



Guide to Senior Care Resources



Brought to you by
Dial-a-Nurse of Naples
(239) 203-3972

Alzheimer's Resources in Naples

Florida Gulf Coast Chapter

The Alzheimer's Association, Florida Gulf Coast Chapter serves 16 counties with education and support as well as raising funds for research.

Our mission is to eliminate Alzheimer's disease through the advancement of research; to provide and enhance care and support for those affected; and to reduce the risk of dementia through the promotion of brain health.

Our Florida Gulf Coast Chapter is here to help. We provide education and support to all those facing Alzheimer's and other dementias throughout our community, including those living with the disease, caregivers, health care professionals and families.

We are also committed to advocating for the needs and rights of those facing Alzheimer's disease and advancing critical research toward methods of treatment, prevention and, ultimately, a cure.

The state of Florida has the second highest incidence of Alzheimer's. Within the 16 counties that comprise the Florida Gulf Coast Chapter, the Florida Department of Elder Affairs estimates that in 2016 there were 177,489 people living with Alzheimer's disease. That means that 1 in every 33 people of all ages has Alzheimer's disease in areas served by our chapter. These numbers do not include the snowbirds who reside in the region during the winter months.

The Florida Gulf Coast Chapter meets the challenge of such overwhelming numbers through a dedicated staff out of four regional offices and the Memory Mobile, a mobile classroom and office, that serves rural and inner-city communities.

For more information, or to talk with aging experts in the Naples Area, call Dial-A-Nurse at (239) 203-3972

Naples Area Agency on Aging

Area Agency on Aging for Southwest Florida

The Area Agency on Aging for Southwest Florida (AAASWFL) is a nonprofit organization serving older adults (age 60-up) and adults with disabilities. They serve Charlotte, Collier, DeSoto, Glades, Hendry, Lee and Sarasota counties. AAASWFL is committed to connecting older adults and adults with disabilities to resources and assistance for living safely with independence and dignity.

AAASWFL is also the state's designated Aging and Disability Resource Center for Southwest Florida. They provide information and resources for seniors and adults with disabilities. They also help their families and caregivers. AAASWFL can connect you with local resources like elder care, adult day care, housing assistance, home care, meals, housekeeping, legal assistance, personal care, and even volunteer opportunities.

They are one of eleven regional Area Agencies on Aging in the State of Florida. Nationwide, there are more than 600 AAA's serving elders and adults with disabilities.

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Meals on Wheels Naples

Know of someone that needs a meal delivered?

If you, a loved one or a friend...

- are recovering from a recent hospital stay or illness
- have parents who are not eating as well as they should
- are getting older and too tired to cook
- are suffering from a handicap or disability
- have ongoing health problems
- are unable to regularly prepare well-balanced meals at home

5 Delivery Days a Week

Monday thru Friday. Extra meals delivered on Thursday and Friday for those requesting 7 days of meals.

\$3.50 per meal*

Meals include a hot entrée, bread roll, dessert and a beverage of milk or fruit juice.

*Reduced pricing and free meals available to qualified individuals. After a financial assessment, full or partial subsidies are provided to individuals who cannot afford to pay the full cost of meals.

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Transportation for Seniors in Naples

Collier Area Paratransit (CAP) is committed to providing safe, accessible, and courteous transportation services to the community members.

Collier County Public Transit & Neighborhood Enhancement (PTNE) Division administers the Collier Area Paratransit system for Collier County. The County is the designated Community Transportation Coordinator (CTC) under Florida Statute F.S. 427. As the CTC, the PTNE Division administers the coordination of transportation services for the disabled and economically disadvantaged. Funding for these transportation services comes from a variety of sources including the State Commission for the Transportation Disadvantaged, Americans with Disabilities Act Federal grant, local county funding and other State grants. Medicaid transportation is not provided by the County Paratransit system.

The majority of trips are provided to passengers traveling to medical appointments, nutrition sites, and work. Use of the Collier Area Paratransit system requires pre-certification.

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Nursing Home Ombudsman

What is an “Ombudsman”?

In the state of Florida, a long-term care ombudsman is a trained volunteer who helps to improve the quality of care and quality of life for residents of long-term care facilities such as nursing homes, assisted living facilities, and adult family care homes.

Nearly 60% of long-term care residents in Florida do not receive visits from family members and friends. They may feel alone, isolated and that they have no voice in the daily care they receive. Unfortunately, many of them do not have anyone to look out for their best interests when it comes to their personal rights, health, safety and welfare.

Volunteer ombudsmen are community members, from all walks of life, who are passionate about improving the life for residents living in long-term care facilities. They are trained to work with residents and their family members to communicate concerns and resolve problems by providing advocacy, support, education and empowerment. These volunteers simply want their time and talents to make a difference in improving the lives of people who may be elderly and/or disabled.

We are proud to be a unique program whose success depends on the commitment, courage and compassion of volunteers. Ombudsmen are the heart of our program. These special individuals dedicate thousands of unpaid hours each year to ensuring that the voices of Florida’s long-term care facility residents are heard and problems resolved.

Florida Area Agencies on Aging

The Department of Elder Affairs administers programs and services for elders across the state of Florida through 11 Area Agencies on Aging, which operate as Aging and Disability Resource Centers (ADRCs). These ADRCs function as a single, coordinated system for information and access to services for all Floridians seeking long-term care resources. The ADRCs provide information and assistance about state and federal benefits, as well as available local programs and services. See below to contact your local ADRC.

By sharing a common information and referral system, the ADRCs are able to provide elders with uniform assistance no matter where they live. This system also offers the public access to a statewide database of local community resources, available on the internet or by calling the Elder Helpline toll-free at 1-800-96 ELDER (1-800-963-5337).

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Senior Driving Laws in Florida

Florida drivers who are 80 years of age or older at the time their current driver license expires can renew their license in person at a local DHS&MV office or by phone or mail after clearing a vision test (see below). You may in certain situations be asked to take a written knowledge test as well. In preparation for this, you can review the Florida Drivers Handbook and take practice tests before going for your license renewal. After clearing the vision test, you can renew your license in person, online or via phone. For faster service, Florida has developed OASIS (Online Appointment Service and Information System) where you can schedule an Online Appointment Service and Information System (OASIS) or get queries answered.

THE VISION TEST

Florida drivers of age 79 or above who renew their license will be asked to undergo a basic vision test to ensure they are able to safely operate a motor vehicle. If you wear eyeglasses, be sure to bring them with you to the DHS&MV. In addition, if you have not had your vision checked recently, or if you believe your eyesight has worsened, we recommend that you make an appointment with your vision specialist before visiting the DHS&MV.

The Florida DHS&MV's vision standard is 20/50. If worse in one or either eye, you will be referred to a licensed vision specialist to see if it can be improved. If one eye is blind, the other must have 20/40. The accepted minimum field of vision is 130 degrees.

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Medicaid for Aged or Disabled

Medicaid for low-income individuals who are either aged (65 or older) or disabled is called SSI-Related Medicaid.

Florida residents who are eligible for Supplemental Security Income (SSI) are automatically eligible for Medicaid coverage from the Social Security Administration. There is no need to file a separate ACCESS Florida Application unless nursing home services are needed.

Individuals may apply for regular Medicaid coverage and other services using the online [ACCESS Florida Application](#) and submitting it electronically. If long-term care services in a nursing home or community setting are needed, the individual must check the box for HCBS/Waivers or Nursing Home on the Benefit Information screen. HCBS/Waiver programs provide in-home or assisted living services that help prevent institutionalization.

Medicare Savings Programs (Medicare Buy-In) help Medicare beneficiaries with limited finances pay their Medicare premiums; and in some instances, deductibles and co-payments. Medicare Buy-In provides different levels of assistance depending on the amount of an individual or couple's income. Individuals may apply for Medicare Buy-In coverage only by completing a [Medicaid/Medicare Buy-In Application](#).

Print the form, complete it and mail or fax it to a local [Customer Service Center](#).

Individuals eligible for Medicaid or a Medicare Savings Program are automatically enrolled in Social Security's Extra Help with Part D (Low Income Subsidy) benefit for the remainder of the year. An individual may also apply directly with Social Security for the [Medicare Extra Help Program](#). Individuals who do apply directly for the Medicare Extra Help Program have the option of having the same application consideration for the Medicare Savings Program. If the individual takes the option of having the Medicare Extra Help Program application considered for the Medicare Savings Program, the Social Security Administration will send information electronically to Florida and the individual will be contacted.

More information about Medicaid programs for aged or disabled individuals is available in the [SSI-Related Fact Sheets](#). Information for Medicaid providers who need to communicate with DCF about SSI-Related Medicaid eligibility status is contained in the [SSI-Related Provider Communication Guide](#).

Income and asset limits may be found on the [SSI-Related Programs Financial Eligibility Standards](#). Important information for individuals seeking Medicaid for long-term care ser

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

By **Melanie Haiken**, Health Journalist, [Caring.com](https://www.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.