



A Key to Choice for Seniors

Open the Door to Services



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Table of Contents

Introduction	1
Section 1: Values and Needs Assessment	3
What Do You Value Most?	4
Financial Assessment	5
Needs Assessment	6
Where To Go Next	9
Section 2: Staying in Your Home	11
Homemaking Services	12
Delivery Services	12
Meals	12
Home Maintenance	13
Home Health Care	14
Caregiver Support Services	14
Respite Care	15
Adult Day Services	15
Transportation	15
Safety	16
Energy Assistance	17
Other Types of Assistance	17
Section 3: Alternate Housing Options	20
Independent Living Options	21
Assisted Living Options	22
Campus-style Communities	23
Nursing Homes	23
Section 4: Social and Community Activities	24

Section 5: Know Your Rights	26
Consumer Protection	26
Health and Long-Term Care Insurance	28
Financial Assistance/Money Management	29
<hr/>	
Section 6: Evaluating Your Options	30
<hr/>	
Appendix A: Helping Organizations	38
<hr/>	
Appendix B: Resource Materials	40
<hr/>	
Appendix C: Additional Forms	44
<hr/>	
Index	48



Introduction

This guide was created to help you and/or your family assess your values and needs and evaluate the many housing and service options available to seniors in Minnesota. It may also be a useful resource for service providers who work with seniors to evaluate their needs and provide appropriate services or referrals.

The guide is organized as follows:

Section 1: Values and Needs Assessment. Presents questions that will help you analyze your values, requirements, and financial resources in relation to current or future housing and service needs.

Section 2: Staying in Your Home. Describes services that can help you remain in your present living situation.

Section 3: Alternate Housing Options. Describes the array of housing arrangements available if you are not able to stay in your home, or if you simply wish to make a lifestyle change.

Section 4: Social and Community Activities. Lists a variety of options for seniors who wish to be active in the community.

Section 5: Know Your Rights. Provides information on consumer rights, health and insurance protection, and financial assistance available to seniors.

Section 6: Evaluating Your Options. Presents several profiles that describe hypothetical seniors' needs, and the costs of providing for these needs. Also includes a worksheet that you can use to compare the costs of various housing and service options.

Appendix A: Helping Organizations. Lists Minnesota-based organizations that provide information and referrals to seniors.

Appendix B: Resource Materials. Lists publications and other resources of interest to seniors and their families.

Appendix C: Additional Forms. Provides a copy of the Lifestyle Needs Assessment for use by a family member, if desired.



Getting the Most Out of This Guide...

Although you can use this guide in any way you wish, we recommend that you complete the self-assessment first to get a better understanding of your values, needs, and financial situation. Based on your responses, the chart at the end of the assessment refers you to specific sections of the guide for additional information. Once you've learned more about your options, you can turn to Appendix A for the names and phone numbers of local agencies and organizations that can refer you to specific services, and to Appendix B for a list of resources available at many libraries and bookstores.

SECTION 1:

Values and Needs Assessment

As we age, our needs change. We may live in a home that's too big for just one person, and difficult to manage. Some of us may develop health problems that make it hard to drive safely, get up the stairs easily, or manage personal hygiene. For all of these reasons—and more—many of us face decisions regarding our living, health care, and transportation arrangements. These decisions are never easy, and require consideration of many factors.

Before you continue, answer the following question:

Why am I considering different options?

The answer to this question can influence your decision about whether to stay in your current home or to consider other housing options. Even if you're not ready to make a change right now, taking the time to investigate your options makes good sense. Later on, when you do need to make a choice, your decision will be a better-informed one. (And, if you are planning well in advance, consider working with a financial planner or elder law attorney to look into the housing and other service choices that will meet your lifestyle requirements.)

The next few pages present a series of worksheets to help you assess your values, personal needs, and financial situation. Your responses will guide you to appropriate housing and service options to meet your unique needs. Keep in mind that these worksheets are for your personal use; you do not need to share the results with anyone, unless you wish to do so.

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What Do You Value Most?

Many of the values listed below contribute to making a living situation feel like “home.” You may have strong feelings about some of them, and not care about others. For each value, place a check (✓) in the column that best describes your feelings.

I would like to:	Not Important	Somewhat Important	Very Important
1. Stay in my current home.			
2. Be independent; make my own decisions.			
3. Be near family or friends.			
4. Live near my place of worship.			
5. Live near my doctor or clinic.			
6. Have easy access to stores, restaurants, and theaters.			
7. Be more involved in community activities.			
8. Keep my pet(s).			
9. Keep my personal belongings.			
10. Join an exercise program for seniors.			
11. Have plenty of space.			
12. Have privacy.			
13. Maintain control over my finances.			
14. Share living space with another person.			
15. Have a stronger support system (family, friends, or neighbors).			

Look over the values that you checked as “Very Important.” Use these to evaluate your decisions regarding which housing options and services will best meet your current and future needs.

Financial Assessment

Before you proceed, take some time to complete the worksheet below. Along with your responses to the values assessment, your financial resources will partially drive your decision about future housing and other lifestyle changes.

Household Income (Monthly)	Household Expenses (Monthly)
Social Security _____	Mortgage/rent _____
Employment income _____	Utilities _____
Retirement/pension _____	Food _____
Investment income _____	Transportation _____
Alimony _____	Clothing _____
Other income _____	Medications _____
Total Income _____	Insurance premiums _____
	(e.g., health, car, homeowners, long-term care)
Assets (Estimated Market Value)	Entertainment _____
House/condominium _____	Credit card payments _____
Other property _____	Loan payments _____
Stocks, bonds, etc. _____	Taxes _____
Pension (IRA, 401k, etc.) _____	Home maintenance* _____
Savings/money market _____	Other expenses _____
CDs _____	Total Expenses _____
Insurance (cash value) _____	
Annuities _____	
Checking acct. balance _____	
Automobile(s) _____	
Prepaid burial _____	
Furnishings _____	
Collectibles _____	
Jewelry _____	
Other assets _____	
Total Assets _____	

* Includes major household repairs, such as exterior painting, roof repairs, and window repair/replacement.

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Now, calculate your monthly disposable income by subtracting total expenses from total income:

$$\frac{\text{Total Income}}{\text{(Total Income)}} - \frac{\text{Total Expenses}}{\text{(Total Expenses)}} = \frac{\text{Disposable Income}}{\text{(Disposable Income)}}$$

Your monthly disposable income represents the amount you can afford to pay for additional services—such as cleaning, maintenance, or personal care—if you decide to stay in your current home. If your disposable income is relatively small, consider whether you would be willing to sell any of your assets to pay for your service choice. And, if you *did* tap into your assets, consider how long they could support the choice you’ve made.

If you have concerns about paying for long-term care, either at home or in another setting, you may want to check into publicly funded programs, including subsidized housing (see pages 27 and 28).

Section 6, *Evaluating Your Options*, offers three snapshots of seniors who need to make lifestyle changes. Because housing and service needs vary widely, it is not possible to give average costs for these items. However, the profiles provide sample costs for housing and service packages, which may help you plan for your own lifestyle changes.

Needs Assessment

This assessment can help you sort through concerns often expressed by seniors. Responding to the statements as honestly as possible will help you identify those areas most important to you when facing change. As you complete this assessment, keep in mind that there are no “right” or “wrong” answers.

Directions:

For each of the following statements, place a check (✓) in the column that best describes your feelings or situation. (If an item does not apply to you, *leave the space blank.*) Then add up the number of checks in each column and record the total in the last row of the chart. Finally, read the section entitled “Where To Go Next,” which follows the assessment.

SECTION 1: **Values and Needs Assessment**

A. Around the House or Apartment

On my own, I am able to:	Hardly Ever	Some- times	Almost Always
1. Cook or prepare nutritious meals.			
2. Do the dishes.			
3. Clean the house or apartment.			
4. Do the laundry.			
5. Do yard work (mowing, raking, snow removal, etc.).			
6. Handle inside maintenance (painting, plumbing, etc.).			
7. Handle outside maintenance (window washing, etc.).			
8. Do grocery or other kinds of shopping.			
9. Use the telephone.			
Total number of checks in each column			

If the “Hardly Ever” column in the chart above has the highest number of checks, you may want to refer to pages 12 and 13 in this guide for services that can help with these household chores.

B. Your Social Community

On my own, I am able to:	Hardly Ever	Some- times	Almost Always
1. Spend sufficient time with family or friends.			
2. Ask my family or friends for help.			
3. Feel “connected” with my neighbors.			
4. Keep myself busy.			
5. Contribute to my community.			
6. Attend social, cultural, or religious events.			
7. Get where I want to go (appointments, etc.).			
Total number of checks in each column			

A Key to Choice for Seniors *Open the Door to Services*

If the “Hardly Ever” column in the preceding chart has the highest number of checks, you may want to refer to pages 15, 23 and 24 in this guide for services that can help you become more active in social or community events.

C. Personal Finance

On my own, I am able to:	Hardly Ever	Some-times	Almost Always
1. Balance my checkbook.			
2. Make deposits or withdrawals at the bank.			
3. Pay my bills on time.			
4. Handle insurance claims.			
5. Live within my income.			
Total number of checks in each column			

If the “Hardly Ever” column in the chart above has the highest number of checks, you may want to refer to pages 17 and 18 in this guide for services that can help with financial management.

D. Health Care

On my own, I am able to:	Hardly Ever	Some-times	Almost Always
1. Manage my own health care (make and keep appointments, etc.).			
2. Take medications as prescribed.			
3. Get sufficient exercise.			
Total number of checks in each column			

If the “Hardly Ever” column in the chart above has the highest number of checks, you may want to refer to pages 14, 21 and 22 in this guide for services that provide medical assistance.

SECTION 1: Values and Needs Assessment

E. Personal Care

On my own, I am able to:	Hardly Ever	Some-times	Almost Always
1. Take a bath or shower.			
2. Get dressed.			
3. Brush my teeth.			
4. Comb or style my hair.			
5. Use the toilet.			
6. Cut my food or eat meals.			
Total number of checks in each column			

If the “Hardly Ever” column in the chart above has the highest number of checks, you may want to refer to pages 14, 21 and 22 in this guide for services that can help with personal care.

Where To Go Next

The following chart can help you prioritize and plan for your future needs. To complete this chart, transfer your total scores from each individual chart to the appropriate column. Then, for each lifestyle area (A - E), compare the numbers in each set of related columns. In the sections where the “Hardly Ever” column has the *highest* number, consider:

1. Whether you can afford to pay for the services you need. If so, refer to Appendix A for resources that can help you locate appropriate services. Also check the Yellow Pages for information on service providers.
2. Whether there is a family member, friend, or neighbor who can help you manage problem areas.

If points 1 and 2 above do not apply to you, consult the recommended pages of this guide, shown in the last column, for assistance options.

A Key to Choice for Seniors *Open the Door to Services*

Lifestyle Area	Hardly Ever	Some-times	Almost Always	Turn to Pages:
A. Around the House or Apartment				12-13
B. Your Social Community				15, 23-24
C. Personal Finance				17-18
D. Health Care				14, 21-22
E. Personal Care				14, 21-22

Here's a brief example. If your chart resembled the one below, you might want to concentrate on those pages shown in the shaded boxes.

Lifestyle Area	Hardly Ever	Some-times	Almost Always	Turn to Pages:
A. Around the House or Apartment	5	3	1	12-13
B. Your Social Community	2	1	4	15, 23-24
C. Personal Finance	0	2	3	17-18
D. Health Care	0	1	2	14, 21-22
E. Personal Care	3	2	1	14, 21-22

You may also want to review Appendix A (page 38) for the names and telephone numbers of organizations and agencies that provide information and referrals to services for seniors, and Appendix B (page 40) for resource materials of interest to seniors and their families. If you would like to get a “second opinion,” you may also want to ask a family member to complete the needs assessment for you. An additional set of forms is provided in Appendix C (page 44).

After you've investigated your options, turn to Section 6, Evaluating Your Options, for examples of the costs of making particular lifestyle changes, as well as a worksheet you can use to compare the costs of hiring home-service providers with the costs of moving to another type of housing.

SECTION 2:

Staying in Your Home

If you wish to stay in your own home, but need assistance with certain tasks, this section will help you identify the types of services available to seniors. It covers the following services:

- ❖ Homemaking services
- ❖ Delivery services
- ❖ Meals
- ❖ Home maintenance
- ❖ Home health care
- ❖ Respite care
- ❖ Adult day services
- ❖ Transportation
- ❖ Safety
- ❖ Energy assistance
- ❖ Other types of assistance (bill-paying, paperwork, legal advice, etc.)



Note: Service prices vary, so be sure to check with several providers to compare prices. Ask providers if they offer a senior discount or a sliding fee scale.

For information on how to contact specific service providers, or to obtain additional information about the types of services available, refer to Appendix A, Helping Organizations, on page 38.

Homemaking Services

◆ **Homemaker Services**

These services offer light housekeeping, laundry, meal preparation, and shopping. Fees vary depending on the services provided. Homemaker service providers must be registered with the Minnesota Department of Health.

◆ **Cleaning Companies**

Cleaning companies provide light-to-heavy housekeeping services, usually charging an hourly rate.

Delivery Services

These services deliver a variety of items to their clients, including groceries, prescription drugs, and library books. Some local grocery stores also offer home delivery for a small fee. Services may vary depending on your location.

Meals

◆ **Meals on Wheels**

Volunteers deliver a hot meal to home-bound people who are unable to prepare their own meals.

◆ **Senior Dining Programs**

Senior dining programs (also called “congregate dining”) offer nutritious, low-cost meals in a group setting. These meals are usually provided five days a week by a variety of organizations, such as senior centers, community centers, religious organizations, and social service agencies.



Home Maintenance

◆ **Chore Services**

These programs provide help with lawn mowing, snow shoveling, cleaning gutters, minor home repairs, interior painting, and other routine chores.

Note: For major home repairs (such as roofing, plumbing, or electrical repairs), contact local contractors to obtain bids. Ask family members, friends, or neighbors to recommend a contractor who does quality work.

◆ **Paint-a-Thon Program**

In this Metro-based program, volunteers paint the homes of income-eligible or disabled seniors (age 60 or older), at no cost, as volunteer teams become available. This organization will not do major exterior repairs prior to painting. Seniors must apply for this service, and there is generally a waiting list. The Paint-a-Thon takes place in August.

◆ **Commercial Lawn Care/Snow Removal Businesses**

These businesses offer a range of services, from lawn mowing, planting, and pruning, to snow shoveling and plowing. Fees vary based on the type and frequency of service.



◆ **Volunteer or Neighborhood Help**

Some teen programs and volunteer groups offer free or low-cost yard maintenance to seniors. Also keep in mind that neighborhood teens may be available to help with lawn mowing and snow removal for a reasonable fee. (It's important to agree on a price before the work begins to avoid later misunderstandings.)

Home Health Care

The following types of home health care services are available to seniors through home health care agencies. Fees vary with the type of service, frequency of visits, length of visit, and income level.

Home health aides provide assistance with bathing, dressing, using the toilet, and other personal care tasks. They are supervised by a registered nurse.

Home nursing care can include administration of medication, wound care, health education, and monitoring of health situations.



Personal care assistance includes help with eating, dressing, bathing, toileting, transfers and mobility, grooming, meal planning and preparation, managing finances, errands, getting around in the community, or assistance with medications. These services are available to people through licensed and non-licensed agencies, or from individuals who contract for this work. Fees vary with the type and length of service.

Therapeutic care can include physical, speech, and occupational therapy, and is available from certified home health care agencies.

Caregiver Support Services

Assistance for family or informal caregivers of older persons is available from a variety of places within the local community including faith-based organizations, health and social services providers, counties, disease organizations, employers, etc. Assistance includes: information, assistance connecting to services and support, in and out-of-home respite, counseling, education, training, and supplemental services (e.g., home modifications and special equipment, safety management). These services are typically low-cost and affordable services. They help the caregiver provide good care while maintaining a balanced lifestyle.

Respite Care

- ◆ **In-home Respite Care**

In-home respite care provides temporary care or supervision of a senior so that primary caregivers can take some personal time off. Providers are specifically trained to care for the needs of seniors.

- ◆ **Out-of-home Respite Care**

Respite care provided outside the home may be offered by an adult day care center, adult foster care, private residence, assisted living, or nursing home.

There are also programs that allow family and friends to be paid to provide respite care so family caregivers can get a break.

Adult Day Services (Day Care)

Facilities offering adult day services provide health, nutritional, and social services for persons with physical or cognitive needs. Some of these facilities provide specialized care (e.g., for memory loss), and some also provide health monitoring and medication administration.

Transportation

- ◆ **Metro Mobility**

Metro Mobility is a door-to-door public transportation system serving the Twin Cities metropolitan area. It provides transportation to seniors who are not able to use regular bus service. Certain eligibility requirements apply; applications may take up to 30 days for approval.

- ◆ **Escort Services**

Some service organizations provide escorts to accompany older adults and help with transportation, shopping, carrying packages, etc. A fee is generally charged for this service.

Transportation (continued)

- ◆ **Hospital/Clinic/Health Insurance Transportation Services**
Some hospitals, clinics, and health insurance providers offer rides to and from their facilities for seniors who are not able to arrange other transportation. Check with your local insurance carrier to see if it offers transportation services. An advance appointment is usually required.
- ◆ **Senior Center/Social Service Agency Transportation Services**
Some senior or community centers offer van or bus transportation to the center and to various other locations, including shopping and field trips. Many social service agencies also provide rides to seniors for medical appointments, personal business, visits to senior centers, etc. These agencies sometimes use volunteers who drive their own cars, or staff who drive handicapped-accessible vans or buses.
- ◆ **Private Transportation Services**
A number of for-profit companies offer transportation services using cars, taxis, or vans. Some vehicles are equipped to handle wheelchairs.



Safety

If you have a disability that requires specialized emergency care, call the Senior LinkAge Line® (1-800-333-2433) for information on organizations that can assist you with safety issues or concerns.

- ◆ **Personal Emergency Response Services**
These services allow seniors to call for help in a medical or other emergency using a signaling device that is worn around the neck or wrist. Many new products are being developed for this purpose including videophones and cameras and motion detectors.

Safety (continued)

- ◆ **Home Security Systems/Police or Fire Alert**

These systems are installed by private companies. For an additional monthly fee, the system will automatically alert the police or fire department in case of an attempted break-in or a fire.
- ◆ **Telephone Reassurance**

Some hospitals, faith communities, and nonprofit agencies offer a service in which volunteers call seniors at home daily to check on their well-being, or seniors call at a specified time each day to let a volunteer know that they are okay.
- ◆ **Vial of Life**

This program provides an emergency medical information form for you to complete. This form can be inserted into a clear plastic tube for keeping in the refrigerator. Stickers are placed on your front door and refrigerator door to alert emergency medical personnel that you are a member of the Vial of Life Program.

Energy Assistance

A variety of programs provide help to qualified seniors for repairing items such as thermostats, water heaters, furnaces, and chimneys, as well as weatherization assistance to reduce fuel costs. The Energy Assistance Program can also help eligible seniors pay their heating bills.

Other Types of Assistance

- ◆ **Parish Nursing Programs**

Parish nursing is a combination of nursing and ministry. Parish nurses minister to individuals and families within a faith community, using health education and spiritual maturity to promote wellness of body, mind, and spirit. Some programs offer this service to non-members of their faith community.

Other Types of Assistance (continued)

- ◆ **Case Management**

This service helps seniors and their families identify and obtain appropriate services to meet their needs. It is usually provided by social workers or public health nurses. Fees may vary.
- ◆ **Bill-paying Services**

Many banks, social service agencies, money-management services, and accounting firms will contract to pay a senior's regular monthly bills for a fee. Automatic withdrawals are also an option, as is electronic bill-paying for those who have a home computer and access to the Internet.
- ◆ **Paperwork**

Some social service agencies will arrange to have someone manage a senior's insurance applications, Medicare claims, and income tax filings. Other services may include setting up and maintaining a filing system, creating a budget, letter writing, and troubleshooting with service providers.
- ◆ **Insurance Appeals**

Some social service and legal agencies assist seniors who have been denied coverage or who are having other difficulties with insurance carriers.
- ◆ **Legal Assistance**

Legal/Paralegal Services: The Senior Law Project, Legal Aid, and other similar organizations offer free or low-cost legal advice and/or representation to seniors in need of legal assistance. They also provide referrals to attorneys who specialize in senior legal issues and who charge regular rates for their services.

Other Types of Assistance (continued)

Ombudsman Service: This statewide program provides advocacy services for seniors in need of nursing home, hospital, and in-home health services. Program staff members mediate disputes between consumers and service providers; provide educational information to nursing home residents; and negotiate with hospitals regarding premature discharges.

If you would like to learn about services in your area, call the Senior LinkAge Line® at 1-800-333-2433.



SECTION 3:

Alternate Housing Options

Many housing options are available to seniors in today's marketplace. They range from apartments and townhomes to campus-style communities to full-service nursing homes. Because senior housing is a dynamic and growing industry, the distinctions between independent housing and housing-with-services are changing over time. Therefore, this section describes the *general* characteristics of each type of housing, and the *typical* services provided.

Because prices vary dramatically depending on the size of the unit and the amenities and services provided, it is not possible to give an average price. However, there are several excellent resources that describe rental complexes, assisted living facilities, and campus-style communities—including services provided and rent or purchase price.

The following types of housing options for seniors are described in this section:

- ❖ Independent living options
- ❖ Assisted living options
- ❖ Campus-style communities
- ❖ Nursing homes

Note: Similar services and amenities may be available in many of the housing options described in this section. As a consumer, it's important for you to find out which services are included in your rental or housing contract, and which ones cost extra.

Independent Living Options

◆ **Apartments**

Market-rate Apartments: The rent levels at these apartments are determined by the real estate market. Many apartments serve only people age 55 and older; some of these offer few services, while others offer a broad range of services, including meals, housekeeping, and transportation.

Subsidized Apartments: Federally or locally subsidized apartment buildings serve low-income seniors. Typical services include recreational activities, service coordination, and limited meals.

Assisted living home care programs are available in some apartment buildings, including a few subsidized buildings. In addition, apartment residents may individually contract for home care services.

◆ **Cooperatives and Condominiums**

Residents of these apartment-style or townhome-style complexes either own, or have an ownership interest in, their unit and are responsible for its upkeep. They also pay a monthly fee for the use and upkeep of common areas. Some complexes designed for seniors offer fee-based, on-site services, such as meals, transportation, group activities, housekeeping, and personal care/nursing services.

◆ **Shared Housing**

Shared housing can take many forms: a senior living in a non-relative family home; a senior living with relatives; two or more seniors sharing a home or apartment; a younger person moving in with a senior to help with chores for a reduced rent. The advantages of this type of housing arrangement are many: companionship, safety, help with personal or household tasks, and reduced living expenses. The Share-a-Home Program can help you locate shared housing opportunities.

Assisted Living Options

In Minnesota, “assisted living” or “housing-with-services” is more of a service concept than an actual place. “Housing-with-services” encompasses a variety of senior residential settings that offer, for a fee, certain types of supportive services (such as help with personal laundry, bill-paying, or arranging for medical care) or health-related services (such as personal care or nursing services). Settings range from an apartment with kitchen to a room with bathroom in a facility where all meals are provided. Some assisted living establishments are designed specifically to assist seniors who have memory loss.

Minnesota requires all housing-with-services buildings to be registered with the state. They are required to provide a written agreement specifying the types of services offered to tenants and the cost of these services. Eligibility for public funding for tenants of housing-with-services facilities depends upon the relationship between the facility and the county in which it is located. If you are eligible for public assistance, check with your county’s Public Health or Human Services Department to find out which facilities accept public payment assistance.

- ◆ **Boarding Care or Board and Lodging**

A room, meals, and services are provided in this type of housing arrangement. Typical services include 24-hour supervision, personal care, medication assistance or administration, and supportive services. Some also offer memory loss services. Some of these facilities are attached to nursing homes, and some are free-standing.

- ◆ **Adult Foster Care**

Adult foster homes are small, homelike settings that serve no more than five seniors. Adult foster care may be provided by individuals or couples in their own homes, or by organizations with around-the-clock staff. These homes offer a variety of personal care and health-related services, and many specialize in certain forms of care, such as memory loss.

Campus-style Communities

Campus-style communities provide a continuum of housing, services, and nursing care, usually at one location, to meet residents' needs as they grow older. These communities charge for the type of housing and level of care a resident requires at the time he or she enters the community. As the resident's needs change, the fees also change accordingly.

Continuing care retirement communities (CCRCs) are one type of campus-style community. Typically, CCRCs charge an endowment fee to enter, and a monthly fee for a package of services specified in the residents' contracts. The entrance fees and monthly fees charged by CCRCs cover, in advance, some or all services and care, a form of insurance for a senior's later years. Some contracts only guarantee access to nursing services, while others cover the full cost of future nursing care that the resident may need. This contract is what distinguishes a CCRC from other types of campuses that include a nursing home and senior housing.

Nursing Homes

Nursing homes are long-term-care facilities that offer nursing care to residents. These homes provide a full array of personal, dietary, therapeutic, social, spiritual, recreational, and nursing services. A number of nursing homes specialize in caring for people who have memory loss, Parkinson's disease, or other impairments. Some nursing home residents pay for their care with private funds or long-term-care insurance; others, whose funds are depleted, rely on Medicaid to cover some of the costs. In some cases, Medicare may pay for a limited number of days in a nursing home following a hospital stay.

If you would like to learn more about alternate housing options, call the Senior LinkAge Line[®] at 1-800-333-2433.

SECTION 4:

Social and Community Activities

For seniors who would like to stay or become more involved in social or community activities, an array of options is available. This section briefly describes these options; for additional information, contact one of the information and referral organizations listed in Appendix A.

Community Recreation Centers: These centers offer a variety of activities for all ages, including exercise programs, crafts, continuing education, and field trips.

Volunteer Opportunities: Many organizations need volunteers: schools, day care centers, libraries, hospitals, food shelves, religious organizations, and charities, to name just a few.

Activities Sponsored by Religious Groups: Most churches, synagogues, and other religious organizations sponsor study groups, lectures, trips, and other events open to members of the congregation.

Companion and Friendly Visiting Programs: These programs provide regular in-home visits to isolated or homebound seniors who are in need of companionship.

Senior Centers: Located in many communities, these centers provide a variety of programs, including socialization, meals, crafts, educational activities, transportation, and field trips. Senior centers are generally supported by park and recreation departments, nonprofit organizations, or community education departments.



Counseling Centers and Support Groups: These organizations can help seniors deal with a range of issues, including chemical dependency, bereavement, disease management, depression, and family problems.

Special Interest Groups or Clubs: Whether your passion is bird watching, model trains, gardening, coin collecting, or almost any other subject, there's a group of people who share your interest. Joining a club is a great way to meet new people and pursue an interest or hobby at the same time.

Vital Aging Network: A forum where individuals and organizations are working collaboratively to promote self-determination, self-sufficiency, civic engagement, and a high quality of life for and with older adults through education, advocacy, and leadership development. Visit VAN online at www.van.umn.edu or send an email at van@umn.edu



SECTION 5:

Know Your Rights

This section briefly describes programs and services established by law to benefit and protect seniors.

Consumer Protection

- ◆ **Abuse and Neglect Concerns:** Minnesota has a variety of services designed to protect adults from exploitation, abuse, and neglect. Common Entry Points are identified by each County to evaluate and investigate these concerns. The Common Entry points will refer the situation onto Adult Protective Services, Law Enforcement Officials, the Office of Ombudsman for Older Minnesotans, or other agencies for follow-up and resolution. Find your Common Entry point at www.mnaging.org/seniors/vulnerableadults/cepd.html
- ◆ **Attorney General's Office:** Provide information on consumer laws and consumer issues through telephone contacts and consumer information brochures. Handle consumer complaints directly or through referral to other appropriate government agencies. (Metro area: 651-296-3353, Toll Free Greater Minnesota: 1-800-657-3787)
- ◆ **Guardianships/Conservatorships:** When an older person is no longer able to manage property and financial matters, a court can appoint an individual—who may be a family member, friend, or professional conservator—to act in the senior's behalf.
- ◆ **Legal/Paralegal Service:** This service provides legal advice, referrals and, for the income-eligible, legal representation (e.g., appealing Medicare denials).

Consumer Protection (continued)

- ◆ **Minnesota's Advanced Health Care Directive:** (Minnesota's version of the Living Will) This legal document provides instructions to health care providers and your family regarding what you want done in case of certain medical situations. You can obtain forms from the Senior LinkAge Line[®] (1-800-333-2433).
- ◆ **Minnesota Department of Human Rights:** The department is a neutral state agency that investigates charges of illegal discrimination. Contact the department at www.humanrights.state.mn.us or at 651-296-5663 or toll free at 1-800-657-3704.
- ◆ **Office of Ombudsman for Older Minnesotans:** A statewide service for consumers of nursing homes or home health care. They assist with complaint investigation, mediate disputes between consumers and providers, and provide information on how to choose suitable services (1-800-657-3591).

Health and Long-Term Care Insurance

- ◆ **Long-term Care Insurance:** This private insurance may cover some or all costs associated with nursing home care, home care services and services provided in an assisted living facility. The younger the insured, the less expensive the premiums.
- ◆ **Medicare:** This federal program helps pay for certain health care expenses for those over 65, blind, or disabled. Certain guidelines also allow States to pay beneficiaries cost of premiums, deductibles, and coinsurance. The Medicare Modernization Act of 2003 made changes that also allow for prescription drug coverage. In some situations, Medicare will pay for short-term nursing home care following hospitalization.
- ◆ **Medicaid:** (Known as Medical Assistance in Minnesota) This federal program helps low-income seniors and persons with disabilities pay medical and hospital bills. It also pays nursing home expenses for seniors who meet income and resource eligibility criteria.
- ◆ **Medigap Insurance:** (Medicare Supplemental) These private insurance policies supplement Medicare by paying some or all of the costs not covered by Medicare.
- ◆ **MinnesotaCare:** This health care plan is available to Minnesota residents under 65 who do not have health insurance.
- ◆ **Veterans' Benefits:** County Veteran Service Centers provide information on available health services, adult day care, home care and nursing home coverage.
- ◆ **Senior Health Insurance Counseling:** A program offered through the Senior LinkAge Line® (1-800-333-2433) that offers information on Medicare and health insurance coverage, and help with organizing health insurance bills and receiving payment.

Financial Assistance/Money Management

- ◆ **Alternative Care Program:** Provided through the county, this program enables people over age 65—who are financially eligible and who otherwise might go to a nursing home—to live at home with services, such as homemaker, home health aide, and adult day care.
- ◆ **Elderly Waiver:** This program enables seniors who are receiving Medical Assistance and are at risk for nursing home placement to remain at home with services, such as homemaker, home health aide, and adult day care.
- ◆ **General Assistance:** This financial assistance program is for single adults, childless couples, or families who are not eligible for Minnesota Family Investment Program.
- ◆ **Minnesota Supplemental Aid (MSA):** This county-administered program provides financial assistance to low-income elderly, disabled, or blind Minnesotans.
- ◆ **Social Security:** This federal program provides income for seniors, persons with disabilities or their survivors, who meet specific work criteria (or whose spouses meet these criteria).
- ◆ **Supplemental Security Income (SSI):** Administered through the Social Security Administration, SSI provides a supplemental source of income for income-eligible people who are over the age of 65, blind, or have a disability.
- ◆ **Reverse Mortgages:** This program allows people over the age of 62 to convert a percentage of the equity in their paid-off home mortgages to cash. Minnesota requires that individuals interested in applying for a reverse mortgage receive counseling by a HUD-certified agency.
- ◆ **Group Residential Housing:** This state program assists income-eligible seniors living in certain types of group settings to pay for rent and food.

SECTION 6:

Evaluating Your Options

If you have completed the assessments in Section 1 and read the recommended portions of Sections 2 through 5, you should have a better idea of your needs and the housing and service options available to meet them. You should also have a better understanding of your financial situation and the amount of disposable income available to pay for in-home services or the cost of alternative housing.

Because needs and prices vary, it's difficult to provide an average cost for any given housing or service option. Instead, this section presents several profiles of seniors faced with the need to make lifestyle changes, and the estimated costs involved. Using these scenarios as examples, along with the worksheet that follows the scenarios, you may be able to estimate the costs of staying in your home versus the costs of moving to a different setting.

Profile 1: Edith Johansson

Edith Johansson is 82 years old. She has difficulty getting around in her home, and also has trouble cooking and cleaning. She's not eating the way she should, which has caused weight loss. Edith lives alone in the home she has owned for 40 years and would like to stay there, if possible. Her children live in nearby states and try to visit at least monthly for emotional support, but are unable to visit for daily care.

Edith has a monthly income of \$486.00, and monthly household expenses (refer to the Financial Assessment worksheet on page 5 for a list of expenses included in this figure) of \$480.00, leaving a disposable income of \$6.00. Her total assets, excluding the value of her home, are \$30,000.



A Key to Choice for Seniors *Open the Door to Services*

Edith evaluated her options as follows:

Staying at Home

Moving to Housing-with-Services

Services	Estimated Monthly Cost	Services	Estimated Monthly Cost
Home-delivered Meals 5x per week	\$72.00	1 meal per day is included in total cost	N/A
Lifeline	\$30.00	Pull cord included	N/A
Homemaking, weekly 3-hour visit	\$180.00	Laundry and room cleaning are included	N/A
<u>Household Expenses</u> (see page 5 for included items)		<u>Household Expenses</u>	
Rent/Mortgage	\$0.00	Rent/Mortgage (includes utilities)	\$1,500.00
Other Expenses (food, clothing, insurance, etc.)	\$480.00	Other Expenses (food, clothing, insurance, etc.)	\$200.00
Total	\$762.00	Total	\$1,700.00

If Edith stays at home and uses her assets to pay for the services she needs, she will spend her assets at a rate of \$282.00 a month. Assuming her circumstances remain the same, she could stay at home for another nine years before using her assets (excluding home equity). Her income might qualify her for subsidized housing, which she may want to pursue. She could also consider a reverse mortgage, which would help her tap into the equity of her home to stay at home and pay for services. If she moves into a housing-with-services option, she would spend \$1,220.00 of her assets each month. Assuming her house is worth \$90,000, total assets after the sale of her home = \$120,000. She would spend all of her assets in eight years. Edith values living in her current home and chooses to pay for the services she needs there.

Profile 2: Juan and Freda Ramirez

Juan and Freda live in a two-bedroom, market-rate senior apartment. Both are in their late 70s; Juan has Alzheimer's disease and needs a lot of direction and some assistance with bathing and other personal care. Freda, who is in good health, provides all of Juan's care. She is reaching a point where she realizes she needs a break from full-time care giving. Juan and Freda would like to continue living in their apartment, near family, friends, and medical care. Their combined monthly income is \$2,917.00 and monthly expenses are \$1,200.00, leaving them with a monthly disposable income of \$1,717.00. Assets totaled \$75,000.00 from the recent sale of their home.



A Key to Choice for Seniors Open the Door to Services

Freda and Juan evaluated their options as follows:

Current Apartment

Moving to Housing-with-Services

Services	Estimated Monthly Cost	Services	Estimated Monthly Cost
In-home Respite Care 4 hours per week	\$280.00	Assisted Living package includes: 1 congregate meal/ day, laundry, housekeeping, 2 home health aide visits per week	\$1,084.00
Adult Day Health 2 days per week	\$336.00	Adult Day Health 1 day per week	\$168.00
<u>Transportation</u> Metro Mobility 2x/week	\$18.00	Transportation (included as part of the rental package)	None
Family	None	Family	None
<u>Household Expenses</u> (see page 5 for included items)		<u>Household Expenses</u>	
Rent/Mortgage	\$775.00	Rent/Mortgage (2 bedrooms + utilities)	\$850.00
Other Expenses (food, clothing, insurance, etc.)	\$425.00	Other Expenses (food, clothing, insurance, etc.)	\$450.00
Total	\$1,834.00	Total	\$2,552.00

Freda and Juan have a combined income that would allow them to choose either option without relying on their assets to pay for services. Freda decides she would like to try the services she has learned about before choosing a different living arrangement.

Profile 3: Gretchen Scott

Gretchen Scott is a 70-year-old woman whose husband recently died from a massive stroke. She is currently living in their paid-for home, but is finding the maintenance difficult. Additionally, she does not drive and is having difficulty finding transportation to go shopping (her home is not on a bus line). Her monthly income is \$1,042.00 and monthly household expenses are \$560.00, leaving a disposable income of \$482.00. If she sells her house, her total assets would be \$145,000.00.



A Key to Choice for Seniors *Open the Door to Services*

Gretchen evaluated her options as follows:

Staying at Home

Moving to Housing-with-Services

Services	Estimated Monthly Cost	Services	Estimated Monthly Cost
Chore (lawn mowing, snow shoveling, minor repair)	\$150.00	Chore (maintenance is covered by the rent)	N/A
Transportation (taxi service)	\$50.00	Transportation (included with rent)	N/A
<u>Household Expenses</u> (see page 5 for included items)		<u>Household Expenses</u>	
Rent/Mortgage	\$0.00	Rent/Mortgage	\$750.00
Other Expenses (food, clothing, insurance, etc.)	\$560.00	Other Expenses (food, clothing, insurance, etc.)	\$275.00
Total	\$760.00	Total	\$1,025.00

Gretchen decides that the extra \$265.00 it will cost her a month to move is worth it. She will have transportation to shopping and medical appointments. She is looking forward to meeting other people her age and developing new friendships. In addition, the senior complex she has chosen offers housekeeping and personal care services if the time comes when she needs the help. She will then use her assets to pay for these services.

Evaluating Your Own Options

You may want to use the following worksheet to compare the costs of staying in your current home, with services, with the costs of moving to alternate housing that provides the services you need. To complete this worksheet accurately, you will first need to obtain the actual costs of the service and housing options you are considering. Note that you may not need many of the services listed below, and that some of these services may be included in the cost of alternate housing. When this is the case, simply write “N/A” next to these items.

Staying at Home

Moving to Alternate Housing

Possible Services Needed	Estimated Monthly Cost	Possible Services Needed	Estimated Monthly Cost
Home-delivered Meals		Meals	
Chore Service		Chore Service	
Homemaking Service		Homemaking	
Respite Care		Respite Care	
Home Nursing		Nursing	
Transportation		Transportation	
Other Service		Other Service	
Other Service		Other Service	
<u>Household Expenses</u> Rent/Mortgage Other Expenses (food, clothing, insurance, etc.)		<u>Household Expenses</u> Rent/Mortgage (may include utilities) Other Expenses (food, clothing, insurance, etc.)	
Total		Total	

APPENDIX A:

Helping Organizations

The agencies listed below provide free information on, and referrals to, a variety of Metro-wide programs and services available to seniors and their families. These agencies can help you start your search for organizations in your community that will either provide or assist you in finding the help you need. Another resource is your local Yellow Pages; look under “Senior Citizens’ Services” for a listing of non-profit and for-profit organizations that provide homemaking, health care, housing, advocacy, and other services to seniors.

Area Agencies on Aging

Senior LinkAge Line[®], an information and assistance program of the Minnesota Board on Aging and Area Agencies on Aging (1-800-333-2433), www.mnaging.org, senior.linkage@state.mn.us that helps seniors, caregivers, professionals, and Medicare beneficiaries find answers and appropriate services for older people. Specialists are available Monday through Friday 8 – 4:30, interpreters also available.

Counties

Long Term Care Consultation, a service offered through your local County for any person regardless of income at least age 65 or for any person with a disability. LTCC can assist you with identifying services and support to meet your specific long-term care needs.

You may also want to check with your county’s Human Services or Public Health Department to find out what types of programs and assistance it offers to seniors. Go to *www.dhs.state.mn.us* and click on “Counties/regional offices” for your county information.

Senior LinkAge Line® an information and assistance program available online at *www.MinnesotaHelp.info*. Find services in your area any time of the day by visiting *www.MinnesotaHelp.info*.



APPENDIX B:

Resource Materials

The following are samples of resources. Please note that phone numbers and publications change or become outdated. Check your local libraries and bookstores for additional information.

Books

◆ AARP publications:

AARP publishes materials on the following topics:

- Caregiving
- Disabilities
- Health and wellness
- Insurance and finances (including reverse mortgages)

To order an AARP publication, write to: AARP Fulfillment, 601 E Street, N.W., Washington, DC 20049 or call 1-800-424-3410 or visit www.aarp.org.

- ◆ *And now what do we do: A Guide for the Selection of the Right Care Facility for You or Your Loved One*, by Robin and Loranelle Schroeder, EMMPS, Inc., Northfield, MN, 1996.
- ◆ *Beat the Nursing Home Trap: A Consumer Guide to Choosing and Financing Long-term Care*, by Joseph Matthews, Nolo Press: Berkeley, 1997.
- ◆ *Checklist for Aging, A Workbook for Caregiving*, by Warren Wolfe, published by Aard Wolfe Books, Roseville, MN, 1992, 2001.

Books (continued)

- ◆ *How to Care for Aging Parents*, by Virginia Morris, Workman Publishing: New York, 1996.
- ◆ *Legal Guide for Older Americans*, American Bar Association, Times Books/Random House: New York, 1997.
- ◆ *You've Earned It, Don't Lose It*, by Suze Orman, Newmarket Press: New York, 1998.

Booklets and Pamphlets

Many of the following publications are free.

- ◆ *Guide to Long Term Care Insurance*, by David B. Gruenes, Minnesota Department of Commerce. (Call the Senior LinkAge Line® 1-800-333-2433)
- ◆ *What you need to Know: Medicare and Medicare Supplemental Insurance*, Minnesota Department of Commerce. (Call the Senior LinkAge Line® 1-800-333-2433)
- ◆ *Health Care Choices for Minnesota Seniors*, Minnesota Senior Federation. (Cost: \$10.00; call 651-645-0261 to order a copy.)
- ◆ *Minnesota Health Care Programs*, Minnesota Department of Human Services, 1997. (Call 1-800-657-3739 for a copy.)

Booklets and Pamphlets (continued)

- ◆ ***Senior Housing, Inc. Directory***, Senior Housing, Inc., updated each year. Lists senior housing in the metropolitan area. (For a copy, call 612-617-1025 or visit their web site, www.seniorhousingdirectory.com. There is a nominal charge for mailing out hard copies.)
- ◆ ***Other Housing Directories***: For listings of available senior housing in your area contact your local Senior LinkAge Line® 1-800-333-2433.

Magazines and Newspapers

- ◆ ***Good Age***, a monthly newspaper published by the Amherst H. Wilder Foundation. Free, to residents in St. Paul, Minneapolis and surrounding suburbs.
- ◆ ***OWL***, published by the Older Women's League. (Free to members.)
- ◆ ***Senior News***, published by the Senior Federation. (Mailed free to members.)
- ◆ ***Senior Times***, published by the Marci Mannis, St. Louis Park, MN. Copies can be found at your local library.

Web Sites

- ◆ Administration on Aging: www.aoa.gov
- ◆ American Association of Homes and Services for the Aging: www.aahsa.org
- ◆ AARP: www.aarp.org
- ◆ Assisted Living Federation of America: www.alfa.org
- ◆ Care Providers of Minnesota: www.careproviders.org
- ◆ Families USA Foundation: www.familiesusa.org
- ◆ Health Insurance Association of America: www.hiaa.org
- ◆ Medicare: www.medicare.gov
- ◆ Metro Senior Federation: www.mnseniors.org
- ◆ Minnesota Association of Area Agencies on Aging: www.minnesota-aaa.org
- ◆ Minnesota Help info: www.MinnesotaHelp.info
- ◆ Minnesota Health and Housing Alliance (MHHA): www.mhha.com
- ◆ Senior Housing, Inc.: www.seniorhousingdirectory.com
- ◆ Senior LinkAge Line®: www.mnaging.org

APPENDIX C:

Additional Forms

A parent or other senior relative may have asked you to evaluate his or her needs by completing the following assessment. Once you have scored your responses, you may want to compare them with your family member's, and discuss any major differences.

Needs Assessment

Directions:

For each statement below, place a check (✓) in the column that best describes the person's situation. Then add up the number of checks in each column and record the total in the last row of the chart.

A. Around the House or Apartment

My senior relative is able to:	Hardly Ever	Some- times	Almost Always
1. Cook or prepare nutritious meals.			
2. Do the dishes.			
3. Clean the house or apartment.			
4. Do the laundry.			
5. Do yard work (mowing, raking, snow removal, etc.).			
6. Handle inside maintenance (painting, plumbing, etc.).			
7. Handle outside maintenance (window washing, etc.).			
8. Do grocery or other kinds of shopping.			
9. Use the telephone.			
Total number of checks in each column			

B. Your Social Community

My senior relative is able to:	Hardly Ever	Some-times	Almost Always
1. Spend sufficient time with family or friends.			
2. Ask my family or friends for help.			
3. Feel “connected” with neighbors.			
4. Keep him- or herself busy.			
5. Contribute to the community.			
6. Attend social, cultural, or religious events.			
7. Get where he or she wants to go (appointments, etc.).			
Total number of checks in each column			

C. Personal Finance

My senior relative is able to:	Hardly Ever	Some-times	Almost Always
1. Balance his or her checkbook.			
2. Make deposits or withdrawals at the bank.			
3. Pay bills on time.			
4. Handle insurance claims.			
5. Live within his or her income.			
Total number of checks in each column			



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D. Health Care

My senior relative is able to:	Hardly Ever	Some-times	Almost Always
1. Manage personal health care (make and keep appointments, etc.).			
2. Take medications as prescribed.			
3. Get sufficient exercise.			
Total number of checks in each column			

E. Personal Care

My senior relative is able to:	Hardly Ever	Some-times	Almost Always
1. Take a bath or shower.			
2. Get dressed.			
3. Brush his or her teeth.			
4. Comb or style his or her hair.			
5. Use the toilet.			
6. Cut food or eat meals independently.			
Total number of checks in each column			



Where To Go Next

The following chart will point you toward information that can help meet your senior relative’s most pressing needs. To complete this chart, transfer your total scores from each individual chart to the appropriate column. Then, for each lifestyle area (A - E), compare the numbers in each set of related columns. In the sections where the “Hardly Ever” column has the *highest* number, consult the recommended pages of this guide, shown in the last column, for assistance options.

Lifestyle Area	Hardly Ever	Some-times	Almost Always	Turn to Pages:
A. Around the House or Apartment				12-13
B. Your Social Community				15, 23-24
C. Personal Finance				17-18
D. Health Care				14, 21-22
E. Personal Care				14, 21-22



Index

A

Abuse and Neglect	26
Adult Day Services	15
Adult Foster Care	22
Alternative Care	29
American Association of Retired Persons (AARP)	40
Apartments	21
Market-rate	21
Subsidized	21
Assisted Living Options	22

B

Bill-paying Services	18
Boarding Care	22

C

Campus-style Communities	23
Caregiver	14
Case Management	18
Chore Services	13
Community Recreation Centers	24
Condominiums	21
Congregate Dining	12
Consumer Protection	25
Continuing Care Retirement Communities (CCRCs)	22
Cooperatives	21
Counseling Centers	25

D

Delivery Services	12
Disposable Income	6

E

Elderly Waiver	29
Energy Assistance	17
Escort Services	15

F

Financial Assistance	29
Friendly Visiting Programs	24

G

General Assistance	29
Group Residential Housing	29
Guardianships/Conservatorships	26

H

Health and Long-Term Care Insurance	28
Home Health Aides	14
Home Health Care Services	14
Home Maintenance	13
Home Nursing Care	14
Home Security Systems	17
Homemaking Services	12
Hospital/Clinic/Health Insurance Transportation Services	16
Housing-with-Services	22

I

Independent Living Options	21
In-home Respite Care	15
Insurance Appeals	18

L

Lawn Care/Snow Removal	13
Legal Assistance	18
Legal/Paralegal Services	18, 26
Long-term Care Insurance	28

M

Market-rate Apartments	21
Meals on Wheels	12
Medicaid	28
Medicare	28
Medigap Insurance	28
Metro Mobility	15
Minnesota Health Care Directive	27
Minnesota Supplemental Aid (MSA)	29
MinnesotaCare	28
Money Management	30

N

Nursing Homes	23
---------------------	----

O

Ombudsman Service	19
Out-of-home Respite Care	15

P

Paint-a-Thon Program	13
Paperwork	18
Parish Nursing Programs	17
Personal Emergency Response Services	16
Police or Fire Alert	17
Private Transportation Services	16

R

Respite Care	
In-home	15
Out-of-home	15
Reverse Mortgages	29

S

Safety	16
Senior Center/Social Service Agency Transportation Services	16
Senior Centers	24
Senior Dining Programs	12
Senior LinkAge Line®	39
Shared Housing	21
Social Security	29
Special Interest Groups or Clubs	25
Subsidized Apartments	21
Supplemental Security Income (SSI)	29
Support Groups	25

T

Telephone Reassurance	17
Therapeutic Care	14
Transportation	15

V

Veterans' Benefits	28
Vial of Life	17
Volunteer Opportunities	24