



# Guide to Senior Care Resources



Brought to you by Golden  
Heart Senior Care of  
Scottsdale  
(480) 771-1158

# Scottsdale/Phoenix Area Senior Care Resources

## Alzheimer's Resources in Scottsdale

### Alzheimer's Association of the Desert Southwest

**Our Vision:** A world without Alzheimer's.

**Our Mission:** To eliminate Alzheimer's disease through the advancement of research; to provide and enhance care and support for all affected; and to reduce the risk of dementia through the promotion of brain health.

**Our Purpose:** To empower and support individuals, families, care partners and communities affected by dementia in Arizona and southern Nevada.

#### **The Alzheimer's Association provides care and support**

The Alzheimer's Association provides services to the Arizona and southern Nevada communities. Our support groups are led by trained professionals and are offered regularly. Our education programs for the general public, both online and in person, feature information on topics such as diagnosis, warning signs, communication, living with Alzheimer's disease and caregiving techniques.

#### **The Alzheimer's Association advocates for the needs and rights of those facing Alzheimer's**

The Association is the leading voice for Alzheimer's disease advocacy, making the need for Alzheimer's care, education and research is heard at every level of government.

#### **The Alzheimer's Association accelerates research across the globe**

As the largest nonprofit funder of Alzheimer's research, the Association is committed to accelerating the global progress toward methods of treatment, prevention and ultimately, a cure.

#### **How to contact us**

##### **By phone**

Central Arizona: 602.528.0545  
Northern Arizona: 928.771.9257  
Southern Arizona: 520.322.6601  
Southern Nevada: 702.248.2770

Our 24/7 Helpline serves people with memory loss, caregivers, health care professionals and the public, providing reliable information and support to all those who need assistance. Call us toll-free anytime day or night at 800.272.3900.

##### **Office locations**

Chapter Office & Central Arizona Region  
340 E Palm Lane, Suite 230  
Phoenix, AZ 85004  
Northern Arizona Region  
3111 Clearwater Drive, Suite A  
Prescott, AZ 86305

Southern Arizona Region  
1159 N Craycroft Road  
Tucson, AZ 85712

Southern Nevada Region  
5190 S Valley View Blvd, #104  
Las Vegas, NV 89118

**For more information, or to talk with aging experts in the Phoenix Area, talk to Golden Heart Senior Care Today: 480-771-1158**

## **Scottsdale Area Agency on Aging**

### **Area Agency on Aging, Region One**

The Area Agency on Aging, Region One is a 501(c)(3) private, non-profit organization that plans, develops, funds, administers, and coordinates programs and services in Maricopa County for adults, 60 years of age and older, family caregivers of older adults, adults ages 18-59 with disabilities and long-term care needs, and persons 18 years of age and over who have a diagnosis of HIV/AIDS. The Agency also serves many special populations such as elder refugees, persons with behavioral health conditions, and victims of late-life domestic violence, elder abuse, and sexual assault. The primary focus of the Agency is to keep persons safe in their own homes.

The Agency is a licensed behavioral health provider through the Arizona Department of Health Services, and certified to bill both Medicare and AHCCCS for mental health services. The Area Agency has been accredited by the international Council on Accreditation since 2006. All Information and Referral Specialists with the Agency's 24-hour *SeniorHELP* LINE are certified by AIRS (Alliance of Information and Referral Systems). The Agency is a designated Service Enterprise, which indicates it has met best practices in how it manages and utilizes volunteers.

## **The Area Agency Mission Statement**

“The Area Agency on Aging, Region One is a private non-profit organization that advocates, develops and delivers essential services to enhance the quality of life for older adults, persons with disabilities, people with HIV/AIDS, and caregivers.”

### **Contact Us Today**

If you would like more information about services mentioned within the website or have any additional questions or concerns, please call our 24-Hour *Senior HELP* LINE at 602-264-HELP (4357) or Toll-Free at (888)-783-7500.

For the deaf and hard of hearing, text 520-775-1899 SMS (Short Message Service).

**For more information, or to talk with aging experts in the Phoenix Area, talk to Golden Heart Senior Care Today: 480-771-1158**

# Meals on Wheels Scottsdale

## Meals-On-Wheels

Home-delivered meals provide homebound individuals with a nutritious, hot meal each day.

This service is available to older adults and younger adults with a disability, who are unable to prepare or obtain meals for themselves during a period of need.

Home-delivered meals assist homebound individuals in leading healthful, wholesome, and self-sufficient lives. In addition to a nutritious meal, the service also provides a daily visit to check on the individual's condition and safety.

### Contact Us Today

Please call the *Senior* HELP LINE at **602-264-HELP** to find a Home Delivered Meal program in your area or to inquire about funding assistance.

**For more information, or to talk with aging experts in the Phoenix Area, talk to Golden Heart Senior Care Today: 480-771-1158**

# Transportation for Seniors in Scottsdale

## Senior Transportation in Scottsdale

Connecting Residents to Local Transportation Resources As a central point of contact within the community, Northwest Valley Connect coordinates information on a variety of existing travel options to provide residents with easy-to-use information that will assist them in planning their transportation needs. Working with government, private, nonprofit and volunteer transportation providers, our goal is to educate residents on existing available transportation resources and to simplify their approach to trip planning. This assistance is readily available here on our website and by phone at **(623) 282-9300**. Our call center is staffed by specially trained operators providing friendly and free guidance to help residents choose transportation options in the area that best meet their needs.

**For more information, or to talk with aging experts in the Phoenix Area, talk to Golden Heart Senior Care Today: 480-771-1158**

# Nursing Home Ombudsman Arizona

## Long Term Care Ombudsman (LTCO)

The program grew out of efforts by both federal and state governments to respond to widely reported concerns that our most frail and vulnerable citizens (those living in long term care facilities) were subject to abuse, neglect and substandard care. These residents also lacked the ability to exercise their rights or voice complaints about their circumstances. The primary purpose of the Long Term Care Ombudsman Program is to identify, investigate and resolve complaints made by or on behalf of residents of long term care facilities.

- Educating residents, families, facility staff and the community about long term care issues and services
- Promoting and advocating for residents' rights
- Assisting residents in obtaining needed services
- Working with and supporting family and resident councils
- Empowering residents and families to advocate for themselves

The Ombudsman Program will make every reasonable effort to assist, advocate and intervene on behalf of the resident. When investigating complaints, the program will respect the resident and the complainant's confidentiality and will focus complaint resolution on the resident's wishes.

## Arizona Area Agencies on Aging

### Arizona Area Agency on Aging Locations

Click on your county's link to go to their website or click on Area Agency on Aging's Region links below for your AAA's contact information.

1. **Maricopa County** – Area Agency on Aging, Region One Phone: 602-264-2255
2. **Pima County** – Pima Council on Aging, Region Two Phone: 520-790-0504
3. **Yavapai, Coconino, Navajo, Apache Counties** – Area Agency on Aging, Region Three Phone: 877-521-3500
4. **Mohave, La Paz, Yuma Counties** –Area Agency on Aging, Region Four Phone: 928-753-7038 (Mohave County), 928-217-7114 (La Paz, Yuma Counties)
5. **Pinal and Gila Counties** – Area Agency on Aging, Region Five Phone: 1-800-293-9393
6. **Cochise, Graham, Greenlee, Santa Cruz Counties** – Area Agency on Aging, Region Six Phone: 520-432-2528
7. **Navajo Nation** – Area Agency on Aging, Region Seven Phone: 928-729-4520
8. **Inter-Tribal Council of Arizona** – Area Agency on Aging, Region Eight

### What does an Area Agency on Aging do?

An Area Agency on Aging (AAA) is a public or nonprofit private agency that helps older Arizonans. AAAs are chosen by the State to plan and coordinate services at the local level:

- Advocate for older adults
- Offer information on programs, options, and community supports

Many programs are offered in partnership with DES and funded through the Older Americans Act.

## Senior Driving Laws in Arizona

### Driver's License at Age 65

You are required to update your photo every 12 years. At the end of 12 years, a notice will be sent to you requesting that you visit a driver license facility for a new photo and replacement driver license.

Failure to comply with this request may result in disqualification for certain driver license services, including online services, such as duplicate replacements for lost or damaged licenses.

In addition, you will be required to pass a vision screening test. The renewed license will be valid for five years. The fee is \$10.

## Medicaid Program in Arizona

Arizona Health Care Cost Containment System (AHCCCS) is Arizona's Medicaid agency that offers health care programs to serve Arizona residents. AHCCCS provides medical insurance coverage to thousands of Arizonans each year. It helps citizens obtain doctor's office visits, physical exams, immunizations, prenatal care, hospital care and prescriptions they need.

### Apply for AHCCCS Medical Assistance

*If you are waiting for your application to be processed or you are not eligible for AHCCCS medical assistance, you may qualify to receive drug and alcohol and mental health treatment services through other funding sources administered by the Regional Behavioral Health Authority (RBHA). For more information, contact the RBHA in your area: **Central Arizona at 800-564-5465; Northern Arizona at 800-640-2123; Southern Arizona at 866-495-6738.***

### Apply Online

You can apply online for AHCCCS Medical Assistance, Nutrition Assistance, and Cash Assistance using Health-e-Arizona Plus (HEAplus). You can apply for yourself, your family, or someone close to you.

You may be able to reduce office visits and postage delays by using [Health-e-Arizona Plus](#).

## AHCCCS Contacts

### Applicant & Member Services

1(855)HEA-PLUS (1-855-432-7587) - Calls Answered Monday through Friday 8 a.m. – 5 p.m.

AZ Relay Service for the hearing impaired - 1-800-367-8939

# How Much Does In-Home Care Cost and How Do People Pay for Private Duty Home Care?

By **Melanie Haiken**, Health Journalist, Caring.com

## 1. A Reverse Mortgage

Reverse mortgages were developed by the government specifically for the purpose of helping seniors (originally widows) stay in their homes until the end of their lives.

With a reverse mortgage, seniors can use the value of the equity in their home to get cash now, either all at once or in monthly payments. But instead of borrowing a set sum, the loan balance increases over time. A reverse mortgage allows your loved one to stay in the home until she dies, even if by that time the loan balance exceeds the home's worth. But at that point, the home must be sold to repay the loan balance.

Reverse mortgages do have limitations: Your loved one has to be 62 or older, and she has to own her home, either outright or with little debt left on the original loan. (The bank that holds the original loan must be paid back before payments are made on the reverse mortgage.) The bank decides on a value based on the home's worth and also based on your loved one's age, since that affects the length of time the payouts must cover.

While a reverse mortgage may be the perfect solution to your in-home care dilemma, it also comes with strict rules regarding homeowners' insurance, mortgage insurance, and home maintenance, making it easy to default. Choose a reputable mortgage broker or bank and read the entire contract carefully. (According to the Consumer Financial Protection Bureau, reverse mortgage scams and foreclosures are on the rise, often because of high fees or clauses that make it easy to lose the home.)

## 2. Veterans Benefits

If your senior loved one was a veteran, you may be in luck when it comes to financial assistance -- but you'll have to be assertive and persistent to get it. Veterans who served more than 90 days of active duty, with at least one day during a wartime period, with an honorable discharge, may be eligible for the Veterans Pension. Veterans who need long-

term help with the activities of daily living -- or whose spouses need such help -- may be entitled to monthly disability payments known as "aid and attendance" by the VA.

This type of veterans benefit requires documentation from a doctor and is calculated using a complex rating system based on how disabled your loved one is. Many people become daunted by the complexity of the qualification process, but once veterans benefits are established they can be extensive and continue until the end of life. According to the Senior Veterans Service Alliance, only 5.4 percent of veterans who are eligible for these benefits actually receive them, because so few veterans know about the benefits and how to qualify. Help is available from Veterans Service Organizations (VSOs), a list of which is available in a PDF that can be downloaded from the Department of Veterans Affairs website. Legally, VSOs are not allowed to charge for help with veterans benefits applications. If a service requests payment for this help, look for another organization. If you're having trouble finding a VSO, there are financial concierge services that can help. Elderlife Financial is one such service with a network of VSOs.

### 3. Life Insurance

If your loved one has a life insurance policy that's no longer needed to provide for others, your family may want to tap into that money now, using accelerated or living benefits. The way this works is that your loved one sells the policy back to the issuing agency for 50 to 75 percent of its face value, an amount determined based on the amount of the policy, the monthly premiums, and the policy holder's age and health.

There may be restrictions; some policies can only be cashed in if the policyholder is terminally ill. But many are quite flexible. And if yours isn't, there are settlement companies that will buy the policy -- also at 50 to 75 percent of face value -- then pay the premiums until the policyholder's death, when the company will collect the benefits.

If the company that issued the policy won't cash it in, don't worry. Your loved one may be able to sell the policy for a "life settlement" or "senior settlement." In this case the settlement company pays the premiums until the policyholder dies, then receives the benefits that would originally have gone to the policy's original beneficiaries.

### 4. Long-Term Care Insurance

This seems like a no-brainer, but unfortunately it's not. Some long-term care insurance policies pay for in-home care, but many cover only nursing home care. And some policies that do cover in-home care require that the home health care agency be certified and

that your loved one's health needs be serious enough to require a nurse practitioner or home nursing aide.

If your loved one is lucky and her policy is one of the more flexible ones, then it should designate a certain amount per day for home care to be spent on the type of aide you choose.

One more thing: It may be too late for your aging loved ones to purchase a long-term care insurance policy, but you might want to consider this option for yourself.

## 5. An Annuity

Annuities are designed to help seniors turn retirement savings or a pension into a steady, guaranteed income stream that pays out until death or for a set number of years. The money can be used to pay for in-home care or, eventually, for assisted living if necessary. An annuity is like a cross between an investment fund and an insurance policy; the money is invested at a fixed or variable interest rate, and then, after an agreed-upon maturation date, you can begin making withdrawals.

Annuities have become controversial because of unscrupulous representatives who take advantage of vulnerable seniors. So help your loved one find a reputable financial institution and representative to consult regarding an annuity purchase.

Another benefit of an annuity is that the sum invested isn't considered an asset when applying for Medicaid. The government counts the income paid out from the annuity, but not the amount originally invested.

## 6. Medicare

It's not easy to get Medicare coverage for in-home care, and when you do it's strictly limited. That said, it can be a godsend when you're faced with a sudden medical crisis or downturn in your loved one's condition. Medicare coverage is most common when your loved one is being discharged from the hospital or a rehabilitation facility. You'll contract through a Medicare-certified agency for a period of skilled nursing care and therapy that's tied to a certain period of expected recovery.

The good news is that Medicare coverage is easier to get than it used to be, and sometime in 2013 it should become easier still. Thanks to the settlement of a lawsuit, Medicare coverage for skilled nursing care and occupational and rehabilitative therapy -- either at home or in a nursing home -- can't be limited by whether or not the patient's

condition is improving. Prior to the lawsuit, Medicare criteria would cover treatment only if the patient's condition showed improvement, which meant that people with chronic conditions like COPD, heart failure, Parkinson's, and Alzheimer's lost coverage after a certain period of time.

## 7. Medicaid

If your loved one's income is low and she has very little in the way of savings or other financial resources, she may qualify for Medicaid-covered in-home care, at least on a limited basis. Medicaid rules vary by state, but all programs cover short-term in-home care for acute conditions.

It's important to note that even in those states that provide long-term home care coverage, Medicaid rules often limit it to people whose physical or mental condition is severe enough that it would qualify them for Medicaid nursing home coverage. Also, Medicaid will only pay for in-home care if provided by a Medicaid-certified home care agency, not by an independent paid caregiver or loved one.

Longer-term care for chronic conditions is covered for those who are ill or incapacitated enough that they would otherwise require nursing home care. These programs are known as Home and Community-Based Services (HCBS) "waiver" programs, because they're funded by Medicaid through waivers of normal Medicaid rules. For help finding out more about government assistance, call your local Area Agency on Aging.

**Warning** : It would be a mistake to try to qualify for Medicaid by hiding money and other assets by "gifting" them to adult children or other family members. The government is extremely strict about Medicaid qualification and will do a "look-back," examining your financial transactions over the past five years. Any gifts of money or assets made during this time are counted as assets, and the penalties if you're caught are very steep.

## 8. A Collective Sibling Agreement

If you're worried about Mom or Dad living alone, other family members may be worried, too. Working together, families can come up with a plan in which those who can't help out because of geography or work demands pay siblings who do have that availability and flexibility to be with their parents on a daily basis.

In another strategy, siblings who have available funds can pay in-home caregivers or senior home care agencies now with the understanding that they'll be paid back for their

contribution from the siblings' collective inheritance or the proceeds of the house after the parents' death.

Either of these agreements needs to be spelled out very clearly to avoid tension, resentment, or dissension down the line. If a sibling acts as caregiver, she should have a set hourly wage and should keep close track of hours and any expenses incurred, such as gas or groceries, just as an employee would do. If a sibling pays for in-home care with the expectation of reimbursement, she should keep clear records in the form of invoices and receipts or canceled checks. It's also a good idea to have something in writing to show the executor of the will, or even to put a clause in the will explaining the plan.



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