Doorway to Information & Assistance

The New Jersey Department of Health and Senior Services, Division of Aging and Community Services, with support from the U.S. Department of Health and Human Services' Centers for Medicare and Medicaid Services (CMS) and Administration on Aging (AoA), is proud to provide you with this publication, **ADRC, A Guide to Community Based Long Term Care in New Jersey**.

If you or a loved one is facing a healthcare crisis, recovering from a sudden illness or injury, or planning for future care needs, getting information and services can be difficult. This handbook provides important information on both public and privately funded long-term supportive services to help you understand your options.

Please keep in mind that while we were able to put a lot of information into this handbook, we couldn't fit everything. That is why at the bottom of every page you will find a toll-free number – **1-877-222-3737** – that connects you to your local Aging and Disability Resource Connection (ADRC) and/or Area Agency on Aging (AAA). Calling this number is the fastest way to information and referral, options counseling, in-depth care needs assessment, and services.

- This handbook and additional information on services for seniors, adults with disabilities and their caregivers can also be found on-line at **www.adrcnj.gov**.

This handbook provides website addresses (URLs) for reliable and up-to-date sites. URLs can, and often do, change. If you find that a URL does not work, type the name of the organization into a search engine (Google, Yahoo!, etc.) to find the new URL.

How Senior Services are Organized

In New Jersey, the Division of Aging and Community Services (the State Unit on Aging) distributes federal and state funds to Area Agencies on Aging (also known as AAAs, County Offices on Aging, Senior Services, Intergenerational Services and/or Veteran and Disability Services). AAAs also receives local funding to provide services for both seniors and their caregivers. Contact your AAA to access most services.

Area Agencies on Aging (AAA)

Area Agencies on Aging (AAAs) are located in each county to develop comprehensive coordinated systems of community-based services for persons aged 60 and older and their caregivers. AAAs can also serve as Aging and

Disability Resource Connections (ADRCs). More information on ADRCs can be found below.

Programs and services available through the AAA are intended to help seniors maintain their health and independence in the community for as long as possible. AAAs coordinate and/or provide direct services in three major areas:

- ❑ **Information and Assistance/Referral (I&A/R):** AAAs provide free information about a wide range of eldercare services and resources through trained I&A/R specialists who will connect you to services.
- ❑ **Services for the Elderly:** AAAs coordinate and provide services for seniors who want to remain in their own home, but need assistance with daily routines. Core services include in-home assessments, development of a care plan, and assistance arranging home care services delivered by provider agencies. AAAs also provide meals, transportation, and referrals to employment services, senior centers, and adult day care programs.
- ❑ **Support for Caregivers:** The AAA develops local programs as part of the National Family Caregiver Support Program, including information and referral, counseling, training, support groups, and access to respite care. Caregivers are eligible for this program if they are caring for an individual 60 years or older, regardless of the senior's income.

- ❑ AAAs distribute county-specific service directories, newsletters, calendars of events and/or other materials. They also maintain websites. For additional information, please contact your local **Ageing and Disability Resource Connection (ADRC)** or **Area Agency on Aging (AAA)** toll-free at **1-877-222-3737**.

Ageing and Disability Resource Connection (ADRC)

The Ageing and Disability Resource Connection (ADRC) is a program to connect seniors age 60 and older and people with physical disabilities 18 years of age and older with the services they need to continue living independently in the community for as long as possible.

The ADRC serves as your doorway to information and assistance on the full range of public and private long-term care services available in New Jersey. The ADRC strongly supports consumer-directed care in which the consumer is in control of making personal care decisions based on assessed need, informed choice and community service availability.

Through your ADRC, consumers and their caregivers, regardless of income and resources, can:

- ❑ Receive information on public and private long-term care services
- ❑ Receive an in-home assessment, if appropriate, to identify care needs
- ❑ Obtain counseling on available community service options

- Obtain appropriate referrals to services based on care needs
- Receive care management services for eligible participants

□ The ADRC initiative is being established statewide on a county-by-county basis. Please contact your local **Aging and Disability Resource Connection (ADRC)** or **Area Agency on Aging (AAA)**, or visit our website at **www.adrcnj.gov**.

Municipal Senior Services

Many boroughs, towns and cities in New Jersey have an office of senior services and/or operate a senior center for their residents. These agencies are part of local government and range in size from small, volunteer-run programs to large, multi-site eldercare service providers.

Most municipal offices of senior services offer a wide range of services including, but not limited to information and referral, transportation, outreach, meals, health screening, fitness and recreation programs.

How Disability Services are Organized

In New Jersey, the State Department of Human Services administers a number of programs to help individuals with disabilities. Most counties also maintain an Office of Disability Services and/or have a Center for Independent Living (CIL) that helps individuals remain active and independent in the community.

The Division of Disability Services (DDS)

The Division of Disability Services focuses on serving people who have become disabled as adults, whether through illness or injury. Such conditions are also referred to as adult-onset disabilities. However, the division serves as a single point of entry for all people with disabilities needing information and/or services within the human services system, regardless of age. The division also serves as the lead state agency for brain injury services. Additional services offered include:

- Information and Assistance Services
- DDS Medicaid Waivers:
 - AIDS Community Care Alternatives Program (ACCAP) Waiver
 - Community Resources for People with Disabilities (CRPD) Waiver
 - Traumatic Brain Injury (TBI) Waiver
- Medicaid Personal Care Assistance (PCA)
- Personal Preference Program: New Jersey's Cash & Counseling
- Personal Assistance Services Program
- NJ Workability Program
- Traumatic Brain Injury Fund
- Special Projects & Initiatives
 - Disability Health and Wellness Initiative

- NJ Housing Resource Center
- Rewarding Work
- NJ FindARide
- Benefits to Work Calculator
- NJ Nurse Delegation Project
- NJ TBI Needs and Resource Assessment

□ To learn about disability services and/or to request a comprehensive disability specific resource directory, you can call the **Division of Disability Services'** toll-free number at **1-888-285-3036/ TDD 609-292-1210** or visit their website at **www.state.nj.us/humanservices/dds/home/index.html**.

County Offices of Disability Services

New Jersey has 19 County Offices of Disability Services that provide a wide range of services to advance independent living. These offices provide advocacy as well as information and referral on a variety of topics, including:

- | | |
|---|---------------------------------|
| □ Accessibility | □ Legal Assistance |
| □ Americans with Disabilities Act (ADA) | □ Personal Assistance Services |
| □ Assistive Technology | □ Recreation |
| □ Education | □ Rehabilitation Act (Sec. 504) |
| □ Financial Assistance | □ Transportation |
| □ Housing | □ Vocational Assistance |

(See **Appendix M** for a list of County Offices of Disability Services.)

The Division of Developmental Disabilities (DDD)

The Division of Developmental Disabilities provides funding for services and supports for individuals with developmental disabilities. Most of these services are offered in the community by more than 250 agencies through contracts with the division. DDD also administers the state's seven residential developmental centers.

DDD determines who is eligible to receive the services it funds through an application process. In general, to receive these services, individuals must show that they have a severe, chronic physical and/or mental impairment that:

- manifests in the developmental years, before age 22;
- is life-long; and
- substantially limits them in at least three of these life activities: self-care, learning, mobility, communication, self-direction, economic self sufficiency and the ability to live independently.

Some conditions that might be considered a developmental disability include mental retardation, cerebral palsy, epilepsy, spina bifida, autism or a neurological impairment.

- For more information or to apply for services, contact the DDD Regional Community Services Office serving your county (see **Appendix H**), call toll-free **1-800-832-9173** or visit www.state.nj.us/humanservices/ddd/home/index.html.

Locating Resources

County Welfare Agency (CWA)

New Jersey's County Welfare Agencies (CWA), also referred to as the Boards of Social Services (BOSS) or Divisions of Social Services, are agencies of county government that provide a variety of programs to individuals and families.

Services Offered

The following is a partial list of services that may be available through your local CWA/BOSS:

- **Adult Protective Services (APS)** – provides services to vulnerable adults living in the community who are being subjected to abuse, neglect, or exploitation and cannot fully protect or care for themselves. Referrals to APS can be made anonymously. (See the **Legal Services** section for further explanation.)
- **Adult Social Services** – provides services to the elderly, blind or disabled adults in the community, including but not limited to housing, counseling and various support services.
- **Emergency Assistance** – Temporary Assistance for Needy Families (TANF), General Assistance (GA), or Social Security Income (SSI) recipients may be eligible for Emergency Assistance such as short-term housing, food, utilities, clothing or furnishings. Special funding is also available to assist income eligible individuals or families, with a one-time emergency issue that is due to circumstances beyond their control. Persons must meet federal qualification guidelines.
- **Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps)** – provides coupons to purchase food. This program is available to low-income households, including families, couples without children, individuals, seniors, disabled persons, legal immigrants and victims of family violence. For more information call the Food Stamp Information Hotline toll-free at **1-800-687-9512**.
- **Home Energy Assistance** – The Low Income Home Energy Assistance Program (LIHEAP) is a federally funded program that helps families and individuals with their energy bills. Assistance is provided for heating assistance, medically necessary cooling assistance, and emergency crisis assistance.
- **Homeless Sheltering**

- **Medical Transportation** – may be provided to individuals who are eligible for Medicaid. Non-emergency transportation is provided to doctors, labs and hospitals for necessary medical services.
- **Medicaid** – provides access to health care services, including but not limited to hospital, doctor, prescriptions, nursing home and other healthcare needs.
- **Work First NJ** – designed to help families move to self-sufficiency by offering them a full array of supports, from child care, health insurance and transportation, to substance abuse treatment and emergency funds. Recipients face a five-year lifetime limit on cash assistance, and must become employed or take part in work activities.

Eligibility Requirements

Please contact your local CWA (**Appendix G**) for an explanation of eligibility requirements as each program may have differing criteria, or to request an application. A list of necessary documents that may be required to submit a financial application is included in **Appendix AA**.

Federal Poverty Level

Many programs base eligibility on the Federal Poverty Level set annually by the U.S. Department of Health and Human Services. For your reference the Federal Poverty Guidelines for 2010 can be found in **Appendix CC**.

The Eldercare Locator

The Eldercare Locator is a national information and referral service to assist individuals in finding eldercare services and caregiver support in any U.S. community. It is a free national service of the U.S. Administration on Aging (AoA) and the National Association of Area Agencies on Aging.

- ❑ For information and referral to community-based services, visit their website at **www.eldercare.gov**, or call toll-free **1-800-677-1116**. For **TDD/TTY dial 711** and ask the operator to connect you to **1-800-677-1116**.

Other Useful Resource Locators

The overall aging and disability services system is a complex mix of nonprofit and for-profit agencies and organizations. Other resources to contact include:

- ❑ Community agencies that serve a particular ethnic group or faith tradition, but are usually open to others, and provide a range of services such as transportation assistance, home care, transportation, and meals;
- ❑ Rehabilitation facilities with their own inpatient services and community-based follow-up programs;
- ❑ Hospitals with their own geriatric medicine departments and geriatric community outreach programs; and

- Housing authorities and housing facilities, such as continuing care retirement communities, assisted living residences, and nursing homes.

CaregiverNJ

Caregiver NJ is an online guide to available resources in your area for adults and their families living in New Jersey. Geared toward Caregivers, the site provides useful tools available for download which can be used to assist in your caregiver role.

- Visit www.state.nj.us/caregivernj/ to explore the resources in your area.

NJ Helps

NJ Helps is a website created by the New Jersey Department of Human Services. It is a free and easy way for you to learn about and “pre-screen” for 28 different assistance programs including the Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps), WIC, New Jersey Family Care, PAAD, Senior Gold and more.

- To see if you may qualify for any of these programs, please visit: www.njhelps.org.

Benefits Checkup

The National Council on Aging has a free confidential screening tool you can use to determine eligibility for nearly 1,000 unique state and federal programs on its website at www.ncoa.org. This site also has detailed instruction on how to apply for these programs.

NJ211

211 is an easy-to-remember telephone number that connects callers to the human services they need, including health and social services, government assistance, and local community resources. 211 is a service of the United Way of New Jersey.

- All calls are free and confidential. Just pick up the phone and dial 211, or try their web-based resource directory at www.nj211.org.

NJ Relay

NJ Relay is a statewide service that allows two individuals to communicate when only one has a TTY or TDD machine. To access the system, dial 711 or 1-800-852-7899. You will be connected to a communications assistant with a TTY and that person will act as interpreter, reading off the TTY and typing in responses. This system ensures individuals who are deaf, deaf-blind, hard-of-hearing, and/or speech-disabled can access information and services in their community.

Language Translation & Interpretation Services

Access to interpreters for non-English speaking, limited English speaking, hearing impaired, or other older persons who are functionally impaired may be available through your local ADRC/AAA.

2. FINANCES

2. Finances

The need for long-term care services can occur at any age. Approximately 40% of long-term care service users are working age adults. Younger people need long-term care because of certain diseases, car accidents, strokes and other disabling events.

Planning for your future financial needs can ensure your continued independence and well-being as you age. Planning ahead has many advantages, including:

- ❑ Time to think through, clarify, and communicate your goals and needs
- ❑ Opportunity to control your choices and options
- ❑ Financial security
- ❑ Peace of mind

Long-Term Care Costs

Paying for long-term care can be financially devastating if you haven't planned for it. Most long-term care expenses are not covered by Medicare or other health care insurance plans, and the costs can be staggering should you require around-the-clock care.

Long-term care insurance can help control costs and protect family assets. For more information, see the **Insurance** section as well as the document, *Who Pays for Long-Term Care?* located in **Appendix BB**.

Financial Planning

You may be worried about how to make the best long-term care decisions without compromising your family's overall economic security. The following questions may help you clarify your concerns:

- ❑ What is your financial picture?
- ❑ What long-term care services can you afford?
- ❑ Does insurance cover any of these expenses?
- ❑ How can you find out if you are eligible for assistance paying for long-term care services?
- ❑ Is there any financial assistance for lower-income and middle-income families?
- ❑ Who in the family needs to be consulted about paying for long-term care services? Can other family members help pay for services?

Start Planning Now

Start planning now for your future needs or those of your loved ones. A good financial plan for everyone should include:

- ❑ A monthly budget with income and expenses.
- ❑ A budget for large capital expenses (e.g. major home improvements/maintenance) over a three-to-five-year period.
- ❑ A review of health insurance plan(s) to determine what is covered and what is not.
- ❑ An overview of all assets and debts.
- ❑ A plan for someone to handle finances and decision-making in case you are unable to.

Resources to assist you include:

- ❑ **Medicare** has a long-term care planning tool posted on their website at www.medicare.gov/LTCPlanning.
- ❑ **The U.S. Department of Health and Human Services** maintains a website on long-term care planning at www.longtermcare.gov.
- ❑ **AARP** has an extensive section on investing and retirement planning on their website at www.aarp.org/money.

To begin planning for yourself or a loved one, or to prepare for working with a financial planner, you will need to analyze two things:

- ❑ Cash flow – determined by calculating current income and expenses including health insurance
- ❑ Net worth – the current value of all assets (including your house) after you have subtracted all debts

Start by locating all important financial and legal records and documents. Use the *List of Important Documents (Appendix CC)* to help you. It is also important to review beneficiary designations on any life insurance policies, annuity contracts, and 401K/IRA accounts to make sure they are current. You should also have a Power of Attorney or letter of permission for the individual who is to assist you, so that information, including financial accounts and insurance policies, can be discussed in your absence. A good financial analysis should include the following:

- ❑ Current income
- ❑ Current expenses
- ❑ Insurance coverage
- ❑ Assets
- ❑ Debts

Professional Financial Planners

You may want to think through these difficult financial and legal issues by talking with a professional financial planner, an attorney specializing in elder or disability law, or a geriatric or disability care specialist. These are good places to find such assistance and useful information about financial and long-term care planning.

- ❑ **Financial Planning Association**, telephone: **1-800-322-4237**; website: **www.fpanet.org**.
- ❑ **New Jersey State Bar Association**, telephone: **732 249-5000**; website: **www.njsba.com**.

Financing Long-Term Care

There are several options available to finance long-term care expenses. Some options may not be appropriate or available for everyone. It is important to assess your circumstances when evaluating each of these options.

Home Equity Conversions

Home equity conversions are methods that allow homeowners access to the equity tied up in their homes without being forced to move or repay a loan from limited income. While there are several forms of home equity conversions, the most common are sale/leaseback and reverse mortgage.

Sale/Leaseback

Under a sale/leaseback, an investor purchases the homeowner's home and grants the seller a life tenancy. The seller may receive a lump sum payment from which a life annuity is purchased, or may receive monthly mortgage payments from which the rent is deducted. The specific arrangement is often dictated by tax considerations. An advantage of this approach is that the seller's income is protected against the buyer's default by the mortgage and annuity purchased at the time of sale.

Reverse Mortgage

A Reverse mortgage is a loan made by a lender to a homeowner, which provides a lump sum, a line of credit or monthly payments to the homeowner. Typically, the loan does not have to be repaid until the homeowner moves, sells or dies. The money received from the lender is not counted as income for purposes of eligibility for public benefits, such as Medicaid, Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps) or SSI.

For additional information contact:

- ❑ NJ Department of Health & Senior Services, **Division of Aging and Community Services** by calling **1-800-792-8820**, or visit **www.aging.nj.gov**.
- ❑ **NJ Housing and Mortgage Finance Agency** at **1-800-NJ-HOUSE (1-800-654-6873)**, or visit their website at **www.state.nj.us/dca/hmfa/consu/owners/revers** to obtain their reverse mortgage fact sheet.
- ❑ See also the **Insurance** section of this handbook for information related to long-term care insurance, life insurance, and long-term care annuities.

Federal/Statewide Financial Benefits for the Aged and the Disabled

Income Maintenance

Income maintenance is not easily defined, but in principle it broadly means those state funds that enhance the capacity to earn an income or those which sustain a level of income or reduce living expenses when normal sources fail.

Social Security

The Social Security system is designed to provide insured workers and their dependents or survivors with some protection against the loss of worker's income due to retirement, disability, or death. Created in 1935, the system is administered by the U.S. Social Security Administration and is divided into four parts:

- ❑ Old Age
- ❑ Survivors
- ❑ Disability
- ❑ Health insurance programs

Coverage

The Social Security program automatically covers almost all workers. Workers in non-profit organizations and government entities should check with their employers to verify membership in the Social Security program.

Benefit Eligibility

Eligibility is based on contributions to the system during the working life of the individual. Benefits are financed by payroll taxes paid jointly by employers and employees and by the self-employed. To receive benefits, persons must have a sufficient number of credits, usually 40 (10 years of work). You can visit **www.socialsecurity.gov** and use the "Benefit Eligibility Screening Tool" to find out if you may be eligible for SSA or other benefits.

Social Security Protection Act of 2004 (Public Law 108-203)

Under this law, which covers retirements effective July 1, 2004, public employees are required to work in jobs covered by Social Security for the last five years (60 months) of their careers in order to be eligible for both Social Security and Pension Benefits.

Retirement Age/Benefits

Workers covered by Social Security may retire with full benefits at age 65 if they were born in 1937 or earlier. The normal retirement age (NRA) for full benefits will increase to age 67 in 2022.

Delayed Retirement Credit

The delayed retirement credit increases Social Security benefits for every month a person of normal retirement age remains employed and delays receiving benefits. The amount of the delayed retirement credit depends on the year you reach retirement age and the number of months you are eligible for and do not receive benefits.

Earnings Limitations

Social Security no longer places restrictions on earnings for beneficiaries above the normal retirement age.

Direct Deposit

Individuals who currently get Social Security or other federal benefits by check in the mail can now have those benefits deposited directly into their checking or savings accounts instead. Direct deposit is convenient and helps protect you from having your check and/or your identity stolen. To sign up for direct deposit call **1-800-333-1795**, or sign up on-line at **www.godirect.org**. It takes just a few minutes and can make a big difference in your financial safety.

Social Security Benefit Statement/Taxes

In January of each year, the Social Security Administration will send each beneficiary a Social Security Benefit Statement (Form SSA-1099-SM). This statement tells you how much you received in Social Security benefits during the previous year and provides a worksheet to determine if any of your benefits are taxable.

- To assist persons in knowing what their benefits are, or will be, the **Social Security Administration** maintains a nationwide, 24-hour toll-free information and assistance service at **1-800-772-1213 (TTY 1-800-325-0778)**. All information is confidential and must be requested by the recipient/prospective recipient personally.

Social Security Disability Insurance

Eligibility

Workers who become severely disabled while employed may be eligible for monthly benefits before age 65. However, to be eligible for disability benefits, a worker must be covered by Social Security and should apply for such benefits as soon as possible after the onset of the disability.

Initial Determination of Impairment

In NJ, the Department of Labor and Workforce Development makes the initial determination of disability. They will use the medical evidence from your doctors and hospitals, clinics or institutions where you have been treated and all other

information, which must show as a result of the impairment, “substantial gainful” employment cannot be performed for at least twelve months. In addition to medical impairments, vocational capacities, including age, education, and work experience, is evaluated.

- Because Disability Insurance is one of the most complicated of all Social Security programs, you should call, visit or go on-line to Social Security’s website for more in-depth information.

Survivors Benefits

Social Security Survivors Insurance provides monthly cash benefits to the spouse/divorced spouse or unmarried child(ren) of a deceased worker based on the worker’s earnings record. If the beneficiary is employed, his/her earnings and age will affect the amount of monthly benefits received. Survivor benefits can be paid only if the deceased worker had credit for a certain amount of work in employment/self-employment covered by Social Security. The exact number of work credits needed depends on the age of the worker at time of death.

Lump Sum Death Payment

In addition to any monthly survivor insurance benefits, there is a special one-time payment of \$255. This payment can be made to your spouse or child if they meet certain requirements.

- Information on the above programs is available at local **Social Security** offices, from their toll-free service at **1-800-772-1213 (TTY 1-800-325-0778)**, or on their website, **www.socialsecurity.gov**.

Veterans’ Death Benefits

Death benefits may be provided to eligible widow(er)s, and children of qualified veterans. Survivors may also take advantage of burial expense assistance – burial flags, headstone or grave markers, burial plot in a national cemetery, memorial marker, or memorial plots. If the death is service related, the VA will pay up to \$2,000 toward burial expenses for deaths on or after September 11, 2001, or up to \$1,500 for deaths prior to September 10, 2001. . If the death is non-service related, the VA will pay up to \$300 toward burial and funeral expenses and a \$300 plot interment allowance.

- To contact the **U.S. Department of Veterans Affairs (VA)** call **1-800-827-1000**, or your local VA Office (**Appendix R**), or visit them on the web at **www.va.gov**.

Supplemental Security Income (SSI) Program

The Supplemental Security Income Program (SSI) is a federally administered program that provides income to eligible persons 65 or older, or individuals who are blind or disabled. It provides cash to meet basic needs for food, clothing, and

shelter. People who get SSI usually also qualify for Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps) and Medicaid/NJ FamilyCare. SSI differs from Social Security in that it is based on a person's income and resources (assets), and is funded by the general revenues of the US Treasury, not by the Social Security Trust Fund.

SSI Income Limitations

The amount of income you can have each month and still get SSI depends partly on the State in which you reside and your living arrangement. Social Security does not count all of your income in deciding eligibility. For example, as of 2010, they do not count:

- ❑ The first \$20 of SSD (Social Security Disability) income received in a month
- ❑ The first \$65 a month you earn from working and half the amount over \$65
- ❑ Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps)
- ❑ Most food, clothing or shelter you get from private nonprofit organizations
- ❑ Most home energy assistance
- ❑ Scholarship assistance for most tuition and fees
- ❑ Earnings of a disabled child (18-21) who is a student

SSI Resource Limitations

Resources are things you own, such as personal belongings, bank accounts, cash, or stocks and bonds. A single person may be able to get SSI with resources of up to \$2,000; a couple may be able to get SSI with resources of up to \$3,000. Not counted as resources are:

- ❑ The home you live in and the land it's on
- ❑ Personal and household goods, depending on their value
- ❑ Car, if used for essential transportation, or if worth \$4,500 or less
- ❑ Certain monies set aside for burial are not counted
- ❑ If you are blind or have a disability, some items may not count if you plan to use them to work or earn extra income

SSI Applications, Appeals, Information

Persons who have been denied SSI, or had their payments stopped or reduced, have certain appeal procedures available to them free of charge.

- ❑ To apply for SSI, initiate an appeal, or request more information, please contact the nearest **Social Security** office, call their toll-free service at **1-800-772-1213 (TTY 1-800-325-0778)**, or visit their website at **www.socialsecurity.gov**.

Railroad Retirement

Under the Railroad Retirement and Railroad Unemployment Insurance Acts, the federal Railroad Retirement Board administers retirement and survivor, unemployment and sickness benefit programs for railroad workers and their families. In addition, the Railroad Retirement Board has administrative responsibilities for certain benefit payments and/or Medicare coverage for railroad workers.

Railroad Retirement Board

**1-877-772-5772 (automated) or 312-751-7139 (TTY 312-751-4701);
www.rrb.gov**

Veteran's Administration Building
20 Washington Place, Room 516
Newark, NJ 07102-3127

NIX Federal Building
900 Market Street, Suite 301
Philadelphia, PA 19105-0327

Federal Civil Service Retirement

The Federal Civil Service Retirement System provides retirement, survivors, disability, and death benefits to most federal government employees.

- For further information contact: **Retirement Information Office, US Office of Personnel Management**, 1900 E Street, N.W., Washington, DC 20415, telephone toll-free **1-888-767-6738**.

Veterans Pension

To qualify for veterans' compensation and pensions, you must have a service-related disability and received an honorable discharge. Veterans who have served in war, whose incomes are low, will not be considered totally disabled and eligible for a pension unless the VA determines that they are not employable.

New Jersey Disabled Veterans

New Jersey offers a Disabled Veterans Pension under certain conditions to veterans identified by the U.S. Department of Veterans Affairs as having 100% disability ratings as a result of wartime service. Other benefits for such persons include – 100% real estate tax exemptions; various licenses at no charge (provided they meet the necessary qualifications); and, for NJ Civil Service Open Competitive examinations, veterans are automatically being placed at the top of the list if they pass. In addition, a blind disabled veteran is eligible for a no-fee registration for one family-use automobile.

- For further information, contact your **Local Veterans Service Office** or call the **NJ Department of Military & Veterans Affairs'** toll-free number **1-888-8NJ-VETS (1-888-865-8387) or 609-530-6868** or visit their website at **www.state.nj.us/military**.

Private Pensions

Many persons are covered by a pension plan in addition to Social Security. Generally, all employers must continue pension benefit accruals for persons working beyond a plan's normal retirement age. Plan limitations on the amount of benefits, years of service, or years of participation are permissible if imposed without regard to age.

Interpretation

The US Internal Revenue Service (IRS) has responsibility for interpreting minimum standards of the federal private pension laws and ensuring that company and union pension plans are in compliance with those laws. The basic law covering private pension plans is the Employee Retirement Income Security Act of 1974 (ERISA). This law established the federal pension insurance program and provided for individual rights, funding requirements, and investment rules.

- Persons having a question about the interpretation of a specific provision of these laws should contact the **Employee Plans Technical & Actuarial Division of the IRS** at 1111 Constitution Avenue NW, Room 6525, Washington, DC 20224, telephone toll-free **1-877-829-5500** Monday through Thursday, 8:00 AM - 6:30 PM exclusive of holidays.

Termination

If a private defined pension plan is terminated, the federal **Pension Benefit Guaranty Corporation (PBGC)** offers protection against the loss of certain benefits. For information about protection under a terminated plan, please contact the PBGC at 1200 K Street, NW, Washington, DC 20005-4026, telephone **202-326-4000**. Be sure to have the name of the pension plan and the employer's "Employer's Identification Number" (EIN).

For more information on pension plan regulations in general, or to file a complaint, contact:

- US Department of Labor, **Employee Benefits Security Administration**, Division of Technical Assistance & Inquiries, 200 Constitution Avenue NW, Room N-5658, Washington, DC 20210, telephone **1-866-444-3272 (TTY 1-877-889-5627)**, www.dol.gov. For additional retirement and health benefit plan questions, call toll-free **1-866-275-7922**. English, Spanish and Mandarin Language service available.
- Additional information, referral or assistance for general inquiries is available by calling **1-800-400-7242** or **202-326-4000**. For inquiries about plan administration please call **1-800-736-2444**; for general legal inquiries, please call **202-326-4020**. Information is also available from the **Pension Rights Center**, 918 16th St., NW, Suite 704, Washington, DC 20006, telephone **202-296-3776**.

- Age-related complaints should be filed with the **US Equal Employment Opportunities Commission**, 1 Newark Center, 21st Floor, Newark, NJ 07102, telephone toll-free **1-800-669-4000** or **973-645-6383**.

Additional Federal and New Jersey-Specific Finance and Tax Information

Federal Income Tax Benefits

In general, federal income tax laws apply to all taxpayers regardless of age. However, there are certain provisions that give special treatment to older persons. At age 65, the standard deduction, if you do not itemize deductions, is increased for both single taxpayers and married taxpayers filing jointly. The Internal Revenue Service (IRS) also allows an addition to the standard deduction for blindness, regardless of age.

Federal Tax Credit for the Elderly and Disabled

Persons with low income, who are age 65 or over, or under 65 and retired on permanent and total disability, may be eligible for a Tax Credit for the Elderly and Disabled, a program that reduces that amount of income tax you owe. In addition, you must be a U.S. citizen or resident at the end of the tax year, and have received taxable disability income, and did not reach mandatory retirement age before the tax year.

- For further information, consult **IRS Publication 524, "Credit for the Elderly or Disabled."** This publication may be obtained by calling the IRS Publications/Forms toll-free telephone **1-800-829-3676**.

Taxpayer Advocate Service

The Taxpayer Advocate Service is an independent organization within the IRS whose employees assist taxpayers who are experiencing economic harm, who are seeking help in resolving tax problems that have not been resolved through normal channels, or who believe that an IRS system or procedure is not working as it should. This service of the IRS may be requested through filling out **IRS Form 911**.

- For further information, call the **IRS Taxpayer Advocate** toll-free number, **1-877-777-4778 (TTY/TDD 1-800-829-4059)** or visit their website at **www.irs.gov**.

IRS Tax Counseling/Assistance

Through the Tax Counseling for the Elderly (TCE) and the Volunteer Income Tax Assistance (VITA) programs, IRS-trained volunteers go to various neighborhood locations during tax season to help individuals age 60 and over complete their tax returns. For further information regarding site locations, contact your Area Agency on Aging.

- ❑ For information on exemptions and deductions in calculating taxable income, please contact the **Division of Taxation, NJ Department of the Treasury** toll-free at **1-877-225-1312** or **1-800-323-4400** (pre-recorded information), or at **609-292-6400**.

Money Management

The Money Management Program is a bill paying service developed by AARP and coordinated by the New Jersey Division of Aging and Community Services. The goal of the service is to provide guidance and non-intrusive bill paying assistance to maximize client independence. It provides older or persons who are disabled with volunteer assistance in budgeting, processing of routine bills, check writing, managing financial matters and/or reconciling bank accounts.

Fully trained and screened volunteer bill payers are matched by the program coordinator with clients in need of service. They set up a budget, organize bills and prepare checks for the client's signature. Volunteer monitors regularly review volunteer bill payer reports, comparing them with the established budget, bank statements and canceled checks.

In New Jersey, the following counties have this program: Atlantic, Bergen, Burlington, Cape May, Cumberland, Hunterdon, Monmouth, Morris, Ocean, Somerset, Sussex and Warren. Camden, Gloucester and Salem Counties will be opening programs during 2011.

- ❑ For additional information about the **Money Management Program**, contact your local **ADRC/AAA**, or call **1-877-222-3737**.

Property Tax Relief Programs

Homestead Rebate Program

The Homestead Rebate Program reduced the amount of taxable income (credit reduces amount of tax due) for eligible homeowners and tenants who pay property taxes directly or through rent. FORM NJ-1040 (or form HR-1040) must be filed by the designated deadline. Beginning in the second quarter of 2011, checks will no longer be mailed to eligible homeowners. Instead, homeowners will receive a tax credit on the property tax bill.

The homestead property tax rebate is in addition to the State's other property tax relief programs. You can still apply for and receive benefits under those programs if you qualify.

You may be eligible for a homestead rebate if you meet the following conditions:

- ❑ You must have lived in a principal residence as a homeowner or tenant in New Jersey on October 1 of the tax year; and
- ❑ Your gross income for the entire year must meet the income guidelines; and

- ❑ Your principal residence must be subject to local property taxes, and property taxes must have been paid on that residence; and
- ❑ Your principal residence is a full living unit with its own separate kitchen and bathroom. Tenants living in dwellings that are not subject to local property tax are not eligible for the rebate.

❑ For additional information, please contact the **Division of Taxation, NJ Department of Treasury**, 50 Barrack St., PO Box 266, Trenton, NJ 08646-0266, telephone toll-free, **1-888-238-1233** or **609-292-6400 (TDD/TTY 1-800-286-6613)**.

Senior Citizens/Disabled Property Tax Deduction

If you are a property owner in New Jersey, you may be entitled to an annual property tax deduction of up to \$250. To qualify, you must be age 65 or older (less than 65 if permanently and totally disabled), or a qualified surviving spouse or civil union partner (age 55 or older and not remarried or recommitted), **and meet the following conditions:**

- ❑ You are a legal resident of New Jersey for at least one year prior to October 1st;
- ❑ You reside in and own the dwelling claimed; OR you reside in and own the dwelling that is assessed as real property; OR you reside as a tenant shareholder in a cooperative or mutual housing corporation; and it is your principal place of residence;
- ❑ Your income, exclusive of Social Security (or similar governmental pension, disability and retirement program) does not exceed \$10,000 during the year for which the deduction is granted;
- ❑ You are a surviving spouse or civil union partner 55 or more years of age before December 31st of the previous year, and were 55 or more years of age at the time of the death of the decedent and have not remarried or recommitted.

❑ To find out if you qualify for the tax deduction, please contact your Municipal Tax Assessor. For additional information, please contact the **Division of Taxation, NJ Department of the Treasury** toll-free at **1-877-225-1312 (TDD/TTY 1-800-286-6613) or 1-800-323-4400** (pre-recorded information), or **609-292-6400**.

Property Tax Reimbursement Program (Senior Freeze)

The Property Tax Reimbursement Program reimburses eligible senior citizens and disabled persons for property tax increases. The amount of the reimbursement is the difference between the amount of property taxes that were due and paid in the “base year” (the first year that you met all eligibility requirements) and the amount due and paid in the current year for which you are claiming the reimbursement, provided the amount paid in the current year was greater. You must meet all eligibility requirements for the base year and for each

succeeding year, up to and including the current year to qualify for the reimbursement. Income limits for this program increased in 2009. As a result, you may be eligible for a reimbursement even if you were denied in previous years due to income.

You may be eligible if you meet all the following requirements:

- ❑ You are age 65 or older or receiving Federal Social Security disability benefits;
- ❑ You have lived in New Jersey continuously for at least the last 10 years, as either a homeowner or a renter;
- ❑ You have owned and lived in your home (or have leased a site in a mobile home park on which you have placed a manufactured or mobile home that you own) for at least the last 3 years;
- ❑ You have paid the full amount of property taxes (or site fees if you are a mobile home owner) that were due on your home for the base year and for each succeeding year, up to and including the year for which you are claiming the reimbursement;
- ❑ You meet the program's income limit; and
- ❑ You file the application by the specified date.

❑ For information about the **Property Tax Reimbursement Program (Senior Freeze)** call **1-800-882-6597**.

Disabled Veterans' Property Tax Deduction

Under certain conditions, permanently and totally disabled war veterans or their surviving spouse or civil union partner may be granted full property tax exemption on their dwelling house and lot. An application for the deduction must be filed in duplicate with your municipal tax assessor on or before December 31 of the pre-tax year. Once the claim is filed and allowed by the municipal tax assessor, it will continue in force from year to year without the necessity for further claim so long as the claimant is entitled to a veterans' deduction.

Veterans' Property Tax Deduction

Veterans who were honorably discharged or released under honorable conditions from active service during a time of war may claim real estate tax deductions of \$50 annually on homes they own and occupy in New Jersey. A surviving spouse or civil union partner is also entitled to the deduction as long as the widow, widower or civil union partner does not remarry or recommit. If both husband and wife or civil union partners are veterans, each may claim the deduction for a total of \$100 annually. There are no income limitations for the Veterans' Deduction.

❑ To determine if you qualify for the Disabled Veterans' Property Tax Deduction or the Veterans' Property Tax Deduction, or to obtain the necessary form, please contact your municipal tax assessor.

Realty Transfer Fee

Sale of Principal Place of Residence

On both federal and state tax returns, persons age 55 or older who sell their principal place of residence may exclude from their gross income up to \$250,000 for single filers or \$500,000 for joint filers of the capital gain on a one-time basis, provided they owned and occupied the residence for two of the five years ending on the date of sale. IRS Form 2119 must be filed with the Internal Revenue Service and the NJ Department of the Treasury the year in which the property is sold.

Partial Exemption

If you are age 62 or older, blind or disabled, you may be entitled to partial exemption on your New Jersey Realty Transfer Fee when you sell your principal place of residence (one or two-family residential dwelling only). Where the value of the deed is more than \$350,000, an additional “general purpose fee” and other changes in fees and clarification in the provisions governing realty transfer fees may be applicable.

- To obtain the proper form, contact your municipal tax assessor, or the **Local Property Tax Branch, Division of Taxation**, NJ Department of the Treasury at **609-292-1793**.

Bank Accounts

Funds belonging to or held in the name of the decedent, which are deposited in financial institutions, and which are payable at death to the surviving spouse or civil union partner, parent(s), grandparent(s), child(ren) or grandchild(ren), may be transferred without prior clearance from the Division of Taxation. If, however, there is real estate in the decedent’s name alone, clearance for transfer must still be obtained from the Division of Taxation.

- For further information, please contact the **Inheritance Tax Branch, Division of Taxation**, NJ Department of the Treasury at **609-292-5033**.

3. LEGAL ISSUES

3. Legal Issues

It is important to know your legal rights and to take the necessary steps to protect yourself and your interests. Therefore, putting your legal affairs in order will give you peace of mind and make sure that your wishes are known and followed.

Elder Law

Elder law deals with specific legal issues faced by senior citizens. It combines elements of estate planning, trusts, wills, conservatorships, guardianships and other issues that confront older adults such as Social Security and Medicare. In addition, elder law attorneys focus on disability planning including use of durable powers of attorney, living trusts, advance directives (including treatment directives and proxy directives), and guardianship.

Disability Law

Disability law is an area of law that overlaps with many other areas of law. Individuals with disabilities are a protected class under civil rights laws.

Americans with Disabilities Act (ADA)

Signed into law on July 26, 1990, the ADA is a comprehensive civil rights law. It prohibits discrimination on the basis of disability in employment, state and local government programs, public accommodations, commercial facilities, transportation, and telecommunications. For more in-depth information, visit www.ada.gov.

Finding Legal Services

Don't wait until a crisis to find a lawyer who specializes in legal planning for seniors. If your income falls within certain guidelines, you may be able to receive legal help through the Legal Services program at your local Area Agency on Aging or through the local bar association.

Legal services are provided under a number of existing programs. They include programs funded under the Legal Services Corporation Act, the Older Americans Act, and Title XX of the Social Security Act. Legal resources you may find useful include:

- ❑ **Lawyer Referral Service in New Jersey**, a service of county bar associations, can often recommend an attorney near your home. To find the phone number for the bar association in your county, call the New Jersey Bar Association at **732-249-5000**, or visit www.njsba.com.
- ❑ **Legal Services of New Jersey** is an independent nonprofit organization that coordinates a statewide legal assistance service. They provide free legal help to low-income individuals in civil matters. Call **1-888-576-5529**, or visit their website at www.lsnj.org.

- ❑ **The National Academy of Elder Law Attorneys (NAELA)** will help you locate an attorney. Visit its website at www.naela.org and click on “Public,” then “Directory,” and enter your city or Zip Code. NAELA also offers a guide to help choose an attorney. Call **520-881-4005** or visit its website and click on “Public,” then “Questions and Answers When Looking for an Elder Law Attorney.”
- ❑ **The AARP Legal Services Network** is a complimentary member benefit for AARP members and their spouses/partners and provides easy access to a large directory of attorneys. Where available these attorneys have agreed to provide specific benefits to AARP members and their spouses/partners at discounted rates. Visit their website at www.aarpls.com.

Legal Aid

Below are the **Legal Services Offices and Legal Aid Offices** that provide free legal assistance and have expertise in areas of the law that affect seniors:

Edison	732-572-9100	Freehold	732-866-0020
Atlantic City	609-348-4200	Toms River	732-341-2727
Bergen County	201-487-2166	Trenton	609-695-6249
Mount Holly	609-261-1088	Morristown	973-285-6911
Camden	856-964-2010	Somerville	908-231-0840
Newark	973-824-3000	Newton	973-383-7400
Jersey City	201-792-6363	Elizabeth	908-354-4340
New Brunswick	732-249-7600	Belvidere	908-475-2010

Additionally, the **Community Health Law Project** provides free legal and advocacy services on civil matters for low-income people with physical and mental disabilities. The Community Health Law Project offices are listed below. Their website is www.chlp.org.

Bloomfield	973-680-5599	Elizabeth	908-355-8282
South Orange	973-275-1175	Williamstown	856-858-9500
Trenton	609-392-5553	Eatontown	732-380-1012

Important Legal Documents

Many important decisions concerning finances, health care, and end-of-life care require legal documents. Preparing these documents in advance can save you and your loved ones a lot of time, money, and stress.

The following is a basic introduction to the important legal documents you should consider preparing for yourself and your family – it is NOT intended to substitute for professional legal advice.

Advance Directives

An Advance Directive is a legal document that you can complete on your own that can help ensure your preferences for various medical treatments are followed if you become unable to make your own healthcare decisions. The New Jersey Advance Directives for Health Care Act states that your advance directive only goes into effect if your physician has evaluated you and determined that you are unable to understand your diagnosis, treatment options or the possible benefits and harms of the treatment options. New Jersey has two kinds of Advance Directives, a "Proxy Directive" (a.k.a. Power of Attorney for Healthcare) and an "Instruction Directive" (a.k.a. Living Will). It is your decision whether to have both kinds or to just have one of them.

Additional information and resources on Advance Directives are available on-line:

- ❑ New Jersey Department of Health & Senior Services' website at www.nj.gov/health/advancedirective and the
- ❑ National Library of Medicine's website at www.nlm.nih.gov/medlineplus/advancedirectives.html.

Durable Power of Attorney (DPOA)

DPOA is a document that grants a person or persons ("Attorney-in-fact") the legal powers to perform on your behalf ("Grantor") certain acts and functions specifically outlined in the document. This power is effective immediately and continues even if the grantor becomes disabled or incompetent. The powers usually granted include real estate, banking and financial transactions, personal and family maintenance, government benefits, estate trust and beneficiary transactions. This type of document does not authorize the "Attorney-in-fact" to make healthcare decisions.

Proxy Directive (a.k.a. Durable Power of Attorney for Health Care)

A Proxy Directive is a document you use to appoint a person to make healthcare decisions for you in the event you become unable to make them yourself. This document goes into effect whether your inability to make healthcare decisions is temporary because of an accident or permanent because of a disease. The person that you appoint is known as your "healthcare representative" and they are responsible for making the same decisions you would have made under the circumstances. If they are unable to determine what you would want in a specific situation they are to base their decision on what they think is in your best interest.

Things to consider:

- ❑ You can appoint your spouse/domestic partner, parent, adult child, family member, friend, religious/spiritual advisor or any other adult.
- ❑ Your healthcare representative should be someone who knows your values, beliefs and preferences well enough to know what treatment decisions you would want them to make for various medical conditions. The person should be someone with good judgment and who will be a

strong advocate on your behalf. They should also be someone you believe will respect your wishes even if they disagree with them, especially when it comes to your preferences about the use of life-sustaining treatment.

Your healthcare representative should also be someone you trust as they will have access to all of your confidential medical records.

- ❑ Establish open communication.
- ❑ You should give your healthcare representative a copy of your Proxy Directive (and Instruction Directive if you have one).

Instruction Directive (a.k.a. Living Will)

An instruction directive is a document you use to tell your physician and family about the kinds of situations you would want or not want to have life-sustaining treatment in the event you are unable to make your own healthcare decisions. You can also include a description of your beliefs, values and preferences for general care and treatment. This will guide your physician and family when they have to make healthcare decisions for you in situations not specifically covered by your advance directive.

Do Not Resuscitate/Do Not Intubate (DNR/DNI) Order

If you do not want cardiopulmonary resuscitation (CPR) or to have a breathing tube inserted, ask the doctor to write a “Do Not Resuscitate Order” (DNR), and/or “Do Not Intubate Order” (DNI). It is also essential to keep your DNR/DNI Order visible and accessible at all times so that emergency medical personnel, such as EMTs and paramedics, know that you do not want them to attempt to resuscitate you. It is important to know that emergency medical personnel in New Jersey are not required to honor DNR orders, so you should have your doctor call the local ambulance service to ensure your wishes are honored. If you are in a nursing home or other healthcare facility have your doctor make sure the facility will not call emergency medical personnel if you do not want to be resuscitated.

Guardianship

Guardianship (or conservatorship) is a legal process used when a person can no longer make sound decisions to protect his or her person or property, or when the court establishes that an individual has become susceptible to fraud or undue influence. Because establishing a guardianship removes considerable rights from the individual, it should only be used after other alternatives have been ineffective or are unavailable. The court decides who the guardian (sometimes called a conservator) will be, whether that is a family member, friend, professional certified guardian, public guardian (such as a state agency), a bank, a volunteer, or a nonprofit agency.

The court also decides how much authority to give to the guardian. A guardian might be appointed only to make decisions about living arrangements, personal needs, and medical care or a guardian might be appointed only to make decisions about finances and property. If full guardianship is not necessary, you may want to consider having a Power of Attorney document created that would

allow someone to make decisions based on an individual's best interest (see previous section – Legal Documents).

Families can pursue guardianship in three different ways: by representing themselves (pro se); through an attorney; or with the assistance of a State Agency – The Office of the Public Guardian for Elderly Adults or the Bureau of Guardianship Services.

Office of the Public Guardian for Elderly Adults (OPG)

The OPG is appointed guardian by the New Jersey Superior Court when there is no willing or appropriate family or friend to become the guardian of an incapacitated person 60 years of age or older. The OPG is usually appointed plenary guardian of both person and property. In this capacity, OPG addresses all the physical and mental health and property issues of the ward.

Bureau of Guardianship Services (BGS)

Part of the Department of Human Services' Office of Legal, Regulatory and Guardian Services, the BGS exists solely to provide guardianship services to people with developmental disabilities who are DDD-eligible. Guardianship may be considered only when it is clearly necessary and only to the extent that it is required. The BGS' authority is limited to guardianship of the person only, not of his or her property. BGS maintains a waiting list of individuals who have requested assistance with guardianship.

Additional information on guardianships can be found at:

- ❑ The **NJ Office of the Public Guardian** website describes its services and has information on alternatives. Go to **www.state.nj.us/health/senior/sa_opg.shtml**.
- ❑ The **Bureau of Guardianship Services** provides additional resources, FAQs and a Fact Sheet about their services on their website. Visit **www.state.nj.us/humanservices/ddd/services/guardianship/**.
- ❑ **The National Guardianship Association, Inc. (NGA)** provides standards for guardians. On its website at **www.guardianship.org**, each standard is explained in detail and provides guidance to guardians in the private and public sectors.

Wills and Trusts

It is essential to have an up-to-date will and/or trust that designates financial, estate, and legal control and distribution. You may have few assets, but even with simple estates it is generally advisable to have an attorney create a document that will protect your wishes about your estate. Check with your union or call Legal Services in your area to see if you can get assistance paying for legal help.

Protecting the Rights of Elders

Although many individuals are quite savvy when it comes to being consumers and in standing up for their rights, others can be vulnerable because of diminished capabilities, lack of knowledge about financial matters, or trouble in navigating complex voicemail and/or on-line instructions.

Protection from Abuse

Sometime the frailty and dependence of seniors and individuals with disabilities can make them targets for abuse, neglect or exploitation. There are programs to help, whether the individual is living in the community or is residing in a nursing home or other long-term care institution.

Adult Protective Services

Adult Protective Services (APS) is a program that helps state residents, aged 18 or older, who lack the capacity to understand their circumstances and cannot protect themselves. Trained workers from APS programs in each county respond to requests for help by making a personal visit and finding ways to reduce the risk of harm. APS workers make every effort to help individuals remain in their homes.

APS investigates all complaints of suspected abuse, neglect, and/or exploitation of adults. A complaint to APS generates a thorough assessment, which includes a private face-to-face interview with the potentially at-risk adult to determine if intervention is warranted. All information generated by the investigation is confidential. A report of suspected abuse may be made to the Aging and Community Services Information and Referral toll-free number or to the APS office in the county where the individual lives.

- ❑ To find the **Adult Protective Services Provider** in your county, see **Appendix A**, go to www.state.nj.us/health/senior/aps.shtml, or call **1-800-792-8820**.
- ❑ **The National Center on Elder Abuse** also provides information and assistance on its website at www.ncea.aoa.gov. Their information desk telephone number is **302-831-3525**.
- ❑ If the victim of abuse, neglect or exploitation is under age 18, call the **Department of Children and Families'** hotline at **1-877-652-2873**. Their website is www.state.nj.us/dcf.

Office of the Ombudsman for the Institutionalized Elderly

The New Jersey Office of the Ombudsman for the Institutionalized Elderly investigates allegations of abuse and exploitation of residents of long-term care facilities who are 60 years of age and older. The office is charged with serving as an advocate for residents who are unable, because of illness or vulnerability, to advocate for them. The office investigates, resolves and/or refers complaints to the appropriate agency. By law, callers may remain anonymous and case files are closed to the public.

To file a complaint or for more information contact:

- **The Office of the Ombudsman at 1-877-582-6995**, or visit their website at **www.state.nj.us/publicadvocate/seniors/elder**.

NJ Division of Health Facilities Evaluation and Licensing

This division is responsible for ensuring that nursing facilities comply fully with mandatory state and federal regulations. The division conducts both annual facility surveys and complaint investigations, including complaints for individuals under the age of 60 who reside in a nursing facility.

- For further information, or to file a complaint regarding services, please contact the **Division of Health Facilities Evaluation and Licensing at 1-800-792-9770**. To file an on-line complaint go to **<http://web.doh.state.nj.us/fc/search.aspx>**.

Advocacy

Disability Rights New Jersey (DRNJ)

Formerly known as New Jersey Protection & Advocacy, Inc., DRNJ is our state's designated protection and advocacy system for people with disabilities. Their mission is to advocate and advance the human, civil, and legal rights of persons with disabilities.

- Visit their website at **www.drnj.org** or call **1-800-922-7233 (TTY 609-633-7106)** for more information.

Consumer Protection

Seniors and individuals with disabilities have often been the target of unethical business practices, such as abuse of guardianship and powers of attorney, lending scams, and Medicare and Medicaid fraud. The following organizations are working to prevent and/or investigate and prosecute fraud:

General Assistance

- **AARP** provides extensive information to help seniors on a range of consumer issues, including scams, investment fraud, fixing homes, financing homes, utilities, and smart shopping. Visit their website at **www.aarp.org** and click on "Money," then "Consumer Information."
- The **New Jersey Division of Consumer Affairs** is charged with protecting the public from fraud, deceit and misrepresentation in the sale of goods and services. Report allegations to **1-800-242-5846** or visit their website at **www.njconsumeraffairs.gov**.

- ❑ The **U.S. Federal Trade Commission (FTC)** works to prevent fraudulent, deceptive, and unfair business practices and to help consumers spot, stop, and avoid them. To find information or file a complaint, visit their website at **www.ftc.gov**, or call **1-877-382-4357 (TTY 866-653-4261)**.
- ❑ **National Consumer League's Fraud Center** has a website where you can file a complaint on-line at **www.fraud.org**.

Specialized Assistance

- ❑ **Medicaid Fraud and Abuse Hotline: 1-888-937-2835 or 1-888-692-2140.**
- ❑ **Medicare Fraud, Office of the Inspector General: 1-800-447-8477**, or website: **www.medicare.gov/fraudabuse/HowtoReport.asp**.
- ❑ **Social Security Fraud, Office of the Inspector General: 1-800-269-0271 (TTY 1-866-501-2101)**, or website **www.ssa.gov/oig/hotline**.

National Do Not Call Registry

The National Do Not Call Registry gives you an opportunity to limit the telemarketing calls you receive on both your home and cell phone. Once you register your phone number, telemarketers covered by the National Do Not Call Registry have up to 31 days from the date you register to stop calling you. The Federal Trade Commission manages the National Do Not Call Registry.

- ❑ To register call **1-888-382-1222 (TTY 1-866-290-4236)**, or visit their website at **www.donotcall.gov**.

Identity Theft - Information and Assistance

The federal government reports that identity theft is the fastest-growing financial crime. The crime usually involves the interception of personal financial data or the fraudulent acquisition of credit cards or other financial products in another person's name.

If you believe you are the victim of identify theft, report the crime to your local police department. For additional information on how to file a complaint and what to do if you believe you are the victim of identity theft, contact the **New Jersey Division of Consumer Affairs at 1-800-242-5846**.

Rights of Grandparents

Visitation Rights

Under the law, grandparents have the right to visit with their grandchildren. Should this right be denied, a grandparent or any sibling of a child residing in this State may make application before the Superior Court, in accordance with the Rules of the Court, for an order for visitation. To make application to the court for visitation, the grandparent(s) should have the assistance of an attorney. For

additional information, persons 60 or over should contact his/her **Area Agency on Aging** at **1-877-222-3737**.

Kinship Navigator

The NJ Department of Human Services has available information for grandparents who take on a parenting role or have issues regarding child visitations. To request information, please contact the Kinship Navigator Program toll-free at **1-877-816-3211**, or visit their website at **www.state.nj.us/humanservices/dfd/programs/knp/index.html**.

Age Discrimination

Age discrimination is illegal and there are steps you can take to protect yourself and others from this practice. Reporting age discrimination is important and should be done in a timely manner. The following is a list of resources and information on where to file a grievance if you experience discrimination first hand.

The Age Discrimination in Employment Act (ADEA)

The Act protects most persons 40 years of age or older from employment discrimination based on age. The ADEA's protections apply to both employees and job applicants. The ADEA specifically prohibits an age limit except in the rare circumstances where age has proven to be a bona fide occupational qualification.

The Older Workers Benefit Protection Act of 1990 (OWBPA)

The OWBPA is an amendment to the ADEA to prohibit employers from withholding benefits from older employees. It protects the employee from signing any agreements that would inappropriately cause them to surrender their right to file a discrimination claim.

Equal Employment Opportunity Commission (EEOC)

Charges of unlawful discrimination due to age must be filed with the U.S. Equal Opportunity Employment Commission (EEOC). Every effort should be made to act on a discriminatory action as soon as possible given the strict time limits under the ADEA. You must file a charge within 180 days of the discriminatory act. You should also attempt to file a timely charge under applicable state law.

Complaints of age discrimination may also be filed with the following agencies:

- ❑ **EEOC New Jersey Office**, 1 Newark Center, 21st Floor, Newark, NJ 07102; telephone: **1-800-669-4000 (TTY 1-800-669-4000)**; website: **www.eeoc.gov**.
- ❑ **NJ Dept. of Law and Public Safety, Division on Civil Rights**, PO Box 090, Trenton, NJ 08625-0090; telephone: **609-292-4605 (TTY 609-292-1785)**; website: **www.state.nj.us/lps**.

- **US Dept. of Labor**, Frances Perkins Bldg., 200 Constitution Ave. NW, Washington, DC 20210; telephone: **1-866-4-USA-DOL**; (TTY **1-877-889-5627**); website: **www.dol.gov**.

HIPAA Privacy Rule

A federal law, the Health Insurance Portability & Accountability Act of 1996 (HIPAA) gives you rights over your personal health information and sets rules and limits on who can look at and receive your health information. To learn more about your health information privacy rights, including how to file a complaint, please visit **www.hhs.gov/ocr/hipaa** or call **1-866-627-7748**.

Open Public Records Act (OPRA)

Government records in New Jersey, with certain exceptions, are accessible to the public for inspection, examination, and copying. If you would like to see a public record, contact the agency you believe has the record using their on-line form at **www.nj.gov/opra**.

4. HEALTH CARE

4. Health Care

Managing your health care needs can be challenging. This section describes some of those challenges and provides helpful resources.

Record Keeping

In addition to having multiple health conditions, you may be under the care of multiple doctors or specialists and be prescribed a variety of medications. This can make keeping track of important medical information difficult. You may want to create a notebook or folder containing names and phone numbers for all the health care providers you see, the name and phone of your healthcare representative as well as the dates of major medical tests and/or surgeries, a list of conditions, dietary restrictions, allergies, and a complete medication list with current dosages. You should also include a copy of your advance directive.

- We have included a medication list you can use in **Appendix Y**.

Monitoring Chronic Health Conditions

Chronic illnesses such as diabetes and heart disease may require daily care to monitor blood levels, dress wounds, or give injections. There are national associations that address various chronic health conditions, such as the American Cancer Society or the American Diabetes Association. These organizations and their local chapters can provide training, support and assistance.

For individuals with disabilities, the prevention of secondary conditions (a condition that results from a specific primary disability, birth defect or medical condition) is an important focus of care. Many organizations provide an abundance of information on this subject.

- To locate an organization specific to your disability or chronic health condition, use an Internet search engine like Yahoo or Google.

Finding a Doctor

Not every doctor who practices primary care medicine specializes in geriatrics or issues pertaining to individuals with disabilities. When managing your health care needs it is important to find a primary care physician who accepts your insurance and is experienced with conditions that are common for the aged and disabled populations.

Organizations that can help you find a doctor include:

- ❑ **The American Geriatrics Society (AGS) Foundation for Health in Aging** offers a referral service to physicians who are members of AGS and are board-certified in either family practice or internal medicine. Their website is www.healthinaging.org. Their telephone number is **1-800-563-4916**.
- ❑ **The American Medical Association** offers an on-line search service by city and state or by specialty. Go to www.ama-assn.org. Their telephone number is **1-800-621-8335**.
- ❑ **The Medical Society of New Jersey** also operates an on-line physician finder service at www.msnj.org. Their telephone number is **609-896-1766**.

Making the Most of Your Doctor Visit

Time with your doctor is valuable - make the most of it. Write down and take with you those questions or issues you want to discuss. Ask questions or express concerns about your condition and recommended treatment regime. If something is unclear, ask the doctor to repeat or further explain what he told you. You may also wish to ask a family member or friend to be present during an initial consultation, the examination (if possible), and afterwards, when the doctor discusses findings and treatment recommendations. It is also important to let your doctor know who you want to make healthcare decisions for you in the event you become unable to make them yourself. You may also want to talk to your doctor about your beliefs, values and general preferences for care and treatment, including situations in which you would want or not want to have life-sustaining treatment. This conversation should be documented in an Advance Directive, with a copy given to your doctor.

Additional resources you may find helpful include:

- ❑ **The U.S. Agency for Healthcare Research and Quality** has prepared a list of questions you can print off their website and take with you to the doctor. It is available on-line at www.ahrq.gov/questionsaretheanswer.
- ❑ **The National Institute on Health** has a "Talking with Your Doctor" section on its website at www.nihseniorhealth.gov/talkingwithyourdoctor/toc.html.

Hospitalization and Discharge

At some point in your life, you may be admitted to a hospital to receive medical treatment. When the immediate medical crisis is resolved you will be discharged with follow-up instructions and/or a doctor's note for further treatment. Whether you are discharged to a rehabilitation facility, health care facility or directly home, depends on your needs, abilities and wishes.

Discharge to Rehabilitation Facilities

When indicated, patients can be discharged for short-term follow-up care at an acute or sub-acute rehabilitation facility prior to returning home. These facilities

provide continued medical monitoring, nursing, and personal care, as well as the needed occupational, speech and physical therapy treatments. It is during this rehab stay that continued strength and mobility training takes place prior to your return home.

Short-term rehabilitation stays are a covered benefit of Medicare as long as certain criteria are met. If there is a potential need for Medicaid to be a payer source, your discharge planner at the hospital will make a referral to the State Office of Community Choice Options to send a Community Choice Counselor (CCC) to conduct a nursing facility pre-admission screening (PAS). Prior to discharge, the CCC will conduct an in-depth care needs assessment. This assessment is used to determine if you meet nursing facility level of care for Medicaid eligibility.

Once in the rehab, facility physicians and a multi-disciplinary team will assess your progress during rehabilitation and help you and your caregiver to understand your capacity to return home, including what in-home care services, home modifications and assistive devices/technologies might be needed, or if a supervised environment might be required.

Discharge to Home

Things to keep in mind prior to discharge to home include:

- ❑ **Timing:** Make sure that you agree with the doctor's assessment that you are ready to go home. You or your caregiver may need to advocate for more time in rehab, and this may involve complex insurance issues about coverage that exceeds certain predetermined time limits.
- ❑ **Transportation:** Make sure you have adequate support for getting home safely. A car ride may be fine, but sometimes you may need a wheelchair van or another type of accessible vehicle. You should receive help from the discharge planner in making these arrangements. Medicare may cover transportation fees if certain criteria are met. A medical necessity form signed by your physician is required for Medicare reimbursement.
- ❑ **Services:** Make sure that you have the necessary skilled nursing care, physical therapy, and/or other personal care services that you need in place before you go home. Medicare may cover your skilled nursing care if certain criteria are met.
- ❑ **Follow-up/contact person:** Before you are discharged, make sure you understand the kind of follow-up needed. Are there doctor appointments that have been made, or do you need to make them? Are there prescriptions that need to be filled by the pharmacy? Who should you call with any concerns or in an emergency situation?

Centers for Primary Health Care

New Jersey's Centers for Primary Health Care (CPHC) are medical facilities offering community healthcare on a free or low-cost basis. Almost all clinics

provide care for acute, non-emergent conditions. Care is generally provided to persons who have lower or limited income, and no health insurance, including persons who are not eligible for Medicare or Medicaid.

Many health clinics also provide a full range of primary care (including preventative care) and care for chronic conditions. Services provided by these centers *may* include:

- ❑ Pediatric Services
- ❑ Women's Health/Prenatal Care
- ❑ Adolescent Health
- ❑ Internal and Family Medicine
- ❑ Geriatrics
- ❑ Mental Health
- ❑ Dental Care
- ❑ Nutritional Counseling (WIC)
- ❑ Health Education
- ❑ Evaluation for Sexually Transmitted Diseases
- ❑ HIV/AIDS Counseling and Testing
- ❑ Laboratory Services
- ❑ Pharmacy Services
- ❑ Patient Transportation

❑ A complete list of Centers for Primary Health Care can be found in **Appendix D.**

Veterans Medical Care

The Department of Veterans Affairs (VA) provides a comprehensive medical benefits package to certain persons who served in the active military, naval or air service and who were discharged or released under conditions other than a dishonorable discharge. Some family members of veterans may also receive medical benefits through the VA. The provision of services is dependent each year on federal funding of the VA program.

The VA provides coverage for basic and preventive health care, which includes inpatient and outpatient care for medical, surgical, and mental health care, including care for substance abuse. Also covered are prescription and over-the-counter drugs, home health services, hospice and extended care, periodic physical examinations, immunizations, vision care and many other health care services. Co-payments are sometimes required.

❑ For additional information, visit the **NJ Department of Military and Veterans Affairs** website at www.nj.gov/military or contact the **New Jersey Department of Military and Veterans Affairs**, or the **Veterans Service Office** in your county. A complete list can be found in **Appendix Q and R.**

Eye Health

Diseases such as glaucoma, cataracts and macular degeneration can significantly impact an individual's independence including their ability to drive,

enjoy recreational activities, and read. It is therefore important that you maintain regular eye checkups.

- ❑ **Find an Eye MD** is a service coordinated by **The American Academy of Ophthalmology**. Visit www.aao.org/find_eyemd.cfm to locate an Ophthalmologist in your area.
- ❑ The **New Jersey Commission for the Blind and Visually Impaired (CBVI)** provides programs on the prevention of blindness and eye health service. See **Appendix E** or visit their website at www.state.nj.us/humanservices/cbvi/home/index.html.

Ear Health

Depending on the cause, hearing loss can range from mild to profound and can be temporary or permanent. If left untreated or undiagnosed, it can contribute to depression, social isolation, and a loss of independence. Hearing aids and other devices can help enhance your quality of life by helping you adapt to hearing loss. Insurance coverage is limited for adults so be certain to check with your insurance provider as to the limits of your coverage prior to purchasing hearing aids.

Additional Resources that you may find useful include:

- ❑ **The NJ Division of Deaf and Hard of Hearing (DDHH)** provides advocacy and assists consumers to gain access to programs, services and information routinely available to others. The DDHH also operates an equipment distribution program. For information call **1-800-792-8339 (V/TTY)**, fax 609-984-0390, or visit their website www.state.nj.us/humanservices/ddhh/home/index.html.
- ❑ **The NJ Department of Health and Senior Services** offers a program that provides a \$100 reimbursement to eligible individuals who purchase a hearing aid. For more information on the Hearing Aid Assistance to the Aged and Disabled program and to obtain an application, call toll-free **1-800-792-9745**.
- ❑ **The League for the Hard of Hearing** is a not-for-profit hearing rehabilitation and human services agency for infants, children and adults who are hard of hearing, deaf, and deaf-blind. Visit their website at www.lhh.org.

Dental Care

If you have difficulty accessing appropriate dental care due to insurance or financial restraints, you may need to get care at a dental clinic. Dental clinics are located throughout the state. You are advised to call a local clinic for an appointment and ask about required documentation to prove your income or residency.

- ❑ **American Dental Association (ADA)** at www.ada.org. provides an online search for ADA Member Dentists.
- ❑ **The NJ Division of Family Health Services** produces a dental clinic directory, titled *Dial a Smile*. To request a directory or additional information, call or write the NJ Div. of Family Health Services, PO Box 364, Trenton, NJ 08652-0364; telephone: **1-800-328-3838 (TTY 1-800-852-7897)**; website: www.state.nj.us/health/fhs.
- ❑ To locate a dentist who accepts Medicaid, please call the **Medical Assistance Hotline** at **1-800-356-1561**.
- ❑ **The University of Medicine and Dentistry of New Jersey**, the states dental school, provides a webpage dedicated to oral health at www.healthynj.org/dis-con/tooth/main.htm. It also provides helpful NJ related dental resources. For additional information call **973-972-4633**
- ❑ **The NJ Foundation of Dentistry for Persons with Disabilities** operates a donated dental services program offering treatment for senior citizens and persons with developmental and permanent disabilities. In southern and central New Jersey, call **732-549-8909**, and in northern New Jersey, call **732-549-8506**.
- ❑ **Senior Dent** is a program sponsored by the **NJ Dental Association** that affords eligible seniors the opportunity to obtain comprehensive oral health treatment at a minimum 15% discount. To obtain an application, call **1-800-792-8820** or **732-821-9400**.

Nutrition

Maintaining good nutrition may reduce your risk of many chronic diseases and secondary conditions, therefore increasing your chances for a longer life. Nutrition help is available in the community from both government programs and charitable organizations.

Congregate or Group Meals

This service, administered by the Area Agencies on Aging (AAA) in each county, provides at least one hot nutritious meal per day, five or more days per week. These meals, along with counseling, socialization, and other services, are usually provided in locations such as senior centers, schools, or churches. The program is available to all persons age 60 or over and their spouses, regardless of age. Participants are provided with an opportunity to voluntarily contribute whatever they can afford toward the cost of these meals. Reservations are required, in most instances, 24 hours in advance.

Home-Delivered Meals

The Area Agencies on Aging (AAAs), through grantees, provide one (or sometimes more) hot meal a day at least five days per week to older persons who are homebound due to illness, incapacitating disability, or isolation. This program is federally funded and serves only persons age 60 or older. A meal may be provided to the spouse, if it is in the best interest of the homebound older person being served. This federal program has been supplemented with state

legislation providing nutrition services on weekends and holidays for frail eligible participants. A formal needs assessment is required for participation in these nutrition programs; however, there is no strict income requirement.

Farmers' Market Nutrition Program (FMNP)

These programs provide an opportunity for the state's farmers to direct market their locally grown fresh fruits, vegetables and herbs to nutritionally at risk pregnant, breast-feeding, postpartum women, and children 2-5 years old, as well as eligible seniors 60 years of age and older. Participants in the FMNP receive four \$5 vouchers valid June 1st through November 30th to purchase locally grown produce.

Privately Funded Programs

In addition to the home-delivered meal programs, which are federally/state funded, there are privately funded programs sponsored by churches and various civic organizations, which offer meals to the disabled, the isolated, the temporarily ill shut-ins, and others in need.

Supplemental Nutrition Assistance Program (SNAP)

Formerly called Food Stamps, this program provides coupons to purchase food. The program is available to low-income households, including families, couples without children, individuals, seniors, disabled persons, legal immigrants and victims of family violence. For more information call the Food Stamp Information Hotline toll-free at **1-800-687-9512**.

Additional resources that you may find helpful include:

- ❑ **The Emergency Food Assistance Program (TEFAP)** at www.nj.gov/agriculture/divisions/fn/fooddistrib/tefap.html is a program designed to distribute free federally donated food to eligible, needy persons.
- ❑ **Food Bank of NJ** at www.foodbanksj.org/about.html serve as an agent for effective food rescue and charitable food distribution in southern New Jersey.
- ❑ **New Jersey Nutrition and Physical Activity Programs** at www.nj.gov/health/ccp/npap/index.shtml is a resource guide and directory of programs promoting nutrition and physical activity for NJ residents. Individuals can use this resource to find available programs in their area.

Assistive Devices / Technology

Assistive technology is a term that describes devices and services created and used to help individuals with disabilities and the elderly live more independently and productively, therefore enabling them to participate fully in every aspect of life.

Types of Assistive Devices

Just as there are many different types of disabilities, many different categories of assistive devices and services are available to help overcome those disabilities. A few examples of assistive technology follow:

- ❑ Communication equipment, such as a telephone amplifier.
- ❑ Special computer software that enables access to the Internet, or basic hardware, such as a modified keyboard or mouse that makes the computer easier to use.
- ❑ Audio books or Braille writing tools.
- ❑ Job-related items, such as special types of chairs or pillows for someone who works at a desk or a back brace for someone who does physical labor.
- ❑ Power wheelchairs, stairways or wheel chair lifts.

Paying for Assistive Technology

No single private insurance plan or public program will pay for all types of assistive technology. However, Medicare Part B will cover up to 80 percent of the cost of assistive technology if the items being purchased meet the definition of “durable medical equipment.” This is defined as devices that are “primarily and customarily used to serve a medical purpose, and generally are not useful to a person in the absence of illness or injury.” A physician’s order is required for Medicare reimbursement.

- ❑ To find out if Medicare will cover the cost of a particular piece of assistive technology, call **1-800-633-4227**. For **TTY/TFF**, call **1-877-486-2048**. You can also visit their website at **www.medicare.gov**.

New Jersey Medicaid may pay for some assistive technology. Other payment options include private health insurance and out-of-pocket payment. Additionally, subsidy programs provide some types of assistive technology at a reduced cost or for free. Many businesses and not-for-profit groups have set up subsidy programs that include discounts, grants, or rebates to get consumers to try a specific product. Individuals are cautioned about participating in subsidy programs that are run by businesses with commercial interests in the product or service because of the potential for fraud.

- ❑ For more information on Medicaid coverage of assistive technology, call the **NJ Division of Medical Assistance and Health Services** at **1-800-356-1561**, or visit their website at **www.state.nj.us/humanservices/dmahs/home/index.html**

Assistive Technology Advocacy Center (ATAC)

The Assistive Technology Advocacy Center (ATAC) serves as the state’s federally funded assistive technology project through a sub-contract with the NJ Department of Labor and Workforce Development. Its purpose is to assist

individuals in overcoming barriers in the system and making assistive technology more accessible to individuals with disabilities throughout the state. You can access the center through **Disability Rights New Jersey** by calling **1-800-922-7233 (TTY: 609-633-7106, or 711)**. Their website is **www.drnj.org**.

Additional resources that you may find useful include:

- ❑ **Back in Action** is a website that connects people with available assistive technology. The website is **<http://backinaction.njpanda.org>**.
- ❑ **Advancing Opportunities**, formerly Cerebral Palsy of NJ, operates a **Technology Lending Center** that provides a wide variety of assistive technology and adaptive equipment used for daily living. Go to **www.advopps.org**, or telephone **1-888-322-1918, ext. 536 (TTY 1-609-882-0620)**.

Medication

Medication Management

While everyone needs to be careful about taking medications, older adults need to be even more cautious because:

- ❑ Older people often take more medicines than younger people.
- ❑ Reactions from mixing two or more drugs in the body, called “drug interactions”, can cause side effects.
- ❑ Older people may react differently to medicine, especially when you consider the metabolism of older adults as being much slower, leading to a delayed response to the medication and a longer process to eliminate the excess.

The more you know about your medicines and the more you talk with your health care professional, the easier it is to avoid problems with your medication.

Medication Considerations

When being prescribed a new medication from your physician, it is important to ask:

- ❑ How may this new medicine interact with other prescriptions and over-the-count medicine (name them all) you are taking?
- ❑ If you are allergic to certain drugs, is this new drug safe to take?
- ❑ What is the name of the drug? Can a generic substitute be used?
- ❑ Why are you being prescribed the medication?
- ❑ What is the proper method for taking the medication? Are there guidelines about taking the medication with food, or foods/alcohol that should be avoided?
- ❑ What are the common side effects of the medication? What actions should you take if such symptoms occur?
- ❑ Is there a stop date?

- ❑ What if you skip a dose?

In addition to understanding your medications, it is important to maintain an updated medication list, which includes information such as:

- ❑ Date prescribed
- ❑ Name of drug
- ❑ Dosage
- ❑ Directions for taking medication
- ❑ Reason prescribed
- ❑ Stop date

- ❑ A blank Medication Form is available in **Appendix Y** for your use.

Medication Management Reminder Devices

People can be overwhelmed with the number of medications taken on a daily basis. It can be hard to remember what each drug is for, when you should take it, and how you should take it. There are many options on the market to help you organize your medication. There are also programs available to help manage your medicines safely. Simple methods you can use include a pillbox or a calendar.

There are also medication reminder devices available at medical supply stores or on the Internet to purchase. The devices come in many forms, shapes and sizes; from alarm and vibrating watches to a fully automatic dispenser with alarm systems. Costs vary from a basic two-dollar plastic pill organizer to a couple hundred dollars for an electronic pill dispenser with alarms and telephone reassurance. There are some public programs that will cover some or all of the costs of medication reminders or dispensers such as Global Options (GO) for Long Term Care, JACC or the Statewide Respite Care Program.

- ❑ To learn more about this option, contact your **Ageing and Disability Resource Connection (ADRC) and/or Area Agency on Ageing (AAA)** at **1-877-222-3737**.

Things to consider:

- ❑ Does the individual have the mental capacity to self-medicate?
- ❑ If a device is to be used, who will be responsible for filling the medication box?

How to Save Money on Medications

Medicines are an important part of treating an illness, often enabling people to remain active and independent. Anyone who takes medicine knows they can also be very expensive. Medicare and Medicaid have prescription drug benefits (see the **Insurance** section for more details). Here are some ideas that may help to lower drug costs:

- ❑ Request samples when prescribed new medications.
- ❑ Ask your physician for a generic drug prescription when appropriate.
- ❑ Buy large amounts of medicines that are taken all the time. Capitalize on mail-order plans, which frequently offer lower co-pays for a three-month supply.
- ❑ Call around to local pharmacies/department stores to check pricing and to ask about discount programs.
- ❑ Ask if senior citizen discounts are offered.
- ❑ Buy store-brand or generic-brand over-the-counter medications.

The following programs may also prove helpful.

Prescription Drug Price Registry

The New Jersey Division of Consumer Affairs offers an on-line Prescription Drug Price Registry that helps consumers compare the retail prices charged by many pharmacies for the 150 most-frequently prescribed prescription drugs. The registry is posted at www.njdrugprices.nj.gov, or you may call **1-800-242-5846**.

Pharmaceutical Assistance to the Aged and Disabled (PAAD)

The PAAD program helps eligible New Jersey residents pay for prescription drugs and related supplies. Only drugs approved by the Food and Drug Administration are covered. Drugs purchased outside the State of New Jersey are not covered, nor is any pharmaceutical product whose manufacturer has not agreed to provide rebates to the State of New Jersey.

Eligibility Requirements:

- ❑ A New Jersey resident;
- ❑ 65 years of age or older, or 18 years of age or older and receiving Social Security Title II Disability benefits;
- ❑ Meet the program's annual income limit;
- ❑ All Medicare-eligible PAAD beneficiaries are required to enroll in a Medicare Part D prescription drug plan.

In 2010, the PAAD co-payment was \$5 for each covered generic drug prescription and \$7 for each brand name drug prescription. PAAD beneficiaries may pay less for generic drugs if their Medicare prescription drug plan charges them less than the co-payment for generics.

- ❑ For additional information on **PAAD**, call toll-free **1-800-792-9745**, or visit their website at www.nj.gov/health/seniorbenefits/paad.shtml.

Senior Gold Prescription Discount Program

The Senior Gold Prescription Discount program is similar to PAAD, but for individuals with incomes up to \$10,000 higher than the level established for PAAD eligibility.

Eligibility Requirements:

- ❑ A New Jersey resident;
- ❑ 65 years of age or older, or 18 years of age or older and receiving Social Security Title II Disability benefits;
- ❑ Meet the program's annual income limit (limit is \$10,000 higher than for PAAD);
- ❑ All Medicare-eligible Senior Gold beneficiaries are required to enroll in a Medicare Part D prescription drug plan.

In 2010, the Senior Gold co-payment was \$15 plus 50% of the remaining cost of each covered prescription. Once members reach annual out-of-pocket expenses exceeding \$2,000 for single persons or \$3,000 for married couples, they pay only a flat \$15 co-payment per prescription for the balance of that eligibility period. Senior Gold can help you when you are in the Medicare Prescription Drug Benefit Program's donut hole (see a description of Medicare Part D in the **Insurance** section).

- ❑ For additional information on **Senior Gold**, call toll-free **1-800-792-9745**, or visit their website at **www.nj.gov/health/seniorbenefits/seniorgold.shtml**.

Medicare Part D Low Income Subsidy (LIS) – Also known as “Extra Help”

Extra help paying your Medicare drug plan's monthly premium, annual deductible, coinsurance and copayments is available to eligible low-income Medicare Part D enrollees. To qualify for the program's full subsidy, a person's annual gross income must not exceed 135% of the Federal Poverty Level (FPL) and their financial resources such as bank accounts, stocks, and bonds must be within established limits. A partial subsidy is offered to individuals with incomes between 135% and 150% of the FPL.

For more information on these programs contact the following agencies:

- ❑ For **SLMB, QI-1 and LIS**, contact **Pharmaceutical Assistance to the Aged and Disabled (PAAD)**, at **1-800-792-9745**; website **www.state.nj.us/health/seniorbenefits/slmb.shtml**.
- ❑ For **QMB**, contact your **County Welfare Agency** (see Appendix G) or **Medicaid**, toll-free at **1-800-356-1561**; website **www.state.nj.us/humanservices/dmahs/home/index.html**.
- ❑ For **LIS**, you can also contact the **Social Security Administration** toll-free at **1-800-772-1213 (TTY 1-800-325-0778)**; website **www.ssa.gov**.

AIDS Drug Distribution Program (ADDP)

The AIDS Drug Distribution Program provides life-sustaining and life-prolonging medications to low income individuals with no other source of payment for these drugs. Qualified participants receive free access to HIV-AIDS related prescription medications approved by the federal Food and Drug Administration.

Eligibility Requirements:

- ❑ A New Jersey resident;
- ❑ Not currently eligible for Medicaid or PAAD;
- ❑ Have a letter from a physician attesting to your need for AIDS or HIV specific medications; and
- ❑ Effective August 1, 2010, annual income which does not exceed \$32,490 if you are a single-person household or \$43,710 for a two-person household. The maximum household income limit increases by increments of \$11,220.

- ❑ For additional information or to apply for the **AIDS Drug Distribution Program**, call the **NJ Department of Health and Senior Services** toll-free **1-877-613-4533** or **609-588-7038**.

An additional resource that you may find useful includes:

- ❑ **RX4NJ**, New Jersey's Partnership for Prescription Assistance, provides a website designed to help low-income, uninsured New Jersey residents get access to patient assistance programs where they may qualify for free, or nearly free, prescription medicines. Go to **www.rx4nj.org**.
- ❑ There may be **pharmacies in your neighborhood** selling generic drugs at a low cost, such as \$4 for a thirty-day supply. You may wish to call around to find a pharmacy in your area that offers such a program.

Mental Health

Just as it requires effort to build or maintain physical health, so it is with mental and emotional health. The more time and energy you invest in your emotional health, the stronger it will be. The good news is that there are many things you can do to boost your mood, build resilience and get more enjoyment out of life including spending time with others, joining groups and volunteering.

If you've made consistent efforts to improve your mental and emotional health and you still don't feel good, it may be time to seek professional help. The NJ Division of Mental Health Services funds 120 private, not-for-profit community agencies to provide a full range of mental health services. Services are provided on a sliding-fee scale.

- ❑ These agencies are listed in the phone book under Mental Health Services, or you can call your local **County Mental Health Administrator's Office**. Go to **www.state.nj.us/humanservices/dmhs/services/admin/index.html** or **Appendix K** to see a list on these offices.

Services accessible through these agencies may include:

- ❑ **Outpatient Services.** Periodic therapy, counseling and supportive services are provided to clients who possess a psychiatric diagnosis, including clients who are seriously and persistently mentally ill but excluding substance abuse and developmental disability unless accompanied by treatable symptoms of mental illness.
- ❑ **Adult Partial Care Services.** Comprehensive, structured, non-residential health services provided to seriously mentally ill adult clients in a day program setting to maximize client's independence and community living skills.
- ❑ **Intensive Family Support Services.** Offers supportive activities designed to improve the overall functioning and quality of life of families with a mentally ill relative.
- ❑ **Designated Screening Center.** This is a public or private ambulatory care service that provides mental health services including assessment, emergency and referral services to mentally ill persons in a specified geographical area.
- ❑ **Emergency Services.** Emergency services offer immediate crisis intervention services and service procurement to relieve the client's distress and to help maintain or recover his or her level of functioning. Emphasis is on stabilization, so that the client can actively participate in needs assessment and service planning.

❑ For additional information related to mental health contact the **NJ Division of Mental Health Services, 1-800-382-6717** or visit their website at www.state.nj.us/humanservices/dmhs/home/.

Addiction Programs

Many people suffer from one or more addictions including, but not limited to drugs, alcohol and gambling. Facing an addiction can start you on the road to freedom.

The NJ Division of Addiction Services operates the Addictions Hotline of New Jersey, a service that has helped over one million people find alcohol or drug treatment programs, locate 12-step support meetings, or find answers to questions concerning drugs and alcohol. Trained telephone counselors are available 24 hours a day, 7 days a week to educate, assist or counsel individuals and families battling addictions. Calls are toll-free and shared information remains confidential.

❑ Call the **Addictions Hotline of New Jersey at 1-800-238-2333** or the **Gamblers Addiction Hotline at 1-800-426-2537** to start your journey on the road to freedom.

Additional resources that you may find useful include:

- ❑ **The NJ Division of Addiction Services** is responsible for providing effective treatment and prevention for alcoholism and drug abuse and for enhancing public awareness of the dangers of such substances. Visit their website for additional information at www.state.nj.us/humanservices/das/home/index.html.
- ❑ **The NJ Prevention Network, Inc. (NJPN)**, on-line at www.njpn.org provides a statewide coordinated approach to advocacy, collaboration and education.
- ❑ **The Substance Abuse and Mental Health Services Administration** is an agency of the U.S. Department of Health and Human Services (HHS) created to focus attention, programs, and funding on improving the lives of people with or at risk for mental and substance abuse disorders. Go to www.samhsa.gov.

End-of-Life Care

If you are facing a life-threatening health crisis, you and your caregiver must make many important medical, legal and practical decisions. Being informed about your choices can help ease some of the burden.

Palliative Care

Palliative Care Programs are staffed by physicians, nurses, case managers and various therapists who provide symptom relief, improve patients' ability to tolerate treatment, facilitate communication between patients/families and the healthcare team, provide families with bereavement and support services, assist patients/families with treatment decisions and help patients gain the physical and emotional strength necessary to complete their daily living activities and pursue their career and other interests given the limitations imposed upon them by their condition. These services can be provided to any patient with a serious illness and are focused on improving the quality of life. These services are separate from the treatments you may receive that attempt to cure your condition.

Hospice Care

Hospice care is available for people whose physician has determined that they have an incurable condition and have a life expectancy of six months or less. Hospice services may be chosen by you or your caregiver, or recommended by your physician.

Hospice care can be provided in the home or at an extended care facility, such as a nursing home or assisted living facility. There are also free-standing hospice centers, sometimes called residential hospice centers. Some families prefer this kind of setting because it feels more like home and less like an institution. Medicare, Medicaid and most private insurance plans cover the costs of hospice care, or you may pay out-of-pocket. A list of licensed hospice providers is available at www.state.nj.us/health/healthfacilities/search/ac.shtml.

- ❑ For more detailed information on insurance eligibility, services, and payment options, go to **Hospice Net** on-line at **www.hospicenet.org**, a nonprofit organization that provides information and support to patients and families facing life-threatening illnesses.

Hospice Care Resources

There are several organizations that provide in-depth information on hospice care and can help you locate a hospice facility in your area.

- ❑ **The New Jersey Hospice and Palliative Care Organization** at **www.njhospice.org/** is a nonprofit organization that promotes hospice and palliative care in New Jersey, including education and advocacy, technical assistance, support, and information for professionals, families, and friends.
- ❑ **The Center to Advance Palliative Care** is a national organization dedicated to increasing the availability of quality palliative care services. Visit its website at **www.getpalliativecare.org**.
- ❑ **National Association for Home Care and Hospice** is a trade association that represents home care agencies, hospices, and home care aide organizations. It also offers a user-friendly tool on its website to locate agencies in your area that provide hospice. Go to **www.nahcagencylocator.com**.
- ❑ **The NJ Home Care Association**, a nonprofit organization which has hospice and home care resources available to the public. Visit their website at **www.homecarenj.org/**.

Additional End-of-Life Resources

Here are a number of additional resources for those facing end-of-life decisions.

- ❑ **Americans for Better Care of the Dying** at **www.abcd-caring.org** is dedicated to ensuring good end-of-life care. The organization focuses on improved pain management, better financial reimbursement systems, enhancing continuity of care, support for family caregivers, and changes in public policy.
- ❑ **The National Cancer Institute (NCI)** has a helpful fact sheet on its website at **www.cancer.gov/cancertopics/factsheet/Support/end-of-life-care** titled “End of Life Questions and Answers.”

Bereavement

As our society continues to explore how to deal with death and dying, we are also learning and understanding more about grieving. A number of organizations and agencies provide bereavement services and support groups to help you through this difficult time.

- **AARP** at www.aarp.org provides extensive information about end-of-life issues on its website, as well as links to resources about specific issues of law, grief, and loss. For a helpful checklist, click on “Family,” then “Life After Loss.”
- An “**After-Death Checklist for Survivors**” is available from the Austin Memorial and Burial Information Society, an affiliate of the national Funeral Consumer Alliance (FCA), which provides a comprehensive list of decisions to be made and tasks to be done when a death occurs. The following website will link you directly to this document:
www.fcaambis.org/docs/After-death-checklist.pdf
- The FCA of Princeton, at www.fcaprinceton.org/, is the local affiliate of FCA, a nonprofit organization that protects consumers' rights to choose meaningful, dignified, affordable funerals. Additionally, FCA's website at www.funerals.org offers many educational resources.
- **Griefnet** at www.griefnet.org provides access to 50 e-mail support groups and websites. The support groups are organized by the relationship the caregiver had to the deceased, including a group for adult children of elderly parents.

5. INSURANCE

5. Insurance

Today's health care system is very complex and often hard to understand by even the most sophisticated consumer. Keeping current on coverage limits and deductibles can be bewildering, the paperwork overwhelming, and finding answers on websites or by phone vexing. This section will help you find your way through the maze that is the health care insurance system.

Understanding Health Care Insurance

The following organizations can help you locate the benefits that apply to your care. They will help you save valuable time in learning the health care insurance system.

- ❑ **The State Health Insurance Assistance Program (SHIP)** provides free help to New Jersey Medicare beneficiaries who have problems with, or questions about their health insurance. Volunteer counselors, trained in areas of health insurance coverage and benefits that affect Medicare beneficiaries, provide information and assistance for dealing with claims and in evaluating health insurance needs. Counselors do not provide legal advice, sell, recommend or endorse any specific insurance product, agent, insurance company or plan. They provide information and assistance so that you can make your own decisions. Counseling is free of charge. Visit the SHIP website at www.state.nj.us/health/senior/ship.shtml or call **1-800-792-8820** to make an appointment.
- ❑ **Medicare Rights Center** is an independent source of state-specific information on Medicare and other health care coverage issues. Its website at www.medicarerights.org offers an interactive search called "MI Counselor" that walks you through the qualification process. You can also call their toll-free consumer hotline at **1-800-333-4114**.

Medicare

Medicare is a federal health insurance program for people age 65 or older, under 65 with certain disabilities, and any age with End-Stage Renal Disease (ESRD). The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care. Medicare offers a number of coverage options.

- ❑ For complete information about **Medicare**, visit its website at www.medicare.gov or call **1-800-633-4227** toll-free and request a copy of the publication, "Medicare and You" for New Jersey residents.

Original Medicare Plan

The Original Medicare Plan is a fee-for-service plan managed by the federal government. It includes Parts A and B (see below). An individual is enrolled in the Original Plan by the Social Security Administration at the age of 65 unless he or she elects to enroll in another type of plan (see *Part C*). There are deductibles, co-payments, and some health services, such as hearing aids and eyeglasses, that are not covered. Most individuals with Original Medicare buy supplemental insurance to fill coverage gaps (see *Medigap on pg 74 of this section*).

Part A: Hospital Insurance

Hospital Insurance helps pay for hospital care, some home health services, certain short-term stays in a skilled nursing facility (nursing home), and hospice care. There is no monthly premium charge for Part A coverage if the individual or spouse paid Medicare taxes while working. As of 2010, there was a \$1,068 deductible for hospital stays, co-pays for stays beyond 60 days in hospitals and 20 days in skilled nursing facilities, and limits on the number of days covered.

Part B: Medical Insurance

Medical Insurance helps pay for doctors, outpatient services, and supplies. Consumers pay a monthly premium for Part B (premiums vary by income, but an individual in 2010 would typically pay between \$97 and \$250 per month), plus a \$135 annual deductible. Some co-pay charges apply for equipment, therapies, and preventative services.

Home health services included in Parts A and B are most frequently used to provide only short-term follow-up care after discharge from a hospital or skilled nursing facility. Medicare covers expenses if four conditions are met:

- The individual is confined to home;
- The individual needs intermittent skilled nursing care, physical, occupational or speech therapies;
- The individual is under the care of a physician who determines the need and establishes a home health care plan; and
- The home health agency providing services is Medicare-certified.

Part C: Medicare Advantage Plans

Medicare Advantage Plans are managed health care plans approved by Medicare and run by private companies to provide all of the medically necessary services provided in Parts A and B. Providers can charge different co-payments and deductibles and may require the use of providers in the plan. They can also offer additional services not covered by Original Medicare, such as prescription drug, vision, hearing, and dental coverage. There are five different types of Medicare Advantage Plans, and many different plans and providers. You can switch or join plans during defined periods of the year. Note that if an elder drops

employer or union coverage or Medigap insurance by joining a Medicare Advantage Plan, he or she may not be able to get it back.

Part D: Prescription Drug Coverage

Prescription Drug Coverage has been available since 2006. People in either Original Medicare or a Medicare Advantage Plan can add drug coverage through Part D. Part D insurance plans, which include co-payments and deductibles, are run by private companies approved by Medicare. A number of plans are available, but one must carefully assess each individual plan.

Medicare Savings Programs

The Medicare Savings Program may help pay part of your medical expenses. If you qualify, you may not have to pay your Medicare Part A and B premiums, deductibles, and coinsurance premiums or out of pocket expenses. The savings plans are:

- ❑ **Specified Low-Income Medicare Beneficiary (SLMB)** - Certain individuals who have Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) and who are slightly above the national poverty level may qualify for State help in paying their Medicare Part B premium. To qualify, a person's annual gross income must not exceed 135% of the Federal Poverty Level and their financial resources such as bank accounts, stocks, and bonds must be within established limits. The Medicare Part B premium must be included in determining annual gross income.
- ❑ **Qualified Medicare Beneficiary (QMB)** - The **Qualified Medicare Beneficiary (QMB)** in NJ is a component of the Medicaid/New Jersey FamilyCare program. QMB also helps pay for the Medicare Part B premium, deductibles and coinsurance. The QMB program has slightly lower income guidelines but the same asset guidelines as the SLMB program.
- ❑ **Qualifying Individual (QI-1)** - Persons with income between 120% and 135% of the Federal Poverty Level may be eligible for assistance as a Qualifying Individual (QI) to have monthly Medicare Part B premiums paid.

Medigap

When an aged or disabled individual is not covered by an employer or union health care plan, it is possible to buy a supplemental policy to help bridge the gaps in Original Medicare coverage. These policies are called Medigap insurance.

Medigap policies must follow federal and state laws and have certain standardized benefits, so you can compare them. Standard policies cover co-payments for outpatient visits, deductibles for hospitalization, skilled nursing

facilities, mental health benefits, and other specialized services. Medigap policies may also offer additional services at an extra cost.

Medicare does not pay for any of the costs of a Medigap policy. To buy a Medigap policy, you must be enrolled in Medicare Part A and Medicare Part B.

- ❑ To find a Medigap policy, visit the **State Health Insurance Assistance Program (SHIP)** website at www.state.nj.us/health/senior/ship.shtml or call **1-800-792-8820** to make an appointment with a SHIP counselor.

Other Insurance Plans

Individuals may have access to government-funded insurance programs other than Medicare. The following information can help you decide if you or someone under your care is eligible for one of these programs.

Government Employee Health Plans

Retired federal, state, or local government employees (and their families) may have health care coverage that replaces Medicare or insurance that complements Medicare. Contact the employer's personnel or human resources department for details regarding health care benefits.

Indian Health Plans

Native American elders who receive health care from the Indian Health Service, a Tribal Health Program, or Urban Indian Health Program should contact their provider to understand how Medicare benefits work with this coverage.

Military Service Benefits

Some seniors (and family members) may be eligible for health care coverage through the Veterans Administration (VA) or the Department of Defense (DoD) if they served in the military or, in some cases, were on active duty while in the National Guard. Coverage in either program may also require participation in Medicare Part A and Part B. There are two major programs:

- ❑ **TRICARE:** The U.S. Department of Defense provides coverage through TRICARE to active-duty and retired military persons and their dependents. Detailed information about eligibility and coverage is available on the Internet at www.tricare.mil or by calling **1-877-TRICARE (1-877-874-2273)**. Not all VA Medical Centers participate in the TRICARE network. VA Medical Centers that participate in TRICARE will provide treatment for a non-service-related disability if space is available.
- ❑ **CHAMPVA:** This Veterans Administration health care coverage is provided to veterans and their dependents who meet one of eight categories of eligibility. Detailed information is provided on the U.S. Department of Veterans Affairs website at www.va.gov/health/index.asp or by calling **1-877-222-8387** toll-free. In many cases, home care services to manage daily living tasks are covered by the CHAMPVA.

Choosing which program is best for the individual requires some research. Keep in mind that changing benefit coverage between these two programs within a specific episode of care may result in denial of payment from either program. For more information about how this works, contact the person who serves as the TRICARE “Beneficiary Point-of Contact” at your regional VA facility (see **Appendix Q** and **Appendix R**).

New Jersey Veterans Health Care System

<p>Lyons Campus 151 Knollcroft Road Lyons, NJ 07939 908-647-0180</p>	<p>East Orange Campus 385 Tremont Avenue East Orange, NJ 07018 973-676-1000</p>
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Employer or Union Health Coverage

Elders (or family members) may have health coverage based on current or past employment that will help pay deductibles and other expenses not covered by Medicare. It is important to contact the benefits administrator of the union or employer to understand what the coverage includes and what it costs. The employer or union generally has the right to change benefits and premiums or stop offering coverage, so it is important to watch for notices regarding coverage and keep them on file. Prescription drug coverage, in particular, may change annually.

Medicaid

Medicaid is a joint federal and state program that provides health insurance and long-term care to low-income individuals of all ages. While Congress and the Centers for Medicare and Medicaid Services (CMS) set out the main rules that govern Medicaid, each state administers its own program. As a result, the eligibility rules differ significantly from state to state, although all states must follow the same basic framework. In New Jersey, the program is administered by the Division of Medical Assistance and Health Services (DMAHS).

Seniors and individuals with disabilities who have extremely limited income and assets often qualify for both Medicare and Medicaid and they are referred to as “dual eligible.” Most of their health care and long-term care costs are covered.

New Jersey Medicaid Insurance Programs

New Jersey Medicaid—Provides health insurance to low-income parents, children, and people who are blind or disabled. The program pays for hospital services, doctor visits, prescriptions, nursing home care and other healthcare needs.

Community Medicaid—In 2010, an individual was eligible for community Medicaid in New Jersey if his/her gross monthly income is equal to or less than \$867 with a resource maximum of \$4000.

Institutional Medicaid—In 2010, an individual must meet both the financial eligibility (\$2022/mo. and a resource maximum of \$2000) and clinical eligibility (also referred to as nursing facility level of care).

Medically Needy—An individual seeking institutional Medicaid whose income exceeds the Medicaid “cap” of \$2022 (2010) may be eligible for limited Medicaid coverage through the Medically Needy program. The resources standard for Medically Needy for an individual is \$4000.

NJ FamilyCare—A health insurance program for children whose families’ annual household incomes are less than 350 percent of the federal poverty level (FPL), which is based on household income and size (in 2010, for example, 350 percent of FPL for a family of four is \$77,175).

NJ FamilyCare ADVANTAGE—This comprehensive health benefits program, which is administered by Horizon, is available to children under age 19 in families with income greater than 350 percent of the Federal Poverty Level (FPL). Families pay premiums based on the number of children enrolled in the program. If a family chooses to enroll its children in this program, all children must enroll; the family cannot choose which children to enroll.

Most New Jersey Medicaid and NJ FamilyCare beneficiaries are enrolled in an HMO that manages their healthcare and provides services in addition to the wide array of Medicaid health benefits to which they are entitled.

□ For Medicaid information call the **NJ Division of Medical Assistance and Health Services** at **1-800-356-1561**, or visit their website at **www.state.nj.us/humanservices/dmahs/home/index.html**.

New Jersey Hospital Care Payment Assistance – Charity Care

This program offers free or reduced charge care for patients who receive inpatient or outpatient services at acute care hospitals throughout the State of New Jersey. Hospital assistance and reduced charge care are available only for necessary hospital care. The patient or prospective patient must apply for hospital care payment assistance at the hospital from which he/she plans to obtain or has obtained services. The patient should apply at the business office or admissions office of the hospital.

Eligibility

Hospital care payment assistance is available to New Jersey residents who:

- ❑ Have no health coverage or have coverage that pays only for part of the bill;
- ❑ Are ineligible for any private or governmental sponsored coverage (such as Medicaid); and
- ❑ Meet both the income and assets eligibility criteria.

- ❑ For additional information call the **Hospital Finance and Charity Care** Hotline at **1-866-588-5696** (Monday through Friday, 9am – 5pm) or visit their website at **www.state.nj.us/health/cc/**.

Long-Term Care Insurance

Long-term care insurance helps to pay for some or all of the costs of long-term care and is becoming increasingly popular as the baby boomer population ages and individuals realize the potentially devastating effect of long-term care expenses.

Long-term care policies can vary greatly from one insurer to the next. Policies may include benefits for care in a nursing home, in an assisted living facility, in your home, or in an adult day care center. Some policies may pay for family benefits, such as caregiver training, but do not pay for services provided by family members.

It is important to determine what types of care are covered by a long-term care policy. Policies that limit coverage to nursing home care will not generally pay for services received at home. More flexible policies are available which allow you to use benefits to cover any necessary long-term care in any setting, but these policies usually are more expensive. If you are thinking of buying a policy, ask an experienced eldercare lawyer or financial planner to review the policy with you before signing. (See the **Finances** section for information on finding a financial planner and the **Legal Services** section for information on locating a lawyer.)

New Jersey State Partnership for Long Term Care

A program that combines private LTC Insurance and Medicaid Extended Coverage, it allows residents of NJ to protect assets equal to the long term care insurance benefits received from a New Jersey Partnership Policy so that the assets will not be taken into account in determining their financial eligibility for Medicaid.

- ❑ To learn more about the **New Jersey Long Term Care Insurance Partnership Program** visit **www.ltcpartnershiponly.com**.

Visit these websites to evaluate the pros and cons of obtaining long-term care insurance:

- ❑ **AARP** provides resources on long-term care and planning at **www.aarp.org**.

- ❑ **Medicare's** website at www.medicare.gov offers useful information on planning for long-term care, including links to information on long-term care insurance.
- ❑ The **National Clearinghouse for Long-Term Care Information**, managed by the Administration on Aging (AoA), provides information on services and financing options at www.longtermcare.gov.

Life Insurance

Life insurance protects your financial future by providing the financial resources to your family to pay immediate and continuing expenses after your death. There are certain riders and plans that permit a life insurance policyholder to obtain funds related to a life insurance policy in advance of death which may help to defray the costs of long-term care.

- ❑ **Accelerated Death Benefits** – This benefit provides cash advances against the death benefit while the insured is still alive. One must add an accelerated death benefit (ADB) rider to their life insurance policy for little or no cost.
- ❑ **Life Settlements** – Also known as Senior Settlements, Elder Settlements or High Net Worth Settlements, give older individuals the ability to adapt to changes in health, goals or life circumstances by selling their life insurance policy. They may no longer need the death benefit because the original reason they bought the insurance no longer exists or the insurance premium may be unaffordable after retirement.
- ❑ **Viatical Settlements** – A Viatical Settlement is the sale of a policy by someone who has a life expectancy of two years or less while someone with a Life Settlement has a life expectancy greater than two years but less than 13. Under a Viatical Settlement, the insured assigns the proceeds of his/her life insurance policy to an investor in exchange for a cash settlement, which is less than the value of the death benefit. The tax consequences also differ. Viatical Settlements are usually tax-free, whereas Life Settlements are not.
- ❑ **Single Premium Life/LTC Policies** – These policies are funded through a lump sum payment, which is guaranteed not to change. The single premium deposit can be made with cash, CDs, money market accounts, non-qualified and qualified annuities or IRAs and Keogh plans. Issue ages can vary based on the source of the premium.

Long-Term Care Annuities

An annuity is a series of regular payments made to an individual over a specified and defined period of time. The funds for the annuity come from a single premium payment the individual makes when establishing the account.

- ❑ **Deferred Annuity with Long-Term Care Benefits** – This annuity is available for persons up to age 85 and has seven broad health questions that most people can satisfy. One example of this hybrid product might

consist of two funds. The first fund is for long-term care expenses and it grows at a high interest rate with a five-year guarantee. It then grows at the current interest rate thereafter. The second fund grows at 3 percent guaranteed and is a regular cash fund. The purpose of the separate long-term care fund is to allow immediate use of the funds for licensed LTC services.

- **Immediate Annuity** – This annuity is available to people with uninsurable health conditions or those who may be already receiving long-term care, as well as those in good health. A single premium payment is converted to a monthly income stream guaranteed for the life of the policyholder or for a minimum guarantee period, life and a minimum guarantee period, or even a joint and survivor annuity option. The named beneficiary(ies) would receive a portion of the money if the policyholder dies earlier than the expiration of the minimum guarantee period.
- **Reverse Mortgage Annuity** – In a reverse mortgage annuity, part of the lump sum loan amount obtained from the reverse mortgage is used to buy an annuity. Even if the borrower sells or moves from the home, annuity payments will continue. The loan must be paid off when the owner dies, sells or moves from the home. The annuity payment from the separately purchased annuity can continue.
- **Leaseback** – A leaseback occurs when an investor buys a home below market value and the investor agrees to rent the house to the seller on a long-term lease. The seller no longer has to worry about maintenance to the home or paying taxes, and the proceeds of the sale can be used as desired, to finance long-term care needs or to buy insurance.

6. HOME AND COMMUNITY-BASED SERVICE

6. Home & Community-Based Services

The goal of home and community-based services is to allow individuals in need of long-term care and supportive services to remain at home and in their communities without jeopardizing their safety.

Your local Area Agency on Aging (AAA) or Aging and Disability Resource Connection (ADRC), and County Office of Disability Services, is a first point of contact. Depending upon your situation, your local ADRC may be able to offer an in-home assessment free of charge.

Home Care Services

Home care services fall into five general categories:

- ❑ **Homemaker Services** – Provides for home management assistance, such as grocery shopping, light housekeeping, laundry, and changing beds. These services are sometimes referred to as Instrumental Activities of Daily Living, or IADLs.
- ❑ **Personal Care Services** – Provides assistance with daily routines, such as bathing, dressing, grooming, eating, transferring, using the bathroom, and mobility. These services are sometimes referred to as Activities of Daily Living, or ADLs.
- ❑ **Meal Services** – Provides meals to individuals in their own homes or in senior centers, churches, synagogues, schools, and other community locations (these are known as congregate meal programs).
- ❑ **Home Health Care Services** – Assists individuals with health and medical conditions that are being treated at home. In addition to assisting with personal care, home health aides will assist with basic health care such as taking vital signs, changing bandages and dressings, and assisting with medications.
- ❑ **Skilled Health Care Services** – Provides registered nurses, licensed practical nurses, and physical, occupational, and speech therapists who give skilled nursing care and rehabilitative therapies at home. Medicare will pay for short-term home care when skilled services are needed, usually following surgery or an acute care stay in the hospital.

Home Care Providers

There are different types of home care providers. Each provider offers a different level and/or kind of care and may vary in price.

- ❑ **Licensed Home Care Agencies** – Regulated and monitored by the State of New Jersey, these agencies provide both medical and non-medical services and have met strict federal requirements for patient care and management. In some cases they can provide home health services

covered by Medicare and Medicaid. These agencies conduct rigorous background checks of Certified Home Health Aides as well as take care of all benefits and tax requirements for their employees.

- ❑ **Non-Certified Agencies** – These agencies also provide medical and non-medical home services but are *not* licensed by the State of New Jersey.
- ❑ **Independent Providers** – Employees are hired directly by the individual or family caregiver, who is then legally responsible to pay state payroll taxes and worker’s compensation. Some NJ Medicaid consumers as well as participants enrolled in the Medicaid waivers may be eligible for this option.

Obtaining Home Care Services

There are several ways to obtain home health care services.

- ❑ County AAA offices maintain local listings of home health care providers; or Counties currently operating as ADRCs may ask a series of questions to identify the appropriateness for in-home supportive services. If indicated and desired, a full in-depth clinical assessment will assist in determining the specific unmet needs of that individual; or
- ❑ Directly contact a private home health care agency. Check your local telephone directories for providers in your area; or
- ❑ Ask your primary care physician to recommend agencies. They may have first-hand experience in dealing with specific providers; or
- ❑ Speak with family members and friends who have used home care services in the past.

Additional resources to locate a home health care agency include:

- ❑ Visit the **Home Care Association of New Jersey** at **www.homecarenj.org** or call **732-877-1100** or **609-275-6100**.
- ❑ **The U.S. Centers for Medicare and Medicaid Services (CMS)** operates a website that allows searches of Medicare-certified home health agencies at **www.medicare.gov/HHCompare**. Note that newly certified agencies may not appear in the database for several months.
- ❑ **The New Jersey Board of Nursing** provides *A Consumer’s Guide to Homemaker-Home Health Aides* at **www.state.nj.us/lps/ca/hhh/hhhaguide.pdf**, or call **973-504-6430**.
- ❑ Refer to **Appendix V** for a checklist of questions to consider when shopping for home care services.

Paying for Home Care

One of the most challenging long-term care issues facing individuals and families today is paying for in-home services. Some health and long-term care insurance plans provide coverage for home health care, so be sure to check your policy and/or benefits’ statements carefully.

Some or all of the cost for home health care services may be covered in these situations:

- ❑ Continued care for individuals who are homebound due to medical reasons.
- ❑ Low-income individuals who are covered by Medicaid have access to home-based services as an alternative to nursing facility placement.
- ❑ Registered veterans and their families may be eligible for home care services. (See **Veterans Benefits** section for more information.)

Home Care Rates

For families who are paying out-of-pocket for home care services, it is wise to get information on cost from several different agencies. You will probably be faced with some difficult choices between quality and affordability, but you should not be paying less than the average hourly rate in your area.

According to the American Association of Home and Services for the Aging, the national average hourly rate for a certified home health aide in 2008 was \$32 compared to \$19 for a non-certified worker.

- ❑ Hourly rates will vary depending upon the geographical location. To get information on the range of hourly wages in your area, go to the **Bureau of Labor Statistics'** website at www.bls.gov/bls/blswage.htm and click on "State Wage Data."

Medicaid Home Care Services

New Jersey Medicaid provides access to a broad range of home and community services and supports for people of all ages and disabilities, which in turn promotes consumer satisfaction and control. These services enable individuals enrolled in various Medicaid programs to minimize reliance on institutions and allow for continued community living. (See the **Insurance Section** of this handbook for information regarding NJ's Medicaid Programs)

Community Medicaid State Plan Services

Following is a list of state plan services that an individual with New Jersey Medicaid or enrolled in a Medicaid Waiver can access:

- Adult Day Health Services*
- Advanced Practice Nurse
- Chiropractic
- Clinic
- Dental
- Hearing Aid
- Home Health
- Nursing Facility
- Optometric
- Optical Appliances
- Personal Care Assistant*
- Pharmaceutical
- Physician
- Podiatric

- Hospital
- Hospital Outpatient
- Laboratory
- Medical Supplies & Equipment*
- Prosthetic & Orthotic Devices
- Radiological
- Rehabilitation Therapies
- Transportation*

**Require prior authorization*

Home Care Services for Adults with Physical Disabilities

- **The Personal Care Assistance (PCA) Program** is an optional benefit offered to New Jersey Medicaid beneficiaries who are experiencing some functional impairment and need a PCA to assist them with their activities of daily living, such as bathing and dressing. Recipients do not have to be permanently disabled to receive this service but must have a doctor's order and prior authorization from the NJ Division of Disability Services.

The Personal Preference Program (PPP) is an option under the PCA program that allows individuals to direct and manage their services. It uses what is called a cash and counseling approach. Operating within a monthly cash allowance, participants in the program work with a consultant to develop a cash management plan by which they decide the services they need and the individuals and/or agencies they wish to hire to provide the services.

- For additional information about PCA and PPP, contact the **NJ Division of Disability Services** at **1-888-285-3036**.

Medicaid Waivers

Under Section 1915(c) of the Social Security Act, Medicaid law authorizes the Secretary of the U.S. Department of Health and Human Services to waive certain Medicaid statutory requirements. These waivers enable states to cover a broad array of home and community-based services (HCBS) for targeted populations as an alternative to institutionalization.

New Jersey has several Medicaid waivers designed to meet the needs of certain groups of people who would only be able to qualify for Medicaid in an institutional setting. These Medicaid waivers have higher income and/or asset limits than for traditional Medicaid. Individuals are encouraged to contact their local ADRC/AAA and/or County Welfare Agency for current clinical and financial eligibility criteria. The Medicaid waivers vary in the services they provide, the populations they serve and the administering agency.

Eligibility

To be a waiver participant, an individual must meet specific criteria, including:

- ❑ certified for the waiver's institutional level of care (clinical eligibility) after an in-depth care needs assessment;
- ❑ choose to enroll in the waiver as an alternative to institutionalization; and
- ❑ be determined to meet financial eligibility based on their income and assets.

New Jersey Medicaid Waivers

- ❑ **Global Options (GO) for Long-Term Care** is for individuals age 65 or older, or between the ages of 21 and 64 who are determined physically disabled by the Social Security Administration (SSA) or the Division of Medical Assistance and Health Services, Disability Review Section. Additionally, eligibility depends on whether there is an indication that the participant will need the level of care provided in a nursing facility unless he or she receives home and community-based services. GO participants have access to all Medicaid State Plan Services except nursing facility.

GO Waiver Services

Waiver services may include services not traditionally offered through the Medicaid program. The GO waiver services include:

- | | |
|--|--|
| ❑ Assisted Living Program in Assisted Living | ❑ Personal Emergency Response System (PERS) |
| ❑ Adult Family Care | ❑ Respite Care |
| ❑ Attendant Care | ❑ Specialized Medical Equipment and Supplies |
| ❑ Caregiver/Participant Training | ❑ Social Adult Day Care |
| ❑ Care Management | ❑ Community Transition Services |
| ❑ Chore Service | ❑ Transitional Care Management |
| ❑ Environmental Accessibility Adaptations | ❑ Transportation (non-medical) |
| ❑ Home-Based Supportive Care | |
| ❑ Home-Delivered Meals | |

- ❑ For additional information on Global Options (GO) for Long Term Care, contact your local **ADRC/AAA** at **1-877-222-3737**.

- ❑ **The AIDS Community Care Alternatives Program (ACCAP)** is for individuals age 13 and older diagnosed as having AIDS and for children under age 13 who are HIV+. It provides all Medicaid State Plan Services except nursing facility care. ACCAP waiver services include case

management, private duty nursing, hospice and personal care assistance (over 40 hours).

□ For additional information on the ACCAP waiver, contact the **NJ Division of Disability Services** at **1-888-285-3036**.

□ **Community Resources for People with Disabilities (CRPD)** is for blind or disabled children and adults at risk of institutional placement and provides all Medicaid State Plan services, except nursing facility care. CRPD's waiver services are case management, environmental/vehicular modifications, personal emergency response systems (PERS) and community transition services. Individuals meeting specific clinical criteria may be eligible for Private Duty Nursing (CRPD-PDN) of up to 16 hours per day.

□ For additional information on the CRPD/CRPD-PDN waiver, contact the **NJ Division of Disability Services** at **1-888-285-3036**.

□ **The Traumatic Brain Injury (TBI)** waiver is for individuals with a diagnosis of acquired brain injury after their 21st birthday but prior to turning 65 years of age; whom exhibit medical, emotional, behavioral and cognitive deficits; and have a rating of at least 4 on the Rancho Los Amigos Level of Cognitive Functioning Scale. TBI provides all Medicaid State Plan services, except nursing facility care and personal care assistance. The TBI waiver services are Case Management, Counseling (behavioral, individual/family and drug/alcohol), Community Residential Services (CRS), Therapies (speech, physical, occupational or cognitive provided by CRS providers), Behavioral Program, Environmental/Vehicular Modifications, Structured Day Program, Supported Day Program, Respite Care (in-home or at a CRS) and Adult Companion.

□ For additional information on the TBI waiver, contact the **NJ Division of Disability Services** at **1-888-285-3036**.

□ **The Community Care Waiver (CCW)** is for children or adults with developmental disabilities. The CCW services are Case Management, Support Coordination for individuals who self-direct their services, Day Habilitation, Supported Employment, Individual Supports, Community Transition Services, Environmental/Vehicular Accessibility Adaptation, Assistive Technology Devices, Personal Emergency Response System, Respite Care and Non-Medical Transportation. The CCW also allows access to all Medicaid State Plan services, except ICF/MR and Personal Care Assistant. To be eligible for the CCW, an individual must first be determined eligible by the Division of Developmental Disabilities to receive its services (See page 18 for DDD's eligibility criteria). There is a waiting list for this waiver.

- For additional information on the CCW, contact the **NJ Division of Developmental Disabilities** at **1-800-832-9173**.

Non-Medicaid Waiver Home Care Programs

For those individuals who are above the financial eligibility for Medicaid or Medicaid waiver services, other options may be appropriate, including:

- **The Jersey Assistance for Community Caregiving (JACC)** is a program that provides in-home services to seniors at risk of nursing facility placement who are ineligible for Medicaid or Medicaid waiver services and who have resources at or below a specified amount. The JACC services are based on an assessment of the individual's needs and include care management, homemaker, respite care, home modification, special medical equipment and supplies, chore service, personal emergency response system, home delivered meals, social/medical adult day care, attendant care, home-based supportive care, and transportation.

- For additional information, contact your local **ADRC/AAA**, or call **1-877-222-3737**.

- **The Personal Assistance Services Program (PASP)** gives adults age 18-65 with physical disabilities opportunities, to work, attend school or vocational training and to live independently in the community. Personal assistants help individuals with tasks such as light housekeeping, bathing, dressing, meal preparation, shopping, and assistance with correspondence, driving and/or using public transportation. Services are available to individuals who are employed, preparing for employment or attending an educational or training program. Persons active in community-based activities such as volunteerism or parenting are also supported in this program. Cost of services depends on family income: some pay no fee while others pay a portion on a sliding fee scale.

- For additional information on PASP, contact the **NJ Division of Disability Services** at **1-888-285-3036**.

- **The NJ Statewide Respite Care Program** provides services for the elderly and functionally impaired persons age 18 or older to relieve their unpaid caregivers of physical and emotional stress arising from the responsibility of providing daily care. For more detailed information see the Caregiver Section of this handbook.

Additional Home Care Programs

- ❑ **The Program of All-inclusive Care for the Elderly (PACE)** is a long-term care benefit authorized by Medicare with an optional Medicaid benefit for adults age 55 and older with chronic health conditions. PACE provides all the care and services covered by Medicare and Medicaid as well as all additional necessary care and services not normally covered. To be eligible for PACE, an individual must reside in the service area of the PACE organization, meet the NJ nursing facility level of care, and be able to live safely in the community at the time of enrollment into PACE. An individual is also required to be eligible for Medicare and/or Medicaid, or be willing to pay privately.

❑ To find out if PACE is available in your area, call your **Area Agency on Aging/Aging and Disability Resource Connection** at **1-877-222-3737**.

- ❑ **The Community Living Program (CLP)** focuses on adults, who are not eligible for Medicaid, yet are at risk of nursing home placement and Medicaid spend-down. The grant supports consumers to direct and control their care planning process. Through a cash and counseling option, CLP offers a monthly budget that allows consumers to purchase services to meet their care needs. The CLP grant is only available to Camden, Morris and Somerset County residents who meet the eligibility criteria.

❑ For additional information and eligibility criteria, call the **Camden, Morris or Somerset County Aging and Disability Resource Connection** at the following numbers: **Camden, 1-800-955-2446; Morris, 1-800-564-4656; and Somerset, 1-888-747-1122**.

- ❑ **The Veteran's Directed Home and Community Based Services (VD-HCBS) Program** is a program similar to the CLP focused solely on veterans of all ages who are not eligible for Medicaid, yet are at risk of nursing home placement. Veterans must be registered and enrolled in the VA NJ Health Care System. Eligibility in the program is determined by the VA. This program is initially offered to veterans in Bergen, Morris and Somerset Counties specifically.

❑ If you reside in Bergen, Morris or Somerset County please call the following numbers: **Bergen Co. AAA/ADRC, 1-877-222-3737; Morris Co. AAA/ADRC, 1-800-564-4656; and Somerset Co. AAA/ADRC 1-888-747-1122**.

- ❑ **Veteran's Home Health Care** services may be available to eligible veterans based on certain qualification criteria. Contact your county

Veterans Service Office (See **Appendix R**) for information and eligibility requirements.

Day Care Programs

An adult day care program is a supervised group setting where individuals receive social, recreational and/or healthcare support during the day. There are two types of adult day care programs available: Social and Medical.

Day Care Programs – Social

Social day programs are group settings offering a social environment, meals, exercise, planned activities, support staff and resources. A social program does not provide personal care or health care and is designed for older adults or adults with disabilities who enjoy interactive activities and do not require much assistance. Transportation and meal options in social day programs vary by program, and may involve an additional fee. Senior centers are a common example of this type of program.

Day Care Programs – Medical

Medical day care centers offer a program of medically supervised, health-related services provided in an ambulatory care setting to persons who are non-residents of the facility, who do not require 24-hour inpatient institutional care and yet, due to their physical, and/or mental impairment, need health maintenance and/or restorative services. In New Jersey, these programs are referred to as Adult Day Health Services (ADHS).

Eligibility Requirements

This program is available to private pay and both traditional and Medicaid waiver recipients. Individuals who request ADHS paid through Medicaid must meet financial and medical requirements.

Services Offered

ADHS Centers are required to provide:

- Medical, nursing, social, personal care and rehabilitative services
- A nutritious mid-day meal
- Social Activities
- Transportation to and from the center.

Services are provided five days a week, a minimum of five hours a day. Staff-participant ratio is required at a minimum to be one staff member to every nine participants.

Cost of Services

The cost of ADHS varies by program and ranges from \$60 - \$100 per day. A private-pay option is available to those who do not qualify for publicly funded programs. Community Medicaid is accepted at most ADHS and

will pay for participants to attend up to five days a week. Various grant programs administered by local governments and agencies may also provide services for older adults, or supplement the cost to families.

Alzheimer's Adult Day Health Services

The Alzheimer's Adult Day Health Services Program partially subsidizes the purchase of adult day health services for persons with Alzheimer's disease or a related dementia. There are currently 48 adult day care centers in 19 counties participating in this program.

Eligibility Requirements

To be eligible for the program, an older adult must meet the following criteria:

- ❑ Have an Alzheimer's diagnosis (or related dementia) documented by a licensed physician;
- ❑ Be routinely supervised by an informal caregiver;
- ❑ Reside in the community;
- ❑ Have documented evidence of eligibility according to income guidelines; and
- ❑ Be a resident of the state of New Jersey.

- ❑ For additional information on social or medical day care programs, contact your **ADRC/AAA** toll-free at **1-877-222-3737**.
- ❑ You may also wish to visit the website of the **National Adult Day Services Association** at **www.nadsa.org**, and see our consumer checklist in **Appendix U**.

Care Management

While family caregivers possess a great deal of knowledge about what their loved ones' need, sometimes making decisions about services and coordinating them over time can be overwhelming. Care managers, sometimes referred to as case managers, are nurses, social workers, counselors, or gerontologists, experienced in working with families, evaluating needs, and dealing with complicated family dynamics. Case management services can be acquired through private pay funding or as a service contained within a publicly subsidized program.

Services Offered

Care managers generally perform some or most of the following activities:

- ❑ For consumers who are paying privately, a care manager will conduct an in-depth care needs assessment to determine the need for home care services.
- ❑ Develop a care plan about the specific services needed, including who will provide the service, how often and for how long.

- ❑ Coordinate home and medical care as well as hire home care workers, either through contracts with designated service providers or through workers of their own agency.
- ❑ Monitor home care services, reassess them periodically and make needed adjustments.
- ❑ Secure respite care for family caregivers, adult day programs, long-term care and senior housing.
- ❑ Provide assistance to families in addressing legal and financial issues.
- ❑ Assist in dealing with complicated government benefits.
- ❑ Assist with medical service and equipment providers.

Cost of Care Management

If you are enrolled in a publicly subsidized program, such as a Medicaid Waiver, care management services will be free of charge. Other state funded programs may provide care management services reimbursed on a sliding scale. If you are paying privately for these services, the average hourly rate varies by location and experience.

- ❑ To find a care manager, contact your **ADRC/AAA toll-free at 1-877-222-3737**, or a multi-service home care agency. In addition, the **National Association of Geriatric Care Managers** provides names and background information about its members on its website **www.caremanager.org**.

Consumer Direction

A growing trend in community-based long-term services is to provide a system that gives consumers not only the ability to choose and manage the services they receive but also the ability to hire individuals, family, friends, or neighbors to provide some of the services, such as meal preparation or personal care. This self-directed care is often referred to as Consumer Direction and may include managing the authorized service budget for your care and/or become an employer to the providers of those services rendered in your home. Caregivers and participants may direct their care by:

- ❑ Determining how participant's needs will be met;
- ❑ Determining who will provide services;
- ❑ Defining the job description/tasks of the worker;
- ❑ Deeming the competency of the worker; and
- ❑ Monitoring the quality of service.

Different programs, such as Global Options, JACC, SRCP, CLP and PPP each provide different opportunities for individuals who are willing and able to self-direct, to hire and direct their own workers or to self direct how their budget allowance is spent on authorized goods and services.

Advantages and Responsibilities

There are a number of advantages of consumer-directed care including better control, cost effectiveness and flexibility. However, consumer-directed services may not be for everyone as it comes with responsibilities. In a consumer-directed model, if you are the employer you take full responsibility to hire, direct and terminate employees.

7. HOUSING & ALTERNATIVE LIVING OPTIONS

7. Housing & Alternative Living Options

Remaining at Home

Most seniors and adults with physical disabilities in need of services prefer to stay in their homes rather than move to a nursing home or other long-term care facility. To make this possible, the person's home must be safe and affordable. Home modifications, assistive technologies and home care supports can improve safety and programs that provide financial support for energy costs, property taxes and home and community-based care can alleviate some of the financial burdens of home ownership.

Home Safety

Home accidents are some of the most common reasons why frail individuals make trips to the hospital or need to move to an assisted living residence or a nursing home. One of the first steps to good long-term planning is a thorough safety assessment of your home. A home safety assessment will point out modifications and repairs that can be made to reduce or prevent accidents.

It is important to first determine what modifications are needed now or in the future by examining each area of your home. Make notes of anything that could be fixed, moved, repaired or improved. Make the noted repairs or changes as soon as you can. Every improvement or repair will make you or your loved one that much safer.

- ❑ Please see **Appendix V** for a Home Safety Checklist or visit www.eldercare.gov.

Home Modification and Repair

Home modifications meet the needs of people with physical limitations so they can live independently and safely. Examples of home modification can include:

- ❑ Ramp installation to improve access
- ❑ Doorway expansions
- ❑ Handrails
- ❑ Grab bars in the bathroom (shower, toilet, tub)
- ❑ Flexible, hand-held shower head
- ❑ Lever-handed faucets
- ❑ Expanded, walk-in shower

Considerations

When you are ready to have your home modifications performed, be sure to:

- ❑ Get recommendations from family and friends who have had similar projects completed.
- ❑ Check with your local Better Business Bureau regarding the contractor or program's reliability and performance record.

- ❑ Be specific about changes you wish to make.
- ❑ Ask for a written agreement with only a small down payment.
- ❑ Make the final payment only after the project is completed.

Paying for Home Modifications

Minor home modifications and repairs can be done for as little as \$150 to \$2000. For bigger projects, some financing options that may be available include:

- ❑ Fix It or Handyman Programs - supported with Older Americans Act funds
- ❑ Community Development Block Grants – grant funds typically available through the local department of community development.
- ❑ Private funding, including home equity conversion mortgages.

Additional resources that you may find helpful include:

- ❑ **The National Resource Center on Supportive Housing and Home Modifications (NRC SHHM)** at www.homemods.org is a major clearinghouse for news on government-assisted housing, assisted-living policies, home modifications for older people, training and educational courses, and technical assistance. It publishes fact sheets, guidebooks, and a newsletter. You can also reach them by calling **213-740-1364**.
- ❑ **Rebuilding Together** at www.rebuildingtogether.org a national volunteer housing rehabilitation organization that focuses on the home repair and home improvement needs of lower-income homeowners. You can also reach them by calling **1-800-473-4229**.

Staying Safe in Your Home

The following programs and services are intended to keep you safe in your home.

Personal Emergency Response System (PERS)

A PERS is a pendant or wristband with a transmitter that the wearer can use to summon help to their home in an emergency 24 hours a day, 365 days a year. The help button activates an in-home communicator that calls the PERS provider's call center. To find a PERS provider in your area consult the phone book or use an Internet search engine (i.e., Google, Yahoo, etc.). Individuals enrolled in Global Options (GO) may be eligible for this service.

Project Lifesaver

Project Lifesaver is a program adopted by most Sheriff's Departments in New Jersey to locate persons with Alzheimer's disease who wander away from their homes and caregivers.

The program relies on proven radio technology and specially trained search and rescue teams. Clients enrolled in the program wear a personalized wristband that emits a tracking signal. A search and rescue team responds when

caregivers notify their local Sheriff's Department that a person is missing. Trained professionals start searching for the lost individual using a mobile locator tracking system. Search times are greatly reduced thanks to this technology.

Eligibility

- ❑ A primary family member/caregiver must submit an enrollment application for the specific county where the relative resides.
- ❑ The individual must have a physician's diagnosis of Alzheimer's or other related disorders.
- ❑ Applicant must reside with a caregiver.

❑ For more information on Project Lifesaver, contact your local **Aging and Disability Resource Connection (ADRC), Area Agency on Aging (AAA), or Sheriff Department** for more details. (See **Appendix O.**)

Safe Return Program

Individuals with Alzheimer's disease or related dementia disorders can lose their ability to recognize familiar places and faces, and become lost in their own neighborhoods or when they are away from home.

The Safe Return Program provides assistance in locating persons who wander and become lost through the use of a national information and photo database. Through Safe Return, help is available from the national Alzheimer's Association and local chapter offices, 24 hours a day, seven days a week, whenever a person is lost or found.

The Safe Return Program will provide identification products such as jewelry (necklaces and bracelets), wallet cards, and clothing labels with a toll-free number to call in an emergency printed on them. There is a \$40 registration fee and the jewelry is about \$5.

- ❑ To inquire about this program, please contact the **Alzheimer's Association** by phone at **1-800-272-3900** or on the web at **www.alz.org/SafeReturn**.

Emergency Preparedness

Disasters can happen anytime, anywhere, and without warning. The American Red Cross and your local government agencies will respond when a disaster threatens and after it strikes. However, they can't be everywhere at once. Seniors and individuals with disabilities and special needs often need additional time and assistance to prepare for a disaster. Being ready for a disaster is a part of maintaining your independence.

Emergency Preparedness resources you may find useful include:

- ❑ The **New Jersey Office of Emergency Management** at www.state.nj.us/njoem provides a wealth of information related to emergency preparedness.
- ❑ The **Federal Emergency Management Agency (FEMA)** at www.fema.gov/areyouready provides a publication - *Are You Ready? An In-depth Guide to Citizen Preparedness*. The guide provides a step-by-step approach to disaster preparedness. Topics covered include preparing and emergency supply kit, evacuation, emergency public shelters, animals in disaster, and information specific to people with disabilities.

Disaster Planning

The best time to prepare for an emergency situation is now, and the State of Jersey suggests these three steps:

- ❑ Buy and/or prepare a kit of emergency supplies – the items that will help you stay self-sufficient for up to three days.
- ❑ Make a plan for what you and your family will do during an emergency – including knowing how to evacuate and shelter-in-place.
- ❑ Stay informed of possible threats.

Individuals of any age who have physical disabilities or other limitations, such as a lack of transportation, may find it difficult to evacuate in an emergency. To help these individuals stay informed and receive personalized assistance when disaster strikes, the State of New Jersey has created NJ Alert and NJ Register Ready.

NJ Alert

NJ Alert is New Jersey's emergency alert system. In an emergency, individuals who register on the program's website will receive an email and/or text message on their cell phone letting them know what has happened and what they should do to remain safe. To register, go to www.ready.nj.gov.

NJ Register Ready

NJ Register Ready is a service that allows New Jersey residents with special needs the opportunity to provide vital information about themselves to emergency response agencies so these agencies can better plan to serve them in a disaster or other emergency situation. The information gathered is confidential and not available to the public. In 2010, the program was available in Mercer, Middlesex and counties south. For more information or to register, call **211** or go to www.registerready.nj.gov.

Registering with Power Companies and First Responders

Some frail elderly and individuals with disabilities register with their power company so that, should there be a power outage, crews will look to restore power to their homes on a priority basis. Likewise, many fire companies and first

aid squads keep such lists so they can respond appropriately in an emergency. Contact your local providers for additional information.

To Move or Not to Move

There are a number of housing-related issues that you and your caregiver must consider when attempting to decide if you can remain at home. Here are some resources that can help:

- ❑ The **NJ Housing Resource Center** at www.njhousing.gov provides information on accessible and affordable housing throughout the state.
- ❑ The **U.S. Department of Housing and Urban Development (HUD)** at www.hud.gov has many resources to help individuals remain at home. To access local resources visit its website, click on “Information by State,” and then click on your state.
- ❑ **Centers for Independent Living (CIL)** are community-based, consumer-driven organizations that provide information and referral, peer counseling, skills training, advocacy and a variety of services based on a disabled individuals needs. They are especially strong in providing information regarding housing availability for this population. Please see **Appendix C** for a CIL in your area.

Housing Options

Even if you or your loved one is able to remain home now, you should begin your exploration of other housing options as soon as possible. Many communities and facilities have waiting lists. You may want to gather brochures and visit locations ahead of time, so you’ll know what the local options are.

Housing Lists

Your local Aging and Disability Resource Connection (ADRC), Area Agency on Aging (AAA), County Office of Disability Services, Centers for Independent Living (CIL) or Public Housing Authority (PHA) have information about the options best suited to fit your needs.

The New Jersey Division of Aging and Community Services maintain lists of the following types of senior and disabled housing in New Jersey:

- ❑ Adult Retirement Communities
- ❑ Government Subsidized Housing
- ❑ Shared Housing
- ❑ House-matching programs
- ❑ Low Income Housing
- ❑ Rooming & Senior Boarding Homes

- ❑ For copies of these lists, please contact the **NJ Division of Aging and Community Services**, PO Box 807, Trenton, NJ 08625-0807, telephone toll-free **1-800-792-8820** or 609-943-3437.

State Rental Assistance Program (S-RAP)

The State Rental Assistance Program (S-RAP) provides tenant-based and project-based rental assistance grants or vouchers to households with limited incomes, similar to the federal Section 8 program. Individuals and households are not allowed to be on both programs at the same time. Voucher availability is limited and/or waiting lists exist. A certain number of vouchers are reserved for specific groups including seniors aged 62 and older and heads of households or spouses with disabilities. For more information call the **NJ Department of Community Affairs** at **609-292-4080**.

Federally Assisted Housing Programs

The U.S. Department of Housing & Urban Development (HUD) has a wide range of programs of interest to the senior and disabled consumer. These programs deal primarily with rental housing and rental assistance programs. Some of HUD's housing developments are exclusively for the elderly and individuals with disabilities, while, in others, these groups are among others considered eligible tenants. The actual sponsors/developers of the housing may be non-profit or for-profit organizations, public agencies, or consumer cooperatives. Eligibility is income-based.

According to the federal Administration of Aging, preference for federally funded housing is given to people who pay more than 50 percent of their income in rent, are being displaced from their homes, or live in inadequate housing. Be sure to notify the agency that you contact if any of these situations apply to you.

Most federally assisted housing provided to the elderly and disabled is funded under two programs known popularly as "Section 8" and "Section 202."

Section 8

The Section 8 Housing Assistance Program was created to help very low-income persons of all aged secure decent, safe and sanitary housing in the private rental market by helping to pay a portion of the monthly rent. Income limits are determined by family size and geographic area. Participants usually pay no more than 30 percent of their adjusted monthly income for rent. The program pays the balance of the rent to the landlord. The rent must be reasonable.

- ❑ Individuals age 60 and older can call the NJEASE toll-free number **1-877-222-3737** to obtain the address and telephone number of the county agency that administers the Section 8 program. This program is funded by HUD and administered by the **NJ Division of Housing and Community Resources**, PO Box 051, Trenton, NJ 08625-0051, telephone **609-633-6156**.
- ❑ For other HUD related information please call **HUD** at **1-800-955-2232** or visit their website at **www.hud.gov**.

Section 202

The Section 202 program provides direct, low-interest loans to non-profit sponsors to finance the construction or rehabilitation of residential projects and related facilities for those 62 or older and individuals with disabilities. Projects may be sponsored by private, non-profit organizations, or consumer cooperatives. Section 202 housing developments may be equipped with congregate dining facilities, and may provide an array of supportive services, including health, transportation, and referral services. Residents of nearly all Section 202 units also receive Section 8 rental assistance.

Independent Living

These facilities are designed for the physically disabled and aged populations -- individuals who are able to live on their own, but want the security and conveniences of community living. Private funds are most often used to pay for independent living, although some apartments are subsidized and accept state and/or federal funding to cover a portion of the payment for low-income individuals. Medicare and Medicaid do not cover independent living since no health care is provided. Because these facilities are not licensed by local, state or federal agencies, there are no formal regulations.

Following is a description of the different independent living options:

- ❑ **Subsidized Apartments for the Elderly and Disabled** are rental units, generally in the form of garden apartments or apartments in high-rise or mid-rise buildings. The units have been specially designed for, and are limited to, people who are at least 62 year old or have a disability. Rental costs are financed by the local, state, or federal government. Sponsors of this housing include nonprofit or limited profit organizations or public housing authorities. There are income limitations for eligibility for this type of housing, and the rents are usually subsidized, with the amount of rent based upon the income of the household. There are usually lengthy waiting lists for this housing.
- ❑ **The Congregate Housing Services Program (CHSP)** provides selected supportive services to low-income elderly persons or adults with disabilities, residing in certain subsidized housing facilities. CHSP is intended to provide the physical and social environment that will extend the time span during which people can live independently.

Services may include:

- ❑ Housekeeping
- ❑ Shopping
- ❑ Laundry
- ❑ Linen changes
- ❑ Meal preparation
- ❑ Companionship
- ❑ Personal care (such as bathing and dressing)

- For additional information about your independent living options, contact your local ADRC, AAA, or a CHSP provider (**Appendix F**). You may also call the **Division of Aging and Community Services** at **1-800-792-8820**.

Boarding Homes

Rooming and boarding houses, as well as, residential health care facilities, serve a population with diverse backgrounds, including veterans, persons with disabilities and senior citizens.

A boarding home is a public or privately-owned facility that provides lodging, meals and/or other services for a fee. Boarding homes usually house three or more residents; however, there are some facilities that have as many as 40 residents. Residents of a boarding home must be able to manage their own physical activities such as personal grooming, bathing, dressing, toileting, taking medicine, eating and walking or moving about. A person can use an assistive device such as a cane, walker, wheelchair or another similar device, but they must be independent in its use. These individuals must also be able to transfer from their bed to their chair without any assistance. All residents must be able to independently exit the facility within three minutes in the event of a fire or other disaster. Boarding home costs are not covered by any insurance. Some facilities will accept a person's social security check as payment in full, though the actual rate is mutually agreed upon at admission.

The New Jersey Department of Consumer Affairs licenses boarding homes. There are different levels of licensing for these facilities:

- Level A – Boarding homes that are single rooms for living and sleeping but do not have facilities or appliances for cooking.
- Level B – Boarding homes that offer services limited to laundry and meals.
- Level C – Boarding homes that offer some personal assistance and financial services.

- For additional information, contact your local ADRC/AAA, County Welfare Agency, or the **NJ Division of Consumer Affairs** at **609-633-6251** (for general information) or **609-984-1706** (for licensing information).

Residential Health Care Facilities (RHCF)

An RHCF is a long-term care alternative that provides residents with a home-like atmosphere and assistance in getting health services. These facilities offer a supervised communal housing arrangement that encourages independence for as long as possible. Most RHCFs are licensed, regulated and inspected by the NJ Department of Community Affairs. The NJ Department of Health and Senior Services license those RHCFs that are attached to other facilities, such as nursing or assisted living facilities.

Services Provided

Each facility provides, at a minimum, the following services:

- ❑ Personal care
- ❑ Dietary
- ❑ Health maintenance and monitoring
- ❑ Pharmacy
- ❑ Recreational services
- ❑ On-site staff
- ❑ Transportation

Eligibility & Costs

To reside in an RHCF, an individual must be unable to live independently, but can walk with or without an assistive device; reasonably oriented mentally; and not have significant medical needs. The financial arrangements for a RHCF typically consist of an agreed rate included in the admission agreement. Each resident who receives Supplemental Security Income (SSI) or General Assistance will receive a personal needs allowance. RHCFs must provide 10% of its units to those using SSI payments. Also, units are usually shared occupancy.

For additional information contact:

- ❑ For more information about free-standing RHCFs contact the **NJ Division of Housing**, 101 South Broad Street, P.O. Box 806, Trenton, NJ 08625-0806; telephone **609-633-6303**.
- ❑ For more information about RHCFs attached to other facilities contact the **NJ Division of Health Facilities Evaluation and Licensing**, PO Box 367, Trenton, NJ 08625-0367; telephone **609-633-9060** or **609-633-9087**.
- ❑ To find an **RHCF** go to **www.state.nj.us/health/healthfacilities/index.shtml**.

Continuing Care Retirement Community (CCRC)

CCRCs provide housing, services, and health care, including nursing home care, to people of retirement age. The community must provide a continuum of care to meet the needs of individual residents, beginning with independent living through skilled nursing care. CCRCs offer a contract that is signed when the person first enters the community. The contract will define the type of housing and services to be provided, which usually include meals, housekeeping, linens, 24-hour security, and recreational services. There is generally a sizable entrance fee (in 2008, ranging from \$40,000 to over \$300,000) that guarantees shelter and access to various health care services, whether these services are pre-funded or provided on a fee-for-service basis. Monthly fees from \$700 to more than \$3,000 are also charged.

- ❑ CCRCs are regulated by the **NJ Department of Community of Affairs**, telephone **609-633-3888**.
- ❑ For more information contact the **NJ Division of Aging and Community Services** at **1-800-792-8820** or **609-943-3437 (out of state)**.

Assisted Living

Assisted living means a coordinated array of supportive personal and health services, available 24 hours per day to residents who need these services, including those who require formal long-term care. Assisted living promotes a resident's self-direction and participation in decisions that emphasize individuality, privacy, dignity and home-like surroundings. There are three settings for assisted living in New Jersey:

- ❑ **Assisted Living Residence (ALR)** – This is a residential facility licensed by the Department of Health and Senior Services to provide apartment-style living, congregate dining and assisted living services. Apartment units offer, at a minimum, one unfurnished room, a private bathroom, a kitchenette and a lockable door on the unit entrance. Units are single or double occupancy.
- ❑ **Comprehensive Personal Care Home (CPCH)** – This is a residential facility licensed by the Department of Health and Senior Services to provide room and board and assisted living services. Residential units in a CPCH are typically shared occupancy but have no more than two residents and have a lockable door on the unit entrance. These facilities were converted from previous settings such as residential health care facilities, boarding homes or nursing facilities.
- ❑ **Assisted Living Program (ALP)** – This is a package of assisted living services, including nursing and personal care, to be provided by an agency licensed by the Department of Health and Senior Services. This program will be provided only to individuals residing in public-subsidized housing. It is not a separate facility, and there are a limited number of buildings in which an ALP is available.

Services Provided:

The minimum service capacity of an assisted living facility must include:

- ❑ Personal Care
- ❑ Nursing
- ❑ Pharmacy
- ❑ Dining
- ❑ Activities
- ❑ Housekeeping
- ❑ Recreational Services
- ❑ Social Work Services
- ❑ Transportation for Medical Appointments
- ❑ Administration of Medications

Some assisted living facilities are designed to accommodate persons with Alzheimer's disease and related dementias. These facilities offer higher staffing levels and care that supports individual skills and interests, in an environment designed to minimize confusion and agitation.

Facility Staffing

There is at least one personal care assistant and one additional staff person at night and sufficient staffing to provide the services indicated by the assessments of the residents. A registered nurse is available on staff or on call 24 hours a day. Both administrators and personal care assistants must meet training and program requirements approved by the NJ Department of Health and Senior Services.

Cost of Services

Assisted living costs vary greatly depending on room size and services offered. Medicare does not pay for assisted living services. All facilities accept residents who pay privately, and many now accept Medicaid. In New Jersey, the Global Options (GO) Medicaid waiver program allows the state to serve residents in assisted living settings.

It should be clearly specified and outlined in the facility's admission agreement/resident contract under what circumstances a contract could be terminated or result in the resident being moved from the facility. The facility must also describe the assessment process and the manner in which the resident and/or family will be involved with meeting resident needs and providing services.

For additional information:

- ❑ See **Appendix T** for an Assisted Living Checklist if you are considering this option.
- ❑ To find an assisted living facility or program in your area go to **www.state.nj.us/health/healthfacilities/index.shtml**.
- ❑ To learn about programs that help with the cost of assisted living, contact your ADRC/AAA.
- ❑ For licensing and inspection information, contact the **NJ Division of Health Facilities Evaluation and Licensing**, PO Box 367, Trenton, NJ 08625-0367; telephone **609-633-9060** or 609-633-9087.

Adult Family Care (AFC)

AFC is a community option in which up to three people receive room, board and other supportive health and social services in the home of another, unrelated person. It is sometimes called adult foster care. An assessment is conducted to determine the services needed for each participant. A plan of care is then developed with input from the participant and services are provided according to that plan. AFC providers are trained and approved by a licensed sponsor agency. Services provided will be determined by your assessed needs and can include care management, medication administration, personal care, meal preparation, transportation, laundry, errands, housekeeping, socialization and recreational activities, monitoring of funds when requested.

The cost of this option includes a fee for room and board, services, and an operational cost for the sponsor agency. You can pay privately. It is also a service option under Global Options (GO).

- | |
|--|
| <input type="checkbox"/> For more information on this option, contact your ADRC/AAA . |
|--|

Nursing Home and Long-Term Care

New Jersey residents who need help completing activities of daily living such as washing, dressing or feeding have several options as to where such services can be provided. Today, more and more individuals with disabilities and their families are choosing to receive care in their homes or in community settings such as adult medical day care and assisted living facilities rather than in nursing homes. Despite this trend, nursing homes continue to play an important and necessary role in our long-term care system by providing quality care for those in need of intensive and ongoing medical and nursing assistance.

Candidates

Nursing homes may be appropriate for people who fit one or more of the following categories established by the New Jersey Medicaid program:

- Catastrophic illness or accident that requires major changes in lifestyle and needs.
- Debilitation or chronic changes in physical or mental status that causes deterioration of self-care skills.
- Multiple hospital admissions within the past six months.
- Previous nursing home admission within the past two years.
- Major health needs, such as physical rehabilitation, recuperation after hospitalization for serious illness or surgery, restorative services, tube feeding and special equipment or treatment.

Services Offered

All licensed nursing homes must provide:

- | | |
|--|---|
| <input type="checkbox"/> 24-hour skilled nursing | <input type="checkbox"/> Housekeeping |
| <input type="checkbox"/> Personal care | <input type="checkbox"/> Recreation |
| <input type="checkbox"/> Pharmacy | <input type="checkbox"/> Social work |
| <input type="checkbox"/> Dining | <input type="checkbox"/> Transportation |
| <input type="checkbox"/> Activities | |

All nursing homes are not equally equipped to take care of residents with special needs (i.e. dialysis, head trauma, tracheotomy). Some nursing homes are specially licensed to provide more comprehensive care, such as behavior management, nasogastric tube feeding, ventilator care or oxygen therapy.

Cost of Services

Since nursing home care is the most medically intensive of the long-term care services, it is also the most expensive. Nursing homes charge a basic daily or monthly fee. In 2008 the average cost of a semi-private room in a nursing home was \$5,448 per month (\$65,385 a year). Some families purchase long-term care insurance in anticipation of the cost, while most depend on other forms of financing. For those who meet clinical and financial qualifications, both the Medicare and Medicaid programs pay for nursing home services, although Medicare coverage for nursing home care is limited to short-term nursing care within 30 days of a hospitalization of three or more days and is medically certified. See **Appendix BB**, “*Who Pays for Long-Term Care.*” For more information, see also the **Insurance** section.

Facility Monitoring

Nursing facilities in New Jersey are licensed, regulated, inspected and/or certified by a number of public and private agencies at the state and federal levels, including the New Jersey Department of Health and Senior Services, the U.S. Department of Health and Human Services and the Centers for Medicare and Medicaid Services (CMS). These agencies have separate yet sometimes overlapping jurisdictions.

Oversight of practices in nursing facilities is not limited to the facilities themselves. Key health care professionals who work in nursing facilities are also licensed or certified by state agencies, such as the State Board of Medical Examiners, New Jersey Board of Nursing, Nursing Home Administrators Licensing Board and the Department of Health and Senior Services’ Certified Nurses Aide (CNA) Program. Health care workers are subject to disciplinary action from these bodies for failure to adhere to performance standards.

Additional Quality Resources:

- ❑ **Nursing Home Compare** - U.S. Centers for Medicare and Medicaid Services (CMS) maintains a federal database that allows searches of Medicare- and Medicaid-certified nursing homes by state, county, city, zip code and name. It provides detailed information on facility ownership, number of beds, staffing levels, performance on quality-of-care measures, and track record in recent inspections. This information is posted at www.medicare.gov/NHCompare.
- ❑ **A Guide to Community-Based Long Term Care in New Jersey** – This guide you are holding in your hands is posted at www.state.nj.us/health/senior/lcguide.shtml.

Nursing Home Pre-Admission Screening (PAS) Program

New Jersey has a nursing home PAS to determine the long-term care needs of Medicaid-eligible individuals, or individuals who may become Medicaid eligible

within 6 months who are seeking long-term care services, whether at home or in an institution.

□ The PAS Program is administered by the **NJ Division of Aging and Community Services**, Office of Community Choice Options, PO Box 807, Trenton, NJ 08625-0807, telephone toll-free **1-877-856-0877** or **609-943-4978**.

Pre-Admission Screening and Resident Review (PASRR)

All individuals entering a Medicaid-certified nursing facility (NF) are required to undergo a PASRR screening prior to NF admission to evaluate for evidence of mental illness (MI) or Mental Retardation/Developmental Disability (MR/DD). A PASRR is also required when a significant change in condition occurs for those who already reside in a NF. This process is used to determine the appropriateness of NF services, alternatives to NF placement, and whether an individual requires specialized services for MI provided by the Division of Mental Health Services and/or MR/DD provided by the Division of Developmental Disabilities (DDD). If the PASRR evaluation/determination prescribes specialized services, then the individual is ineligible for NF services until specialized services are no longer needed.

Veterans Memorial Homes

The NJ Division of Veterans Healthcare Services oversees the operation of the state's three long-term care veterans nursing homes, located in Vineland, Menlo Park and Paramus. Each facility has a professional staff that provides residents with a complete range of caring and comprehensive services. These homes are inspected and licensed annually by the NJ Department of Health and Senior Services, and the U.S. Department of Veterans Affairs. Residents receive compassionate medical and nursing care 24 hours a day. Respite care is available for caretakers who need a rest from the stress of caring for a veteran at home.

If you are interested in applying to one of the veteran's homes, please contact the homes directly. The telephone numbers are listed below.

NJ Veterans Memorial Home at Paramus

1 Veterans Drive, PO Box 608, Paramus, NJ 07652-0608; tel. 201-634-8200

NJ Veterans Memorial Home at Menlo Park

132 Evergreen Road, PO Box 3013, Edison, NJ 08818-3013; tel. 732-452-4100

NJ Veterans Memorial Home at Vineland

524 North West Boulevard, Vineland, NJ 08360-2895; tel. 856-405-4200

For additional information:

- ❑ Contact the nearest **Veterans Service Office** for additional information and assistance. A complete list of offices is included in **Appendix R**.
- ❑ Visit the website **www.nj.gov/military/veterans/index.html**
- ❑ Call the **Veterans Benefit Hotline: 1-888-8NJ-VETS (1-888-865-8387)**
- ❑ Call the **Veterans Counseling Hotline: 1-866-VETS-NJ4U (1-866-838-7654)**

Nursing Home Transitions

Community Choice Program / Global Options Nursing Home Transitions

The statewide Community Choice Program is designed to assure that senior citizens, persons with disabilities, and their families are aware of the choices they have when it comes to long-term care. The program helps short-term Medicaid nursing facility residents and hospital patients explore the various community-based alternatives. The resident's discharge is coordinated with other state and community agencies and necessary support services are provided to help make the transition from a nursing facility to community housing. Through this program, counselors:

- ❑ Provide information on special housing, community programs and in-home services;
- ❑ Explain any financial or medical requirements;
- ❑ Coordinate with your discharge planner to find services that support dignity, choice and independence; and
- ❑ Help you and your family to make arrangements so that you will receive service in an appropriate community setting via an Interdisciplinary Team meeting.

An interdisciplinary team that includes participants and/or their guardians, social workers, discharge planners, and other care professionals decide what services are needed on a case-by-case basis and include those services in individual and flexible plans of care. All participants receive care management services and are enrolled in a Medicaid waiver program that most appropriately meets their needs on day one of transition to the community.

- ❑ Please contact the **NJ Division of Aging and Community Services**, PO Box 807, Trenton, NJ 08625-0807, telephone **1-877-856-0877** or 609-943-4978.

Money Follows the Person (MFP)

A federal demonstration project, MFP helps eligible individuals who have been residing in nursing homes and developmental centers for a minimum of three months (90 consecutive days) move into a community setting. Individuals are offered transitional services and long-term supports that prevent or delay the

need to return to institutionalized care. This demonstration project is not a permanent stand-alone program and is due to end in 2016.

Other services that may be available include, but are not limited to:

- ❑ Homemaker services
- ❑ Peer/Family mentors
- ❑ Chore services
- ❑ Attendant care
- ❑ Medication administration
- ❑ On-going assessment
- ❑ Health monitoring
- ❑ Transportation
- ❑ One-time clothing purchase
- ❑ One-time food purchase
- ❑ One-time environmental assessment
- ❑ Community transition services (security deposits, moving expenses, furnishings, one-time cleaning)
- ❑ Assistive technology devices

A person may only receive a total of 365 days of MFP eligibility in his or her lifetime.

To obtain additional information, call:

- ❑ **NJ Division of Disability Services (DDS) at 1-888-285-3036.**
- ❑ Nursing facility residents interested in receiving community-based supportive services should ask their nursing facility social worker to contact the appropriate Regional Office of **Community Choice Options** to arrange for a Community Choice COUNSELOR visit. Call toll-free **1-877-856-0877.**
- ❑ Developmental center residents and/or their guardians interested in receiving community-based supportive services should speak with their center social worker.

Utility Assistance Programs

Energy/Utility Assistance

When energy costs rise, heating and air conditioning bills can become a factor in an individual's ability to stay in his or her current home. New Jersey has several energy assistance programs, as well as laws that prevent utility companies from shutting off service to senior and disabled households that are experiencing a financial hardship.

If you are an elderly or disabled customer having financial problems paying for your electric or gas bill, you should request the utility company to enroll you in a budget plan in accordance with your ability to pay. You are required to make good faith payments of all reasonable bills for service. ***Residential service can be shut off after proper notice.*** A utility may not shut off residential service on Friday, Saturday, Sunday or a holiday or the day before a holiday, or if a valid medical emergency exists in your household.

The following utility assistance programs may be able to assist you or your loved one:

Comfort Partners is a program designed to improve energy affordability for income eligible households through direct installation of free energy efficiency measures and education about steps everyone can take to save energy. Participants are offered comprehensive, personalized energy education and counseling and asked to partner with the program to develop and carry out a household energy savings action plan.

Services offered can include:

- ❑ Efficient lighting products
- ❑ Hot water conservation measures
- ❑ Replacement of inefficient refrigerators
- ❑ Thermostats; insulation upgrades
- ❑ Blower-door guided air sealing
- ❑ Duct sealing and repair
- ❑ Heating/cooling equipment maintenance

Eligibility Requirements:

The Comfort Partners program is available to any New Jersey household with significant use, having an income at or below 175% of the federal poverty guidelines.

For more information call:

- ❑ **PSE&G:** 1-888-773-8326
- ❑ **Jersey Central Power & Light:** 1-800-207-9276, TDD/TTY 1-800-522-2376
- ❑ **Atlantic City Electric:** 1-888-642-3780, TDD/TTY 1-800-898-8056
- ❑ **Rockland Electric:** 1-800-231-0427, TDD/TTY 1-800-223-0024
- ❑ **Elizabethtown Gas:** 1-888-773-8326
- ❑ **NJ Natural Gas:** 1-800-221-0051, press 3, then 4, then 2
- ❑ **South Jersey Gas:** 1-800-648-0138, TDD/TTY 1-800-547-9085
- ❑ If your primary source of heat is oil, propane or kerosene, contact the **NJ Dept. of Community Affairs, Office of Weatherization** at **1-800-510-3012.**

The Heating Oil Cost Assistance program is operated by the New Jersey Citizen Action's Oil Group (NJCAOG). The NJCAOG is comprised of thousands of heating oil consumers who have joined together to negotiate a lower price with local dealers. After joining, members are assigned a supplier. They then call that supplier and make arrangement for fuel delivery but at the Oil Group's discounted price. Generally, the prices members pay are 10–30% less than

average retail prices. The annual membership fee for persons aged 60 and older was \$15 in 2010.

- For more information call **New Jersey Citizen Action**, toll-free at **1-800-464-8465**, or visit their website at **www.njcaoilgroup.com**.

CITGO/Citizens Energy

In partnership with CITGO, Citizens Energy works with thousands of oil heat dealers and local fuel assistance agencies to provide deliveries of home heating oil to those in need. The program provides eligible families a one-time delivery of 100 free gallons of home heating oil.

- For program availability and additional information call **1-800-JOE-4-OIL**, or 1-800-563-4645, or visit the website **www.citizensenergy.com**.

The Lifeline Program is a utility assistance program that offers \$225 to persons who meet the PAAD eligibility requirements or who receive Supplemental Security Income (SSI). This includes utility customers as well as tenants whose utility bills are included in their rent. Only one tenant in a household is entitled to this assistance. Your Lifeline benefit provides for only electricity and natural gas. Other fuels, such as bottled or propane gas, oil, coal, or wood, are NOT covered.

Eligibility:

Consumers must meet one of the following:

- Recipient of PAAD;
- Meet the eligibility requirements for PAAD;
- Recipient of Medical Assistance to the Aged (MAA);
- Recipient of Medical Assistance Only (MAO); or
- Recipient of the New Jersey Care.

- For more information about **Lifeline**, please call **1-800-792-9745**.

The Low Income Home Energy Assistance Program (LIHEAP) is designed to help low-income families and individuals meet home heating and medically necessary cooling costs. Applicants must be responsible for home heating or cooling costs, either directly or included in the rent; and have gross income at or below 225% (in 2010) of the federal poverty level. The LIHEAP application is also used for the Universal Service Fund (USF) Program (see below). Therefore, if you qualify, you are enrolled in both energy assistance programs through a single application.

Universal Service Fund (USF) is a program created to help make energy bills more affordable for low-income customers. The goal of the USF program is to ensure that income eligible New Jersey utility customers pay no more than 6% of

their annual income for their natural gas and electric service combined. Households with income equal to or less than 175% of the federal poverty level are income eligible.

- ❑ For more information about **LIHEAP** and/or **USF**, visit www.energyassistance.nj.gov or call toll-free at **1-866-240-1347**.

NJSHARES is a non-profit corporation organized to provide assistance to individuals and families living in New Jersey who are in need of temporary help in paying their energy bills. New Jersey SHARES can assist with up to \$700 for gas, up to \$300 for electric, or up to \$700 for electrically-heated homes.

Eligibility:

A person or family must be facing a financial crisis and not eligible for welfare. Recipients must also have a history of good-faith payments of their utility bills.

- ❑ Call **NJSHARES** at **1-866-657-4273** or visit www.njshares.org.

The Winter Termination Program is in effect from November 15 through March 15, with the goal of preventing residential customers from having their gas or electric service disconnected during the winter months. The Board of Public Utilities administers this program.

Eligibility:

Customers may be eligible if they participate in any of the following:

- ❑ LIHEAP
- ❑ Work First New Jersey/Temporary Assistance to Needy Families (WFNJ/TANF)
- ❑ Federal Supplemental Security Income (SSI)
- ❑ Pharmaceutical Assistance to the Aged and Disabled (PAAD)
- ❑ Persons unable to pay their utility bills because of circumstances beyond their control including unemployment, illness, medically related expenses, recent death of a spouse and any other circumstances which might cause financial hardship.

- ❑ For more information on the **Winter Termination Program**, call **1-800-624-0241**.

Additional Utility Assistance Programs

Other programs are in existence that may be available to assist individuals with water and sewer utilities, cable, and telephone services, including:

- ❑ **Communications Lifeline Telephone Services** – Through the Verizon Telephone Company discounted residential telephone service is available

for households that make less than three local calls per day which last five minutes or less, or that spend less than one and a half hours a week on local calls. To be eligible for this program you must receive benefits from one of the following programs: Temporary Assistance to Needy Families/Work First New Jersey (TANF/WFNJ), Lifeline Utility Credit/Tenants Lifeline Assistance, Pharmaceutical Assistance to the Aged and Disabled (PAAD), General Assistance (GA), Food Stamp Program, Supplemental Security Income (SSI)/Medicaid, Home Energy Assistance Program (HEAP) and you must not be dependent for Federal Income Tax purposes unless you are 60 years of age or older.

- **Link-Up America Telephone Service** – Verizon Communications make residential telephone service more affordable by offering Link-Up America services for qualified, low-income customers. Link-Up America provides a 50% discount on telephone connection charges for persons meeting the eligibility criteria for certain telephone service programs. Those persons receiving benefits for PAAD, Lifeline Utility Credit, or Medicaid/SSI should call 1-800-792-9745 for details. Persons receiving benefits from HEAP or Food Stamps, please contact your County Welfare Agency. For additional communication and eligibility information please call 1-888-337-3339.
- **Senior Citizen Telephone Deposit Program** – The Verizon Telephone Company has a program that enables residents of subsidized senior housing to obtain phone service. Verizon will waive the deposit fee (typically \$100) for elderly and other tenants living in subsidized senior housing. Those eligible must have a good credit record with the phone company and must be a new customer, i.e., the person has not been a phone customer recently. Individuals receiving the waiver will be responsible for all other telephone costs, including purchase of the phone, installation costs and monthly service charges. To find out if you are eligible for the deposit waiver, contact your County Welfare Agency.
- **Cable Television Discount** – The cable television companies may, if they choose, offer a discount rate for cable television reception to senior citizens age 62 and older or disabled individuals meeting the income and residency eligibility requirements of the PAAD program, if there is no more than one non-senior/disabled person in the household.
- **Water and Sewer** – Any municipality or county authority may establish within its district rates or schedules that provide for a reduction or total abatement of water and sewer charges. Persons residing in the district and who meet specified guidelines are eligible if the benefit is offered. For further information, please contact your local municipal or county utilities or sewerage authority.

Multiple Dwellings: Rent Grace

Any senior citizen receiving Social Security Pension, Railroad Retirement Pension, or any other government pension in lieu of Social Security must be given a five-day grace period for payment when rent is due on the first of the month.

- ❑ For a copy of the law, please contact the **Office of Landlord-Tenant Information, NJ Department of Community Affairs**, PO Box 805, Trenton, NJ 08625-0805 or call **1-800-792-8820** or 609-292-4174.

Condominium Conversion

Under the Senior Citizens and Disabled Protected Tenancy Act, for those persons 62 and older and certain disabled veterans, there is a possibility of obtaining protection against eviction on the grounds that the building is being converted to a condominium or cooperative provided the following guidelines are met:

- ❑ The building in which they reside contains at least three rental units;
- ❑ The dwelling unit in which they or their spouse or civil union partner reside has been the principal residence for at least one year immediately preceding the conversion recording; and
- ❑ Their income is no higher than three times the county per capita personal income (which changes annually), or \$50,000, whichever is greater.

Before the landlord can begin the conversion process, an application package for protected tenancy must be sent to the municipal administering agency.

- ❑ For copies of the law and regulations concerning the Senior Citizen and Disabled Protected Tenancy Act, contact the **Office of Landlord-Tenant Information, NJ Department of Community Affairs**, PO Box 805, Trenton, NJ 08625-0805 or call **1-800-792-8820** or 609-292-4174.

Safe Housing and Transportation Program

The purpose of the Safe Housing and Transportation Program is to provide a safe environment for senior citizens through the provision of home repair services, safety improvements, and escorted transportation services.

The escorted transportation program is prioritized to serve seniors living in high crime areas with special emphasis being placed on seniors living alone and frail elderly aged 75 and older. Programs funded under residential maintenance focus on alleviating existing conditions which are detrimental to the health and safety of the elderly. The program is administered through the 21 Area Agencies on Aging.

- ❑ For additional information, please contact your local **Ageing and Disability Resource Connection (ADRC) or Area Agency on Aging (AAA)**, toll-free at **1-877-222-3737** or please call the **NJ Division of Ageing and Community Services**, toll-free at **1-800-792-8820** or 609-943-3437.

8. TRANSPORTATION

8. Transportation

Transportation is one of the key services seniors looking to age in place and individuals with disabilities need to maintain their independence. But finding safe, reliable and free or low-cost transportation can be difficult.

The Older Driver

Driving allows you to maintain your independence and stay connected to your community, but changes in physical, mental, and sensory abilities that can affect driving skills. Sometimes these changes happen so slowly that you are not even aware that your driving safety is at risk. Fortunately, you can cope with many of these changes by learning your limits and adjusting your driving.

Are you a safe driver?

You as a driver are responsible for assuring personal and public safety when operating a vehicle. The following are statements for you to consider as you assess your safety as a driver.

- I forget to buckle up.
- I get lost while driving.
- Other cars seem to appear out of nowhere.
- I have trouble seeing signs in time to respond to them.
- Other drivers drive too fast.
- Other drivers often honk at me.
- Driving stresses me out.
- After driving, I feel tired.
- I have had more “near misses” lately.
- Busy intersections bother me.
- Left-hand turns make me nervous.
- The glare from oncoming headlights bothers me.
- My medication makes me dizzy or drowsy.
- I have trouble turning the steering wheel.
- I have trouble pushing down on the gas pedal or brakes.
- I have trouble looking over my shoulder when I back up.
- I have been stopped by the police for my driving recently.
- People will no longer accept rides from me.
- I don't like to drive at night.
- I have more trouble parking lately.

If you can relate to any of these statements, your safety and the safety of others may be at risk when you drive. Talk to your doctor to have a more detailed and careful driver screen.

Additional resources to consider include:

- ❑ The **National Highway Traffic Safety Advisory Board** has produced a booklet about how to have a productive conversation with older drivers. It can be accessed on-line and is available at <http://www.nhtsa.gov/people/injury/olddrive/UnderstandOlderDrivers/>
- ❑ The AARP's article, *What are the warning signs that indicate someone should begin to limit driving or to stop altogether?* Is available on-line at www.aarp.org/home-garden/transportation/info-05-2010/Warning_Signs_Stopping.html.
- ❑ The **Grand Driver** at www.granddriver.info provides links to useful information as to what you can do to remain a safe driver.

Adaptive Driving for Individuals with Disabilities

A wide range of adaptive driving equipment and vehicle modifications are available today. Depending on your disability, an adapted vehicle may include hand controls for braking and accelerating, power assist devices for easy steering, touch ignition pads and gear shifts, adjustable driver's seats, automatic door openers and even joysticks for people with extremely limited hand function.

You may initially want to obtain an evaluation from a qualified driver evaluator, who will assist in determining your basic driving set up, specific modifications and driving equipment to match your needs.

- ❑ To find a qualified evaluator, visit your local Division of Vocational Rehabilitation (**See Appendix I**) or contact the **Association for Driver Rehabilitation Specialists**, toll-free at **1-866-672-9466**, or www.driver-ed.org.
- ❑ The **National Mobility Equipment Dealers Association (NMEDA)** is a trade group of companies that sell adaptive driving equipment. Call toll-free **1-800-833-0427** or visit www.nmeda.org.
- ❑ The **National Highway and Transportation Safety Administration** offers advice on driver training, vehicle selection and modification. Visit www.nhtsa.gov/cars/rules/adaptive/brochure/brochure.html.

Accessible Parking

Under New Jersey law, an individual with a disability may obtain either a special license plate or vehicle placard that provides special parking privileges. To obtain a request form that must be certified by a physician or podiatrist, call the **Motor Vehicle Commission** toll-free at **1-888-486-3339** or **609-292-6500**.

Transportation Information and Services

It may be easier for you to give up driving if you have other ways to get around. The following transportation options will help you make this determination.

County Coordinated Senior/Disabled Transportation Programs

The County Senior/Disabled Transportation Programs provide services to senior citizens (age 60 and older) and individuals with disabilities. Most counties provide transportation on weekdays, with limited evening and weekend service. All 21 counties offer wheelchair accessible transportation and require advance reservations for rides, varying from one day to fourteen days or more. Most counties provide no or only limited out-of-county transportation.

Services may vary by county but most offer transportation for non-emergency medical appointments, dialysis, physical and mental therapies, employment, grocery shopping, nutrition sites, post-secondary education, Medicaid services, veterans' services, social and recreational activities, mall shopping and personal business – such as hairdresser, banking, etc. It should be noted that priority is given to transportation for dialysis and medical appointments, and limits apply.

- For specific transportation information and service guidelines or to schedule a ride, contact the transportation program in your county (See **Appendix P**).
- You may also find helpful information at the **New Jersey Council on Special Transportation's** website at **www.njcost.com**.

Access Link

Access Link is a public transportation service developed to comply with the Paratransit regulations of the Americans with Disabilities Act. It is for the aged and individuals with disabilities who are unable to use the local fixed route bus. Access Link service is provided by **NJ Transit** and offers a curb-to-curb service. In order to use Access Link, you must first apply for eligibility. Eligible customers and companions will be charged a comparable fare based on the bus fare and number of zones they will be traveling.

Access Link's Service Area

The Access Link service area is limited to pick-up and drop-off points located within a ¼-mile radius of an eligible bus route. Access Link shadows local fixed route buses. The bus routes defined as commuter routes are not included in the Access Link service area.

Eligibility - Applying for Access Link

All persons interested in applying for Access Link service are required to attend an in-person transportation assessment interview at a participating assessment agency. If you require transportation to the assessment agency, round-trip service on Access Link may be provided. Please make this request when scheduling your transportation assessment interview.

- To arrange for a transportation assessment appointment, contact **NJ TRANSIT** by dialing **1-800-955-2321 (TTY 1-800-955-6765)** between the hours of 8:30 a.m. to 5:00 p.m., Monday through Friday. You can also contact **NJ TRANSIT Accessible Bus and Train Information Service** at **1-973-275-5555** or **(TTY) 1-800-772-2287**. Their website is **www.njtransit.com**.

Additional Transportation Options:

New Jersey Find A Ride - This website, **www.njfindaride.org**, was designed to be an information resource about accessible transportation options available to individuals with disabilities and others in New Jersey who don't have easy, reliable access to private automobile transportation.

NJ Transit Reduced Fare Program - Provides senior citizens 62 years of age or older and individuals with a disability, greater traveling freedom and lower fares when riding with NJ Transit (buses, trains, and light rail vehicles). Many private bus companies operating in the state also participate.

You can save one-half or more of the regular one-way fare on most intrastate bus and rail lines, and most interstate bus and rail routes to and from New York and Pennsylvania from 9:30 AM to 4:00 PM and 7:00 PM to 6:00 AM weekdays, and all day on weekends and holidays. Personal assistants ride for free when the individual with a disability presents proper identification.

If you require a personal assistant, the physician must certify this as well so that your Reduced Fare ID Card can be stamped accordingly. People with visual impairments can also contact the NJ Commission for the Blind and Visually Impaired. A Commission representative will fill out, certify and mail an application to NJ TRANSIT.

- For more information contact the **NJ TRANSIT Reduced Fare Program**, 180 Boyden Avenue, Maplewood, NJ 07040, telephone **973-378-6401**. For information on lift-equipped buses call **973-275-5555** daily, 6 a.m. - 9 p.m. Hearing impaired persons should call **1-800-772-2287**.

Alternative Options

If you can't go out to get something you need, have it come to you. Many stores will deliver their products straight to your door, such as grocery stores and pharmacies. Catalog and Internet shopping could also be used as an alternative. You can buy almost everything you need from catalogs or over the Internet.

9. STAYING ACTIVE AND INVOLVED

9. Staying Active and Involved

Staying active and involved is the key to maintaining health and independence and can lower your risk for many common diseases and help you to recover faster when you do get sick.

Exercise and Fitness

Strength, balance, flexibility, and endurance are four assets that are important to preserving health and independence. Regular exercise and physical activity will assist you to maintain -- or even partly restore -- lost function in these four areas. Being active can also help you delay, and in some cases, prevent conditions associated with aging. No matter how frail a person is, exercise can be incorporated into your daily routine. A group fitness program can be beneficial by providing social interaction and motivation, which may assist you to overcome your resistance to exercising.

It is important to incorporate activities you enjoy into your exercise routine. Some exercise options include:

- ❑ Walking
- ❑ Swimming
- ❑ Dancing
- ❑ Cycling
- ❑ Gardening
- ❑ Tai Chi
- ❑ Stretching
- ❑ Resistance training
- ❑ Strength training
- ❑ Aerobic exercise

Safety Tips

Always consult your doctor before beginning an exercise regimen. If you do begin an exercise program, consider these safety tips:

- ❑ Start slow. Add to your exercise routine gradually.
- ❑ Be sure to warm up your muscles before stretching. Try walking and light arm pumping to get the blood flow going.
- ❑ Keep breathing during strength exercises. Holding your breath can cause blood pressure fluctuations. Whenever lifting anything, you should breathe out and breathe in as you relax.
- ❑ Use equipment appropriate for the activity, such as a bike helmet or proper footwear.
- ❑ Drink plenty of fluids while active unless you are on a fluid restriction.
- ❑ Be aware when bending; always bend at the hips and not the waist. This will help to prevent back injuries.
- ❑ Before stretching be sure to warm up your muscles. Try walking and light arm pumping to get the blood flow going.

To locate a fitness program in your area, check with your local YMCA, churches, and senior centers, as well as your county AAA/ADRC.

You can also contact the following organizations for more information:

- ❑ The **National Center on Physical Activity and Disability**, at **1-800-900-8086** (voice or TTY), or **www.ncpad.org**, provides information and resources that enable people with disabilities to become as physically active as they choose to be.
- ❑ **National Institute on Aging** at **1-800-222-2225**, **TTY 1-800-222-4225** or **www.nia.nih.gov**, offers a free on-line publications and an exercise video.
- ❑ **NIH Senior Health**, at **http://nihseniorhealth.gov**, is a senior-friendly website featuring information on popular health topics, and includes both a large-type and a talking feature that reads text aloud.
- ❑ **YMCA of the USA** at **1-800-872-9622**, or **www.ymca.net**, will assist you in locating a facility within your community.

Health & Wellness Programs

Health and wellness is important for both the aging and the physically disabled. Research has shown that giving people information on healthy practices leads to positive behavioral changes that powerfully affect one's health and quality of life. Encouraging people to engage in evidence-based disease prevention programs is a key strategy to address the impact of chronic disease and the prevention of secondary conditions.

The following programs are specifically designed for older adults (generally age 60 and older).

HealthEASE Health Education

This educational series includes important information on six health promotion topics of interest to older adults and their caregivers. The six modules are titled:

- ❑ Exercise and Getting Fit
- ❑ Serving Up Good Nutrition
- ❑ Bone Up On Your Health – *osteoporosis and falls prevention*
- ❑ Be Wise About Your Medications – *medication management and substance abuse*
- ❑ Keeping Up The Beat – *self management techniques for cardiovascular disease*
- ❑ Maximizing Memory – *maintaining memory and cognitive skills*

The modules can be delivered individually or as a six-session series. Health and aging professionals are trained to deliver the modules through a half-day program provided by the NJ Dept. of Health and Senior Services.

HealthEASE Move Today Exercise Class

A one-hour non-aerobic exercise class designed to improve flexibility, balance and stamina. Exercises can be done while sitting or standing. Classes are led by trained peer leaders and meet weekly or bi-weekly for twelve sessions.

Program features include:

- ❑ A brief education component focusing on an exercise-related topic.
- ❑ Inexpensive exercise bands used to gain maximum effect from resistance exercises.
- ❑ A major focus on good posture and falls prevention.
- ❑ An exercise intensity scale and a weekly exercise log to track participant activity.
- ❑ A self-assessment process for participants to assess their health, physical well-being and intent for behavior change conducted before and upon completion of the program.

Live Long, Live Well, Walking Program

Walking is one of the best ways for people of any age to become and stay fit. Participants of this program can make major strides toward preventing diseases such as obesity, heart disease, diabetes, stroke, osteoporosis and osteoarthritis.

This program encourages New Jersey residents, age 50 and older to walk at least 30 minutes most days of the week for a period of twelve weeks.

Participants can obtain a walking log to track their progress and receive a Walking Recognition Award from the State of New Jersey when they complete twelve weeks of walking.

Coordinated Screenings

From time to time, local health departments partner with health, aging and disability services providers to offer free health screenings for the public. Activities at these events may include a variety of health screenings (including vision, hearing, blood pressure, cancer and podiatric), health education (including nutrition, physical activity and falls prevention), and testing (including blood glucose, cholesterol, body mass index, bone density) and immunizations. Through the State's HealthEASE program, protocols have been established to refer individuals with abnormal screening results to health care providers. For more information on coordinated screenings, contact your **ADRC/AAA** at **1-877-222-3737**.

Take Control of Your Health (A Chronic Disease Self-Management Program)

Take Control of Your Health is an evidence-based, six-week course that meets once a week for two hours and is designed to give people with chronic conditions (such as arthritis, heart disease, diabetes, emphysema, asthma, bronchitis, and osteoporosis) and/or their caregivers the knowledge, skills and confidence they

need to take a more active part in their health care. Trained leaders who want to help other people learn to gain control of their conditions teach the program.

Participants learn strategies for managing symptoms, working with health care professionals, setting weekly goals, problem solving, relaxing, handling difficult emotions, eating well, and exercising safely and easily. It is designed to complement, not replace, professional health care services.

Project Healthy Bones

This exercise and education program is for people with or at risk of osteoporosis and is based on research that links strength training exercises to improved bone density in older adults. It includes exercises that target the body's larger muscle groups to improve strength, balance and flexibility. The 24-week curriculum includes sessions on the importance of exercise, nutrition, safety, drug therapy, and lifestyle factors. This program is peer-led. Lead coordinators from local health departments, county offices on aging, Retired and Senior Volunteer Programs (RSVPs) and other community-based organizations coordinate the program at the local level and oversee program delivery and training for peer leaders.

Healthy IDEAS (Identifying Depression, Empowering Activities for Seniors)

Healthy IDEAS is designed to detect and reduce the severity of depressive symptoms in older adults with chronic health conditions and functional limitations. The program incorporates four evidence-based components into the ongoing service delivery of care management or social service programs serving older adults in the home environment. This program is currently being provided in parts of Essex, Hudson, Morris and Union Counties.

A Matter of Balance

A Matter of Balance is a community-based program specifically designed to reduce fear of falling and improve activity levels among older adults. The program includes eight classes, each lasting two hours, presented over a four-week period by trained coaches using a detailed training manual, two instructional videos and a visit from a guest health professional. A Matter of Balance is available in select counties only.

- To learn more about these wellness programs, or to locate a participating provider in your area, contact your local **Agency on Aging/Aging and Disability Resource Connection (AAA/ADRC)**, or the **NJ Division of Aging and Community Services** at **1-609-943-3498**.

New Jersey Disability Health & Wellness Initiative

The New Jersey Disability Health & Wellness Initiative (NJDH&W), funded originally by the federal Centers for Disease Control and Prevention, is located at the Division of Disability Services (DDS). It seeks to promote healthy living and

prevention of secondary conditions among children and adults with disabilities. DDS works to identify gaps in the State health-care system and also identifies and recommends initiatives that will help meet those needs - to promote overall well-being for people with disabilities of all ages.

- ❑ For additional information, contact the **NJ Division of Disability Services (DDS)** at **1-888-285-3036**.

Employment Opportunities

Research indicates that individuals who participate in productive activities such as work have better physical and mental health and lower mortality rates.

Workforce 55+

A statewide program known as WorkForce 55+ (WF55+) brings together the talents of older workers and unmet needs of the communities by:

- ❑ Providing income and gainful part-time subsidized work activities for low-income older persons;
- ❑ Demonstrating how low-income older workers can help respond to the delivery of their community's service needs by working in community service jobs; and
- ❑ Transitioning job-ready older persons into quality jobs in private, public and non-profit sectors through training and job finding assistance.

The focus of Workforce 55+ is training and transitioning program enrollees into unsubsidized jobs with private sector and/or public sector employers.

- ❑ For information on this program contact the New Jersey Department of Labor and Workforce Development, **Division of One Stop Programs and Services**, PO Box 055, Trenton, NJ 08625-0055, telephone **609-943-5107** or information can be obtained by calling the NJ EASE toll-free number **1-877-222-3737**.

One-Stop Career Centers

For individuals seeking employment, The One-Stop Career service delivery system promotes universal access to information and services needed to get jobs. The system serves as the single point of contact for job seekers and employers seeking information about workforce development activities and access to all local employment and training services.

One-Stop Career Centers can help you:

- ❑ Find a job
- ❑ Strengthen your job-search skills
- ❑ Get training
- ❑ Improve reading and basic skills
- ❑ Network your way to a job

- ❑ Use labor market information to make career decisions
- ❑ Start your own business, as well as
- ❑ Assisting individuals who are:
 - Disabled
 - A Veteran
 - An older worker

❑ There are local One-Stop Career Centers in every county (see **Appendix N**). Call **1-877-872-5627 / TTY 1-877-889-5627** for your local One-Stop Career Center.

The Division of Vocational Rehabilitation Services (DVRS)

Located within the Department of Labor and Workforce Development, the DVRS provides services that enable persons with disabilities to find jobs or keep their existing jobs.

Services Offered:

- | | |
|--|--|
| <ul style="list-style-type: none"> ❑ Diagnostic evaluation (no cost service) ❑ Vocational counseling & guidance (no cost) ❑ Placement services (no cost) ❑ Job seeking skills ❑ Supported employment (no cost) ❑ Time limited placement and coaching (no cost) ❑ Job accommodations | <ul style="list-style-type: none"> ❑ Skills training ❑ College training ❑ Physical restoration ❑ Emotional restoration ❑ Mobility equipment ❑ Driver training ❑ Vehicle modification ❑ Home modification ❑ Work adjustment training (no cost) |
|--|--|

Services with Cost

Expenses for medical services, training, books, supplies, tools, and equipment are based on an individual’s ability to pay. DVRS financial criteria are less restrictive than those of many other agencies. Counselors are required to locate comparable benefits, that is, identical services available from other sources.

❑ For additional information contact the **NJ Division of Vocational Rehabilitation Services** at **609-292-5987**, or visit their website at **<http://lwd.dol.state.nj.us/labor/dvrs/DVRIndex.html>**

Blind and Visually Impaired

The Commission for the Blind and Visually Impaired (CBVI) provides comprehensive employment services, including:

- | | |
|---|---|
| <ul style="list-style-type: none"> ❑ Vocational evaluation ❑ Counseling ❑ Guidance | <ul style="list-style-type: none"> ❑ Training ❑ Job placement |
|---|---|

- ❑ For additional information contact the **NJ Commission for the Blind and Visually Impaired (CBVI)**, Northern Regional Office **973-648-2111**, Central Regional Office **732-255-0723**, and Southern Regional Office **856-482-3700**. Their website is **www.state.nj.us/humanservices/cbvi/index.html**.

Additional information you may find useful:

- ❑ **Civic Ventures** at **www.civicventures.org** is a non-profit organization that explores new ways for people over 65 to continue to make a contribution. For more information about public service jobs, see its on-line pamphlet, "The Boomers' Guide to Good Work."
- ❑ **DisabilityInfo.gov** at **www.disabilityinfo.gov** covers a variety of topics related to employment of people with disabilities.

Volunteer Opportunities

There are many opportunities on the local, state and national level for individuals to volunteer their time and expertise to benefit their community. The following represents just a few examples:

National Senior Service Corps

The National Senior Service Corps, or Senior Corps, is funded and administered by the Corporation for National Service. Volunteers serve full or part time through local sponsoring agencies and organizations. It includes the following programs:

- ❑ **Foster Grandparent Program (FGP)** – This program provides stipends, transportation and other support services to low-income elders working as part-time volunteers who provide one-on-one assistance to children with special and exceptional needs. They also serve as mentors to youth.
- ❑ **Retired and Senior Volunteer Program (RSVP)** – This program provides a variety of opportunities for retired persons aged 55 or older to participate more fully in the life of their community through volunteer service. Volunteers serve in a variety of agencies.
- ❑ **Senior Companion Program (SCP)** – This program offers part time volunteer community service opportunities for low-income persons age 60 and over. The volunteers work in community service activities serving adults with physical, mental or emotional impairments.

- ❑ To find out if these programs are available in your area please, contact your local Aging and Disability Resource Connection (ADRC), Area Agency on Aging (AAA), or **Senior Corp** at **1-800-424-8867** or **www.cns.gov**.

Peace Corps

The Peace Corps actively recruits older persons to serve as volunteers. Persons accepted as volunteers agree to spend at least two years assisting people of developing countries meet their basic needs for food, health care, shelter, education and economic development. Before being placed in a service position, there is a training period of 8 to 16 weeks, depending on the country and nature of the assignment. Volunteers receive a monthly living allowance, health services, and vacation.

- For additional information you can contact the **Peace Corps** recruiting office toll-free at **1-800-424-8580**, or write to them at 201 N. Varick St., Suite 1025, New York, NY 10014. Their website is **www.peacecorps.gov**.

SCORE Programs

Service Corps of Retired Executives (SCORE) is a volunteer program of the U.S. Small Business Administration (SBA). Through SCORE, seasoned volunteer business executives with management and technical expertise are connected with owners/managers of small businesses needing management counseling.

- To find the location of a SCORE office nearest you, contact the **Small Business Administration** at: 2 Gateway Center, 15th floor, Newark, NJ 07102, **1-800-634-0245** or **973-645-3982**; or at 4900 RT. 70 c/o Bank of America, Pennsauken, NJ 08109-4792, **856-406-1532**, or visit the website at **www.score.org**.

AmeriCorps

AmeriCorps (the domestic Peace Corps) is the national service program that provides people of all ages and backgrounds with education awards in exchange for a year or two of community service within the United States.

- For more information on AmeriCorps and other national service programs, please contact the **Commission on National and Community Service**, NJ Department of State, at **609-633-9627**.

Volunteers in Service to America (VISTA)

Volunteers in Service to America (VISTA) is a volunteer program for persons 18 years of age or older to work with low-income persons to assist them in improving the conditions of their lives. VISTA volunteers are assigned to local sponsors who may be state or local public agencies, or private non-profit organizations.

- For more information on VISTA, contact the **NJ Corporation for National Service**, 44 South Clinton Ave., Suite 312, Trenton, NJ 08609 or telephone **609-989-2243**.

You may also find the following helpful to connect you with volunteering opportunities:

The Volunteer New Jersey Partnership at www.volunteernewjersey.org/vnj is a statewide web-based volunteer database, specifically geared to address and meet the needs of all NJ communities. Their database serves as NJ's virtual volunteer center capable of matching volunteers with charitable organizations looking for help.

Lifelong Learning

Adult Education

The New Jersey Department of Labor and Workforce Development provides funds for English basic skills instructional programs which are offered statewide free of charge. These programs are designed for persons who are the least educated and lack the most basic educational skills. Adult basic education programs provide developmental reading, mathematics, and employability skills that are needed for productive employment and effective citizenship.

English as a Second Language (ESL)

The Department of Labor and Workforce Development also funds free ESL programs. These programs are designed to improve the English language communications skills of persons whose native language is not English and who are limited English proficient. Instruction takes place in English and stresses the listening, speaking, reading and writing skills needed to function in an English-speaking environment.

High School Diploma

There are three ways for adults to earn a high school diploma in NJ: 1) earn a locally issued adult high school diploma by completing high school course requirements; 2) earn a state-issued high school diploma through successful completion of the General Educational Development test (GED) exam; or 3) earn a state-issued high school diploma through completion of 30 college credits leading toward an undergraduate degree. There are 26 GED Testing Centers located in 19 counties throughout the state.

- For further information on the above programs, please contact **Workforce Readiness and Literacy** at **609-943-5921**.

College Programs and Services

Each public institution of higher education in NJ may, if they so choose, permit persons aged 65 and older to enroll in regularly scheduled courses without the

payment of any tuition charges, provided that available classroom space permits, and tuition-paying students constitute the minimum number required for the course. The courses may be for either credit or non-credit. Registration fees may be required. The age requirement may vary from institution to institution. For additional information, please contact the Registrar's Office of the public college you may be interested in attending.

Recreation, Amusement, and Entertainment

New Jersey offers an impressive array of outdoor activities including state and national parks, forests, and recreation areas to name a few. Seniors and persons with disabilities may be entitled to receive discounts and/or free entrance to various New Jersey recreational sites.

Beaches

Many public beaches offer discounted passes to seniors and persons with disabilities. For further information, please contact the governing body of the municipality where the beach is located.

Forests and Parks

With 41 state parks and 11 state forests, New Jersey offers several choices for the outdoor lover to choose from. Federal and State discount programs may also be available to eligible residents age 62 or older, or for individuals with physical disabilities.

Federal Programs

The following passport (discount) programs can be obtained in-person or at most federally operated recreation areas where fees are charged.

- ❑ **America the Beautiful Annual Pass** – *for persons under age 62*, this passport allows for an annual entrance permit to federal parks, monuments, historic sites and recreation areas. The passport admits the permit holder and any accompanying passengers in a single, private, non-commercial vehicle. This does not cover use fees. Annual cost was \$80.00 in 2010.
- ❑ **America the Beautiful Senior Pass** – *for persons 62 and older*, this permit offers a free lifetime entrance permit to national parks, monuments, historic sites, recreation areas, and national wildlife refuges which charge entrance fees. It also provides a 50% discount on federal use fees charged for facilities and services such as parking, camping, boat launching, etc. One-time fee: \$10.00 in 2010.
- ❑ **America the Beautiful Access Pass** – *for blind and permanently disabled persons*, this passport allows for a free lifetime entrance permit to those national parks, monuments, and recreation areas, which charge entrance fees. This passport also provides a 50% discount on federal use

fees charged for facilities and services such as parking, camping, boat launching, and the like. No initial fee.

- ❑ **Park-Specific Pass** – allows for unlimited entries only to the park unit for which it is purchased and does not cover or reduce use fees.

- ❑ For information on these programs contact the **National Park Service**, 200 Chestnut Street, U.S. Custom House Building, Philadelphia, PA 19106; telephone **1-877-465-2727**; website **www.nps.gov**.

NJ State Park Program

New Jersey offers Senior Citizen Pass, a state run program for persons 62 or older, allows the holder free entry and free parking at any park, forest, or historic site administered by the Division of Parks and Forestry.

- ❑ For information on the Senior Citizen Pass, contact the **NJ Division of Parks and Forestry**, Administrative Services, NJ Department of Environmental Protection, PO Box 404, Trenton NJ 08625-0404; telephone **1-800-843-6420**.

Hunting

New Jersey residents ages 65 and older are entitled to a license to hunt with hounds, firearms or with bow and arrow for a reduced fee instead of the regular fee.

- ❑ To obtain a hunting license, apply in writing to the **NJ Division of Fish, Game and Wildlife**, Marine Fisheries Administration NJ Department of Environmental Protection, PO Box 400, Trenton, NJ 08625-0400, or call **609-292-2965**. Proof of age must be submitted with the application.

Fishing

New Jersey residents of at least six months, ages 65 through 69, may obtain a fishing license at a reduced fee. If blind, there is no charge for a fishing license to New Jersey residents. Residents over the age of 70 are not required to obtain a license or trout stamp.

- ❑ To apply for a license, write to the **NJ Division of Fish, Game and Wildlife**, Marine Fisheries Administration, NJ Department of Environmental Protection, PO Box 400, Trenton, NJ 08625-0400, or call **609-292-2965**. Proof of age must be submitted with application.

Public Golf Courses

Many public golf courses offer reduced rates to senior citizens. To determine whether a particular public golf course offers such discounts, please contact that golf course directly.

Senior Centers

Senior centers are great places to meet for social, cultural and recreational activities. These centers can offer assistance and education related to local programs and services and serves a variety of social and recreational needs in the community. Many senior centers may offer the following types of services: arts and crafts, movies, aerobics, self-defense, Tai Chi, computer training, health screenings, shopping, trips, seminars and special events. Some also serve as congregate meal sites. Senior centers serve multicultural and bilingual groups and organize volunteer activities in the community.

- To find out about senior centers in your area call your local **Ageing and Disability Resource Connection (ADRC)** or **Area Agency on Aging (AAA)**.

Assistance at the Polls

Voters, who are blind or disabled, or unable to read and write, are entitled to receive assistance at the polls. In any election any elderly or physically disabled voter assigned to an inaccessible polling place will, *upon advance request of that voter*, either be permitted to vote at the alternative, accessible polling place nearest to that voter's residence which has a common ballot or be provided with a civilian absentee ballot as an alternative means of casting a ballot on the day of election.

Persons desiring further information on assistance at the polls should contact their County Commissioner of Registration which is either the County Board of Elections or Superintendent of Elections.

- Any questions regarding absentee ballots should be directed to their County Clerk or the **Division of Elections**, NJ Department of Law and Public Safety, PO Box 304, Trenton, NJ 08625-0304, telephone **609-292-3760** or **609-292-3761 / TTY 1-800-292-0039**.

10. CAREGIVER CONSIDERATIONS

10. Caregiver Considerations

Preparing for Caregiving

If you have an aging or a physically disabled adult in your family, you may be a caregiver or soon to become one. Planning ahead is a luxury that many caregivers do not have. Most experienced caregivers say they wish they had started to prepare before facing a crisis. A few key questions to answer are:

- ❑ Do I know what the person's wishes would be if he or she were unable to make medical decisions? Are there any legally binding documents stating this?
- ❑ Do I know where important documents, such as insurance, wills, or financial statements are located?
- ❑ Do I have the authority to take over his or her finances if the person can no longer manage money?

CaregiverNJ

The New Jersey Department of Health and Senior Services maintains a website for people providing care to senior citizens and adults with disabilities at **www.caregivernj.gov**. The site includes extensive caregiving resources, educational tools, and self-assessment. It has a searchable database by topic and county and includes short descriptions and contact information for accessing important services for the caregiver and his or her loved ones. The site is also available in Spanish.

Starting the Conversation

If you are the caregiver of a senior or adult with a physical disability, it may be up to you to start a conversation with your loved one regarding your concerns as it relates to their health, safety and overall well-being. Ideally, such conversations should happen before there is a crisis. It can be prompted by a decrease in a person's ability to do certain things she or he has always handled independently. Your loved one may find it difficult to discuss issues or may be relieved to talk about their own concerns once the issues are raised. Don't assume that you are the only one who wants to talk.

You may want to start the conversation by talking about an article you read or something you saw on television about someone in a similar situation. This will assure the person that he or she is not the only person whose life is changing—others are experiencing the same changes and confronting similar issues.

Who Should Be There?

Consider how to make the conversation as caring and productive as possible. If possible, talk together with your family before meeting with the person needing

supportive services. Give everyone the chance to discuss their own needs and concerns, and what role they want to or are willing to play as part of a family caregiving team.

Small Steps

You probably do not want to begin with the big picture. Start with small steps, small decisions, and small changes. It is important to be direct and specific about your concerns, next steps, or even solutions.

Sometimes an assessment by an outside expert can be a good starting point. For instance, if the person has stopped eating or showering, you might suggest bringing in a social worker or occupational therapist to assess the person's ability to do daily tasks and make suggestions about how to make things easier and safer. As stated in the *Getting Started* section, your local ADRC/AAA is an excellent starting point.

What About Denial?

At first, the person may deny that there is a problem at all. This is very common. Concerns such as the person's ability to continue driving is a particularly sensitive topic. (See the **Transportation** section of this handbook). However, a successful conversation does not mean that you both reach complete agreement. You have made progress simply by starting the conversation and beginning the process of planning for the future. Be prepared to have several talks over a period of time. Being supportive and sympathetic about the difficulty of change and the person's fears, as well as his or her loss of independence, will help ease defensiveness and make him or her more receptive to what you are saying.

Listen Carefully

Remember that the person needing support is the expert on his or her situation. Listen thoughtfully to his or her ideas as you present your concerns and suggestions. Rather than telling the person what he or she must do or change, ask the person to help you assess the problem and welcome his or her input on possible solutions. The person must ultimately own the solution. You may be surprised to discover that he or she is also worried or feels unsafe, and is comforted to learn that support is available.

Assessing Care Needs

The first step to assuming a caregiver role is to develop a care plan based on a careful assessment of current needs. The plan will depend in part on whether the person has had a sudden health crisis or physical injury, a medical condition that is progressive, such as dementia or vision deterioration, or has needs due to a normal and gradual process of aging. But a plan is only as good as the information it is based on. Ask yourself:

- How do I assess what kind of care is needed?

- ❑ How can I get help in making this assessment?
- ❑ Once I understand the needs, what kind of services should be put in place?
- ❑ What services will be needed down the road?

❑ For more about assessment of needs, see the **Getting Started** and **Home Care** sections of this handbook.

The Older Driver - Caregiver Considerations

If you are a caregiver of an older driver, riding with or following this person every once in a while is one way to keep track of his or her driving abilities. The following is a guide to assist you with addressing the concerns about your loved one's driving.

- ❑ **Talk to your loved one.** Say that you are concerned about his or her driving safety, but do not bring up your concerns in the car. Give specific reasons for your concerns such as recent fender benders, getting lost, or running stop signs. Realize your loved one may become upset or defensive. Be a good listener, and take your loved one's concerns seriously.
- ❑ **Encourage a visit to the doctor.** The doctor can check your loved one's medical history, list of medicines, and current health to see if any of these may be affecting his or her driving ability. A treatment plan may be recommended, which may improve this ability.
- ❑ **Encourage your loved one to take a driving test.** A driver rehabilitation specialist (DRS) can assess your loved one's driving safety through an office exam and driving test. The DRS can also teach special techniques or suggest special equipment to help him or her drive more safely.
- ❑ **Help make plans for transportation.** When your loved one is ready to talk about his or her driving safety, you can work together to create plans for safety. Your loved one may rely less on driving if he or she has other ways to get around.
- ❑ **Be there for your loved one.** Let your loved one know that he or she has your support. This is a difficult time, and it is important to show that you care.

- ❑ To find a DRS in your area, ask your doctor for a referral or contact the **Association for Driver Rehabilitation Specialists**, telephone: **1-866-672-9466**, website: **www.driver-ed.org**.
- ❑ For concerns about driving, the **MIT Age Lab and the Hartford Insurance Company** have prepared a guide called "Having the Conversation" to help families discuss changing driving skills, risks, and alternatives at **www.thehartford.com/talkwitholderdrivers/driversatrisk.htm**. The site includes useful worksheets and links to other resources.

Finding Services

Here are a few pointers to keep in mind as you begin to navigate the long-term care supportive services system:

- ❑ Talk to a real person. Many phone numbers you call will lead to voicemail. It's important to leave a message, but don't wait for a call back. Some services have backlogs of calls to return. Keep calling numbers until you connect with a human being who can help you.
- ❑ Keep track of your conversations. Write down names, phone numbers, and notes from each call.
- ❑ Most services are ultimately local, and can vary widely from state to state and region to region. If you are caring for someone but not living nearby, make sure you look for resources in the state or neighborhood where the person lives.
- ❑ Be persistent. You may get frustrated trying to find the person and the information you need. You may be told that something cannot be done when in fact it can. Don't give up!
- ❑ Ask for "Information and Referral" (I&R). I&R specialists are trained to answer a wide range of questions and connect you to services, so ask for that first.

Assessing Your Needs

Many caregivers do not think about their own needs, but in order to manage caregiving over time – days, months, or years – you should think about your own needs, not just those of the person you are caring for. Ask yourself:

- ❑ Can I manage these services by myself?
- ❑ How can I get support or take a break?
- ❑ How do I take care of myself?

Why Caregivers Need Care

Caregivers often lose themselves in providing care. If you provide care for a loved one who is aged or disabled, you may not realize that everything you do is part of caregiving. You may say, "This is just what families do for each other," or "This is what friends are for." However true these statements are, you may find yourself masking the value of the care provided and the significant toll this work can take on your physical, emotional and overall well-being. The Caregiver's Bill of Rights (see **Appendix X**) is a reminder that you have rights too.

Learning Caregiving Skills

Once you learn your role as a caregiver, you will be better equipped to face the current and future needs of caring for your loved one. Caregivers need more than information. You may need to learn new healthcare-related skills. As hospitals and rehab facilities shorten the length of patient stays, families are asked to provide more direct care for loved ones. Families may be expected to keep wounds clean, give medications, or monitor heart and blood sugar levels.

Too often they are not given the training they need to provide this care effectively. You may find the following resources helpful:

- ❑ The **National Caregivers Library** at www.caregiverslibrary.org/Default.aspx?tabid=68 provides a comprehensive website of information and tools for caregivers including useful articles, forms and checklists.
- ❑ **Eldercare at Home** at www.healthinaging.org/public_education/eldercare/2.xml, published by the American Geriatrics Society, is written for family caregivers and explains how to communicate effectively with doctors and other professionals as part of a caregiving support team, as well as how to care for you.
- ❑ The **American Red Cross** at www.redcross.org has courses in first aid that give hands-on training on how to recognize and respond to emergencies, how to perform CPR, and how to use automated external defibrillators (AED) to save victims of sudden cardiac arrest. Visit the website and enter your zip code to find classes near you.

Many organizations related to specific diseases (cancer, diabetes, Alzheimer's, etc.) provide education and training on various aspects of caring for loved ones with those conditions. Contact the national or state chapters of these organizations for more information on educational services.

Collecting and Organizing Information

Caregivers need to know how to collect and organize many details about their loved one's health care, home care, medications, safety equipment, and so on. These records are vital but difficult to keep track of.

- ❑ **The Caregiver's Organizer**, produced by the Central Massachusetts Family Caregiver Support Program, can be found on-line at www.seniorconnection.org/caregiversupport.htm. It is offered in ten different languages. Click on "Services and Resources Provided," then "The Caregiver Organizer."
- ❑ See also **Appendix Y and Z** for documents to help you get organized, including a medication list and an important papers checklist.

Family Leave

Caregiving is not without its sacrifices. You may find a constant conflict between job responsibilities and the demands of caring for family at home. Many baby boomers are now part of the sandwich generation – caught between caring for young children and aging parents – and find the demands of both overwhelming. Others are caring for an adult with a disability whose needs change over time. One answer may be family leave.

Family leave is paid or unpaid time away from work to care for someone in your family. Federal and state laws have defined this benefit.

The Family and Medical Leave Act of 1993 (FMLA)

The U.S. Department of Labor's Employment Standards Administration, Wage and Hour Division, administers and enforces the Family and Medical Leave Act (FMLA) for all private, state and local government employees, and some federal employees. FMLA entitles eligible employees to take up to 12 weeks of **unpaid**, job-protected leave in a 12-month period for specified family and medical reasons.

Leave Entitlement

A covered employer must grant an eligible employee up to a total of 12 weeks of **unpaid** leave during any 12-month period for one or more of the following reasons:

- ❑ for the birth and care of the newborn child of the employee;
- ❑ for placement with the employee of a son or daughter for adoption or foster care;
- ❑ to care for an immediate family member (spouse, child or parent) with a serious health condition; or
- ❑ to take medical leave when the employee is unable to work because of a serious health concern.

Spouses employed by the same employer are jointly entitled to a combined total of 12 workweeks of FMLA. Employees may take FMLA in blocks of time or intermittently, i.e., by reducing their normal weekly or daily work schedule.

A covered employer is required to maintain group health insurance coverage for an employee on FMLA leave whenever such insurance was provided before the leave was taken and on the same terms as if the employee had continued to work.

Upon return from FMLA leave, an employee must be restored to the employee's original job, or to an equivalent job with equivalent pay, benefits, and other terms and conditions of employment.

Employee Eligibility

To be eligible for FMLA benefits, an employee must:

- ❑ work for a covered employer;
- ❑ have worked for the employer for a total of 12 months;
- ❑ have worked at least 1,250 hours over the previous 12 months; and
- ❑ work at a location in the US or in any territory or possession of the US where at least 50 employees are employed by the employer within 75 miles.

For additional information contact:

- ❑ **New Jersey Department of Labor** at **609-777-3200** or visit their website at <http://lwd.dol.state.nj.us/labor/index.shtml>; or the
- ❑ **U.S. Department of Labor, Wage and Hour Division** at www.wagehour.dol.gov and/or call the toll-free information and helpline, available 8 a.m. to 5 p.m. in your time zone, **1-866-4USWAGE** (1-866-487-9243), **TTY 1-877-889-5627**.

New Jersey Paid Family Leave Act (NJFLA)

In 2008, New Jersey enacted a paid family leave act (NJFLA). It differed from the federal FMLA in that:

- ❑ the New Jersey FLA does not allow an employee to use leave time for his or her own medical condition;
- ❑ the duration of the leave is within a 24-month period;
- ❑ the New Jersey FLA applies to companies with 50 or more employees nationwide;
- ❑ the New Jersey FLA applies to civil union partners; and
- ❑ employees **are paid** 2/3 of their average weekly wages, up to \$524/week maximum for 6 weeks during any 12-month period or 42 days for intermittent leave.

NJFLA Leave Entitlement

Each eligible employee may take up to 12 weeks of continuous leave during a given 24-month period, which begins on the first day of leave. The NJFLA permits leave to be taken for:

- ❑ the care of a newly born or adopted child, as long as leave begins within one year of the date the child is born to or placed with the employee; or
- ❑ the care of a parent, child under 18, spouse or partner in a civil union who has a serious health condition requiring in-patient care, continuing medical treatment or medical supervision. The FLA considers parents to be: in-laws, stepparents, adoptive parents, or others having a parent-child relationship with an employee.

In certain situations, an employee may take leave that is not continuous, for example, a reduced work schedule. Sometimes an employer's approval is necessary for this type of arrangement.

Employees are generally entitled to the same position held before the leave.

- ❑ **Exception:** If the original position is no longer available when the employee returns, the employer must offer an equivalent position in terms of pay, benefits and status.

- Layoff: If a layoff occurred while the employee was on leave, the employee retains the same rights as if no leave had been taken.

Employee Eligibility

To be eligible for the New Jersey FLA, an employee must:

- work for an employer who has at least 50 employees working for at least 20 weeks during the current or previous year; and
- work for an employer for a minimum of one year and worked at least 1000 hours, including paid overtime hours, during the 12 months immediately prior to taking the leave.

An employee may be excluded if his or her salary is within the highest 5% of all employees and their absence would have a substantial negative effect on the business. The same is true for the seven most highly paid employees. The employer must provide proper notice to the employee that they fall into this category.

- For more information, consult your employer or contact the **NJ Division on Civil Rights** office closest to where you live or visit their website at www.nj.gov/oag/dcr/index.html.

Caregiver Support

Caregiving may be a very isolating experience, especially for those who have limited help or are the sole caregiver for an individual who cannot be left alone for long periods of time. But you are not alone. There are support systems to help you meet the challenges of providing short or long-term care.

These challenges can result in caregivers ignoring their own physical and emotional health. Caregivers often don't recognize the symptoms of stress that they are experiencing.

- For a simple self-test, see the **American Medical Association's Self Assessment Questionnaire** at www.ama-assn.org/ama/upload/mm/36/caregivertooleng.pdf.

If you take the test and find you do have a number of symptoms associated with high levels of physical and emotional stress, contact your primary care doctor for an appointment, take the questionnaire with you, and discuss next steps, such as finding a therapist or support group, or taking medication.

Securing support from other family members, friends, and community groups is essential. It may be hard to ask for and/or accept help. But you cannot do it alone. Think in terms of concrete actions that can help. Could a friend pick up groceries for you or your loved one? Could a neighbor do yard work for you or give your loved one a lift to a medical appointment? Could a friend or relative keep your loved one company while you take a break to go to a movie, the gym,

take a walk or a drive, or do some shopping for yourself? Perhaps you could set up a regular visit from a friend so that you don't feel isolated or overloaded. The people who care about you want to help, and you may be able to return the help at a later time.

Some caregivers find support groups helpful. They allow caregivers to share their experiences, exchange information, and point each other toward organizations that have been particularly helpful. Some support groups may be linked to stress management or exercise classes. Many support groups are run by professionals, such as social workers, and can help caregivers devise productive strategies for dealing with intra-family conflicts or tensions that may arise around difficult caregiving decisions.

- ❑ To find or start a support group, contact the **New Jersey Self-Help Group Clearinghouse** toll-free at **1-800-367-6274** or on-line at **www.njgroups.org**. The clearinghouse maintains a database of information on over 4,500 groups within the state and over 1,100 national organizations, including on-line groups.

The Family Caregiver Support Program, through your local ADRC/AAA, primarily serves family caregivers of adults 60 years of age and older, and people of any age with a diagnosis of Alzheimer's disease. There are no income eligibility requirements for information or services. The overall goal of the program is to enhance the caregiver's ability to keep their loved ones at home and in their communities, in a safe and supportive environment. Each program works to provide support in five key areas:

- ❑ Information about valuable services, community resources, and local programs.
- ❑ Assessment of needs and access to services through one-on-one assistance to identify options and gain access to community-based services.
- ❑ Training, support, and counseling, such as caregiver support groups and training classes to assist caregivers in making decisions, solving problems, and managing stress.
- ❑ Respite programs to provide temporary relief through in-home care, or adult day care or emergency respite.
- ❑ Supplemental services, on a limited basis, for home modifications and repair, transportation, and other things it may be for the caregiver to do.

The Family Caregiver Support Program gives priority to caregivers with the greatest social and economic need, but it is also open to middle-income families.

- ❑ Find support groups in your area through the Family Caregiver Support Program in your county. Contact your local **ADRC/AAA** or call **1-877-222-3737**.

Respite Services

Every caregiver needs time off. Respite, or time off from caregiving duties through substitute care, can be provided on a regular basis or can be scheduled in advance when needed for vacations or special occasions. Respite care can be funded privately, or through the NJ Medicaid waivers and NJ Statewide Respite Program.

The NJ Statewide Respite Care Program provides services for the elderly and functionally impaired persons age 18 or older to relieve their unpaid caregivers of physical and emotional stress arising from the responsibility of providing daily care.

Services Offered

Services available under the NJ Statewide Respite Care Program include:

- Companion
- Homemaker/home health aides (on an hourly or overnight basis)
- Medical or social adult day care
- Temporary care in licensed medical facilities
- Private duty nursing service
- Caregiver-Directed option
- Adult Family Care
- Campership

Priority is given to those families where the impaired member is at risk of long-term care institutionalization due to inability of a caregiver to continue in that role.

Eligibility Requirements

The following criteria must be met for participation in the NJ Statewide Respite Care Program:

- Resident of NJ with a chronic physical or mental disability requiring supervision or assistance with basic daily needs from a caregiver;
- Age 18 or older; and
- Income and resource eligible (call for current year limits).

Cost of Services

Respite care services can be provided for those with private pay funding or through the NJ Medicaid waivers and the NJ Statewide Respite Care Program. The individual requiring the care is the only one whose income is considered when establishing eligibility for participation in the program. A cost-share may be required based on the individual's income.

For additional information:

- Contact your local **ADRC/AAA** or call **1-877-222-3737**. Information is also available on-line at **www.nj.gov/health/senior/respites.html**.

- ❑ **National Respite Coalition and National Respite Locator Service** at www.archrespite.org, **703-256-9578**, helps parents, caregivers and professionals get a break using respite services in their local area.

More Caregiver Resources

In addition, the following organizations provide information to help you manage your role as a caregiver:

National Organizations

- ❑ **AARP** at www.aarp.org/family/caregiving/articles/agingparentsintro.html has free on-line seminars for caregivers, such as “Managing Caregiving Details: The Basics” and “Planning for the Care of Aging Parents.” Click on “Learning and Technology,” then “Family Caregivers.”
- ❑ **Caring from a Distance** at www.cfad.org is a nonprofit organization geared specifically to the particular challenges faced by caregivers who live far away from their loved one. It offers information, support and helpful links.
- ❑ **Family Caregiver Alliance**, accessible toll-free at **1-800-445-8106**, is a national network that addresses the need of families and friends providing long-term care at home. Their website, at www.caregiver.org/caregiver/jsp/home.jsp, includes information, free publications, and an on-line caregiver support discussion group.
- ❑ **Well Spouse** at www.wellspouse.org and **1-800-838-0879** is a national organization that gives support to wives, husbands, and partners of the chronically ill and/or disabled.

Faith-based Organizations

Faith-based organizations have a long tradition of providing assistance to those in need, whether they are members of that faith community or not. Faith-based organizations coordinate volunteers to help with individuals who are chronically ill or disabled. Some organizations may sponsor meal programs as well as provide other direct services. The following organizations are just a few examples of the kinds of services provided by faith-based organizations. Check with your religious affiliation for additional resources.

- ❑ The NJ Department of State operates an **Office of Faith-Based Initiatives**. Its website is at www.state.nj.us/state/faith/index.html.
- ❑ **Association of Jewish Family and Children’s Agencies (AJFCA)** at www.ajfca.org/elder.html, **1-800-634-7346 toll-free**, links concerned family members with Jewish Family Services Agencies in that community through its Elder Support Network.

- **Catholic Charities** at www.catholiccharitiesusa.org, 703-549-1390, provides social service programs that may include home visiting programs, adult day health, visiting nurse services, a foster grandparents program, caregiver support programs, and basic needs services (food, fuel, utility, and rental assistance).
- **Lutheran Services in America** at www.lutheranservices.org has more than 300 health and human service organizations that provide care, ranging from health care to disaster response.

1 1 . APPENDIX ITEMS

11. Appendix Items

Appendix A - Adult Protective Service Providers

Program Administration	NJ Division of Aging and Community Services PO Box 807 Trenton, NJ 08625-0807	Phone: 1-800-792-8820 Website: www.state.nj.us/health/senior/aps.shtml
Atlantic	Atlantic County Division of Intergenerational Services- Shoreview Building, Room 210 101 South Shore Road Northfield, NJ 08225	Phone: 1-888-426-9243
Bergen	Bergen County Board of Social Services 216 Route 17 North Rochelle Park, NJ 07662	Phone: 201-368-4300 After Hrs: 1-800-624-0275
Burlington	Burlington County Board of Social Services. Human Services Facility 795 Woodlane Road Mount Holly, NJ 08060	Phone: 609-261-1000 After Hrs: 1-866-234-5006 or 856- 234-8888
Camden	Camden County Board of Social Services 600 Market Street, Lower Level Camden, NJ 08102	Phone: 856- 225-8178
Cape May	Cape May County Board of Social Services 4005 Route 9 South Rio Grande, NJ 08242	Phone: 609-886-6200
Cumberland	Cumberland County Guidance Center 2038 Carmel Road P.O. Box 808 Millville, NJ 08332	Phone: 856-825-6810 Ext. 299
Essex	FOCUS, Hispanic Center for Human Dev., Inc. 441-443 Broad Street Newark, NJ 07102.	Phone: 973-624-2528 Ext. 135 or 1-866-903-6287
Gloucester	Gloucester County Board of Social Services 400 Hollydell Drive Sewell, NJ 08080	Phone: 856-582-9200 or 856-256-2150
Hudson	Hudson County Protective Services, Inc. 6018 A Hudson Avenue, 4th Floor West New York, NJ 07093	Phone: 201-295-5160

<i>Adult Protective Service Providers (continued)</i>		
Hunterdon	Hunterdon County Department of Human Services Division of Social Service P.O. Box 2900 Flemington, NJ 08822-2900	Phone: 908-788-1300 After Hrs: 908-782-HELP 908-735-HELP
Mercer	Mercer County Board of Social Services 200 Woolverton Street Trenton, NJ 08650	Phone: 609-989-4346 or 609-989-4347
Middlesex	Middlesex County Board of Social Services P.O. Box 509 New Brunswick, NJ 08903	Phone: 732-745-3635
Monmouth	Family and Children Services of Monmouth County 191 Bath Avenue Long Branch, NJ 07740	Phone: 732-531-9191 After Hrs: 732-222-9111 or 1-800-495-0055
Morris	Morris County Aging, Disabilities and Veterans P.O. Box 900 Morristown, NJ 07963	Phone: 973-326-7282 973-326-7283 After Hrs: 973-285-2900
Ocean	Ocean County Board of Social Services 1027 Hooper Avenue P.O. Box 547 Toms River, NJ 08754	Phone: 732-349-1500 After Hrs: 732-240-6100
Passaic	Passaic County Board of Social Services 80 Hamilton Street Paterson, NJ 07505-2057	Phone: 973-881-2616 After Hrs: 973-345-2676
Salem	Salem County Office on Aging 98 Market Street Salem, NJ 08079	Phone: 856-935-7510 Ext. 8622 or 856-339-8622
Somerset	Somerset County Board of Social Services 73 East High Street PO Box 936 Somerville, NJ 08875-1144	Phone: 908-526-8800 After Hrs: 1-800-287-3607
Sussex	Sussex County Division of Social Services P.O. Box 218 83 Spring Street Newton, NJ 07860	Phone: (973) 383-3600 After Hrs: 1-800-446-6963

<i>Adult Protective Service Providers (continued)</i>		
Union	Catholic Charities of the Archdiocese of Newark 505 South Avenue, East Cranford, NJ 07016	Phone: 908-497-3900
Warren	Warren County Division of Aging & Disability Services 165 County Road Route 519 South Belvidere, NJ 07823	Phone: 908-475-6591

Appendix B - Area Agencies on Aging

<p>◆ Atlantic County Division of Intergenerational Services Shoreview Building, Office #222 101 South Shore Road Northfield, NJ 08225 (609) 645-7700, Ext. 4700 Fax: (609) 645-5940</p> <p>◆ Bergen County Division of Senior Services One Bergen County Plaza, 2nd Floor Hackensack, NJ 07601-7000 (201) 336-7400 Fax: (201) 336-7424</p> <p>◆ Burlington County Office on Aging 49 Rancocas Road PO Box 6000 Mount Holly, NJ 08060 (609) 265-5069 Fax: (609) 265-3725</p> <p>◆ Camden County Division of Senior & Disabled Services Parkview on the Terrace 700 Browning Road, Suite #11 West Collingswood, NJ 08107 (856) 858-3220 Fax: (856) 858-2057</p> <p>◆ Cape May County Department of Aging - Social Services Building 4005 Route 9 South Rio Grande, NJ 08242 (609) 886-2784 & 2785 Fax: (609) 889-0344</p> <p>◆ Cumberland County Office on Aging and Disabled Administration Building 790 East Commerce Street Bridgeton, NJ 08302 (856) 453-2220 & 2221 Fax: (856) 455-1029</p> <p>◆ Essex County Division of Senior Services 50 South Clinton Street 3rd Floor, Suite #3200 East Orange, NJ 07018 (973) 395-8375 Fax: (973) 395-8309</p>	<p>◆ Gloucester County Division of Senior Services 115 Budd Boulevard West Deptford NJ, 08096 (856) 384-6900 Fax: (856) 232-7864</p> <p>◆ Hudson County Office on Aging 595 County Avenue, Building #2 Secaucus, NJ 07094 (201) 369-4313 Fax: (201) 271-4366</p> <p>◆ Hunterdon County Division of Senior Services, Disabilities and Veterans' Services PO Box 2900 Flemington, NJ 08822-2900 (908) 788-1361, 1362 & 1363 Fax: (908) 806-4537</p> <p>◆ Mercer County Office on Aging PO Box 8068 640 South Broad Street Trenton, NJ 08650 (609) 989-6661 & 6662 Fax: (609) 989-6032</p> <p>◆ Middlesex County Department of Aging John F. Kennedy Square, 5th Floor New Brunswick, NJ 08901 (732) 745-3295 Fax: (732) 246-5641</p> <p>◆ Monmouth County Division on Aging, Disabilities & Veterans Interment 21 Main and Court Center Freehold, NJ 07728 (732) 431-7450 Fax: (732) 303-7649</p> <p>◆ Morris County Division on Aging, Disabilities and Veterans 340 West Hanover Avenue, Ground Floor PO Box 900 Morristown, NJ 07963-0900 (973) 285-6848 Fax: (973) 285-6883</p>
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◆ **Ocean County** Office of Senior Services
PO Box 2191
1027 Hooper Avenue,
Building #2, 1st Floor
Toms River, NJ 08754-2191
(732) 929-2091
Fax: (732) 506-5019

◆ **Passaic County** Department of Senior Services, Disabilities and Veterans' Affairs
930 Riverview Drive, Suite #200
Totowa, NJ 07512
(973) 569-4060
Fax: (973) 256-5190

◆ **Salem County** Office on Aging
98 Market Street
Salem, NJ 08079
(856) 339-8622
Fax: (856) 339-9268

◆ **Somerset County** Office on Aging
Somerset County Office on Aging
27 Warren Street
Somerville, NJ 08876
(908) 704-6346
Toll-Free: 1 (888) 747-1122
Fax: (908) 595-0194

◆ **Sussex County** Division of Senior Services
Sussex County Administration Building
1 Spring Street, 2nd Floor
Newton, NJ 07860
(973) 579-0555
Fax: (973) 579-0550

◆ **Union County** Division on Aging
Administration Building
Elizabeth, NJ 07207
(908) 527-4870/4872; Fran: (908) 527-4867
Fax: (908) 659-7410

◆ **Warren County** Division of Senior Services
Wayne Dumont Jr. Administration Building
165 County Road, Suite #245
Route 519 South
Belvidere, NJ 07823-1949
(908) 475-6591
Fax: (908) 475-6588

Appendix C - Centers for Independent Living

Alliance for Disabled in Action (ADA)

629 Amboy Avenue

Edison, NJ 08837

Catchment Area: Middlesex, Somerset, Union Counties

Telephone: 732-738-4388

TTY: 732-738-9644

Website: www.njsilc.org/union

Camden Independent Living Center

2600 Mt. Ephraim Avenue, Suite 413

Camden, NJ 08104

Catchment Area: City of Camden

Telephone: 856-966-0800

TTY: 856-966-0830

Center for Independent Living of South Jersey, Inc. (CIL-SJ)

1200 North Delsea Drive

Plaza 47, Suite 6

Westville, NJ 08093

Catchment Area: Camden and Gloucester Counties

Telephone: 856-853-6490

Toll-Free: 1-800-413-3791

TTY: 856-853-7602

DAWN, Inc.

30 Broad Street, Suite 5

Denville, NJ 07834

Catchment Area: Morris, Sussex and Warren Counties

Telephone: 973-625-1940

Toll-Free: 1-888-383-DAWN

TTY: 973-625-1932

Website: www.dawncil.org

DIAL, Inc. (Disabled Information Awareness and Living, Inc.)

2 Prospect Village Plaza, First Floor

Clifton, NJ 07013

Catchment Area: Essex and Passaic Counties

Telephone: 973-470-8090

TTY: 973-470-2521

Website: www.dial-cil.org

Heightened Independence & Progress (HIP)

131 Main Street, Suite 120

Hackensack, NJ 07601

Catchment Area: Bergen County

Telephone: 201-996-9100

TTY: 201-996-9424

Website:

Heightened Independence & Progress - Hudson (HIP-Hudson)

26 Journal Square, Suite 602

Jersey City, NJ 07306

Catchment Area: Hudson County

Telephone: 201-533-4407
TTY: 201-533-4409
Website:

MOCEANS Center for Independent Living

279 Broadway, Second Floor
Long Branch, NJ 07740
Catchment Area: Monmouth & Ocean Counties
Telephone: 732-571-3703
TTY: 732-571-4878
Website: www.moceanscil.org

Progressive Center for Independent Living, Inc. (PCIL)

1262 Whitehorse-Hamilton Square Road
Madison Square Corporate Center, Suite 102 Building A
Hamilton, NJ 08690
Catchment Area: Mercer County
Phone: 609-581-4500
Toll-Free: 1-877-917-4500
TTY: 609-581-4550
Website: www.pcil.org

Progressive Center for Independent Living, Inc. (PCIL)

4 Walter Foran Boulevard, Suite 410
Flemington, NJ 08822
Catchment Area: Hunterdon County
Phone: 908-782-1055
TTY: 908-782-1081

Resources for Independent Living (R I L)

351 High Street, Suite 103
Burlington, NJ 08016
Catchment Area: Burlington County
Phone: 609-747-7745
TTY: 609-747-1875
Website: www.rilnj.org/

Total Living Center, Inc. (TLC)

707 White Horse Pike, Suite B-8
Absecon, NJ 08202
Catchment Area: Atlantic County
Phone: 609-645-9547
TTY: 609-645-9593
Website: www.tlcenter.org

Tri-County Independent Living Center, Inc.

120 North High Street, Suite #12
Millville, NJ 08332
Catchment Area: Cape May, Cumberland and Salem Counties
Phone: 856-327-5177
TTY: 856-327-5328
Website: www.tricountycil.org

New Jersey Statewide Independent Living Council (SILC)

Official Website: www.njsilc.org

Appendix D - Centers for Primary Care

Atlantic County

Atlanticare Health Services

Mission Health Care
2009 Bacharach Boulevard
Atlantic City, NJ 08401
Telephone: 609-344-5714

Southern Jersey Family Medical Centers, Inc.

860 South White Horse Pike
Hammonton, NJ 08037-5149
Telephone: 609-567-0434

Bergen County

North Hudson Community Action Corporation Health Center

535 Midland Avenue
Garfield, NJ 07026
Telephone: 973-340-1182

Burlington County

Southern Jersey Family Medical Centers

600 Pemberton-Browns Mills Road
Pemberton, NJ 08068
Telephone: 609-894-1100

665 High Street
Burlington City, NJ 08016
Telephone: 609-386-0775

Camden County

CamCare Health Corporation

817 Federal Street, Suite 300
Camden, NJ 08103-1025
Telephone: 856-541-3270

Project H.O.P.E

Bergen Landing Regional Health Center

439 Clinton Street
Camden, NJ 08103
Telephone: 856-968-2320

Cape May County

Cape Community Health Care

410 North Route 9
Cape May Court House, NJ 08210
Telephone: 856-451-4700

Cumberland County

Community Health Care

70 Cohansey Street
Bridgeton, NJ 08302-2139
Telephone: 856-451-4700

Essex County

Newark Community Health Centers, Inc.

741 Broadway
Newark, NJ 07104
Telephone: 973-483-1300

Newark Homeless Health Care

110 Williams Street
Newark, NJ 07102-1304
Telephone: 973-733-5300

Gloucester County

Community Health Care, Inc.

335 North Delsea Drive
Glassboro, NJ 08028
Telephone: 856-863-5720

CamCare Health Corporation

1315 North Delaware Street
Paulsboro, NJ 08066
Telephone: 856-687-2200

Hudson County

Horizon Health Center

714 Bergen Avenue
Jersey City, NJ 07306-4802
Telephone: 201-451-6300 x113

Metropolitan Family Health Network

935 Garfield Avenue
Jersey City, NJ 07304-2731
Telephone: 201-478-5800

North Hudson Community Action Corporation

5301 Broadway
West New York, NJ 07093-2622
Telephone: 201-866-9320

*Centers for Primary Care
(continued)*

Hunterdon County

There are no Centers for Primary Health Care in Hunterdon County. However, there are sites in neighboring Mercer and Morris counties.

Mercer County

Henry J. Austin Health Center

321 North Warren Street
Trenton, NJ 08618-4741
Telephone: 609-278-5900

Middlesex County

Eric B. Chandler Health Center/UMDNJ

277 George Street
New Brunswick, NJ 08901-1311
Telephone: 732-235-6700

Jewish Renaissance Medical Center

272 A Hobart Street
Perth Amboy, NJ 08861-4311
Telephone: 732-376-9333

Monmouth County

Visiting Nurse Association of Central Jersey

Community Health Center
1301 Main Street
Asbury Park, NJ 07712
Telephone: 732-774-6333

Monmouth Family Center

270 Broadway
Long Branch, NJ 07740-7027
Telephone: 732-923-7145

Morris County

Zufall Health Center, Inc.

17 South Warren Street
Dover, NJ 07801
Telephone: 973-328-3344

Ocean County

Ocean Health Initiatives, Inc.

101 Second Street
Lakewood, NJ 08701
Telephone: 732-363-6655

Ocean County (cont.)

301 Lakehurst Road
Toms River, NJ 08753
Telephone: 732-552-0377

Passaic County

North Hudson Community Action Corporation

At Passaic City
110 Main Avenue
Passaic, NJ 07055
Telephone: 973-777-0256

Paterson Community Health Center

32 Clinton Street
Paterson, NJ 07522-1799
Telephone: 973-790-6594

Salem County

Southern Jersey Family Medical Centers

238 East Broadway
Salem, NJ 08079
Telephone: 856-935-7711

Somerset County

There are no Centers for Primary Health Care in Somerset County. However, there are sites in neighboring Mercer, Middlesex, Morris, and Union counties.

Sussex County

Neighborhood Health Center, Newton

238 Spring Street
Newton, NJ 07860
Telephone: 973-383-7001

Union County

Neighborhood Health Center Plainfield

1700-58 Myrtle Avenue
Plainfield, NJ 07063-1038
Telephone: 908-753-6401

Warren County

Neighborhood Health Center Phillipsburg

427 South Main Street
Phillipsburg, NJ 08865
Telephone: 908-454-4600

Appendix E - Commission for the Blind and Visually Impaired

Northern Regional Office:

Phone: 973-648-2111

Address: 153 Halsey Street, 5th Floor, Newark, NJ 07102.

Counties Served: Bergen, Essex, Hudson, Morris, Passaic, Sussex, and Warren

Central Regional Office:

Phone: 732-255-0723

Address: 1510 Hooper Avenue, Suite 240, Toms River, NJ 08753

Counties Served: Monmouth, Ocean, Hunterdon, Mercer, Middlesex, Somerset, and Union

Southern Regional Office:

Phone: 856-482-3700

Address: 2201 Route 38 East, Suite 600, Cherry Hill, NJ 08002

Counties Served: Atlantic, Burlington, Camden, Cape May, Cumberland, Salem, and Gloucester

Hammonton Office:

Counties Served: Atlantic, Cape May, Cumberland, and Salem

Phone: 609-704-6000

Address: 40 N White Horse Pike, Hammonton, NJ 08037-1894

Joseph Kohn Rehabilitation Center:

Phone: 732-937-6363

Address: 130 Livingston Avenue, New Brunswick, NJ 08901

George F. Meyer Instructional Resource Center:

Phone: 973-648-2547

Address: 375 McCarter Highway, Newark, NJ 07114

Business Enterprise Program:

Phone: 609-584-4905

Address: Quakerbridge Plaza, Building 10, Room 102; P.O. Box 721, Trenton, NJ 08625

Appendix F - Congregate Housing Services Providers

Atlantic County	<u>Shalom Towers, Inc.</u> 609-822-6565, ext. 14
Bergen County	<u>Garfield Housing Authority</u> 973-340-4170 Conte Court Belmont Gardens Golden Tower
Camden County	<u>JFH Management Co., Inc.</u> 856-667-6826, ext. 3 Bernard Dublin House Gesher House Saltzman House 856-751-3343, ext. 3
Cape May County	<u>Wildwood Housing Authority</u> 609-729-0220, ext. 3111 Sandman Towers
Cumberland County	<u>Vineland Housing Authority</u> 856-691-7908 or 691-7873 Esther Olivio Towers Kidston Towers Tarklin Acres Towers D'Orazio Terrace Apartments
Essex County	<u>Jewish Community Housing Corp.</u> Jewish Federation Towers 973-731-2020 Jewish Federation Plaza Apartments 973-731-2020 S. Orange B'Nai Brith Federation House 973-761-4602 <u>E. Orange Housing Authority</u> 973-676-6841 Vista Village Concord Towers <u>United Methodist Homes</u> 973-676-2091 Bishop Taylor Manor Pine Ridge of Montclair <u>Housing Authority, City of Orange</u> 973-677-4579 or 973-677-4583 Washington Manor Senior Citizens
Gloucester County	<u>Gloucester County Housing Authority</u> 856-845-3597, ext. 501 Carino Park Apartments Colonial Park Apartments Deptford Park Apartments Nancy J. Elkins Senior Housing

Congregate Housing Services Providers (continued)

Hudson County

Hudson Lutheran Housing, Corp.

201-792-6600

Muhlenberg Gardens

Wittenberg Manor

Bayonne Housing Authority

201-437-8173

The Back Bay Gardens

Mercer County

Architects Housing Company I

609-695-1099, ext. 13

Architect's Housing

Princeton Community Housing, Inc.

609-921-0929

Elm Court I and II

Trent Center West, Inc.

609-392-8378

Trent Center West

Middlesex County

S. Brunswick Community Dev. Corp.

732-355-9009

Charleston Place I and II

Oak Woods Senior Residence

Township of Woodbridge

732-636-0143

Stern Towers

Adams Towers

Finn Towers

Older American Housing in Spotswood, Inc.

732-416-9244

Crescent Park Senior Housing

Woodmere Senior Housing

Ocean Senior Citizens Housing, Corp.

732-531-4145

Poplar Village

Monmouth County

Presbyterian Homes & Services, Inc.

732-988-9033 or 732-988-9090

Asbury Tower

Gables at W. Windsor (Mercer Co.)

Wheaton Pointe at E. Windsor (Mercer Co.)

Allaire Crossing

Friendship Gardens

W. Long Branch Senior Citizens Housing

732-229-2901

Peter Cooper village

Morris County

Housing Authority of the County of Morris

973-540-0389

Morris Mews Sr. Citizens Complex

Congregate Housing Services Providers (continued)

Passaic County

Boulevard Seniors, L.P.
973-540-0389
Boulevard Seniors, L.P.
Daughters of Miriam Apts.
973-253-5311
Miriam Apt. I and II
UJA Federation of Northern NJ
973-881-8611
Federation Apartments
Clifton Senior Citizen Housing
973-778-0484
Evergreen Manor

Salem County

Penns Grove Housing Authority
856-299-0101
Penn Tower South

Somerset County

Wilentz Senior Residence
732-873-0286
Ridge Oak, Inc.
908-221-0266
Ridge Oak

Sussex County

Sparta Ecumenical Council on Senior Citizen Housing
973-729-4311, ext. 22
Knoll Heights Village
Knoll View Village

Union County

Westfield Senior Housing
908-233-8354, press #6
Westfield Senior Citizens
Cranford Housing Board
908-272-9180
Edward K. Gill Apartments
Cranford-Lincoln Apartments
Housing Authority of Summit
908-273-6413
Summit Senior Citizens

Appendix G - County Welfare Agencies

Agency	Phone	Fax
Atlantic County Dept. of Family & Community Development 1333 Atlantic Avenue Atlantic City NJ 08401-8297	609-348-3001	609-343-2374
Bergen County Bd. of Social Services 216 Route 17 North Rochelle Park NJ 07662-3300	201-368-4200	201-368-8710
Burlington County Bd. of Social Services Human Services Facility 795 Woodlane Road Mount Holly NJ 08060-3335	609-261-1000	609-261-0463
Camden County Bd. of Social Services Aletha Wright Admin. Building 600 Market Street Camden NJ 08102-8800	856-225-8800	856-225-7797
Cape May County Bd. of Social Services Social Services Building 4005 Route 9 South Rio Grande NJ 08242-1911	609-886-6200	609-889-9332
Cumberland County Bd. of Social Services 275 North Delsea Drive Vineland NJ 08360-3607	856-691-4600	856-692-7635
Essex County Dept. of Citizen Services Division of Welfare 18 Rector Street, 9 th Floor Newark NJ 07102	973-733-3000	973-643-3985
Gloucester County Bd. of Social Services 400 Hollydell Drive Sewell NJ 08080	856-582-9200	856-582-6587
Hudson County Dept. of Family Services Division of Welfare John F. Kennedy Office Building 100 Newkirk Street Jersey City NJ 07306	201-420-3000	201-420-0343
Hunterdon County Div. Of Social Services Community Services Center 6 Gauntt Place, PO Box 2900 Flemington NJ 08822-2900	908-788-1300	908-806-4588
Mercer County Board of Social Services 200 Woolverton Street, PO Box 1450 Trenton, NJ 08650-2099	609-989-4320	609-989-0405
Middlesex County Board of Social Services 181 How Lane, PO Box 509 New Brunswick, NJ 08903	732-745-3500	732-745-4558 Work First NJ 732-745-4555

<i>County Welfare Agencies (continued)</i>		
Monmouth County Div. of Social Services Kozloski Road, PO Box 3000 Freehold, NJ 07728	732-431-6000	732-431-6017 Work First NJ 732-431-6267
Morris County Office of Temporary Assistance Program Services 340 W. Hanover (Morris Twp.) PO Box 900 Morristown, NJ 07963-0900	973-326-7800	973-829-8531
Ocean County Board of Social Services 1027 Hooper Avenue, PO Box 547 Toms River, NJ 08754-0547 *Northern Satellite Office <i>Northern Ocean County Resource Center</i> <i>225 Fourth Street</i> <i>Lakewood, NJ 08701</i> *Southern Satellite Office <i>333 Haywood Road</i> <i>Manahawkin, NJ 08050</i>	732-349-1500 732-370-8854 609-978-2100	732-244-8075 Work First NJ 732-473-0669 732-905-9797 609-978-2126
Passaic County Board of Social Services 80 Hamilton Street Paterson, NJ 07505-2060	973-881-0100	973-881-3232
Salem County Board of Social Services 147 S. Virginia Avenue Penns Grove, NJ 08069-1797	856-299-7200	856-299-3245
Somerset County Board of Social Services 73 E. High Street, PO Box 936 Somerville, NJ 08876-0936	908-526-8800	908-231-9010
Sussex County Div. of Social Services 83 Spring Street, PO Box 218 Newton, NJ 07860-0218	973-383-3600	973-383-3627
Union County Div. of Social Services 342 Westminster Avenue Elizabeth, NJ 07208-3290	908-965-2700	Work First NJ 908-965-2758
Warren County Div. of Temporary Assistance and Social Services Court House Annex Second & Hardwick Streets, (501 Second Street - mailing) Belvidere, NJ 07823	908-475-6301	908-475-1533

Appendix H - Division of Developmental Disabilities – Regional Offices

Central Office

PO Box 726
Trenton, NJ 08625-0726
Telephone: 1-800-832-9173

Northern Regional Offices:

1-B Laurel Drive
Flanders, NJ 07836
Telephone: 973-927-2600
Counties Served: Morris, Sussex, and
Warren

100 Hamilton Plaza, 7th Floor
Paterson, NJ 07505
Telephone: 973-977-4004
Counties Served: Bergen, Hudson, and
Passaic

Lower Central Regional Offices:

11A Quakerbridge Plaza
Hamilton, NJ 08619
Telephone: 609-588-2727
Counties Served: Hunterdon, Mercer, and
Middlesex

Juniper Plaza, Suite 1-J
3499 Route 9 North
Freehold, NJ 07728
Telephone: 732-863-4500
Counties Served: Ocean and Monmouth

Upper Central Regional Offices:

110 East 5th Street
Plainfield, NJ 07060
Telephone: 908-226-7800
Counties Served: Union and Somerset

275 Greenbrook Road
Green Brook, NJ 08812
Telephone: 732-968-8100
Counties Served: Somerset

153 Halsey Street, 2nd Floor
P.O. Box 47013
Newark, NJ 07101
Telephone: 973-693-5080
Counties Served: Essex

Southern Regional Offices:

2 Echelon Plaza
221 Laurel Road, Suite 210
Voorhees, NJ 08043
Telephone: 856-770-5900
Counties Served: Burlington, Camden,
and Gloucester

5218 Atlantic Avenue, Suite 205
Mays Landing, NJ 08330
Telephone: 609-476-5200
Counties Served: Atlantic, Cape May,
Cumberland, and Salem

Appendix I - Division of Vocational Rehabilitation Service Offices

(Central) TRENTON

1 John Fitch Plaza
P.O. BOX 398, 10TH FL, 08625-0398
609-292-5987 609-292-8347 (FAX)
609-292-2919 (TTY)
dvradmin@dol.state.nj.us

NEW BRUNSWICK (Middlesex)

506 Jersey Avenue, P.O. Box 2672, 08901
732-937-6300 732-937-6358 (FAX)
732-545-8147 (TTY)
dvrnewbr@dol.state.nj.us

BRIDGETON (Cumberland, Salem)

40 E. Broad Street, Suite 204, 08302-2881
856-453-3888 856-453-3909 (FAX)
856-453-3923 (TTY)
dvrbridg@dol.state.nj.us

PATERSON (Passaic)

370 Broadway, 07501-2195
973-977-4285 973-279-5895 (FAX)
973-523-1474 (TTY)
dvrpater@dol.state.nj.us

CAMDEN (Camden)

2600 Mt. Ephraim Avenue, 08104-3290
856-614-2500 856-614-2538 (FAX)
856-614-2504 (TTY)
[dvr camde@dol.state.nj.us](mailto:dvrcamde@dol.state.nj.us)

PLEASANTVILLE (Atlantic)

2 South Main Street, Suite 2, 08232
609-813-3933 609-813-3959 (FAX)
609-813-3958 (TTY)
dvratlcy@dol.state.nj.us

ELIZABETH (Union)

65 Jefferson Avenue, 4th Floor
07201-2306
908-820-3112 908-965-2976 (FAX)
908-820-3132 (TTY)

SOMERVILLE (Somerset, Hunterdon)

75 Veterans Memorial Drive, Suite 101,
08876-2952
908-704-3030 704-3476 (FAX)
732-545-8147 (TTY)
[dvr somer@dol.state.nj.us](mailto:dvrsomer@dol.state.nj.us)

HACKENSACK (Bergen)

60 State Street, 2nd Floor, 07601-5471
VACANT, Manager
201-996-8970 201-996-8880 (FAX)
201-487-6348 (TTY)
dvrhackk@dol.state.nj.us

THOROFARE (Gloucester)

Gloucester Regional Service Center
215 Crown Point Road, Suite 200 08086-
2153
856-384-3730 856-384-3777 (FAX)
856-384-3778(TTY)
dvrdeptf@dol.state.nj.us

HACKETTSTOWN (Sussex, Warren)

223 Stiger Street
Suite A, 07840-1217
908-852-4110 908-813-9745 (FAX)
908-852-0213 (TTY)
dvrhackn@dol.state.nj.us

TOMS RIVER (Ocean)

1027 Hooper Avenue
Building 6, 3rd Floor, Suite 1, 08753
732-505-2310 732-505-2317(FAX)
732-505-2319(TTY)
[dvr tomsr@dol.state.nj.us](mailto:dvrtomsr@dol.state.nj.us)

JERSEY CITY (Hudson)
438 Summit Avenue, 07306-3187
201-217-7180 201-217-7287 (FAX)
201-217-7290 (TTY)
dvrjericy@dol.state.nj.us

TRENTON (Mercer)
Labor Station Plaza, P.O. Box 959
28 Yard Avenue, 08625-0959
609-292-2940 609-984-3553 (FAX)
609-984-1568 (TTY)
dvrtrent@dol.state.nj.us

MORRISTOWN (Morris)
7 Sussex Avenue, 2nd Floor 07960-3886
973-631-6304 973-631-6309 (FAX)
973-539-3665 (TTY)
dvrmorri@dol.state.nj.us

WESTAMPTON (Burlington)
795 Woodlane Road, 08060
609-518-3948 609-518-3956 (FAX)
609-518-3957 (TTY)
dvrburli@dol.state.nj.us

NEPTUNE (Monmouth)
60 Taylor Avenue, 07753-4844
732-775-1799 732-775-1666 (FAX)
732-775-1711 (TTY)
dvrneptu@dol.state.nj.us

WILDWOOD (Cape May)
3810 New Jersey Avenue, 08260
609-523-0330 609-523-0212 (Fax)
dvrwildw@dol.state.nj.us

NEWARK (Essex)
990 Broad Street, 2nd Floor
Newark, NJ 07102
973-648-3494 973-648-3902 (FAX)
973-648-2733 (TTY)
dvrnewar@dol.state.nj.us

Appendix J - Medical Assistance Customer Centers

Northern Regional Offices:

10 Park Place, Suite 340
Morristown, NJ 07960-7101

Telephone: 973-631-6440

Counties Served: Morris, Hunterdon, Somerset, Sussex, and Warren

100 Hamilton Plaza, 5th Floor
Paterson, NJ 07505-2021

Telephone: 973-977-4077

Counties Served: Passaic, Bergen

153 Halsey Street, 4th Floor
Newark, NJ 07101-8004

Telephone: 973-648-3700

County Served: Essex

438 Summit Street, 4th Floor
Jersey City, NJ 07306-3186

Telephone: 201-217-7100

County Served: Hudson

Central Regional Offices:

45 Kilmer Road
Edison, NJ 08817

Telephone: 732-777-6977

Counties Served: Middlesex and Union

Juniper Business Plaza
3499 Highway 9 North, Suite 1H-A
Freehold, NJ 07728-3287

Telephone: 732-761-3600

Counties Served: Monmouth and Ocean

Southern Regional Offices:

Augusta Building
852 South White Horse Pike
Hammonton, NJ 08037-2018

Telephone: 609-567-0572

Counties Served: Atlantic, Cape May and Cumberland

1 Port Center, Suite 401
2 Riverside Drive
Camden, NJ 08037-1018

Telephone: 609-561-7569

Counties Served: Camden, Burlington, Gloucester, Mercer, and Salem

Appendix K - Mental Health Administrator's Offices

Atlantic	Atlantic County Mental Health Board 101 South Shore Road Northfield, NJ 08225	Phone: 609-645-7700
Bergen	Bergen County Mental Health Board 327 East Ridgewood Avenue Paramus, NJ 0765	Phone: 201-634-2753
Burlington	Burlington County Mental Health Board PO Box 6000 795 Woodlane Road Mount Holly, NJ 08060	Phone: 609-265-5545
Camden	Camden County Mental Health Board 6981 North Park Drive East, Suite 309-310 Pennsauken, NJ 08109-4212	Phone: 856-663-3998
Cape May	Cape May County Mental Health Board #4 Moore Road – DN 907 Cape May Court House, NJ 08210	Phone: 609-465-1055
Cumberland	Cumberland County Mental Health Board 590 Shiloh Pike P.O. Box 808 Bridgeton, NJ 08302	Phone: 856-453-7804
Essex	Essex County Mental Health Board 204 Grove Avenue Cedar Grove, NJ 07009	Phone: 973-571-2821 / 2822
Gloucester	Gloucester County Mental Health Board 204 E. Holly Avenue Washington Township, NJ 08080	Phone: 856-582-9200 or 856-256-2150
Hudson	Hudson County Mental Health Board c/o Meadowview Hospital 595 County Avenue Secaucus, NJ 07094	Phone: 201-271-4344
Hunterdon	Hunterdon County Mental Health Board Department of Human Services Building 3, Route 31 Flemington, NJ 08822-2900	Phone: 908-788-1253
Mercer	Mercer County Mental Health Board 6400 South Broad Street PO Box 8068 Trenton, NJ 08650	Phone: 609-989-6574 / 6575
Middlesex	Middlesex County Mental Health Board Department of Human Services JFK Square – 5 th Floor New Brunswick, NJ 08901	Phone: 732-745-4518

<i>Mental Health Administrators Offices (continued)</i>		
Monmouth	Monmouth County Mental Health Board DHS Building Kozloski Road Freehold, NJ 07728-1255	Phone: 732-431-7200
Morris	Morris County Mental Health Board 30 Schuyler Place – CN 900 Morristown, NJ 07960-0900	Phone: 973-285-6852
Ocean	Ocean County Mental Health Board 1027 Hooper Avenue, Building 2 P.O. Box 2191 Toms River, NJ 08754	Phone: 732-506-5374
Passaic	Passaic County Mental Health Board 80 401 Grand Street Paterson, NJ 07505	Phone: 973-22-3188
Salem	Salem County Mental Health Board 94 Market Street Salem, NJ 08079	Phone: 856-339-8618
Somerset	Somerset County Mental Health Board Department of Human Services PO Box 3000 Somerville, NJ 08876-1262	Phone: 908-704-6310
Sussex	Sussex County Mental Health Board c/o Juvenile Detention Center 135 Morris Pike Newton, NJ 07860	Phone: 973-948-6000, ext. 225
Union	Union County Mental Health Board Administration Building Elizabethtown Plaza Elizabeth, NJ 07207	Phone: 908-527-4846
Warren	Warren County Mental Health Board Department of Human Services 202 Mansfield Street Belvidere, NJ 07823	Phone: 908-475-6092 / 6080

Appendix L - Mental Health Counseling

NJ Division of Mental Health Services (DMS)

50 East State Street
PO Box 727
Trenton, NJ 08625-0727

Phone: 1-800-382-6717

Website: <http://www.state.nj.us/humanservices/>

Office of Community Services

Northern Regional Offices

Serving Bergen, Essex, Hudson, Morris, Passaic & Sussex Counties

Phone: 973-977-4397

Serving Hunterdon, Somerset & Warren Counties

Phone: 609-777-0678

Southern Regional Offices

Serving Mercer, Middlesex, Monmouth, Ocean & Union Counties

Phone: 609-777-0678

Serving Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester and Salem Counties

Phone: 609-567-7352

The DMHS serves adults with serious and persistent mental illnesses. Contact the Community Services Office in your area to be directed to the local mental health counseling services to which you can access.

Mental health counselors strive to educate and support people in their own personal development. Mental health counselors work with individuals, groups and communities on a variety of mental health issues, including:

- Addiction / substance abuse
- Aging
- Anger management
- Career issues
- Depression
- Marital and relationship problems
- Self image
- Stress
- Suicide

Appendix M – Office of Disability Services

Atlantic County

Atlantic County Office of Disability Services
Shoreview Building
101 South Shore Road
Northfield, NJ 08225-2359
Phone: 1-888-426-9243

Bergen County

Bergen County Division on Disability Services
1 Bergen County Plaza, 2nd Floor
Hackensack, NJ 07601
Phone: 201-336-6500
TTY: 201-336-6505

Burlington County

Burlington County Office of Human Services / Disability Unit
795 Woodland Road
PO Box 6000
Mt. Holly, NJ 08060
Phone: 609-265-5144

Camden

Camden County Dept. of Health & Human Services
Division of Senior and Disabled Services
700 Browning Road, Suite 11
West Collingswood, NJ 08107
Phone: 856-858-3220
TTY: 856-858-2742

Cape May County

Cape May County Office of Disability Services
4 Moore Road, DN 606
Cape May Court House, NJ 08210
Phone: 609-465-4117 Ext. 28

Cumberland County

Cumberland County Office for the Disabled
800 East Commerce Street
Bridgeton, NJ 08302
Phone: 856-453-2156

Essex County

Essex County Office for the Disabled
50 South Clinton Street, Suite 4300
East Orange, NJ 07018
Phone: 973-395-8494

Gloucester County

Gloucester County Office of Disability Services
115 Budd Boulevard
Woodbury, NJ 08096
Phone: 856-384-6840
TTY: 856-384-6846

Hunterdon County

Hunterdon County Dept. of Human Services
Division of Senior Disability and Veteran Services
PO Box 2900
Flemington, NJ 08822
Phone: 908-788-1361

Mercer County

Mercer County Office for the Disabled
Joyce McDade Administration Building
PO Box 8068
640 South Broad Street
Trenton, NJ 08650-0068
Phone: 609-989-6468
TTY: 609-989-6865

Middlesex County

Middlesex County Office for the Disabled
Middlesex County Administration Building
John F. Kennedy Square, 5th Floor
New Brunswick, NJ 08901
Phone: 732-745-4013
TTY: 732-745-4013

***Office of Disability Services
(continued)***

Monmouth County

Monmouth County Office for the Disabled
21 Main and Court Center
PO Box 1255
Freehold, NJ 07728
Phone: 732-431-7399
TTY: 732-431-2066

Morris County

Morris County Office for the Disabled
PO Box 900
Morristown, NJ 07963-0900
Phone: 973-285-6855

Ocean County

Ocean County Office for Individuals with Disabilities
1027 Hooper Avenue, Building # 2, 3rd Floor
Toms River, NJ 08754
Phone: 732-506-5374
TTY: 732-506-5062

Passaic County

Senior, Disability Services & Veterans' Affairs Dept.
930 Riverview Drive, Suite 200
Totowa, NJ 07512
Phone: 973-569-4077

Salem County

Salem County Office for the Disabled
94 Market Street
Salem, NJ 08079
Phone: 856-935-7510 Ext. 8316

Somerset County

Somerset Office for the Disabled
27 Warren Street
Somerville, NJ 08876-1262
Phone: 908-704-6334
TTY: 908-704-6359

Sussex County

Sussex County Div. of Community & Youth Services/Disability
Sussex County Juvenile Detention Center
135 Morris Turnpike
Newton, NJ 07860
Phone: 973-948-6000 Ext. 223
TTY: 973-948-0793

Union County

Union County Office for the Disabled
Union County Administration Building,
4th Floor
10 Elizabethtown Plaza
Elizabeth, NJ 07207
Phone: 908-527-4840

Warren County

DAWN, Inc
30 South Broad Street, Suite 5
Denville, NJ 07834
Phone: 973-625-1940
TTY: 973-625-1932

Please Note: If a TTY number is not listed, please use the **NJ Relay Service** by dialing **7-1-1**.

Appendix N - One Stop Career Centers

Atlantic / Cape May

2 South Main Street
Pleasantville, NJ 08232
609-813-3900
Hours: Mon. – Fri. 8:30am – 4:30pm

44 North Whitehorse Pike
Hammonton, NJ 08037-1860
609-561-8800
Hours: Mon. – Fri. 8:30am – 4:30pm

3810 New Jersey Avenue
Wildwood, NJ 08260-0210
609-729-0997
Hours: Mon. – Fri. 8:30am – 4:30pm

Bergen

60 State Street, 2nd Floor
Hackensack, NJ 07601-5427
201-329-9600x5640
Hours: Mon. – Fri. 8:30am – 4:30pm]

Burlington

P.O. Box 6100
795 Woodlane Road, Floor 2
Westampton, NJ 08060
609-518-3900
Hours: Mon. – Fri. 8:30am – 4:30pm

Camden

2600 Mt. Ephraim Avenue, Suite 102
Camden, NJ 08104-3290
856-614-3150
Hours: Mon. – Fri. 8:30am – 4:30pm

Cumberland / Salem

275 North Delsea Drive, 2nd Floor
Vineland, NJ 08360-8067
856-696-6600
Hours: Mon. – Fri. 8:30am – 4:30pm

Salem County One-Stop Admin.
174 E. Broadway, Floor 2,
Salem, NJ 08079
Hours: Mon. – Fri. 8:30am – 4:30pm

Essex

50 S. Clinton Street, 2nd Floor
East Orange, NJ 07018-3120
973-395-3255
Hours: Mon. – Fri. 8:30am – 4:30pm

990 Broad Street
Newark, NJ 07102
973-648-3370
Hours: Mon. – Fri. 8:30am – 4:30pm

Gloucester

215 Crown Point Road, Suite 200
Thorofare, NJ 08086-0159
856-384-3700
Hours: Mon. – Fri. 8:30am – 4:30pm

Hunterdon / Somerset - Greater Raritan

75 Veterans Memorial Drive,
Suite 102, Somerville, NJ 08876-2950
908-704-3000
Hours: Mon. – Fri. 8:30am – 4:30pm

Hudson

4800 Broadway
Union City, NJ 07087
201-271-4529
Hours: Mon. – Fri. 8:30am – 4:30pm

438 Summit Avenue, 1st Floor
Jersey City, NJ 07306
201-795-8800
Hours: Mon. – Fri. 8:30am – 4:30pm

Hunterdon

Hunterdon County Education Services
Commission
215 Sand Hill Road (Route 31 South),
Bldg. 7-ESC Complex
Flemington, NJ 08822
908-782-2371
Hours: Mon. – Fri. 8:30am – 4:30pm

***One Stop Career Centers
(continued)***

Mercer

26 Yard Avenue
1st Floor, Station Plaza 4
Trenton, NJ 08625-0954
609-292-0620
Hours: Mon. – Fri. 8:30am – 4:30pm

Middlesex

506 Jersey Avenue
New Brunswick, NJ 08901-1392
732-937-6200
Hours: Mon. – Fri. 8:30am – 4:30pm

161 New Brunswick Avenue
3rd floor, Suite 300
Perth Amboy, NJ 08861
732-293-5016
Hours: Mon. – Fri. 8:30am – 4:30pm

Monmouth

60 Taylor Avenue
Neptune, NJ 07753
732-775-1566
Hours: Mon. – Fri. 8:30am – 4:30pm

Morris/Sussex/Warren

107 Bassett Highway
Dover, NJ 07801-3896
973-361-9050
Hours: Mon. – Fri. 8:30am – 4:30pm

30 Schuyler Place
Morristown, NJ 07960
973-631-6321
Hours: Mon. – Fri. 8:30am – 4:30pm

75 South Main Street
Phillipsburg, NJ 08865-2339
908-859-0400
Hours: Mon. – Fri. 8:30am – 4:30pm

Ocean

1027 Hooper Avenue, Building 6
Toms River, NJ 08753
732-286-5616
Hours: Mon. – Fri. 8:30am – 4:30pm

1959 Route 9
Toms River, NJ 08755
732-286-6446 X261
Hours: Mon. – Fri. 8:30am – 4:30pm

Passaic

370 Broadway - 2nd Floor
Paterson, NJ 07501-2192
973-977-4350
Hours: Mon. – Fri. 8:30am – 4:30pm

25 Howe Avenue
Passaic, NJ 07055-4007
973-916-2645
Hours: Mon. – Fri. 8:30am – 4:30pm

Union

208 Commerce Place
Elizabeth, NJ 07201-2306
908-820-3181
Hours: Mon. – Fri. 8:30am – 4:30pm

200 West Second Street
Plainfield, NJ 07060
908-412-7980
Hours: Mon. – Fri. 8:30am – 4:30pm

Appendix O - Sheriff's Offices

Atlantic County	609-641-0111
Bergen County	201-336-3500
Burlington County	609-265-5796
Camden County	856-225-5470
Cape May County	609-463-6420
Cumberland County	856-451-4449
Essex County	973-621-4111
Gloucester County	856-384-4600
Hudson County	201-915-1300
Hunterdon County	908-788-1166
Mercer County	609-989-6125
Middlesex County	732-745-3366
Monmouth County	732-431-7139
Morris County	973-285-6600
Ocean County	732-929-2044
Passaic County	973-389-5900
Salem County	856-935-7510
Somerset County	908-231-7140
Sussex County	973-579-0850
Union County	908-527-4450
Warren County	908-475-6309

Appendix P - Transportation Services – County Listing

For specific transportation information and service guidelines or to schedule a ride, contact the transportation program in your county:

Atlantic County

Atlantic County Transportation
609-645-5910

Bergen County

Bergen County Special Transportation
201-368-5955

Burlington County

Burlington County Transportation System
(BCTS)
1-800-836-0580

Camden County

Sen-Han Transit of Camden County
856-456-3344

Cape May County

Cape May County Fare Free Transportation
609-889-3700

Cumberland County

Cumberland Area Transit System (CATS)
856-691-7799

Essex County

Essex County Special Transportation
973-678-1300

Gloucester County

Gloucester County Special Transportation
Services
856-307-4845

Hudson County

Hudson County Transcend
201-271-4307 or 271-4308

Hunterdon County

Hunterdon County Consolidated
Transportation System - The Link
1-800-842-0531

Mercer County

Mercer County TRADE
609-530-1972

Middlesex County

Middlesex County Area Wide Transportation
Service (AWTS)
1-800-221-3520

Monmouth County

Monmouth County Division of Transportation
(SCAT)
732-431-6480

Morris County

Morris Area Paratransit System
973-829-8103

Ocean County

Transportation Services Department –
Ocean Ride
732-736-8989
1-877-929-2082 (to Schedule a Ride from
Southern Ocean County)

Passaic County

Passaic County Paratransit
973-305-5756

Salem County

Salem County Specialized Transportation
856-339-8622

Somerset County

Somerset County Transportation
908-231-7115

Sussex County

Sussex County Transit
973-579-0483

Union County

Union County Para-Transit System
908-241-8300

Warren County

Warren County Transportation System
908-475-6236

**New Jersey Council on Special
Transportation**
Website: www.njcost.com

**New Jersey Transit (bus, rail & Access
Link)**
Website: www.njtransit.com

Appendix Q - Veterans Administration NJ Health Care System

<p><u>East Orange VA Medical Center Campus</u> 385 Tremont Avenue East Orange, NJ 07018-1095 973-676-1000</p>	<p><u>Lyons VA Medical Center Campus</u> 151 Knollcroft Road Lyons, NJ 07939 908-647-0180</p>
<p>Fort Monmouth Community Clinic Paterson Army Health Clinic Building 1075, Stephenson Avenue Fort Monmouth, NJ 07703 732-532-4500</p>	<p>James J. Howard Community Clinic 970 Route 70 Brick, NJ 08724 732-206-8900</p>
<p>Elizabeth Community Clinic 654 East Jersey Street, Suite 2A Elizabeth, NJ 07206 908-994-0120</p>	<p>Trenton Community Clinic 171 Jersey Street-Building 36 Trenton, NJ 08611-2425 609-989-2355</p>
<p>Hackensack/Bergen County Community Clinic 385 Prospect Avenue Hackensack, NJ 07601 201-487-1390</p>	<p>Jersey City Community Clinic 115 Christopher Columbus Drive Jersey City, NJ 07302 201-435-3055/3305</p>
<p>New Brunswick Community Clinic 317 George Street New Brunswick, NJ 08901 732-729-0646</p>	<p>Morristown Community Clinic 340 West Hanover Avenue Morristown, NJ 07960 973-539-9791/9794</p>
<p>Newark Community Clinic 20 Washington Place Newark, NJ 07102 973-645-1441</p>	<p>Paterson Community Clinic St. Joseph's Hospital & Medical Center 275 Getty Avenue Paterson, NJ 07503 973-247-1666</p>

Appendix R - Veterans Service Offices (County Listing)

ATLANTIC

Atlantic County Office of
Veterans Affairs
6601 Ventnor Avenue,
Suite 307
Ventnor NJ 08406
609-487-6932

BERGEN

Division of Veterans
Services
One Bergen County Plaza,
2nd Floor
Hackensack NJ 07601
201-336-6325, 6328, 6329,
6326, 7406

BURLINGTON

Dept. of Veterans Affairs
795 Woodlane Road
Human Services Building
Mt. Holly NJ 08060
609-265-5008, 5154

CAMDEN

Department of Veterans
Affairs
30 Collier Drive
P.O. Box 1535
Blackwood, NJ 08012
856-566-7297
856-566-7295 Fax

CAPE MAY

Veterans Bureau
4005 Route 9 South
Rio Grande NJ 08242
609-886-2762

CUMBERLAND

Cumberland Veterans
Affairs Office
122 E. Main Street,
Suite 100
Millville NJ 08332
856-293-0437

ESSEX

Veterans Bureau
50 South Clinton Street,
Suite 3200
East Orange NJ 07018
973-395-8394

GLOUCESTER

Office of Veterans Affairs
211 County House Road
Washington Township
Sewell NJ 08080
856-401-7660

HUDSON

Veterans Services
County of Hudson
Dept. of Health & Human
Services
595 Newark Avenue,
Room 104
Jersey City NJ 07306
201-795-5610

HUNTERDON

Interment Officer
24 Stryker Street
Lambertville NJ 08530
609-397-8190

MERCER

Department of Veterans
Affairs
2280 Hamilton Avenue
Hamilton NJ 08619
609-989-6120

MIDDLESEX

Dept. of Human Services
Middlesex County Admin.
Building
John F. Kennedy Square,
5th Floor
New Brunswick NJ 08901
732-745-4051

MONMOUTH

Interment Office
PO Box 3000, Kozloski
Road
Freehold NJ 07728
732-308-2988

MORRIS

County Dept. of Human
Services
Veterans Services
340 W. Hanover Avenue
Morris Township NJ
07960-2777
973-285-6868

OCEAN

Veterans Service Bureau
1027 Hooper Avenue,
Building 2
PO Box 2191
Toms River NJ 08754-2191
732-929-2096

PASSAIC

Veterans Service Office
Administration Building
309 Pennsylvania Avenue
Paterson NJ 07505
973-881-4173

SALEM

Veterans Service Office
92 Market Street
Salem NJ 08079
856-339-8603

SOMERSET

Department of Veterans
Services
92 E. Main Street
Somerville NJ 08876
908-704-6329

SUSSEX

Interment Officer
P.O. Box 844
Stanhope NJ 07874
973-347-8333

UNION

Office of Veterans Affairs
Union County
Administration
Building
3rd Floor
10 Elizabethtown Plaza
Elizabeth NJ 07207
908-659-7407
or 866-640-7115
908-558-2566 Fax

WARREN

Interment Officer
8 Hughes Lane
Belvidere NJ 07823
908-475-2413
Assistant Supervisor
6 Hemlock Lane
Belvidere NJ 07823
908-475-5098

Checklists

In an attempt to assist you to determine the most appropriate option for your specific needs, we have provided several checklists and things to consider for many of the long-term support options available.

Appendix S - Advance Directive Checklist - Things to Consider

Below is a checklist of questions to ask yourself as you prepare your advance directive.

Thinking about your Health Care Wishes

- Why am I writing an advance directive?
- What are my treatment wishes?
 - In situations near the end of life?
 - In situations of serious injury or illness?

Talking with Others

- Physicians and other health care professionals
 - Do I understand the medical terminology?
 - Do they understand my wishes?
- My family, friends and others
 - Have I directly and thoroughly discussed my wishes with them?
 - Do they understand my wishes?

Selecting a Health Care Representative

- Am I confident that my designated representative understands my personal values and health care wishes?
- Does my health care representative understand his/her responsibilities?
- Has he/she clearly agreed to serve as my representative and to communicate my wishes to my doctor and others concerned with my care?
- Have I selected an alternative health-care representative?

My instructions

- Have I clearly stated my instructions and included other relevant information about my treatment wishes regarding:
 - The provision, withholding or withdrawal of specific treatments?
 - Artificially provided fluids and nutrition?
 - The medical conditions in which I want my wishes implemented?
 - Special considerations I may have concerning my care and treatment?

Advance Directive Checklist – Things to Consider (continued)

Witnesses

- Have I had my directive properly witnessed?

Distribution of Advance Directive

- Have I given a copy of my directive to those who should have one, such as:
 - My health care representative?
 - My physician or other health care provider?
 - The hospital or nursing home, which I am about to enter?
 - Family members, friends, alternate representative and my religious advisor?

Periodic review

- Have I made a note to review my directive on a regular basis in the future?

Appendix T - Assisted Living and Nursing Home Checklist

If you decide to pursue a community-based living arrangement, there are some steps you can follow to help make the best possible choice. It is a good idea to visit more than one setting to get an idea of what is available in your community so you can make a well-informed decision about which facility will adequately meet your needs. In exploring your choices, it is a good idea to consult the following sources:

- Ask the provider to show you their latest state inspection report and/or their state license.
- Ask for references from former residents or their family members.
- Call the NJ Department of Health and Senior Services for information on any complaints about a long term care facility (1-800-792-9770). Please note, the NJ Department of Community Affairs, Bureau of Rooming and Boarding House Standards is responsible for the inspection and licensure of Boarding Homes. For more information about this type of setting call 609-633-6251 or 609-984-1706.

The following checklist will help as you visit facilities, meet professionals, and assess the appropriateness of each residence.

Cost & Finances

- Can you take a copy of the basic rates with you?
- What is included in the facility's basic package?
- What does the basic service package cost? What is the cost of additional services?
- Is there a Contract/Resident Agreement available for review?
- What are the billing, payment and credit policies of the facility?
- What is the policy for rate increases? Under what circumstances might fees change and how much notice will be given?
- Under what circumstances can a Contract/Resident Agreement be terminated?
- What is the refund policy if a resident leaves before the end of the month?
- Are there any programs available to help cover the cost of services?
- Does the facility accept Medicaid funds as a form of payment? Would the facility accept Medicaid in the future if a resident becomes eligible and can no longer pay privately for services?
- Are residents asked to move if there is a change in health status?
- Can residents handle their own finances, or should family members or outside party be designated?

Environment & Location

- Take time to look and listen to what is going on in the lobby and other gathering areas. Imagine yourself living there, and think about how you would fit in.
- Do you like the location and appearance of the facility?

Assisted Living and Nursing Home Checklist (continued)

- Is it close to friends and relatives?
- Are there shops, a library, post office, a park or other public places within walking distance? Is there an outside area to sit or walk?
- Is public transportation close by?
- Do residents appear happy and comfortable?
- Do the residents look like people you or your loved one would want to live with?
- Do staff members treat residents with respect and dignity?

Physical Setting

Common Areas

- Is the residence nicely decorated? Does it offer a home-like “look and feel”?
- Can residents find their way around the facility?
- Are doorways, hallways and rooms accommodating to wheelchairs and walkers?
- Are elevators available for those who cannot manage stairs?
- Are there handrails to help walking in the corridors and in the bathroom?
- Are there non-skid floors and firm carpets to assist walking?
- Is the facility clean, free of odors and well heated or cooled?
- Does the facility have a sprinkler system and clearly marked exits?
- Is the facility free from obvious hazards?
- Is there free use of the kitchen? Activity rooms? Toilet facilities? Dining room? Grounds?
- Can residents smoke?
- Where and when is the mail delivered and sent out?
- Is there a secure environment for wanderers?

Individual Unit Areas

- Are different sizes and types of units available? Are units single or double occupancy?
- Are the rooms clean, safe and adequate?
- What pieces of furniture are provided? Is there a rental fee for items provided?
- Can you bring some of your own furniture or other personal items?
- Is there a way to get furniture donated for your room if you don't own any?
- Are there arrangements made to help you move your belongings in/out?
- If this unit is a shared room, how are roommates selected?
- Is there storage space available?
- Is there access to temperature control within the room?
- Do units have their own lockable doors?
- Do units have a telephone or cable TV? How is billing handled?
- Are there shared bathrooms? If so, how many residents are there per bath?

Assisted Living and Nursing Home Checklist (continued)

- Is there a sit-down shower?
- Are there fire sprinklers and smoke alarms installed?
- Are kitchenettes available? May residents keep food in their units?
- Is there a 24-hour emergency call system available?
- Is there a sufficient level of privacy?

Staffing

- Can you speak with the staff members who will be providing direct care?
- Who will provide personal care? Nursing care?
- What language(s) do staff members speak?
- Who has the most daily interaction with the residents?
- When is a registered nurse (RN) on the premises?
- How many nurses aides are available at different times of the day?
- What is the staff ratio per resident?
- Do aides handle all job functions within the residence (assistance with bathing and/or dressing, dining, light housekeeping) or are their jobs defined to more specific activities?
- Is there a security system in place?
- What is the employee turnover rate?
- What training and qualifications are required of all employees?
- Is the staff caring, cheerful and attentive to resident needs?

Services

- Can the residence provide a list of basic services?
- Are doctors, nurses and emergency assistance available if needed?
- What is the procedure for responding to a resident's medical emergency?
- How will specialized services, such as physical therapy and occupational therapy, be arranged?
- Are pharmacy services offered on-site? What are the policies regarding storage of medication, assistance with medication, training and supervision of staff?
- Is self-administration of medications allowed? How is it monitored?

Emergency Procedures

- Are emergency/evacuation procedures clearly posted throughout the facility?
- Does staff know what the procedures are? Are there practice drills, when?

House Policies

- What is included in the statement of Resident's Rights and Responsibilities?
- What are the policies regarding visitors and pets?
- Are there accommodations for guests to visit or stay over?

Assisted Living and Nursing Home Checklist (continued)

- Are pets allowed in the residence, what types? Who is responsible for their care?
- Can residents be absent from the facility? For what reasons and for how long?

Activities

- What type of activities are offered and when?
- How are the residents notified of available activities?
- Will staff plan for resident's activities, such as hair appointments or social gatherings?
- Will you and/or your loved one be able to attend religious services of your choice?

Transportation

- Attempt to view the vehicle and ask if it is handicap accessible, air conditioned, and maintained regularly.
- Is transportation available to activities outside of the residence?
- Is there a limit to the distance that transportation is offered and the type of trip for which transportation is available?
- Are trips scheduled on a limited basis or are they available regularly?
- Can residents arrange transportation on short notice?
- Is transportation arranged by the resident or a staff member?
- Is there a charge per trip? If so, in what case and how much?

Meals

- Be sure to make at least one visit during a scheduled mealtime and arrange to sample a meal if possible.
- Is the food pleasing, nutritious, adequate and attractively served?
- Are there specific meal times, or can you snack throughout the day or evening?
- Must everyone eat at the same time or is the facility flexible?
- Is seating assigned? If so, what arrangements are in place for residents to change and sit with others?
- Does the menu allow for choices at each meal?
- How do the residents make their selection? At mealtime or the day before?
- Can residents request special meals?
- Will the facility meet your dietary or cultural food preferences?
- Does someone check on a resident if he or she does not attend a meal?
- Is there help available to assist a resident to the dining room?
- Are wheelchairs and walkers permitted in the dining area?
- Is a resident able to have trays sent to his/her room in case of an illness?
- Can residents receive help cutting food or feeding themselves?
- Are private dining areas available?
- Are guests meals available?

Assisted Living and Nursing Home Checklist (continued)

- ❑ Can residents have alcoholic beverages?

Other Questions

- ❑ How is a discharge from the facility determined?
- ❑ How often and by whom are the care plans completed? How often does the record keeping or documentation occur?
- ❑ How involved are families? What are the steps taken to encourage family members to visit residents and participate in their care?
- ❑ What if a resident has no immediate family available for support? Who will be able to assist him/her with tasks such as letter writing?
- ❑ If a resident is admitted to a hospital, what will happen to their room and what will it cost?
- ❑ What are the complaint, suggestion or grievance procedures at the facility?
- ❑ Who licenses/funds the facility and how can you contact that agency?

Visit the Facility More Than Once

You should consider visiting one day unannounced and then again at a scheduled time, when you have made an appointment to speak with a representative. You may also find that spending some extra time around the facility and observing the daily routines will give you a better idea of what it would be like to live there.

Appendix U - Day Care Checklist

Things to Ask/Consider

Prior to determining if a Day Care program is appropriate for you or your loved one, an investigation of the facility and staff should be conducted. Below is a comprehensive ADHS selection checklist to assist you with this decision.

- **Characteristics and Services a Day Care program should include:**
 - ❑ A safe and secure environment
 - ❑ Social activities
 - ❑ Physical assistance with eating, walking, toileting, and medication administration
 - ❑ Physical, speech and occupational therapies
 - ❑ Meal service with special diet considerations
 - ❑ Physical exercise programs
 - ❑ Cognitive programs
 - ❑ Transportation services
 - ❑ Hours of operation
 - ❑ Social services to assist in planning for care

- **Locate a Day Care Program**

For names and phone numbers of a Day Care program in your area:

 - Contact your county AAA
 - Ask your family physician
 - Search the web or the telephone book (Adult Day Care; Senior Citizens' Services)

- **Make Telephone Contact**

Call the Day Care program to request a brochure, which describes their eligibility criteria, daily rates, application process, monthly activity calendar, and meal menu.

- **Important Information to Obtain/Consider:**
 - ❑ Owner or sponsoring agency
 - ❑ Years of operation
 - ❑ License or certification
 - ❑ Hours/Days of operation
 - ❑ Transportation options
 - ❑ Daily/hourly rates
 - ❑ Additional fees
 - ❑ Waiver/grants accepted by facility for payment
 - ❑ Staff ratio

Day Care Checklist (continued)

- **Plan a Visit**

After obtaining general information, it is important to visit the perspective centers to ensure you are comfortable with the facility and that your needs will be addressed. You should visit two or more centers for a comparison. The following is a checklist of what you may want to ask/consider:

- Did you feel welcomed?
- Did someone spend time finding out what you want and need?
- Were the services and activities clearly described?
- Was information pertaining to staffing, program procedures, costs and agency expectations fully described?
- Was the facility clean, pleasant and free of odor?
- Was the building wheelchair accessible?
- Was there sturdy, comfortable furniture?
- Was there an area for relaxation?
- Was there an area to isolate a sick participant?
- Did the participants and staff appear cheerful?
- Are volunteers assisting with the program?
- Do participants assist with planning activities and events?

- **Check References**

Speak with two or three participants, or their caregivers, who are actively using the agency to gauge their opinion of the programs and services offered.

- **Take a Trial Run**

Make arrangements for you or your loved one to attend the center for a day or two, prior to deciding which agency best fits your needs. It can take several visits before a new participant feels comfortable in a new setting. Be sure to have all questions and concerns addressed.

Appendix V - Home Care Checklist

It is important to consider the quality and cost of the services offered by different agencies prior to obtaining their services. Essentially, there are three stages to this process: Screening, evaluating, and monitoring.

- **Screening Home Care Agencies**

Screen a few agencies with these preliminary questions:

- ❑ Is the agency Medicare or Medicaid certified?
- ❑ Does the agency offer the specific care needed (e.g., skilled nursing care vs. personal care and meals)?
- ❑ Did a hospital or rehabilitation center discharge planner, social worker, or doctor recommend the agency?
- ❑ Does the agency have staff that can communicate effectively in a language other than English, if needed?
- ❑ Does the agency do background check on all staff?

- **Evaluating Home Care Agencies**

After screening several home care agencies, you may want to choose one or two for an in-depth evaluation. The following questions can guide you:

- ❑ **How will the agency assess needs?** Most agencies begin by sending someone to make an initial assessment of needs. Although an in-depth assessment prior to this point, the agency will need to determine the appropriate level of services.
- ❑ **What is the training and experience of the caregivers?** Ask what training the agency provides to its caregivers, and if the home care aides are certified by the agency. Does the agency require that its caregivers participate in a continuing education program? Ask if the caregivers are trained to identify and report changes in services needs and health conditions.
- ❑ **What specific caregivers will be assigned to you or your loved one?** Do the caregivers have experience or receive special training in the type of care that is needed, such as Alzheimer's care? Do they have training with a particular type of assistive technology, such as a hooyer lift? How long have they been working in the home care field?
- ❑ **What services are provided?** Sometimes an aide who helps with bathing and dressing can't cook meals, or someone who cleans and does shopping isn't licensed to drive with their client in the car. Aides also may not be able to administer medications.
- ❑ **How does the agency develop the plan of care and supervise the caregiver?** Does a medical professional or experienced supervisor evaluate and supervise the caregiver in the home and get input from the individual? How much control and personal independence does an agency provide to its clients? How does an agency involve the individual and family members in the process of

Home Care Checklist (continued)

- assigning and supervising caregivers? Does the agency seek input from the individual on his or her care plan?
 - How does the agency assure continuity of care?** Having a limited number of caregivers is less confusing and more comforting to an individual. Can the agency reasonably ensure that the same caregiver(s) will provide the home care services each week? How long do caregivers stay with the agency? What is the turnover rate? If a substitute caregiver is sent, when does the agency provide notice to the individual or family? Ask how the agency assures that the substitute caregiver will be familiar with the care plan and needs of the individual?
 - What special support services are provided?** For instance, does the agency provide a 24-hour phone line?
 - How can the agency be paid?** If you are paying for the services, compare the billing process and payment plans offered by different agencies. Compare how often you will be billed and whether you will be required to pay in advance. Ask if there are additional costs, such as fees or deposits, not included in the price quoted. Will you have to pay extra for holidays or weekends? If special equipment is needed, will it be covered by insurance or will the agency pay for it?
 - How much will the caregiver be paid?** Does the caregiver earn enough to be dependable? Paying a decent wage, although costly for you, will minimize turnover. (Note: If you are paying for services directly, pay by check or get receipts for all cash payments.)
- **Monitoring Home Care Agencies**

It is important to monitor the service delivery from home health agencies. The following is a checklist that can be used for home health care monitoring.

 - Is staff polite and respectful?
 - Is staff properly trained and licensed to perform the type of health care needed?
 - Is the plan of care fully explained?
 - Is participation in care plan development encouraged?
 - Does the staff check for physical and emotional changes each visit?
 - Does the agency respond quickly to requests?
 - Does staff respond quickly to changes in health or behavior?
 - Is privacy respected?
 - Are complaints handled appropriately and in a timely manner?

Appendix W- Home Safety Checklist

Created by Rebuilding Together in partnership with the Administration on Aging

Use this list to identify fall hazards and accessibility issues of the homeowner and family members.

1. Exterior Entrances and Exits

- Note condition of walk and drive surface; existence of curb cuts
- Note handrail condition, right and left sides
- Note light level for driveway, walk, porch
- Check door threshold height
- Note ability to use knob, lock, key, mailbox, peephole, and package shelf
- Do door and window locks work?

2. Interior Doors, Stairs, and Halls

- Note height of door threshold, knob and hinge types; clear width door opening; determine direction that door swings
- Note presence of floor level changes
- Note hall width, adequate for walker/wheelchair
- Determine stair flight run: straight or curved
- Note stair rails: condition, right and left side
- Examine light level, clutter hazards
- Note floor surface texture and contrast

3. Bathroom

- Are basin and tub faucets, shower control and drain plugs manageable?
- Are hot water pipes covered?
- Is mirror height appropriate, sit and stand?
- Note ability to reach shelf above, below basin
- Note ability to step in and out of the bath and shower
- Can resident use bath bench in tub or shower?
- Note toilet height; ability to reach paper; flush; come from sit to stand posture
- Is space available for caregiver to assist?

4. Kitchen

- Note overall light level, task lighting
- Note sink and counter heights
- Note wall and floor storage shelf heights
- Are under sink hot water pipes covered?
- Is there under counter knee space?
- Is there a nearby surface to rest hot foods on when removed from oven?
- Note stove control location (rear or front)

Home Safety Checklist (continued)

5. Living Room, Dining Room, Bedroom

- Chair, sofa, bed heights allow sitting or standing?
- Do rugs have non-slip pad or rug tape?
- Chair available with arm rests?
- Able to turn on light, radio, TV, place a phone call from bed, chair, and sofa?

6. Laundry

- Able to hand-wash and hang clothes to dry?
- Able to access automatic washer/dryer?

7. Telephone and Door

- Phone jack location near bed, sofa, chair?
- Able to get phone, dial, hear caller?
- Able to identify visitors, hear doorbell?
- Able to reach and empty mailbox?
- Wears neck/wrist device to obtain emergency help?

8. Storage Space

- Able to reach closet rods and hooks, open bureau drawers?
- Is there a light inside the closet?

9. Windows

- Opening mechanism at 42 inches from floor?
- Lock accessible, easy to operate?
- Sill height above floor level?

10. Electric Outlets and Controls

- Sufficient outlets?
- Outlet height, wall locations
- Low vision/sound warnings available?
- Extension cord hazard?

11. Heat, Light, Ventilation, Security, Carbon Monoxide, Water Temp Control

- Are there smoke/CO detectors and a fire extinguisher?
- Thermometer displays easily readable?
- Accessible environmental controls?
- Pressure balance valve available?
- Note rooms where poor light level exists
- Able to open windows; slide patio doors?
- Able to open drapes or curtains?

Home Safety Checklist (continued)

HELP PREVENT FALLS: Use this list to prioritize work tasks. Leave a copy of this list with the family so they can make further improvements.

1. Exterior Entrances, Exits

- Increase lighting at entry area
- Install stair rails on both sides
- Install door lever handles; double-bolt lock
- Install beveled, no step, no trip threshold
- Remove screen or storm door if needed
- Create surface to place packages when opening door
- Install peephole on exterior door
- Repair holes, uneven joints on walkway
- Provide non-slip finish to walkway surface
- Add ramp

2. Interior Doors, Stairs, Halls

- Create clear pathways between rooms
- Apply color contrast or texture change at top and bottom stair edges
- Install door lever handle
- Install swing-clear hinges to widen doorway. Minimum width: 32 inches
- Install beveled thresholds (max 1/2 inch)
- Replace or add non-slip surface on steps
- Repair or install stair handrails on both sides

3. Bathroom

- Install swing-clear hinges to widen doorway. Minimum width: 32 inches
- Install secure wall reinforcement and place grab bars at toilet, bath and shower
- Install adjustable-height shower head
- Install non-slip strips in bath/shower
- Secure floor bathmat with non-slip, double-sided rug tape
- Elevate toilet height by adding portable seat or raising toilet base on a pedestal
- Adapt flush handle or install flush sensor
- Adapt or relocate toilet paper dispenser
- Round counter corners to provide safety
- Insulate hot water pipes if exposed
- Create sitting knee clearance at basin by removing vanity door and shelves underneath
- Install mirror for sitting or standing view
- Install good-quality non-glare lighting
- Install shower with no threshold if bathing abilities are severely limited

Home Safety Checklist (continued)

4. Kitchen

- Increase task lighting at sink, stove, etc.
- Install D-type cupboard door handles
- Install adjustable shelving to increase access to upper cabinets
- Increase access to under counter storage space by installing pull-out units
- Insulate hot water pipes if exposed
- Install hot-proof surface near oven
- Install switches and outlets at front of counter
- Install pressure-balanced, temperature-regulated, lever faucets
- Create sitting knee clearance under work sites by removing doors or shelves
- Improve color contrast of cabinet and counters surface edges for those with low vision
- Add tactile and color-contrasted controls for those with low vision

5. Living Room, Dining Room, Bedroom

- Widen or clear pathways within each room by rearranging furniture
- Secure throw and area rug edges with double-sided tape
- Improve access to and from chairs and beds by inserting risers under furniture legs
- Use side bed rail or chairs with armrests
- Install telephone jack near chair or bed
- Enlarge lamp switch or install touch-control lamp at bedside
- Install adjustable closet rods, shelving and light source for better storage
- access
- Install vertical pole adjacent to chair and sofa
- Raise furniture to appropriate height using leg extender products
- Install uniform level floor surfaces using wood, tile or low pile rugs

6. Laundry

- Build a counter for sorting and folding clothes
- Adjust clothesline to convenient height
- Relocate laundry appliances

7. Telephone and Door

- Install phone jacks near bed, sofa, and chair
- Install peephole at convenient height
- Install flashing light or sound amplifier to indicate ringing doorbell for those with visual or hearing problems
- Install mailbox at accessible height

Home Safety Checklist (continued)

8. Storage Space

- Install lights inside closet
- Install adjustable closet rods and shelves
- Install bi-fold or pocket doors

9. Windows

- Install handles and locks that are easy to grip, placed at appropriate heights

10. Electrical Outlets and Controls

- Install light fixtures or outlet for lamps
- Install switches at top and bottom of stairs

11. Heat, Air, Light, Security, Water Temp, Carbon Monoxide Controls

- Install smoke/CO detectors, fire extinguishers
- Increase residents' access to environmental control systems

Comments:

Appendix X - Caregiver Bill of Rights

I have the right to...

- take care of myself and to expect that others will support me in acknowledging that this is not a selfish act.
- recognize my physical and emotional limits and to seek help from others.
- protect my individuality and to maintain facets of my life that are separate from my loved one.
- reject any attempts by my loved ones or others to manipulate me through guilt, anger or depression.
- occasionally express my own emotions that may include frustration, anger and sadness.
- receive consideration, affection, forgiveness, and acceptance just as others expect these from me.
- plan for my own future, in anticipation of the time when my loved one no longer needs my help.
- expect that community resources will be available or developed to support me in caring for my loved one and myself.

Appendix Z - Where to Find My Important Papers

Name:
<hr/>
Social Security No.:
<hr/>
Spouse's/Partner's Name:
<hr/>
Social Security No.:
<hr/>
Address:
<hr/>
Telephone number:
<hr/>
Date Prepared:
<hr/>
Copies Given to:
<hr/>
<hr/>

Steps for Getting Your Affairs in Order

1. Put your important papers and copies of legal documents in one place.
2. Tell a trusted family member or friend where you put all your important papers.
3. Give consent in advance for your doctor or lawyer to talk with your caregiver as needed.

Item	Where to find it	Notes/Updates
My Will (original)		
Power of attorney - healthcare		
Power of attorney - finance		
Spouse's/Partner's Will (original)		
Safe Combination		
Trust agreement		
Life insurance policy		
Health insurance policy		
Homeowners policy		
Car insurance policy		
Employment contracts		
Partnership agreements		
List of checking, saving accounts		
List of credit cards		
Retirement papers		

Deferred compensation; IRA				
Funeral arrangements				
Titles and deeds				
Mortgage notes				

List of stored & loaned items				
Auto ownership records (title)				
Birth certificate				
Military/veterans papers				
Marriage certificate				
Children's birth certificate				
Divorce/separation records				
Other				
Other				

Important Names, Addresses, and Phone Numbers
Emergency Contact: _____
Doctor(s): _____
Address: _____
Clergy: _____
Attorney: _____
Address: _____
Accountant: _____
Address: _____
Insurance Agent: _____
Other: _____

Appendix AA - What you need to know about Applying for Medical Assistance for the Aged, Blind and Disabled

When you apply for medical assistance you will be asked to provide documents containing information that can verify both your personal and your financial information. The more documents you are able to provide the easier it will be to process your application. If some documents are not available, information can sometimes be verified through outside resources. **However, using outside resources may cause delays in processing your application.** The following information explains what documents you will need to apply:

Basic Information:

In order to qualify for Medicaid you must be 65 years old or blind or disabled and either a U.S. citizen or lawfully admitted for permanent residence (or certain eligible aliens) and a resident of New Jersey. Proof of your marital status is needed along with your spouse's social security number and date of birth because the resources of your spouse will also be used in determining your financial eligibility. Listed in the columns below are examples of documentation that can assist in the processing of your application. Only one document from each column is needed. Be aware that some documents provide proof for more than one category. For example, a US Passport will prove your age, citizenship and identity. Documents that should be included with your application include but are not limited to:

Age

US Passport
Birth Certificate
Driver's License
Baptismal Certificate
State issued I.D.

Citizenship

US Passport
Birth Certificate
Naturalization Papers
Alien Registration Card
Final Adoption Decree

Identity*

US Passport
Photo License
School I.D.
US Military I.D.

Marital Status

Marriage Certificate
Divorce Decree
Death Certificate
Separation Papers

*Consult with your County Welfare Agency to obtain a more detailed list of tiered verifications that can be accepted.

Proof of Residency

Any of the following documents will provide proof of New Jersey residency:

- | | |
|---|--|
| <input type="checkbox"/> Copy of Deed to Home | <input type="checkbox"/> Current Utility Bill |
| <input type="checkbox"/> Rent Receipt | <input type="checkbox"/> NJ Driver's License |
| <input type="checkbox"/> Apartment Lease | <input type="checkbox"/> Statement from Landlord |

What you need to know about Applying for Medical Assistance for the Aged, Blind and Disabled (continued)

Financial Information:

You must meet certain income criteria and be resource eligible. The income can be earned (receiving a pay check), or unearned (receiving interest from an investment account). Listed below are examples of documents that can prove how much money you receive each month. Documents showing income include but are not limited to:

- Most Recent Pay Stubs
- Social Security Check or Award Letter*
- Railroad Retirement Check or Award Letter*
- Temporary Disability Check or Award Letter*
- Pension Checks
- Unemployment Check Stubs
- Workers Compensation Check Stubs
- Support/Alimony Checks or Court Date
- VA Check or Award Letter*
- Reparation Payments
- Payments from Boarders
- SSI Check or Award Letter*
- Dividend Checks
- Federal Income Tax Returns including: Schedule C – Net Profit from Business, Schedule D – Capital Gains, Schedule E – Rental Real Estate, Schedule K – Partner’s Share of Income

*Award Letter Preferred

Available Resources

You are allowed \$2000/\$4000 in resources, (more if applicant is married). In order to present the clearest picture of your financial situation, please bring copies of the following items:

- Checking Accounts*
- Savings Accounts*
- Credit Union Shares/Accounts*
- Money Market Accounts*
- Christmas/Vacation Club Accounts*
- Certificates of Deposit
- Annuities
- Stocks or Bonds
- Retirement Accounts
- Special Needs Trusts
- Copies of Life Insurance
- Life Insurance Trust Shares
- Policies with cash value

***The last three (3) months of statements or passbook entries for every financial account prior to applying for Medicaid must be provided. In addition, three (3) months worth of statements or passbook entries for those same accounts for the past three (3) years should be provided. This documentation is also required for any accounts closed within the past 3 years. You may be asked to provide statements for the entire look-back period prior to your application if there has been a large amount of money removed or transferred from your accounts for any reason.**

What you need to know about Applying for Medical Assistance for the Aged, Blind and Disabled (continued)

Living Expenses

If you are currently living with your spouse and one of you is applying for nursing home placement through the Medicaid Program, you will need to document your monthly living expenses. Some of the documents that you can provide to show your living expenses include, but are not limited to:

- | | |
|--|---|
| <input type="checkbox"/> Rent Receipts | <input type="checkbox"/> Water/Sewer Bills |
| <input type="checkbox"/> Mortgage Statements | <input type="checkbox"/> Renter Insurance |
| <input type="checkbox"/> Real Estate Tax Bills | <input type="checkbox"/> Home Owners Insurance |
| <input type="checkbox"/> Telephone Bills | <input type="checkbox"/> Health Insurance Bills |
| <input type="checkbox"/> Gas/Oil Bills | <input type="checkbox"/> Unpaid Medical Bills |
| <input type="checkbox"/> Electric Bills | <input type="checkbox"/> Outstanding Loans |

In addition to the documentation listed in the categories above **please** bring any documents that show you have designated a **Power of Attorney** or a **Third Party Signator** to help you with your finances. If you are a third party applying for an incapacitated individual, please include any **Guardianship** documentation.

You may be asked to provide information in addition to that which is listed in this document. The reason additional information may be requested is to insure that the County Welfare Agency has the most complete understanding of your situation as possible. You will be helping them to provide you with the most suitable care for your circumstances.

For further information contact your local County Welfare Agency.
(See **Appendix G** for a complete listing of **County Welfare Agencies**)

Appendix BB - Who Pays for Long-Term Care? (2010)

Long-Term Care Service	Medicare	Private Medigap Insurance	Medicaid	You Pay on Your Own*
Nursing Home Care	Pays in full for days 0-20 if you are in a Skilled Nursing Facility following a recent hospital stay. If your need for skilled care continues, may pay for days 21 through 100 after you pay a \$133.50/day co-payment	May cover the \$133.50/day copayment if your nursing home stay meets all other Medicare requirements.	May pay for care in a Medicaid-certified nursing home if you meet functional and financial eligibility criteria.	If you need only personal or supervisory care in a nursing home and/or have not had a prior hospital stay, or if you choose a nursing home that does not participate in Medicaid or is not Medicare-certified.
Assisted Living Facility (and similar facility options)	Does not pay	Does not pay	In some states, may pay care-related costs, but not room and board	You pay on your own except as noted under Medicaid if eligible.
Continuing Care Retirement Community	Does not pay	Does not pay	Does not pay	You pay on your own
Adult Day Services	Not covered	Not Covered	Varies by state, financial and functional eligibility required	You pay on your own [except as noted under Medicaid if eligible.]
Home Health Care	Limited to reasonable, necessary part-time or intermittent skilled nursing care and home health aide services, and some therapies that are ordered by your doctor and provided by Medicare-certified home health agency. Does not pay for on-going personal care or custodial care needs only (help with activities of daily living).	Not covered	Pay for, but states have option to limit some services, such as therapy	You pay on your own for personal or custodial care, except as noted under Medicaid, if you are eligible

Appendix CC – 2009/2010 Federal Poverty Guidelines

The 2009/2010 Poverty Guidelines for the 48 Contiguous States and the District of Columbia	
Persons in family	Poverty guideline
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010
For families with more than 8 persons, add \$3,740 for each additional person.	

Please note that programs may have a higher income threshold for eligibility and therefore, you should check with the entity that processes applications and conducts eligibility screenings.

For additional information regarding Federal Poverty Guidelines, please visit the U.S. Department of Health and Human Services at <http://aspe.hhs.gov/POVERTY/>.

