

# Programs Available for Seniors

## Personal Planning for the Future

As people get older, they are less likely to be able to easily do things for themselves. Acquired disabilities found in older adults are more likely to occur because of natural health and aging conditions, like arthritis and loss of strength.

### Medicare & Medicaid

Medicare is federally funded health insurance for people 65 years and older, people with certain disabilities under 65, and people with End-Stage Renal Disease. Medicare provides insurance for hospital and medical care. Recipients can choose to add coverage for more services and care but must pay for additional coverage out of their own pockets. Older adults are automatically enrolled in Medicare after being eligible for Social Security for two years. Older adults can sign up for Medicare either in the 25<sup>th</sup> month of being eligible for Social Security or during the general enrollment period (January 1- March 31).

Medicare recipients are responsible for paying their monthly premiums and deductibles. Seniors who have low incomes may be eligible for Medicaid as Qualified Medicare Beneficiaries (QMB). The QMB program covers the cost of Medicare premiums, deductibles and coinsurance that Medicare beneficiaries usually pay. This is for people with extremely low income that cannot afford co-payments, premiums, or other fees associated with Medicare.

Medicaid also covers in-home medical and personal care as a cost alternative to nursing home placement. The Aged & Disabled Waiver focuses on providing medical care and assistance with daily living activities for seniors and people with disabilities. This option is an alternative to nursing home placement. Eligibility is based on one's functioning level in terms of ability to complete activities of daily living, one's overall medical condition, and financial situation.

Medicaid Personal Care is a waiver option for people with disabilities who need assistance with in-home, personal care. Services only focus on activities for daily living, like dressing, light housekeeping, and health-related tasks. Eligibility is dependent on medical assessment and financial need.

For more information, see *Personal Planning for the Future: West Virginia Medicaid* fact sheet found in *Caring for the Caregiver: Tools for Caregivers in Rural Areas* or call **800-841-8436** to request a copy.



## Social Security: Retirement Benefits

One benefit provided by the Social Security Administration is retirement benefits. This is an entitlement program, but to be eligible, recipients must have worked for a minimal amount of time and paid into the Social Security program. How much in Social Security retirement benefits a person receives depends on the age at which the person retired and how many credits the person earned. A person needs at least 40 credits to be eligible. Credits are earned through earnings covered by Social Security. One credit equals \$1120 and up to four credits can be earned per year. The amount a credit is worth changes as average earnings change.



## Lighthouse Program

The Lighthouse Program began in 2007 to increase services for seniors throughout West Virginia. The goal of the program is to provide in-home services that help seniors stay in their communities of choice and continue to live in their own homes.

The program supports seniors in four areas:

- Personal care (grooming, bathing, dressing, toileting)
- Mobility (transferring in/out of bed and walking)
- Nutrition (meal preparation, eating, grocery/ pharmacy shopping)
- Environmental needs (light housekeeping, making and changing beds, laundry)

A senior can receive up to sixty hours of services per month. To be eligible for the Lighthouse program, you must be:

- 60 years old or older.
- Medically eligible based on an evaluation of how well you can do things for yourself. The evaluation is done by a registered nurse (RN) who works for the Lighthouse program.
- Financially eligible based on a sliding fee schedule. How much a senior pays depends on how much they can afford to pay based on their income. For example, if your income is less than \$20,220, you may only be charged \$1 an hour for services. If your income is between \$30,221 and \$35,220.00, you may be charged \$6 an hour for services.

For more information, call the West Virginia Bureau of Senior Services at **877-987-3646**.

## Family Alzheimer's In-Home Respite (FAIR)

Family Alzheimer's In-Home Respite (FAIR) is a state funded program offering care for people with Alzheimer's disease or dementia, and respite (time off) for their non-paid caregiver (often times family members or close friends). Trained FAIR workers provide a regular break for caregivers, stimulation (activities designed for the clients with their needs and interests in mind) and socialization (interaction with someone besides the full time caregiver) for the person with dementia.

To be eligible, you must:

- Have a diagnosis of Alzheimer's, a related disease or dementia, OR
- Be an unpaid caregiver, AND
- The care must be provided in West Virginia.

The fee for FAIR services is based on a sliding fee schedule. This means the amount a senior pays depends on how much they can afford to pay based on their income. For example if your income is less than \$20,220, you may only be charged \$1 an hour for services. If your income is between \$30,221 and \$35,220, you may be charged \$5.25 an hour for service.



## Resources

West Virginia has several service agencies that specialize in serving seniors. For more information on senior issues and to locate services, visit the West Virginia Bureau of Senior Services (BOSS) at [www.wvseniorservices.com](http://www.wvseniorservices.com) or call **877-987-3646**.

[www.wvseniors.org](http://www.wvseniors.org) is a website for information on everything related to senior services and aging. This website features information, news, calendar of senior events, and on-line group discussion.

The Social Security Administration is in charge of entitlement programs for seniors. To learn more about these programs, call **800-772-1213** or visit <http://ssa.gov>. To apply, you will need to visit a SSA field office. There are several throughout West Virginia. To find the one closest to you, visit <http://socialsecurityofficelocations.org/West-Virginia>.

Aging and Disability Resource Center (ADRC) is a statewide social service agency helping seniors find and apply for services to help continue independent living. Their statewide directory contains information on a variety of services including chore and maintenance programs, disability assistance, in-home care services, nutrition and transportation. For more information, call **800-924-0088** or visit [www.wvnavigate.org](http://www.wvnavigate.org).

Altenheim Resource and Referral Center has information and referrals for caregiver services. They also have supportive services for seniors and caregivers. You can contact them at **304-243-0996** or visit <http://altenheimcommunity.com/resource-center>.

The Alzheimer's Association, West Virginia Chapter is a voluntary health organization in West Virginia solely dedicated to providing education and support services to individuals with Alzheimer's and other dementias. It also provides support for families and caregivers. To learn more about their services, call **800-491-2717** or visit [www.alz.org/wv](http://www.alz.org/wv).

The Senior Health Insurance Network (SHINE) teaches the public about Medicare and other health insurance issues. SHINE also offers council to Medical beneficiaries and their families. For more information, call **877-987-4463**.

The West Virginia Center for End-of-Life Care provides assistance to West Virginians so that at the end of life they know what medical treatments they want and their wishes are respected. To learn more, call **877-209-8086** or visit [www.wvendoflife.org](http://www.wvendoflife.org).

The West Virginia Osteoporosis and Arthritis program offers information, programs and education for anyone with arthritis and osteoporosis. For more on the program services, call **304-558-0644**.

