

Central
Kentucky
2015-16

Pathways

Bluegrass Area Agency on Aging and Independent Living



The **Resource Guide for Mature Adults & Their Families**

Featuring listing
information for:

Housing, Home Health Care, Medical Supplies,
Hospice, Transportation, and Medicare

Plus:

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



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- Caregiver Support Services
- Meals
- Homemaking
- In-Home Care
- Legal Assistance
- Home Repair
- Consumer Directed Option (CDO)
- Case Management
- Escort Services
- Respite
- Adult Day Programs
- Senior Employment
- Health and Wellness
- Information and Assistance

We invite you to visit your local community
Senior Citizens Center. Take a tour. Participate
in programs. Volunteer your time and talents.

Paid for in part using funds from the USDHHS and the Administration on Aging.

2015 Medicare Benefits.....47

A ACCESS35
 Access to Justice19
 Accessibility Resources63

Accessible Home

Health Care56-57
 Adult and Tenant Services and
 Housing Counseling70
 Adult Day Services38
 Adult Protective Services19, 32
 Advance Directives.....28
 Advocacy18
 Aging Websites11
 AIDS/HIV64
 Al-Anon/Alateen64
 Alcoholics Anonymous64
 Alternative Therapies53
 Alzheimer's Association8
 Alzheimer's Disease39, 64
 Ambulance Transport12
 American Red Cross23
 Arthritis/Lupus64
Ashland Terrace80

B Benefits Through
 an HMO.....45
 Bereavement/
 Widow Support35
 Better Business Bureau.....14
 Birth and Death Certificates21
 Birthday and Anniversary
 Greetings.....35
**Bluegrass Area Agency on
 Aging & Independent Living
Inside Back Cover**
Caregiver Resources40
Information & Referral6
HEMOCARE57
 Bluegrass Elder Abuse
 Prevention Council32
**Bluegrass Elderlaw,
 PLLC.....15, 18-19**
 Bluegrass Rape Crisis Center ...32
 Bluegrass SHIP Program25, 42
 Bluegrass.org35
 Board of Elections21
**Bridgepointe at
 Ashgrove Woods.....71, 80, 87**

C Cancer Society.....64
 Caregiver Emergency
 Help Guide66
 Caregiver Resources.....40
 Caregiver Support and
 Resources40
 Caregiver's Bill of Rights31
 Case Management54
 Catholic Charities36
**Cedar Ridge Health
 Campus39, 73, 80**
 Central Kentucky
 Career Centers22
 Chemical Addiction.....65
 Choosing a Long
 Term Care Facility79
 Choosing an Assisted Living
 or Personal Care Facility78
 Choosing an Independent
 Living Community78
**Christian Care Communities
 Adult Day Center38, 71**
**Christian Care Communities
 Best Friends.....25, 38, 39, 71**
 Citizen's Advocate
 Ombudsman Office18
 Clark County Mental
 Health & Aging Coalition32
 Clinical Nurse Specialists54
Comfort Keepers55-56
 Community Action Agencies33
 Community Action Council34
 Community Health Charities
 of Kentucky.....64
 Companionship35
 Conservatorship16
 Consumer Protection.....18
 Cooperative Extension
 Service24
 Coordinating Councils
 on Elder Abuse.....32
**Council Oaks
 Assisted Living.....73, 80, 87**
**Council Oaks
 In Home Care56, 73**
 Credit Counseling15
 Crime Stoppers14
 Crisis Intervention.....32

D Dental Services.....65
 Dementia Checklist.....50
 Department of Aging and
 Independent Living8, 40
 Diabetes Association67
 Disability & Rehabilitation
 Services.....60
 Discharge Planner54
 Discount Programs14
 Durable Power of Attorney
 for Health Care16

E Education23
 Elder Nutrition Program9
 Eldercare Locator.....8
 Eldercrafters Program10
**Elderlaw Lexington -
 McClelland & Associates,
 PLLC15, 19, 20, 27, Back Cover**
 Elected Representatives21
 Emergency Assistance.....32
 Emergency Food and Clothing..33
 Emergency Housing70
 Employment22
 Epilepsy67
 Errand and Other Services.....91
 Estate Planning15
 Estill County Council on Aging ..32

F Fair Housing Council.....75
 Family Abuse
 Services, Inc.32
 Family Care Home Services of
 the Nursing Home Ombudsman
 Agency of the Bluegrass74
 Family Care Homes.....74
 Family Support Services35
 Fayette County
 Bar Association19
 Finances.....15
 Fishing and Hunting Licenses ...14
 Food Banks33
 Foster Grandparent Program
 (FGP).....26
 Free Credit Report.....15
 Funeral Preplanning26

Index

- G** Gay and Lesbian Svcs. Organization8
Geriatric Assessment37
God's Pantry Food Bank33
Grandparents/Relatives
 Raising Grandchildren40
Greenhouse.....17 32, 36
Grievance Resources92
Guardianship16
- H** Handicap Parking Permit..12
Health Care Insurance.....42
Health Clinics.....53
Health-related Agencies
 & Services64
Hearing and Speech Ctr.61
Heart Foundation.....67
Helpful Toll-Free Numbers49
Home Delivered Meals9
Home Health Agency
 Comparison51
Home Health Care.....54
Home Health Care Providers55
Home Infusion Therapies54
Home Instead
 Senior Care56-57
Home Repair & Maintenance91
Home Safety Checklist62
HEMOCARE.....57
Homemaker/Companion
 Service/Personal Care54
Homemaking Services56
Homestead Exemption70
Hospice Care.....58
Hospice Providers59
Hospital Health Care Systems ..52
Housing Authority70
Housing Options70
- I** Income Tax Assistance17
Incontinence67
Independent/Assisted
 Living Comparison Checklist ..74
Indigent Health Care34
Information and Referral.....6
Insurance Advocacy18
Internal Revenue Service17
Is Staying at Home the Healthiest
 or Best Financial Alternative?..69
- J-K** Jewish Family Services (JFS).....36
Joint Tenancy15
Kentuckians for Nursing
 Home Reform18
Kentucky Assoc. of Senior Services8
Kentucky Association for Community Action91
Kentucky Department of Public Advocacy20
Kentucky Family Caregiver Program40
Kentucky Health Solutions43-44, 46
Kentucky Housing Corporation..70
Kentucky Office for the Blind60
Kentucky Regional Library for the Blind and Physically Handicapped24
Kentucky State Health Insurance Assistance Program (SHIP) ...18
Kentucky Vision Project.....60
Kidney Health Alliance of Kentucky.....67
Kynect – Kentucky's Healthcare Connection.....43
- L** Legal Aid of the Bluegrass.....20
Legal Helpline for Older Kentuckians/Access to Justice Foundation8
Legal Records21
Legal Resources18
Leisure.....23
Leukemia & Lymphoma Society.....67
Lexington Country Place70, 81, 84
Lexington Community Action Council91
Lexington Senior Center.....8
Lexington-Fayette County Health Department34, 53
Lexington-Fayette Urban County Government.....8, 10, 25, 60
Lexington-Fayette Urban County Human Rights Commission....20
Liberty Ridge Senior Living Community.....75, 80, 84
Living Trusts vs. Wills.....13
Living Will Directive29
Long Term Care Insurance48
Lung Association68
- M** Madison County Council for Elder Maltreatment Prevention32
Marriage Certificates21
Mayfair Village73, 81, 84
Meals Program9
Medicaid Trust.....15
Medical Claims Assistance.....46
Medical Equipment & Adaptive Devices.....63
Medicare.....44
Medication Assistance.....53
Medication Checklist59
Medigap Insurance.....46
Mental Health Counseling35
Milward Funeral Directors27
Monitoring Systems.....63
Morning Pointe70, 81, ..84-86, 88, **Inside Front Cover**
Morning Pointe of Frankfort70, 81, 86, **Inside Front Cover**
Morning Pointe of Lexington - East70, 81, 84, **Inside Front Cover**
Morning Pointe of Richmond70, 81, 88, **Inside Front Cover**
Moving Assistance Services.....74
Multiple Sclerosis Society.....68
Muscular Dystrophy Association 68
My Own Case Management/Contingency Plan65
- N** National Alliance for the Mentally Ill (NAMI) ...32, 36
National Do Not Call Registry19
National Family Caregiver Support Program40
Nursing Home Ombudsman Agency of the Bluegrass (NHOA).....18, 20, 92
Nursing Home Ombudsman Agency (NHOA) Friendly Visitor Volunteer Program26
Nursing Homes.....92

Is nursing home placement the correct decision? This chart will help you sort out what options are available and affordable.

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



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

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



Sincerely,

Celeste Collins
Director


FINANCIAL RESOURCES	
Monthly Income (including savings)	
Social Security income	
Pension	
Union/VA benefits	
Interests, annuities	
Dividends	
Other assets	
Other Resources	
Medicare insurance	
Private insurance	
Assets	
Total Income and Resources	
MONTHLY NURSING HOME COST FOR:	
Skilled care	
Personal care	
Therapies	
Pharmacy	
Medical equipment/supplies	
Other	
Total Nursing Home Cost	
Income/Cost Variance	
SERVICES TO ENABLE ONE TO REMAIN AT HOME	
	Availability/Monthly Cost
Accessibility remodeling	
Adult day care	
Companionship	
Emergency response	
Friendly visitors	
Home chore services	
Home delivered meals	
In-home personal care	
In-home skilled care	
Telephone reassurance	
Transportation	
Respite care	
Total	
ALTERNATIVE HOUSING ARRANGEMENTS	
Home remodeling	
Board and care	
Assisted living	
Congregate housing	
Seniors apartment	

Contents

GENERAL INFORMATION & REFERRAL, COMMUNITY OUTREACH

-  **5 Tips for Caregiving**
- 6 Primary Information and Referral**
 - 6 Resource Numbers by County
 - 7 Additional Referral Resources
- 9 Senior Activity Centers/Meals**
 - 9 Meals Program
 - 9 Home Delivered Meals
 - 10 Fayette County Centers
 - 10 Senior Centers by County
- 11 Transportation**
-  **11 “Aging” Websites**
 - 12 Handicapped Parking
 - 12 Routine Ambulance Transport


CONSUMER HELP & INFORMATION

-  **13 Living Trusts vs. Wills**
- 14 Discount Programs**
 - 14 General
 - 14 Fishing and Hunting Licenses
 - 14 Parks Admissions
 - 14 Homestead Exemption
- 14 Safety and Security**
- 15 Finances and Estate Planning**
 - 15 Credit Counseling & Financial Help
 - 15 Estate Planning
 - 17 Taxes
- 17 Veteran Services**
- 18 Advocacy, Legal & Self Empowerment**
 - 18 Government Information
 - 18 Advocacy
 - 18 Legal Resources
 - 21 Legal Records
 - 21 Elected Representatives
 - 21 Voting
- 22 Employment**
- 22 Reverse Mortgage Loans**
 - 23 Pros and Cons of Reverse Mortgages
 - 23 Reverse Mortgage Counselors
- 23 Education and Leisure**
 - 23 Education
 - 25 Recreation/Special Events
 - 25 Travel and Tourism
- 25 Volunteer Opportunities**
- 26 Funeral Preplanning**
 - 27 Preplanning Resources
 - 28 Points to Consider


28 Legal Health Care/ Advance Directives

-  **29 Living Will Directive Form**

CRISIS, MENTAL HEALTH & CAREGIVER SUPPORT SERVICES




-  **31 Protection Against Scam Artists: Helpful Numbers**
- 31 Caregiver’s Bill of Rights**
- 32 Social Services and Emergency Assistance**
 - 32 Crisis Intervention
 - 32 Emergency Shelter
 - 33 Emergency Food and Clothing
 - 33 Community Action Agencies
 - 34 Indigent Health Care
 - 34 Utilities Assistance
- 35 Companionship**
 - 35 Pet Companionship
 - 35 Birthday/Anniversary Greetings
 - 35 Bereavement/Widow Support
- 35 Family Support Services/ Mental Health Counseling**
 - 37 Geriatric Care Managers
- 37 Geriatric Assessment**
- 38 Adult Day Services and Respite Care**
 - 38 Adult Day Services/Respite
- 39 Alzheimer’s Disease/Dementia**
- 40 Caregiver Support and Resources**
 - 40 Caregiver Resources
 - 40 Grandparents/Relatives Raising Grandchildren

SOCIAL SECURITY, MEDICARE, MEDICAID & MEDICAL INSURANCE




-  **41 Prescription Drug Coverage**
- 42 Social Security and Health Care Insurance**
 - 42 Social Security
 - 42 Social Security/Medicare and Medicaid Resources
 - 43 Medicaid Managed Care Organ.
 - 43 Kynect Healthcare Connection

- 43 Income Limitations on SS Benefits
- 43 Supplemental (SSD) Income
- 44 Medicare
- 44 Patient’s Rights Under Medicare
- 45 Medicare for Low Income Beneficiaries
- 45 Senior Medicare Patrol (SMP)
- 45 Benefits Through an HMO
- 46 Medicaid Waivers
- 46 Medical Claims Assistance
- 46 Medicaid Spend Down


46 Medigap Insurance

-  **47 Quick Summary of 2015 Medicare Benefits**
 - 48 Medigap Insurance Considerations
- 48 Long Term Care Insurance**
 - 48 Company/Policy Checklists
 - 49 Terms
-  **49 Helpful Toll-Free Numbers**
-  **50 Dementia Checklist**

MEDICAL & HEALTH CARE SERVICES

-  **51 Home Health Agency Comparison**
- 52 Hospital Health Care Systems**
 - 52 Fayette County
 - 52 Other Counties
 - 52 Physician Services
 - 53 Health Clinics
 - 53 Alternative Therapies
 - 53 Medication Assistance
- 54 Home Health Care**
 - 54 Range of Services
 - 54 Terms
 - 55 Questions to Ask
 - 55 Home Health Agencies
 - 56 Care at Home Services
 - 58 Other Home Services
- 58 Hospice Care**
 - 58 Questions to Ask
 - 59 Providers
-  **59 Medication Checklist**
- 60 Disability & Rehabilitation Services**
 - 60 Visual Disabilities
 - 61 Speech & Hearing Disabilities
-  **62 Home Safety Checklist**
 - 63 Additional Accessibility Resources
- 63 Medical Equipment & Adaptive Devices**
 - 63 Monitoring Systems
- 64 Health-related Agencies & Services**
 - 64 AIDS/HIV
 - 64 Alcohol
 - 64 Alzheimer’s Disease
 - 64 Arthritis/Lupus
 - 64 Cancer

TAKE NOTE

 Look for these handy forms and guides throughout the book.

- 65 Chemical Addiction
- 65 Dental Services

65 My own Case Management/Contingency Plan

66 Caregiver Emergency Help Guide

- 67 Diabetes
- 67 Epilepsy
- 67 Heart
- 67 Incontinence
- 67 Kidney
- 67 Leukemia
- 68 Lung
- 68 Neuromuscular Diseases
- 68 Parkinson's Disease
- 68 Stroke

68 Phone Tips for Seniors

HOUSING & SKILLED HEALTHCARE FACILITIES

- 69 "Is Staying at Home the Best Financial Alternative?" Chart**
- 70 Housing Options**
 - 70 Information & Assistance
- 72 Independent/Assisted Living Comparison Checklist**

- 74 Moving/Organization Assistance
- 74 Questions to Ask
- 74 Family Care Homes

76 Types of Housing with Care Services

- 78 Senior Housing and Supportive Care Communities - Overview**
 - 78 What to Look for When Choosing Any Type of Senior Housing
 - 78 Choosing an Independent Living Community
 - 78 Choosing and Assisted Living or Personal Care Facility
 - 79 Choosing a Long Term Care Facility
 - 79 Senior Housing Terms

80 Senior Housing Facilities by County

90 Transient Crimes and Elder Fraud: What You Need to Know

- 91 Home Repair & Maintenance**
 - 91 Errand and Other Services
- 92 Skilled Nursing Facilities/Nursing Homes**
 - 92 Grievance Resources
 - 92 Financial and Legal Pre-planning
 - 92 Questions to Ask
 - 93 Types of Long Term Care Facilities

- 93 Medicare Coverage
- 93 Medicaid Coverage

94 Index



Counties served by The Bluegrass Area Agency on Aging & Independent Living

Important Documents Checklist

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



Insurance

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

Legal

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

Life Events

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

Financial

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



If you would like
to be part of the
Central Kentucky
edition of Pathways
call us...

1-800-921-9443

or reach us by e-mail...

info@seniorimpact.net

Other Cities Available!

- Northern Kentucky
- Greater Cincinnati
- Greater Cleveland
- Columbus
- Toledo
- Rocky Mount, NC
- St. Louis
- Chattanooga
- Lima, Oh.
- East Central Ohio

About This Guide

This directory is the most comprehensive listing and explanation of providers and services who cater to the needs of mature adults. It is designed to work for YOU! It takes up little shelf space, yet ties together in an "at your fingertips" format all the services, programs and products most needed by older adults. Information contained herein has been supplied by the organizations and facilities. While the information has been thoroughly cross-referenced and phone verified as of July, 2015, Senior Impact Publications, L.L.C. and the Bluegrass Area Agency on Aging and Independent Living assume no responsibility for omissions or errors. We welcome all updates and corrections.

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

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

The Pathways Resource Guide
July, 2015

The Guide is available while supplies last at the following locations:

- Bluegrass Area Agency on Aging and Independent Living
- Local Citizens' Centers
- At select advertisers offices.

Advertisers are listed in bold in the index and at the beginning of each tabbed section.

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

Tips for Caregiving

- ✓ Schedule a visit if you have not done so recently.
- ✓ Assess your loved one's situation. In what areas does he or she need help?
 - Is the refrigerator stocked with healthy, appropriate foods?
 - Are there piles of bills or unopened mail?
 - Do friends and neighbors regularly visit your loved one?
 - Is the house clean and well-kept?
 - Is your loved one maintaining a personal care routine?
- ✓ Put financial and legal documents in order:
 - Bank statements and tax returns
 - Social Security, Medicare, and other insurance cards
 - Advance directives, including living will & health care power of attorney
 - Funeral arrangements
 - Birth certificates
 - Durable power of attorney
 - Legal planning documents
 - Insurance policies
- ✓ Ask a friend or relative to check in on your loved one regularly.
- ✓ Save a few vacation or personal days and some money in case of a family emergency.
- ✓ Utilize local services and resources:
 - Home health agencies
 - Senior Centers
 - Adult Day Service Program
 - Homebound meal delivery
 - Senior transportation services
 - Friendly Visitor programs
 - **Geriatric Care Managers:** After determining your loved one's needs, a care manager will locate and manage community resources. Contact the National Association of Professional Geriatric Care Managers: www.caremanager.org or (520) 881-8008.
 - **National Family Caregiver Support Program:** This program is designed to support caregivers and enhance quality of life through support groups, respite services, financial assistance, and other resources. Contact your local Area Agency on Aging at 1-866-665-7921.
- ✓ Develop a regular system of communication with your loved one.
- ✓ Take care of yourself. Recognize your limitations and be sure your needs are being met.
- ✓ Discuss needs with other family members and ask for help.
- ✓ Attend a support group or educational program in your area.

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

General Information & Referral, Community Outreach

An Area Agency on Aging and Independent Living (AAA&IL) is a public or non-profit agency designated by the state to address the needs and concerns of all older adults at the local level. An "AAA" is a generic term.

AAA's were established under the Older Americans Act (OAA) in 1973 to respond to the needs of Americans aged 60 and over in every local community. The services available through AAA's fall into five broad categories:

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

Within each category a range of programs is available.

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

Handy forms and guides in this section:

Tips for Caregiving	5
"Aging" Websites	11

Advertisers who offer services that pertain to this section:

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

TAKE NOTE

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



Primary Information and Referral

Bluegrass Area Agency on Aging & Independent Living
 1-866-665-7921 or (859) 266-1116
 699 PERIMETER DR., LEXINGTON 40517
 www.bgaail.org

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

RESOURCE NUMBERS BY COUNTY

Anderson County

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

Bourbon County

COMMUNITY ACTION COUNCIL 1-800-244-2275
 COMPREHENSIVE CARE (859) 987-6127
 HEALTH DEPARTMENT (859) 987-1915
 LIBRARY (859) 987-4419
 SENIOR CENTER (859) 987-7453

Boyle County

BLUEGRASS COMMUNITY ACTION
 PARTNERSHIP (502) 695-4290 or (800) 456-6571
 COMPREHENSIVE CARE (859) 236-2726
 HEALTH DEPARTMENT (859) 236-2053
 LIBRARY (859) 238-7323
 SENIOR CENTER (859) 236-2070

Clark County

FOOTHILLS COMMUNITY ACTION PARTNERSHIP (859) 624-2046
 COMPREHENSIVE CARE (859) 744-2562
 HEALTH DEPARTMENT (859) 744-4482
 LIBRARY (859) 744-5661
 SENIOR CENTER (859) 744-3235

Estill County

FOOTHILLS COMMUNITY ACTION PARTNERSHIP (859) 624-2046
 COMPREHENSIVE CARE (606) 723-5128
 HEALTH DEPARTMENT (606) 723-5181
 LIBRARY (606) 723-3030
 SENIOR CENTER (606) 723-4787

■ FAYETTE COUNTY CRISIS/EMERGENCY NUMBERS

Adult Abuse/Domestic Violence (859) 245-5258 or (800) 752-6200
 Ambulance/ Rescue 911
 Child Abuse (859) 245-5258 or (800) 752-6200
 Crisis Intervention/Mental Health (800) 928-8000
 Disaster Assistance/
 Emergency Management (LFUCG) (859) 258-3784
 Fire Department 911 or 233-0044
 Humane Society (Animal Control) (859) 255-9033
 Poison Center 1-800-222-1222
 Police-Emergencies Only 911
 Rape Crisis (859) 253-2511
 Sheriff's Office (859) 252-1771
 Spouse Abuse (Bluegrass
 Domestic Violence Program) (859) 255-9808
 Time (859) 259-2333
 Weather (859) 281-8131

■ FAYETTE COUNTY HELP NUMBERS

AIDS Hotline (at the CDC) (800) 232-4636
 Alcoholics
 Anonymous (859) 225-1212 or (800) 467-8019
 Alzheimer's
 Association (859) 266-5283 or (800) 272-3900
 AARP (866) 295-7275 or (888) 687-2277
 American Red Cross (859) 253-1331 or (877) 450-5018
 Better Business
 Bureau (859) 259-1008 or (800) 866-6668
 Bluegrass Domestic
 Violence Program (859) 255-9808 or (800) 544-2022
 Cancer Information Service (800) 422-6237
 Citizens' Advocate (859) 258-3230
 Community Action Council
 Main St. (859) 233-4600
 Georgetown St. (859) 244-2215
 Winburn Dr. (859) 294-5249
 Cambridge Dr. (859) 246-1192
 Buckhorn Dr. (859) 273-6395
 Consumer Protection Hotline (888) 432-9257
 Cooperative Extension
 Service (Fayette Co.) (859) 257-4302
 CPR Training/American Red Cross (859) 253-1331
 Crime Stoppers (859) 253-2020
 Diabetes Hotline (800) 342-2383
 Fayette County Health Department (859) 252-2371
 Gamblers Anonymous 1-888-GA-HELPS
 Hope Center (859) 252-7881
 Human Rights Commission (859) 252-4931
 KY Organ Donor
 Affiliates (859) 278-3492 or (800) 525-3456
 League of Women Voters (859) 494-3203
 Legal Aid of the Bluegrass 1-800-928-4556
 Legal Helpline for Older Kentuckians (800) 200-3633
 Lex Call 311 or (859) 425-2255

Lexington Fair Housing	(859) 971-8067
Meals on Wheels of Lexington, Inc.	(859) 276-5391
Mediation Center of KY	(859) 246-2664
National Alliance for the Mentally Ill	
Lexington	(859) 272-7891
Kentucky	(800) 257-5081
Nursing Home Ombudsman Agency	
(17 County Area)	(859) 277-9215; (859) 278-6072; (877) 787-0077
Operation Read	(859) 254-9964
Overeaters Anonymous	(859) 271-4655
Parents and Friends of	
Lesbians and Gays	(859) 338-4393
Physicians' Referral Service	(800) 633-8100
Salvation Army	(859) 252-7706
Substance Abuse Hotline	(855) 774-2383
United Way of the Bluegrass 211 Information	
and Referral Center	(859) 313-5465 or 2-1-1
Utility Complaint Hotline (Public Service	
Commission)	(800) 772-4636
Volunteers of America	(859) 254-3469

Franklin County

BLUEGRASS COMMUNITY ACTION	
PARTNERSHIP	(502) 695-4290 or (800) 456-6571
COMPREHENSIVE CARE	(502) 223-2182
HEALTH DEPARTMENT	(502) 564-7647
LIBRARY	(502) 352-2665
SENIOR CENTER	(502) 223-5794

Garrard County

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

Harrison County

COMMUNITY ACTION COUNCIL	(859) 233-4600
COMPREHENSIVE CARE	(859) 234-6940
HEALTH DEPARTMENT	(859) 234-2842
LIBRARY	(859) 234-4881
SENIOR CENTER	(859) 234-5801

Jessamine County

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

Lincoln County

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

Madison County

FOOTHILLS COMMUNITY ACTION PARTNERSHIP	(859) 624-2046
COMPREHENSIVE CARE	(859) 623-9367
HEALTH DEPARTMENT	(859) 626-4241
LIBRARY - BERE A	(859) 986-7112
LIBRARY - RICHMOND	(859) 623-6704
SENIOR CENTER - BERE A	(859) 986-8350
SENIOR CENTER - RICHMOND	(859) 623-0474

Mercer County

BLUEGRASS COMMUNITY ACTION	
PARTNERSHIP	(502) 695-4290 or (800) 456-6571
COMPREHENSIVE CARE	(859) 734-5486
HEALTH DEPARTMENT	(859) 734-4522
LIBRARY	(859) 734-3680
SENIOR CENTER	(859) 734-5185

Powell County

FOOTHILLS COMMUNITY ACTION PARTNERSHIP	(859) 624-2046
COMPREHENSIVE CARE	(606) 663-2274
HEALTH DEPARTMENT	(606) 663-4360
LIBRARY	(606) 663-4511
SENIOR CENTER	(606) 663-5981

Nicholas County

COMMUNITY ACTION COUNCIL	(859) 289-7172
HEALTH DEPARTMENT	(859) 289-2188
LIBRARY	(859) 289-5595
SENIOR CENTER	(859) 289-3729

Scott County

BLUEGRASS COMMUNITY ACTION	
PARTNERSHIP	(502) 695-4290 or (800) 456-6571
COMPREHENSIVE CARE	(502) 863-4734
HEALTH DEPARTMENT	(502) 863-3971
LIBRARY	(502) 863-3566
SENIOR CENTER	(502) 863-4041

Woodford County

BLUEGRASS COMMUNITY ACTION	
PARTNERSHIP	(502) 695-4290 or (800) 456-6571
COMPREHENSIVE CARE	(859) 873-7316
HEALTH DEPARTMENT	(859) 873-4541
LIBRARY	(859) 873-5191
SENIOR CENTER	(859) 873-8384

ADDITIONAL REFERRAL RESOURCES

These agencies provide information about local services and resources available to seniors. All either provide or refer for advocacy and counseling, information and referral, health screenings and wellness programs, meals, outreach, social activities or transportation.

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

Holds regularly scheduled meetings and provides health, advocacy, social, recreation, volunteer and employment opportunities. Insurance, income tax assistance, more.

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

**The Department of Aging and
 Independent Living** (502) 564-6930

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

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

Eldercare Locator 1-800-677-1116

<http://www.eldercare.gov>

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

Gay and Lesbian Svcs. Organization (859) 253-3233

www.glso.org

Provides referrals to community resources, as well as
 programs and activities designed to educate, enhance
 and empower the community about GLBTQQA+ issues.

Jewish Family Services (JFS) (859) 268-0672

1050 CHINOE RD., STE. 112, LEXINGTON 40502

www.jewishlexington.org

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

Kentucky Assoc. of Senior Services (859) 305-1900

www.kyseniorhelp.com

1500 LEESTOWN RD., STE. 307, LEXINGTON 40511

Not-for-profit organization made up of senior-related
 professionals providing various services to those age
 50+.

**Legal Helpline for Older Kentuckians/Access to
 Justice Foundation** 1-800-200-3633 or (859) 255-9913

LEXINGTON 40508

<http://www.ajfky.org>

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

Lexington Senior Center (859) 278-6072

1530 NICHOLASVILLE RD., LEXINGTON 40503

Information clearinghouse for older persons and their
 families. Help with health care, housing, financial
 assistance, advanced care planning, recreational
 activities, etc. Recreational, social, and educational
 activities at minimal to no cost. See, *Senior Centers* on
 Page 11 for other counties.

**Office of Aging Services
 and Disability Support** (859) 258-3806

LEXINGTON-FAYETTE URBAN-COUNTY GOVERNMENT

200 E. MAIN ST., LEXINGTON 40507

www.lexingtonky.gov

Identifies, assesses, and coordinates service needs of
 elders and individuals with disabilities, including any
 barriers to their ability to successfully age in place.
 Also participates in community activities in advocating
 for rights and policies and funding that can enhance
 the lives of seniors and individuals with disabilities in
 the Lexington-Fayette County area.

If you see the need for a new service or have ideas on
 improving existing services, contact the Office of
 Aging and Independent Living.

**Office of Consumer
 Protection** (502) 696-5389 or 1-888-432-9257

OFFICE OF THE ATTORNEY GENERAL,

700 CAPITAL AVE., STE. 118, FRANKFORT 40601

<http://ag.ky.gov/civil/comsumerprotection>

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

**United Way 2-1-1 Information and Referral
 Call Center** (859) 313-LINK (5465) or Dial 2-1-1

100 MIDLAND AVE., STE. 300, LEXINGTON 40508

www.uwbg.org

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

**University of Kentucky Sanders-Brown
Center on Aging** (859) 323-6040
800 S. LIMESTONE ST., 101 SANDERS-BROWN BLDG.,
LEXINGTON 40536

Provides research, education, and service programs in aging with a strong focus on Alzheimer’s Disease research. Educational programs offered to professionals, students, older adults, and their caregivers.

Senior Activity Centers/Meals

Senior Activity Centers

Active adults enjoy social, educational and recreational opportunities at these community focal points. A nutritionally balanced noon meal is provided. Reservations required one day in advance for meals and donations are accepted.

Nutrition Site

The same nutritious noon time meal served at the Senior Centers is provided at some senior housing locations. The Older Americans Act provides funding for this meal for persons 60 and older (reservations are required in advance/donation accepted).

MEALS PROGRAM

Elder Nutrition Program –Congregate Meals: Persons age 60+ and the spouse of that person, regardless of age, are eligible to participate in congregate nutrition services. Donations accepted; suggested amount varies by center. Meals served at these locations (reservations requested):

ANDERSON COUNTY SENIOR CENTER	(502) 839-7520
BOURBON COUNTY SENIOR CENTER	(859) 987-7453
BOYLE COUNTY SENIOR CENTER	(859) 236-2070
TTY	(859) 238-0120
CLARK COUNTY AGING SERVICES	(859) 744-3235
ESTILL COUNTY SENIOR CENTER	(606) 723-4787
FAYETTE COUNTY - LEXINGTON SENIOR CENTER	(859) 278-6072
FAYETTE COUNTY - TOWER PLAZE 650 TOWER PLAZA, LEXINGTON 40508	(859) 258-2445
FRANKLIN SENIOR ACTIVITY CENTER	(502) 223-5794
GARRARD COUNTY SENIOR CENTER	(859) 792-3147
HARRISON COUNTY SENIOR CENTER	(859) 234-5801
JESSAMINE COUNTY SENIOR CENTER	(859) 885-9102
LINCOLN COUNTY SENIOR CENTER	(606) 365-9016
MADISON COUNTY - BEREAS SENIOR CENTER	(859) 986-8350
MADISON COUNTY - RICHMOND SENIOR CENTER	(859) 623-0474
MERCER COUNTY SENIOR CENTER	(859) 734-5185
NICHOLAS COUNTY SENIOR CENTER	(859) 289-3729
POWELL COUNTY SENIOR CENTER	(606) 663-5981
SCOTT COUNTY SENIOR CENTER	(502) 863-4041
WOODFORD COUNTY SENIOR CENTER	(859) 873-8384

See page 11 for senior center addresses.

HOME DELIVERED MEALS

Ark of Mercy (859) 745-0700

240 WINN AVE., WINCHESTER 40391

The Ark of Mercy Church of God’s “Our Daily Bread” program prepares lunches Mon.-Fri. Many lunches are delivered to the homes of people who can’t come by for various reasons, i.e. the elderly, sick, bedridden, no vehicle, etc.

Elder Nutrition Program (859) 266-2116 or 1-866-665-7921

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

Home Delivered Meals, Inc. (859) 623-3294

325 UNIVERSITY DR, RICHMOND 40475

Delivers one hot meal Mon.-Fri. to individuals of any age who are unable to prepare meals, within Richmond city limits. Sliding scale fee based on income.

Meals on Wheels - Lexington (859) 276-5391

460 EAST MAIN ST., LEXINGTON 40507

Service is provided to homebound persons. A home delivered hot noon meal, breakfast, cereal, milk and juice, and supper snack is provided Monday through Friday from 11 A.M. - 1 P.M. Reasonably priced meals.

Meals on Wheels—Georgetown (502) 863-0173

BOX 1089, FIRST UNITED METHODIST CHURCH, GEORGETOWN 40324

Delivers hot noontime meal to individuals who are unable to prepare meals, Mon.-Fri. Must live within 5 miles of downtown Georgetown. Costs \$4.25 per day.

Moveable Feast Lexington (859) 252-2867

474 SILVER MAPLE WAY, LEXINGTON 40508

www.feastlex.org

Delivers hot, nutritious meals Mon.-Fri. to people living with HIV/AIDS related illnesses and to patients of Hospice of the Bluegrass, as well as to caregivers and dependents living in the home. Services are free of charge.

FAYETTE COUNTY CENTERS

Lexington-Fayette Urban County Government (859) 233-0986

BELL HOUSE SENIOR CENTER, PARKS AND RECREATION
 Center located at the Bell House Mansion. Recreation and cultural activities for senior adults age 50+. Art classes, arts and crafts, ceramics, water fitness, fitness, card games, piano lessons, bell choir, line dancing, Monday club. Travel is offered for day trips and extended day trips, cost for the travel varies. Hours, Mon.-Fri., 9 A.M.-4 P.M. This center is located one block from the bus line and is generally accessible.

Lexington Fayette Urban County Govt., Div. of Aging Services - Eldercrafters Program (859) 253-1288

498 GEORGETOWN ST., LEXINGTON 40508
 Arts and crafts, ceramics, cards and community service projects at Black and Williams community center. Hours, M-Th., 9:30 A.M.-2:30 P.M., for seniors age 60+. Located on bus route.

Lexington-Fayette Urban County Government (859) 278-6072

LEXINGTON SENIOR CITIZEN CENTER
 1530 NICHOLASVILLE RD., LEXINGTON 40503
 Opportunities for recreation and leisure participation in multi-purpose center for senior adults age 60+. Art classes, arts and crafts, ceramics, water fitness, fitness, table tennis, bingo, card games and china painting. Travel is offered for day trips, motor coach or extended trips, cost varies. Located on the bus route.

SENIOR PROGRAMS AT THE CHARLES YOUNG CENTER (859) 246-0281

540 E. THIRD ST., LEXINGTON 40508
 Open Mon., Wed. and Fri., 9:15 A.M.-1:15 P.M. to Fayette Co. residents age 60+. Educational seminars, exercise, crafts, open gym for walking and pickle ball.

SENIOR CENTERS BY COUNTY

■ ANDERSON COUNTY

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

■ BOURBON COUNTY

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

■ BOYLE COUNTY

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

■ CLARK COUNTY

Clark County Aging Services (859) 744-3235
 32 MEADOW ST., WINCHESTER 40391

■ ESTILL COUNTY

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

■ FAYETTE COUNTY

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

■ FRANKLIN COUNTY

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

■ GARRARD COUNTY

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

■ HARRISON COUNTY

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

■ JESSAMINE COUNTY

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

■ LINCOLN COUNTY

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

■ MADISON COUNTY

Madison/Berea Senior Center (859) 986-8350
 214 W. JEFFERSON ST., BEREA 40403
Madison/Richmond Senior Center (859) 623-0474
 1215 W. MAIN ST., RICHMOND 40475

■ MERCER COUNTY

Mercer County Senior Center (859) 734-5185
 1475 LOUISVILLE RD., HARRODSBURG 40330

■ NICHOLAS COUNTY

Nicholas County Senior Center (859) 289-3729
 147 SCRUBGRASS RD., CARLISLE 40311

■ POWELL COUNTY

Powell County Senior Center (606) 663-5981
 127 PIRATE DR., STANTON 40380

■ SCOTT COUNTY

Scott County Senior Center (502) 863-4041
 800 CINCINNATI PK., GEORGETOWN 40324

■ WOODFORD COUNTY

Woodford County Senior Center (859) 873-8384
 285 BEASLEY DR., VERSAILLES 40383

Transportation

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

Bluegrass Ultra Transit (BUS) 1-800-456-6588

111 PROFESSIONAL CT., FRANKFORT 40601

www.bluegrasscommunityaction.org/Pages/bus.html

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

Cardinal Hill Driver Assessment/ Rehabilitation Program (859) 367-7121

2050 VERSAILLES RD., LEXINGTON 40504

www.cardinalhill.org

Federated Transportation Services 1-888-848-0989 or (859) 233-0066

2308 FRANKFORT CT., 40511

www.ftsb.org

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

Independent Transportation Network – ITNBluegrass (859) 252-8665

1206 N. LIMESTONE ST., LEXINGTON 40505

www.itnbluegrass.org

24/7 door-through-door transportation for people 60+ and adults with visual impairment in Fayette, northern Jessamine and Woodford co's. Membership required. Fees include annual \$50 membership fee, \$3.50 pick-up fee (per ride) and \$1.60/mi.

Kentucky River Foothills Transportation - Foothills Express 1-800-819-7083 or (859) 624-2046

309 SPANGLER DR., RICHMOND 40475

www.foothillscap.org

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

Lextran (859) 253-4636 (859) 255-7756

TRANSIT CENTER OFFICE

109 WEST LOUDON AVE., LEXINGTON 40508

www.lextran.com

Public transportation for Lexington.

Harrodsburg Transportation Co. (859) 734-9944

532 JOSEPH DR, HARRODSBURG 40330

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

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

Rural/Metro Ambulance (859) 225-8421 or 1-800-325-0716

1135 VERSAILLES RD., LEXINGTON 40508

Emergency transportation. Can take a person on a stretcher to a non-emergency medical appointment.

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

COMMUNITY ACTION COUNCIL

710 W. HIGH ST., P.O. BOX 11610, LEXINGTON 40576

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

“AGING” WEBSITES

www.bgaail.org

Bluegrass Area Agency on Aging & Independent Living

www.aarp.org

AARP

www.leadingage.org

Leading Age

www.alz.org

The Alzheimer's Association

www.asaging.org

American Society on Aging

www.aoa.gov

U.S. Administration on Aging

www.dhhs.gov

U.S. Department of Health and Human Services

www.ncoa.org

National Council on Aging

www.justiceinaging.org

Justice in Aging

www.roadsscholar.org

Elderhostels

www.SeniorImpact.net

For online version of Pathways and other information for seniors

www.seniornet.org

SeniorNet

www.spry.org

Setting Priorities for Retirement Years

www.ssa.gov

Social Security Admin.

www.thirdage.com

Third Age Media

www.elderweb.com

Deals with issues of importance to older adults

www.ombuddy.org

Nursing Home Ombudsman



Wheels–Bluegrass Area Chapter (859) 233-3433

AMERICAN RED CROSS, 1450 NEWTOWN PIKE, LEXINGTON 40511

Wheelchair lift equipped mini-buses for those with a disability, which prevents them from riding LexTran. You must fill out an application and be registered with the Red Cross Wheels Office. Disability must be documented by a physician or social service agency. Reservations must be made 24 hours in advance. Operating Mon.- Sat., 5:00 A.M. - 12:00 A.M. and Sun. 5:00 A.M.- 9:00 P.M. \$1.60 - \$2.00 per one-way trip.

HANDICAPPED PARKING

Handicapped Parking Card

ANDERSON COUNTY	(502) 839-3041, option 1
BOURBON COUNTY	(859) 987-2142
BOYLE COUNTY	(859) 238-1110
CLARK COUNTY	(859) 745-0280, option 1
ESTILL COUNTY	(606) 723-5156
FAYETTE COUNTY	(859) 253-3344, option 1
FRANKLIN COUNTY	(502) 875-8702
GARRARD COUNTY	(859) 792-3071
HARRISON COUNTY	(859) 234-7130
JESSAMINE COUNTY	(859) 885-4161
LINCOLN COUNTY	(606) 365-4570
MADISON COUNTY	(859) 624-4703, option 1
MERCER COUNTY	(859) 734-6310
NICHOLAS COUNTY	(859) 289-3730
POWELL COUNTY	(606) 663-6444
SCOTT COUNTY	(502) 863-7875
WOODFORD COUNTY	(859) 873-3421

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

Handicap Parking Permit (859) 253-3344, option 1

FAYETTE COUNTY CLERK
162 EAST MAIN ST., LEXINGTON 40507
www.fayettecountyclerk.com/web
(forms are also available on this web page)

These permits and/or license plates are available for anyone who has lost the use of a leg or arm, is blind, or has a severe respiratory ailment. A physician must sign the application form. The permit must be displayed in your car or in the car in which you are riding. You may then park in a regular parking space for an extra two hours or in a handicapped parking space. All handicap placards are free although it is \$21.00 for a license plate.

ROUTINE AMBULANCE TRANSPORT

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

Independent Ambulance Services

Rural Metro Ambulance	(859) 233-9719
Woodford County Emergency Med	(859) 873-8161
Georgetown Ambulance Services	(502) 863-7841
Woodford County Ambulance	(859) 873-8057
American Medical Response	(859) 275-1113
Scott County Ambulance	(502) 863-7840

Most Services Offer:

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

Average Costs (base)

- Rates are usually quoted base cost plus additional charge per mile. Ask for exact quotes for your needs. Ask for all available discounts.
- Most services accept Medicare, Medicaid and other insurance assignment.
- Some services are better than others in explaining and pursuing Medicare covered charges. Know your rights and always shop for best price and terms from at least two services.
- Services will bill Medicare, Medicaid, secondary insurance carriers.

Most will bill patients for charges not covered by Medicare, Medicaid and secondary insurance.

Medicare’s Definition of Stretcher Acceptable Patient

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

Medicare Covers:

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

Medicare Does Not Cover:

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

Medicaid Covers:

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

Living Trusts vs. Wills

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

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

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

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

Considerations:

Living Trust

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

Simple Will

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

Consumer Help & Information

Handy forms and guides in this section:

- Living Trusts vs. Wills13
- Living Will Directive Form29

Advertisers who offer services that pertain to this section:

Legal Services

- Bluegrass Elderlaw19
- McClelland and Associates . .19, Back Cover

Funeral Preplanning

- The Lexington Cemetery27
- Milward Funeral Directors27

Please support our advertisers for making this guide possible. Tell them you saw it in Pathways.

TAKE NOTE

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



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

Road and Weather Information

Highway Patrol
1-866-737-3767



Discount Programs

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

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

GENERAL

AARP MEMBERSHIP INFORMATION **1-888-687-2277**
www.aarp.org

AARP card offers those age 50+ discounts on hotel accommodations, restaurants, car rentals, insurance and prescription medications. Free tax advice Feb.-April.

FISHING AND HUNTING LICENSES

1-800-858-1549

fw.ky.gov

Kentucky residents age 65+ may hunt and fish for an annual \$5 fee. Social Security number required.

PARKS ADMISSIONS

America the Beautiful Land Pass **1-888-ASK-USGS, option 3**
www.nps.gov/fees_passes.htm

Good for discounts on federal park services.

Kentucky State Parks **1-800-255-7275**
www.parks.ky.gov

Discount on camping and lodging for those age 62+.

Safety and Security

See also *Education and Telephone Reassurance.*

AARP Driver Safety **1-888-687-2277**
www.aarp.org

Classes alert older drivers to changes in traffic, changing physiology, and current rules and regulations. Insurance discounts offered for completing course.

Better Business Bureau of Central Kentucky **(859) 259-1008 or 1-800-866-6668**
1390 OLIVIA LN., STE. 100, LEXINGTON 40511
www.bluegrass.bbb.org

Provides reliability reports on local and national businesses and charities, as well as information on a wide variety of consumer topics. Complaints about local or national business practices should be in writing or filed on the Internet. Complaint mediation and arbitration services available. Access information 24 hours a day with a touch-tone phone or on the web site. Office hours: Mon. - Fri., 8:30 A.M. - 5:00 P.M.

National Park Services **(513) 684-3262**

U.S. DEPARTMENT OF INTERIOR - AMERICAN SENIOR PASS
WILLIAM HOWARD TAFT SITE
2038 AUBURN AVE., CINCINNATI, OH. 45219
www.nps.gov

Free admission to federally operated parks, monuments, historic sites, recreation areas and wildlife refuges after payment of one \$10 lifetime fee. Obtainable in person only to those age 62+ in most federally operated recreation sites. May allow 50% discount on boat launching and camping fees. Does not apply to non-federal parks.

County PVA Offices:

ANDERSON COUNTY	(502) 839-4061
BOURBON COUNTY	(859) 987-2152
BOYLE COUNTY	(859) 238-1104
CLARK COUNTY	(859) 745-0250
ESTILL COUNTY	(606) 723-4569
FRANKLIN COUNTY	(502) 875-8780
GARRARD COUNTY	(859) 792-3291
HARRISON COUNTY	(859) 234-7133
JESSAMINE COUNTY	(859) 885-4931
LINCOLN COUNTY	(606) 365-4550
MADISON COUNTY	(859) 623-5410
MERCER COUNTY	(859) 734-6330
NICHOLAS COUNTY	(859) 289-3735
POWELL COUNTY	(606) 663-4184
SCOTT COUNTY	(502) 863-7885
WOODFORD COUNTY	(859) 873-4101

Bluegrass Crime Stoppers **(859) 253-2020**
http://bluegrasscrimestoppers.com/

24-hour hotline to report crimes and info about a crime that you can help resolve, and be rewarded. All calls are anonymous.

Crime Victims Compensation Board **(502) 573-2290**
130 BRIGHTON PARK BLVD., FRANKFORT, KY. 40601
www.cvcb.ky.gov

Makes awards for medical and funeral expenses (up to \$5,000), lost wages, lost support and psychological counseling for innocent victims of crime. Maximum award per claimant is \$25,000.

Finances and Estate Planning

CREDIT COUNSELING & FINANCIAL HELP

Apprisen (formerly Consumer Credit Counseling Service of Central Kentucky) 1-800-355-2227 or (859) 259-9999
2265 HARRODSBURG ROAD, STE. 303, LEXINGTON 40504
www.apprisen.com

Nonprofit agency provides financial counseling and education. Debt Management Program combines unsecured debt into one monthly payment to lower interest rates and stop fees. Appointments available face to face, by phone or internet.

Cooper & Associates (859) 224-0764
2333 ALEXANDRIA DR., LEXINGTON 40504

Free Credit Report 1-877-322-8228
COMPLETE THE "ANNUAL CREDIT REPORT REQUEST FORM" AND MAIL TO: ANNUAL CREDIT REPORT REQUEST SERVICE, PO BOX 105283, ATLANTA, GA 30348-5283
www.annualcreditreport.com

Each consumer reporting company (Equifax, Experian, and TransUnion) is required to provide you with a free copy of your credit report once every 12 months, if you ask for it. It is important to check your credit report for a number of reasons, especially to make sure the information on your report is accurate and that you are not a victim of identity theft. Make a request over the Internet or by calling.

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

ESTATE PLANNING

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

Bluegrass Elderlaw, PLLC (859) 281-0048
120 N. MILL ST., STE. 201, LEXINGTON 40507
www.bgelderlaw.com

Bluegrass Elderlaw, PLLC is a legal practice which addresses the planning and implementation issues of becoming elderly, dealing with disability and handling death transfers. The practice areas include: Medicaid benefits planning, Medicaid applications, estate planning (wills, trusts, powers of attorney, living wills), guardianship and estate settlement.

Fayette County Bar Association (859) 225-9897
LAWYER REFERRAL SERVICE
www.fcba.com

Attorney referral. There are no special discounts associated with this service, so be sure to discuss fees when you first contact the attorney. 8:30 A.M. – 4:30 P.M.

Elderlaw Lexington - McClelland & Associates, PLLC (859) 543-0061 or 1-800-773-4040
1795 ALYSHEBA WAY, STE. 2102, LEXINGTON 40509

■ TERMS

Beneficiary Designated Assets

Assets managed by a third party which passes to designated individuals, e.g. life insurance policies, annuities, retirement assets (401K, IRAs) or with no designation, defaults to the estate.

Estate Tax

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

Inheritance Tax

Tax applied by State of Kentucky on the right to receive property. Imposed based on family relationship to decedent.

Irrevocable Trust

An irrevocable gift of assets to a third party trustee for the benefit of someone other than yourself. Gifts over annual federal gifting limit consumes a portion of the federal uniform gift allocation but no tax is imposed until the monetary threshold is reached. Used to reduce the size of an estate, provide liquidity or protect assets from Medicaid eligibility with a 5 year look back.

Joint Tenancy

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

Living Trust

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

Medicaid Trust

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

Payable Upon Death (POD) or Transfer Upon Death (TOD)

A beneficiary designation applied to a banking or investment account transferring the account to the named beneficiaries outside the probate process. Subject to estate and inheritance taxes.

Probate

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

Revocable Living Trust

Allows you to transfer ownership of assets to a trust which is administered by someone you appoint, including yourself and provides for successor trustees without court intervention. Often used as a planning tool. Can be changed at anytime before your death. Allows you to designate who will receive your assets and who will manage and distribute them after your death or disability outside the probate process. Provides no asset protection from Medicaid requirements and is subject to estate and inheritance taxes.

Springing Power of Attorney

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

Unlimited Marital Deduction

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

Will

A legal document which declares how you want your assets distributed after your death, and appoints a personal representative to execute those wishes.

■ TERMS & INFORMATION RELATING TO THE CARE OF ANOTHER PERSON

Advance Directives

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

Conservatorship

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

Durable General Power of Attorney

Gives power to another to make legal or financial decisions such as check cashing, banking needs, filling out tax forms, etc. if you are unable to do so. Must state specifically that it is a durable power that remains in effect beyond your disability. The powers can be narrow or broad. You should not use a form to assign powers of attorney. Such forms are often flawed and may not be legally binding. Use an attorney or call Legal Aid of the Bluegrass, (859) 233-4556.

Durable Power of Attorney for Health Care

Gives power to another to make medical and personal decisions if you are unable to do so. Must state specifically that it is a durable power that remains in effect beyond your disability. Its provisions are broader than a Living Will which are limited to life and death medical care. They are important companion documents.. A simple form can be obtained by calling (502) 564-8100, ext. 499.

Guardianship

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

Living Will

See *Advance Directives*.

Patient’s Rights

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

Representative Payee

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

Springing Power of Attorney

A clause in a durable power of attorney which permits the attorney-in-fact or agent to act “only if” certain events have taken place.

TAXES

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

Homestead Exemption - Property Valuation Administrator (859) 246-2722
101 E. VINE ST., SUITE 600, LEXINGTON 40507
<http://www.fayettepva.com>

The Homestead Exemption is available to homeowners age 65+ or those who are disabled. Applicants must own and maintain the home as their primary residence and cannot have a similar exemption on any other property. For 2015-16, the exemption is \$36,900. In order to receive the exemption, applicants must complete a one-page application and provide proof of eligibility. Visit the website above to learn more about what documents can prove eligibility and to print the application. You may call the PVA Office to request an application or more information.

Internal Revenue Service 1-800-829-1040
TAX COUNSELING FOR THE ELDERLY (TCE)
VOLUNTEER INCOME TAX ASSISTANCE (VITA)
<http://www.irs.gov>

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

Kentucky Income Tax Assistance
www.revenue.ky.gov
LEXINGTON (502) 564-4581
LOUISVILLE (502) 595-4512

Retirement Tax Advisory Group (859) 233-1083
114 DENNIS DR., LEXINGTON 40503
www.retireky.com

Veteran Services

Am Vets of Kentucky (502) 459-5144
1330 ELLISON AVE., LOUISVILLE 40204
www.amvetsofky.org
Helps veterans and their families apply for and advocate for benefits and VA hospital services.

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

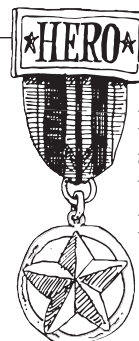
Kentucky Department of Veteran Affairs 1-800-572-6245 or (502) 564-9203
111B LOUISVILLE RD., FRANKFORT 40601
veterans.ky.gov

Lexington Veterans Affairs Medical Center (859) 233-4511
1101 VETERANS DR., LEXINGTON 40502
www.lexington.va.gov

Supportive services, in-patient and out-patient treatment to eligible veterans for medical, surgical, and psychiatric illnesses, including hospital based, home care, supportive care for terminally ill patients, extended care and nursing home care, in-patient respite program, and inpatient care for patients with dementia or Alzheimer's disease. Geriatric Program specializes in evaluation, multi-disciplinary treatment and rehab techniques, and education of patient and family.

Thomson-Hood Veterans Center (859) 858-2814 or 1-800-928-4838
100 VETERANS DR., WILMORE 40390
This long-term care facilities for veterans provides skilled nursing and rehabilitation.

Vet Center (859) 253-0717
1500 LEESTOWN RD., STE. 104, LEXINGTON 40511
Readjustment counseling for all combat veterans. Counseling available for male and female veterans who experienced sexual trauma while in the military. Works with the Veterans Administration regarding benefits.



How do I get my medals?

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

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

Advocacy, Legal & Self Empowerment

GOVERNMENT INFORMATION

Federal Information Center 1-800-333-4636

www.usa.gov

Phone prompts provide information on:

#1 LIBRARY OF RECORDED MESSAGES

#0 TO SPEAK TO AN INFORMATION SPECIALIST

ADVOCACY

Consumer Protection

Division (502) 696-5389 or 1-888-432-9257

OFFICE OF ATTORNEY GENERAL

CAPITAL STE. 118, 700 CAPITOL AVE., FRANKFORT 40601

www.ag.ky.gov

Responsible for mediating and investigating consumer complaints and providing consumer education programs. All complaints must be in writing. Complaint form may be obtained by calling or writing the office. Senior Citizens' Workshops on consumer rights of the elderly and how to avoid becoming a victim of fraud are available by contacting the Consumer Protection Division.

Bluegrass Aging Consortium 1-866-665-7921

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

Citizen's Advocate

Ombudsman Office (859) 258-3230

4TH FL., GOVERNMENT CENTER, RM., 441,

200 EAST MAIN ST., LEXINGTON 40507

www.lexingtonky.gov

Created in the Urban County Government Charter to provide citizens an ombudsman or independent agent with the government to provide citizens a remedy for grievances towards the Urban County Government, its agencies or employees.

Kentuckians for Nursing Home Reform

(859) 312-5617

1530 NICHOLASVILLE RD., LEXINGTON 40503

www.kynursinghomereform.org

Dedicated to making a positive difference in the lives of the 23,000 "Forgotten Kentuckians" in nursing homes. Educates the public about the critical need to improve the care of residents in homes. Advocates for laws and regulations to ensure that nursing home residents will be safe and comfortable. Newsletter with a wide reaching circulation across the state.

Kentucky Protection & Advocacy (502) 564-2967 or 1-800-372-2988

100 FAIR OAKS LN., FRANKFORT 40601

www.kypa.net

Federally mandated Protection and Advocacy Systems in each state provide protection of the rights of persons with disabilities through legally based advocacy.

Kentucky State Health Insurance Assistance Program (SHIP) 1-866-516-3051

LEGAL AID OF THE BLUEGRASS, 300 EAST MAIN ST., STE. 110, LEXINGTON 40507

Provides phone information, counseling and education about Medicare and other insurance. Prescription drug discounts and insurance planning.

Nursing Home Ombudsman Agency of the Bluegrass, Inc. (NHOA) (859) 277-9215

www.ombuddy.org

1530 NICHOLASVILLE RD., LEXINGTON 40503

Senior Pride Initiative

<http://seniorprideinitiative.com>

Our goal is to improve the quality of life for LGBTQ people in Central Kentucky by raising awareness of the unique issues and needs they may face in aging. Hosts an annual conference and engages in advocacy.

LEGAL RESOURCES

Bluegrass Elderlaw, PLLC (859) 281-0048

120 N. MILL ST., STE. 201, LEXINGTON 40507

www.bgelderlaw.com

Bluegrass Elderlaw, PLLC is a legal practice which addresses the planning and implementation issues of becoming elderly, dealing with disability and handling death transfers. The practice areas include: Medicaid benefits planning, Medicaid applications, estate planning (wills, trusts, powers of attorney, living wills), guardianship and estate settlement.

Consumer Protection Division of Attorney General (502) 696-5389

CAPITAL STE. 118, 700 CAPITAL AVE., FRANKFORT 40601

www.ag.ky.gov

Assists consumers with complaints of unfair, false, misleading or deceptive business practices.

Lexington Fair Housing Council (859) 971-8067 or 1-866-438-8617

207 E. REYNOLDS RD., LEXINGTON 40517

Investigates complaints of discrimination related to housing, homeowners or renters insurance, and mortgage financing. The council investigates complaints statewide and does not charge for its services.

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

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

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

Access to Justice 1-800-200-3633

LEGAL HOTLINE FOR OLDER KENTUCKIANS, LEXINGTON, KY
www.legalhotlines.org/kentucky-legal-services.html

Brief legal advice and referral services, wills, powers of attorney and help with guardianship for those age 60+.

Adult Protective Services (502) 564-7043

ABUSE INTAKE LINE: 1-800-752-6200

ADULT PROTECTION BRANCH

KENTUCKY DEPARTMENT OF COMMUNITY BASED SERVICES
chfs.ky.gov/dcbs/dpp/adult+safety+branch.htm

Kentucky law requires you to report suspected cases of adult abuse, neglect, or exploitation. Also report adults if you have a concern about their welfare, safety, or ability to care for themselves. See page 32 for more details.

Elderlaw Lexington - McClelland & Associates, PLLC (859) 543-0061 or 1-800-773-4040
1795 ALYSHEBA WAY, STE. 2102, LEXINGTON 40509

Fayette County Bar Association (859) 225-9897

LAWYER REFERRAL SERVICE

www.fcba.com

Up to 3 free referrals to attorneys who are qualified to handle your legal problem. No discounts are associated with this service, so be sure to discuss fees when you first contact the attorney. Operated by the Fayette County Bar Association. Call 8:30 A.M.-4:30 P.M.

THIS IS AN ADVERTISEMENT

Have you appointed a trusted person to manage your affairs?

We can help you designate powers of attorney, healthcare surrogacy, and guardianship.

Do you want to be confident about your asset transfers to the next generation?

Let us help you with wills, testamentary trusts, special needs trusts, and estate settlements.

Have you planned for later life care?

We can help you protect your assets for Medicaid eligibility, handle your crisis planning and VA pension planning.

Take control of your future!

BLUEGRASS ELDERLAW PLLC

Providing personal legal advice to the Central Kentucky region.



Carolyn L. Kenton, Amy E. Dougherty & Mary Ellis Patton

BLUEGRASS ELDERLAW
120 North Mill Street, Suite 201
Lexington, KY 40507

Call us today for a free inquiry

859.281.0048
www.bgelderlaw.com

CONSUMER HELP

ELDERLAWLEXINGTON
McClelland & Associates, PLLC



MEET THE STAFF

The four biggest mistakes elder clients will make are:

- Not planning for long term care expense to preserve resources;
- Not having proper documents such as powers of attorney;
- Not planning to protect an aging spouse or dependent child; and
- Not understanding benefits available to veterans and their surviving dependents.

We provide:

- Legal Counseling for Elders
- Eldercare Planning
- Nursing Home Planning
- VA Benefits Planning
- Medicaid Planning
- Durable Financial & Health Care
- Wills
- Living Wills
- Powers of Attorney
- Special Needs Planning and Administration
- Conservatorship Counseling
- Guardianship Counseling

*Robert L. McClelland is a Member of: National Academy of Elder Law Attorneys; Special Needs Alliance; Kentucky Guardianship Association
Board Member; Private Special Needs Trustee;
Past Chair, Kentucky Bar Association's Elder Law Section*

(859) 543-0061 | (800) 773-4040
1795 Alysheba Way, Suite 2102, Lexington, KY 40509
ELDERLAWLEXINGTON.COM

**Kentucky Department of Public
Advocacy (502) 564-8006 or 1-800-372-2988**

LAW OPERATIONS DIVISION,
100 FAIR OAKS LN., STE. 302, FRANKFORT 40601
dpa.ky.gov

Responsible for providing legal representation to indigent individuals charged with crimes throughout the Commonwealth. Attempts to make clients, and community members in general, aware of their legal rights should they be questioned about or charged with a crime. Both adults and juveniles are eligible to receive public defender services. The advocates are appointed through the court system.

**Legal Aid of the
Bluegrass (859) 233-4556 or 1-800-928-4556**

INTAKE FOR CIVIL LEGAL CASES
300 EAST MAIN ST., STE. 110, LEXINGTON 40507
1-800-888-8189

Provides legal counsel in civil matters to persons with low incomes and older persons who are vulnerable. Coordinates Senior Benefits Counseling Program. If you have problems with Medicare, food benefits, or if you have lost social security benefits you may apply for legal assistance. Defends residents of long-term care facilities against involuntary discharge, and other matters. Case acceptance limited due to short staffing.

**Lexington-Fayette Urban County Human
Rights Commission (859) 252-4931**

162 EAST MAIN ST., SUITE 226, LEXINGTON 40507
www.lfuchrc.org

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

■ **For counties outside of Fayette, please contact:
Kentucky Human Rights
Commission (502) 595-4024 or 1-800-292-5566**
332 WEST BROADWAY, 14TH FL., LOUISVILLE 40202
www.kchr.ky.gov

**Department of
Insurance (502) 564-3630 or 1-800-595-6053**

OFFICE OF THE COMMISSIONER,
215 WEST MAIN ST., FRANKFORT 40601
www.insurance.ky.gov

The Department of Insurance approves policy forms and rates for health insurance, Medicare supplements, long-term care insurance, automobile insurance, and homeowners insurance. Publishes a consumer's guide to long-term care insurance and assist consumers in resolving complaints involving insurance companies and insurance agents.

**Elderlaw Lexington - McClelland &
Associates, PLLC (859) 543-0061**

1795 Alysheba Way, Ste. 2102, Lexington 40509

Mediation Center of Kentucky (859) 246-2664

177 N. UPPER ST., SUITE 102, LEXINGTON 40507
www.mediationcenterofkentucky.com

Assistance in resolving disputes outside of the courtroom. A judge may refer you here or you may refer yourself. Call for information about fees.

**Nursing Home Ombudsman Agency of the
Bluegrass, Inc. (NHOA) (859) 278-6072 ext. 330,
(859) 277-9215 or 1-877-787-0077**

1530 NICHOLASVILLE RD., LEXINGTON 40503
www.ombuddy.org

Independent agency looking after the interests of long-term care residents with advocates assigned to each nursing home in the 17-county Bluegrass area. Office has booklets and information sheets available at no cost. These cover a wide range of subjects from evaluating a nursing facility to getting good care once you are admitted. Call for information on any topic related to care in nursing homes, personal care homes, or family care homes.

Office of the Inspector General (859) 246-2301

DIV. OF HEALTHCARE FACILITIES AND SERVICES, EASTERN ENFORCEMENT
BRANCH, 2250 LEESTOWN RD., BOX 12250, LEXINGTON 40582
chfs.ky.gov/os/oig

State office responsible for surveying long-term care facilities and investigating complaints. Copies of annual reports are available in the lobby of each long-term care facility.

SMART CONSUMER TIPS

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



Office of the Ombudsman (502) 564-5497

CABINET FOR HEALTH AND FAMILY SERVICES,
275 EAST MAIN ST., EB-1, FRANKFORT 40601
chfs.ky.gov/os/omb/

Office of the Cabinet for Families and Children and Cabinet for Health Services, which provides citizens with information about, and referral to, appropriate cabinet programs and investigates and works to resolve complaints involving Cabinet programs.

Summit Mediation Group, Inc. (859) 252-6163

1500 LLEESTOWN RD., STE. 307, LEXINGTON 40511
www.summitmgi.com

UK College of Law Legal Clinic (859) 257-4692

630 MAXWELTON CT., LEXINGTON 40506
law.uky.edu/legalclinic/

Offers free legal assistance on all types of civil matters to low-income seniors. An attorney supervises law students. Call for an appointment.

LEGAL RECORDS

Birth and Death Certificates (502) 564-4212

BUREAU OF VITAL STATISTICS
275 E. MAIN ST., FRANKFORT, KY. 40621
chfs.ky.gov/dph/vital

\$10 for birth certificates; \$6 for death certificates
(plus additional \$5.50 charge by phone fee).

Marriage Certificates

ANDERSON COUNTY	(502) 839-3041, option 2
BOURBON COUNTY	(859) 987-2142
BOYLE COUNTY	(859) 238-1110
CLARK COUNTY	(859) 745-0280, option 2
ESTILL COUNTY	(606) 723-5156
FAYETTE COUNTY	(859) 253-3344, option 4
FRANKLIN COUNTY	(502) 875-8702
GARRARD COUNTY	(859) 792-3071
HARRISON COUNTY	(859) 234-7130
JESSAMINE COUNTY	(859) 885-4161
LINCOLN COUNTY	(606) 365-4570
MADISON COUNTY	(859) 624-4703, option 22
MERCER COUNTY	(859) 734-6310
NICHOLAS COUNTY	(859) 289-3730
POWELL COUNTY	(606) 663-6444
SCOTT COUNTY	(502) 863-7875
WOODFORD COUNTY	(859) 873-3421

Call the county clerk in the county in which the marriage certificate was purchased.

ELECTED REPRESENTATIVES

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

U.S. House of Representatives www.house.gov

U.S. Senator Rand Paul (R) (859) 219-2239

771 CORPORATE DR., STE. 105, LEXINGTON 40503

U.S. Senator Mitch McConnell (R) (859) 224-8286

771 CORPORATE DR., STE. 108, LEXINGTON 40503

Governor Steve Beshear (D) (502) 564-2611

STATE CAPITAL, 700 CAPITOL AVE., STE. 100, FRANKFORT 40601
governor.ky.gov

Secretary of State

Alison Lundgren-Grimes (D) (502) 564-3490

STATE CAPITAL, 700 CAPITAL AVE., STE. 152, FRANKFORT 40601

VOTING

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

Board of Elections

ANDERSON COUNTY	(502) 839-3041, option 1
BOURBON COUNTY	(859) 987-2142
BOYLE COUNTY	(859) 238-1110
CLARK COUNTY	(859) 745-0280, ext. 3
ESTILL COUNTY	(606) 723-5156
FAYETTE COUNTY	(859) 253-3344, option 3
FRANKLIN COUNTY	(502) 875-8702
GARRARD COUNTY	(859) 792-3071
HARRISON COUNTY	(859) 234-7130
JESSAMINE COUNTY	(859) 885-4161
LINCOLN COUNTY	(606) 365-4570
MADISON COUNTY	(859) 624-4703, option 2
MERCER COUNTY	(859) 734-6310
NICHOLAS COUNTY	(859) 289-3730
POWELL COUNTY	(606) 663-6444
SCOTT COUNTY	(502) 863-7875
WOODFORD COUNTY	(859) 873-3421

Call for information about elections, absentee ballots (which enable those who are disabled or out of town during an election to vote), or registering to vote.



League of Women Voters

PO BOX 22045, LEXINGTON 40522-2045 (859) 494-3203

STATE (502) 875-6481

1009 TWILIGHT TR., STE. 103, FRANKFORT, KY. 40601

lwvlexington.com/

Call for information about elected representatives or legislative issues.

CONSUMER HELP

Employment

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



Goodwill Industries of Kentucky (859) 277-3661
130 W. NEW CIRCLE RD., SUITE 110, LEXINGTON 40505

Goodwill Industries of Kentucky helps people with disabilities or other disadvantages achieve and maintain employment to gain a better quality of life. Services provided include: Orientation/intake; Controlled work experience; Personal and social adjustment; Job seeking skills training; placement; referral services; vocational counseling; paid work; reports to referral source; follow-up; exit consultation.

Office of Employment and Training

CENTRAL KENTUCKY CAREER CENTERS,
1055 INDUSTRY RD., LEXINGTON 40505 (859) 233-5940
FRANKFORT: 1121 LOUISVILLE RD., STE. 6 (502) 564-7046
GEORGETOWN: 1000 WEST MAIN ST., STE. 5 (502) 863-2402
RICHMOND: 595 SOUTH KEENELAND DRIVE (859) 624-2564
DANVILLE: 121 EAST BROADWAY (859) 239-7004
WINCHESTER: 15 W. LEXINGTON AVE. (859) 737-7793
www.ckycareers.com

This state agency offers job placement, referral, customized training, counseling, and assessments.

Opportunity for Work & Learning (OWL) (859) 254-0576 or 1-800-998-2050
650 KENNEDY RD., LEXINGTON 40511

OWL is a work-oriented Community Rehabilitation Program that provides vocational services to individuals with disabilities and other significant barriers to employment.

■ **Community Services Employment Programs Senior Companion Program (502) 695-4290, ext. 261 or 1-800-456-6571**
BLUE GRASS COMMUNITY ACTION PARTNERSHIP
111 PROFESSIONAL CT., FRANKFORT 40601

Senior companions are people age 55+ who spend 20 hours a week helping the homebound elderly in 10 central Kentucky counties. Provides free transportation or mileage reimbursement to all volunteers. Small hourly stipend if eligible. Services are free to clients and include meal prep, errands, escort and other activities.

Senior Community Services Employment Program

The Title V Community Services Employment Program is a federally funded employment program for those age 55+ who qualify. They can help place you with community service agencies and other employment.
BLUEGRASS COMMUNITY ACTION PARTNERSHIP 1-800-456-6571
111 PROFESSIONAL CT., FRANKFORT 40601
Serves Anderson, Fayette, Franklin, Garrard, Lincoln, Mercer, Powell and Woodford counties.
EXPERIENCE WORKS (270) 843-8127
PO BOX 50200, BOWLING GREEN 42102
Serves Boyle, Estill, Lincoln and Powell counties.
NO. KY. COMMUNITY ACTION COMMISSION (859) 581-6607
717 MADISON AVE., COVINGTON 41011
Serves Clark, Fayette, Franklin, Harrison, Jessamine, Madison, Nicholas and Scott counties.

Reverse Mortgage Loans

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

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

How Much Can I Borrow?

The chart on the following page gives examples of the amount of money available at an interest rate of 3.97%. The interest rate in the discussion here is variable monthly (a slightly higher, variable yearly rate is also offered); the lower the interest rate, the more money that will be available to the homeowner.

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

Maximum Claim Amount	Tenure Monthly Payment (by age)		
	65	75	85
\$213,750	\$676	\$913	\$1,417
140,000	448	582	910
85,000	251	332	530
Line of Credit or Cash Advance by Age			
\$213,750	\$111,916	\$133,947	\$157,002
140,000	75,668	85,346	100,879
85,000	42,533	48,801	56,724

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

PROS AND CONS OF REVERSE MORTGAGES

Pros Include:

- A free educational session conducted by a trained counselor is required before you enroll with a lender.
- No monthly mortgage payments.
- A “low” interest rate applies and accumulates only on the funds borrowed so far.
- No repayment until you move; for co-owners, no repayment until you both move.
- Existing mortgages will be paid off with Reverse Mortgage Funds (as long as there are enough proceeds to do so).
- The line of credit is growing (currently at 4.47%).

- If you are receiving public benefits (such as SSI or Food Stamps), Reverse Mortgage proceeds can be managed in a way that does not interfere with benefits.

Cons Include:

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

More Questions?

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

State Single Family Housing Division (502) 574-4016

444 S. 5TH ST., LOUISVILLE, KY. 40202

www.hud.gov

Information and referral for reverse mortgage loans.

REVERSE MORTGAGE COUNSELORS

Apprisen (Consumer Credit Counseling Service of the Midwest 1-800-355-2227 or (859) 259-9999

2265 HARRODSBURG ROAD, STE. 303, LEXINGTON 40504

www.apprisen.com

Education and Leisure

EDUCATION

AAA Driver Improvement

Program (859) 233-1111 or 1-800-233-1111

3008 ATKINSON AVE., LEXINGTON 40509

Free class program for those age 55+. Completion makes you eligible for discount on auto insurance.

AARP 55 Alive Driving Program

LEXINGTON SENIOR CITIZENS CENTER

(859) 278-6072

BELL HOUSE

(859) 233-0986

Completion of this course entitles you to a discount on your auto insurance for three years. Eight hour classroom course in two 4-hour sessions. Course is given for anyone over 50 in many locations throughout the year, including the Bell House or the Senior Center.

American Red Cross

(859) 253-1331

CLASS SCHEDULE

1-800-733-2767

BLUEGRASS AREA CHAPTER, 1450 NEWTOWN PK., LEXINGTON 40511

www.redcross.org/ky/lexington

Community educational programs and health courses in the following areas: CPR, first aid, blood born pathogens, Pet first aid and babysitting. If you are interested in learning how to help yourself and others in times of emergency, please contact the American Red Cross for a class schedule. Fee for courses.

Bluegrass Community and

Technical College (859) 246-6200 or 1-866-774-4872

470 COOPER DR., LEXINGTON 40506

www.bluegrass.kctcs.edu

Adult Basic Education: Provides classes in reading and math to prepare adults for better jobs. Students advance at their own speed. Classes offered at over 15 places throughout the county, and in Boyle and Anderson co's.

Book Buddies

(859) 231-5592

LEXINGTON PUBLIC LIBRARY, 140 E. MAIN ST., LEXINGTON 40502

Homebound patrons receive regular visits from their volunteer Book Buddy who brings books, records, tapes from the public library. Volunteers attend training and must agree to submit to a police records check.

Carnegie Center for Literacy and Learning

(859) 254-4175

251 W. SECOND ST., LEXINGTON 40507

www.carnegiecenterlex.org

Literacy programs at various reading levels as well as help with writing for beginners or published writers. Computer classes. Special classes for seniors include a Writing Group at the Senior Citizens Center. A Computer consultant is available everyday during business hours. Mon. - Thurs., 12 - 7 P.M., Fri., 12 - 5 P.M.

Central Kentucky Computer Society (859) 373-1000

160 MOORE DRIVE, SUITE 107, LEXINGTON 40503

www.ckcs.org

Computer classes for all ages taught by volunteer members. Membership benefits include substantial discounts and a monthly online newsletter. \$40 per year. Membership also available through website. Locations with public access to computers: Lexington Public Library (all branches) UK library, Carnegie Center, Central Baptist Health Information Library

Citizens Fire Academy (859) 231-5668

DIVISION OF FIRE, LEXINGTON FAYETTE URBAN COUNTY GOV'T.

Program to familiarize citizens with the working of the Fire Department and fire safety practices.

Citizens Police Academy (859) 258-3634

DIVISION OF POLICE, LEXINGTON-FAYETTE URBAN-COUNTY GOV'T.

www.lexcpaaa.org

Program to familiarize citizens with the working of the Division of Police. Twelve weekly 3-hour classes and hands on experience. Held three times/year. Available to any citizen over 18. Call for application.

Cooperative Extension Service

ANDERSON COUNTY	(502) 839-7271
BOURBON COUNTY	(859) 987-1895
BOYLE COUNTY	(859) 236-4484
CLARK COUNTY	(859) 744-4682
ESTILL COUNTY	(606) 723-4557
FAYETTE COUNTY	(859) 257-5582
FRANKLIN COUNTY	(502) 695-9035
GARRARD COUNTY	(859) 792-3026
HARRISON COUNTY	(859) 234-5510
JESSAMINE COUNTY	(859) 885-4811
LINCOLN COUNTY	(606) 365-2459
MADISON COUNTY	(859) 623-4072
MERCER COUNTY	(859) 734-4378
NICHOLAS COUNTY	(859) 289-2312
POWELL COUNTY	(606) 663-6405
SCOTT COUNTY	(502) 863-0984
WOODFORD COUNTY	(859) 873-4601

ces.ca.uky.edu/ces

Agents specializing in home economics, horticulture, and agriculture present educational programs, answer telephone inquiries, sponsor a variety of workshops and assist clientele on a one-on-one basis. Agents write free newsletters: Consumer Notes, Working Women's World, and Horticulture Notes. Small fee.

Donovan Fellowship for Academic Scholars Tuition Waiver

(859) 257-2657

UNIVERSITY OF KENTUCKY, LIGON HOUSE, 658 S. LIMESTONE ST., LEXINGTON 40506-0442

www.mc.uky.edu/aging/donovan_fellowship_for_academic_scholars.html

Tuition-free education for academic classes at the University of Kentucky to persons age 65+. Donovan Fellows may work toward an undergraduate or

graduate degree, audit classes for the joy of learning, or take individual courses for credit.

Gold Cards for Seniors (859) 381-4760

FAYETTE COUNTY PUBLIC SCHOOLS, COMMUNITY RELATIONS
701 EAST MAIN ST., LEXINGTON 40502

Fayette Co. Public School offers free admission to school functions for age 55+ and retired. The Gold Card can be used at sports events, plays, and other activities. To get your Gold Card, call or write the office.

Kentucky Talking Book Library 1-800-372-2968

PO BOX 537, FRANKFORT 40602

www.kdla.ky.gov/librarians/talkingbook/pages/default.aspx

Free library service for persons who cannot read traditional print due to blindness, low vision, or a physical disability that prevents them from holding a book or turning pages. Digital audio books and Braille books are sent via US Postal service, or downloaded from the internet. KTBL will provide a digital player.

Lexington Public Library

CENTRAL LIBRARY: 140 E. MAIN ST.,	(859) 231-5500
BEAUMONT BRANCH: 3080 FIELDSTONE WAY,	(859) 231-5570
TAKES CREEK BRANCH: 3628 WALDEN DR.,	(859) 231-5580
NORTHSIDE BRANCH: 1733 RUSSELL CAVE RD.,	(859) 231-5590
EAGLE CREEK: 101 N. EAGLE CREEK DR.,	(859) 231-5560
VILLAGE BRANCH: 2185 VERSAILLES RD.	(859) 231-5575

www.lexpublib.org

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

Living Arts and Sciences Center

(859) 252-5222 or 255-2284

362 N. MARTIN LUTHER KING BLVD., LEXINGTON 40508

www.lasclex.org

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

Osher Lifelong Learning

Institute at UK (859) 257-2656 or 1-866-602-5862

UNIVERSITY OF KENTUCKY, LIGON HOUSE, 658 S. LIMESTONE ST., LEXINGTON 40506-0442

www.mc.uky.edu/aging/

OLLI at UK offers courses, events, special interest groups, workshops and day trips for adults 50+ in Lexington, Morehead and Somerset. The Donovan Forum Lecture and Entertainment Series held Thursdays at 3:00 P.M. at the Lexington Senior Center during the fall and spring semesters. Forums are free and open to the public. OLLI at UK...where curiosity never retires.

Police Activities League (PAL) (859) 258-3795

Sr. Citizens Program, 1625 Russell Cave Rd., Lexington 40505
www.lexingtonPAL.com

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

Road Scholar 1-800-454-5768

www.roadscholar.org

Travel and education program for those age 55+.

Senior Crime College and Senior Day Out (502) 696-5389

Senior Protection Branch,
700 Capitol Ave., Suite 118, Frankfort 40601
ag.ky.gov/civil/consumerprotection/seniors

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

Senior Intern Program (859) 258-3806

Lexington Fayette Urban County Government,
Aging Services, 200 E. Main St., Lexington 40507

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

YMCA

239 East High St.,
381 W. Loudon Ave.,
3251 Beaumont Center Circle,

(859) 255-9622
(859) 258-9622
(859) 219-9622

BOURBON COUNTY YMCA (859) 987-1395
CLARK COUNTY YMCA (859) 744-9622
FRANKLIN COUNTY YMCA (502) 227-9637
JESSAMINE COUNTY YMCA (859) 885-5013
MADISON COUNTY YMCA (859) 623-9356
MERCER COUNTY YMCA (859) 734-9622
SCOTT COUNTY YMCA (502) 863-4841

www.ymcaofcentralky.org

Exercise classes on land and water. Fit for Life and Lo Hydro Aerobics are especially for seniors. Special membership rates for seniors. Also have special arthritis program.

RECREATION/SPECIAL EVENTS

Kentucky Senior Games

www.kentuckyseniorgames.com

All Men and Women age 50+ are eligible to participate in the Kentucky Senior Games. Held annually in Sept. (competition in five year age groups).

Lexington-Fayette Urban County Government

859-288-2928

Parks and Recreation Therapeutic Programs
545 North Upper St., Lexington 40508
www.lexingtonky.gov

Recreation and leisure activities for persons of all ages and abilities.

TRAVEL AND TOURISM

Kentucky Dept. of Travel & Tourism 1-800-225-8747

www.kentuckytourism.com

Volunteer Opportunities

AARP 1-888-687-2277

www.aarp.org

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

Bluegrass SHIP Program 1-866-516-3051

Legal Aid of the Bluegrass, 300 East Main St., Ste. 110,
Lexington 40507
www.lablaw.org/ship

The focus of the Bluegrass State Health Insurance Assistance Program (SHIP) is to educate Medicare beneficiaries and anyone age 60+ in order for them to make informed decisions about benefits issues based on their circumstances and needs. The SHIP Program has a number of volunteer positions to choose from. Volunteers with the SHIP Program can have a number of responsibilities including helping eligible clients to apply for money saving benefits (e.g. Medicaid, SNAP and Extra Help benefits) and to provide counseling on Medicare and other government benefit programs.

Christian Care Communities - Best Friends Day Center

(859) 258-2226

5220 Grey Oak Ln., Nicholasville 40356s

Volunteers are always needed. The program offers family members respite from their care giving roles. Volunteers provide friendship and assistance to participants as they participate in staff led activities. Volunteers needed for 3-4 hrs./week Mon. - Fri. Call (859) 258-2226.

Coordinating Councils on Elder Abuse

Local councils designed to address elder abuse at the community level, including education and prevention efforts. Contact your local council to learn about volunteer opportunities.

Bluegrass Elder Abuse Prevention Council (859) 313-5167

Fayette and Jessamine counties. Contact Bill Hughes.

Clark County Mental Health & Aging Coalition

(859) 585-7377

Contact Susan Jones.

Estill County Council on Aging

(606) 723-4787

Estill and Powell counties. Contact Darlene McKinney.

(Continued on Page 26)

FAMILY ABUSE SERVICES, INC. (502) 229-7027
Franklin County. Contact Sherry Harrod.
MADISON COUNTY COUNCIL FOR ELDER
MALTREATMENT PREVENTION (859) 228-0551
Contact Paula Strunk.
TOGETHER ELDER ABUSE & MENTAL HEALTH (859) 236-2726
Anderson, Boyle, Garrard, Lincoln and Mercer
counties. Contact Anna Duncan.

Foster Grandparent Program (FGP) (859) 233-4600 or 1-800-244-2275

COMMUNITY ACTION COUNCIL, P.O. BOX 11610, LEXINGTON 40576
www.commaction.org

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

Independent Transportation Network – ITNBluegrass (859) 252-8665

1206 N. LIMESTONE ST., LEXINGTON 40505
www.itnbluegrass.org

24/7 automobile transportation program for seniors 60+ and adults with visual impairment living in Fayette, northern Jessamine and Woodford co's. Transportation provided by paid and volunteer drivers. Volunteers earn mileage credit that can be stored for future transportation needs or donated to someone else.

Kentucky Senior Medicare Patrol (SMP) (502) 574-6164

SMP recruits and trains retired professional volunteers to help prevent, detect, and report Medicare fraud, errors, and abuse through outreach, counseling and education.

Nursing Home Ombudsman Agency (NHOA) Friendly Visitor Volunteer Program (859) 277-9215

1530 NICHOLASVILLE RD., LEXINGTON 40503
www.ombuddy.org

Friendly visits by trained NHOA volunteers serve to enhance the lives of residents and complement certified ombudsman work on behalf of residents. NHOA provides training and support to volunteers. Volunteers may participate in facility activities with their resident.

Retired and Senior Volunteer Program (RSVP) (859) 233-4600 or 1-800-244-2275

COMMUNITY ACTION COUNCIL, P.O. BOX 11610, LEXINGTON 40576
www.commaction.org

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

SCORE (859) 231-9902

389 WALLER AVE., SUITE 130, LEXINGTON 40504
www.lexington.score.org

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

United Way of the Bluegrass RSVP Trailblazers (859)967-1924

100 MIDLAND AVE., STE. 300, LEXINGTON 40508
www.uwbg.org/trailblazers

Places mentors and tutors (age 55 and above) in schools and after-school programs in Anderson, Clark, Scott and Woodford Counties.

Funeral Preplanning

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

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

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

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

PREPLANNING RESOURCES

Elderlaw Lexington - McClelland & Associates, PLLC (859) 543-0061 or 1-800-773-4040
1795 ALYSHEBA WAY, STE. 2102, LEXINGTON 40509

The Lexington Cemetery (859) 255-5522
833 WEST MAIN ST., LEXINGTON 40504
www.lexcem.org

We invite you to visit and enjoy our scenic beauty, and inquire about interment options.

Milward Funeral Directors
159 NORTH BROADWAY, LEXINGTON (859) 252-3411
391 SOUTHLAND DR., LEXINGTON (859) 276-1415
1509 TRENT BLVD., LEXINGTON (859) 272-3414
www.milwardfuneral.com

Contact us today for a free *Expressions* advance planning guide and a no obligation consultation. Also offers regular, free Grief Support Group meetings.

Which events of life haven't you planned?

Planning and funding your funeral is the responsible thing to do. And it makes good sense. Why? Because it lifts the emotional and financial burdens off the shoulders of the ones you love at a time when they are least able to handle them.

There aren't any rules, but there is a guide. Contact us today for a free *Expressions* advance planning guide and no obligation consultation.

1825 2015 Milward FUNERAL DIRECTORS

DOWNTOWN 859.252.3411	SOUTHLAND 859.276.1415	MAN O' WAR 859.272.3414
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Private Crematory — For Your Peace of Mind
WWW.MILWARDFUNERAL.COM

CONSUMER HELP

Beauty and Dignity

Visit and enjoy the serene natural beauty of the The Lexington Cemetery, and learn more about: Burial Lots, Mausoleum Crypts, Niches, Cremation and Memorialization Services

The Lexington Cemetery
Established 1849

Grounds Open Daily 8 am - 5 pm • 833 West Main Street • 859-255-5522 • www.lexcem.org

POINTS TO CONSIDER

- ☑ Make at least 10 copies of the death certificate and obituary notice.
- ☑ If applicable, notify an attorney to file probate.
- ☑ If your beloved was a veteran, notify the Veterans Administration and inquire if any benefits are due.
- ☑ It is the surviving family who either writes or provides information for the obituary notice. In your estate planning, consider how you or your loved one would like to be remembered. Talk about how the notice should read...in advance of a stressful time.

- ☑ Notify all insurance companies and send them certified copies of the death certificate.
- ☑ Notify your nearest Social Security office that the beneficiary is deceased. You may need a copy of the birth, marriage and/or death certificate.
- ☑ Transfer or cancel all bank accounts, credit cards, club memberships, etc.

Legal Health Care/Advance Directives

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

Living Will (See pages 29–30 for form)

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

Of Special Note

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

Designation of Health Care Surrogate

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

ADVANCE DIRECTIVE FORMS

To obtain a form, call:

Lexington Senior Citizens Center (859) 278-6072

Legal Aid of the Bluegrass (859) 233-4556

Legal Helpline for Older Kentuckians 1-800-200-3633

**Department of Aging and Independent Living
(502) 564-6930**

LIVING WILL DIRECTIVE INSTRUCTIONS

- This declaration must be signed in the presence of two witnesses or a notary public. The following persons **cannot** be a witness to the declaration:
- a) A blood relative who would be a beneficiary of the declarant; or
 - b) A beneficiary of the declarant under descent and distribution statutes of the Commonwealth; or
 - c) An employee of a health care facility in which the declarant is a patient; or
 - d) An attending physician of the declarant; or
 - e) Any person directly financially responsible for the declarant's health care.

State of Kentucky

Living Will Directive

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

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

Any prior designation is revoked.

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

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

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

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

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

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

In the absence of my ability to give directions regarding the use of life-prolonging treatment and artificially provided nutrition and hydration, it is my intention that this directive shall be honored by my attending physician, my family, and any surrogate designated pursuant to this directive as the final expression of my legal right to refuse medical or surgical treatment and I accept the consequences of the refusal.

If I have been diagnosed as pregnant and that diagnosis is known to my attending physician, this directive shall have no force or effect during the course of my pregnancy.

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

Signed this _____ day of _____, 20_____.

Signature and address of the grantor:

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

Signature and address of witness:

Signature and address of witness:

— OR —

State of Kentucky, _____ County

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

Done this _____ day of _____, 20_____.

Signature of Notary Public or other officer:

Date of commission expires _____

Execution of this document restricts withholding and withdrawing of some medical procedures. Consult Kentucky Revised Statutes or your attorney.

Protection Against Scam Artists: Helpful Numbers

Better Business Bureau of Central & Eastern
Kentucky:(859) 259-1008 or 1-800-866-6668
Kentucky Attorney General Consumer Protection
Hotline1-888-432-9257 or (502) 696-5300
Kentucky Department of Aging &
Independent Living(502) 564-6930
Kentucky State Police(502) 695-6300
Kentucky Public Service Comm.1-800-772-4636
U.S. Postal Inspection Service1-877-876-2455
Home Improvement Scams(502) 696-5389
Sweepstakes
Scams(502) 696-5389 or 1-888-432-9257
Telemarketing Scams1-866-877-7867

How to reach representatives at the state government regarding specific topics:

Attorney General's Office1-888-432-9257
Charities (Consumer Protection)(502) 696-5389
Election Fraud1-800-328-8683
Identity Theft1-800-804-7556
Questions About Insurance1-800-595-6053
Dept. of Criminal Investigations(866) 524-3672
Medicaid Benefits
Services(502) 564-8196 or 1-800-635-2570
Medicaid and Welfare Fraud
and Abuse1-800-372-2970 or 1-877-228-7384
Medicare Benefits Services1-800-999-7608
Seniors Crime College(502) 696-5389
Social Security1-800-772-1213
Victims' Advocacy1-800-372-2551

To have your name removed from telemarketers calling lists...Call the:

Federal Trade Commission -
National Do Not Call Registry1-888-382-1222

or write:

Office of Attorney General
Office of Consumer Protection
Capital, Ste. 118, 700 Capital Ave.,
Frankfort, KY 40601-8204
Tel.: (502) 696-5300
Web: <http://www.ag.ky.gov>

Crisis, Mental Health & Caregiver Support Services

Handy forms and guides in this section:

Protection Against Scam Artists:
Helpful Numbers31

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Caregiver's Bill of Rights

Caregivers have the right to:

- Receive sufficient training in care giving skills along with accurate, understandable information about the condition and needs of the care recipient.
- Appreciation and emotional support for their decision to accept the challenge of providing care.
- Protect their assets and financial future without severing their relationship with the care receiver.
- Respite care during emergencies and in order to care for their own health, spirit, and relationships.
- Expect all family members, both men and women, to participate in the care for aging relatives.
- Provide care at home as long as physically, financially and emotionally feasible; however, when it is no longer feasible caregivers have the obligation to explore other alternatives, such as a residential care facility.
- Temporarily alter their premises as necessary to provide safe and livable housing for care receivers.
- Accessible and culturally appropriate services to aid in caring for aging care receivers.
- Expect professionals, within their area of specialization, to recognize the importance of palliative (ease without curing) care and to be knowledgeable about concerns and options related to older people and caregivers.
- A sensitive, supportive response by employers in dealing with the unexpected or severe care needs.

From www.acsu.buffalo.edu/~drstall/hndbk3.html

Social Services and Emergency Assistance

Some examples of Elder Abuse include:

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

Emotional abuse—intimidation, humiliation, verbal assault.

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

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

Adult Protective Services (502) 564-7043

CABINET FOR HEALTH AND FAMILY SERVICES

<https://prd.chfs.ky.gov/ReportAbuse/home.aspx>

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

ABUSE INTAKE LINES:

STATEWIDE **1-800-752-6200**

NORTHERN BLUEGRASS **(859) 292-6550**

Bourbon, Harrison, Nicholas and Scott Counties.

SOUTHERN BLUEGRASS **(859) 245-5258**

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

SALT RIVER TRAIL **1-888-403-5090**

Anderson, Franklin and Woodford counties.

Bluegrass Elder Abuse Prevention Council

www.BluegrassEAPC.com

The Bluegrass Elder Abuse Prevention Council aids in the prevention of elder abuse, neglect and exploitation through community education and inter-agency collaboration. It is our duty to educate individuals in our community and to prevent elder abuse, neglect and exploitation in Fayette and Jessamine counties. Meets at 3:00 P.M. on the 3rd Thurs. of the month in the conference room of the Bluegrass Area Development District (BGADD), 699 Perimeter Dr., Lexington 45017.

Coordinating Councils on Elder Abuse

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

BLUEGRASS ELDER ABUSE PREVENTION COUNCIL **(859) 313-5167**

www.BluegrassEAPC.com

Aids in the prevention of elder abuse, neglect, and exploitation through community education, and inter-agency collaboration. It is our duty to educate individuals in our community and to prevent elder abuse, neglect, and exploitation in Fayette and Jessamine Counties. Meeting Times: The Bluegrass Elder Abuse Prevention Council meets on the third Thurs. of each month at 3:00 P.M. Meetings are held in the conference room of the Bluegrass Area

Development District (BGADD), 699 Perimeter Dr., Lexington, KY 40517. For Fayette and Jessamine co's. Contact Bill Hughes - BluegrassEAPC@gmail.com.

CLARK COUNTY MENTAL HEALTH & AGING COALITION

(859) 585-7377

Contact Susan Jones.

ESTILL COUNTY COUNCIL ON AGING

(606) 723-4787

Estill and Powell counties. Contact Darlene McKinney.

FAMILY ABUSE SERVICES, INC.

(502) 229-7027

Franklin County. Contact Sherry Harrod.

MADISON COUNTY COUNCIL FOR ELDER

MALTREATMENT PREVENTION

(859) 228-0551

Contact Paula Strunk.

TOGETHER ELDER ABUSE & MENTAL HEALTH

(859) 236-2726

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

CRISIS INTERVENTION

Bluegrass Rape Crisis Center

(859) 253-2615

24 HOUR TOLL-FREE

1-800-656-HOPE (4673)

P.O. Box 1603, LEXINGTON 40588

www.bluegrassrapecrisis.org

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

Greenhouse 17

(859) 233-0657

24 HOUR CONFIDENTIAL CRISIS LINE

1-800-544-2022

www.greenhouse17.org

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

National Alliance for the Mentally Ill (NAMI)

LEXINGTON AFFILIATE

(859) 272-7891

WINCHESTER AFFILIATE

(859) 749-3702

DANVILLE AFFILIATE

(859) 209-0323

www.nami.org

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

EMERGENCY SHELTER

Salvation Army Emergency Shelter

(859) 252-7706

736 WEST MAIN ST., LEXINGTON 40508

EMERGENCY FOOD AND CLOTHING

See, *Senior Centers* for counties other than Fayette

Cabinet for Health and Family Services

(502) 564-3703

DEPARTMENT FOR COMMUNITY BASED SERVICES,
275 E. MAIN ST., 3W-A, FRANKFORT 40621
chfs.ky.gov/dCBS

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

God's Pantry Food Bank (859) 255-6592

1685 JAGGIE FOX WAY, LEXINGTON 40511

Emergency Food Box Program.

Provides Fayette County residents a 7-day supply of food. Those in need of assistance must be referred by an approved social service agency and may pick up their food at one of five local food pantries. Low-income households may receive emergency food four times in a six month period. Call for locations and hours of operations.

Some agencies that may refer to God's Pantry

Emergency Food Box Program

Lexington Senior Citizens Center (859) 278-6072
Community Action Council (859) 233-4600
Food Stamp Office (859) 246-2070
LFUCG Adult & Tenant Services (859) 258-3810 or (859) 358-3811
Cardinal Valley Center (Spanish speaking) (859) 246-4350

USDA Commodities (TEFAP)

Fayette Co. residents may pick up USDA commodities (TEFAP) at any food pantry once a month on a walk-in basis. They must be low income households. Each pantry has the USDA eligibility guidelines and a register for signatures. Call for more information on the Emergency Food Box or TEFAP programs.

Commodity Supplemental

Food Program (859) 288-5331

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

Hope Center (859) 252-7881

360 LOUDON AVE., LEXINGTON 40508

RECOVERY PROGRAM FOR MEN (859) 225-4673

250 WEST LOUDON AVE., LEXINGTON 40508

RECOVERY PROGRAM FOR WOMEN (859) 252-2002

1524 VERSAILES RD., LEXINGTON 40504

Life sustaining/life building services for homeless. Call for programs and meal times.

Salvation Army (859) 252-7706

736 WEST MAIN ST., LEXINGTON 40508

Provides crisis counseling as well as emergency food, shelter, and clothing.

COMMUNITY ACTION AGENCIES

Community action agencies provide essential social services such employment, education, financial assistance and services, adult day and senior citizens centers, transportation, nutrition services, housing weatherization and energy assistance. They may have resources for emergency assistance and/or can make referrals to other local agencies.

Anderson County

BLUEGRASS COMMUNITY ACTION PARTNERSHIP (502) 839-7102

117 ½ HILLTOP DR., LAWRENCEBURG 40342

Bourbon County

WESLEY'S PLACE

(859) 987-5277

1414 MAIN ST., PARIS 40361

Boyle County

BLUEGRASS COMMUNITY ACTION PARTNERSHIP (859) 236-2955

225 WEST WALNUT ST., DANVILLE 40422

Clark County

KENTUCKY RIVER FOOTHILLS

(859) 744-3235

32 MEADOW ST., WINCHESTER 40391

Estill County

KENTUCKY RIVER FOOTHILLS

(606) 723-4492

111 COLLINS ST., IRVINE 40336

Fayette County

COMMUNITY ACTION

COUNCIL 1-800-244-2275 or (859) 233-4600

P.O. Box 11610, LEXINGTON 40508

www.commaction.org

FAYETTE WEST NEIGHBORHOOD CENTER (859) 246-1192

1902 CAMBRIDGE DRIVE, LEXINGTON 40502

RUSSELL SCHOOL COMMUNITY SERVICES CENTER (859) 554-4350

520 TONER STREET, LEXINGTON 40508

SOUTH LEXINGTON NEIGHBORHOOD CENTER (859) 273-6395

1317 CENTRE PARKWAY, LEXINGTON 40517

WEST END NEIGHBORHOOD CENTER (859) 244-2215

913 GEORGETOWN STREET, LEXINGTON 40511

WINBURN CENTER

(859) 294-5249

1169 WINBURN DRIVE, LEXINGTON 40511

Garrard County

BLUEGRASS CAP

(859) 792-3422

105 SOUTH CAMPBELL ST., LANCASTER 40444

Franklin County

BLUEGRASS CAP

(502) 695-5615

73 C MICHAEL DAVENPORT BLVD., STE. 1, FRANKFORT 40601

Harrison County

HARRISON COUNTY COMMUNITY CENTER

(859) 234-2121

216 OLD LAIR ROAD, CYNTHIANA 41031

Jessamine County

BLUEGRASS CAP

(859) 885-3512

213 SOUTH MAIN ST., STE. 103, NICHOLASVILLE 40356

(Continued on Page 34)

Lincoln County

BLUEGRASS CAP (606) 365-2312

201 EAST MAIN ST., STANFORD 40484

Madison County

KENTUCKY RIVER FOOTHILLS (859) 623-6514

1506 EAST IRVINE ST., RICHMOND 40475

Mercer County

BLUEGRASS CAP (859) 734-9549

1475 LOUISVILLE ROAD, HARRODSBURG 40330

Nicholas County

NICHOLAS COUNTY COMMUNITY CENTER (859) 289-7172

149 SCRUBGRASS ROAD, CARLISLE 40311

Powell County

KENTUCKY RIVER FOOTHILLS (606) 663-2659

176 12TH ST., CLAY CITY 40312

Scott County

BLUEGRASS CAP (502) 863-9403

340 E. WASHINGTON ST., GEORGETOWN 40324

Wodford County

BLUEGRASS CAP (859) 873-5465

285 BEASLEY DR., VERSAILLES 40388

INDIGENT HEALTH CARE**HealthFirst Bluegrass** (859) 288-2425

1640 #1 BRYAN STATION RD., LEXINGTON 40505

1736 ALEXANDRIA DR., LEXINGTON 40504

2433 REGENCY RD., LEXINGTON 40503

www.healthfirstlex.com

Medical, dental, pharmacy, behavioral health and support services for all ages. Private, nonprofit agency offers sliding scale fees for uninsured patients.

Health Kentucky (502) 227-3158

HOTLINE 1-800-633-8100

140 CONSUMER LN., FRANKFORT 40601

www.healthkentucky.org

Helps needy Kentuckians, 18-64 years old, obtain access to quality health care. **Kentucky Physicians Care** helps Kentuckians with low income below the Federal Poverty level who are uninsured find access to non-emergency quality health care. **Kentucky Pharmacy Providers** provides free medications to eligible persons.

Lexington-Fayette Co. Health Dept. (859) 252-2371

PUBLIC HEALTH CLINIC NORTH (859) 288-2483

PUBLIC HEALTH CLINIC SOUTH (859) 899-5201

CLINIC APPOINTMENTS (859) 288-2307

650 NEWTOWN PIKE, LEXINGTON 40508

www.lexingtonhealthdepartment.org

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

Mission Lexington

MEDICAL CLINIC (859) 272-0219

DENTAL CLINIC (859) 519-8157

230 S. MARTIN LUTHER KING BLVD., LEXINGTON 40507

www.missionlexington.org

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

Nathaniel Mission (859) 255-0062

616 DE RODE ST., LEXINGTON 40508

www.nathanielmission.org

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

The Refuge Clinic (859) 225-4325

210 EAST WALNUT STREET, NICHOLASVILLE 40356

525 CORRAL ST., LEXINGTON 40508

www.refugeclinic.org

For Jessamine Co. and a defined geographic area of Fayette Co. who do not have health insurance and meet federal poverty guidelines. All people are served regardless of their status.

University of Kentucky**Student-Run Free Clinic** (859) 488-1223

SALVATION ARMY, W. ARNOLD HANGER LODGE

736 W. MAIN STREET, LEXINGTON 40508

www.uksac.org

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

UTILITIES ASSISTANCE

Low Income Home Energy Assistance Plan (LIHEAP) helps low income people pay heating bills. Individual income must not exceed \$1,264/mo. in gross income (Subject to change). Additional programs may exist if county funding available. See, *Community Action Agencies* in this section, or visit <http://chfs.ky.gov/dcbs/dfs/liheap.htm>

Community Action Council 1-800-244-2275

LEXINGTON (859) 233-4600

P.O. BOX 11610, LEXINGTON 40576

www.commaction.org

One-time annual financial payment toward utility bills during the winter months. Must have income at or below 130% of federal poverty guidelines. During the summer, air conditioners are loaned to individuals needing cool air circulation to ease severe health conditions. You must have an income at or below 150% of the federal poverty guidelines and have a household member that suffers from a health condition aggravated by high temperatures. Refer to local Community action agency in your County.

Companionship

PET COMPANIONSHIP

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

BIRTHDAY AND ANNIVERSARY GREETINGS

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

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

The Today Show (202) 885-5018

For persons 100+, send photograph, name, address, birth date and short description about the person at least three months in advance. Call to hear a recording about how persons are chosen to be congratulated on the air. Willard will also send a personal note to all those not mentioned. Also include name, address and phone number of person sending the information.

BEREAVEMENT/WIDOW SUPPORT

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

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

- Recognize that other people care but might be uncomfortable and don't know what to say to you. Be assertive and help them remember the good times they too shared with your loved one.
- Ask for and accept help. Recognize that anger, sadness, loneliness and fear are okay feelings. Your friends and family want to help, but you must let them.
- Use this time of change to rid yourself of everything in your life that doesn't work for you. Don't do anything out of a sense of obligation if it does not feel good to you.
- Be very cautious about major financial and lifestyle changes, many experts advise waiting at least a year before selling your house.

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

United Way 2-1-1 Information and Referral Call Center (859) 313-LINK (5465) or Dial 2-1-1

100 MIDLAND AVE., #300, LEXINGTON 40508
www.uwbg.org

Bereavement services for family and friends.

Hospice of the Bluegrass

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

Family Support Services/Mental Health Counseling

ACCESS (859) 272-7483
201 MECHANIC ST., LEXINGTON 40507
www.bluegrass.org

Part of Bluegrass.org. Provides case management services to children and adults with mental retardation and/or developmental disabilities. Referrals to community resources and agencies as well as client advocacy.

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

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

Bluegrass.org (859) 253-2737
24 HOUR CRISIS LINE 1-800-928-8000
1351 NEWTOWN PIKE, LEXINGTON 40511
www.bluegrass.org

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

Catholic Charities (859) 253-1993
 EMERGENCY ASSISTANCE (TUES., 9 A.M.-12 P.M.) (859) 253-3339
 1310 W. MAIN ST., LEXINGTON 40508
www.catholiccharitieslexington.org

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

Central Kentucky Behavioral Health (859) 422-4370
 1055 WELLINGTON WAY, STE. 110, LEXINGTON 40513

We realize that the health and well being of clients must include the mental and psychological aspects of health. In our fast paced day-to-day life, we realize that individual stressors can become problematic for one's overall general health. The clinic at CKBH provides nationally certified psychiatric nurse practitioners and psychiatrists to address and treat personal issues in a caring and respectful manner. Both children and adults can benefit from our integrated services and our way of caring.

Charles J. Schwartz Chemical Dependency Center (859) 246-7282
 627 W. FOURTH ST., LEXINGTON 40508

Individualized residential treatment program for people with problems related to alcohol or drug abuse.

Family Counseling Service (859) 233-0033
 2432 REGENCY RD., STE. 120, LEXINGTON 40503

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

Greenhouse 17 (859) 233-0657
 TOLL FREE CRISIS LINE 1-800-544-2022
 P.O. BOX 55190, LEXINGTON 40555
www.greenhouse17.org

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

Jewish Family Services (JFS) (859) 268-0672
 1050 CHINOE RD., SUITE 112, LEXINGTON 40502
www.jewishlexington.org

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

Mary McBrayer, Licensed Clinical Social Worker (LCSW) (859) 233-3390, or (859) 233-3141
 520 E. MAXWELL ST., LEXINGTON 40502

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

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

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

New Beginnings, Bluegrass (859) 245-2400
 3131 CUSTER DR., SUITE 9, LEXINGTON 40517
bdgreg.com/newbegin

Maintains a continuum of housing opportunities for independent, supportive and supervised housing for adults who have serious mental illnesses. Eligibility determined through an application and screening process.

Psychiatry Outpatient Clinic (859) 323-6021
 UK MEDICAL CENTER, 245 FOUNTAIN CT., LEXINGTON 40509
 Comprehensive psychological services. All outpatient services by appointment. Emergency care available.

Gary C. Stewart, Ph. D., Licensed Psychologist (859) 699-6005
 436 WEST SECOND ST., LEXINGTON 40508
 Personal counseling for older adults and families.

The Nest, the Center for Women, Children and Families (859) 259-1974
 530 NORTH LIMESTONE ST., LEXINGTON 40508
www.thenestlexington.org
 Domestic violence counseling. Group, respite, children and crisis case management. Crisis counselor and social worker on staff. M-Th., 9 A.M. - 5 P.M., Fri., 9 A.M. - 12 P.M. Most services free.

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

Vet Center (859) 253-0717 or (859) 281-4900
 1500 LEESTOWN RD., STE. 104, LEXINGTON 40511
 Readjustment counseling for all combat veterans. Counseling also available for male and female veterans who experienced sexual trauma while in the military. Works with the Veterans Admin. regarding benefits.

GERIATRIC CARE MANAGERS

Care managers are licensed professionals who provide oversight of services for an older adult. They assess the needs of the client and arrange for medical, social, mental health, housing and other services. Services can range from finding someone to do household chores to helping a family find appropriate nursing home placement. An individualized care plan is developed to achieve safety, comfort and well-being of the older adult. Care

management fees are privately paid. Medicare or Medicaid may cover some medical and skilled nursing costs.

Elder Options (859) 227-2401

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

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

Geriatric Assessment

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

An Assessment Generally Includes:

- Examination of prior medical records
- A complete physical
- Family involvement
- Multi-disciplinary evaluations

Multi-disciplinary Evaluations Done by: Geriatric Care Managers

Licensed professionals who assist with health issues, transitions to appropriate levels of care, and obtaining services and referrals.

Geriatric Social Workers

to aid in family counseling, and the identification and referral to available community resources such as home care, respite and transportation. Care planning and referral to other living arrangements.

Geropsychiatrists

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

Geriatric Medical Specialists

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

Related Health Care and Prevention Professionals

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

Indicators That Are Especially Appropriate for Referrals:

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

Tips for Caregivers and Their Families

Whatever your degree of involvement as a caregiver, it is important to prepare for the future by taking the following steps:

Plan for future needs.

Educate yourself about the disease or disability and about care giving.

Support is critical to your well-being. Seek it, arrange it and plan it.

Plan for future needs by getting affairs in order.

Legal and financial planning is a way of relieving future stress. As a caregiver, you may need to assume responsibility for overseeing business or legal affairs and making health care decisions for your loved one. An attorney can advise you about Powers of Attorney, living wills and other documents.

Educate yourself about your loved one's illness(s), disease, or condition.

Learn about treatment options, disease progression and care needs. Knowledge will help you know what to expect in the future and how to manage today.

Build a strong support system for yourself and use it regularly.

Isolation is a direct consequence of long term caregiving. As the demands of caring for your loved one increase and social and leisure time become limited, caregivers risk losing support for themselves. It is essential to have someone to talk to who will listen unconditionally and offer support.

Adult Day Services & Respite Care

ADULT DAY SERVICES/RESPITE

Adult Day Services/ Social Model

Attendance can often provide a bridge for persons wishing to remain at home, but needing supervised activities, socialization and meals.

Adult Day Care/Health Model/Day Treatment

Attendance is appropriate for an older adult also needing assistance with medications, physical therapy and some personal care. Transportation is usually an additional charge.

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

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

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

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

What is the mission statement and philosophy? How is the mission statement carried out in daily programming?

Are there group activities and outings? Are the activities age appropriate?

■ BLUEGRASS AREA DAY CARE CENTERS

Anderson County Adult Day Center (502) 839-7520
160 TOWNSHIP SQUARE, LAWRENCEBURG 40342

Boyle County Adult Day Center (859) 236-2070
569 JEAN DR., DANVILLE 40422

Active Day

99 C. MICHAEL DAVENPORT DR., FRANKFORT 40601 (502) 875-7555

100 ST. LUKE PLACE, GEORGETOWN 40324 (502) 863-7900

191 WET LOWERY LN., LEXINGTON 40503 (859) 278-2053

928 COMMERCIAL DRIVE, SUITE 2,
RICHMOND 40475 (859) 625-9977

**Aging With Grace, Aging in Place -
The Health Club for Seniors** (859) 539-2147
2100 LIBERTY RD., LEXINGTON 40509

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

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

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

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

Garrard County Adult Day Center (859) 792-3147
153 FARRA DRIVE, LANCASTER 40444

**Harrison Co. Adult Day
Health Care** (859) 234-8110 or (859) 234-5801
216 OLD LAIR ROAD, CYNTHIANA 41031

Horizon Adult Health Care
178 BROADWAY STREET, IRVINE 40336 (606) 726-0197
1621 FOXHAVEN DR., RICHMOND 40475 (859) 626-5226

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

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

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

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

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

Seasons of Life Adult Day Center (502) 223-5794
202 MEDICAL HEIGHTS DR., FRANKFORT 40601

Woodford County Adult Day Care (859) 873-7290
112 N. MAIN ST., VERSAILLES 40383

Alzheimer's Disease/Dementia

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

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

Alzheimer's Association (502) 451-4266
HELPLINE 1-800-272-3900

GREATER KENTUCKY & SOUTHERN INDIANA CHAPTER
465 E. HIGH ST., STE. 200, LEXINGTON 40507
www.alz.org/kyin

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

Alzheimer's Disease Center (859) 323-6040

SANDERS-BROWN CENTER ON AGING, UNIVERSITY OF KENTUCKY
RM. 101 SANDERS-BROWN BUILDING,
800 SOUTH LIMESTONE ST., LEXINGTON 40536
www.mc.uky.edu/coa

One of 29 national research centers funded by the National Institute on Aging. Research opportunities, educational programs and information to families, health care providers, and the community at large.

Baptist Health Medical Group Neurology Center - Memory Care Clinic (859) 260-4330

2101 NICHOLASVILLE RD., STE. 204, LEXINGTON 40503

Cedar Ridge Health Campus (859) 234-2702

1217 US HWY 62 E., CYNTHIANA 41031

www.cedarridgehs.com

At Cedar Ridge Health Campus, our commitment to exceeding customer service expectations is apparent in everything we do. From our luxurious campus setting, to our resident activities, programs and restaurant-style dining services; we strive to provide an exceptional service experience for our residents,

families, and surrounding communities. The moment you walk through our campus doors, you'll feel the difference. We offer a special kind of residential ambiance with a focus on customer service excellence. Our campus is designed to help residents maximize their independence and encourage social engagement, while our personalized services and amenities provide freedom of choice and the comfort of peace of mind. **Levels of care:** Assisted, Personal Care, Skilled, Respite, Memory.

Christian Care Communities

Best Friends (859) 258-2226

5220 GREY OAK LN., NICHOLASVILLE 40356

Adult day program for people with dementia. Uses the "Best Friends" approach to care.

Department of Aging and Independent Living

(502) 564-6930

CABINET FOR HEALTH AND FAMILY SERVICES

275 E. MAIN ST., FLOOR 3W-F, FRANKFORT 40621
chfs.ky.gov/dail/

Administers the Alzheimer's Respite Programs in the state, and the National Family Caregiver Support Program.

The Willows at Hamburg

(859) 543-0337

2531 OLD ROSEBUD RD., LEXINGTON 40509

www.willowsathamburg.com

The Willows at Hamburg offers a full continuum of health services and promise seniors all of the amenities of a five-star hotel, offered in the comfort of a homelike setting. From the warm and inviting living rooms, tastefully decorated private resident suites, beautifully-landscaped courtyards, cozy sunrooms and chef-prepared meals, one can easily see that The Willows at Hamburg is a far cry from the traditional feel of a typical long-term care facility. The Willows offers a full continuum of senior living services including personal care, short-term rehab, and long-term care. Specialized Memory Care services are also available on our grounds at The Legacy at The Willows. For more information, please call 859-543-0337.

Levels of care: Personal Care, Skilled, Respite, Memory.

Caregiver Support and Resources

CAREGIVER RESOURCES

Bluegrass Area Agency on Aging & Independent Living **1-866-665-7921**

699 PERIMETER DR., LEXINGTON 40517

www.bgaail.org

The Area Agency on Aging & Independent Living is a central point for information about senior centers, adult day care, the National Family Caregiver Support Program, the Kentucky Family Caregiver Program, Homecare, the Consumer Directed Option/Home and Community Based Waiver, and other services in the 17 counties that comprise the Bluegrass Area Development District.

Department of Aging and Independent Living **(502) 564-6930**

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

chfs.ky.gov/dail/

Administers the National Family Caregiver Support Program, Kentucky Family Caregiver Program, and other statewide programs. Call for information on programs in other states.

National www.cedarridgehs.com

The National Family Caregiver Support Program provides family caregivers with information and services to improve their quality of life, as well as the life of the care recipient. This program assists adults who care for a family member age 60+, or 55+ if the individual has been diagnosed with Alzheimer's Disease-related dementia. It also serves grandparents and relative caregivers age 55+ who are the primary caregivers for children age 18 and younger. Services include:

- Information about local services and assistance in obtaining needed services.
- Caregiver education and information about support groups and counseling
- Respite care to provide temporary relief from the responsibilities of full-time caregiving.
- Other services to supplement the care being provided, determined on a case-by-case basis.

GRANDPARENTS/RELATIVES RAISING GRANDCHILDREN

Bluegrass Area Agency on Aging & Independent Living **1-866-665-7921**

699 PERIMETER DRIVE, LEXINGTON 40517

www.bgaail.org

Kentucky Family Caregiver Program

Assists Kentucky grandparents of any age who are the primary caregiver of grandchildren under the age of 18 that are related by birth or marriage. The child's parents must not live in the grandparents home. The grandparents cannot receive a state Kinship Care payment and their income may not exceed 150% of the federal poverty level to be eligible for the program. Assistance can be given for clothing, respite, educational supplies, and other authorized expenditures. Call the number above for more information or to receive an application for this statewide program.

National Family Caregiver Support Program

See description in left column.

Handbook for Kentucky Grandparents and Other Relative Caregivers

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

AARP GrandCare Support Center **(202) 434-2296**

601 E STREET, NW, WASHINGTON, DC 20049

www.giclocalsupport.org

KinCare Program - Department for Aging and Independent Living **(502) 564-6930**

275 E. MAIN ST., 3E, FRANKFORT 40621

chfs.ky.gov/dail/kincare.htm

Part D – Prescription Drug Coverage

Prescription Drug Plan in 2015

Prescription drug benefits continue in 2015. All people with Medicare are able to enroll in plans that cover prescription drugs. Plans vary, but in general, this is how they work:

- Annual Deductible** - You pay 100% of drug costs until your deductible is met (no more than \$320 in 2015, \$360 in 2016). Please note that some plans do not have annual deductibles.
- Initial Coverage** - Coverage and cost sharing begins until you meet the Initial Coverage limit (\$2,960 in 2015, \$3,300 in 2016 - this is what you and your plan pay combined).
- Coverage Gap** - When your total drug costs exceed the initial coverage above, your cost-sharing is 45% of covered brand name drugs and 65% of covered generics in 2015. Previously, the coverage gap or, "donut hole" was so called because you had to pay 100% of your drug costs. The discount subsidy will gradually increase over the the next several years until the donut hole is eliminated in 2020.
- Catastrophic Coverage** - Catastrophic coverage begins when you reach the out-of-pocket threshold (\$4,700 in 2015). Beneficiaries will then pay a small amount for covered brands. Your plan will pick up the remainder during this phase.

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

Questions about Medicare?

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

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

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

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

Social Security, Medicare, Medicaid & Medical Insurance

Handy forms and guides in this section:

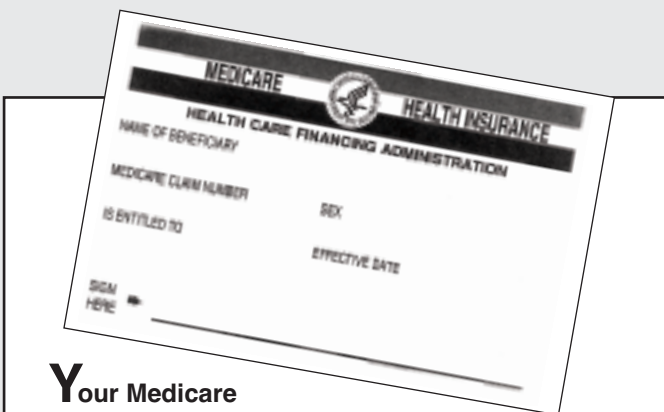
Prescription Drug Coverage	41
Quick Summary of 2015	
Medicare Benefits	47
Toll Free Phone Numbers	49
Dementia Checklist	50

Advertisers who offer services that pertain to this section:

Social Security, Medicare and Medicaid Resources

Kentucky Health Solutions	44
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Your Medicare

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

This is misleading and beneficiaries often think they only have Part A or Part B coverage because of the letter following the Medicare number.

The type of coverage is listed on your card as "Hospital (Part A)" and/or "Medical (Part B)" followed by an effective date.

Social Security and Health Care Insurance

SOCIAL SECURITY

MAIN NUMBER **1-800-772-1213**
LEXINGTON OFFICE **1-866-530-7754, TTY (859) 294-5753**
2241 BUENA VISTA RD., STE. 110, LEXINGTON 40505
DANVILLE OFFICE **1-877-512-3850, TTY (859) 238-7668**
103 BELINDA RD., DANVILLE 40422
FRANKFORT OFFICE **1-866-964-1724, TTY (502) 226-4519**
140 FLYNN AVE., FRANKFORT 40604
RICHMOND OFFICE **1-866-838-8945, TTY (859) 624-3870**
1060 GIBSON BAY DR., RICHMOND 40475
M-F, 9 A.M.-4 P.M.
www.ssa.gov

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

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

Medicare is a federal health insurance program for people age 65+ as well as certain disabled individuals. There are three parts to Medicare.

Part A is hospital insurance, which helps pay for care in a hospital and skilled nursing facility, home health care and hospice care.

Part B is supplemental medical insurance, the outpatient arm of Medicare, which helps pay for doctors, outpatient hospital care and other medical services.

Part D is the Prescription Drug plan.

Most people do not have to pay for Medicare Part A. Part B is optional with a 2015 premium of \$104.90. If you do not want Part B you must decline it. Otherwise the premium will be automatically deducted from your monthly check. If you are not covered under an employer health insurance plan at age 65, you should enroll in Part B during a 7-month enrollment period. If you delay enrolling and are not covered by an employer health insurance plan, you will pay a 10 percent penalty on your premium for every year you delayed enrolling in Part B.



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

Disability Benefits are payable to workers who are unable to do substantial work because of a physical and/or mental condition that is expected to last for at least a year or to lead to the worker's death. A worker must be insured for disability benefits; for most workers, that means they have worked 5 of the last 10 years. Family members may also qualify for benefits on the disabled worker's record. The average disability benefit in 2015 is \$1,165/ month. The maximum disability benefit in 2015 is \$2,663/month.

Retirement Benefits are payable to workers who are at least 62 and have the 40 credits needed to be insured for benefits. The retired worker's spouse, minor children and disabled children who became disabled before age 22 may also be eligible for benefits on the worker's record. A worker may earn up to 4 credits a year, so he or she needs at least 10 years of part-time work to be insured for retirement benefits. Work credits have nothing to do with the monthly benefit amount. Benefits are calculated based on the worker's 35 years of highest earnings indexed for inflation. If you choose to retire before full retirement age (65-67, depending on the year you were born), you will receive permanently reduced monthly benefits. The closer you are to full retirement age, the higher your benefit will be. Workers who postpone collecting benefits past full retirement age may earn delayed retirement credits up until age 70 and boost their monthly benefit amount. The average retirement benefit in 2014 was \$1,294/month.

SOC. SEC./MEDICARE & MEDICAID RESOURCES

Bluegrass SHIP Program (State Health Insurance Assistance Program) **(859) 233-4556**
300 EAST MAIN ST., STE. 110, LEXINGTON 40507
www.lablaw.org/ship

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

Dept. for Community Based Services 1-855-306-8959
 2050 CREATIVE DRIVE, SUITE 160, LEXINGTON 40505
 For Fayette County residents.

General Information About Medicare

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

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

Kentucky Medicaid/KyHealth Choices 1-800-635-2570
 275 E. MAIN ST., FRANKFORT 40601
<http://chfs.ky.gov/dms>

Kentucky Health Solutions (859) 312-9646
 OFFICE **(859) 309-5033**
 2333 ALEXANDRIA DR., LEXINGTON 40504
KyHealthSolutions.com
 Email: Pete.Alberti@kyhealthsolutions.com

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

Medicare Rights Ctr. (212) 869-3850 or 1-800-333-4114
 520 EIGHTH AVE., NORTH WING, 3RD FL., NEW YORK, NY 10018
www.medicareinteractive.org

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

MEDICAID MANAGED CARE ORGANIZATIONS

KY Medicaid Managed Care Hotline 1-855-446-1245
<http://medicaidmc.ky.gov>

Anthem (859) 690-7784
www.anthem.com

Coventry Cares of Kentucky 1-855-300-5528
<http://chcmedicaid-kentucky.coventryhealthcare.com>

Humana CareSource 1-800-488-0134
www.caresource.com/members/kentucky

Passport Health Plan 1-800-578-0603
<http://passporthealthplan.com>

WellCare of Kentucky 1-877-389-9457
 TTY **1-877-247-6272**
<https://kentucky.wellcare.com>

KYNECT HEALTHCARE CONNECTION

Kynect – Kentucky’s Healthcare Connection 1-855-4KYNECT or 1-855-459-6328
Kynect.ky.gov

As of 2014, federal law requires most Americans to have health insurance. Kynect allows you to compare and select insurance plans and find out if you qualify for programs like Medicaid or KCHIP. By using kynect, you may receive payment assistance, special discounts or tax credits to help cover the costs of coverage. Open enrollment is Nov. 15, 2014 through Feb. 15, 2015 with coverage beginning as soon as Jan. 2015.

INCOME LIMITATIONS ON SS BENEFITS

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

Birth year	Full Retirement Date
1937 or before	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943–1954	66

If you were born Jan. 2, 1943, through Jan. 1, 1955, then your full retirement age for retirement insurance benefits is 66. If you work are full retirement age or older, you may keep all of your benefits, no matter how much you can earn and still receive full Social Security benefits. If you are younger than full retirement age during all of 2015, SS deducts \$1 from your benefits for each \$2 you earned above \$15,120.

IF YOU REACH FULL RETIREMENT AGE DURING 2015, SS DEDUCTS \$1 FROM YOUR BENEFITS FOR EACH \$3 YOU EARN ABOVE \$36,100 UNTIL THE MONTH YOU REACH FULL RETIREMENT AGE.

SUPPLEMENTAL (SSI) INCOME

SSI is a federal program which makes monthly payments to disabled or aged (age 65+) individuals who have limited income and resources. To be eligible a person cannot have over \$2000 in assets and a couple over \$3000, excluding the home and, in most instances, one car. A Social Security representative must help determine eligibility. The SSI maximum monthly check amounts are \$733 (single) and \$1,100 (couple) in 2015. Benefit amounts are adjusted each year.

MEDICAL INSURANCE

MEDICARE

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

www.medicare.gov (for people with Medicare)

To Apply: If you already receive Social Security benefits and are nearing age 65, you will be automatically enrolled effective the month you are 65. Your Medicare card will be mailed to you prior to your 65th birthday. If you do not want Medicare Part B, which is optional, follow the instructions that come with the card.

If you are nearing age 65 and not yet getting Social Security or Medicare, you can apply for both at the same time. To make sure that your Medicare Part B coverage start date is not delayed, you should apply three months before the month you turn 65. This is the beginning of your 7 month Initial Enrollment Period. To apply, you can call or visit your local Social Security office, call Social Security at 1-800-772-1213 or apply over the Internet at www.socialsecurity.gov if you meet certain rules.

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

Part A: Hospital Insurance

Covers the first 60 days of semi-private hospital care and up to 20 days of post-hospital skilled rehabilitative care in a hospital or skilled nursing facility (nursing home). Coverage of skilled nursing home care requires three consecutive midnights of admitted hospital care. There is a difference between being in the hospital and being admitted. Benefit period begins with day one of hospitalization and ends after you have been out of a hospital or used skilled nursing care for 60 consecutive days.

Part B: Medical Insurance

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

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

Part B: Approved Amount

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

Part D: Prescription Drug Plan

If you are enrolled in a standard Medicare part D plan and have a higher income (at least \$85,000/individual and \$170,000/couple) you will pay higher part D monthly premiums. See Page 41 for a plan summary.

Assignment

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

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

Beneficiaries are now covered for:

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

Note: For most preventative services the Part B deductible and co-insurance will likely be waived.

Medicare Automated Phone System

24 HOURS

1-800-MEDICARE (633-4227)

CLAIMS HELP/CUSTOMER SERVICE: M - F 8:30 A.M. - 4:00 P.M.

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

PATIENT'S RIGHTS UNDER MEDICARE

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

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

MEDICARE FOR LOW INCOME BENEFICIARIES

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

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

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

SLMB Assistance: State pays Part B monthly premiums.

Eligibility:

	Single	Married
QMB		
Monthly Income	\$1,001	\$1,343
SLMB		
Monthly Income	\$1,197	\$1,613
Total Assets		
for each program:	\$7,260	\$10,980

SENIOR MEDICARE PATROL (SMP)

The Senior Medicare Patrol (SMP) is a group of trained volunteers who help Medicare beneficiaries prevent and report healthcare fraud. SMP volunteers teach Medicare beneficiaries how to protect personal information, find errors on healthcare statements, recognize scams (like illegal marketing and billing for services that were not provided) and report fraud and mistakes.

Protect Yourself from Medicare Fraud, Errors, and Abuse

Protecting your personal information is the best line of defense in the fight against healthcare fraud and abuse. Here's how you can take an active role in protecting your healthcare benefits:

- Treat your Medicare card like a credit card. Never give the number to a stranger.
- Know that Medicare never calls or visits to sell you something.
- Don't carry your Medicare card unless you will need it. Only take it to doctor or hospital appointments, or trips to the pharmacy.
- Record doctor visits, tests and procedures in your personal health care journal or calendar.
- Save Medicare Summary Notices and Part D Explanation of Benefits and then shred them after one year.

Detect Medicare Fraud, Errors, and Abuse

You should receive a Medicare Summary Notice (MSN) in the mail every three months. It is not a bill— it is a list of claims billed to your Medicare account. The MSN explains charges that will be paid by Medicare, by you, or by other insurance (like Medigap or employer insurance).

- Always read your Medicare Summary Notice (MSN)
- Check your MSN for these things:
 1. Is your information correct? Check the Medicare Number, name and address.
 2. Providers with Claims This Period: Make sure you recognize the providers listed here.
 3. Assigned Claims: Check each item listed. Compare these records to your Personal Healthcare Journal. If you see items or services that you didn't get call the healthcare provider to ask about it.
 4. Amount Charged: Amount the provider billed Medicare.
 5. Medicare Paid Provider: Amount Medicare paid to the provider.
 6. You May Be Billed: The total amount the provider may bill you.
- Compare your MSN to your records and look for these three things:
 1. Charges for services or items you didn't receive
 2. Billing for the same thing twice
 3. Services not ordered by your doctor

Report Suspected Fraud or Ask Questions

If you suspect errors, fraud or abuse, report it immediately! You can protect other people from becoming victims too.

When to Call SMP: 1-877-603-6558 or 502-574-6960

1. You called Medicare, your healthcare or insurance providers and they didn't answer your questions.
2. You suspect or know that someone else is using your Medicare or Social Security number.
3. You need help with identity theft or scam questions.

BENEFITS THROUGH AN HMO

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

MEDICAID WAIVERS

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

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

For more information, visit chfs.ky.gov/dms/mws.htm or contact the Division of Community Alternatives, Kentucky Cabinet for Health and Family Services, at (502) 564-5560, or the Bluegrass Aging & Disability Resource Center, at 1-866-665-7921.

MEDICAL CLAIMS ASSISTANCE

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

Bluegrass State Health Insurance

Assistance Program (SHIP) (859) 233-4556

LEGAL AID OF THE BLUEGRASS, 300 EAST MAIN ST., LEXINGTON 40507

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

MEDICAID SPEND-DOWN

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

Medigap Insurance

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

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

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

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

All Medigap plans (A–L) must include the following basic benefits:

- Hospital coinsurance coverage.
- 365 additional days of full hospital coverage.
- Full or partial coverage for the 20% coinsurance for doctor charges and other Part B services (K and L only cover this after you have paid the out-of-pocket limit).

- Full or partial coverage of the first 3 pints of blood you need each year.

Depending on which Medigap plan you choose, you can get coverage for **additional expenses Medicare doesn't cover**, including:

- Hospital deductible (plans B to L).
- Skilled nursing facility coinsurance (plans C to L).
- Part B deductible (plans C, F and J).
- Excess doctor charges (plans F, G, I and J).
- Emergency care outside the U.S. (plans C to J).
- At-home recovery (plans D, G, I and J).
- Preventative care Medicare doesn't cover (plans E and J)

Kentucky Health Solutions

(859) 312-9646

OFFICE

(859) 309-5033

2333 ALEXANDRIA DR., LEXINGTON 40504

KyHealthSolutions.com

Email: Pete.Alberti@kyhealthsolutions.com

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



Quick Summary of 2015 Medicare Benefits

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

Service	Benefit Period	What You Pay	What Medicare Pays of Approved Amounts	Those Eligible	What's Not Covered
Hospital or skilled nursing care In-hospital semiprivate room, meals and skilled nursing.	Hospital Days: 1–60 61–90 91–150 151+	Hospital Days: \$1,260 deductible \$315 per day \$630 per day You pay in full	Balance Balance Balance \$0	People age 65 or older. Some people under age 65 with disabilities. People with end-stage renal disease.	Private rooms (unless medically necessary) Private duty nursing Part B Medicare services Personal convenience items (TV, telephone) First three pints of blood
Mental Health Coverage as an inpatient in a mental hospital limited to 190 days in a lifetime.	Same as above with a 190 day lifetime limit.	Same as above with a 190 day lifetime limit.	Benefit period begins on the first day of admission for the same condition. An admission on day 61 or later requires a new \$1,260 deductible.		
Post-hospital skilled rehabilitative care in a skilled nursing facility after a 3 day hospital stay.	Hospital Days: 1–20 21–100 101+	\$0 \$157.50 per day You pay in full.			

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

Physician visits and diagnostic consults, lab tests, physical, occupational, and speech therapies, approved chiropractic, X-rays including mammograms, outpatient surgical services, eyeglasses after cataract surgery, durable medical equipment and supplies including prosthetic devices and shoes for diabetics, ambulance transport, in-area emergency services, outpatient mental health care.	Not applicable as long as monthly premiums are paid.	\$147 annual deductible; \$104.90 or more monthly premium depending on income; 20% of Medicare approved amount; 50% for outpatient mental health care; all costs that exceed the approved amount.	80% of the Medicare approved amount after the \$147 deductible.	Enrollees paying the monthly part B premium.	Some preventative care, routine physical exam, eye or foot care, dental, glasses, (except after cataract surgery) hearing aids, orthopedic shoes, private nursing, prescription drugs, immunizations (except those listed under preventive care) most medical costs incurred out of the USA.
Home Health Care includes doctor ordered skilled nursing care, hospice services, physical, speech and occupational therapies, home health aide services and medical supplies.	Not applicable as long as Medicare conditions are met.	After \$147 annual deductible, nothing for services; 20% of the equipment and supplies cost.	Balance	Patient must be home-bound and under a doctor's order for intermittent skilled care or terminally ill for hospice services.	Custodial care, including bathing, grooming, toileting, help getting in and out of bed. For hospice, treatments not related to pain relief.
Preventive care including annual mammograms, colorectal and prostate screenings, annual bone mass measurement, flu & pneumonia shots, Hepatitis B for those at medium to high risk, pelvic exams every 24 mo's; pelvic exams and pap smears (see Page 58 for complete list).	Not applicable.	After \$147 deductible, nothing for services; 20% of the equipment and supplies cost. 25% of colonoscopy if performed as an outpatient.	All costs for fecal occult blood test, Pap smear lab test, pelvic and breast exams, PSA test, flu and pneumonia shots. Balance (80%) of everything else.	Enrollees paying the monthly part B premium.	Cosmetic surgery. Routine or yearly medical exams. Other screening tests or shots except those listed on this quick summary.
Lab tests, biopsies, urinalysis	Not applicable.	Nothing after \$147 deductible.	All costs after \$147 deductible.	Enrollees paying the monthly part B premium.	
Blood	Not applicable.	First three pints unless you replace them; 20% of rest	Balance	Enrollees paying the monthly part B premium.	

CUSTOMER SERVICE

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

If you use traditional Medicare health insurance benefits, call for:

- Part A Hospital and SNF Claims:
- Part B Claims:

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

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

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

MEDIGAP INSURANCE CONSIDERATIONS

- ✓ Can the company cancel or refuse to renew the policy?
- ✓ What are the policy exclusion limits for covered services?

- ✓ If the annual premium is low, does the cost raise with age?
- ✓ Will I have to wait before benefits will be paid?
- ✓ Will I have to wait before existing health problems are covered?

Long Term Care Insurance

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

COMPANY CHECKLIST

- ✓ How long has the company been in the long term care business? A good company should have been in business at least a couple of years. Don't be taken in by low premiums to attract customers.
- ✓ Research the company's financial strength. A.M. Best is an industry-respected independent rating firm. A+ Superior or A Excellent is okay. Stay away from any rating below A. If you can't get Best's report at the library, ask your agent.
- ✓ Watch out for quick 2–3 day turnarounds for policy approval. Expect a 4 week turnaround for approval.
- ✓ Make sure the company performs medical underwriting at the time of application rather than at claim time.
- ✓ How has the company treated current policyholders when they update? Have enhancements been written on a guaranteed basis, for additional cost or has medical requalification been required?
- ✓ What is the company's claim paying record? Know the percentage of claims paid by the company. If new, excessive claims may raise rates in future years.

POLICY CHECKLIST

- ✓ Is the policy tax qualified? If a policy is, the benefit is generally not considered as income to the owner. You may get a tax break and better protection.
- ✓ Make sure the policy has a guaranteed renewable clause so you cannot be canceled or singled out for rate increases.

- ✓ Be sure to understand whether you are buying a reimbursement or an indemnification policy. Reimbursement policies will pay covered claims received by the insurer. Indemnification policies pay a stated amount each month regardless of claims received, but they are usually more expensive.
- ✓ Check to assure that the waiver of premium applies to both nursing home and home health care. This continues to cover you at no further cost while collecting benefits.
- ✓ Check for inflation protection—this rider offers either simple increase or one that is compounded, usually three to six percent of the daily benefit annually. This type of inflation rider has level premiums which is important because costs increase with age. Make sure you know if the rider renews automatically each year or if you have to request renewal yourself.
- ✓ Look for policies that cover home health care fully. Most long term nursing care is provided inside the home.
- ✓ A good policy does not require you to be hospitalized before benefits are payable. The need for nursing home care and/or home health care may differ from the reason for hospitalization.
- ✓ All levels of nursing care should be covered: skilled, intermediate and custodial. How are they defined?
- ✓ What are the Activities of Daily Living (ADLs) that the company uses? How are they defined and how many must be lost to trigger benefits?
- ✓ Policy should specify Alzheimer's Disease and frailty and cover organic, mental and nervous disorders that cause cognitive impairment which may prevent you from dressing, bathing and toileting without help.
- ✓ What is the length of the benefit period? Does the policy allow you to use your nursing home benefits in the home when home health care benefits are exhausted and vice versa?
- ✓ What is the deductible or waiting period? This can range from 0 to 365 days. It should be one that fits your budget since most people begin paying for nursing home care from savings and assets.

TERMS

Activities of Daily Living

Activities necessary to maintain independent living. May include dressing, toileting, continence, transferring, feeding, bathing and grooming.

Adult Day Care/Adult Day Services

See page 38.

Custodial/Personal Care

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

Elimination Period and Exclusion

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

Deductibility of Premium

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

Guaranteed Renewable

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

Intermediate Care

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

Interval Period

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

Medicare Certified

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

Skilled Nursing Care

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

Helpful Toll-Free Numbers

AGING RELATED

Consumer Services-Insurance 1-800-595-6053
Food and Drug Complaints . . . 1-800-437-2382
Home Energy Assistance Program 1-800-456-3452
Legal Hotline 1-800-200-3633
Medicare Part B 1-800-633-4227
Long-Term Care Ombudsman .1-800-372-2991
Social Security Administration .1-800-772-1213
Talking Books 1-800-424-9100
Veterans Administration 1-800-827-1000

DISEASE SPECIFIC

Alzheimer's Association 1-800-272-3900
American Cancer Society 1-800-227-2345
American Diabetes Association 1-800-232-3472
American Council of the Blind .1-800-424-8666
American Heart & Stroke Assn. 1-800-282-0291
American Kidney Association .1-800-638-8299
American Liver Foundation . . . 1-800-223-0179
American Parkinson Assoc. . . . 1-800-223-2732
American Speech, Language & Hearing Association 1-800-638-8255
Arthritis Foundation 1-800-283-7800
Lung Disease Association 1-800-222-5864
National Multiple Sclerosis Society 1-800-FIGHT MS

Dementia Checklist

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

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

Other behaviors not listed _____

HOME HEALTH AGENCY COMPARISON

ABOUT THE AGENCY	A	B
Number of Years in Business		
Accreditation		
Certified (Medicare/Medicaid)		
24 hours/day, 7 days/week availability		
How is phone answered in an emergency		
Has written supervised care plan		
Same person(s) to provide service		
Person(s) bonded		
Liability insurance		
Other:		
BILLING INFORMATION	A	B
Basic hourly charges for skilled nursing:		
for health aide		
for personal/homemaker		
for therapy		
for medical equipment		
for other services		
Minimum hours per day		
Calculation of travel time		
Overtime and holidays		
Frequency of billing		
Files insurance claims		
Accepts Medicare assignment		
Other:		

Medical & Health Care Services

Handy forms and guides in this section:

Home Health Agency Comparison51
 Medication Checklist59
 Home Safety Checklist62
 My Own Case Management/
 Contingency Plan65
 Caregiver Emergency Help Guide66
 Phone Tips for Seniors68

Advertisers who offer services that pertain to this section:


Home Health Care/Homemaker Services

Accessible Home Care57
 Comfort Keepers55
 Home Instead57
 ResCare HomeCare56
 Senior Helpers of the Bluegrass55

Please support these advertisers for making this guide possible. Tell them you saw it in Pathways.

CAREGIVER TIP


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



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

CAREGIVER TIP

Many older adults, including those with dementia, simply need basic grooming, bathing, feeding, home maintenance and chore, or comfort care services. These do not qualify as skilled nursing care and, therefore, are not covered by Medicare. This is when your family should consider Care at Home services.



Hospital Health Care Systems

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

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

FAYETTE COUNTY

Baptist Health Lexington (859) 260-6100
1740 NICHOLASVILLE RD., LEXINGTON 40503
www.centralbap.com

Cardinal Hill Rehabilitation Hospital (859) 254-5701
2050 VERSAILLES RD., LEXINGTON 40504
www.cardinalhill.org

Lexington VA Medical Center (859) 233-4511
1101 VETERANS DR., LEXINGTON 40502
www.va.gov

Saint Joseph Health System
1 SAINT JOSEPH DR., LEXINGTON 40504 (859) 313-1000
150 N. EAGLE CREEK DR., LEXINGTON 40509 (859) 967-5000

UK Healthcare

GOOD SAMARITAN HOSPITAL (859) 226-7000
310 SOUTH LIMESTONE, LEXINGTON 40508
ALBERT B. CHANDLER HOSPITAL - PAVILLION H (859) 323-5000
800 ROSE ST., LEXINGTON 40536

OTHER COUNTIES

Baptist Health Richmond (859) 623-3131
801 EASTERN BYPASS, RICHMOND 40475
www.baptisthealthrichmond.org

Bluegrass Community Hospital (859) 873-3111
360 AMSDEN AVE., VERSAILLES 40383

Bourbon Community Hospital (859) 987-3600
9 LINVILLE DR., PARIS 40361
www.bourbonhospital.com

Clark Regional Medical Center (859) 745-3500
175 HOSPITAL DR., WINCHESTER 40391
www.clarkregional.org

Ephraim Mc Dowell Regional Medical Center (859) 239-1000
217 SOUTH 3RD ST., DANVILLE 40422

Fort Logan Hospital (606) 365-4600
110 METKER TRAIL, STANFORD 40484
www.fortloganhospital.org

Frankfort Regional Medical Center (502) 875-5240
299 KINGS DAUGHTERS DR., FRANKFORT 40601

Georgetown Community Hospital (502) 868-1100
1140 LEXINGTON RD., GEORGETOWN 40324
www.georgetownhospital.com

Harrison Memorial Hospital (859) 234-2300
UNIT 1, 1210 KY HIGHWAY 36 E, CYNTHIANA 41031
www.harrisonmemhosp.com

James B Haggin Memorial Hospital (859) 734-5441
464 LYNDEN AVENUE, HARRODSBURG 40330
www.hagginhosp.org

Marcum and Wallace Memorial Hospital (606) 723-2115
60 MERCY CT., IRVINE 40336
www.marcumandwallace.org

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

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

PHYSICIAN SERVICES

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

HEALTH CLINICS

Department of Veterans Affairs Medical Center (859) 233-4511
1101 VETERANS DR., LEXINGTON 40502
Full range of supportive services as well as in-patient and out-patient treatment to eligible veterans.

HealthFirst Bluegrass (859) 288-2425
1640 #1 BRYAN STATION RD., LEXINGTON 40505
1736 ALEXANDRIA DR., LEXINGTON 40504
2433 REGENCY RD., LEXINGTON 40503
www.healthfirstlex.com

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

Kentucky Clinic South (859) 257-9800
2400 GREATSTONE POINT, LEXINGTON 40504
Open 7:30 A.M.-5:00 P.M., Monday through Friday.

Lexington-Fayette County Health Department
650 NEWTOWN PIKE, LEXINGTON 40508
www.lexingtonhealthdepartment.org
PUBLIC HEALTH CLINIC (859) 288-2483
The clinic is not a primary medical clinic. It provides services such as STD/HIV testing and counseling, TB skin tests, WIC services, rabies post-exposure testing, family planning and immunizations for children.

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

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

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

ALTERNATIVE THERAPIES

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

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

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

MEDICATION ASSISTANCE

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

Faith Pharmacy (859) 255-1074
230 S. MARTIN LUTHER KING BLVD., LEXINGTON 40508
Assists those without prescription plan or insurance. Referral required.

Health Kentucky 1-800-633-8100
KENTUCKY PHARMACY PROVIDERS,
83 C. MICHAEL DAVENPORT BLVD., FRANKFORT 40601
www.healthkentucky.org
Eligible patients receive free medications if under age 64.

Partnership for Prescription Assistance 1-888-477-2669
www.pparx.org

■ PHARMACIES THAT DELIVER

ExactCare Pharmacy 1-877-355-7225
www.exactcarepharmacy.com

Hubbard and Curry (859) 278-8408
2387 PROFESSIONAL HEIGHTS DR., LEXINGTON 40503

The Pharmacy Shop (859) 278-7282
455 A SOUTHLAND DR., LEXINGTON 40503

Wheeler Pharmacy (859) 266-1131
336 ROMANY RD., LEXINGTON 40502

■ MEDICATION CONSULTANTS

Optimed Senior Care Medication Management (859) 271-8677 or 1-800-255-4553
P.O. BOX 25163, LEXINGTON 40524
www.nvo.com/pcsworld
Geriatric pharmacist specialist for medication management services.

Home Health Care

Home Health Care Coordination

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

Selecting an Agency

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

RANGE OF SERVICES

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

Medicare Coverage Guidelines

Qualifying for home health benefits under Medicare is never guaranteed. Minimally, the patient must be:

- Homebound
- Under the care of an M.D. who requests skilled care
- Need skilled nursing or physical therapy services on an intermittent basis. (Patients who require more than intermittent care, but refuse alternatives, are *not* eligible.)

Examples of skilled nursing services covered by Medicare:

- Wound dressing involving prescription drug and aseptic technique
- Bladder and bowel training in the case of incontinence
- Colostomy or ileostomy care
- Injections
- Respiratory, physical, speech or occupational therapies

Medicare does not cover any private duty nursing costs. A patient may be very frail and require many support services such as enemas, incontinence care, bathing, personal grooming, transfer from bed to chair, ambulatory assistance, prompting for performance of basic activities of daily living (ADL), meal preparation and feeding, dressing, homemaking, chore and companion services. Medicare will not pay for these if the guidelines listed above are not met.

TERMS

Case Management

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

Clinical Nurse Specialists

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

Discharge Planner

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

Hi-tech Specialty Nursing

Includes home transfusion therapies, central line, porta catheters and dialysis services.

Home Infusion Therapies

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

Homemaker/Companion Service/Personal Care

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

Medical Social Work

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

Occupational Therapy

Includes exercises, adaptive equipment, splinting, joint protection, energy conservation.

Patient's Bill of Rights

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

Physical Therapy

Includes exercise, equipment recommendations, gait training, ultrasound, whirlpool, etc.

Private Duty Nursing

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

Speech Therapy

Evaluation and treatment of communicative, cognitive and swallowing disorders.

Respiratory Therapy

Exercises to enhance breathing and lung oxygen supply.

Skilled Nursing Care

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

QUESTIONS TO ASK

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

HOME HEALTH AGENCIES

In order to offer Home Health services in Kentucky, Home Health Agencies must obtain a certificate of need and be licensed to serve a given geographic area. Only licensed agencies may be certified to receive Medicaid reimbursement for providing home health services.

These are the only type of agencies that can offer "skilled" services. Contact the individual agency to see if they are licensed to provide services in your county.

Amedisys Home Health Care (859)-271-0611
2480 Fortune Dr., Suite 100, Lexington 40509
Caretenders of
the Bluegrass (859) 276-5369 or 1-800-866-0633
2432 Regency Rd., Lexington 40503
Baptist Health
Lexington (859) 260-6569 or 1-800-489-3002
2100 Nicholasville Rd., Lexington 40503
Clark County Home Health (859) 744-2549
201 S. Main St., Winchester Ky 40391

Comfort Keepers.
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- Companionship
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"Sitters" - Hospitals, Rehab/Independent/Assisted Living Facilities

859-224-1124

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www.comfortkeepers.com/office-103

Quality care for your loved one.
Peace of mind for you.

Senior Helpers stands ready to serve your family's needs with personalized, in-home care and expertly trained, professional caregivers. The first step to quality care is simple. Call today to learn more about your complimentary in-home care initial consultation.

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(502) 226-3393
www.seniorhelpers.com

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Dementia Care Specialists.
Care and comfort at a moment's notice.
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Compassionate, affordable care you can trust



Personal Care and Support • Respite care
Homemaking • 24 hours - 7 days a week

859.543.CARE (2273)

Only a one hour minimum is required

- Franklin County Home Health (502) 564-7383
231 East Main Street, Frankfort 40601
- Gentiva Home Health (859) 252-4206 or 1-800-388-9525
2020 Liberty Rd., Suite 115, Lexington 40505
- Infusion Partners (859) 277-2013
2025 Regency Road, Lexington 40503
- Innovative Senior Care Home Health (859) 269-2587
3051 Rio Dosa Dr., Lexington 40509
- Lifeline Home Health Care (859) 272-9787 or 1-800-546-9599
161 N. Eaglecreek Dr., Lexington 40509
- Lincare Infusion (859) 278-7700
2514 Regency Rd, Suite 103, Lexington 40503
- McDowell Home Health (859) 236-8946
131 Daniel Drive, Danville 40422
- MEPCO Home Health Agency (859) 623-3441
216 Boggs Lane, Richmond 40475
- Nurses Registry and Home Health (859) 255-4411 or 1-800-444-3599
101 Venture Ct., Lexington 40505
- Saint Joseph American Nursing Care (859) 277-5111
2464 Fortune Dr., Suite 110, Lexington 40509
- The Villa HomeCare (859) 245-0701
319 Duke Rd., Lexington 40502
- WEDCO District Health Department (859) 234-8750

CARE AT HOME SERVICES

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

Accessible Home Care (859) 313-5167
366 WALLER AVE, STE 112, LEXINGTON 40504
www.accessiblebluegrass.com

"We guarantee compassionate care." Services include personal care, bathing/dressing, meal preparation, companionship, Alzheimer's care, medication reminder, light housekeeping and transportation. We will accept and process your insurance claim for you free of charge as well as VA Aid & Attendance Benefits.

TAKE NOTE

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



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

www.ComfortKeepers.com

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

Council Oaks In Home Care (859) 305-1303
111 COCONUT GROVE DRIVE, NICHOLASVILLE 40356

www.council-oaks.com

We offer assisted living care and now in-home care, too. We pride ourselves in providing customized care according to the personality of each and every client. Owned and operated by senior care professionals with over three decades of industry experience. *Connect. Communicate. Care.* Levels of care: Assisted, in-home, non-medical care and respite.

Home Instead Senior Care (859) 273-0085

A LICENSED PERSONAL SERVICE AGENCY

207 E. REYNOLDS RD., SUITE 150, LEXINGTON 40517

www.homeinstead.com/LexingtonKY

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

HEMOCARE

1-866-665-7921

BLUEGRASS AREA ON AGING AND INDEPENDENT LIVING

699 PERIMETER DR., LEXINGTON 40517

www.bgaail.org

Available in all 17 co's of the Bluegrass Area Development District. Homemakers (personal care and home management), home-delivered meals, chores (heavy housecleaning), escort services, respite for caregivers, and home repair services (limited to improving safety of the home). Eligibility determined by an assessment of ADLs and IADLs. Limited to those 60+ who are entering or likely to enter long term care facility for whom in-home services can be more appropriate and cost effective in response to their needs. Clients are monitored through case management activities. Sliding fee scale based on income. Estimates can be given. Individuals who meet eligibility criteria for the Medicaid Home and Community Based Waiver do not qualify.

Personal Care Attendant

Program 1-800-633-9844 or (502) 349-5500

711 McDOWELL BLVD., BARDSTOWN 40004

State-funded program for persons over 18 on limited income with permanent, temporary, or recurring disability and functional loss of two or more limbs who require a personal care attendant to live independently. Must be a resident of specific counties and capable of managing and supervising an attendant. State pays \$7.25/hour towards attendant's salary, and trains the disabled person to become an employer.

ResCare HomeCare

(859) 543-2273

383 E. MAIN STREET, 40507

www.rescarehomecare.com

ResCare HomeCare, the largest non-franchised private duty home care agency in the United States is compassionate, affordable care in your home or community. ResCare caregivers are available 24/7 to assist with medications, housekeeping, cooking, transportation, companionship and more.

Complimentary assessments available - let us design a plan of care for your specific needs.

Senior Companion

Program (502) 695-4290, ext. 261 or 1-800-456-6571

BLUE GRASS COMM. ACTION PARTNERSHIP, 111 PROFESSIONAL CT., FRANKFORT 40601

Volunteers age 55+ spend an average of 20 hours/week helping the homebound elderly with meal prep, medication reminders, personal care, light housekeeping, errands and more. No charge for this service. Services provided in Anderson, Boyle, Fayette, Franklin, Garrard, Jessamine, Lincoln, Mercer, Scott and Woodford Co's.

(Continued on Page 58)



Your parents want to stay in the place they call home. We can help.

You can't always be there. But we can. With Home Instead Senior Care, caring for an aging loved one doesn't have to be a struggle. It's why we offer everything from:

- Personal Care
- Meal Preparation
- Light Housekeeping
- Companionship
- Dementia/Alzheimer's Care
- Incidental Transportation
- Shopping and Errands
- Medication Reminders

• Hourly/24 Hour Care

Enhancing the lives of aging adults and their families in Lexington and Central Kentucky since 2000

Home Instead SENIOR CARE®
to us, it's personal.

Take the first step.
Call us at 859.273.0085 or visit
HomeInstead.com/LexingtonKY

Call Home Instead Senior Care® Franchise office to independently recruit and operate. ©2015 Home Instead, Inc.

Accessible Home Care

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(859) 313-5167

- ♥ Personal Care
- ♥ Bathing/Dressing
- ♥ Meal Preparation
- ♥ Companionship
- ♥ Alzheimer's Care
- ♥ Medication Reminder
- ♥ Light Housekeeping
- ♥ Transportation

We will accept and process your insurance claim for you free of charge as well as your VA Aid & Attendance Benefits

"We guarantee we'll be sensitive to your needs. Please call me."

Kaye Hughes, owner



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

At Senior Helpers, we provide an affordable and caring solution to the busy family. Senior Helpers is the perfect solution for seniors and others who aren't ready to leave their home for an institutional setting, but need support to remain at home. We provide the senior with companionship and one-on-one human contact to reduce isolation and improve their quality of life. Our highly qualified and trained employee caregivers are bonded, insured and screened. We can provide companionship, bathing, dressing, grooming, light housekeeping, Alzheimer's & dementia care, meal planning & preparation, running errands, medication reminders, laundry & linen and much more. Call for a free in-home assessment.

Other Providers:

Alliance Medical & Home Care (859) 296-9525
 3716 Willow Ridge Rd., Lexington 40514
 Assisting Hands Home Care (859) 264-0646
 1795 Alysheba Way., Ste. 7105, Lexington 40509
 Beverly's Angels (859) 987-0077
 201 W. Eighth St., Paris 40361

Comfort Independent Living (859) 552-7958
 Extra Care Private Duty
 Nursing Services (859) 296-0513 or 1-800-876-6005
 2409 Members Way, Lexington 40504
 Family Choice Home Care (859) 333-8147
 2150 Lexington Rd., Ste. G, Richmond 40475
 1890 Star Shoot Pkwy., Ste. 170, Lexington 40509
 Griswold Homecare (859) 408-5586
 330 Eastern Bypass, Ste. 1, Richmond 40475
 Home Helpers
 650 Kennedy Road, 40511 (859) 381-8996
 1972 General Warfield Way, 40505 (859) 797-3127
 Independence Assistance of the Bluegrass (859) 303-4040
 343 Waller Ave., Suite 309 Lexington 40504
 Lifeline Homecare (859) 273-2708 or 1-855-860-3255
 3130 Custer Dr., Ste. 230, Lexington 40517
 Right at Home of Lexington (859) 264-0270
 1050 Chinoe Rd., Suite 101, Lexington 40502
 Visiting Angels (859) 223-0398
 3306 Clays Mill Rd., Ste. 104, Lexington 40503

OTHER HOME SERVICES

MD2U (859) 402-1092 or 1-866-460-3567
 140 WHITTINGTON PKWY., STE. 100, LOUISVILLE 40222
www.md2u.com

Hospice Care

Hospice is a special kind of humane and compassionate care designed to provide comfort, sensitivity and support for people in the final phase of a terminal illness. Hospice care can be provided in a variety of settings: in-home, in hospitals or in nursing homes. Hospice is covered by Medicare, Medicaid and most private insurance plans.

Components of Hospice Care

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

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

QUESTIONS TO ASK

- What's the response to your very first call?
- What will the actual out-of-pocket costs be?
- Will the same team stay with the patient throughout the entire length of care?
- What services and how many hours of services are provided if the patient needs 24-hour care?
- If hospital care is needed, does the patient have choice of hospital and physician?

- How long has the hospice service been in business in the area and is it affiliated with any hospital, community or social service agency?
- How long will it take to begin hospice service?
- Will someone be with the family at the time of death?
- How often does someone visit?
- Is long term bereavement family support is available?
- What relationship does your doctor have with the hospice provider?
- Will in-patient care be provided in a designated hospice unit?
- What happens if the patient no longer needs in-hospital care but cannot go home?
- What nursing homes are the hospice provider contracted with?
- How often will a home health aide visit if the patient has intensive physical care needs?
- What is the average caseload carried by each nurse?
- Are there any special services or therapies offered which meet the patient's specific needs and wishes?
- What happens if Medicare or private insurance coverage ends?

- Will the hospice service file insurance claims?
How will out-of-pocket expenses be handled?
- Who can be called after normal business hours and how fast do they respond?

Hospice East (859) 744-9866
 407 SHOPPERS DRIVE, WINCHESTER 40391
 www.hospiceeast.com
 Service Area: Clark and Powell co's.

Heritage Hospice (859) 236-2425 or 1-800-203-6633
 120 ENTERPRISE DRIVE, DANVILLE 40422
 www.heritagehospice.com
 Service Area: Boyle, Garrard, Lincoln, and Mercer co's.

PROVIDERS

Hospice of the Bluegrass (859) 296-6100 or 1-855-901-1777
 2409 MEMBERS WAY, LEXINGTON 40504
 www.hospicebg.org
 Service Area: Anderson, Bourbon, Fayette, Franklin, Harrison, Jessamine, Nicholas, Scott, and Woodford co's.

MEDICATION CHECKLIST

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

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

	Drug A	Drug B	Drug C
What is the brand name of the drug?			
What is the generic name?			
What is the strength (dose)?			
Why am I taking it?			
How many should I take?			
How often must I take it?			
How long must I take it?			
Will there be side effects? What are they?			
Are there side effects I should report to my doctor immediately?			
Should I take it with meals?			
Are there driving or other restrictions?			
Will it interact with other meds or with alcohol?			
Is there anything else I should know about taking this drug?			
Taking any over the counter medications/vitamins?			
Note any medication allergies:			

Disability & Rehabilitation Services

U.S. Department of Justice Civil Rights Division 1-800-514-0301 or (202) 514-0301
TDD/TTY 1-800-514-0383
DISABILITIES RIGHTS SECTION - NYAV
950 PENN AVE. NW, WASHINGTON, D.C. 20530
www.ada.gov

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

Independence Place (859) 266-2807 or 1-877-266-2807
1093 SOUTH BROADWAY, SUITE 1218, LEXINGTON 40504
www.ipky.org

Nonprofit, consumer-directed nonresidential resource Center for Independent Living serving people with disabilities of all types and of any age.

Kentucky Office of the Americans with Disabilities Act (502) 564-3850 or 1-877-423-2933
500 MERO ST., CAPITAL PLAZA TOWER, 2ND FL., FRANKFORT 40601
<http://ada.ky.gov>

Kentucky Protection & Advocacy (502) 564-2967 or 1-800-372-2988
100 FAIR OAKS LN., FRANKFORT 40601
www.kypa.net

Kentucky P&A is an independent state agency. It protects and promotes the rights of Kentuckians with disabilities through information and referral, technical assistance, education and training, and legal advocacy.

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

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

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

VISUAL DISABILITIES

Bluegrass Council of the Blind, Inc. (859) 259-1834
1093 SOUTH BROADWAY, SUITE 1230, LEXINGTON 40504
www.bcbky.org

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

Eye Care America 1-877-887-6327
www.eyecareamerica.org

Refers seniors age 65+ who no longer have access to an ophthalmologist. Clients referred to local eye doctor who volunteers medical eye services, including diabetes and glaucoma eye care. No out-of-pocket cost to client.

Gadgetry Program for the Blind 1-888-584-7440
1815 S. MAIN AVE., SIOUX FALLS, S.D. 57104

Large size print check registers, address books, calendars for \$9-13. Gadgetry program with adaptive devices.

General Electric Answer Center 1-800-626-2005
www.geappliances.com

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

Kentucky Office for the Blind (859) 246-2111 or 1-800-291-8424
153 PATCHEN DR., SUITE 17, LEXINGTON 40517
www.blind.ky.gov

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

Kentucky Vision Project (502) 875-3516
KENTUCKY OPTOMETRIC ASSOCIATION,
514 CAPITAL AVE., PO BOX 572, FRANKFORT 40602
www.kyeyes.org

Lexington Public Library
OUTREACH SERVICES AND BOOK BUDDIES (859) 231-5519
CABLE CHANNEL 20 (859) 231-5577
www.lexpublib.org

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

Lighthouse International 1-800-829-0500
www.lighthouse.org

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

Lions Club Eye Glass Program (859) 523-3033
PO BOX 13182, LEXINGTON 40583

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

Low Vision Services of KY (859) 977-1129

120 NORTH EAGLE CREEK DR., STE. 500, LEXINGTON 40509

Helps the visually impaired maximize remaining vision and improve quality of life when medical treatment or surgery is longer effective. Low vision devices: hand-held and stand magnifiers, telescopes, high-powered reading glasses, video magnifiers and more.

Radio Eye (859) 422-6390

1733 RUSSELL CAVE ROAD, LEXINGTON 40505

www.radioeye.org

Reads newspapers and magazines over a special radio frequency that can be heard only on pre-tuned one-station receivers. Anyone who has difficulty reading can be qualified for the service by a doctor, nurse, social worker, or other health care professional. Radio is loaned to you for a one time fee of \$25. If you are unable to pay the fee, please call about free receivers. Broadcasts reach 50 mile radius of Lexington area.

Retina Associates of Kentucky (859) 263-3900

120 NORTH EAGLE CREEK DR., STE. 500, LEXINGTON 40509

SPEECH & HEARING DISABILITIES

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

Communicative Disorders

Kentucky Clinic 1-800-333-8874 or (859) 257-7918

UNIVERSITY OF KENTUCKY,

740 SOUTH LIMESTONE, 3RD FLOOR, LEXINGTON 40536

Audiology Program offers a full range of audiology services. Basic and advanced diagnostic testing, including hearing evaluation, electrophysiological assessment and balance assessment for both pediatric and adult patients. Neuroaudiology program provides patients with diagnostic services of auditory processing disorders. A comprehensive rehabilitation program is available which includes assistive listening devices and hearing aid evaluation, consultation and fitting.

Comprehensive cochlear implant program providing services to patients of all ages.

Hear Now 1-800-328-8602

STARKEY HEARING FOUNDATION,

6700 WASHINGTON AVE. S., EDEN PRAIRIE, MN 55344

www.starkeyhearingfoundation.org

Provides hearing aids to low income hearing impaired. Must have documented hearing loss. Covers cost of hearing aids and molds. Contact your audiologist. Application available online. Hear Now collects hearing aids for recycling purposes.

Hearing Loss Association of America (301) 657-2248

TTY (301) 657-2249

7910 WOODMONT AVE., STE. 1200, BETHESDA, MD. 20814

www.hearingloss.org

KATS Network Statewide Hearing Aid Assistance and Reuse Program (SHARP) 1-800-327-5287

www.katsnet.org/sharp

Provides information about funding sources for hearing aids. For eligible individuals, SHARP pays the application fee for the Starkey Foundation's Hear Now program. Provides refurbished hearing aids, and accepts donations of used hearing aids.

Kentucky Commission on the Deaf and Hard of Hearing (502) 573-2604

TTY 1-800-372-2907

632 VERSAILLES ROAD, FRANKFORT 40601

www.kcdhh.ky.gov

The Kentucky Commission on the Deaf and Hard of Hearing provides referral and advocacy services to the Commonwealth's deaf and hard of hearing consumers. The agency also offers assistive communications equipment to consumers who qualify through the Telecommunications Access Program (TAP).

Kentucky Relay Service 1-800-648-6057

TTY 1-800-648-6056

CUSTOMER SERVICE 1-800-676-3777

www.kentuckyrelay.com

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

Lexington Hearing and Speech Ctr. (859) 268-4545

350 HENRY CLAY BLVD., LEXINGTON 40502

www.lhscky.org

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

Lexington Lions Club (859) 266-6969 or 229-5633

HEARING & SPEECH ACTION COMMITTEE

858 RIDGEVIEW DR., FRANKFORT 40601

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

UK Communication Disorders Clinic (859) 257-7918

900 SOUTH LIMESTONE, CHARLES T. WETHINGTON BLDG, ROOM 110, LEXINGTON 40536

Diagnoses and treats speech and language disorders. Services are available to those with difficulties in communication resulting from hearing, speech, language, swallowing, and voice disorders. In addition to the outpatient clinic, a graduate student-run speech-language pathology clinic is also housed in this space.

Home Safety Checklist

YES NO N/A

Home Exterior

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

Kitchen

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

Bathroom(s)

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

Bedroom

- Bed is adequate height
- Night light is used
- Flashlight or lamp is kept at bedside

Medication and Medical Equipment

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

YES NO N/A

Home Interior

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

General Safety

- A safety exit is planned for emergencies
- Maintains daily contact with people outside the home

Adapted by ADR Associates. Reviewed and revised by Missouri Gateway Geriatric Education Center Injury Prevention Project 10/97

ADDITIONAL ACCESSIBILITY RESOURCES

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

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

Nat. Mobility Equipment Dealers Assoc. 1-866-948-8341

www.nmeda.org

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

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

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

Medical Equipment & Adaptive Devices

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

Ablecare (859) 253-5353 or (859) 455-6959

349 OLD VIRGINIA AVE., LEXINGTON

Bluegrass Technology

Center (859) 294-4343 or 1-800-209-7767

TTY **1-800-648-6056**

409 SOUTHLAND DR., LEXINGTON 40503

www.bluegrass-tech.org

Provides assistive technology and referrals for people with disabilities in Central Kentucky.

Cooley Medical Supply (859) 281-6044

1316 S. BROADWAY SUITE 100, LEXINGTON 40504

www.cooleymedical.com

Grogan's Healthcare

Supplies (859) 254-6661 or 1-800-365-1020

1016 S. BROADWAY, LEXINGTON 40504

www.grogans.com

Ky. Assistive Technology Loan Corp. 1-877-675-0195

275 E. MAIN ST., MAIL STOP 2 E-K, FRANKFORT 40621

www.katlc.ky.gov

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

Premier Homecare (859) 623-5028

1060 CENTER DR., RICHMOND 40475

www.premierhomecareinc.com

Project CARAT

1-800-209-7767

www.projectCARAT.org

Collects, refurbishes and redistributes assistive technology and durable medical equipment for underserved individuals with disabilities in rural Kentucky.

Superior Van

& Mobility (859) 351-4717 or 1-855-217-8102

1180 EAST NEW CIRCLE RD., LEXINGTON 40505

www.superiorvan.com

Transitions Lift &

Elevator (859) 299-0068 or 1-877-341-3555

721 NATIONAL AVE., LEXINGTON 40502

www.transitionsmobility.com

MONITORING SYSTEMS

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

Baptist Health -

Lifeline (859) 260-6217 or 1-800-891-7475

1740 NICHOLASVILLE RD., LEXINGTON 40503

www.centralbap.com

Direct Link

(859) 381-8996

PO BOX 910509, LEXINGTON 40511

www.homecarelexingtonky.com

Guardian Medical Monitoring

1-877-435-7225

www.guardianmedicalmonitoring.com

Project Lifesaver (859) 258-3629
 CLARK COUNTY (859) 744-1587
 WINCHESTER FIRE EMS, 44 N. MAPLE EXP., WINCHESTER 40391
 ESTILL COUNTY (606) 723-2661
 ESTILL CO. FIRE DEPT., 202 WHISPERING WOOD RD., IRVINE 40336
 FRANKLIN COUNTY (502) 875-8740
 FRANKLIN CO. SHERIFF'S DEPARTMENT
 JESSAMINE COUNTY (859) 885-9467
 JESSAMINE CO. POLICE DEPARTMENT
 MADISON COUNTY (859) 623-1164
 RICHMOND FIRE DEPT., 200 N. MAIN ST., RICHMOND 40475
 WOODFORD COUNTY (859) 873-3119
 WOODFORD CO. SHERIFF'S DEPT., 103 S. MAIN ST., VERSAILES 40383

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

PAL - Protect and Locate 1-877-580-5483
 www.projectlifesaver.org/pal-info
 PAL is a wandering prevention and emergency alert system ideal for caregivers of vulnerable people with conditions such as Alzheimer's or autism. PAL alerts caregivers of a loved one's location when they wander out of a preset location by text of email. Available in all counties.

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

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

Health-related Agencies & Services

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

Community Health Charities of Kentucky (502) 581-0203 or 1-888-336-3611
 STATEWIDE OFFICE,
 310 W. LIBERTY ST., STE. 604, LOUISVILLE 40207
 www.chcofky.org

Programs and services to aid and educate families affected by a host of devastating diseases and conditions. Services include funding for medical research, public education, advocacy and patient support services.

AIDS/HIV

Lexington-Fayette Health Department (859) 288-2437
 650 NEWTOWN PIKE, LEXINGTON 40511
 www.lexingtonhealthdepartment.org
 Confidential, free testing and results provided on walk-in basis Mon.,Thurs., 1-4 A.M., Tues., 1:30-5:30 P.M., Wed., 10 A.M.-2 P.M.

AIDS Volunteers, Inc. (AVOL) (859) 225-3000
 225 WALTON AVE., STE. 110, LEXINGTON, 40502
 www.avolky.org
 Compassionate services for those facing the challenges of HIV and AIDS in Central and Eastern Kentucky.

Moveable Feast Lexington (859) 252-2867
 474 SILVER MAPLE WAY, LEXINGTON 40508
 www.feastlex.org
 Delivers hot, nutritious meals Mon.-Fri. to people living with HIV/AIDS related illnesses and to patients of Hospice of the Bluegrass, as well as to caregivers and dependents living in the home. Free of charge.

ALCOHOL

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

Al-Anon/Alateen (859) 277-1877
 845 LANE ALLEN ROAD, LEXINGTON 40504
 www.lexingtonal-anon.org
 Provides support and information for family and friends of people with alcoholism.

ALZHEIMER'S DISEASE

See *Alzheimer's Disease* on Page 39.

ARTHRITIS/LUPUS

Arthritis Foundation (502) 585-1866
 2908 BROWNSBORO RD., STE. 117, LOUISVILLE 40206
 www.arthritis.org
 Education, literature and telephone support. Warm water exercise program. AF exercise and special events.

CANCER

American Cancer Society (859) 276-3223
 1504 COLLEGE WAY, LEXINGTON 40502
 www.cancer.org
 Education and service programs. Serves the needs and inquiries of cancer patients, their families friends, and the general public. Support groups and help services.

TAKE NOTE

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



Cancer Information Service

1-800-422-6237

www.cancer.gov

Free database with the latest information about treatments for over 80 types of cancer, prevention and screening, and problems and conditions linked to cancer and its treatment. Descriptions of ongoing clinical trials. Office hours, 8 A.M. - 8 P.M.; Instant mess. chat, 8 A.M. - 11 P.M.

Kentucky Cancer

Link (859) 309-1700 or 1-877-597-4655

www.kycancerlink.org

2435 REGENCY RD., STE. B, LEXINGTON 40503

Financial assistance for transportation, medical supplies and equipment, child care, and other needs for low-income cancer patients who are uninsured or underinsured.

Baptist Health - Lexington

(859) 260-6413

MAMMOGRAPHY APPTS.

(859) 260-6050

1740 NICHOLASVILLE ROAD, LEXINGTON 40503

www.centralbap.com

Breast health education, mammograms and more.

CHEMICAL ADDICTION

Charles I Schwartz Chemical

Dependency Treatment Center (859) 246-7282

627 WEST 4TH STREET ALLEN BUILDING, LEXINGTON 40508

www.bluegrass.org

DENTAL SERVICES

The Bluegrass Community and Technical

College Dental Hygiene Program (859) 246-6237

ROOM 250, OSWALD BLDG., COOPER DR., LEXINGTON 40506

Wide range of preventive dental procedures. All patients are welcomed. \$25 per visit for senior citizens.

Univ. of Kentucky College of Dentistry (859) 323-6525

800 ROSE ST., LEXINGTON 40536

www.mc.uky.edu (click on "dentistry")

Student dentists under faculty supervision provide a full range of dental services. Dental insurance accepted.

My own case management/contingency plan

List family, friends and/or agencies who help with these tasks, or could help in an emergency.

Meal preparation/shopping or home-delivered meals:

Name _____ Phone _____

Name _____ Phone _____

Routine housework/laundry:

Name _____ Phone _____

Name _____ Phone _____

Administer finances:

Name _____ Phone _____

Name _____ Phone _____

Home health care (including giving medication):

Name _____ Phone _____

Name _____ Phone _____

Transportation:

Name _____ Phone _____

Name _____ Phone _____

Feeding:

Name _____ Phone _____

Name _____ Phone _____

Bathing/dressing/grooming/toileting:

Name _____ Phone _____

Name _____ Phone _____

Care coordination/arranging for services (friendly visitor, telephone reassurance):

Name _____ Phone _____

Name _____ Phone _____

Additional family, friends, agencies, church members, pastors, etc., that could be contacted for emergency help:

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Caregiver Emergency Help Guide



Complete this form for easy reference if you must call for help.
Post in a place obvious to friends, family and emergency personnel.

See also *Help at Home* and *Important Documents Checklist*.

Doctor's Name _____ Phone _____

Clergy Name _____ Phone _____

Hospital Choice _____

Full Name of Patient _____ Phone _____

Address _____ Zip Code _____

Date of Birth _____ Social Security No. _____

Medicare No. _____ Medicaid No. _____

Veteran/Military I.D. _____

Health Insurance Carrier _____ Policy No. _____ Phone _____

Add'l Insurance Carrier _____ Policy No. _____ Phone _____

WHO TO CALL

Name _____ Relationship _____ Phone _____

Name _____ Relationship _____ Phone _____

MEDICATIONS, DOSAGE, AND FREQUENCY (INCLUDE OVER-THE-COUNTER IF USED REGULARLY)

Pharmacy _____ Phone _____

Medication

Prescription No.

Dosage

Prescribed By

Allergies _____

Health History/Health Problems _____

ADDITIONAL CONTACTS

Accountant _____ Phone _____

Insurance Agent _____ Phone _____

Lawyer _____ Phone _____

Mission Lexington Dental Clinic (859) 519-8157
230 SOUTH MARTIN LUTHER KING BLVD., LEXINGTON 40508
www.missionlexington.org

Sponsored by Calvary Baptist Church the clinic is staffed by volunteer dentists who are offering their services to adults in Lexington with no- or low- income.

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

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

Refuge Ministries Medical Clinics (859) 225-4325
525 CORRAL STREET, LEXINGTON 40508
JESSAMINE CO. CLINIC, 210 EAST WALNUT ST., NICHOLASVILLE 40356
www.refugeministriesky.org

DIABETES

American Diabetes Association 1-888-342-2383
www.diabetes.org

Provides literature about diabetes, as well as information about programs, educators, and doctors in your area.

EPILEPSY

**Epilepsy Foundation
Kentuckiana** (502) 637-4440 or 1-866-275-1078
KOSAIR CHARITIES CENTRE, 982 EASTERN PKWY., LOUISVILLE 40217
www.efky.org

Education and counseling includes referral for housing, education, health services and other needs.

HEART

Kentucky Heart Foundation 1-866-797-1544
2201 LEXINGTON AVE., ASHLAND 41101
www.kyheartfoundation.com

INCONTINENCE

Incontinence is...

- The loss of bladder or bowel control;
- A medical condition, not a disease;
- Not a “normal” part of growing old or the aging process;
- A common condition that affects approximately 25 million Americans;
- Treatable – a variety of options are available.

It is essential to contact a health professional to determine the specific cause of incontinence. There are many specialists available to assist in an assessment of bladder control conditions and to provide further information on treatment options. Organizations which can assist you with information on treatment, products and services available include:

American Urologic Association 1-800-828-7866

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

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

KIDNEY

Kidney Health Alliance of Kentucky (859) 277-8259
1517 NICHOLASVILLE RD., SUITE 203, LEXINGTON 40503
www.khaky.org

Serves kidney disease patients and their families. Works to increase awareness and early detection of chronic kidney disease. Nutritional supplement program for dialysis patients, emergency financial assistance to patients, and educational and enjoyable patient activities. Speakers on kidney disease, free kidney health screenings for civic, school, and church events, and an employer-sponsored kidney health screening program.

LEUKEMIA

The Leukemia & Lymphoma Society, Kentucky & Southern Indiana (859) 226-0764 or 1-866-775-8375
836 EUCLID AVENUE, SUITE 316, LEXINGTON 40502
www.lls.org

Provides support to patients and families dealing with a blood cancer diagnosis. Various services following the diagnosis of leukemia, lymphoma, or myeloma. Free educational materials. Financial assistance available (up to \$100 per year) to individuals being treated for a blood cancer. Co-Pay assistance is available for some diseases from \$500-\$10,000.

Make Sure You Are Treated Properly by Your Doctor.

It is important that you have a doctor who you trust and who pays attention to your needs. You may want to consider switching doctors if the following occur:

- Your doctor always seems rushed.
- Doesn't examine you thoroughly.
- Doesn't remind you about important screening tests, such as mammograms and DRE's.
- Doesn't answer your questions satisfactorily or in terms you can understand.
- Doesn't take notes on your condition.
- Doesn't listen to your concerns.
- Files health-insurance claims that your insurance company often rejects – perhaps because of sloppy record-keeping.
- Often misplaces your test result or chart.
- Bill your insurance company for tests or procedures you did not receive.

LUNG

American Lung Association (502) 363-2652
4100 CHURCHMAN AVE., LOUISVILLE, KY. 40215
www.kylung.org
Helps people with smoking cessation programs.

NEUROMUSCULAR DISEASES

Muscular Dystrophy Association (502) 456-1440
909 LILLY CREEK RD., #201, LOUISVILLE 40243
www.mda.org
Direct services to patients with neuromuscular diseases including durable medical equipment, transportation to MDA clinic and brace fittings.

National Multiple Sclerosis Society (859) 294-7060 or (502) 451-0014
KENTUCKY-SOUTHEAST INDIANA CHAPTER
1201 STORY AVE., STE. 200, LOUISVILLE 40206
www.nationalmssociety.org
Counseling, information and education. Outreach offers therapy and support groups. Equipment loans and supplemental incontinence program.

PARKINSON'S DISEASE

Kentucky Parkinson's Disease Info and Referral Center (859) 257-APDA (2732) or 1-866-554-APDA
740 S. LIMESTONE STREET, L445, LEXINGTON 40536
www.ukhealthcare.uky.edu/apda
Assists patients diagnosed with Parkinson's disease, their families, caregivers and community through education, support groups, physician referrals, newsletters and more. Contact the center for more information on services or to be added to our mailing list.

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

Parkinson Support Center of Kentuckiana (502) 254-3388
315 TOWNEPARK CIR., STE. 100, LOUISVILLE 40243
www.pscky.org

STROKE

National Stroke Association 1-800-787-6537
www.stroke.org
A resource center that provides information on stroke including prevention, recovery, and rehabilitation.

☎ Phone tips for seniors:

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

Stop telephone scams

by keeping these tips in mind:

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

When you're out:

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

Sources: Federal Trade Commission, Bellsouth,
Senior Citizens Against Crime

Is Staying at Home the Healthiest or Best Financial Alternative? Here are questions for consideration and a worksheet to help you decide.

CONSIDERATIONS

- Are you eating right?
- Who can be there to help you when you are sick?
- Are you taking proper care of your home?
- Do you feel safe?
- Are you lonely?
- Can you get out in the winter when you need banking services, groceries and medicine?
- How do you get to church, shopping and doctor's appointments?
- Are you afraid of falling?

MONTHLY EXPENSES

	At Home	Retirement Community or Senior Apt.
Major Household		
Property taxes	\$ _____	\$ _____
Home insurance	\$ _____	\$ _____
Air conditioning/heat	\$ _____	\$ _____
Water	\$ _____	\$ _____
Mortgage or rent	\$ _____	\$ _____
Condo or association fee	\$ _____	\$ _____
Maintenance		
General home repairs	\$ _____	\$ _____
Accessibility repairs	\$ _____	\$ _____
Trash removal/recycling	\$ _____	\$ _____
Lawn care	\$ _____	\$ _____
Household chores	\$ _____	\$ _____
Painting	\$ _____	\$ _____
Cleaning	\$ _____	\$ _____
Exterminating	\$ _____	\$ _____
Security system	\$ _____	\$ _____
Personal		
Groceries	\$ _____	\$ _____
Laundry	\$ _____	\$ _____
Emergency response system	\$ _____	\$ _____
Car or bus expenses/insurance	\$ _____	\$ _____
Medication reminders	\$ _____	\$ _____
Cable TV	\$ _____	\$ _____
Health club fee/exercise programs	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____

Housing & Skilled Healthcare Facilities

Handy forms and guides in this section:

Is Staying at Home the Healthiest or Best Financial Alternative?69
 Independent/Assisted Living Checklist . . .72
 Types of Housing w/Care Services . . .76-77
 Transient Crimes and Elder Fraud: What You Need to Know90

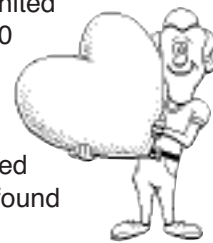
Advertisers in this section include:

Senior Living Communities

Ashland Terrace
 Christian Care Communities: Bridgepointe at Ashgrove Woods, The Homeplace at Midway71
 Council Oaks Assisted Living Home73
 The Lafayette, Lexington Country Place70
 Liberty Ridge75
 Mayfair Village Retirement Community73
 Morning Pointe of Lexington, Moring Pointe of Lexington East, The Lantern at Morning PointeInside Front Cover, 70
 Trilogy Health Services: The Willows at Citation, The Willows at Hamburg, Cedar Ridge Health Campus73

NURSING HOME DATABASE

The Federal government keeps a database of the over 17,000 nursing homes in the United States. Information is available on 10 quality indicators, examining such things as the prevalence of physical restraints at a facility and the percentage of residents who have bed sores. Also available is information found during annual inspections, such as deficiencies and complaint investigation.



The information can be accessed by calling 1-800-MEDICARE, or by visiting the government's web site, www.medicare.gov.

Housing Options

There are many housing and living choices. Many apartment units have been built especially for older persons. Some apartment houses may be the site of a senior center or a congregate meal program. Others have transportation and outreach programs with a nearby senior center.

INFORMATION & ASSISTANCE

Adult and Tenant Services and Housing Counseling (859) 252-4931

162 E. MAIN ST., STE. 226, LEXINGTON 40507
www.lfuchrc.org

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

Housing Authority (859) 281-5060 TDD: (859) 281-5054

LEXINGTON-FAYETTE URBAN COUNTY
300 WEST NEW CIRCLE RD., LEXINGTON 40505
www.lexha.org

Eligibility: Low-income persons.
Cost: Rent is based on income.
This agency is in charge of all Lexington-Fayette County public housing, with 330 apartments especially for older persons. Apartments are rented to low-income persons. Applications are taken Monday 8:30-4:00 and Tuesday 8:30-6:00.

Emergency Housing - Local emergency housing for senior citizens is not available. If you have an emergency situation, you may utilize the Federal Housing Preference Waiting List or contact the Salvation Army Emergency Shelter located at 736 West Main St. by calling (859) 252-7706. Limited financial assistance for emergency housing may be available through Community Action at (859) 233-4600 or Volunteers of America (859) 254-3469. For abuse situations, contact the Cabinet for Health and Family Services Adult Protective unit in your area or your local law enforcement agency. A limited number of temporary shelters are available for such cases.

Homestead Exemption Act (859) 246-2722

PROPERTY VALUATION ADMINISTRATOR
101 E. VINE ST., SUITE 600, LEXINGTON 40507
www.fayettepva.com

The Homestead Exemption is available to homeowners age 65+ or those who are disabled. Applicants must own and maintain the home as their primary residence and cannot have a similar exemption on any other property. For 2015, the exemption reduces the home's taxable value by \$36,900. In order to receive the exemption, applicants must complete a one-page application and provide proof of eligibility. Visit the website above to learn more about what documents can prove eligibility and to print the application, or call the PVA Office to request an application or more information.

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE RD., FRANKFORT 40601
www.kyhousing.org

Administers federal programs including rental assistance that make safe, decent, affordable housing available. Offers programs to homeless, low-income families for rental housing financing and rehabilitation, home ownership education, and home repair initiatives.

(Continued on Page 74)



We have the
KEY to your
PEACE of MIND

LEXINGTON
Senior Living
233 Ravenna Way
Lexington, KY 40503
Phone: (859) 334-8990

LEXINGTON-EAST
Senior Living and Alzheimer's
Memory Care
130 Shawnee Drive
Lexington, KY 40505
Phone: (859) 723-8338

THE LANTERN
Alzheimer's Center of Excellence
225 Ravenna Way
Lexington, KY 40503
Phone: (859) 369-6867

Morning Pointe
www.morningpointe.com
Senior Living for
Alzheimer's Memory Care

SECURITY | DIGNITY | PEACE of MIND

A Continuum of Exceptional Care
CALL TODAY TO LEARN MORE!

We offer the comfort of knowing that you can always enjoy your lifestyle even if your needs change.

<p>THE LAFAYETTE</p> <p>FIVE STAR SENIOR LIVING 690 Mason Headley Road Lexington, KY 40504 859-278-9080 www.lafayettelexington.com</p> <p>* Independent Living © 2011 Five Star Quality Care, Inc.</p>	<p>LEXINGTON COUNTRY PLACE</p> <p>FIVE STAR SENIOR LIVING 700 Mason Headley Road Lexington, KY 40504 859-259-3486 www.lexingtoncountryplace.com</p> <p>* Personal Care Apartments * Skilled Nursing & Rehabilitation</p>
---	---



FOUR EXCEPTIONAL PROVIDERS

SHARING ONE COMMITMENT TO FAITH. CARE. FAMILY.



Bridgepointe at Ashgrove Woods
5220 Grey Oak Lane | Nicholasville, KY 40356
859-885-3000 | www.BridgepointeAssistedCare.com

- Offering Assisted Senior Care and Memory Care
- The Best Friends™ Approach to Care
- A Continuum of Supportive Services
- Faith-Based Pastoral Care



The Homeplace at Midway
101 Sexton Way | Midway, KY 40347
859-846-4663 | www.TheHomeplaceAtMidway.com

- Offering Assisted Living, Memory Care and Skilled Nursing Care
- Kentucky's First Green House® Residence
- The Best Friends™ Approach to Care
- Unprecedented Dignity and Independence



Christian Care Communities Adult Day Health Center
516 Maryland Avenue | Lexington, KY 40508
859-254-5300 | Monday – Friday, 7:30 a.m. – 5:30 p.m.

- Meaningful and Engaging Activities
- Personal Care
- Nursing Services
- Breakfast, Lunch and Snacks
- The Best Friends™ Approach to Care

Best Friends™

Best Friends™ Adult Day Center
5220 Grey Oak Lane | Nicholasville, KY 40356
859-258-2226 | Monday – Friday, 7:30 a.m. – 5:30 p.m.

- Dementia Specific Adult Day Services, the Birthplace of the Internationally Recognized Best Friends™ Approach to Alzheimer's and Dementia Care
- Meaningful and Engaging Activities
- Personal Care
- Nursing Services
- Breakfast, Lunch and Snacks



Christian Care Communities is Kentucky's largest faith-inspired, non-profit provider of senior living, services and long-term care.



Independent/Assisted Living Comparison Checklist

BASIC FEE STRUCTURE

Entrance Fee/Terms _____

Lease Term/Deposit _____

Owner/Affiliation/Years in Business _____

Living Units Monthly Charge _____

Studio _____

One bedroom _____

Two bedroom _____

Cottage _____

Furnished for any of above _____

Food Service Monthly Charge _____

Breakfast: Continental _____
 Full _____

Lunch _____

Dinner _____

In-room charge _____

Equipped kitchen: Electric/gas _____
 Microwave _____

Utilities Monthly Charge _____

Air conditioning/heat _____

Housekeeping Monthly Charge _____

Housekeeping weekly/biweekly _____

Linens weekly/biweekly _____

Home Health Services Charge _____

On-site medical services/nurse/24 hours _____

Post surgery or acute illness _____

Phone call medication reminders _____

Pulse or blood pressure check in apartment _____

Assistance with bathing, grooming, dressing _____

Additional home health/medical care: _____

Additional Charges _____

Cable _____

Phone _____

Transportation _____

Other: _____

MONTHLY TOTAL _____

AMENITIES

Safety and Security

24 hour entry monitor/security

Locked entrance

Sprinkler/smoke detector

24 hour emergency call

in bathroom

in bedroom

Non-skid bathroom grab

Hall handrails/guardrails

Social and Health Programs

Activities planned (cultural, educational, leisure, social)

Exercise programs

Health screenings

Resident services coordinator

Transportation

as personally needed

as scheduled

Convenience and Errands

Bank

Laundry

in building (coin)

on floor (coin)

unit hook-up

Parking reserved

Pharmacy

Phone outlets pre-wired

Post office

Trash removal

Other:

SERVICES

Bathing/personal held sprayers

Cable TV hook-up/satellite dish

Chapel

Decor choice/allowance

Draperies

Exercise room

Fireplace

Fishing lake

Furnished units

Game room/activities

Gardening area/greenhouse

Gazebo

Guest rooms

Individual patio/veranda

Hot water dispenser

Levered door handles

Library

Lockers

Lounge with TV/without TV

Meeting room & private dining

Outdoor nature paths

Pets allowed

Pool/spa/Jacuzzi/sauna

Private dining

Putting green

Workshop

Other:

The Only Certified Assisted Living in Nicholasville



- Now Offering In-Home, Non-Medical Care
- Home-cooked Meals AND YOUR preferred snack and drinks
- Group Activities, One-on-One Daily Interaction...we even have our own Beauty Shop
- Medication Reminders
- A "Homelike" Environment Featuring 19 Private Rooms with Baths
- 24-Hour Personal Assistance with Bathing, Dressing and Incontinence Care
- Daily House Keeping and Laundry Services
- Therapeutic Exercises with our personal trainer

111 Coconut Grove Dr.
Nicholasville

859-305-1303

www.council-oaks.com



"Connect. Communicate. Care"

Mayfair Village

Retirement Living at its Finest!



"This is one of the best decisions I ever made, and it's fun here! I have made wonderful new friends, and renewed many old friendships."

-- C.L., Resident

Call Today for your Personal Tour!

Independent Living & Licensed Personal Care Apartment Homes

3310 Tates Creek Road, Lexington, KY • 266.2129 • MayfairSeniors.com

Begin Living Life Today

At Trilogy Health Services, we believe in living life with no boundaries or limitations! Here, you'll enjoy life to the fullest with meals prepared based on your preferences, non-stop activities, a variety of five-star amenities and a dedicated staff that's always ready with a friendly smile and a helping hand. Come see just how good life can be at your local Trilogy Health Services campus – stop by or call to schedule a personal tour today.

The Willows at Citation

859-277-0320

willowsatcitation.com

The Willows at Hamburg

859-543-0337

willowsathamburg.com

Cedar Ridge Health Campus

859-234-2702

cedarridgehs.com



HEALTH CAMPUS SERVICES:

*Assisted Living • Personal Care
Short-Term Rehab • Long-Term Care
Memory Care • Skilled Nursing
Services vary by location.
Call today for more information.*

TRILOGY
HEALTH SERVICES, LLC

Lexington Fair Housing Council (859) 971-8067 or 1-866-438-8617

207 E. REYNOLDS RD., LEXINGTON 40517

Investigates complaints of discrimination related to housing, homeowners or renters insurance, and mortgage financing. Investigates complaints statewide and does not charge for its services.

REACH, Inc. (859) 455-8057

733 RED MILE RD., LEXINGTON 40504

www.reachky.com

Private nonprofit organization committed to making home ownership more affordable to low income to moderate-income families in Fayette and surrounding counties. Through the program, loans may be available for first-time down payments and closing costs.

MOVING/ORGANIZATION ASSISTANCE

A Sense of Order (859) 321-7357

Caring Transitions (859) 543-9848

1411 DELAWARE AVE., LEXINGTON 40505

www.estatemovegreaterlexingtonky.com

Smooth Transitions of Central Ky. (859) 447-4853

www.smoothtransitionscky.com

QUESTIONS TO ASK

See also *Home Health Care* and *Home Repair*.

If I wish to remain in my own home, what services will I need, and can I afford them? What about:

- Repair/maintenance, home adaptation remodeling?
- Personal and nursing care assistance?
- Cooking?
- Companionship, safety and reassurance?

If I choose to move to an adult living community, will I have:

- Privacy?
- Emergency assistance and security?
- Frequent laundry and housekeeping service?
- Access to transportation, shopping and preferred worship?
- My own furnishings?
- A place that feels comfortable?
- Good food and a selection of food?
- My preferred diet and have in-room tray service if I decide I'm not feeling well?
- My own phone? And be able to have my family and friends visit when I like?
- Scheduled activities that I like?

Do I:

- Need respite care?
- Like the decor and feel at home?
- Feel comfortable with the worship services?
- Like the management, the people, their approach, philosophy and styles?
- Understand all room costs and additional fees?
- Feel secure about the financial stability of the owners/ management?
- Insurance and billing help?

FAMILY CARE HOMES

State licensed, community-based residences that provide 24-hour supervision and personal care to 1 – 3 non-related persons. Personal care includes room, meals, laundry, cleaning, supervision of medications, and assistance with activities of daily living, such as bathing, dressing, and grooming. Family Care Homes are intended to promote family-like care of residents. Most residences are actually private homes in which residents may have a shared or private room, and communal dining and living area.

Individual operators of Family Care Homes determine the cost of care and services provided. In general, monthly fees may range from \$800 – \$2,000/month, depending on the type of home and services provided.

Because Family Care Homes promote a family-like environment, residents should feel comfortable with the operator, family members living at home, and other residents. When considering placement within a Family Care Home, potential residents should openly discuss their schedules, personal needs, diet, medications, social activities, likes, and dislikes with the operator. Additionally, consumers should give consideration to the location of the home, its general condition, and the operator's training and professional experience. For more information on family care homes, a complete listing, or placement, contact:

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

LIBERTY RIDGE

Senior Living Community



Offering:

- Three Levels of Care
 - Assisted Living Apartments
 - Easy Living Garden Homes
 - Memory Care Neighborhood
- Restaurant Style Meals
- Just minutes from shopping, restaurants, & medical facilities
- Social Activities
- 24-Hour Security
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www.libertyridge.com



Types of Housing with Care Services

	Independent Community	Assisted Living	Family Care Homes	Personal Care Homes	Nursing Facility	Skilled Nursing Facility
Type of Care	Living in your own home or apartment	Community Housing	Community Housing limited to 2-3 residents; managed by an owner-operator	Community housing-many have professional staff. Must have state approval to operate. Usually many residents	Care needs determined by assessment; Medicaid—"low intensity," "intermediate," or "custodial care"	Care needs determined by assessment; usually include therapies. Medicaid - "high intensity" may also be called sub-acute, rehab, or extended care
Licensing Requirement	None	None	State License	State License	State License	State License
Certification	None	Required	None	None	Federal, if Medicaid beds	Federal, if Medicaid or Medicare beds
Residents Rights per Statute	Ordinary citizens rights	Ordinary citizens rights	State rights except for transfer and exchange	All state rights, including transfer and discharge	All state rights (and federal if participating in Medicaid), including transfer and discharge	All state and federal rights, including transfer and discharge
Living Space	Can be adapted to accommodate special needs	Independent apartment; features locked doors, private toilet and shower	In a private home; usually shared bedroom; access to all living space in the home	Limited number of beds applied for by the owner and granted by the state; usually private or shared bedrooms with congregate living space	Limited to number of beds applied for by the owner and granted by the state; residents share rooms; a few private rooms are available. Congregate living space	Number of beds applied for by the owner and granted by the state. Residents share rooms; a few private rooms are available; congregate living space.
Personal Services	Family friends, paid non-professional help, volunteers.	24-hour non-professional support services. Can receive assistance with ADLs, i.e., bathing, eating, dressing, grooming, toileting, transferring, and self-administration of medicine.	Non-professional supportive services-24 hr. supervision; can receive assistance with activities of daily living: bathing, eating, dressing, grooming, toileting, must be mobile or mobile non-ambulatory.	Non-professional supportive services-24 hr. supervision; can receive assistance with activities of daily living: bathing, eating, dressing.	Professional and supportive services, small facilities can contract for services	Professional and supportive services. Therapies often by outside contractor.

Types of Housing with Care Services (continued)

	Independent Community	Assisted Living	Family Care Homes	Personal Care Homes	Nursing Facility	Skilled Nursing Facility
Health Services	By contract with outside entity, family can often perform.	By contract with outside entity.	No professional staff, home health may be used	No professional staff required, may be available or by contract from home health	R.N. – 1 shift per day, 7 days per week. Other staff meet the needs of residents.	R.N.- 1 shift/day, 7 days/per week, other staff to meet the needs of residents, therapies often by outside contractor.
Inspection Schedule	Not applicable	1-year certification by Dept. of Aging and Independent Living	Annually by the state Office of the Inspector General	Annually by the state Office of the Inspector General	9-15 month schedule by Office of the Inspector General; federal inspection possible	9-15 month schedule by Office of the Inspector General; federal inspection possible
Oversight	Department of Community Based Svcs. if there is referral for neglect by self or caretaker	Department of Aging and Independent Living	Every six months by the Department for Community Based Services (DCBS)	Every six months by Department for Community Based Services	Community Based Services if abuse, neglect, or exploitation alleged	Community Based Services if abuse, neglect, or exploitation alleged
Payer Source	Private funds, there is some subsidized housing available; some renovation assistance available	Private funds	Private funds, state supplement; VA contracts	Private funds, state supplement; VA contracts	Private funds, Medicaid, VA contract, insurance	Private funds, Medicaid, Medicare, VA contract, insurance
Ombudsman Service	No	No, except for information and referral; placement information when requested	Yes	Yes	Yes	Yes
Notes:		Lease agreements are the key issue in this setting; services offered may vary; required to help clients find appropriate living arrangement upon giving them a move out notice	Residents may have a Medical Card (Medicaid) but this does not pay for their stay in the facility	Residents may have a Medical Card (Medicaid) but this does not pay for their stay in the facility	Care plans are a crucial piece to receiving quality care	Care plans are a crucial piece to receiving quality care; even if this is a unit in a hospital, it is still a nursing facility

Chart compiled by Nursing Home Ombudsman Agency of the Bluegrass

Senior Housing and Supportive Care Communities - Overview

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

WHAT TO LOOK FOR WHEN CHOOSING ANY TYPE OF SENIOR HOUSING

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

Ask yourself the following questions:

- Is the community clean and well maintained, inside and out?
- Are residents participating and enjoying themselves alone and in group settings?
- Is the staff friendly, pleasant, and well groomed?
- What is the staff-to-resident ratio, including nights and weekends?
- Is the staff licensed or certified? If not certified or licensed, what kind of training does staff receive?
- Are there services that you need, such as a hairdresser, health club, or a gift shop on the premises?
- Does the community sponsor religious activities or provide transportation to places for worship?
- Are there social activities available that you enjoy?
- What type(s) of transportation are available, and how often may they be used? How is transportation scheduled? Is there a limit to the distance the transportation serves? What, if any, are the transportation fees?
- Are housekeeping services available, and what do they include? What is included in the monthly service fee? Do you have a listing of additional charges?
- May you meet the facility manager and other pertinent staff members, or visit on a weekend and share meal with another resident prior to your decision?
- How are the meals served? Is there assigned seating, or are you free to choose where you would like to sit? What special diets are offered? Is there a dietitian on staff? How often are menus changed and how are they planned? What types of meal plans are offered?
- Are there guest facilities available for visiting friends or relatives?
- Does staff address the residents by their proper names?

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

CHOOSING AN INDEPENDENT LIVING COMMUNITY

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

CHOOSING AN ASSISTED LIVING OR PERSONAL CARE FACILITY

Ask yourself the following questions:

- Is the cost of the facility covered by your long-term care insurance?
- Are there handrails on the walls to help residents walk safely?
- What assistance with activities of daily living (bathing, dressing, grooming, transferring, toileting, eating) is given? How often?
- What assistance with instrumental activities of daily living (housekeeping, shopping, laundry, chores, and transportation) is given? How often?
- Is the Assisted Living Community certified by the Kentucky Department for Aging and Independent Living?
- Is the Personal Care Community licensed by the Office of Inspector General?
- Is the outside of the facility clean and in good repair?
- Is there an odor when you enter the facility?
- Are the rooms clean and in good repair?
- Are there grab rails in the bathrooms?
- Are there places outdoors for residents to sit?
- Can residents in wheelchairs get around easily?
- Is there enough light for residents to see and feel comfortable?
- Do the residents appear to enjoy being with the staff and vice versa?
- Are most of the residents dressed for the season and the time of day?
- Is the food appealing?

- Does the staff know the residents by name and address them properly?
- Does the staff respond quickly to call lights?
- Is there a variety of activities going on while you are there?
- Are residents included in the meal planning?
- Is there a resident's council?
- Does the family participate in care planning?
- What is the cost of all services? Services such as laundry, salon, or transportation may be added onto the daily fee.
- What is the payment structure for care and services?

CHOOSING A LONG TERM CARE FACILITY

Ask yourself the following questions:

- Is the outside of the facility clean and in good repair?
- Is there an odor when you enter the facility?
- Are the rooms clean and in good repair?
- Are there handrails on the walls to help residents walk safely?
- Are there grab rails in the bathrooms?
- Are there places outdoors for residents to sit?
- Can residents in wheelchairs get around easily?
- Is there enough light for residents to see and feel comfortable?
- Do you see the residents' personal items from home in the rooms?
- Is there a private location for you and your family to visit?
- Do the residents appear to enjoy being with the staff and vice versa?
- Are most of the residents dressed for the season and the time of day?
- Does the staff know the residents by name and address them properly?
- Does the staff respond quickly to call lights?
- Are there a variety of activities going on while you are there?
- Is the food appealing?
- Are residents included in the meal planning?
- Is there a resident's council?
- Is there a family council?
- What is the payment structure for care and services?
- Do staff and other professionals (physical therapist, occupational therapist, etc.) work together to plan the residents' care needs?

- Does the family participate in care planning?
- Are there special services that are offered, such as dementia units or respiratory care units?
- What is the cost of all services? Services such as laundry, salon, or transportation may be added onto the daily fee.
- Is the facility certified for Medicare?
- Is the facility certified for Medicaid?
- Can a "private pay" patient stay when his or her resources run out?

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

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

SENIOR HOUSING TERMS

Assisted Living

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

Continuing Care Retirement Communities

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

Independent Living

This is a broad term encompassing many types of housing options including independent living within a congregate housing setting. Independent Living means that a person is able to maintain his or her own living area and attend to personal care needs.

Long Term Care

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

Memory Care

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

(Continued on Page 80)

Personal Care

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

Rent-Subsidized Housing

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

Respite

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

Subsidized Housing

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

Senior Housing Facilities by County

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

HOUSING SPONSORS

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

Ashland Terrace (859) 266-2581

475 SOUTH ASHLAND AVENUE, LEXINGTON 40502

www.ashlandterrace.org

Ashland Terrace is a non-profit, independent living community for women over age sixty-five. Meals, transportation, housekeeping, linens and a variety of activities/outings provided. Rent is privately subsidized based on monthly income.

Levels of care: Independent.

Bridgepointe at Ashgrove Woods (859) 885-3000

5220 GREY OAK LANE, NICHOLASVILLE 40356

www.BridgepointeAssistedCare.com

Located in Bannon Crossing, Bridgepointe at Ashgrove Woods is a brand new Christian Care Community offering assisted senior care, memory care and adult day services featuring the Best Friends Approach™.

Levels of care: Personal, Memory.

Cedar Ridge Health Campus (859) 234-2702

1217 US HWY 62 E., CYNTHIANA 41031

www.cedarridgehs.com

At Cedar Ridge Health Campus, our commitment to exceeding customer service expectations is apparent in everything we do. From our luxurious campus setting, to our resident activities, programs and restaurant-style dining services; we strive to provide an exceptional service experience for our residents, families, and surrounding communities. The moment you walk through our campus doors, you'll feel the difference. We offer a special kind of residential

ambiance with a focus on customer service excellence. Our campus is designed to help residents maximize their independence and encourage social engagement, while our personalized services and amenities provide freedom of choice and the comfort of peace of mind. **Levels of care:** Respite, Assisted, Personal, Skilled, Memory.

Council Oaks Assisted Living Home of Nicholasville (859) 305-1303

111 COCONUT GROVE DRIVE, NICHOLASVILLE 40356

www.council-oaks.com

We offer assisted living care and now in-home care, too. We pride ourselves in providing customized care according to the personality of each and every resident. Owned and operated by senior care professionals with over three decades of industry experience. *Connect. Communicate. Care.* **Levels of care:** Assisted, In-home, non-medical care, Respite.

The Homeplace at Midway (859) 846-4663

101 SEXTON WAY, MIDWAY 40347

www.TheHomeplaceAtMidway.com

Levels of care: Assisted, Memory, Skilled.

Liberty Ridge Senior Living Community (859) 543-9449

701 LIBERTY RIDGE LANE, LEXINGTON 40509

www.libertyridge.com

Liberty Ridge is a non-profit, faith-based community situated on 30+ acres of bluegrass, just minutes from Hamburg Shopping Center and interstate 75. Shopping, restaurants, medical facilities and St. Joseph East Hospital are all within a 5-10 minute drive. Levels of care include Independent Garden Homes, Assisted Living apts. and a small, person-centered Memory Care Neighborhood. Garden Home living is both exterior and interior maintenance-free, and designed for the active, independent senior. Basic floor plan is 2 bedroom, 2 bath, 1 car garage. Amenities and services in the Assisted Living apts. include scheduled transportation, three restaurant style meals per day, housekeeping, 24-hour security,

emergency response system, social activities and excursions. Assistance with activities-of-daily living are available when/if needed. The Memory Care Neighborhood is patterned after the “Best Friends” person-centered model of care for residents with dementia/Alzheimer’s. Residing at Liberty Ridge promotes an active independent lifestyle while allowing for freedom of choice. A ministry of Eastland Church of God.
Levels of care: Independent, Assisted, Memory.

The Lafayette at Lexington Country Place (859) 278-9080
 690 MASON HEADLEY ROAD, LEXINGTON 40504
 www.lafayettelexington.com
Levels of care: Independent.

The Lantern at Morning Pointe (859) 309-4867
 225 RUCCIO WAY, LEXINGTON 40503
 www.morningpointe.com
Levels of care: Personal, Memory.

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

The Lantern at Morning Pointe of Frankfort (502) 226-7118
 66 C. MICHAEL DAVENPORT BOULEVARD, FRANKFORT 40601
 www.morningpointe.com/frankfort
Levels of care: Personal, Memory.

Lexington Country Place (859) 259-3486
 700 MASON HEADLEY ROAD, LEXINGTON 40504
 www.lexingtoncountryplace.com
Levels of care: Personal, Skilled, Memory.

Mayfair Village (859) 266-2129
 3310 TATES CREEK ROAD, LEXINGTON 40502
 www.mayfairseniors.com
Levels of care: Independent, Personal.

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

Morning Pointe of Frankfort (502) 226-5888
 68 C. MICHAEL DAVENPORT BLVD., FRANKFORT 40601
 www.morningpointe.com/frankfort
Levels of care: Personal.

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

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

The Willows at Citation (859) 277-0320
 1376 SILVER SPRINGS DRIVE, LEXINGTON 40511
 www.willowsatcitation.com

The Willows at Citation offers a special kind of residential ambiance, with a concerted focus on customer service. Our campus concept is a unique approach that is designed to help residents maximize their independence, while creating a more home-like, less institutional atmosphere. Spacious, well-appointed community areas encourage interaction, a sense of community, and comfortable socializing. Our personalized services and amenities are carefully coordinated from level to level and setting to setting as your needs increase or decrease. From personal care to comprehensive rehabilitation services and skilled nursing, our senior living services offer you freedom of choice, with the comfort of peace of mind. For more information about The Willows at Citation, please call 859-277-0320
Levels of care: Personal Care, Skilled, Respite.

The Willows at Hamburg (859) 543-0337
 2531 OLD ROSEBUD RD., LEXINGTON 40509
 www.willowsathamburg.com

The Willows at Hamburg offers a full continuum of health services and promise seniors all of the amenities of a five-star hotel, offered in the comfort of a homelike setting. From the warm and inviting living rooms, tastefully decorated private resident suites, beautifully-landscaped courtyards, cozy sunrooms and chef-prepared meals, one can easily see that The Willows at Hamburg is a far cry from the traditional feel of a typical long-term care facility. The Willows offers a full continuum of senior living services including personal care, short-term rehab, and long-term care. Specialized Memory Care services are also available on our grounds at The Legacy at The Willows. For more information, please call 859-543-0337.
Levels of care: Personal Care, Skilled, Respite, Memory.

A county-by-county listing of facilities begins on Page 82.

ANDERSON COUNTY

Christian Care of Lancaster (859) 792-6844
 308 WEST MAPLE AVENUE, LANCASTER 40444
www.cccoflancaster.com
Levels of care: Skilled, Respite.

Heritage Hall Health & Rehabilitation (502) 839-7246
 331 SOUTH MAIN STREET, LAWRENCEBURG 40342
www.seniorcare-corp.com
Levels of care: Personal, Skilled, Respite.

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

Sunset Hill (502) 839-4835
 1428 TYRONE ROAD, LAWRENCEBURG 40342
Levels of care: Personal.

■ SUBSIDIZED HOUSING

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
 1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
 HOUSING CHOICE VOUCHER
 SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture Rural Development Office (859) 233-0194 (option 4)
 141 LEESTOWN CENTER WAY, SUITE 220, LEXINGTON 40511
www.rurdev.usda.gov

BOURBON COUNTY

Bourbon Hts. Nursing Home (859) 987-5750
 2000 SOUTH MAIN ST., PARIS 40361
Levels of care: Independent, Personal, Skilled, Respite, Memory.

■ SUBSIDIZED HOUSING

Paris Housing Authority (859) 987-2575
 2 HORTON DRIVE, PARIS 40361
www.paris.ky.gov

U.S. Department of Agriculture Rural Development Office (859) 233-0194 (option 4)
 141 LEESTOWN CENTER WAY, SUITE 220, LEXINGTON 40511
www.rurdev.usda.gov

Bourbon Manor Apartments (859) 987-0790
 #2 BANK ROW, PARIS 40361
Levels of care: Independent.

Newtown Apartments (859) 987-2575
 1401 HIGH STREET, PARIS 40361
www.paris.ky.gov
Levels of care: Independent.

Pittenger Apartments (859) 987-2575
 1201 VINE STREET, PARIS 40361
Levels of care: Independent.

Rucker Village Apartments (859) 987-4502
 201 KELLY STREET, PARIS 40361
Levels of care: Independent.

Williamsburg Terrace Apartments (859) 987-6209
 101 WILLIAMSBURG TERRACE, PARIS 40361
Levels of care: Independent.

BOYLE COUNTY

Case Family Care Home (859) 854-6603
 145 KINNARD KELLY LN., JUNCTION CITY 40440
Levels of care: Personal.

Charleston Assisted Living (859) 236-8906
 203 BRUCE COURT, DANVILLE 40422
www.charlestonhealthcarecenter.net
Levels of care: Assisted.

Danville Nursing & Rehabilitation (Signature) (859) 236-3972
 642 NORTH 3RD STREET, DANVILLE 40422
Levels of care: Skilled, Respite, Memory.

Ephraim McDowell Regional Medical Center Transitional Care Unit (859) 239-4435 or 239-4400
 217 SOUTH 3RD STREET, DANVILLE 40422
www.emhealth.org
Levels of care: Skilled.

Hall & Preston Family Care Home (859) 854-6307
 122 EAST SHELBY, JUNCTION CITY 40440
Levels of care: Personal.

Henson Family Care Home (859) 854-6295
 215 GRAFTON ST (P.O. BOX 219), JUNCTION CITY 40440
Levels of care: Personal.

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

Parkview Manor Assisted Living Community (859) 236-1557
 1004 ARGYLL WOODS DRIVE, DANVILLE 40422
www.pvmanor.com
Levels of care: Assisted.

■ **SUBSIDIZED HOUSING**

Housing Authority of Danville (859) 236-6116 or (859) 236-6126
102 McINTYRE CIRCLE, DANVILLE 40422
www.danvillehousingagency.com

U.S. Department of Agriculture Rural Development Office (859) 233-0194 (option 4)
141 LEESTOWN CENTER WAY, SUITE 220, LEXINGTON 40511
www.rurdev.usda.gov

Northtown Senior Apartments (859) 854-9253
4245 HUSTONVILLE ROAD, JUNCTION CITY 40422
Levels of care: Independent.

CLARK COUNTY

Clark Regional Medical Center Transitional Care Unit (859) 737-6200
175 HOSPITAL WAY, WINCHESTER 40391
Levels of care: Skilled.

Fountain Circle (Signature) (859) 744-1800
200 GLENWAY DRIVE, WINCHESTER 40391
Levels of care: Skilled.

Rose Mary C. Brooks Place (859) 745-4904
200 ROSE MARY DRIVE, WINCHESTER 40391
www.brooksplace.org
Levels of care: Independent, Assisted.

■ **SUBSIDIZED HOUSING**

Housing Authority of Winchester (859) 744-2960
200 CANEWOOD DRIVE, WINCHESTER 40392

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

U.S. Department of Agriculture Rural Development Office (859) 233-0194 (option 4)
141 LEESTOWN CENTER WAY, SUITE 220, LEXINGTON 40511
www.rurdev.usda.gov

Beverly P. White Towers (859) 744-0521
4 NORTH MAPLE STREET, WINCHESTER 40391
Levels of care: Independent.

Brown Proctor Apartments (859) 744-0323
108 SOUTH MAIN STREET, WINCHESTER 40391
Levels of care: Independent.

Cambridge Square Apartments (859) 744-9655
300 C.G. STEPHENSON DRIVE, WINCHESTER 40391
Levels of care: Independent.

Phoenix Apartments (859) 745-6515
50 NORTH MAIN STREET, WINCHESTER 40391
Levels of care: Independent.

Westwood Apartments (859) 745-2808
900 WESTWOOD DRIVE, WINCHESTER 40391
Levels of care: Independent.

ESTILL COUNTY

Irvine Nursing and Rehabilitation Center (606) 723-5153
411 BERTHA WALLACE DRIVE, IRVINE 40336
Levels of care: Personal, Skilled, Respite.

■ **SUBSIDIZED HOUSING**

Housing Authority of Irvine (606) 723-3116 or 1-800-648-6056
285 MOUNTAIN CREST ROAD, IRVINE 40336

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

U.S. Department of Agriculture Rural Development Office (859) 233-0194 (option 4)
141 LEESTOWN CENTER WAY, SUITE 220, LEXINGTON 40511
www.rurdev.usda.gov

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

Northwood Apartments (606) 723-2087
1100 WINCHESTER ROAD, IRVINE 40336
Levels of care: Independent.

FAYETTE COUNTY

Atwood Family Care Home (859) 494-3620
138 ST. PHILLIP DRIVE, LEXINGTON 40502
Levels of care: Personal.

Bluegrass Care & Rehab Center (Signature) (859) 272-0608
3576 PIMLICO PARKWAY, LEXINGTON 40517
Levels of care: Skilled.

The Breckenridge (859) 543-0824
2109 CORNERSTONE DRIVE, LEXINGTON 40509
www.thebreckinridge.com
Levels of care: Personal, Memory.

Cambridge Place (859) 252-6747
2020 CAMBRIDGE DRIVE, LEXINGTON 40504
Levels of care: Skilled.

Cardinal Hill Rehabilitation Center 2050 VERSAILLES ROAD, LEXINGTON 40504 Levels of care: Skilled.	(859) 254-5701	Liberty Ridge Senior Living Community 701 LIBERTY RIDGE LANE, LEXINGTON 40509 www.libertyridge.com Levels of care: Independent, Assisted, Memory.	(859) 543-9449
Central Kentucky Recovery Center BULL LEA ROAD, LEXINGTON 40502 Levels of care: Personal.		Mayfair Manor 3300 TATES CREEK ROAD, LEXINGTON 40502 Levels of care: Skilled.	(859) 266-2126
Hamburg Senior Residence 1601 VILLA MEDICI PASS, LEXINGTON 40509 Levels of care: Independent.	(859) 368-7640	Mayfair Village 3310 TATES CREEK ROAD, LEXINGTON 40502 www.mayfairseniors.com Levels of care: Independent, Personal.	(859) 266-2129
Hartland Hills 1005 TANBARK ROAD, LEXINGTON 40515 www.holidaytouch.com/Our-Communities/hartland-hills.aspx Levels of care: Independent.	(859) 273-1212	Morning Pointe 233 RUCCIO WAY, LEXINGTON 40503 www.morningpointe.com Levels of care: Apartments, Personal.	(859) 554-0060
Homestead Nursing Center 1608 VERSAILLES ROAD, LEXINGTON 40504 Levels of care: Skilled, Personal.	(859) 252-0871	Morning Pointe of Lexington - East 150 SHORESIDE DRIVE, LEXINGTON 40515 www.morningpointe.com Levels of care: Apartments, Personal.	(859) 721-0350
Homewood Residence at Richmond Place 3195 RIO DOSA DRIVE, LEXINGTON 40509 Levels of care: Personal.	(859) 269-6308	Northpointe-Lexington Health Care Center 1500 TRENT BOULEVARD, LEXINGTON 40515 Levels of care: Skilled, Memory.	(859) 272-2273
Hometown Manor of Lexington 2141 EXECUTIVE DRIVE, LEXINGTON 40505 www.hometownmanor.com Levels of care: Assisted, Respite.	(859) 351-6190	Pine Meadows Health Care 1608 HILL RISE DRIVE, LEXINGTON 40504 Levels of care: Skilled.	(859) 254-2402
The Lafayette at Lexington Country Place 690 MASON HEADLEY ROAD, LEXINGTON 40504 www.lafayettelexington.com Levels of care: Independent.	(859) 278-9080	Richmond Place 3051 RIO DOSA DRIVE, LEXINGTON 40509 www.brookdaleliving.com/richmond-place.aspx Levels of care: Independent, Personal, Skilled, Respite, Memory.	(859) 269-6308
The Lantern at Morning Pointe 225 RUCCIO WAY, LEXINGTON 40503 www.morningpointe.com Levels of care: Personal, Memory.	(859) 309-4867	Richmond Place Health and Rehabilitation Center 2770 PALUMBO DRIVE, LEXINGTON 40509 Levels of care: Skilled.	(859) 263-2410
The Lantern at Morning Pointe - East 150 SHORESIDE DRIVE, LEXINGTON 40515 www.morningpointe.com Levels of care: Personal, Memory.	(859) 721-0350	Rose Manor Healthcare 3057 CLEVELAND ROAD, LEXINGTON 40516 Levels of care: Skilled.	(859) 299-4117
Legacy Home 938 DELAWARE AVENUE, LEXINGTON 40505 www.legacyhomeministry.org/#home Levels of care: Independent.	(859) 252-0817	Sayre Christian Village - Friendship Towers 580 GREENFIELD DRIVE, LEXINGTON 40517 www.sayrechristianvillage.org Levels of care: Independent, Assisted.	(859) 271-9001
Lexington Country Place 700 MASON HEADLEY ROAD, LEXINGTON 40504 www.lexingtoncountryplace.com Levels of care: Personal, Skilled, Memory.	(859) 259-3486	Sayre Christian Village - Sayre Healthcare Center 3775 BELLEAU WOOD DRIVE, LEXINGTON 40517 Levels of care: Skilled, Memory.	(859) 271-9000

Tanbark Health Care Center (859) 273-7377
1121 TANBARK ROAD, LEXINGTON 40515
Levels of care: Personal, Respite, Skilled.

The Villa at Chevy Chase (859) 266-0043
319 DUKE ROAD, LEXINGTON 40502
Levels of care: Personal.

The Willows at Citation (859) 277-0320
1376 SILVER SPRINGS DRIVE, LEXINGTON 40511
www.willowsatcitation.com
Levels of care: Personal Care, Assisted, Skilled, Respite.

The Willows at Hamburg (859) 543-0337
2531 OLD ROSEBUD RD., LEXINGTON 40509
www.willowsathamburg.com
Levels of care: Personal Care, Skilled, Respite, Memory.

■ SUBSIDIZED HOUSING

Lexington Housing Authority (859) 281-5060
300 WEST NEW CIRCLE ROAD, LEXINGTON 40505
www.lexha.org

Ashland Terrace (859) 266-2581
475 SOUTH ASHLAND AVENUE, LEXINGTON 40502
www.ashlandterrace.org
Levels of care: Independent.

Ballard-Griffith Towers (859) 281-5053
650 TOWER PLAZA, LEXINGTON 40508
Levels of care: Independent.

Briarwood (859) 272-3421
1349 CENTRE PARKWAY, LEXINGTON 40502
www.briarwoodlexington.com
Levels of care: Independent.

Central Christian Church Apartments (859) 252-3671
249 EAST SHORT STREET, LEXINGTON 40507
Levels of care: Independent.

Christ Church Apartments (859) 254-7762
137 ROSE STREET, LEXINGTON 40507
Levels of care: Independent.

Christian Towers (859) 253-3625
1511 VERSAILLES ROAD, LEXINGTON 40504
Levels of care: Independent.

Elm Tree Lane Apartments (859) 253-3856
302 ELM TREE LN., LEXINGTON 40507
Levels of care: Independent.

Emerson Center (859) 278-0526
2050 GARDEN SPRINGS DRIVE, LEXINGTON 40504
Levels of care: Independent.

ETL Apartments (859) 253-3859
301 E. SECOND STREET, LEXINGTON 40508
Levels of care: Independent.

Ferrill Square Apartments (859) 389-9784
471 PRICE ROAD, LEXINGTON 40508
Levels of care: Independent.

Liberty Commons (859) 264-8055
2101 CORNERSTONE PLACE, LEXINGTON 40509
Levels of care: Independent.

Main Street Baptist Manor (859) 263-5153
428 DARBY CREEK ROAD, LEXINGTON 40509
Levels of care: Independent.

Malabu Manor (859) 278-5111
137 MALABU DRIVE, LEXINGTON 40503
Levels of care: Independent.

Russell School Apartments (859) 368-0481
211 WEST 5TH STREET, LEXINGTON 40508
Levels of care: Independent.

**Sayre Christian Village -
Baunta Apartments** (859) 271-9001
3816 CAMELOT DRIVE, LEXINGTON 40517
www.sayrechristianvillage.org
Levels of care: Independent.

**Sayre Christian Village -
Forest View Apartments** (859) 271-9001
3824 CAMELOT DRIVE, LEXINGTON 40517
www.sayrechristianvillage.org
Levels of care: Independent.

FRANKLIN COUNTY

Ashwood Place Retirement Living (502) 223-5551
102 LEONARDWOOD DR., FRANKFORT 40601
www.ashwoodplace.com
Levels of care: Independent, Respite.

**Bradford Square Rehabilitation
& Nursing Care** (502) 875-5600
1040 US 127 SOUTH, FRANKFORT 40601
Levels of care: Skilled.

Goia Family Care Home (502) 227-3479
1575 HARP PIKE ROAD, FRANKFORT 40601
Levels of care: Personal.

Golden Living Frankfort (502) 875-7272
117 OLD SOLDIERS LANE, FRANKFORT 40601
Levels of care: Skilled.

**The Lantern at Morning Pointe
of Frankfort** (502) 226-7118
66 C. MICHAEL DAVENPORT BOULEVARD, FRANKFORT 40601
www.morningpointe.com/frankfort
Levels of care: Personal, Memory.

Morning Pointe of Frankfort (502) 226-5888
68 C. MICHAEL DAVENPORT BLVD., FRANKFORT 40601
www.morningpointe.com/frankfort
Levels of care: Personal.

■ **SUBSIDIZED HOUSING**

Frankfort Housing Authority (502) 223-2148
590 WALTER TODD DRIVE, FRANKFORT 40601

U.S. Department of Agriculture Rural Development Office (859) 233-0194 (option 4)
SHELBYVILLE SERVICE CTR., 63 BRIGHTON BLVD, SHELBYVILLE 40065
www.rurdev.usda.gov

Cottages of Frankfort, Senior Apartment Homes (502) 875-4000
871 CARDWELL LANE, FRANKFORT 40601
Levels of care: Independent.

Emily Apartments (502) 695-2338
325 BRIGHTON PARK BOULEVARD, FRANKFORT 40601
www.winterwoodonline.com
Levels of care: Independent.

King's Daughters Apartments (502) 223-2141
220 HANNA PLACE, FRANKFORT 40601
Levels of care: Independent.

GARRAD COUNTY

Akers Family Care Home (859) 295-4279
1794 DRIPPING SPRINGS RD, CRAB ORCHARD 40419
Levels of care: Personal.

Baker (Joyce) Family Care Home (859) 792-4494
3951 HARMONS LICK RD, CRAB ORCHARD 40419
Levels of care: Personal.

Baker (Linda) Family Care Home (859) 925-3059
2389 DRIPPING SPRINGS RD, CRAB ORCHARD 40419
Levels of care: Personal.

Christian Care of Lancaster (859) 792-6844
308 WEST MAPLE AVENUE, LANCASTER 40444
www.cccoflancaster.com
Levels of care: Skilled, Respite.

Jordan Family Care Home (859) 925-4047
2432 NARROW GAP RD, CRAB ORCHARD 40419
Levels of care: Personal.

Ledford Family Care Home (859) 792-1695
3395 HARMONS LICK RD, CRAB ORCHARD 40419
Levels of care: Personal.

Penny's Family Care Home (859) 925-2503
3446 HAMILTON VALLEY RD, CRAB ORCHARD 40419
Levels of care: Personal.

Sims Family Care Home (606) 355-7552
1875 HIGHWAY 39 SOUTH, CRAB ORCHARD 40419
Levels of care: Personal.

Stiles Family Care Home (606) 792-1424
3175 HARMONS LICK RD, CRAB ORCHARD 40419
Levels of care: Personal.

■ **SUBSIDIZED HOUSING**

Lancaster Housing Authority 859-792-3813
109 KINNAIRD AVENUE, LANCASTER 40444

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

HARRISON COUNTY

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

Edgemont Manor (859) 234-4595
323 WEBSTER AVE., CYNTHIANA 41031
Levels of care: Skilled.

Grand Haven Nursing Home (859) 234-2050
105 RODGERS PARK DRIVE, CYNTHIANA 41031
Levels of care: Skilled.

Parkside Manor (859) 234-4430
317 ODDVILLE AVENUE, CYNTHIANA 41031
Levels of care: Personal.

Shady Lawn Home (859) 234-2606
108 MILLER STREET, CYNTHIANA 41031
Levels of care: Personal.

■ **SUBSIDIZED HOUSING**

Cynthiana Housing Authority (859) 234-5578
148 FEDERAL STREET, CYNTHIANA 41031
MAILING ADDRESS: P.O. BOX 351, CYNTHIANA 41031

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

Belmont Senior Apartments (859) 234-4511
200 HAMPTON COURT, CYNTHIANA 41031
www.winterwoodonline.com
Levels of care: Independent.

Harrison House (859) 234-6565
102 NORTH MAIN STREET, CYNTHIANA 41031
Levels of care: Independent.

JESSAMINE COUNTY

Bridgepointe at Ashgrove Woods (859) 885-3000
5220 GREY OAK LANE, NICHOLASVILLE 40356
www.BridgepointeAssistedCare.com
Levels of care: Personal, Memory.

Council Oaks Assisted Living Home of Nicholasville (859) 305-1303
111 COCONUT GROVE DRIVE, NICHOLASVILLE 40356
www.council-oaks.com
Levels of care: Assisted, In-home, non-medical care, Respite.

Rose Terrace Lodge (859) 885-3821
401 NORTH SECOND STREET, NICHOLASVILLE 40356
Levels of care: Personal.

Diversicare of Nicholasville (859) 885-4171
100 SPARKS AVENUE, NICHOLASVILLE 40356
Levels of care: Personal, Skilled.

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

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

■ SUBSIDIZED HOUSING

Nicholasville Housing Authority (859) 885-4324
601 BROADWAY, NICHOLASVILLE 40356

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture Rural Development Office
31 WICHITA DRIVE, NICHOLASVILLE 40356
www.rurdev.usda.gov

Beacon Apartments (859) 887-4144
256 BLUEBERRY LANE, NICHOLASVILLE 40356
Levels of care: Independent.

Creekside Senior Apartments (859) 881-0592
407 NORTH 2ND STREET, NICHOLASVILLE 40356
Levels of care: Independent.

Edgewood Village Apartments (859) 278-7752
115 SOUTHVIEW DRIVE, NICHOLASVILLE 40356
Levels of care: Independent.

Elmwood Apartments (859) 885-4724
200 ELMWOOD COURT, NICHOLASVILLE 40356
Levels of care: Independent.

LINCOLN COUNTY

Golden Living - Stanford (606) 365-2141
105 HARMON HEIGHTS, STANFORD 40484
Levels of care: Skilled, Memory.

Johnson Family Care Home (606) 365-3417
11700 SOMERSET ROAD, WAYNESBURG 40489
Levels of care: Personal.

Lewis Family Care Home (606) 365-7991
775 TOLLEY ROAD, WAYNESBURG 40489
Levels of care: Personal.

Waynesburg Manor (606) 379-2614
765 HIGHWAY 3276, PO BOX 68, WAYNESBURG 40489
Levels of care: Personal, Skilled.

■ SUBSIDIZED HOUSING

Housing Authority of Stanford (606) 365-7874
100 LACY STREET, STANFORD 40484

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture Rural Development Office (606) 365-2588
102 METKER TRL., STANFORD 40484
www.rurdev.usda.gov

Hustonville Elderly Apartments (606) 346-2170
9600 EAST MAIN STREET, HUSTONVILLE 40437
Levels of care: Independent.

Orchard Commons (606) 355-7405
1316 WALNUT ST., CRAB ORCHARD 40419
Levels of care: Independent.

Shea Villa Apartments (606) 544-2276
121 SHEA VILLA COURT, STANFORD 40484
Levels of care: Independent.

MADISON COUNTY**Arcadian Cove (859) 624-0022**

THE PAVILLION AT GOLDEN LEAF, 532 CADY DR., RICHMOND 40475
www.arcadiancove.net

Levels of care: Independent, Assisted.

Berea Health Care Center (859) 986-4710

601 RICHMOND ROAD, BERA 40403

Levels of care: Skilled, Respite.

Carter Family Care Home (859) 986-9201

407 CENTER ST, BERA 40403

Levels of care: Personal.

Kenwood Health and Rehabilitation Center (859) 623-9472

130 MEADOWLARK DRIVE, RICHMOND 40475

Levels of care: Independent, Assisted, Personal, Skilled.

Madison Health and Rehabilitation (859) 623-3564

131 MEADOWLARK DRIVE, RICHMOND 40475

Levels of care: Skilled.

Mo Crendy Manor (859) 625-1400

300 STOCKER DRIVE, RICHMOND 40475

www.standrewspace.org

Levels of care: Assisted.

Morning Pointe of Richmond (859) 626-5000

1400 GIBSON BAY DRIVE, RICHMOND 40475

www.morningpointe.com

Levels of care: Independent, Assisted, Personal, Respite.

St. Andrews Place Retirement Comm. (859) 625-1400

300 STOCKER DRIVE, RICHMOND 40475

www.standrewspace.org

Levels of care: Independent.

The Terrace Nursing and Rehabilitation Facility (859) 228-0551

1043 BROOKLYN BOULEVARD, BERA 40403

Levels of care: Independent, Skilled.

Telford Terrace (859) 626-5200

1025 ROBERT L. TELFORD DRIVE, RICHMOND 40475

Levels of care: Personal, Skilled, Respite, Memory.

■ SUBSIDIZED HOUSING**Berea Housing Authority (859) 986-4436**

110 ORCHARD STREET, BERA 4043

Richmond Housing Authority (859) 623-5968

502 ELLIS COURT, RICHMOND 40475

MAILING ADDRESS: P.O. BOX 786, RICHMOND, KY 40476-0786

U.S. Department of Agriculture Rural Development Office (859) 624-1980

RICHMOND SERVICE CENTER

1024 IVAL JAMES BLVD., RICHMOND 40475

www.rurdev.usda.gov

Madison Tower (859) 623-6067

225 NORTH MADISON AVENUE, RICHMOND 40475

Levels of care: Independent.

Richmond Green Apartments (859) 624-4006

108 RICHMOND GREEN DRIVE, RICHMOND 40475

Levels of care: Independent.

Richmond Manor Apartments (859) 624-9410

745 NORTH 3RD STREET, RICHMOND 40475

Levels of care: Independent.

Silver Creek Apartments II (859) 986-7765

100 MIRACLE DRIVE, BERA 40403

Levels of care: Independent.

MERCER COUNTY**The Harrods at Great Meadow Retirement Community (859) 734-9771**

200 CONOVER DRIVE, HARRODSBURG 40330

Levels of care: Independent, Assisted.

Harrodsburg Nursing and Rehabilitation (859) 734-7791

853 LEXINGTON ROAD, HARRODSBURG 40330

Levels of care: Assisted, Skilled, Respite, Memory.

Humfleet Family Care Home (859) 734-9672

325 ADAMS LANE, HARRODSBURG 40330

Levels of care: Personal.

James B. Haggin Memorial Hospital - Extended Care (859) 734-5441

464 LINDEN AVENUE, HARRODSBURG 40330

Levels of care: Assisted, Skilled, Respite.

■ SUBSIDIZED HOUSING**Housing Authority of Harrodsburg (859) 734-4447**

502 WEST OFFICE STREET, HARRODSBURG 40330

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE ROAD, FRANKFORT 40601

www.kyhousing.org

U.S. Department of Agriculture Rural Development Office (859) 224-7300

771 CORPORATE DR., STE. 200, LEXINGTON 40503

www.rurdev.usda.gov

Cardinal Meadows (859) 734-2483

851 SOUTH COLLEGE STREET, HARRODSBURG 40330

Levels of care: Independent.

NICHOLAS COUNTY

Johnson Mathers Nursing Home (859) 289-3492
2323 CONCRETE ROAD, CARLISLE 40311
Levels of care: Skilled, Respite, Memory.

■ SUBSIDIZED HOUSING

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

U.S. Department of Agriculture Rural Development Office (606) 784-6447 (option 4)
220 WEST FIRST STREET, MOREHEAD 40351
www.rurdev.usda.gov

City View Apartments (859) 289-6644
111 SCHOOL AVENUE, CARLISLE 40311
Levels of care: Independent.

Shepherd Place (859) 289-6633
639 DORSEY AVENUE, CARLISLE 40311
Levels of care: Independent.

POWELL COUNTY

Stanton Nursing & Rehabilitation Center (606) 663-2846
31 DERICKSON LANE, STANTON 40380
Levels of care: Skilled.

■ SUBSIDIZED HOUSING

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

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture Rural Development Office (606) 784-6447 (option 4)
220 WEST FIRST STREET, MOREHEAD 40351
www.rurdev.usda.gov

Stanton Place Apartments (606) 663-4002
555 WEST RAILROAD STREET, STANTON 40380
Levels of care: Independent.

Vernon Manor Apartments (606) 663-4746
100 WELLS STREET, CLAY CITY 40312
Levels of care: Independent.

SCOTT COUNTY

Dover Manor (502) 863-9529
112 DOVER DRIVE, GEORGETOWN 40324
Levels of care: Personal, Skilled, Respite.

Hometown Manor Assisted Living Community (502) 570-9700
523 EAST WASHINGTON STREET, GEORGETOWN 40324
www.hometownmanor.com
Levels of care: Assisted, Respite.

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

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

■ SUBSIDIZED HOUSING

Housing Authority of Georgetown (502) 863-3773
139 SCROGGIN PARK, GEORGETOWN 40324
www.gtownha.org

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

Cherry Tree Place, Ltd. (502) 863-9638
520 EAST WASHINGTON STREET, GEORGETOWN 40324
Levels of care: Independent.

Elk River Senior Apartments (502) 570-9311
101 RYKARA PATH, GEORGETOWN 40324
Levels of care: Independent.

Harmony Village Apartments (502) 863-1266
150 CORNWALLIS DRIVE, GEORGETOWN 40324
Levels of care: Independent.

Kenton Apartments (502) 863-9638
540 EAST WASHINGTON STREET, GEORGETOWN 40324
Levels of care: Independent.

Trinity Apartments (502) 868-0226
400 TRINITY DRIVE, GEORGETOWN 40324
Levels of care: Independent.

Windsor Place Apartments (502) 863-0654
110 GREENBRIAR DRIVE, GEORGETOWN 40324
Levels of care: Independent.

WOODFORD COUNTY

Daisy Hill Senior Living Community (859) 753-2000

1001 CROSSFIELD DRIVE, VERSAILLES 40383

www.daisyhillseniorliving.com

Levels of care: Independent, Assisted, Personal, Respite.

The Homeplace at Midway (859) 846-4663

101 SEXTON WAY, MIDWAY 40347

www.TheHomeplaceAtMidway.com

Levels of care: Assisted, Memory, Skilled.

Taylor Manor Nursing Home (859) 873-4201

300 BERRY AVENUE, VERSAILLES 40383

Levels of care: Personal, Skilled, Respite.

■ SUBSIDIZED HOUSING

Housing Authority of Versailles (859) 873-5351

519 POPLAR STREET, VERSAILLES 40383

Mailing Address: P.O. Box 1389, Versailles, KY 40383

Kentucky Housing

Corporation (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE ROAD, FRANKFORT 40601

www.kyhousing.org

HOUSING CHOICE VOUCHER

SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368

www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture Rural

Development Office (859) 224-7300

771 CORPORATE DR., STE. 200, LEXINGTON 40503

www.rurdev.usda.gov

Margaret Hall Manor (859) 873-3810

117 ELM STREET, VERSAILLES 40383

Levels of care: Independent.

Midway School Apartments (859) 846-4949

511 SOUTH WINTER STREET, MIDWAY 40347

Levels of care: Independent.

🌐 **Transient Crimes and Elder Fraud** **What *You* Need to Know**

Most crimes committed against older adults are “transient crimes”, many involving home repairs or diversions where a person requests to come into the home to use the bathroom, ask for a drink of water, or to “check out” an unreported problem.

Older adults are especially vulnerable to be victims of transient crimes because:

- ☞ They live alone and are eager to socialize.
- ☞ They know that they can't make needed repairs and fear losing independence, thinking that family members will believe that they are unable to maintain their own home.
- ☞ They are eager to please and be helpful.
- ☞ They have money at home and in the bank.
- ☞ They may have declining eyesight, hearing or memory which hinders understanding and identification for prosecution.
- ☞ They may be more susceptible to intimidation and influence.

BE AWARE

- No matter how good it sounds, you really can't get something for nothing or get a “deal” that's too good to pass up.
- Do not allow ANY stranger into your home. No exceptions. Bathrooms and water are usually just a few short blocks away – a stranger does not need yours.
- All gas, water, electric and cable workers have ID badges and would never ask to “check your system” to gain entry, offer to “correct” a problem or a cash refund.
- Do not sign any contract or use any service offered by a person that approaches you cold by phone or especially “door to door.”
- Get all work contracts in writing with firm quotes and detailed description of the work to be performed, wait at least three days until the work begins and if you have any questions at all, talk it over with someone you trust.

The most common transient crimes are driveway sealing (small amount leftover from another job), roof sealing, brick or mortar repair, shingle replacement, painting, landscaping, power washing and exterminating. The most common forms of fraud are use of bogus or diluted material, excess empty containers presented to exaggerate the amount of material used, the finding of non-existent “damage”, failure to perform work and extortion for higher payment after the job is completed.

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

Call Your Local Police Department

Source: Cincinnati Police Department

Home Repair & Maintenance

Accessibility Work...Includes home modifications such as handrails, guardrails, bathroom grab bars, wheelchair ramps to enable an older or disabled person to live safely at home.

Chore Services...Cleaning beyond normal homemaking. It includes heavy duty tasks such as floor or window washing, yard work and pest control and other types of home maintenance.



Retrofitting...Retrofitting a home is to modify it to include new items or improvements that enhance safety and lifestyle. Examples would be appliances that automatically shut off, installation of grab bars or shower seat, large size clock and home elevator or chair lift.

Community-Wide Housing (859) 258-3070

REHABILITATION PROGRAM, DIV. OF COMMUNITY DEVELOPMENT
200 EAST MAIN ST., LEXINGTON 40507

www.lfucg.com/communitydevelopment

Must own and live in your home in Fayette Co. and must meet income and asset guidelines. Provides up to \$38,000 for homeowners to correct code violations, make modifications related to the occupant's handicap, and make the home more energy efficient. For persons who are low income, there are no monthly payments. For persons who are moderate income, 20 yr. loans of 0%, 1% and 2% are available.

Division of Building Inspection (859) 258-3770

DEPARTMENT OF PUBLIC WORKS AND DEVELOPMENT

101 EAST VINE ST., LEXINGTON 40507

www.lexingtonky.gov

Call If you are planning to build an addition or remodel your home. For counties outside Fayette contact your local government number

Handyman Connection (859) 276-1811 or 1-800-88-HANDY

1910 HARRODSBURG ROAD, SUITE 203, LEXINGTON 40503

www.handymanconnection.com

Repair Affair (859) 276-3503

2250 REGENCY RD., LEXINGTON 40503

www.lbar.com

Repairs limited to Fayette Co. homeowners age 60+ who meet income guidelines. No cost to homeowner.

RAMP (859) 276-2693

2250 REGENCY RD., LEXINGTON 40503

Ramps/alterations made to improve handicap access. For elderly residents or disabled meeting income guidelines in our 11 county jurisdiction. Call for application.

Universal Design Group (859) 273-9235

4497 CRAWLEY LN., LEXINGTON 40515

Universal Home Design and Modifications (859) 273-1122

SUSAN BACHNER CONSULTING, 810 DELONG RD., LEXINGTON 40515

WEATHERIZATION PROGRAMS

Lexington Community Action Council (859) 233-4600

7010 W. HIGH ST., LEXINGTON 40508

www.communityactionky.org

Community Action Kentucky (502) 875-5863

WEATHERIZATION PROGRAM

101 BURCH CT., FRANKFORT 40601

www.kaca.org

Energy audits conducted to locate areas where energy can be conserved. Repairs may include caulking, weather- stripping, minor wall and roof repair, insulating attics and floors and repairing or replacing heating systems. Seniors get special priority. Must be at or below 200% of federal poverty guidelines. See *Community Action Agencies* on Page 33.

ERRAND AND OTHER SERVICES

Clutter Cutters, LLC (859) 269-5019

611 CAMINO DR., LEXINGTON 40502

Options – Oh My! (859) 333-8239

www.optionsohmy.com

Skilled Nursing Facilities/Nursing Homes

Nursing facilities are not necessarily the “last step” for patients... If someone requires constant supervision or there is no one to provide care at home, nursing facilities can provide rehabilitation care, long term care, or maybe temporary respite care. There are assisted living facility alternatives to nursing facility care. There are also home- and community-based alternatives, such as Medicaid waiver programs. A person does not necessarily need to move into a nursing facility simply because he or she is having health problems or can't manage to live independently at home. Options depend upon the duration and type of services required as well as the level of care that one can afford.

The majority of nursing facilities are owned and operated by for-profit corporations. Some facilities are operated by a governmental unit, such as the county or state; a philanthropic or non-profit organization, such as a church or religious organization; or by families. Philanthropic nursing facilities are not necessarily less expensive than for-profit nursing facilities. Many facilities have waiting lists.

Family members may feel frustrated or guilty about not being able to personally care for a parent or other close older adult. Nursing facility social workers, other health care professionals, religious leaders, and the Long Term Care Ombudsman can provide helpful perspectives.

If Nursing Home Placement is the Appropriate Option. . . To make the transition most effectively, a prospective resident, the family, and physician must be involved in the decision-making process.

- Encourage as much independent decision-making as possible by the prospective resident.
- Move as many personal effects as possible into the room to foster familiarity and comfort.
- Assure the person that a family member is always reachable by phone.

GRIEVANCE RESOURCES

Nursing Home Ombudsman Agency of the Bluegrass (859) 277-9215, or 1-877-787-0077
1530 NICHOLASVILLE RD., LEXINGTON 40503
www.ombuddy.org

Independent agency looking after the interests of long term care residents, with advocates assigned to each nursing home in the 17-county area. Office has information available at no cost, covering a wide range of subjects—from evaluating a nursing facility to getting good care once you are admitted. Call for placement counseling or information on any topic related to care in nursing, personal care, and family care homes.

FINANCIAL AND LEGAL PRE-PLANNING

There are many complex financial and legal decisions to be made for nursing home placement, and pre-planning is critical. Annual nursing home costs average \$70,000. Families usually begin paying for nursing home care from savings. Medicare coverage of nursing home care is extremely limited. Most people deplete their savings and rely on government-funded Medicaid to supplement their monthly income and help cover the costs.

Requirements for Medicaid Coverage

- A resident's total gross monthly income from any and all sources must be less than the monthly Medicaid reimbursement amount to the nursing home.
- A resident's countable assets cannot exceed \$2,000.
- A spouse living in the community may keep the couple's home; 50% of joint resources (but no less than \$22,728 and no more than \$113,640); and up to a minimum of \$1,892 or a maximum of \$2,841 of the couple's combined monthly income.

Some nursing homes do not provide care for residents who rely on Medicaid. Many that do, have limitations on the number of Medicaid beds they provide and, therefore, have waiting lists.

QUESTIONS TO ASK

- What personal items may be retained to provide a satisfactory level of familiarity and comfort?
- Are Medicaid beds available? If not, how long is the waiting period?
- Are location and visiting times convenient for family and friends?
- Does the facility provide the skilled services you need?
- How are the costs calculated, including single vs. double occupancy, laundry, therapy, activities, special diets, medical supplies, telephone and television?
- Can roommates be changed easily if requested?
- Is the facility Medicare/Medicaid certified?
- Does the facility have planned group activities such as bingo, pet therapy, outside trips, celebrations, etc.?
- What happens if your money runs out and you rely on Medicaid for payment?
- What is your first impression about the odor, cleanliness, decor and atmosphere?

- ✓ Do residents appear to enjoy the staff and do staff members know the residents by name?
- ✓ Is staff responsive to your and your loved one's requests?
- ✓ Are residents mostly well groomed and out of bed?
- ✓ Is the philosophical or religious orientation of the facility compatible with yours?
- ✓ What is the number of staff compared to the number of patients?

TYPES OF LONG TERM CARE FACILITIES

Nursing Home, Skilled Nursing Facility or Health Care Center

A 24-hour nursing care and rehabilitation center that meets federal regulations for Medicare and/or Medicaid. Care is supervised by a nurse under the direction of a physician medical director. Includes pharmaceutical, dietary and activities services. All reports are available for public inspection. Reports list deficiencies or corrections.

Certified Nursing Facility

Meets federal laws and regulations for Medicare and/or Medicaid (skilled nursing). All certification reports must be available for public inspection. Reports will list any deficiencies or corrections needed.

Sub-acute Care

Is when a patient requires extensive nursing but not direct physician care. Patients do not need the full range of hospital services but do need between four to seven hours of skilled nursing care and/or additional therapy services. Emphasis is on rehabilitation and stays typically do not last beyond a few months.

MEDICARE COVERAGE

Medicare reimbursement is never guaranteed. Services listed are usually covered by Medicare. Members of Medicare HMOs must follow the plan's rules and use its providers and nursing homes only.

Applicable only in Medicare certified nursing facilities. Pays for the first 20 days and anything over \$157.50 per day for days 21–100 per benefit period if patient:

- Has been hospitalized for at least three days.
- Needs skilled nursing care for condition treated in hospital.
- Is admitted within 30 days of leaving hospital.
- Has doctor's authorization.
- Pays up to 210 days of hospice care for terminally ill.

Medicare Helps Pay for: (Providers must be Medicare certified.)

- Bed in semi-private room (two–four beds per room) and all meals including special diets.
- Necessary nursing services.
- Drugs, medical supplies, appliances and equipment (wheelchairs, crutches and braces).
- Medical social services.
- Doctor's services (if you have Part B coverage).

Medicare Does Not Help Pay for:

- Personal comfort or convenience items such as charges for phone, radio or television furnished at patient's request.
- Private duty nursing.
- Extra charges for use of a private room, unless patient needs it for medical reasons and ordered by a doctor.
- Doctor's services (unless you have Part B coverage).
- Ambulance transfers for routine medical care or lack of other transportation.
- Transport for a patient legally pronounced dead prior to ambulance call.

MEDICAID COVERAGE

Applicable in Medicaid certified nursing facilities. Pays if local Human Services dept. decides nursing care is medically necessary and eligibility requirements are met.

Medicaid Will Pay: (Providers must be Medicaid certified.)

- Semi-private room, meals and diets prescribed by doctor.
- Skilled nursing.
- Drugs and medical supplies
- Some transport to and from hospital and nursing home.
- Laundry services.
- Physician ordered "restorative" services such as physical, occupational, hearing and speech therapy and diagnostic evaluation visits.
- To hold a bed for 14 days for therapeutic visits or hospital stays. On the 15th day, patient must privately pay to hold bed or go back on the Medicaid waiting list.

Medicaid Will Not Pay for:

- Personal comfort or convenience items, unless medically necessary and ordered by the doctor.
- Private duty nursing.
- Non-essential or experimental services.
- Beauty/barber shop services.
- Rest home care or custodial care.
- Continued stay in a facility if the resident's level of care does not match the facility's certification level (if alternate placement available).
- Dry cleaning.
- Transportation costs to visit families and friends.

ELDERLAWLEXINGTON

McClelland & Associates, PLLC



MEET THE STAFF

The four biggest mistakes elder clients will make are:

- Not planning for long term care expense to preserve resources;
- Not having proper documents such as powers of attorney;
- Not planning to protect an aging spouse or dependent child; and
- Not understanding benefits available to veterans and their surviving dependents.

We provide:

- Legal Counseling for Elders
- Eldercare Planning
- Nursing Home Planning
- VA Benefits Planning
- Medicaid Planning
- Durable Financial & Health Care
- Wills
- Living Wills
- Powers of Attorney
- Special Needs Planning and Administration
- Conservatorship Counseling
- Guardianship Counseling

Robert L. McClelland is a Member of: National Academy of Elder Law Attorneys; Special Needs Alliance; Kentucky Guardianship Association Board Member; Private Special Needs Trustee; Past Chair, Kentucky Bar Association's Elder Law Section

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150 Shoreside Drive
Lexington, KY 40515
Phone: (859) 721-0350

THE LANTERN
Alzheimer's Center of Excellence
225 Ruccio Way
Lexington, KY 40503
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We invite you to visit your local community
Senior Citizens Center. Take a tour. Participate
in programs. Volunteer your time and talents.

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