

Selected Information and Resources About Retirement Planning and Long-Term Planning Options





Introduction

By looking ahead now, you can evaluate options related to health benefits in later life and long-term services before they are needed. If you are a caregiver, you may already be faced with confusing and complicated decisions. The goal of this information is to help you make decisions based on informed choices and wise planning.

This guide provides selected resource information about:
Aging
Caregiving
Fraud, abuse, neglect and exploitation
Information and referral
Legal needs and rights
Long-term planning options
Medicaid and community services programs
Medicare
Optional benefits
Social Security
Veterans benefits

For more information:

To reach the area agency on aging in your community, call 1-800-252-9240, or go to www.dads.state.tx.us/contact/aaa.cfm



Myths About Aging Helping Seniors Improve With Age



Aging Myths

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Let's Go Dispel Some Aging Myths

Perhaps nothing could better destroy the deeply ingrained societal bias that older people are a frail, powerless, sexless, burdensome lot, than the following headline which came across the wires.

America's Top Senior Athletes Redefine Aging at The 1999 National Senior Games - The Senior Olympics Gold Rush Begins...

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www.youngagain.com

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Soy Food Myths

Dispel the Myths That Soy Food is Bad For You -Read the Latest News! SovNutrition.com

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The story went on to say that with a record number of entrants, the 1999 National Senior Games constitute the largest athletic competition in the world. Registered athletes range from baby boomers to World War II veterans. Twenty five percent of the participants were in their 50s; 43 percent were in their 60s; 26 percent were in their 70s; and .4 percent are in their 90s. All 50 states were represented, with Florida sending the largest number of registrants (730). Maryland, Texas and California sent delegations of 599, 576 and 562 athletes, respectively.

This event is entirely in keeping with the surprising results of the most comprehensive scientific study on aging in America conducted by the John D. and Catherine T. MacArthur Foundation and reported upon extensively by John W. Rowe, M.D. and Robert L. Kahn, Ph.D in their book Successful Aging. (Click Here to Purchase...)

Drs. Rowe and Kahn cite six prevalent myths which they

characterize as follows:

Myth #1 To Be Old is to Be Sick

Myth #2 You Can't Teach an Old Dog New Tricks.

Myth #3 The Horse is Out of the Barn.

Myth #4 The Secret to Successful Aging is to Choose

Your Parents Wisely.

The Lights May Be on, But the Voltage is Low. Myth #5

Mvth #6 The Elderly Don't Pull Their Own Weight.

As a society we are obsessed with the negative rather than the positive aspects of aging. Truth lies in accepting that scientific evidence clearly points away from these stereotypes. America must quickly get a grip the new reality in view of the hoards of over 60 baby boomers shortly to descend upon it. As author Theodore Rozak puts it, "The future belongs to maturity.

Here is a synopsis of the evidence from the MacArthur Foundation Study contravening each of the Myths:

To Be Old is to be Sick.

Among it's findings, the study establishes that older people are much more likely to age well than to become decrepit and dependent. In fact, relatively few elderly people live in nursing homes, 5.2% which is down from 6.3% in 1982. Of those age 65 to 74, fully 89% report no disability whatsoever.

The study concludes that Older Americans are generally healthy. Even in advanced old age, an overwhelming majority of the elderly population have little functional disability, and the proportion that is disabled is being whittled away over time. Much of this is due to a huge reduction in acute infectious illnesses in the twentieth century, and more recent decline in precursors to chronic disease such as high blood pressure, high cholersterol levels and smoking.

You Can't Teach and Old Dog New Tricks.

Research shows that older people can, and do, learn new things. Three key factors predict strong mental function in old age: (1) regular physical activity; (2) a strong social support system; (3) belief in one's ability to handle what life has to offer.

As we know, older people regularly learn to use appliances and equipment that were unknown in their youth - food processors, microwave ovens, ATMs, even mastering the mysteries of VCR programming. And now, seniors are embracing computers in unprecedented numbers, discussed in greater detail in the <u>Using the Web</u> materials found on this site. Among other things, it was discovered that elderly people who have experienced some cognitive decline can, with appropriate training, improve sufficiently to overcome approximately twenty years of memory

The Horse is Out of the Barn.

There is a stereotypical assumption that, if you're older, its too late to reverse lifelong risky lifestyles and habits such as smoking, drinking, fatty foods and lack of exercise. The damage has already been done and poor habits are per-manently ingrained. Debilities related to decades of smoking, excessive alcohol use, eating fatty foods and lack of exercise are often simply chalked up to age.

The truth is that nature is remarkably forgiving. There is certainly no known potion for youthful rejuvenation. But scientific research establishes that the greatest anti-aging "potion" is good old fashioned clean living.

If you're a smoker, it is now well established that the risk of heart disease and stroke in smokers reduces almost as soon as you quit smoking no matter how long you've smoked. Studies of older people show that threat of high blood pressure can be reduced by changes in diet and exercise and losing weight.

So, the the horse can be coaxed back into the barn by physical activity, mental stimulation, changing habits, and continuing emotional support.

The Secret to Successful Aging is to Choose Your Parents Wisely.

Contrary to widespread beliefs, the MacArthur Foundation Study discovered that only about 30% of physical aging can be blamed on one's genes. Heredity is simply not as powerful influence on aging as is generally assumed. This conclusion was teased out of a major study of both identical and nonidentical twins in Sweden.

Morover, it's shown that, as we age, genetic inheritance becomes less of a factor and environment and lifestyle become *more* important. How we live and where we live have the most profound impact on organ function, including heart, immune system, lung, bones, brain and kidneys.

Such behaviors as not smoking, good diet, exercise and engagement with life are not inherited. In short, we are responsible in large part for our own old age. We can enhance our mental and physical ability as we grow older.

"The Lights May Be On, But the Voltage Is Low."

Again, a stereotype pervades that older men and women suffer from inadequate physical and mental abilities. This assumption finds its most pronounced expression in the general belief that sexual interest and activity in later life is rare and downright inappropriate.

Yes, there is decrease in sexual activity as we age. However, there are tremendous individual differences which, in reality, are determined by cultural norms, health and availability of sexual or romantic partners. Chronological age is not the most critical factor.

The recent feverish demand for Viagra should dispel the notion that sexual decline is rampant among older people. Indeed, the 1953 Kinsey Report found that 70 percent of men age 68 were sexually active. And that was in a more prudish and less healthy era.

"The Elderly Don't Pull Their own Weight."

In measuring success, our society simply doesn't count unpaid work. The assumption is that everyone who works for pay is pulling their own weight. Those who do not are a burden. Unpaid productive activity is not part of the equation for measuring contribution to society.

Yet, in a larger sense, most older people are productive. One third work for pay, another third as volunteers in churches, hospitals or charities and another as providing informal aid to family members, friends and neighbors.

One obstacle is that older people are not given an equal chance for paid employment. In corporate downsizings and mergers, the first to go are the older workers, even though it is now illegal to force retirement. In job seeking, older workers are viewed as posing liabilities.

Today, millions of older people are ready, willing and able to work. Employers who have stressed retention and recruitment of older employees find that they meet or exceed expectations, and bring valuable insight and experience to the table.

In Sum

Decades of research clearly debunk the myth that to be old in America is to be sick and frail. Older Americans are generally healthy. Even in advanced old age, an overwhelming majority of the elderly population have little functional disability, and the proportion that is disabled is being whittled away over time. There is increasing momentum toward the emergence of a physically and cognitively fit, nondisabled, active elderly population. The combination of longer life and less illness is adding life to years as well as years to life.

Late Breaking Senior News

Seniors Aging Well, Wisely and Successfully Copyright © 1999-2007 [Go60.Com]



Aging

How do you see yourself in old age? Still with mountains to climb and worlds to conquer? Or do you see yourself in a front-porch rocker with friends and family, treated with respect and love? Or perhaps alone in an institution, with no privacy and little dignity?

Beliefs and myths about this stage of life shape how we see our future. Yet it's a stage of life that few people reached in the past. Consider this fact: More than half the people who ever lived to be 65 are alive today. That alone suggests that myths about aging based on past generations may not hold true for this one. Let's look at 10 of those myths, and see what experts have to say about them.

Myth One: Growing old means dependency, probably in an institution

The reality is not so grim. <u>Psychologist</u> K. Warner Schaie, Ph.D., director of the Gerontology Center at Pennsylvania State University, says no more than one of four people will stay in a <u>nursing home</u> at any time in their lives. That includes short-term <u>rehabilitation</u> visits. In 1999, just 3.4 percent of U.S. seniors lived in nursing homes. "There are many older adults who remain quite healthy until well into their 70s, 80s and beyond," says Martin Gorbien, M.D., director of geriatric medicine at the Johnston R. Bowman Health Center in Chicago.

Myth Two: All old people are poor

Not so. The Census Bureau's latest figures show that 9.7 percent of Americans 65 and older fall below the poverty line -- a historic low. What's more, Americans 50 and older -- who make up just over a third of the population -- have 80 percent of the financial assets and 50 percent of the discretionary income, says Laura Rossman, AARP Services' director of new product development.

AARP figures show that grandparents spend \$30 billion a year on gifts and entertainment for grandchildren, Ms. Rossman adds

Myth Three: When you get older, you don't need as much sleep

You may need as much sleep as when you were younger, but you may have more trouble getting a good night's sleep. "It is not so much that there is a decline in the number of hours needed, but rather that sleep patterns may change with a tendency to more naps and shorter nighttime periods of deep sleep," says Dr. Schaie.

Myth Four: If you live long enough, you're going to be senile

The odds are against it. "The probability of senility at age 65 is only about 5 percent," Dr. Schaie says. "It rises to about 20 percent by age 85."

The term "senility" is no longer used to describe <u>dementia</u>. Alzheimer's disease is the most common type of primary progressive dementia. Alzheimer's is linked to age, Dr. Gorbien says, and older people worried about it should seek an assessment with a <u>geriatrician</u>, <u>neurologist</u> or <u>psychiatrist</u>.

"Early detection of Alzheimer's disease is so important," he says. New medications may slow the progression of the disease and help keep people independent.

Myth Five: Age means weak, brittle bones

Osteoporosis, which affects both men and women, is preventable and treatable. "Many older adults are fearful of experiencing injury, such as a <u>fracture</u> due to an <u>accidental fall</u>," says Dr. Gorbien. "The aggressive detection of osteoporosis is important. People with certain risk factors should ask their doctor about a simple, safe <u>bone density test</u>. all women over age 65 should ask about a bone density test. It is a recommended screening test for that group even if they

do not have risk factors. "Weight-bearing activity and exercise can help prevent and treat osteoporosis and <u>osteoarthritis</u>. So can adequate $\underline{\text{vitamin D}}$ and calcium. Prescription medications can slow, halt or sometimes reverse osteoporosis. These newer drugs are effective and can be taken once a week or even once a month.

Myth Six: Old dogs can't learn new tricks

It's probably time to retire this cliche. "Old dogs can learn new tricks if they want to," says Dr. Gorbien.

Dr. Schaie says research supports the idea that elderly people can learn new things. "Many laboratory studies, and of course programs such as Elderhostel, have shown that older persons can learn new skills and recover proficiency on previously learned skills," he says.

Myth Seven: Older people should limit physical activity

Sorry, but the experts aren't about to back a couch-potato lifestyle for the elderly. "If anything," Dr. Schaie says, "most older persons need to increase physical activity in order to maintain aerobic capacity and muscle strength."

He says older people should limit their activity only because of specific disabilities and after talking with their doctors.

"There is exercise for everyone," Dr. Gorbien says. "Even frail older adults in nursing homes can benefit from a well-designed exercise plan." <u>Tai chi, yoga</u> or water aerobics could fit into such a plan.

Myth Eight: Sexual urges normally cease in later years

Sexual urges go on to the end of life in healthy people. "However, there is a progressive decline in frequency of sexual experiences," says Dr. Shaie. Doctors can treat some of the physical problems that interfere.

Dr. Gorbien adds that a person's sexual history through midlife is a good way to tell who will stay interested in an active sex life.

Myth Nine: Old age is a time of inevitable infirmity

The key is the word "inevitable." There is a slowing of response time, an increased chance of chronic disease and a decline in senses such as hearing and vision, Dr. Schaie says. "However, the vast majority of older persons are not disabled," he adds.

Not all older adults are the same, Dr. Gorbien adds. At any age, people have a range of skills and strengths. That's true for a group of 90-year-olds or a group of 30-year-olds.

Myth 10: Older folks are alone and lonely

More older people live alone, but they are not necessarily lonely. Relationships may grow more intense in old age, Dr. Schaie says.

More people live alone as the population ages, Dr. Gorbien says. And Dr. Schaie says gender differences in average life spans leave many more women than men widowed. Widowed men are more likely than women to remarry, Dr. Schaie says, "because of the availability of a larger pool of eligible partners."

"Most seniors are active," adds AARP spokesman Tom Otwell. Many have paying jobs, regularly volunteer, garden or help care for grandchildren, for instance.

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TEXAS DEPARTMENT OF AGING AND DISABILITY SERVICES

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We age by nature; we age well by foresight, preparation, and creativity. The Aging Texas Well (ATW) program helps ensure that <u>Texans prepare individually</u> for aging in all aspects of life and that <u>state and local infrastructure</u>— laws, policies, and services — support aging well throughout the life span.

- For more information about the Aging Texas Well mission statement in PDF, click here.
- To view the 16 Aging Texas Well domains in PDF, click here.

INDIVIDUALS

How old would you be if you didn't know how old you are? — Satchel Paige

This website includes many subjects related to aging well. While you look through the list of life areas on the left, ask yourself:

- How am I preparing?
- What services, programs, and resources are available to me?
- What do I need?

The site also includes resources to help you:

DADS services

IN THE NEWS

REPORT ON INFORMAL CAREGIVING NOW AVAILABLE

Informal Care in Texas: Aging Family Caregivers and their Need for Services and Support (PDF) discusses the significant role played by informal or family caregivers within Texas and throughout the nation. It provides information on the specific needs of this aging caregiver population, and includes recommendations from a broad range of stakeholders gathered during focus groups held across the state.

2010-2011 ATW PLAN NOW AVAILABLE

The Aging Texas Well (ATW) Plan is Texas Department of Aging and Disability Services' (DADS') response to the mandates contained in Executive Order RP 42. The executive order mandates that DADS create and disseminate a comprehensive and effective working plan to identify and discuss aging policy issues, guide state government readiness and promote increased community preparedness for an aging Texas. With guidance from the Aging Texas Well Advisory Committee, DADS updates the plan every two years.

COMMUNITY

- Prescription drug assistance
- Texercise Fitness Program
- Mapping Your Future Your Way Evaluation

COMMUNITIES

We cannot seek achievement for ourselves and forget about progress and prosperity for our community... Our ambitions must be broad enough to include the aspirations and needs of others, for their sakes and for our own. -Cesar Chavez

Texas has more than 2.7 million residents over the age of 60; within 25 years, there will be an estimated 7.4 million Texans over the age of 60.

If they are to serve this growing population, community leaders have the responsibility to take action now to start creating an infrastructure that supports successful aging. A critical step along this path is to assess the community's social infrastructure.

Click here for the Aging Texas Well Community Assessment Toolkit.

ATW EXECUTIVE ORDER

Texas Gov. Rick Perry issued an executive order creating the Aging Texas Well Advisory Committee and Action Plan. The order, which was issued in April 2005, formalizes the Aging Texas Well Initiative and asks the department to continue its work to identify and discuss aging policy issues, guide state government readiness, and promote increased community preparedness for an aging Texas population.

Under the executive order, DADS is directed to form an advisory committee to advise the department and to make recommendations to state leadership on implementation of the Aging Texas Well Initiative.

ASSESSMENT TOOLKIT NOW ONLINE

The ATW Community Assessment Toolkit provides communities a process to determine the current capacity of their top of page community to serve a growing aging population and to undertake planning and action to build an aging-friendly community. DADS provides the Toolkit to communities as a resource for self-directed implementation rather than as a service provided by DADS.

ISSUE BRIEFS SECTION DEBUTS WITH MENTAL **HEALTH AND** SUBSTANCE ABUSE BRIEF

The ATW Indicator Issue Briefs Series provides a series of concise articles, organized around topics from within the 16 life areas. Each brief will draw from national data to reflect on Texas' survey results, compare the 2004 and 2008 data where significant differences occur, and explore current initiatives throughout Texas and the nation.

AGING TEXAS WELL INDICATORS SURVEY **OVERVIEW REPORT** 2009 NOW AVAILABLE

The Aging Texas Well Indicators Survey Overview Report evaluates and measures successful aging activities in Texans age 60 and older living in the community. Based on telephone interviews with over 1,000 Texans aged 60 and older, the survey provides information on how these individuals think about themselves and the communities in which they live relative to successful aging.

Protections Community Financial Supports **Employment** Legal Opportunities for Texans Across the Lifespan Caregiving Aging Texas Well Housing Physical Mental Health Health **Transportation** Long-term care Health and Volunteerism Recreation Engagement Spirituality Education Social

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Healthy Aging Resources

Legal & Financial Resources

From Gov. Rick Perry

Own Your Future - Federal Campaign Website and Resources

Resources for LTC Insurance Professionals

Own Your Future, Texas Home

Texas Department of Aging and Disability Services (DADS) Home

Contact DADS

OWN YOUR FUTURE, TEXAS

Healthy Aging Resources

Texas Round-Up

An initiative of the Texas Governor's Office, the Texas Round-Up offers the chance to participate with fellow Texans in fun and fitness. The Round-Up encourages and provides resources for you to start or continue a physical activity program.

www.texasroundup.org 512-378-0012



Health and Human Services Commission (HHSC)

HHSC oversees the state
health and human services
agencies, the Texas Medicaid
Program, and the 2-1-1
system. HHSC can also help
you research and apply for services.

www.hhsc.state.tx.us 800-252-8263

Texercise

Texercise, a statewide fitness campaign, provides older Texans and their families with information and opportunities to improve physical activity and nutrition. Texercise offers



a variety of activities and resources to help you adopt a healthy lifestyle. Resources include the Texercise Handbook, which provides information on how to improve endurance, balance, strength, flexibility, and nutrition.

www.texercise.com 512-438-4293

Texas Department of Aging and Disability Services (DADS)

DADS provides a comprehensive array of aging and disability services, supports, and opportunities that are easily accessed in local communities. www.dads.state.tx.us 800-458-9858



Texas Department of State Health Services (DSHS)

DSHS helps Texans access public health services, including medical care, mental health services, and substance abuse services. DSHS promotes and assists in the development of healthy and safe communities. www.dshs.state.tx.us
888-963-7111

Walk across Texas

Walk Across Texas can help

you become physically active through an eight-week program. Through this program, you can walk, swim, dance, or bike the equivalent of 830 miles and track your progress across the state on-line or through a Texas road map. walkacrosstexas.tamu.edu

Updated: December 29, 2009

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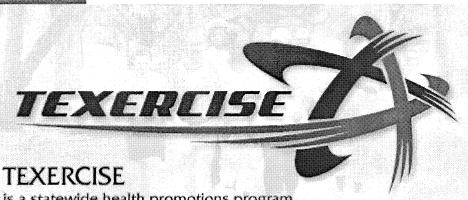












is a statewide health promotions program of the Texas Department of Aging and Disability Services (DADS) that encourages individuals and communities to adopt healthy lifestyle habits such as regular physical activities and good nutrition.

News Flash

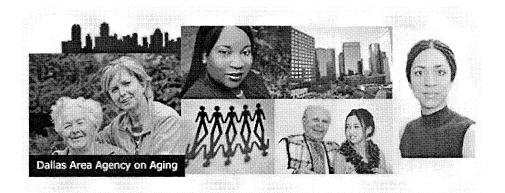
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NEWS

TUDBA

Dallas Area Agency on Aging

The DAAA was created as a result of the 1973 Amendments to the Older Americans Act (OAA). The OAA encourages agencies to develop greater capacity and fosters the development of comprehensive and coordinated service systems to serve older individuals. The Act provides for grants to states, area agencies and local agencies for the planning and provision of a vast array of social and nutritional services.

Mission Statement

HOME

The mission of the DAAA is to serve as the focal point and advocate on behalf of persons 60 years of age and older who reside in Dallas County by planning, developing and coordinating services that ensure a system that positively impacts their health, honor and dignity.

Network Structure

The Administration on Aging (at the federal level), the Texas Department of Aging and Disability Services (at the state level), and DAAA (at the local level) are components of the Aging Services Network. The Community Council of Greater Dallas sponsors the Dallas Area Agency on Aging.

Functions

- **Area Plan Administration**
- Contracting
- **Access and Assistance**
- Special Projects

Funding Sources

Older Americans Act (Federal), Texas Department of Aging and Disability Services (TDADS), United Way of Metropolitan Dallas (Local)

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 $\frac{\mathbb{A}_{\text{rea Agency}}}{\mathbb{A}_{\text{on Aging}}}$

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Area Agency on Aging

The North Central Texas Area Agency on Aging is a program of the North Central Texas Council of Governments (NCTCOG). It plans, coordinates and delivers services to persons age 60 and over and their family caregivers who live in Collin, Denton, Ellis, Erath, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Somervell and Wise counties.

We offer the following services for older adults, caregivers, and professionals:

- Information for Caregivers
- Information for Older Adults
- Information for Professionals, Volunteers, and Advocates
- Service Map
- Staff Contacts
- Volunteer Opportunities

The North Central Texas Area Agency on Aging is open Monday through Friday, 8:00 a.m. -5:00 p.m., Central Standard Time.

Our phone number is 1-800-272-3921

Our fax number is (817) 695-9274.

Our mailing address is: PO Box 5888, Arlington, TX 76005-5888. Our physical address is 616 Six Flags Drive, Suite 200, Arlington, TX 76011.

You may contact our staff by phone or email.

The Area Agency on Aging of North Central Texas is funded, in part, by the <u>Texas Department of Aging and Disability Services</u>

Contact Information

Doni Van Ryswyk, Aging Program Manager Phone: 1-800-272-3921| Fax: 817-695-9274

Email

CONTACT US | SITE MAP | LEGAL | SYSTEM REQUIREMENTS

North Central Texas Council of Governments | 616 Six Flags Drive P.O. Box 5888 Arlington, TX 76005-5888 Main Operator: (817) 640-3300 | Fax: (817) 640-7806



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Area Agency on Aging - Information for Older Adults
The North Central Texas Area Agency on Aging provides
the following services at the regional level to persons age
60 and over.

- **Benefits counseling:** help in understanding and applying for public and private benefits, and help in resolving issues related to benefits
- Care coordination: help in connecting frail older persons with services that allow them to live independently. Services include emergency response systems, medications, medical equipment, and residential repair
- Legal assistance: information about legal services, referrals to attorneys, and help with legal fees
- Light housekeeping: temporary help with routine household chores
- Long-term care ombudsman: help for those who have concerns about quality of care in nursing homes or assisted living facilities

The North Central Texas Area Agency on Aging also contracts with two area information centers to provide information about health and social services for older adults and their family caregivers. To reach the area information center that serves your area, dial "2-1-1." Phones are answered 24 hours a day, seven days a week.

What services are available to older adults at the local level?

The North Central Texas Area Agency on Aging contracts with locally based organizations to provide the following services:

- **Home-delivered meals:** hot or frozen lunches, delivered to the home, Monday through Friday
- Congregate meals: hot lunches, served in group settings
- Transportation: curb to curb service within the county, by reservation

For more information about meal or transportation services, contact the agency that serves your county.

• Service Map

The North Central Texas Area Agency on Aging contracts with <u>The Senior Source</u> to provide money management services to Collin, Denton, and Rockwall county residents age 60 and over. Services are provided by trained, supervised, and insured volunteers, who serve as bill payers. For clients who need greater assistance, the Senior Source is able to serve as representative payee. For more information about the Money Management Program, contact Suzanne Cobb at (214) 823-5700.

Money Management Services

What services are available to nursing home residents?

Home By Choice is a program that is funded by the Texas Department of Aging and Disability Services to help nursing home residents of all ages who are Medicaid eligible return to the community. It draws on the resources of the North Central Texas Area Agency on Aging, Dallas Area Agency on Aging, Tarrant Area Agency on Aging, Texoma

Area Agency on Aging, and REACH Centers on Independent living. For more information about Home By Choice, or to make a referral, call 1-800-272-3921, ext. 1193.

Home By Choice

Who is eligible for services?

Services are available to persons age 60 and over who live in Collin, Denton, Ellis, Erath, Hood, Hunt, Johnson, Kaufman, Navarro, Parker, Palo Pinto, Rockwall, Somervell and Wise counties. The Agency does not discriminate on the basis of race, color, national origin, or religion. However, it does give priority to older persons who have low incomes, are frail, live in rural areas, and/or have disabilities.

How much do services cost?

The North Central Texas Area Agency on Aging does not charge for its services, but encourages voluntary contributions of any amount. All contributions are used to expand services.

How can I get more information about Agency services?

For more information about services funded through the North Central Texas Area Agency on Aging, call 1-800-272-3921, or view the following publications:

- Information, Advocacy & Support Services and Programs [PDF]
- Informacion, Asesoramiento, Servicios y Programas de Apoyo (Spanish) [PDF]
- Benefits Counseling Service [PDF]
- Beneficios de Consejeria (Spanish) [PDF]
- Care Coordination (PDF)
- Texas Ombudsman Program [PDF]

How do I find out ways to pay for nursing home care?

Paying for care in a nursing home is expensive. What can you do if you don't have enough money to pay for nursing home care? The publication below lists some government and private programs that can help pay, for those who qualify.

• Paying for Nursing Home Care [PDF])

How do I reach an area agency on aging if I don't live in the counties listed above?

To reach an area agency on aging in the State of Texas, call 1-800-252-9240. To reach an area agency on aging in any state, call 1-800-677-1116.

What is the Texas Silver-Haired Legislature (TSHL)?

TSHL Information

Contact Information

Doni Van Ryswyk, Aging Program Manager Phone: 1-800-272-3921 Fax: 817-695-9274 Email

CONTACT US | SITE MAP | LEGAL | SYSTEM REQUIREMENTS

North Central Texas Council of Governments | 616 Six Flags Drive P.O. Box 5888 Arlington, TX 76005-5888 Main Operator: (817) 640-3300 | Fax: (817) 640-7806



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The Area Agency on Aging contracts with committees on aging and other community partners to provide nutrition and transportation services in all counties. For more information on receiving home-delivered meals, congregate meals, or transportation services, please click on the county in which the older person lives. A list of senior centers for that county will also appear at the bottom of the page. If you are interested in volunteering to prepare meals, deliver meals, or transport older persons to the doctor, please click on the county in which you would like to serve.

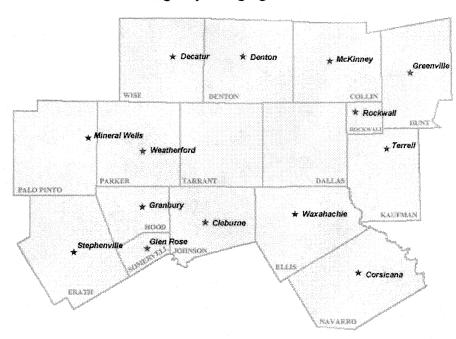
Click on the map, or select a county from the menu, for more information about our committees on aging.

▼ Submit Collin

AAAA

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Area Agency on Aging Contractors



COLLIN COUNTY

Meals and Transportation

Marilyn Stidham, Executive Director Collin County Committee on Aging, Inc.

PO Box 396

600 N. Tennessee St McKinney, TX 75069 Phone: 972-562-6996

Fax: 972-562-0308

Email: stidhamm@mowcc.com Web site: http://www.cccoaweb.org

ELLIS COUNTY

Meals and Transportation Vinsen Faris, Executive Director

Meals-on-Wheels of Johnson & Ellis Counties

PO Box 2651

503 Ferris Ave, Suite D Waxahachie, TX 75165 Phone: 972-351-9943 Fax: 817-517-5453

Email: info@mowjec.org

DENTON COUNTY

Meals and Transportation

Linda Leuckel, ČEO

SPAN, Inc.

1800 Malone St

Denton, TX 76201

Phone: 940-382-2224 Fax: 940-383-8433

Email: lindal@span-transit.org

Web site: http://www.span-transit.org

ERATH COUNTY

Meals and Transportation

Darlene Gaitan, Executive Director

Erath County Senior Citizens, Inc.

1306 E. Washington St

Town East Center, Suite M Stephenville, TX 76401

Phone: 254-965-3510

Fax: 254-965-3591

Email: ecsc@our-town.com

HOOD COUNTY	HUNT COUNTY
Meals and Transportation	Meals and Transportation
Emily Burks, Executive Director	David Caldwell, Executive Director
Hood County Committee on Aging, Inc.	Senior Center Resources and Public Transit
PO Box 849	3720 O'Neal St
501 E. Moore St	Greenville, TX 75401
Granbury, TX 76048	Phone: 903-454-1444 or 903-450-4308
Phone: 817-573-5533	Fax: 903-454-4150
Fax: 817-573-2420	Email: Hccoaed@pulse.net
Email: eburks@hoodcountyseniorcenter.org	Web site: http://www.huntrockwallseniorservices.
Web site: http://hoodcountyseniorcenter.org	web site. http://www.hantrockwansemorservices.
JOHNSON COUNTY	KAUFMAN COUNTY
Meals and Transportation	Meals and Transportation
Vinsen Faris, Executive Director	Omega Hawkins, Executive Director
Meals-on-Wheels of Johnson & Ellis Counties	Kaufman County Senior Citizens Services, Inc.
1601 N. Anglin St Suite B	PO Box 836
Cleburne, TX 76031	200 S. Virginia St
Phone: 817-558-2840 (Metro)	Terrell, TX 75160
Fax: 817-517-5453	Phone: 972-524-1423 (Metro) or 972-563-1421
Email: <u>info@mowjec.org</u>	Fax: 972-563-1491
Web site: http://www.servingthechildrenofyesterday.org	/ Email: omega@terrelldepot.com
NAVARRO COUNTY	PALO PINTO COUNTY
Meals and Transportation	Meals Only Patty Clark, Coordinator
Omega Hawkins, Executive Director	
Navarro County Senior Citizens Services, Inc.	Meals on Wheels of Palo Pinto County, Inc.
100 Main Street, Suite 515	PO Box 11
Bank Of America Bldg.	301 NW 1st Avenue
Corsicana, TX 75110	Mineral Wells, TX 76068
Phone: 903-641-0166	Phone: 940-325-7919
Fax: 903-641-0166	Fax: 940-325-4388
Email: <u>omega@terrelldepot.com</u>	Email: mealsonwheelspp@sbcglobal.net
PALO PINTO COUNTY	PARKER COUNTY
Γransportation Only	Transportation Only
Reta Brooks, Executive Director	Reta Brooks, Executive Director
Public Transit Services	Public Transit Services
PO Box 1055	PO Box 1055
Mineral Wells, TX 76068	Mineral Wells, TX 76068
Phone: 940-328-1391	Phone: 940-328-1391
Fax: 940-328-1392	Fax: 940-328-1392
Email: ptreta@mesh.net	Email: ptreta@mesh.net
ara and an Tanana and ara an anala an anala an anala an anala an anala an an	
PARKER COUNTY	ROCKWALL COUNTY
Meals Only	Transportation Only
Glenda Webb, Executive Director	Omega Hawkins, Executive Director
Parker County Committee on Aging, Inc.	Kaufman County Senior Citizens Services, Inc.
PO Box 817	PO Box 836
225 Holland Lake Dr	200 S. Virginia St
Weatherford, TX 76086	Terrell, TX 75160
Phone: 817-594-7419 or 817-596-4640 (Metro)	Phone: 972-524-1423 (Metro) or 972-563-1421
Fax: 817-341-3900	Fax: 972-563-1491
Email: pccoa@swbell.net	Email: omega@terrelldepot.com
Web site: http://www.pccoa.org	
ROCKWALL COUNTY	SOMERVELL COUNTY
Meals Only	Meals and Transportation
Margie Verhagen, Administrative Director	Pam Baker, Project Director
Rockwall County Committee on Aging, Inc.	Somervell County Committee on Aging, Inc.
250 Williams St, Suite 200	PO Box 1397
	209 SW Barnard St
Rockwall, TX 75087	
Phone: 972-771-9514	Glen Rose, TX 76043
Fax: NA	Phone: 254-897-2139 or 254-897-4838
Email: rockwallmow@hotmail.com	Fax: 254-897-3386
	Email: sccoa@valornet.com
WISE COUNTY	
WISE COUNTY Meals and Transportation Donna Brown, Executive Director	

Community Services - Area Agency on Aging - NCTCOG.org

Wise County Committee on Aging, Inc.
PO Box 903
300 N. Trinity St
Decatur, TX 76234
Phone: 940-627-5329
Fax: 940-627-1945
Email: wcca@ntws.net

Contact Information

Doni Van Ryswyk, Aging Program Manager Phone: 1-800-272-3921 Fax: 817-695-9274 Email

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Enter your email to sign up.



2008: A Record Year

United Way's 2-1-1 information and referral service logged 171,000 calls in 2008, a 53% increase in two years.

Area Agency on Aging

The Area Agency on Aging of Tarrant County (AAATC) is part of United Way of Tarrant County and receives funding from the Texas Department of Aging and Disabled Services. For more information, call 817-258-8081 or 817-258-8082.



Office

1500 N. Main, Suite 200 P.O. Box 4448 Fort Worth, Texas 76164-0448 817-258-8081 817-258-8074 fax

Director - Don Smith

Our Mission

To be the visible leader and advocate in the creation and delivery of services that promote empowerment, independence and dignity for older citizens, persons with disabilities and caregivers.

Older Americans Month Reception (photos below)

United Way's Area Agency on Aging honored two of Tarrant County's most accomplished citizens, Betty Rowland and the Rev. Floyd Kinser, during a May 7 reception observing Older Americans Month.

OLDER AMERICANS MONTH RECEPTION



Seniors Get Diabetes Help

An award-winning program developed locally by the Area Agency on Aging with United Way support helps homebound seniors to prevent or manage diabetes. Learn more.

Program Prevents Falls

United Way's Area Agency on Aging has brought to Tarrant County an award-winning program that helps older adults prevent and manage falls. Learn more.

New Resource Center

The Area Agency on Aging and other organizations have opened a new resource center in North Fort Worth. Learn more.











Family Caregivers Online

education and resources for family caregivers, friends, and providers helping older adults

TECH TIP » FONT SIZE +/-

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Prepare for Flu Season

Grandparents & Kinship Care

TECH TIP » Go anywhere on the web and increase or decrease your font size by holding down your control (ctrl) key and rolling the center scroll button on your mouse to the scroll feature on your

Welcome

A caregiver is an adult daughter or son, spouse, relative, or friend who helps someone aged 60 and older. Caregiving can include physical care, emotional support, daily activities, managing medications, doctor visits, shopping, legal issues or financial matters.

Family caregivers struggle to find a balance with other life responsibilities, families, and jobs which can create stress and affect their own health.

As the population ages the challenges grow:

- The most rapid population growth is among people 85 and older with an increasing number of people aged 100 and older
- · 20% of the population will be over age 65 by 2030
- · 62-70% of family caregivers are working part-time or full-time with over 50% working full time
- · 40% or 7 to10 million adult children are caring for their parents from a long distance
- 44% of Americans between the ages of 45 and 55 are of the 'sandwich generation' with aging parents or in-laws as well as children under 21
- · American business is losing between \$17.1 billion to \$33.6 billion per year because of the direct and indirect costs of elder caregiving

Education, resources, and being connected to other people with similar experiences empowers caregivers to take care of themselves. Caregivers can learn tools to manage stress and find a better balance between their caregiving responsibilities and the other roles in their lives.

Taking care of yourself means better care for the person you help.

Providing support for caregivers results in helping older adults maintain the highest level of independence and the best quality of life.

EDUCATION & SUPPORT SCHEDULE

North Texas area education and support sessions by city

DECEMBER NEWS

Medicare Annual Enrollment Time

"Family Conflict," by Jane Nunnelee PhD, RN, GNP, Guest Columnist

Save the Dates: January 15, 2010 Grandparents/Relatives Conference

May 6, 2010 5th Annual Caregiving and Aging Conference

Not on our email list?
Sign up now for twice-monthly caregiver articles, answers to caregiver questions, and announcements of upcoming special events.

WHO WE ARE



Funded by the Texas Department of Aging and Disability Services (DADS) through these local area agencies on aging:



























Family Caregivers Online

education and resources for family caregivers, friends, and providers helping older adults

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Sign Up

Sign up to receive monthly newsletters and information about coming events in your area.

TECH TIP » Go anywhere on the web and increase or decrease your font size by holding own your control ctrl) key and rolling he center scroll

Fact Sheets & Worksheets

On This Site

- · Choosing an Elder Law Attorney
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- Financial Planning
- FMLA (Family Medical Leave Act)
- Housing Options
- Local State and Federal Resources
- Long Term Care
- Paying for Care
- Skilled Care Facilities
- Social Security, SSI, Medicare
- Transportation and Driving

Fact Sheets in Spanish

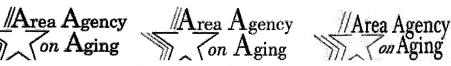
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From Metlife and Metlife Mature Market Institute

- · Advocating for a Family Member
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- Caregiving from a Distance
- Choosing an Adult Day Services
- Choosing An Assisted Living Facility
- If Care is Needed at Home

Funded by the Texas Department of Aging and Disability Services (DADS) through these local area agencies on aging:













Family Caregivers Online

An education and information resource for family caregivers of older adults

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Worksheets and Other Related Information

Click here for an alphabetic list of all printable documents. **OR** organized by

Scroll down for a list of documents associated module/topic.

OR

Click here for the legal forms page.

Click here for the fact sheets page

Please note that you must have Adobe Acrobat reader in order to view and print PDF documents, and a Microsoft Word viewer installed on your computer in order to view and print Word documents.

Click here to download the free Adobe Acrobat Reader from Adobe.com.

Module 1 - Role of the Family Caregiver

Click here to download a free Word Document Viewer for Windows, from Microsoft.com.

Adobe Acrobat PDF Format:

Aging IQ.

Aging IQ Answers.

Family Caregiver Assessment.

In the Middle: AARP Full Report on Middle-Age Family Caregivers.

Long Distance Caregiver

Assessment.

Microsoft Word Format:

Aging IQ.

Aging IQ Answers.

Family Caregiver Assessment.

Long Distance Caregiver

Assessment.

Adobe Acrobat PDF Format:

Behavioral Changes.

Bank Account Of Memories.

Memory Aids

Microsoft Word Format:

Bank Account Of Memories.

Behavioral Changes.

Module 2 - Behavior and

Emotional Aspects of Aging

	Memory Aids.
Module 3 - Chronic Illness, Medication Management and Communicating with Health Care Providers	Adobe Acrobat PDF Format: Communicating With The Doctor: Checklist/Worksheet. Hints To Aid In Handling Medications. Tools and Gadgets for Independent Living.
	Microsoft Word Format: Communicating With The Doctor: Checklist/Worksheet. Hints To Aid In Handling Medications. Manufacturers' Prescription Discount Cards. Medication Schedule / Log. Tools and Gadgets for Independent Living.
Module 4 - Sensory Loss	Adobe Acrobat PDF Format:
	Microsoft Word Format: Tools and Gadgets for Independent
Module 5 - Communication and	Living (same as in module 3) Adobe Acrobat PDF Format:
Module 5 - Communication and Relationships	
I a control of the co	Adobe Acrobat PDF Format: Terminology With Older Adults
I a control of the co	Adobe Acrobat PDF Format: Terminology With Older Adults Sibling Assessment Microsoft Word Format: Terminology With Older Adults
Relationships Module 6 - Safety and	Adobe Acrobat PDF Format: Terminology With Older Adults Sibling Assessment Microsoft Word Format: Terminology With Older Adults Sibling Assessment Adobe Acrobat PDF Format: Assisted Living Cost Calculator Assistive Devices Family Caregiver Assessment (same as in module 1) Important Personal & Medical Information Checklist Family Disaster Supplies Kit: (American Red Cross Brochure) Fall Prevention Checklist

Guardianship Assisted Living Cost Calculator Assistive Devices Avoiding Frauds and Scams Caregiver Family Assessment (same as in module 1) Important Personal & Medical Information Checklist Things You Can Do Types Of Assisted Living Facilities Tools and Gadgets Types Of Assisted Living Facilities When and How to Limit Your Drivina Module 7 - Legal and Financial Adobe Acrobat PDF Format: **Planning** Assisted Living Cost Calculator (same as in module 6) **Microsoft Word Format:** Assisted Living Cost Calculator (same as in module 6) Module 8 - Community and Adobe Acrobat PDF Format: Internet Resources Checklist For Researching And Accessing Resources **Needed Resources** Checklist/Worksheet Print & Online Resources Types Of Assisted Living Facilities (same as in module 6) Microsoft Word Format: 2-1-1 Fact Sheet, Dallas County Checklist For Researching And Accessing Resources Needed Resources Checklist/Worksheet FamilyCaregiversOnline Website Handout Glossary Of Internet Terms Print & Online Publications Types Of Resources Types Of Assisted Living Facilities (same as in module 6) Module 9 - Caring for the **Adobe Acrobat PDF Format:**

Caregiver	Self Nurturing Activities Symptoms Of Caregiver Burnout
	Microsoft Word Format: Self Nurturing Activities Symptoms Of Caregiver Burnout
Module 10 - Long Distance Caregiving	Adobe Acrobat PDF Format: Family Caregiver Assessment Long Distance Assessment
	Microsoft Word Format: Family Caregiver Assessment Long Distance Assessment
Module 11 - Housing Options & Long Term Care	Microsoft Word Format:
Module 12 - End of life issues	Microsoft Word Format: Hospice Questions and Answers Worksheet For Funeral Planning Nearing Death Awareness Ten tips For Caregivers Checklist Of Necessary Papers
Module 13 - Grief and Loss	Microsoft Word Format: 18 Ways To Help Yourself Heal From Grief Coping With Chronic Illness Coping With The Death Of Your Spouses Helping Those With Maladaptive Grief Prayer For Coping Normal Response To Loss Understanding The Emotions Of The Terminally III

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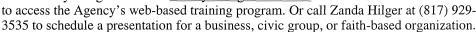
Community Services Home



Area Agency on Aging - Information for Caregivers What services are available to family caregivers at the regional level?

The North Central Texas Area Agency on Aging offers the following services to caregivers of persons age 60 and over:

Caregiver Education and Training: information to assist family caregivers. Go to Family Caregivers Online



- Caregiver fact sheets
- Aging & Disability Resource Center caregiver events
- Family Caregiver Education Schedule

Caregiver Respite: temporary relief for family caregivers. Eligible family members receive vouchers of up to \$300 that may be used to purchase in-home or institutional care.

- Respite Application [PDF]
- Respite Application [Word] Download, complete the form, and save the document

Caregiver Support Coordination: help in connecting family caregivers to services that enhance their ability to care for older loved ones. Social workers conduct home visits to assess needs and coordinate services that meet those needs.

What services are available to family caregivers at the local level?

The North Central Texas Area Agency on Aging contracts with locally based organizations to provide nutrition services—including home-delivered and congregate meals—and transportation services. Transportation is available by reservation only, within county limits. For more information about nutrition or transportation services, contact the agency that serves your county.

• Service Map

The North Central Texas Area Agency on Aging provides funding to the following organizations for caregiver services:

- Alzheimer's Association of North Central Texas Classes on dealing with Alzheimer's. Call (817) 336-4949.
- Caregiver Support Services of Collin County Information and assistance for caregivers. Call (972) 782-9475 for information.
- Geriatric Wellness Center of Collin County In-home services provided by trained volunteers for Collin County residents who've recently been discharged from the hospital. Call (972) 941-7335 for more information.
- Good N.E.W.S. Living at Home/Block Nurse Program In-home assistance provided by volunteers for older persons in Parker and Wise counties. Call (817) 444-8662 for more information.
- Kaufman County Senior Citizens Services, Inc. Resources for caregivers of older persons who live in Kaufman and Navarro counties. Call (972) 563-1421.
- Life Roads, Inc. Education for persons with low vision and their caregivers. Call (214) 435-4347 for times and locations.



 Senior Center Resources and Public Transit - Monthly caregiver education and training programs for Hunt County residents. Call (903) 454-1444 for times and locations.

Who is eligible for services?

Services are available to family caregivers who care for older adults in Collin, Denton, Ellis, Erath, Hood, Hunt, Johnson, Kaufman, Navarro, Parker, Palo Pinto, Rockwall, Somervell and Wise counties. The Agency does not discriminate on the basis of race, color, national origin, or religion. However, it does give priority to older persons and their caregivers who have low incomes, are frail, live in rural areas, and/or have disabilities.

How much do services cost?

The North Central Texas Area Agency on Aging does not charge for its services, but encourages voluntary contributions of any amount. All contributions are used to expand services.

How can the Agency help me care for my grandchildren, or children with developmental disabilities?

The North Central Texas Area Agency on Aging may provide respite vouchers to eligible grandparents age 60 and over who are primary caretakers for grandchildren age 18 and under. Click here for a respite application:

- Respite Application [PDF]
- Respite Application [Word] Download, complete the form, and save the document

The North Central Texas Area Agency on Aging has also prepared fact sheets on aging and developmental disabilities.

• Fact sheets

How do I find out ways to pay for nursing home care?

Paying for care in a nursing home is expensive. What can you do if you don't have enough money to pay for nursing home care? The publication below lists some government and private programs that can help pay, for those who qualify.

• Paying for Nursing Home Care [PDF]

How can I get more information about Agency services?

For more information about services funded through the North Central Texas Area Agency on Aging, call 1-800-272-3921, or view the following publication:

• Caregiver Resources [PDF]

How do I reach an area agency on aging if I don't live in the counties listed above?

To reach an area agency on aging in the State of Texas, call 1-800-252-9240. To reach an area agency on aging in any state, call 1-800-677-1116.

Contact Information

Doni Van Ryswyk, Aging Program Manager Phone: 1-800-272-3921| Fax: 817-695-9274



Grandparents Raising Grandchildren

Assistance is available for grandparents caring for grandchildren living in their home.



Grandparents Raising Grandchildren

The Texas Health and Human Services Commission (HHSC) offers several programs to help grandparents provide for the basic needs of the grandchildren living in their home.

Temporary Assistance for Needy Families (TANF)

TANF provides cash assistance for needy families with children. Monthly TANF payments help pay for food, clothing, housing, utilities and other basic needs. The amount of the TANF payment depends on family size and income.

Grandparents caring for their grandchildren may qualify for a one-time TANF grandparent payment plus either:

- Monthly TANF payments for the grandchild only.
- Monthly TANF payments for both the grandparents and the grandchild.



Grandparents do not have to have custody or guardianship of the child to apply for these benefits, but they must be related to the child and must be caring for the child in their home.

TANF Payments for Grandchild Only

Grandparent caregivers may receive TANF payments for their grandchild without a review of the grandparents' income or resources. The child's income from such sources as child support and survivors' benefits is reviewed to determine if the child can get these payments.

TANF Payments for Grandparents and Grandchild

Grandparent caregivers may receive cash assistance for themselves and their grandchild based on the grandparents' monthly income and resources.

One-Time Grandparent TANF Payment

In addition to either one of the TANF payments listed above, grandparents who care for a grandchild may receive a one-time cash payment of \$1,000. A grandparent can receive this payment only once, even though other grandchildren may move into the home at a later time. A grandparent cannot receive this payment if another grandparent already received the payment for the same grandchild.

More information — Dial 2-1-1 or visit www.yourtexasbenefits.com

Food Stamps

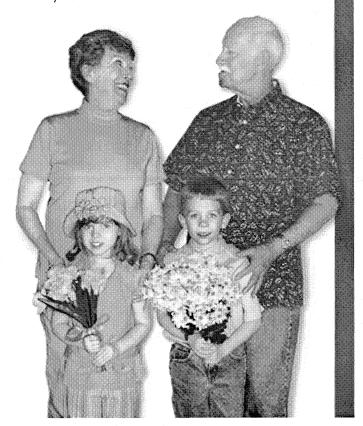
Food stamps help low-income families and individuals buy nutritious food to maintain good health. Grandparent caretakers may qualify for food stamps based on their income and resources.

More information — Dial 2-1-1 or visit www.yourtexasbenefits.com

Medicaid

Medicaid is available at no cost to many low-income families as well as older adults and people who have a disability. Medicaid provides basic health and medical care as well as dental, vision and mental health services for children.

More information — Dial 2-1-1 or visit www.yourtexasbenefits.com



Children's Health Insurance Program (CHIP)

CHIP helps families who earn too much money to qualify for Medicaid, but can't afford to buy private insurance. Families pay \$50 or less for a year of coverage. CHIP covers doctor visits, prescription drugs, vision, dental, mental health and emergency care.

More information — Dial 1-877-KIDS-NOW (1-877-543-7669) Monday through Friday between 8 a.m. and 8 p.m. or visit www.CHIPmedicaid.org.



2-1-1 Texas

Dialing 2-1-1 gives you free access to health and human services information in your community, including information about these and other state benefits.
2-1-1 staff can tell you the location of the HHSC benefits office closest to you.



Fraud, Abuse, Neglect and Exploitation



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Medicare

The Official U.S. Government Site for People with Medicare

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Sign In ID:
Password:
► Sign In
Forgot Sign In ID?
Forgot Password?
Need to Register: Sign Up
Medicare Billing ▶
Medicare Appeals ▶
Caregivers >
Plan Choices >
Preventive Services >
Personal Health Records >
Ombudsman)
Medicare Resources ▶
Medicare Online Forms



Medicare Fraud

Overview

Most Medicare payment errors are simple mistakes and are not the result of physicians, providers, or suppliers trying to take advantage of the Medicare system. If you have a question or concern regarding a Medicare claim submitted on your behalf, you should discuss it directly with your physician, provider, or supplier that provided the service.

The vast majority of physicians, providers, and suppliers who serve people with Medicare are committed to providing high quality care to their patients and to billing the program only for the payments they have earned.

However, there are a few individuals who are intent on abusing or defrauding Medicare. cheating the program (and in some cases the people with Medicare who are liable for copayments) out of millions of dollars annually. Medicare fraud takes a lot of money every year from the Medicare program. People with Medicare pay for it with higher premiums. This section of the website is dedicated to helping you to help Medicare to avoid making inappropriate payments to fraudulent entities.

Medicare is taking strong action to combat fraud and abuse of the system in key areas. Our goal is to make sure Medicare only does business with physicians, Printable-Version



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providers, and suppliers who will provide people with Medicare with high quality services.

The effort to prevent and detect fraud is a cooperative one that involves:

- The Centers for Medicare & Medicaid Services (CMS)
- People with Medicare
- Providers of Medicare services including physicians, providers, and suppliers
- State and Federal Agencies such as, the Department of Health and Human Services Office of the Inspector General, the Federal Bureau of Investigation (FBI), and the Department of Justice.

The following summaries describe what information can be found here. To view any section that is of interest to you, please select any of the links below.

Fraud

Detection/Prevention Tips:

Offers beneficiaries useful hints on how to detect fraud. Additionally, tips on preventing fraud are also offered.

How to Report Fraud: Lists, step by step, what you need to do in order to report any suspected act of fraud.

Fraud Publications: Links you to the site's Publications Page. You will be taken directly to the section containing Fraud related publications.

Page Last Updated: March 27, 2008

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Search



The Official U.S. Government Site for People with Medicare

Secure Sign an
This is an optional and free service.
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Accession on community and com
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Emernency



Beneficiary Ombudsman

Inquiries and Complaints

This section provides beneficiaries with assistance on understanding and activating the processes regarding how to file an inquiry, complaint, grievance, or appeal across different areas of Medicare. In this section, beneficiaries can access a fact sheet, find contact information to conduct business, and get answers to most frequently asked questions by Medicare beneficiaries.

General Inquiries about Medicare

How to Contact 1-800 MEDICARE Frequently Asked Questions

Local Insurance Counseling

State Health Insurance Assistance Program (SHIP) Fact Sheet Locate a SHIP by State

Medicare Complaint Processes

Original Medicare Plan (Part A & Part B)

1-800 Medicare Billing Questions Fact Sheet Frequently Asked Questions

Medicare Advantage Plans (Part C)

Medicare Advantage Complaint Process Fact Sheet
Locate Your Plan to File a Complaint
Frequently Asked Questions

Prescription Drug Coverage (Part D)

Prescription Drug Benefit Complaint Process Fact Sheet Locate Your Plan to File a Complaint Frequently Asked Questions

Quality of Care (Quality Improvement Organization (QIO))

QIO Quality of Care Fact Sheet Locate a QIO by State
Frequently Asked Questions

Quality of Care (State Survey Agencies)

Quality of Care Complaint Process Fact Sheet

Locate a State Survey Agency by State

Frequently Asked Questions

End Stage Renal Disease (ESRD)

ESRD Complaint Process Fact Sheet Locate an ESRD Network by State
Frequently Asked Questions

Fraud & Abuse

To Report Fraud & Abuse
Fraud & Abuse Fact Sheet for Part D

Medicare Appeal Processes

Original Medicare Plans

Original Medicare Plan (Part A&B) Appeals Fact Sheet A Frequently Asked Questions

Medicare Advantage Plans

Medicare Advantage Plans (Part C) Appeals Fact Sheet Locate Your Plan to File an Appeal Frequently Asked Questions

Medicare Prescription Drug Coverage

Medicare Prescription Drug Coverage (Part D) Fact Sheet
Locate Your Plan to File an Appeal
Frequently Asked Questions

Other Helpful Resources

Brochures, Fact Sheets, and Other Publications
Coordinating Medicare Benefits with Other Health Insurance
General Information on Medicaid
Glossary of Medicare Terms
Helpful Contacts
Medicare Acronyms
Medicare Card Replacement
Medicare & You Handbook
U.S. Department of Health & Human Services - Administration on Aging
U.S. Department of Health & Human Services - Office on Disability

Frequently Asked Questions

Medicare Social Security Administration

Page Last Updated: November 1, 2009

Frequently Asked Questions | Contact Us | Website Feedback | Website Privacy | Website Policies
Freedom of Information Act | USA.gov

Centers for Medicare & Medicaid Services | U.S. Department of Health and Human Services

ÃÖ



Medicare Drug Integrity Contractors (MEDICs)

1-877-7SAFERX (1-877-772-3379)

Access to 1-877-7SAFERX

 Services all 50 states, Washington, DC, Puerto Rico, Guam, American Samoa, Northern Mariana Islands, and US Virgin Islands

Hours of Operation:

• All calls to a Customer Service Representative will be responded to within 24 hours.

Goals of the MEDIC:

- Manage all incoming Part D complaints about fraud, waste, and abuse.
- Work with law enforcement, prescription drug plans, consumer groups and other key partners to protect consumers and enforce Medicare's rules for Part D.
- Provide basic tips for consumers so they can protect themselves from potential Part D scams.
- Utilize new and innovative techniques to monitor and analyze information to help identify potential Part D fraud.

My Health. My Medicare.

- Conduct outreach to beneficiary and provider advocacy groups to provide information to protect beneficiaries.
- Perform proactive research, utilizing all available Part D data, to find trends in order to ferret out fraud, waste, and abuse activities on a real-time basis.
- Protect the Medicare Trust Fund.

Other Sources for Medicare Information:

- 1-800-MEDICARE to receive general information and printed materials on Medicare.
- Prescription Drug Plan Sponsors for enrollment into Medicare Part D, formulary concerns, or identification cards.
- Social Security Administration 1-800-772-1213 to apply for Medicare.
- State Health Insurance Assistance Programs for free unbiased health insurance counseling and assistance.
- Senior Medicare Patrol (SMP) to obtain information on ways to protect, detect, and prevent fraud, waste, and abuse in the Medicare and Medicaid programs.
- Internet access at: www.medicare.gov

Social Security Online

Office of the Inspector General





Report Fraud to the Hotline

About the OIG					
Resources		Our Fraud Hotline provides an avenue for individuals to report fraud, waste, and abuse within the Social Security Administration's (SSA) programs and			
<u>Español</u>	operations.	· · · · · · · · · · · · · · · · · · ·			
OIG Home	We handle allegations regarding violations of law or regulations affecting SSA programs and operations. You may reach us by Internet, mail, facsimile, and phone.				
	Internet:	Fraud Reporting Form			
	U.S. Mail:	Social Security Fraud Hotline P.O. Box 17768 Baltimore, Maryland 21235			
	FAX:	410-597-0118			
	Telephone	: 1-800-269-0271 from 10:00 a.m. to 4:00 p.m. Eastern Standard Time			
	TTY:	1-866-501-2101 for the deaf or hard of hearing.			
TSA.gov	Privacy Polic	y Website Policies & Other Important Information Site Map Need Larger Text?			

Last reviewed or modified Wednesday Nov 04, 2009

Contact Us

- Your Local FBI Office
- Overseas Offices
- Submit a Crime Tip
- Report Internet Crime
- → More Contacts

Learn About Us

- Quick Facts
- What We Investigate
- Natl. Security Branch
- Information Technology
- * Fingerprints & Training
- Laboratory Services
- Reports & Publications
- History
- More About Us

Get Our News

- Press Room
- E-mail Updates
- News Feeds

Be Crime Smart

- Wanted by the FBI
- . More Protections

Use Our Resources

- For Law Enforcement
- For Communities
- For Researchers
- More Services

Visit Our Kids' Page

Apply for a Job

Fraud Target: Senior Citizens

Our Common Fraud Schemes webpage provides tips on how you can protect you and your family from fraud. Senior Citizens especially should be aware of fraud schemes.

Why should Senior Citizens be concerned?

It has been the experience of the FBI that the elderly are targeted for fraud for several reasons:

- 1) Older American citizens are most likely to have a "nest egg," own their home and/or have excellent credit all of which the conman will try to tap into. The fraudster will focus his/her efforts on the segment of the population most likely to be in a financial position to buy something.
- 2) Individuals who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Two very important and positive personality traits, except when it comes to dealing with a con-man. The con-man will exploit these traits knowing that it is difficult or impossible for these individuals to say "no" or just hang up the phone.
- 3) Older Americans are less likely to report a fraud because they don't know who to report it to, are too ashamed at having been scammed, or do not know they have been scammed. In some cases, an elderly victim may not report the crime because he or she is concerned that relatives may come to the conclusion that the victim no longer has the mental capacity to take care of his or - Internet Fraud her own financial affairs.

Common Fraud Scams

- Telemarketing Fraud
- Nigerian Letter or 419 Fraud
- Impersonation/Identity Fraud
- Advance Fee Scheme
- Health Insurance

Investment Related Scams

- Letter of Credit Fraud
- Prime Bank Note
- Ponzi Scheme
- Pyramid Scheme

Internet Scams

- Internet Auction Fraud
- Non-Delivery of Merchandise
- Credit Card Fraud
- Investment Fraud
- Business Fraud
- Nigerian Letter Scam

Fraud Target: Senior Citizens

- Health Insurance Fraud
- Counterfeit Prescription Drugs
- Funeral and Cemetery Fraud
- Fraudulent "Anti-Aging" Products
- Telemarketing Fraud
- Investment Schemes
- Reverse Mortgage Scams
- 4) When an elderly victim does report the crime, they often make poor witnesses. The con-man knows the effects of age on memory and he/she is counting on the fact that the elderly victim will not be able to supply enough detailed information to investigators such as: How many times did the fraudster call? What time of day did he/she call? Did he provide a call back number or address? Was it always the same person? Did you meet in person? What did the fraudster look like? Did he/she have any recognizable accent? Where did you send the money? What did you receive if anything and how was it delivered? What promises were made and when? Did you keep any notes of your conversations?

The victims' realization that they have been victimized may take weeks or, more likely, months after contact with the con-man. This extended time frame will test the memory of almost anyone.

5) Lastly, when it comes to products that promise increased cognitive function, virility, physical conditioning, anti-cancer properties and so on, older Americans make up the segment of the population most concerned about these issues. In a country where new cures and vaccinations for old diseases have given every American hope for a long and fruitful life, it is not so unbelievable that the products offered by these conmen can do what they say they can do.



Senior Consumers

The Office of the Attorney General works to identify and aggressively prosecute those who cheat or deceive the elderly. The agency files lawsuits under the Deceptive Trade Practices Act and, in some cases, may facilitate the resolution of disputes between consumers and businesses.

On behalf of Texas seniors, the Attorney General focuses on unfair and deceptive business practices that target seniors, as well as consumer education for seniors and their families. When it comes to the worst scams and frauds, prevention is the key to protecting Senior Texans.

Offers that Target Seniors

Businesses - and outright scams - may seek out senior consumers with a number of specific types of solicitations, some legitimate, some not. These include:

- The advertising and sale of insurance and retirement-oriented investments, financial planning services, estate planning and legal services:
- The advertising and sale of home improvements, medical devices and other services and products;
- Telemarketing and mail fraud aimed at senior citizens;
- "International lottery" offers and other sweepstake scams; and
- Property tax exemption offers for seniors.

Financial planning, estate planning, and retirement income are subjects of vital importance to seniors. However, it is important that any legal or financial services offered are being provided by persons qualified to offer them. It is also important that the investments or insurance being offered is appropriate for older persons. And these offers should be made in an ethical manner, where risks are plainly disclosed and where the investor is not subject to undue pressure or influence.

N THIS PAGE:

Offers that Target Seniors

Tips for Seniors & Families

RELATED SENIOR TOPICS:

Don't be Fooled

Lotteries & Sweepstakes

Senior Alerts

RELATED CONSUMER TOPICS:

Consumer Alerts

Door-to-Door Sales

Frauds & Scams

Home Improvements

Investments & Securities

Telemarketers & Junk Mail

SENIOR ALERTS:

Living Trusts, Annuities

Shady Door-to-Door Repairmen

E-MAIL SUBSCRIPTIONS:

Sign up for Attorney General Senior & Consumer Alerts

STATE AGENCIES:

State Securities Board

Department of Insurance: Understanding Annuities

Investment advisors and financial advisor firms are licensed by the State Securities Board (SSB). Contact the SSB to verify that an advisor is in good standing with the agency. Read our investments and securities page to familiarize yourself with investment fraud. Guaranteed returns and promises that an investment has low risk for high return are generally red flags.

Be aware that certain kinds of investments like annuities may be inappropriate for seniors. While they may be legitimate opportunities for some, they tend to be long-term investments, making them less appropriate for investors who may need their money within a shorter time horizon. Annuities are regulated by the Texas Department of Insurance.

Be particularly cautious of offers promising a "free lunch" - figuratively or literally. Be aware of the feeling of obligation you may feel to make an unexpected or unplanned purchase. Do not allow yourself to be isolated or pressured. Think twice about allowing a stranger to come to your home and/or to review your personal financial

information.

Door-to-door sales of home improvements and repairs are notorious for targeting seniors who may physically need help with maintaining their homes and who may be intimidated by a door-to-door contractor who shows up on their premises. Unscrupulous sales may also involve medical products or devices offered to seniors with limited means and increasing health concerns.

Consumer Education for Seniors and their Families

Probably the most widespread and egregious targeting of senior consumers involves telemarketing and mail fraud. However, timely, up-to-date information about the latest scams, schemes and other crimes that target senior Texans can be a powerful protective weapon.

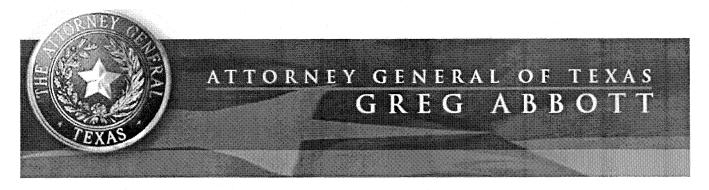
Most telemarketing and mail fraud that targets seniors is not robbery by force; it is robbery by trickery. In most cases, the intended targets can avoid becoming victims by understanding how scam artists operate.

The perpetrators of this kind of fraud are usually fly-by-night operators. Once they have the money, they tend to disappear or to squander the money before they can be found. The hard reality is that, once ripped off by a con artist, the consumer almost never gets his or her money back.

For this reason, you will find a major portion of the Attorney General's Senior Texan pages devoted to exposing, debunking and teaching the warning signs for scams and fraud. What you don't know CAN hurt you. We urge you to educate yourself, your friends and your families about consumer fraud.

Many of these scams victimize consumers who are not seniors. The Consumer Protection section of the Attorney General's Web site also provides information about fraud and scams. In addition, you can sign up to receive e-mail notifications of both consumer and senior alerts to find out about the latest scams targeting Texans.

Revised: May 02 2008



Long-Term Care: Nursing Homes, Assisted Living and Home Health Care

The Office of the Attorney General works to ensure that senior Texans receiving long-term care are treated with respect and dignity. Residents of nursing homes and assisted living facilities, as well as seniors who receive long-term care in their homes, are entitled to live in an environment that is free of abuse, neglect and exploitation.

Nursing homes and other long-term care providers are regulated by the Texas Department of Aging and Disabilities (DADS). DADS licenses and inspects these facilities, which must meet stringent health and safety standards to maintain their good standing to provide long-term care in Texas.

Seniors or families with complaints about long-term care providers in Texas can contact DADS at (800) 458-9858 or e-mail CRSComplaints@dads.state.tx.us. DADS has the authority to investigate these complaints.

If a person complains about poor care, or if a family member speaks up about poor conditions at a facility, it is illegal for the nursing home or any of its employees to intimidate or retaliate in any way against the resident or the family. A nursing home must have an effective procedure for receiving and responding to complaints.

If the DADS investigation finds that a long-term provider cannot or will not correct an unsatisfactory condition or has violated standards, DADS may refer the matter to the Office of the Attorney General for civil legal action, which may include closing down a facility, placing it in receivership or removing residents.

In addition, the Attorney General's Medicaid Fraud Control Unit has authority to investigate and prosecute cases involving possible criminal abuse, neglect or exploitation of residents in Medicaid-funded long-term care facilities. Possible criminal abuse, neglect or financial exploitation can be reported by calling (512) 463-2011, or toll-free (800) 252-8011, or by e-mailing mfcu@oaq.state.tx.us.

If you have a family member in long-term care and you suspect a problem, discuss the matter with the administrator of the nursing home, assisted living facility or home health agency. If you are aware of a specific act of abuse, neglect, or exploitation, you are required by law to report it. If the victim is in a nursing home or assisted living facility, or is in his or her home and using a home health agency, call the Texas Department of Aging and Disability Services at (800) 458-9858. Otherwise, call Adult Protective Services at (800) 252-5400.

ELATED SENIOR TOPICS:

Elder Abuse
Rights of the Elderly
Selecting a Nursing Home
RESOURCES FROM DADS:
Consumer Rights
Filing a Complaint
Residents' Rights
Long-Term Care Ombudsman

Revised: April 09 2009



File a Consumer Complaint

You can file a Consumer Complaint with the Office of the Attorney General online or by filling out a printable form and mailing it in. Please read the instructions below carefully. We also suggest you read about the complaint process and about other options that may help you successfully resolve your complaint.

If you file your complaint online, we suggest that you print a copy of the form after you fill it out, so you will have a copy for your files. Once you clear the form or close the browser, you will not be able to retrieve your information.

If you plan on submitting your complaint online, you can attach supporting documents. The on-line complaint form allows you to submit scanned images along with your complaint (i.e., no follow-up e-mail is necessary). To take advantage of this feature, you may wish to scan your supporting documents first, before you fill out the on-line form.

If you do not have a scanner you can still fill out the complaint online and then send copies (please do NOT send us your originals!) of your documents along with a print-out of your completed online complaint form to:

Office of the Attorney General Consumer Protection Division PO Box 12548 Austin, TX 78711-2548

ONSUMER COMPLAINTS:

On-Line Complaint Form

Printable (PDF) Complaint Form, English

Printable (PDF) Complaint Form, Spanish

The Consumer Complaint Process

What to Do if You Have a Complaint

ATTORNEY GENERAL COLUMNS:

Filing in Small Claims Court

OTHERS ACCEPTING COMPLAINTS:

Federal Trade Commission

Better Business Bureau (BBB)

Complaint against a regulated business or licensed professional:

Texas Department of Licensing and Regulation (TDLR)

Revised: May 14 2009



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Adult Protective Services

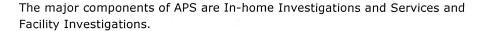
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About Adult Protective Services

APS is responsible for investigating abuse, neglect, and exploitation of adults who are elderly or have disabilities.

Mission of the Adult Protective Services (APS) program

To protect older adults and persons with disabilities from abuse, neglect and exploitation by investigating and providing or arranging for services as necessary to alleviate or prevent further maltreatment.





Note: Federal law requires government entities receiving federal funds to provide appropriate interpreter services to principals (clients and alleged perpetrators) with LEP or sensory impairments.

- LEP refers to the language a person uses to communicate.
- Sensory impairments may affect how a person communicates.
- APS caseworkers will provide interpreter services when necessary.

APS Services

- In-Home Investigations and Services
- Mental Health and Mental Retardation (MH&MR) Investigations

Reports

- 2008, 2007, and 2006 Community Satisfaction Survey Results Report
- 5/31/07 APS Mobile Technology Evaluations
 - o In-Home APDF
 - o Facility **≯**PDF
- Final Report Executive Order RP 33 Relating to Reforming the Adult Protective Services Program
- See <u>Agency Reports</u> and <u>DFPS Renewal Reports</u> for addition presentations and reports

Information About APS

- APS Renewal
- APS and the TEAM Institute

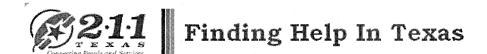
Prevention and Public Awareness

- Danger from Summer Heat is Everyone's Business
 English *PDF Spanish *PDF
- "Elder Abuse Is Your Business" Public Service Announcement
- Facts about Adult Protective Services
- APS History
- Web Video A Closer Look at APS Caseworkers and Clients
- Health Information for Seniors (from U.S. government)

Handbooks, Manuals, and Rules

- APS In-Home Services and Investigations Handbook
- APS Facility Investigations Handbook
- APS Texas Special Task Force Manual

 [▶]
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 PDF
- Proposed and Adopted Rules in the Texas Register









Welcome to 2-1-1 Texas

A service of the Health and Human Service Commission's Texas Information and Referral Network

Need help and do not know where to go? 2-1-1 Texas helps you find free information on services in your area providing:

- Food
- Shelter
- Rent assistance
- Utility bill assistance
- Counseling

- Child care
- After-school programs
- Senior services
- Disaster relief
- and other programs in your area

Search for Services

. .

Also: Search for Services for Children Search for Disability Services

HiNi Flu Information En Español

Go to <u>www.TexasFlu.org</u> to learn more about seasonal flu and H1N1 (swine flu). Bookmark the site and sign up for updates through e-mail and Twitter. You also can learn more about the H1N1 flu by dialing 2-1-1. After you pick a language, press 6.

The **2-1-1** Texas website uses the databases of local <u>Area Information Centers</u> and gives you the ability to <u>search</u> for free information on health and human services from more than 60,000 state and local programs.

If you need further assistance, please pick up your phone and dial 2-1-1 any time of the day or night. Knowledgeable staff who live in your area will speak with you and answer your questions.

When you dial 2-1-1, select a language, then choose:

- Option 1: for information on services available in your area
 Available 24 hours a day, 7 days a week throughout the year. Information is available in more than 90 languages.
- Option 2: for information on state benefits
- www.yourtexasbenefits.com

 Available Monday thru Friday from 8 am to 8 pm.
- Option 3: to report waste, fraud, and abuse oig.hhsc.state.tx.us/Fraud_Report_Home.aspx
 Available Monday thru Friday from 8 am to 5 pm.

If you are calling from outside of Texas, or have technical difficulties when dialing **2-1-1** from your cell/mobile, voice-over-IP, or office location phone, please dial our toll free alternate access number at 1-877-541-7905.

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TUEXAS DUPARIMIENTOF AGING AND LOTS ABUTING SHRVICES

Smaller text

Bigger text

Aging & Disability Resource Center

Search

Aging and Disability Resource Center (ADRC)

What can the ADRC do for me?

Who can get help from the ADRC?

What services are offered?

How do I contact an ADRC in my area?

Help for Texans home

Other DADS resources

Consumer Rights and Services

Report abuse

Help for Texans

Learn about DADS

Resources for providers

Rules and statutes

DADS home

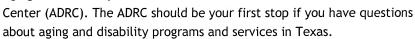


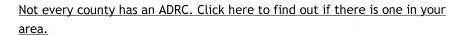
More questions? Call 211 to get help or visit their website by clicking here.

Aging and Disability Resource Centers in Texas

If you have a long-term illness or disability, you know that sometimes finding help can be difficult. It's not always easy to figure out the system on your own. And the number of services and their requirements can be confusing.

You can get help at your local Aging and Disability Resource







ADRCs are friendly, welcoming places. They provide information about and help with state and federal benefits. They can also help you learn about local programs and services. Anyone — individuals, family members, friends or professionals — can receive information tailored to their needs.

ADRC services can be provided at the Center itself, over the phone or in your home. Where you get help is based on your needs.

The trained ADRC employees will:

- Listen to you to figure out your needs.
- Provide you with information about services.
- Help you choose the services that most closely meet your needs and interests.
- Help you connect with service such as home care, meals, transportation, benefits and prescription drug assistance, legal services, attendant services, respite or caregiver support, housing and



more.

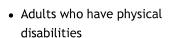
- Provide information about benefits and funding sources that may help you pay for services.
- Arrange for services that could help you hold off or prevent the need for long-term support services.
- Provide short-term help or follow up to ensure that you are linked to needed services.

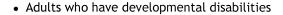
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Who can get help from the ADRC?

The ADRC is a single point of contact for:







- Adults who have chronic mental illness
- Adults who have substance abuse issues
- Adults who have long-term illnesses
- Professionals looking for information for their clients
- People looking for information about long-term care options
- Healthy adults planning for their futures
- · Family and friends providing care and support
- All people who have questions about aging or disability services in Texas

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Updated: November 4, 2009

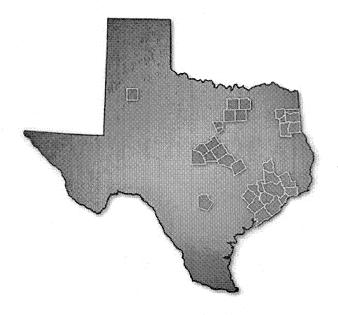
Send comments and questions | DADS Home | Site polices | Homeland security | File Viewing Information Contact DADS | Statewide search | Other Texas health and human service agencies | Report site problems

http://www.dads.state.tx.us/services/adrc/index.html

1/7/2010



North Central Texas Aging & Disability Resource Centers



Collin, Denton, Hood, and Somervell counties

North Central Texas Aging and Disability Resource Center

North Central Texas Council of Governments 616 Six Flags Drive, Arlington, Texas 76011

Phone: 817-695-9193, 1-800-272-3921

Dallas County

Connect to Care

Metrocare Services

1380 River Bend Drive, Dallas, Texas 75247

Phone: 1-888-743-1202

Website: http://www.connecttocaredallas.org/

Tarrant County

Tarrant County Aging and Disability Resource Center

1300 Circle Drive, Fort Worth, Texas 76119

Phone: 1-888-730-ADRC (2372)
Website: tarrantcountyadrc.org







Family Caregivers Online

An education and information resource for family caregivers of older adults

To Increase Text Size





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Phone Numbers

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Education / Support Schedule

PUBLICATIONS

Monthly Newsletter

Generations

Mature Texan

Employers / HR Professionals

en Espanol

Contact Us

Information And Resource Links Categories:

- Assistive Devices Links
- Adult Day Care, Assisted Living, & Long Term Care Information Resources
- Benefits Information & Resources Links (multiple resources)
 - Or go directly to Benefits Check Up for Information about federal and state financial assistance programs for the aged (off site link, opens in a new window).
- Cancer Information Resources
- Caregiver Articles
- Caring For Yourself
- Caregiver Education Resources (Books, DVD's, Videos)
- Caregiver Resources & Information Links (On this page you'll find links to locate Area Agencies on Aging, Call 211 information, Respite Resources, and other information and tools that can make caregiving easier.)
- Caregiver Support Groups & Programs
- Caregiver Statistical Information & Reports Links
- Chronic Disease & Impairment Information Resource Links
 - Alzheimer Disease
 - Cancer
 - Cardiovascular (Heart attack, Stroke)
 - Chronic Pain (Fibromyalgia, and more)
 - Dementia
 - Endocrine Disorders (Diabetes and Thyroid)
 - Hearing Impairment
 - Health Information Sites
 - Mental Health/Depression
 - Musculoskeletal (Arthritis, Osteoporosis)
 - Neurological Impairment (Parkinson's, MS, etc)
 - New Checklist for Being Healthy Over 50 Men
 - New Checklist for Being Healthy Over 50 Women
 - Sensory Loss (smell, taste, touch)
 - Visual Impairment
- Counties in Texas Resources (multiple Texas county Area Agency on Aging site links)
 - Dallas County Resources
 - Tarrant County Resources
- Driving and Older Adults
 - Drive Well: Promoting Older Driver Safety and Mobility (developed by

- the American Society on Aging and the National Highway Traffic Safety Administration)
- Transportation Solutions for Caregivers: A Starting Point (Easter Seals Solutions)
- Driver Safety Program of AARP
- Employers & Human Resource Professionals Resource and Referral Portal
- Employer Resources Links
- Faith Based Organizations Links
- Federal/National Agencies Links
- Financial Information & Resources (Estate Planning, Insurance, Medicare, Social Security)
- Fraud, Identity Theft, & Elder Abuse Prevention Information Links
- Geriatric Care or Case Managers
- Geriatric Medicine
- Grandparents Raising Grandchildren
- Health & Medical Information Links
 - Mental Health Information Links
- HIPAA (Health Care Portability Assurance Act)
- Housing Options Links
- Important Phone Number
- Internet use Help & Information Links
- Legal Information & Resources (Advance Directives, Wills, Powers of Attorney)
 - Elder Law Attorney List (Texas only)
- Long-Distance Caregiving
 - Online Education
 - Caregiving: 10 Survival Strategies for Long-Distance Caregivers
 - Tips and Other Information
 - Altzheimer's specific information
 - Research and Data (series of guidelines from MetLife)
 - Research and Data (research study by MetLife)
- Medicare Information Links (go there for answers to your Medicare questions)
- Mental Health, and Substance Abuse Information Links
- Miscellaneous Information & Resource Links
- Money Saving Tips
- Nutrition For Older Adults Information & Resource Links
- Other Online Family Caregiver Education Resources
- Prescription Drug Discount Programs
- Public Policy Information & Resource Links
- Respite Programs
- Senior News Resources
- Social Security Information Links
- State of Texas Agencies Resource Links
- Transportation Information & Resource Links
- Veteran's Benefits
- Working Caregivers Information, Articles and Resource Links

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Legal & Financial Resources

From Gov. Rick Perry

Own Your Future - Federal Campaign Website and Resources

Resources for LTC Insurance Professionals

Own Your Future, Texas Home

Texas Department of Aging and Disability Services (DADS) Home

Contact DADS

OWN YOUR FUTURE, TEXAS

Information Resources

Area Agencies on Aging (AAA)

Your regional AAA is the best place to start when you need information about a variety of services and supports for



aging Texans, their families, and caregivers. AAAs administer the Health Information, Counseling and Advocacy Program (HICAP). If you are eligible for Medicare, HICAP offers free, one-on-one benefit counseling.

In addition, AAAs can assist you with document preparation.

To locate the your nearest AAA, go to www.dads.state.tx.us/contact/combined.cfm or call 1-800-252-9240 to be automatically directed to the AAA in your area.

Other Information Resources

2-1-1 Texas

Dial 2-1-1 to obtain free information about health and human services in your community. You can also register with the State of Texas as a person with special needs if you need assistance



with special needs if you need assistance during an evacuation.

Benefits Check Up

Benefits Check Up is an easy-to-use and comprehensive online service for adults ages 55 and over, designed to help determine eligibility for certain federal,



state, and local benefits, as well as provide detailed description

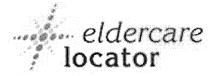
of programs, local contacts, and materials to help you apply for each program.

www.benefitscheckup.org

Eldercare Locator

The Eldercare Locator is a national resource that provides information on senior services.

The service links individuals in



need of assistance with state and local area agencies on aging and organizations that serve older adults and their caregivers. www.eldercare.gov

1-800-677-1116

Texas Health Compare

Texas Health Compare, which was created by the Texas Health Care Policy Council and the Texas



Department of Insurance, provides a range of information about the quality and cost of health care.

By using this tool, Texans can better understand and compare their health care options. The site features links to state, federal, and nonprofit websites that can help with questions about health-plans, hospitals, long-term care, and physicians. Many of the links provide comparisons and data concerning quality of care, costs, or performance of Texas health professionals, health facilities, and health plans.

www.texashealthoptions.com

The Federal Long Term Care Insurance Program

This program is designed to help federal employees protect themselves against the high costs of long term care through longterm care insurance coverage. Several groups are eligible to apply



for coverage under the FLTCIP: federal employees and annuitants, including members and retired members of the uniformed services, and qualified relatives.

www.ltcfeds.com/index.html

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Information Resources

Additional Resources

Healthy Aging Resources

Legal & Financial Resources

From Gov. Rick Perry

Own Your Future - Federal Campaign Website and Resources

Resources for LTC Insurance Professionals

Own Your Future, Texas Home

Texas Department of Aging and Disability Services (DADS) Home

Contact DADS

OWN YOUR FUTURE, TEXAS

Additional Resources

Community resources

Is your community a good place for long-term living?

Aging Texas Well (ATW)

Texas communities need to prepare for the changes a rapidly growing older population will bring.
Recognizing this, Gov. Rick Perry has encouraged state government and Texas



communities to plan and prepare for an aging society. The ATW program helps ensure that Texans prepare individually for aging in all aspects of life and that state and local laws, policies, and services support aging well throughout the lifespan.

www.agingtexaswell.org

512-438-5471

Housing

As you age, you will need affordable housing, that is adaptable to you changing needs.

The Texas Department of Housing and Community Affairs (TDHCA)



TDHCA can help you find information about affordable housing programs in your community.

www.tdhca.state.tx.us

www.tdnca.state.tx.us 512-475-3800

National Resource Center on Supportive Housing and Home Modification

Offers assistance with local resources and programs to help maintain and adapt your home to meet your changing needs. www.homemods.org
www.stopfalls.org
213-740-1364

Caregiving

Need assistance caring for yourself or for someone else?

Administration on Aging

A comprehensive overview of a variety of topics, programs, and services related to aging. Includes assistance for older individuals and caregivers.



www.aoa.gov 214-767-2971

Family Caregiver Alliance

Addresses the needs of families and friends providing long-term care at home.

www.caregiver.org
800-445-8106



Volunteerism

Community involvement improves your health.

One Star Foundation

Promotes service and volunteerism, forges effective public and private partnerships, and works to increase the performance of nonprofit organizations.

www.onestarfoundation.org 512-473-2140

Texas Ombudsman Program Tough Enough to Care

This program provides you with opportunities to help individual residents



of nursing homes with day-to-day problems.

www.toughenoughtocare.org
1-800-252-2412

DADS Silver Lining

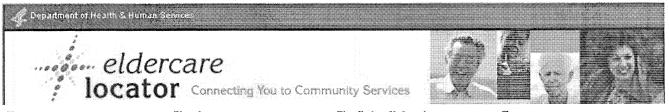
This brings social connections to people living in nursing homes, assisted living facilities and state schools/centers through friendly volunteer visits.

www.silverliningatdads.org
800-889-8595

Updated: December 29, 2009

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U.S. NATIONAL INS	STITUTES OF HEALTH			
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Health	National Institute on Aging > Health Begin in this page E-mail the page E-mai	his pag		
Publications				
Clinical Trials	Health and Aging Organizations			
Related Sites				
Alzheimer's Disease Information	This online, searchable database lists more than 300 national organizations that provide help older people. Use the drop-down menu to search subject areas for information on how to cont			
Health and Aging Organizations	these organizations. Click the <u>View All Organizations</u> button to see and/or print the entire list.			
	Subject Area:			
	Organization Name/Keyword(s): View All Organizations			
	Search Reset			
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	To find local aging and community-based organizations, visit the Administration on Aging's Eldercare Locator Web site, www.eldercare.gov .			
	Page last updated Oct 24, 2007			
Disclaimer Accessibilit	ity Policies Contact Us FOIA Site Map	A dos		



Home

Resources

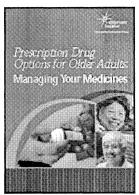
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Welcome to the Eldercare Locator, a public service of the U.S. Administration on Aging. The Eldercare Locator is your first step for finding local agencies, in every U.S. community, that can help older persons and their families access home and communitybased services like transportation, meals, home care, and caregiver support services. To begin, enter your criteria below or call us at 800.677.1116.

Search for information by Zip Code, City, County

- C Zip Code
- City
- County

New Brochure Available



See Prescription Drug Options for Older Adults

Other Resources

- Brochures
- Caregiver Resources
- Federal Web sites
- National Resources
- National Clearinghouse for Long Term Care Information
- Benefits Check Up

Advanced Eldercare Locator Search

To search for Special Services select from the list below:

Watch the Video!!



Public Service Announcement Help For Dad



Home

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Text Size: C Small Medium C Large



Printer Friendly

- Home
- About
- o The Service
- o The Database
- o Media Center
- o Contact Information
- · The Aging Network
 - o Administration on Aging
 - State Units on Aging
 - o Area Agencies on Aging
 - o Aging & Disability Resource Centers
 - o Services Available
- Resources
 - o Fact Sheets and Booklets
 - o Federal Web Sites
 - o Helpful Links
 - o Caregiver Resources

Federal Web Sites

This listing presents federal Web sites that offer valuable information on a range of critical eldercare issues.

U.S. Administration on Aging

Site contains a wide array of information on older persons and services for the elderly. Several resource rooms focusing on such topics as Alzheimer's Disease and caregiving are available.



Web Site: www.aoa.gov Phone: (202) 619-0724

ADEAR Center

ADEAR Center is a current, comprehensive, unbiased source of information about Alzheimer's Disease. The ADEAR Center is operated as a service of the National Institute on Aging.



Web Site: www.alzheimers.org Phone: 1-800-438-4380

Cancer Information Service

The Cancer Information Service (CIS), a program of the National Cancer Institute (NCI), provides the latest and most accurate cancer information to patients, their families, the public, and health professionals.



Web Site: cis.nci.nih.gov Phone: 1-800-4-CANCER

DisabilityInfo.gov

DisabilityInfo.gov is a comprehensive Federal website of disability-related government resources.



Web Site: www.disabilityinfo.gov

FDA for Older People

FDA has numerous articles, brochures and other publications with information for older people on a wide range of health issues, including arthritis, cancer, health fraud, and nutrition.



Web Site: http://www.fda.gov/oc/seniors Phone: 1888-INFO-FDA (1-888-463-6332)

USA.gov

The official U.S. gateway to all government information.

Web Site: www.USA.gov Phone: 1 800 FED-INFO

USA.gov for Seniors

USA.gov for Seniors site helps users access all government sites that provide services for senior citizens.

Web Site: www.USA.gov/Topics/Seniors.shtml Phone: 1 800 FED-INFO

Food Stamp Program

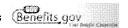
Site provides information on the Food Stamp Program, including eligibility and application information.



Web Site: www.fns.usda.gov/fsp Phone: 703-305-2286

GovBenefits.gov

Site is the official government benefits website. It is a free, confidential tool that helps individuals find government benefits they may be eligible to receive.



Web Site: www.GovBenefits.gov

Healthfinder

Provides links to selected online publications, clearinghouses, databases, websites and support and self-help groups, as well as government agencies and nonprofit organizations for seniors and others.



Web Site: www.healthfinder.gov

HUD

Site provides information related to housing options for seniors including information on HUD housing programs.



Web Site: www.hud.gov/groups/seniors

LIHEAP

Site contains general information on the Low Income Home Energy Assistance Program (LIHEAP).



Web Site: www.acf.dhhs.gov/programs/liheap/faq.htm

Medicare.gov

The Official U.S. Government Site for People with Medicare

Web Site: www.medicare.gov

NIHSeniorHealth

Site provides aging-related health information easily assessable for adults 60 and over.

NIIISeniorHealth

Web Site: www.NIHSeniorHealth.gov

Nursing Home Compare

The primary purpose of this tool is to provide detailed information about the past performance of every Medicare and Medicaid certified nursing home in the country.



Web Site: www.medicare.gov/NHCompare/home.asp

NUTRITION.GOV

A federal resource that provides easy access to all online federal government information on nutrition.



Web Site: www.nutrition.gov

Prescription Drug Programs

This section of the Medicare.gov website provides information on public and private programs that offer discounted or free medication, programs that provide assistance with other health care costs, and Medicare health plans that include prescription coverage.

Web Site: www.medicare.gov/AssistancePrograms/home.asp

The Senior Corp

Senior Corps is a network of programs that tap the experience, skills, and talents of older citizens to meet community challenges. Through its three programs – Foster Grandparents, Senior Companions, and RSVP (the Retired and Senior Volunteer Program).



Web Site: www.seniorcorps.org Phone: 1-800-424-8867

Social Security Administration

The Social Security Administration toll-free number operates from 7AM to 7PM, Monday to Friday. Recorded information and services are available 24 hours a day. The website contains a wealth of information and resources including on-line databases and publications.



Web Site: www.ssa.gov Phone: 1-800-772-1213

Veterans Administration

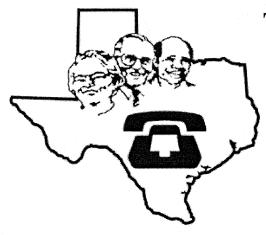
Information on VA benefits and services.

Web Site: www.va.gov Phone: 1-800-827-1000





Admin Portal



THE LEGAL HOTLINE FOR TEXANS

815 Brazos, Suite 1100, Austin, Texas 78701 Client calls: 1-800-622-2520 or 512-477-3950 Fax: 512-477-6576 (877) 526-9953 (512) 381-1179

Hotline Managing Attorney: Roger Curme Executive Director, Texas Legal Services Center: Randall Chapman

[More about the Hotline.]

Publications from the Legal Hotline for Texans (A project of Texas Legal Services Center.) These documents are in PDF format, which requires Adobe Reader.

Don't have Reader? Click the icon to get your free copy.



Alternatives to Guardianship:

Appointment of Agent to Control Disposition of Remains

Alternatives to Guardianship Under Texas Law

Designation of Guardian In Advance of Need

Durable Power of Attorney Act

Guardianship Declaration Questionnaire

Consumer:

Anti-Garnishment Letter

Bankruptcy

Consumer Complaints

Rights of Debtors in Texas

Health:

Free and Low-Cost Prescription Drugs

Public Benefits:

Brief Guide to Public Benefits

Food Stamps

Social Security

SSI, Food Stamps, and Medicaid

TANF Benefits for Grandparents

Nursing Homes:

Nursing Home Complaints

Nursing Home Medicaid: Income/Resource Limits

Private Pension Rights:

COBRA

Family and Medical Leave Act (FMLA)

Health Insurance Portability and Accountability Act (HIPAA)

Healthcare Rights of Older Texans

Wills and Probate:

QMB and the Medicare Savings Program (<u>En</u>

español)

A Few Words About Taxes

The Duties of an Independent Executor

Housing:

Eviction (En español)

How Property Can be Owned in Texas to Minimize

the Need for Probate

Residential Property Foreclosure

How to Select the Appropriate Probate Procedure

Living Trusts

To Will Or Not To Will



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This page was last updated on: 07/21/06

About The Legal Hotline For Texans

The Legal Hotline is a project of Texas Legal Services Center. The Hotline receives funding from the Texas Department on Aging, through the HICAP Program, coordinating services with the Texas Department on Aging and the Texas Department of Insurance for elderly clients needing benefits analysis and legal advice. The Hotline also receives funding from the State Bar of Texas Equal Access to Justice Foundation to provide legal advice to low income elderly Texans, and receives general support from the American Association of Retired Persons. Some additional operating funds are provided by referral fees and by private donations.

The Hotline offers legal advice and referrals to Texans age sixty (60) and older, provided by staff and volunteer attorneys. Our primary focus is service to low income Texans whose access to legal assistance is otherwise limited. We provide legal information and advice in obtaining benefits such as Medicaid for Qualified Medicare Beneficiaries, food stamps, elderly housing assistance, and SSI; we are also able to answer other legal questions. Common concerns include debt collection, advance planning and estate planning issues, powers of attorney, and housing and consumer problems.

For clients who need ongoing legal representation, and whose cases are not of a type legal aid will accept, or who are otherwise not legal services eligible, we maintain a panel of attorneys who have agreed to receive referrals of Hotline clients on a reduced fee basis.

In addition, we are able to send informational publications to Texans age sixty (60) and older on a variety of topics such as alternatives to guardianship, wills and probate, public benefits, consumer and debtor rights, health care rights, and nursing homes.

Because of the number of calls received by the hotline, callers should be aware that the line is often busy, and it may be necessary to leave a message with the receptionist or an answering machine, for later call back by an attorney, and that there may be a delay in receiving a call back. Orders for publications can usually be filled right away. Publication requests can also be sent by mail to the above address; please give date of birth and a telephone number on mailed publication requests.



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ocate and client community."

Job Listings (from TLSC Job Opportunities NLADA)

Texas Access to Justice Commission Texas Equal Access to

HICAP

Project

Legal Services Corporation









Legal Services Support & Resources





The Legal Hotline for Texans

Texans 60 and older, Medicare eligible, or older crime victims: Call 1-800-622-2520 for legal assistance.

Other Services from Texas Legal Services Center



Facility Victim Program

For legal assistance to facility residents on issues of abuse, neglect, exploitation, quality of care, resident rights, and other matters, call:

1-800-622-2520, and press 2

South Central Pension Rights Project

If you need pension counseling assistance, call:

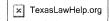
1-800-443-2528

Texas Health Law Project Assistance with access to and payment for healthcare.

If your income is low, and you have insurance, access or treatment problems, call:

1-800-622-2520, and press 3

Free legal assistance for low-income Texans:



To report a problem with this site or to make a suggestion please contact: webmaster@tlsc.org

Please do not send email about a legal problem or requesting advice as we cannot respond.

You are the **PIBEO** visitor since 3/28/01.

Disclaimer. The materials on this website are for informational purposes only and are not legal advice. Legal advice involves a licensed attorney applying the law to the specific facts of your situation. In addition, the information contained in this website is not guaranteed to be up-to-date since changes in the law and government policy occur frequently and oftentimes with little or no notice. This website also contains links to other websites. Texas Legal Services Center does not necessarily approve or endorse information appearing on other sites, and makes not guarantee as to the accuracy of the information appearing on these sites. Finally, if you believe that you may have a legal problem, please consult with an attorney of your choice. If you need assistance selecting an attorney, contact the State Bar of Texas Lawyer Referral Service at 1-800-252-9690.



About Texas Legal Services Center

This site was last updated on: 05/06/09

TEXAS HEALTH LAW PROJECT

The Health Law Project at Texas Legal Services Center will assist any Texan of modest means (that is with income at or below 125% of the federal poverty guidelines) who is having a problem with:

- Qualifying for Medicaid or Medicaid services
- Qualifying for Texas' Children's Health Insurance Program
- Qualifying for Medicare or Medicare services
- Denial of health insurance benefits
- Understanding a health insurance policy
- Denial of payment by a health insurer
- Denial of treatment by an HMO
- Problems of continuing coverage after a job
- County sponsored indigent care
- Hospital charity care
- Denial of treatment by a facility or provider
- Bill collection by a health care provider or facility
- Rights under the Family Medical Leave Act
- End of life planning and directives

Examples of incomes that are at 125% of the federal poverty guidelines include \$1063/month for someone living alone, and \$2151/month for a family of four. They change every year in April.

For confidential assistance, pick up the phone and call 1.800.622.2520. At the prompt press 3 ... we will call you back and do our best to help.



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This page was last updated on: 10/03/07



KNOWLEDGE IS POWER

C Other States

P Find Legal Assistance

About Legal Aid

Legal Aid Directory

Advocates 3

Resources for lawyers and other legal advocates.

Welcome to Texas Law Help!

This is your one stop, online resource for free and low-cost civil legal assistance for those who cannot afford legal help. Learn about your rights, self-help resources, and legal aid.

Click on a topic below or browse a list of forms and topics.



60 +

Civil Rights

Disability

Violence

Housing

Discrimination, Due Process, etc.

Rights of People with Disabilities

Family Law and Domestic

Protective Orders, Divorce, Child

Support, Custody, etc.

Migrant Workers

Rights of Migrant Workers

Homeownership, Landlord-

Tenant, Public Housing, etc.



Consumer

Bankruptcy, Debt Collection, Identity Theft, etc.



Disaster Relief

FEMA Benefits, Insurance Claims, Public Benefits, etc.





Employment

Job Discrimination and Work-Related Problems



Health

Medicaid, Medicare, Mental Health, etc.



Immigration Immigration and Naturalization Problems



Military and Veterans' **Affairs**



Benefits, Burial, Memorials, Legal Assistance, etc.



Public Benefits

Cash Assistance, Food Stamps, Medical Care, etc.



Wills & Estates

Wills & Estates



powered by probonomet

If you are in need of legal assistance and you are not low-income, please contact your local lawyer referral service or call the State Bar of Texas Lawyer Referral Information Service, Mon.-Fri. from 8 a.m. to 5 p.m. at 1-800-252-9690 or 1-877-

TexasLawHelp.org is sponsored by our partners: the Texas Access to Justice



LiveHelp for Disaster Relief

Search



▶ Search Tips

You Are Here

TX

▶ Choose Another Location

Resources in other languages

- ▶ Spanish / Español
- ▶ Vietnamese / Tiếng Việt

Search



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Legal Aid of NorthWest Texas

One Firm, One Foous, One Mission.

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About Legal Aid

Legal Aid of NorthWest Texas has been proudly serving our communities since 1951. We are a nonprofit tax exempt Texas Corporation, funded primarily by the Legal Services Corporation, the Texas Access to Justice Foundation, and the United Way. LANWT also accepts and receives other grants and donations from private and public entities.

LANWT provides free civil legal services to eligible low income residents in 114 Texas Counties, with offices in Abilene, Amarillo, Brownwood, Dallas, Denton, Fort Worth, Lubbock, McKinney, Midland, Odessa, Plainview, San Angelo, Waxahachie, Weatherford and Wichita Falls. The program operates a telephone intake service and conducts community intake sites at several locations throughout our community.

Our Staff and volunteers are committed to the delivery of effective and efficient legal services. LANWT also offers significant educational opportunities and experiences for high school, college and law students, as well as retired members of our community.



(more about us...)

Areas of Practice

- Family
- Housing
- Health
- Elderly
- Children/Youth Issues
- Public Benefits

- Employment
- Education
- · Individual Rights
- Probate
- Consumer

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Publications
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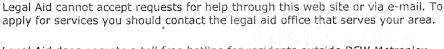


Legal Aid of NorthWest Texas

One firm, One focus, One Mission.

About Us | Apply for Help | Locations | Legal Resources | News & Events | Volunteer | Careers | Contribute | Contact |

Find Legal Aid



Legal Aid does operate a toll free hotline for residents outside DFW Metroplex. Due to limited resources this hotline is currently only operational between 9:00 AM - 12:00 PM Monday - Friday. The number to call is 888-529-5277.



Select	Location:	Current 💌

Zip Code: Submit







Family Caregivers Online

An education and information resource for family caregivers of older adults

To Increase Text Size





Home

TOOLS

Fact Sheets

Worksheets / Documents

Legal Forms and Links

RESOURCES

Phone Numbers

Links

FAQs

Online Education

Education / Support Schedule

PUBLICATIONS

Monthly Newsletter

Generations

Mature Texan

Employers / HR Professionals

en Espanol

Contact Us

Powers Of Attorney, Advance Directives, "Living Wills"

Please Note: No documents or information provided anywhere on this site should be considered legal advice, or intended to replace a formal discussion with a licensed attorney. If you have questions relating to the law, we advise you to seek the services of an attorney. Some communities have lawyers willing to provide limited free advice for persons with low incomes. Talk to the local bar association or call your local area agency on aging at one of the numbers from the links below.

Click here for legal and other resources in Texas.

Click here (or the logos below) to access your local Area Agency on Aging (ask about their Legal Awareness program)

All the forms below are for the state of Texas. For other states, contact your local or state bar association, or ask for help through your local Area Agency on Aging.

Statutory Durable Power of Attorney -- This form designates an "agent" (family member or anyone of your choosing) empowered to take certain actions regarding your finances & property. downloadable Word document. Texas Probate Code 490 explains Durable Power of Attorney.

Medical Power of Attorney -- This form allows you to designate someone to make medical decisions for you. downloadable Word document This is not what is usually known as a "living will." See Directive to Physicians and Family or Surrogates below.

In addition to Medical Power of Attorney and any directive, it is a good idea to make sure that you are listed on your loved ones' medical records, through their signing of a HIPAA release form (Health Insurance Portability Act), which gives health professionals permission to talk to anyone other than the patient regarding medical-related issues. HIPAA General Release Form

Directive to Physicians and Family or Surrogates --This form documents your wishes in the event you are unable to make your own decisions and do not want extraordinary measures taken to keep you alive. downloadable Word document

Declaration of Guardian in the Event of Later Incapacity or Need of Guardian -- This form allows you to designate who you want to be your guardian (not guardian of your minor children -- another form is used for that) if you become incapacitated. downloadable Word document

Texas Do Not Resuscitate (DNR) form - state of Texas. This is provided for your information only. An Out Of Hospital DNR Order is executed by a doctor and must be kept with the person at all times. Click here to download the Texas document. PDF format.

Funded by the Texas Department of Aging and Disability Services (DADS) through the following local area agencies on aging:













Member American Society on Aging

Member National Family Caregivers
Association

We subscribe to the Health On the Net code principles



Winner, 2004 Caregiver Friendly Media Award, Today's Caregiver Magazine and Caregiver.com.

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From Gov. Rick Perry

Own Your Future - Federal Campaign Website and Resources

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Texas Department of Aging and Disability Services (DADS) Home

Contact DADS

OWN YOUR FUTURE, TEXAS

Legal and Financial Resources

Texas Department of Family and Protective Services (DFPS)

DFPS protects children and adults who are elderly or have disabilities living at home or in state facilities.

www.dfps.state.tx.us 512-438-4800



Advanced Care Planning Documents

You can plan for major life decisions, such as end of life decisions, using the consumer-friendly forms by following the links available on the DADS website.



www.dads.state.tx.us/news_info/publications/handbooks /index.html 1-800-458-9858

Texas Attorney General's Office

www.oag.state.tx.us 1-800-337-3928

Fraud Against Seniors 512-936-1317



Texas Department of Insurance (TDI)

TDI can help you understand long-term care insurance options, which protect against the cost of extended



care.

www.tdi.state.tx.us

Texas Legal Services Center

The Legal Hotline for Texas is staffed by volunteer attorneys who can assist you with legal matters and referrals.

www.tlsc.org

1-800-622-2520



Public Retirement Systems

Public Retirement systems can provide their members, retirees, and families with information about long-term care insurance.

Employees Retirement System

www.ers.state.tx.us 1-877-275-4377 512-867-7711



Teacher Retirement System

www.trs.state.tx.us 1-800-223-8778 512-542-6400

To Report Elderly Abuse, Neglect or Exploitation **1-800-252-5400**

www.txabusehotline.com

If you feel your situation is an emergency, please contact **9-1-1** or your local emergency hotline.

Updated: December 29, 2009

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Estate & Advance Care Planning

Texas law provides a number of ways for individuals to ensure that their wishes are carried out in the event they become incapacitated due to Alzheimer's Disease or other health conditions. Various standard forms can provide instruction to medical professionals and family members who may have to make critical decisions regarding treatment and health care.

In addition, the law provides various tools to help plan the disposition of property and other matters. The Office of the Attorney General cannot advise you on any of these legal issues; however, the Department of State Health Services, the State Bar and other resources are available to help you with essential advance planning for health care and to provide some guidance on other legal issues.

Health Related Advance Planning

Although it is advisable for an individual to consult an attorney when planning for the future, certain forms are available to anyone, and when properly completed, they are legally valid. Useful forms relating to health care include:

- The Medical Power of Attorney is used to designate a person who can make decisions about medical treatment on behalf of someone who is incapacitated or otherwise unable to make those decisions.
- The Directive to Physicians and Family or Surrogates can prohibit or authorize the use of life-prolonging treatments when a person's condition is terminal or irreversible.
- The Out-of-Hospital Do-Not-Resuscitate (DNR) instructs emergency medical personnel and other health care professionals to forego resuscitation measures.

Information about the Medical Power of Attorney, the Directive and other advance planning documents is

available on the Alzheimer's Program section of the Texas Department of State Health Services Web site. More information about the DNR is available from the EMS section of the DSHS Web site. The Department of Aging and Disability Services also provides all three forms, to be downloaded and/or printed.

Personal and Financial Advance Planning

A Durable Power of Attorney gives another person the authority to make personal and financial decisions on your behalf. A Durable Power of Attorney can cover all aspects of your personal and financial affairs, or may be limited to specific situations and activities. You should consult with an attorney when preparing a Durable Power of Attorney, to ensure that it accurately reflects your wishes and needs.

A living trust is created while you are alive, and is a legal arrangement which often is used to allow another person to assist you in managing your assets during your lifetime and to distribute your assets upon your death. As the "grantor," you transfer ownership of your property and other assets to the trust, which is administered by a "trustee" for the "beneficiary." A living trust is different from a "living will" (now called a "directive to physicians").

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MORE INFORMATION: Alzheimer's Page (DSHS) Durable Power of Attorney Act Legal Hotline for Texans Texaslawhelp.org and family or surrogates"), which expresses your health care wishes about being kept alive or not if you are seriously injured or terminally ill.

Whether a living trust is an appropriate estate planning tool depends on your personal financial situation, health condition and goals. For example, living trusts are often appropriate for someone who is facing a serious incapacity like Alzheimer's disease. You should discuss the benefits and drawbacks with accountants, attorneys and financial planners who are experienced in this area and whom you trust before taking any action.

Beware of scams that exaggerate the benefits of a living trust. Some living trust offers are a ruse to gain access to your personal financial information or promote the sale of other financial services. The State Bar of Texas Web site has more information on living trusts and consumer scams associated with them.

Revised: May 09 2008

About NAELA

Who We Are

The National Academy of Elder Law Attorneys, Inc. is a non-profit association that represents lawyers, bar organizations and others who work with older clients and their families. Established in 1987, the Academy provides a resource of education, information, networking and assistance to those who deal with the many specialized issues involved with legal services for seniors and people with special needs.

The mission of the National Academy of Elder Law Attorneys is to establish NAELA members as the premier providers of legal advocacy, guidance and services to enhance the lives of people as they age as well as individuals with special needs.

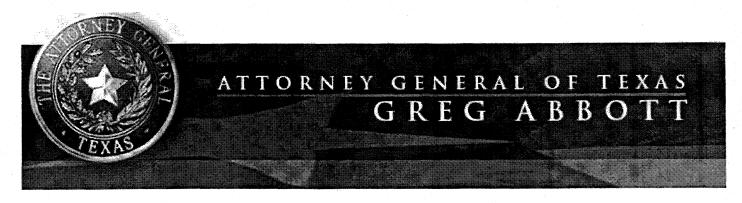
The NAELA membership is comprised of attorneys in the private and public sectors who deal with legal issues affecting the elderly and disabled. Members also include judges, professors of law, and students.

Some of the issues NAELA members assist their clients with include, but are not limited to: public benefits, probate and estate planning, guardianship/conservatorship, and health and long-term care planning.

NAELA's vision is to be the recognized leader inspiring and empowering attorneys to enhance the quality of life for the elderly.

- Questions & Answers When Looking For an Elder Law Attorney
- What is NAELA?
- Locate an Elder Law Attorney

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Grandparents' Page

Grandparents play an important role in their grandchildren's life, and can develop strong bonds that last a lifetime.

Today, every state has some type of grandparent visitation law. Grandparents' rights generally apply to the custody of a grandchild and visitation privileges. Grandparents may file suit requesting custody if they believe it is in the child's best interest. Visitation statutes vary widely from state to state. In Texas, a court can authorize grandparent visitation of a grandchild if visitation is in the child's best interest, and one of the following circumstances exists:

USTODY & VISITATION:

Area Agencies on Aging Legal Hotline for Texans Texas Access Texas Law Help Texas Lawyers Care

- The parents divorced;
- The parent abused or neglected the child;
- The parent has been incarcerated, found incompetent, or died;
- A court-order terminated the parent-child relationship; or
- The child has lived with the grandparent for at least six months.

Visitation statutes do not give a grandparent an absolute right to visitation. Also, a grandparent may not request visitation if the grandchild has been adopted by someone other than the child's step-parent.

If your grandchild lives with you, you may wish to seek custody. As a custodial parent, you can apply for child support. Both parents have a legal obligation to provide financial and medical support for their children. If you have custody, they will be required to pay it to you. You can call our Child Support Division at (800) 252-8014.

Access, Custody and Visitation Referrals

If you have questions about child custody you may want to contact an attorney. The Texas State Bar's Lawyer Referral Service can assist you. You can contact the service at (800) 252-9690.

Other organizations may also be able to help.

The Legal Hotline for Texans

The Hotline provides services to Texas residents age 60 and older. Call (800) 622-2520 or go online at www.tlsc.org/hotline.html.

Area Agencies on Aging

Area Agencies on Aging provide many services to their communities. You can contact the office in your area by dialing 2-1-1 or by calling the Texas Department of Aging and Disability Services at (800) 252-9240.

Texas Access

You can contact Texas Access with questions about child custody and visitation at (866) 292-4636 or online at www.lanwt.org/txaccess/welcome.asp.

Texas Law Help

Texas Law Help serves as an online resource and provides answers to many common legal questions. You can visit Texas Law Help at www.texaslawhelp.org.

Texas Lawyers Care

Texas Lawyers Care publishes a directory of legal services for low income Texans. You can access the directory at www.lanwt.org/legalresource.asp.

Revised: May 02 2008



Awareness Campaign



Receive the Own Your Future Planning Kit

Test Your IQ

Test Your LTC Planning

term care (LTC) needs.

Why should you plan?

Because, at least 70 percent of people over age 65 will require some long-term care services at some point in their lives. And, contrary to what many people believe, Medicare and private health insurance programs do not pay for the majority of long-term care services that most people need - help with personal care such as dressing or using the bathroom independently. Planning is essential for you to be able to get the care you might need.

Welcome to the National Clearinghouse for Long-Term Care Information. This web site was developed by the U.S. Department of Health and Human Services to provide information and resources to help you and your family plan for future long-

This site provides a wide range of information and options to help you plan for future long-term care needs, but it can't tell you which ones will work best for you. Everyone's situation is different. Carefully review these options and your unique situation before making your planning decisions.

The National Clearinghouse for Long-Term Care Information is primarily intended as an information and planning resource for individuals who don't yet require long-term care, but it includes information on services and financing options that can be helpful to all individuals.

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Planning IQ

Planning for long-term care is a difficult task. It involves understanding and making decisions about services and options that are unfamiliar to many of us. These include services and supports, housing and financing options, and legal issues. Before you go to the Planning Steps below, it might be useful to find out what you know and don't know by taking the Planning "IQ" Quiz.

Personal Planning Steps

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- Assess Your Risk of Needing Long-Term Care Services While you can never know for certain if you will need long-term care, assessing your risk factors can help you understand if you are at a higher or lower risk. Begin by talking with your doctor about whether you might be at increased risk based on your medical and family history or lifestyle choices. You will gain a better understanding of your risks, and your doctor may be able to help you decrease your risk. You should also review other risk factors, such as gender, listed in the Understanding LTC section of this website.
- Investigate Opportunities to Help Maintain Your Health and Independence Many people fail to make the connection between healthy behaviors today and their impact on later life, but the science of aging indicates that chronic disease and disability are not always inevitable. Studies by the National Institute of Aging indicate that healthy eating, physical activity, mental stimulation, not smoking, active social engagement, moderate use of alcohol, maintaining a safe environment, social support, and regular health care are important in maintaining health and independence.

Even if you haven't been active in the past, it's not too late to start. You can begin by reviewing the information on healthy lifestyles and programs in the Resources section of this website.

Talk with Your Family about Caregiving It is estimated that individuals turning 65 today could need up to 3 years of long-term care services, with almost 2 years of that care provided at home. Currently most care provided in the home is by an unpaid family member or other caregiver. You should talk to your family (spouse, adult children, siblings) or friends who would want to, or be able to, care for you if you became ill or disabled for a long time. Or, you might already be a caregiver for someone else. In either case, it is important for you and your family to understand how caregiving activities can affect you and your family, and what resources and supports are available.

The Resources section of this site provides a range of information and supports including the Administration on Aging's Caregiver Resource Room, and other sites where you can share your story and read other caregiver's stories, and learn more about programs and resources for caregivers. In addition, in the Understanding LTC section you can review the home and community-based services that can supplement unpaid caregiving, or provide respite for a caregiver.

Think about Where You Want to Receive Care
 If you were to need care for an extended period of time, and were not able to stay at home, where would you want to receive care? If you need more information on long-term care services, review the list of services and providers in Understanding LTC. One way to find out what services are in your community is by contacting the Administration on Aging's Eldercare Locator

Financial Planning Steps

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- Review Your Current Insurance Coverage
 Do you know if your current health care insurance would pay if you needed to be in a nursing home or needed care at home for an extended illness? Unless you have purchased a specific long-term care insurance policy, your existing medical coverage, Medicare, Medicare supplement, or HMO will provide little if any coverage for long-term care. Review the policies you have with your insurance advisor or benefits counselor to learn what is covered and what is not.
- Decide if You Can or Want to Pay for Long-Term Care Privately
 If you don't have coverage for long-term care or prefer to pay out of your own
 resources, do you know if you would be able to cover all the costs from your
 retirement income and savings? Think about the financial resources you have
 and how you feel about using them to pay for long-term care. This could
 include various sources of income (for example, Social Security, pension,
 interest income, dividends from investments, payments from an IRA or 401
 (k)), as well as cash, savings, stocks and bonds, and your home.

The Long-Term Care Savings Calculator can give you a rough idea of how much you might need and whether you would be able or want to use your private resources to cover long-term care services.

- Investigate Future Insurance or Benefits You Expect or May Qualify for in Retirement
 It is important to know and understand what your future benefits will cover
 - It is important to know and understand what your future benefits will cover, if you are not yet retired. If you only have Medicare, even with a Medicare supplemental plan, most of your long-term care services may not be covered. If you have limited resources, now or in the future, Medicaid may pay for your services. More information on Medicare, Medicaid and other public programs can be found in the Paying for Long-Term Care section of this website. You can also go to the Centers for Medicare and Medicaid Services [offsite] web site for more information on Medicare and Medicaid.
- Find Out What Other Resources Can Help Cover Long-Term Care Expenses Most people currently don't have coverage or do not have enough private funds to pay for all their long-term care needs, particularly if service needs are extensive or last a long time. There are an increasing number of private payment options available for this purpose. Two of the more common options

are long-term care insurance and reverse mortgages. Review private financing options carefully to ensure that you understand all the details, eligibility requirements, and costs. Read about the range of private long-term care financing options in the Paying for Long-Term Care section of this web site.

Housing Considerations and Planning Steps

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Decisions about housing are often based on finances and personal choices such as neighborhood location or a retirement destination. But, there are numerous things to consider related to housing and potential long-term care needs as you age. The following sections summarize some of the major issues and considerations related to housing and long-term care planning. The "Housing Planning Resources" section of this site has more information and contacts related to each of these housing planning issues.

Staying in Your Home or Moving to a New Independent Living Situation
If you are like most people and plan to stay in your own home for as long as
possible, some important things to consider include the condition of your
home, the accessibility of your home if you become less independent, the
types of modifications you could make to your home, affordability of future
maintenance and needed modifications, and the availability of services in the
area.

If you decide to move, an important consideration is whether your new home has universal design features that can accommodate your needs if you become less independent. This could be a house all on one level, or an accessible condominium or apartment. A retirement community or senior housing complex that provides independent living units with support services such as transportation or house keeping are other options. Some issues to consider before making a decision to move include the value and equity you have in your home, whether this is a short term or long term move, the advantages of buying versus renting, and the related tax and legal issues.

• Home Modifications

Home modifications can make your home safer and allow you to stay there longer. Modifications can range from lever style door and sink handles, grab bars in the bathroom, and improved lighting, to handrails, wider doorways for wheel chair access, stairway chair lifts, and adding a bathroom and/or bedroom on the first floor of a multi-story home to accommodate someone unable to climb stairs. You might also consider creating a separate apartment for a relative or renter in exchange for assistance when you need it. If you are not a home owner, you may have a right to some modifications, but you may need to negotiate with your landlord on types and costs.

Modifications can be costly, but those that meet universal design standards, such as wider doorways and walk-in, curbless showers, may add value to your home. If you have enough equity in your home, you can use it to help finance modifications, or other costs. Ways to use home equity are described in the Paying for LTC: Reverse Mortgage section of this website. There are also some state and local programs that provide low interest loans or grants for home modifications.

· Assistive Devices

Assistive devices are tools, products or equipment that help you perform tasks and activities, as independently as possible, in your home and community. Some of the simplest are adapted kitchen and grooming tools that are easier to hold, or a "reacher" that grabs objects you can't reach. Others may help you communicate, or move around. Mobility assistive devices include walkers, wheel chairs, and mopeds. Communication devices range from voice amplification and recognition tools to cueing and memory aids, and software such as word prediction programs.

• In-home and Community Support Services

The availability of in-home and community supports can help you stay in your home longer. These include public transportation – or someone to drive you to do shopping or to go to appointments, help with housing and yard chores, or with personal care, even temporarily. The "Understanding Long-Term Care: Home and Community Based Services" section of this website describes the types of services to look for in your community.

Moving to Housing with Services

At some point, you may decide to move into housing with services, often referred to as facility-based services. Many of these, for example assisted living and board and care homes, are group living settings that offer housing plus personal care and support services, but not the level of medical care provided in a nursing home. A Continuing Care Retirement Community (CCRC) is another type of housing with services that provides a range of housing options on one campus - independent units, assisted living, and nursing facilities. Generally, CCRCs have an initial entrance fee and require you to be independent when you first enter. Nursing Facilities are the most service intensive and include skilled nursing and therapies as needed. All of these options are described in the Understanding LTC: Facility-Based Services section of this website.

Planning considerations for any of these housing with services options include how much they cost, what you can afford, the range and quality of the services provided, what type of insurance or public programs reimburse these services, eligibility requirements, and how close you will be to family and friends.

Legal and Advance Care Planning Steps

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What is Advance Care Planning?

Advance care planning is the process of discussing, determining and executing treatment directives - such as a Living Will, and appointing a health care proxy decision maker for care in the event that a person is not able to make medical decisions for him or herself. Advance Care planning can make a critical difference in your life, and the lives of the ones who care about you, either in emergency situations or when facing end-of-life care situations.

To be most effective, advance care planning needs to be a comprehensive, ongoing process that includes your family and friends, your proxy, and your providers. Planning should reflect your personal values and beliefs, and be adaptable if circumstances change.

Advance Care Planning Considerations:

Communication

Communication is the single most important first step in advance care planning. It is critical to consider what you want while you have time to think through the options clearly, and then to discuss your options and preferences with your family and others. While advance care planning may be difficult and emotionally charged, communicating your wishes ahead of time decreases the chance of future conflict and takes the burden off your family.

Several issues should be carefully considered for advance care planning.

- Values and beliefs. Personal concerns, values, spiritual beliefs or views about what makes life worth living are important issues to consider when developing an advance care plan.
- *Preferences.* Most people have ideas about the ways they wish to face death and/or disability, but may be uncomfortable discussing them. Sometimes

- sharing your own ideas, if you are helping someone, or reviewing the situations of other family or friends who have been in relevant situations can help.
- Health care proxy: Decide who you will appoint as your health care proxy
 (surrogate or agent) decision-maker. Appointing a proxy is a very important
 decision. The person you choose as your proxy needs to be able to make
 decisions based on understanding and respecting your values and beliefs
 about care. Select someone who you believe will understand and be able to
 carry out your wishes even if they include denying life-sustaining treatments.
- Help with Planning. Many different kinds of professionals can assist you in creating advance directives that help ensure that your wishes will be respected. Lawyers, social workers and members of the clergy are obvious examples. Some counselors and social workers – especially those who work for hospice services – are uniquely qualified to offer guidance at all stages of the advance care planning process.

What types of Planning Documents do I need?

- Advance Directive Living Will and Medical Powers of Attorney
 Advance Directive is a general term used to describe two types of documents
 – living wills and medical powers of attorney. These planning documents allow
 you to convey the type of care you want if you cannot speak for yourself
 including the extent to which you want life-sustaining medical treatments, and
 who should make those decisions if you cannot. Advance directives are not
 only focused on what treatments you don't want, they also should include all of
 the treatments you do want.
 - Living wills (sometimes called medical directives) are written instructions for care in the event that you are not able to make medical decisions for yourself. Currently, 47 states and the District of Columbia have laws authorizing living wills. State law, however, can vary on signing requirements and other aspects of a living will, so it is important to check on your state's requirements when completing a living will.
 - Medical Power of Attorney (sometimes called a health care or durable power of attorney) is a document that appoints a particular person as a health care proxy or health care agent to make health care decisions for you if you are unable to do so yourself (not just during a terminal illness). A health care proxy is your substitute decision-maker. All 50 states and the District of Columbia have laws recognizing health care powers of attorney. Some specify the types of decisions that health care proxies can make.
- Do Not Resuscitate (DNR)
 Do Not Resuscitate (DNR) is a physician's order that is written in a person's medical record indicating that health care providers should not attempt life-saving measures such as cardiopulmonary resuscitation (CPR) in the event of a cardiac arrest (commonly known as a heart attack) or respiratory arrest. A request for a DNR can be included in your planning documents, or communicated directly to your physician. Also, most health care facilities have a Do Not Resuscitate order policy and forms that a hospital professional can help you with if you choose this option after being admitted to a hospital.

Steps to Insure that Your Advance Care Planning is Carried Out

- Complete a living will and a medical power of attorney. If possible, you should consult with a lawyer or other professional regarding specific state laws or regulations related to these planning documents.
- Insure that your family and other important people in your life understand what your wishes are, and what is included in these documents. It is particularly

important to discuss your decisions with the individual who will be your health care proxy to be sure he/she is comfortable with that role, and can be available to carry out your wishes.

- Keep your planning documents easily accessible and in multiple places.
 Consider carrying a wallet card with you. Give copies to family members, friends, your physician, and/or your lawyer if appropriate. It is critical that your health care proxy has a copy, or can access a copy quickly, if there is an unexpected emergency.
- Review your plans periodically to be sure that you are still satisfied with your decisions, and your health proxy is still able and willing to be responsible for carrying out your plans.

For help with Advance Care Planning go to the Information and Resources section.

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U.S. Department of Health and Human Services

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National Clearinghouse for Long-Term Care Information

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Awareness Campaign



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Resources for General Information and Assistance

- Your state or local department on aging: Look for "aging" or "human services" in your local government blue pages of the phone book for the number.
 Specific resources to ask for include State Health Insurance Assistance Programs, and in many states Aging and Disability Resource Centers (ADRCs).
- The Administration on Aging's national Eldercare Locator provides information including where to find specific services and supports in your community. Contact: 1-800- 677-1116, weekdays 9:00 a.m. to 8:00 p.m. (ET) or contact the Eldercare Locator website. [offsite]
- Women's Health/Health and Human Services (HHS) provides a range of information from caregiving to end of life and advance directives. [offsite]

Resources to Assist with Caregiving

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- Administration on Aging (AoA)/Elders and Caregivers
 The Caregiver Resource Room is where families, caregivers, and professionals can find information about The National Family Caregiver Support Program, including: where you can turn for support and assistance, and finding services for caregivers. In addition, another AoA resource is the Elder Care Locator.
- Family Caregiver Alliance
 The Family Caregiver Alliance (FCA) operates the National Center on
 Caregiving (NCC). The FCA provides a central source of information and
 technical assistance on caregiving and long-term-care for policy makers,
 health and service providers, media, program developers, funders and
 families. Their website, www.caregiver.org, contains a wealth of resources for
 caregivers and providers, including fact sheets, research and policy studies.

- Family Caregiving 101
 This website, developed by the Family Caregiver Alliance and the National Alliance for Caregiving, provides information and resources for family caregivers.
- NIA Booklet on Long Distance Caregivers The National Institute on Aging (NIA) has released So Far Away: Twenty Questions for Long Distance Caregivers. This booklet focuses on some of the most important concerns caregivers have about providing long distance care. The booklet is free and may be ordered by calling 1-800-222-2225 or going to http://www.nia.nih.gov/HealthInformation.
- National Alliance for Caregiving
 The National Alliance for Caregiving (NAC) is a coalition of national
 organizations focusing on issues related to and in support of family caregivers.
 NAC conducts research, policy analysis, program development and public
 awareness about caregiving. Their website, www.caregiving.org, provides
 publications and information including a link to the Caregiving 101 website and
 surveys on the status of caregiving.
- National Family Caregivers Association
 The National Family Caregivers Association (NFCA) focuses on public
 awareness, and caregiver education and support, especially as it relates to
 helping family caregivers work effectively with healthcare providers.
 Resources on the site include ways to link and support family caregivers
 through the stories project and a caregiver bulletin board.

Resources for Healthy Aging

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- Centers for Disease Control and Prevention (CDC)
 This government site provides a wide range of information and resources on health and prevention for all ages and groups. Each specific topic, for example aging, physical activity and exercise, and staying healthy, includes news on related reports, conferences, listservs, statistics, and additional resources. The "aging" topic includes a Healthy Aging for Older Adults web page. [offsite]
- Center for Healthy Aging
 This National Council on Aging site provides information on a range of health
 issues and identifies state and local programs that provide health promotion
 and disease prevention for older adults. These programs include AoA funded
 Evidenced-Based Disease Prevention Programs. [offsite]
- Center for Nutrition Policy and Promotion
 The US Department of Agriculture (USDA) Center for Nutrition Policy and
 Promotion (CNPP) works to improve the health and well-being of Americans
 by developing and promoting dietary guidance that links scientific research to
 the nutrition needs of consumers. [offsite]
- National Center for Complimentary and Alternative Medicine
 The National Center for Complementary and Alternative Medicine (NCCAM) is
 the Federal Government's lead agency for scientific research on
 complementary and alternative medicine within the National Institutes of
 Health (NIH). The Center conducts research, trains researchers, and provides
 a clearinghouse for information on treatments and therapies. [offsite]
- National Institute on Health: Health Information and Exercise Guide
 This government site provides an Exercise Guide and links to additional
 publications and resources on health and wellness. The Guide provides advice
 on nutrition, balanced diets, and explains the benefits of exercise and physical
 activity, including how to get started and how to check your progress. [offsite]

Resources to Assist with Financial Planning

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- The Federal Citizen Information Center section on 'Money' provides a range of information, fact sheets and resources on money and planning issues including banking, financial security, insurance, and retirement planning. [offsite]
- The My Money.Gov website provides information and resources that include social security benefit information, retirement planning strategies, and guidelines and questions to ask about trusts, IRA and other financial options. [offsite]
- The National Association of Insurance Commissioners' (NAIC) provides shoppers guides for different types of insurance, including long-term care insurance to help individuals understand and compare policies - (NAIC) Shopper's Guide to Long-Term Care Insurance. [offsite]
- Your State Insurance Department will have information about long-term care insurance in your area. They also often offer a shoppers' guide to long-term care insurance. Contact: http://www.consumeraction.gov/insurance.shtml to find your State's Insurance Department. [offsite]
- Women's Institute for Secure Retirement (WISER). This website offers a
 variety of information and consumer publications to help women understand
 the complex issues in areas such as Social Security, pay equity, pensions,
 savings and investments, home-ownership, long-term care and disability
 insurance. [offsite]

Resources to Assist with Housing Planning

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AARP

www.aarp.org/money/revmort This AARP site provides information on reverse mortgages including a quide to compare reverse mortgage products.

- Administration on Aging (AoA)
 http://www.eldercare.gov/Eldercare.NET/Public/Resources/Resources.aspx
 This AoA site provides information and resources on housing including assistive technology, remodeling and housing with services.
- A Guide to Making Housing Decisions: Housing Options for Older Adults
 http://www.eldercare.gov/Eldercare.NET/Public/Resources/Resources.aspx
 This booklet provides an overview of housing options from home ownership
 to rental and housing with services and the related benefits, challenges, and
 legal issues to consider.
- Alliance for Technology http://www.ataccess.org/default.html
 This site provides a range of information and resources on assistive devices and technology including community resources and vendors.
- Fair Housing Accessibility First
 http://www.fairhousingfirst.org/information/design.html
 This Housing and Urban Development (HUD) website provides a wide range of information on modifications and accessibility including issues related to individuals in rental housing.
- National Association of Home Builders (NAHB)
 www.nahb.org/directory.aspx?sectionD=686&directoryID=188
 This site provides a web-based directory you can search to find remodelers or
 contractors who specialize in modifying homes to make them safer and more
 comfortable.

- National Resource Center on Supportive Housing and Home Modification http://www.usc.edu/dept/gero/nrcshhm/directory/il.htm This site provides information and local and state resources related to housing modifications and financing for modifications.
- Rebuilding Together http://www.rebuildingtogether.org/ This national nonprofit volunteer organization focuses on the home repair and improvement needs of lower income homeowners and includes a search tool to identify local assistance.
- U.S. Department of Housing and Urban Development (HUD) http://www.hud.gov/groups/seniors.cfm This government website provides information on housing including buying, owning, renting, home modifications, reverse mortgages, and legal issues.

Resources to Assist with Advance Care Planning

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- Agency for Healthcare Research and Quality (AHRQ) provides research on preferences for care at end of life that can help guide decision making for end of life care. [offsite]
- The American Bar Association provides a tool kit that offers information to help clarify decision-making before a health crisis occurs and resources for legal help in each state including legal services funded through the Older Americans Act: http://www.abanet.org/aging/resources/statemap.shtml. Specific contact for the Consumer's Tool Kit for Health Care Advance Planning can be found at: http://www.abanet.org/aging/toolkit/home.html. [offsite]
- National Association of Attorneys General (NAAG) are charged with protecting constituents in matters affecting the public interest, including consumer protection of those who are dying. The NAAG End-of-Life Health Care Project includes information on a range of end of life issues. [offsite]
- National Hospice and Palliative Care Association's Caring Connections website, supported by funding from Robert Wood Johnson Foundation, provides general information on Advance Directives and state specific forms that can be downloaded. [offsite]

Own Your Future Planning Kit

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Order or download the free Own Your Future Long-Term Care Planning Kit [offsite]. It describes what is and what is not covered by public programs related to long-term care, as well as ways to plan ahead, address legal issues, assess services, and consider private financing options.

This kit is provided by the "Own Your Future" Long-Term Care Awareness Campaign, a joint Federal-State initiative to increase awareness about the importance of planning for future long-term care needs.

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Own Your Future, Texas

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Preparing Texans for Long-term Living Initative

We age by nature; we age well by foresight, preparation, and creativity.

It is never too early to begin preparations for a healthy and secure future.

Throughout life, everything you do will affect the quality of your future. Taking steps now to plan and prepare in all areas of your life, including health, legal, and financial issues, helps ensure a better life tomorrow. Communicating these plans to your family is also important.

While preparation and prevention for your older years are your responsibility, many groups offer resources to help.

The resource materials in this website give you critical information to own your future. This information will help you plan and prepare for long-term living.

Take the critical first steps in preparing to own your future, by reviewing this website.

Updated: December 29, 2009

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Medicaid and Community Services



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Health Care Coverage: Medicaid for people ages 65 years or older and people who have a disability

A person who is 65 years or older, or a person who has a disability, may receive Medicaid assistance if he or she meets income and resource limits set by the program.

The amount of resources that a person owns is considered when deciding if he or she can receive Medicaid. Resources can include bank accounts, certificates of deposit, property, cash value of most life insurance, stocks and bonds. Resources do not usually include the value of a person's home, vehicle, limited burial fund or personal belongings.

[Medicaid Application]

To find out if your income and resources are within the limits for this program, you can fill out a self-screening questionnaire at www.YourTexasBenefits.com. You can also meet with an HHSC staff person at an office near you. To find an office near you, call 2-1-1 (this is a free call) and an operator will give you the address to the closest office.

Medicaid for Long-Term Care

A person who needs 30 or more days of continuous, long-term care may be able to receive Medicaid if income and resource limits set for the program are met. Medicaid may also pay for medical services that were received three months before the person applied for assistance.

A person who receives Medicaid for long-term care must pay a portion of the cost by using all of his or her income, except for a small monthly allowance for personal needs and certain deductions such as health insurance premiums.

Long-term care services can be provided through community programs while the person is living at home or while the person is living in a long-term care facility, such as a nursing facility, institution for mental diseases or facility for the mentally retarded.

The benefit period for long-term Medicaid services is usually one year. Before the end of the benefit period, a renewal application will be sent to that person, or his or her authorized representative.

[Medicaid Application]

Medicaid for people who receive Supplemental Security Income

A person who receives <u>Supplemental Security Income</u> (SSI) automatically receives Medicaid. HHSC sends information about Medicaid services to people receiving Supplemental Security Income.

If a person receiving Supplemental Security Income needs help paying for medical services that were received three months before applying for Supplemental Security Income, he or she must complete a <u>Medicaid application</u> to request this help. Income and resource limits set by this program must be met.

[Medicaid Application]

To learn more about how to apply for Supplemental Security Income, visit the <u>U.S.</u> <u>Social Security Administration's website</u> or call the toll-free number, 1-800-772-1213.

Medicare Savings Programs

Medicare Savings Programs are for people who receive <u>Medicare</u> and need help paying for Medicare premiums, co-insurance and deductibles. If a person meets income and resource requirements set by the program, Medicaid will help pay for some Medicare costs.

Income limits range from \$867 to \$1,734 for a person and \$1,167 to \$2,334 for a couple. The amount of resources a person owns is also considered and can include bank accounts, certificates of deposit, property, cash value of most life insurance, stocks and bonds. Resources usually do not include the value of a person's home, vehicle, limited burial funds or personal belongings.

People who receive Medicare and are interested in applying for a Medicare Savings Program must complete a <u>HHSC Medicaid application</u>.

The benefit period for Medicare Savings Programs is usually one year. Before the end of the benefit period, a renewal application will be sent to that person, or his or her authorized representative.

[Medicaid Application]

For more information about Medicare, visit the <u>U.S. Department of Health and Human</u> Services website and the Centers for Medicare & Medicaid Services website.

Medicaid Buy-In Program

With the Medicaid Buy-In program, people of any age who have a disability can have a job, earn money and still receive Medicaid if certain requirements are met. To participate in this program, most people must pay a monthly premium.

People enrolled in the Medicaid Buy-In program receive Medicaid health care services such as doctor visits, lab and X-ray services, hospital care, prescription drugs, eyeglasses, hearing aids and attendant care.

People with disabilities who want to participate in the Medicaid Buy-In program are allowed to have a higher <u>income</u> and more <u>resources</u> than allowed by other Medicaid programs. A person who earns as much as \$4,320 each month may qualify. Some resources such as cash on hand and bank accounts are subject to limits. Retirement accounts and money set aside for health care and employment-related expenses are not counted when deciding if a person can participate in the Medicaid Buy-In program.

To take part in the Medicaid Buy-In program, a person must:

- Not permanently live in an institution (for example, a nursing facility or state hospital).
- Receive disability benefits through the Social Security Administration or meet Supplemental Security Income criteria without consideration of earned income.
- Work and pay federal income taxes based on earnings.
- Have earned more than \$1,000 in the three months before applying for this program.

To learn more, read the Medicaid Buy-In program Frequently Asked Questions.

[Medicaid Buy-In Application]

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SNAP Food Benefits

The SNAP food benefits (used to be called food stamps) helps people with low incomes and resources buy the food they need for good health.

SNAP benefits are given to a single person or family who meets the program's requirements. HHSC sends a renewal application to a family getting SNAP before the end of each benefit period. Most benefit periods last for 6 months but some can be as short as 1 month or as long as 3 years.

For most adults between the ages of 18 and 50 who do not have a child in the home, SNAP benefits are limited to 3 months in a 3-year period. The benefit period can be longer if the adult works at least 20 hours a week or is in a job or training program. Some people may not have to work to get benefits, such as those who have a disability or are pregnant.

HHSC gives SNAP benefits through the <u>Lone Star Card</u>. This is a plastic card that is used like a credit card at the cash register to pay for purchases. Each month, the family's approved <u>monthly SNAP amount</u> is placed in the card's account.

Can you get SNAP?

Use the <u>SNAP Benefits Estimator</u> to help you decide if you should apply for SNAP.

If you need help filling out an application for SNAP, you can visit an <u>HHSC</u> benefits office near you or contact a <u>community group</u> that works with HHSC. You also can call toll-free 2-1-1 for help.

[SNAP Application]

Emergency SNAP Benefits

Emergency SNAP benefits are also known as expedited SNAP because the benefits are given faster to those in an emergency situation, such as:

- A family with resources worth \$100 or less, and monthly income less than \$150.
- A family with resources and monthly income that are less than the most recent monthly expenses for rent/mortgage and utilities.
- A family that includes a migrant or seasonal farm worker who has \$100 or less in resources and very little income.

To apply for emergency SNAP, visit a HHSC benefits office or call 2-1-1.

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Temporary Assistance for Needy Families

Temporary Assistance for Needy Families (TANF) provides financial help for children and their parents or relatives who are living with them. Monthly cash payments help pay for food, clothing, housing, utilities, furniture, transportation, telephone, laundry, household equipment, medical supplies not paid for by Medicaid and other basic needs. The <u>amount of the TANF payment</u> depends on family size and income.

[Apply for TANF]

TANF for Families

To receive TANF for Families, a family must be below income and resource limits set for the program. HHSC looks at a family's income and compares it with the amount the family pays for basic needs such as rent, utilities, child care and work-related expenses. Resources such as cash on hand, money in the bank and type of vehicles are also considered.

Families who are approved for TANF will receive payments for six months. HHSC will send a renewal application to the family before the end of the six months.

Families who receive TANF benefits can also get Medicaid benefits. Families can choose if they want to receive one or both types of benefits.

HHSC provides TANF payments through the <u>Lone Star Card</u> – an electronic debit card that is used like a credit card at the cash register.

The total amount of time the parent or relative can receive TANF ranges from 12 to 36 months and is based on his or her education, work experience, and personal or economic situation. There are no time limits for children.

In most cases, a child must be under 18 years old to receive TANF. If an 18-year-old is a full-time student and is expected to graduate before he or she turns 19, TANF payments may be made until he or she graduates.

If a child's parent or relative is also approved for TANF, the parent or relative must sign and follow the Personal Responsibility Agreement. By signing the Personal Responsibility Agreement the parent or relative agrees to:

- Train for a job or look for employment if capable (assistance is provided by the <u>Texas Workforce Commission</u>).
- Cooperate with child support requirements.

- Not voluntarily quit a job.
- Not abuse alcohol or drugs.
- Take parenting skills classes if required.
- Get <u>medical screenings</u> and all required immunizations for all children in the household (adults and children who receive TANF can get health care services through Medicaid).
- Make sure that children are attending school.

One-Time TANF

One-time TANF provides \$1,000 in cash for families in crisis. It can be given only once in a 12-month period to those who qualify.

To get a one-time TANF payment, families must meet the same income and resource limits required for "TANF for Families." Those families who already get TANF payments cannot get a one-time TANF payment.

The purpose of one-time TANF is to help with a short-term crisis such as:

- Loss of a job.
- Loss of financial support for a child, such as child support or help paying living expenses (rent, utilities and food).
- Not being able to find a job after graduating from a university, college, junior college or technical training school.
- Not being able to get a job because vehicle is not working.
- Loss of a home.
- Medical emergency.

One-Time TANF Grandparent Payment

The One-Time TANF Grandparent Payment is \$1,000 cash assistance given to a grandparent who cares for a child receiving TANF. To receive this assistance, a grandparent must be 45 years old or older and meet <u>income</u> and resource limits.

A grandparent can only receive this payment once, even though other grandchildren may move into his or her home at a later time. A grandparent cannot receive the payment if another grandparent already received the payment for the same grandchild.



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Disaster Assistance Program

The Disaster Assistance Program provides money or assistance to those whose property has been damaged or destroyed in a federally declared disaster.

There are two types of assistance:

- 1. **Housing Assistance** helps pay for temporary housing, housing repairs, home replacement and permanent housing construction. This assistance is provided through the <u>Federal Emergency Management Agency (FEMA)</u>. Contact <u>FEMA</u> for all housing assistance requests.
- 2. **Other Needs Assistance** is for help with disaster-related expenses for personal property, transportation, medical and funeral needs. This assistance is provided through HHSC Emergency Services program.

When is Other Needs Assistance Provided?

Before Other Needs Assistance can be provided, several conditions must be met:

- The county where you live must be declared a major federal disaster area. <u>See list of disaster declarations for Texas</u>.
- You must apply for a <u>Small Business Administration</u> (SBA) loan even if you do not own a business. <u>SBA provides disaster loans</u> to individuals and businesses that are able to repay the loans. *If your only expenses are disaster-related medical, dental or funeral bills, you do not have to apply for an SBA loan.*
- If you have home, health, flood or car insurance, you must file a claim with your insurance for your losses and keep records of the settlements.
- You must first use all insurance benefits and any other help available from federal, state and local agencies (for example, insurance settlements, disaster loans and assistance from the Red Cross and Salvation Army).
- You cannot get Other Needs Assistance if you refuse other assistance.
- You must be a U.S. citizen. Certain qualified legal immigrants may also receive assistance. If you or your spouse are not a U.S. citizen or qualified legal immigrant, but your child is, then you can apply on his or her behalf.

Who May Qualify?

Any head of a household in a <u>declared disaster area</u> may apply for assistance. Both

homeowners and renters may apply. Household members who are not classified as dependents by the <u>Internal Revenue Service</u> must apply separately. People visiting or passing through the disaster area who had damages when the disaster occurred also may qualify for assistance.

How to Apply

Apply for assistance by visiting the <u>FEMA website</u> or by calling FEMA's toll-free number 1-800-621-3362 (TTY 1-800-462-7585 for people with speech or hearing disabilities). Applications are accepted for 60 days after the date of the federal disaster area declaration, although a 30-day extension may be granted in unusual circumstances.

Frequently Asked Questions

For more information, including information about what to expect after you apply for assistance and what items are covered, visit the <u>FEMA Disaster Assistance Frequently Asked Questions web page</u>.

HHSC Disaster Assistance Contact Information

For questions about Other Needs Assistance, call toll free 1-800-582-5233 (TTY 1-888-440-4998 for people with speech or hearing disabilities), e-mail DisasterAssistance@hhsc.state.tx.us, or send mail to: HHSC Disaster Assistance Y-950; P.O. Box 149030; Austin, Texas 78714-9030.

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Family Violence Program

If you need help, please call the National Domestic Violence Hotline at 1-800-799-7233 (1-800-799-SAFE) or TTY at 1-800-787-3224.

If you need help right now from your local police department, please call 9-1-1.

If you have been physically, emotionally, or sexually abused by a partner, former partner, a family member or someone living in your home, you can get help from <u>family violence centers and organizations</u> in your area that work through HHSC's Family Violence Program.

Family violence support services include:

- 24-hour crisis hotline: 1-800-799-7233.
- Someone who will pick you up and take you to a safe place or shelter anytime, day or night.
- Emergency medical care.
- People who will give you support and help you work through your problems.
- Legal help in the civil and criminal justice systems.
- Information about how your children can continue taking school classes.
- Job training and help getting a job.
- Help getting other services you might need.

People who are causing the abuse also can get help.

Home | About HHSC | Contact Us | HHSC Council | HHSC Programs (Medicaid/CHIP) | HHSC Projects
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English / Español

Your Benefits. Your Way.

I Want To...

No Login Required

Complete Screening

Request an application

Find answers to my questions

Find an HHSC benefits office

Get a referral to another program

Login Required

Login or Register

Apply for benefits

Complete an unfinished application

Check the status of an application

Check my appointment schedule

Review my current benefits

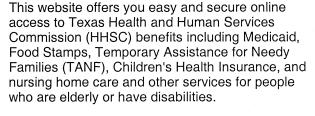
Read Our Civil Rights Statement

HHSC Benefits Offices

Click "Find" to locate an HHSC benefits office in your area.

Find

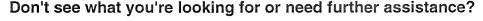
Welcome to yourtexasbenefits.com



If you are applying only for Children's Health Insurance and no other benefits, click here.

People who were in foster care on their 18th birthday might be able to get health care coverage. To apply or to learn more, call toll-free at 1-800-248-1078. You can call Monday to Friday, 8 a.m. to 5 p.m. Central Time.

- If you are age 18 to 20, you might be able to get Medicaid for former foster care -youth.
- If you are age 21 to 22 and are going to college or technical school, you might be able to get state health care coverage.



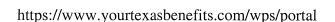
- ★ Check the <u>Frequently Asked Questions</u> (FAQs)
 - Dial 2-1-1 Monday through Friday, 8 a.m. to 8 p.m. (Central Time) for
- ★ information related to Health and Human Services benefits and press option 2.
- Find an HHSC benefits office near you...

Need help getting started?

Is this your first time using this website? Would you like help getting started? Click Website Tips to learn more about how to use this website.

2-1-1 - Community Services(Option 1)

To get information about one or more of the community services listed below, dial 2-1-1 and press option 1, or click here: www.211texas.org for online information.



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Services for older adults (60+) and caregivers

For more information about the services listed below, call 1-800-252-9240 and you will be routed to the area agency on aging (AAA) nearest you. Not all services are offered in all areas.

Access and Assistance Services

Access and assistance services include information, referral and assistance; care coordination; caregiver support and coordination; caregiver program development; benefits counseling and awareness; and advocacy for residents of long term care facilities through the Ombudsman program. Click here to read more about AAA services.

Caregiver Support Services

Caregiver support services are services for families to assist them in maintaining their caregiver roles. A caregiver is an adult family member or another individual who provides in-home and community care to an older individual or to an individual with Alzheimer's disease or a related disorder with neurological and organic brain dysfunction. Additionally, a grandparent or older individual who is a relative caregiver, who lives with the child, is the primary caregiver based on certain circumstances, and has a legal relationship to the child who is 18 years of age or younger may be eligible for services. Older caregivers caring for individuals of any age with severe disabilities may also receive support services. Services provided under this program include caregiver support coordination, caregiver information services, caregiver education and training, caregiver respite care-in-home, and institutional and non-residential support, such as the caregiver's day out program. Click here to read more about AAA services.

In-Home Support Services

In-home and community services include homemaker services, personal assistance, chore maintenance, adult day care, residential repair, health screening, monitoring and maintenance, emergency response, instruction, training, transportation, hospice services and services provided in a senior center. Click here to read more about AAA services.

Nutrition Services

Nutrition programs include meals and educational services to ensure older persons have access to appropriate nutrition. Services include congregate meals, home delivered meals, nutrition education and nutrition counseling/consultation. <u>Click here to read more about AAA services</u>.

Additional services

Relocation Assistance

Assistance available to nursing facility residents to transition back to their own homes or community setting. For more information, click here to find your DADS local intake office.

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TEXAS DEPARTMENT OF AGING AND DISABILITY SERVICES

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Do you need help with...

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Making your home accessible

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Personal care

Transportation

24-hour residential services

A list of all DADS services

Help for Texans quick links

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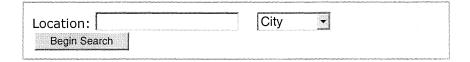
DADS home



More questions?
Call 211 to get help or visit their website by clicking here.

Who can I call to start getting DADS services?

Please enter your city, county or ZIP code in the box below to get a phone number to call to ask about getting DADS services.



Who do I call if I need other information?

- Click here for other DADS phone numbers.
- Call 211 (or <u>visit their website</u>) for information about other local, state or federal services.

How do I find someone to provide services?

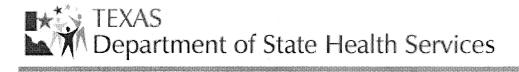
Click on the links below to search for and compare companies that provide these services:

- Adult day care
- Assisted living facilities
- Home health care
- Home- and community-based programs
- · Free-standing nursing homes
- Hospital-based nursing homes
- Residential care for people with mental retardation

How do I qualify for help?

You must complete the application process, sometimes called intake, before we can tell you how we can help. This process is not the same for all programs.

You may be



Adult Mental Health Services

The Texas Department of State Health Services (DSHS) contracts with 39 Community Mental Health Centers and NorthSTAR to deliver mental health services in communities across Texas. NorthSTAR is a Medicaid managed care plan that serves seven counties in the Dallas Medicaid service region.

Today, community mental health centers, also referred to as Local Mental Health Authorities (LMHA's) provide services to a specific geographic area of the state, called the local service area. To find out which LMHA provides services in your area, you need to know which county you live in. <u>Locate</u> the LMHA that serves your county.

In addition to providing services, LMHA's have specific responsibilities. DSHS requires each authority to plan, develop policy, coordinate and allocate and develop resources for mental health services in the local service area. Each LMHA is also required to consider public input, the ultimate cost-benefit, and client care issues to:

- ensure consumer choice and the best use of public money in assembling a network of service providers and determining whether to become a provider of service or to contract that service to another organization, and
- in making recommendations relating to the most appropriate and available treatment alternatives for individuals in need of mental health or mental retardation services.

Adult Services

ACT

ACT is a self-contained program that serves as the fixed point of responsibility for providing treatment, rehabilitation and support services to identify consumers with severe and persistent mental illnesses. Using an integrated services approach, the ACT team merges clinical and rehabilitation staff expertise, e.g., psychiatric, substance abuse, employment, and housing within one mobile service delivery system.

Supported Employment

Supported employment provides individualized services to assist people in choosing, getting and keeping employment.

Supported Housing

Supported housing provides individualized services to assist people in choosing, getting and keeping housing. Support services such as accessing transportation, meal preparation, and budgeting may also be provided through this program.

COPSD (Co-occurring Psychiatric and Substance Use Disorders)

To identify, develop, and implement effective and efficient methods of engagement, assessment, and treatment models for persons with co-occurring substance use and mental illness disorders.

Homelessness

DSHS provides funding for mental health professionals in 13 Texas communities to assist persons who experience mental illness and who are without housing or shelter. These professionals provide outreach to the streets, shelters or wherever persons in need may be found.

This page was last modified December 19, 2007



Mental Health Consumer and Family Supports

Persons suffering from mental illness and their family members will find the following advocacy groups, organizations and associations very helpful.

Advocacy Inc.

The mission of Advocacy, Inc. is to advocate for, protect, and advance the legal, human, and service rights of people with disabilities.

American Academy of Child and Adolescent Psychiatry's Facts for Families The AACAP developed Facts for Families to provide concise and up-to-date information on issues that affect children, teenagers, and their families. The AACAP has produced the Facts for Families in English and Spanish.

• MHAT - Mental Health Association of Texas

The Mental Health Association in Texas (MHAT) is a statewide organization that works to promote mental health, prevent mental illnesses through research and education, improve care and treatment for people with mental illnesses, and to advocate for the rights of persons with mental illnesses through public policy.

Center for Mental Health Services' Knowledge Exchange Network

The National Mental Health Information Center was developed for users of mental health services and their families, the general public, policy makers, providers, and the media.

National Institute of Mental Health

The mission of the National Institute of Mental Health (NIMH) is to diminish the burden of mental illness through research.

• NAMI - National Alliance for the Mentally Ill

The National Alliance for the Mentally III (NAMI) is a nonprofit, grassroots, self-help, support and advocacy organization of consumers, families, and friends of people with severe mental illnesses, such as schizophrenia, major depression, bipolar disorder, obsessive-compulsive disorder, and anxiety disorders.

• NAMI - National Alliance for the Mentally III of Texas - www.namitexas.org

The National Alliance for the Mentally III of Texas (NAMI Texas) is a 501(c)3 nonprofit organization founded by volunteers in 1984. NAMI Texas is affiliated with the National Alliance for the Mentally III (NAMI) and has 45 local affiliates throughout Texas. NAMI Texas has nearly 10,000 members made up of mental health consumers, family members, friends, and professionals. Its purpose is to help improve the lives of people affected by mental illness through education, support, and advocacy.

• TMHC - Texas Mental Health Consumers

The mission of Texas Mental Health Consumers is to encourage, educate, train, and organize people

who have received services, voluntarily or involuntarily, from the mental health system to advocate for themselves and to support each other.

- TXFFCMH Texas Federation of Families for Children's Mental Health
 The purpose of the Texas Federation of Families for Children's Mental Health is to address the unique needs of children and youth with emotional, behavioral or mental disorders and their families.
- Parent Connection A Texas Chapter of Federation of Families for Children's Mental Health
 The purpose of Parent Connection is to address the unique needs of children and youth with
 emotional, behavioral, or mental disorders from birth through transition to adulthood.
- ADHD: A Place to Start

 In particular, the information contained herein pertains to children that have a medical problem, emotional problem, developmental delays, ADHD and/or other neurological disorder.

This page was last modified May 20, 2009

Social Security Online

Social Security Program Rules

Supplemental Security Income (SSI)



Supplemental Security Income Home Page

What is Supplemental Security Income? Supplemental Security Income (SSI) is a Federal income supplement program funded by general tax revenues (not Social Security taxes):

- It is designed to help aged, blind, and disabled people, who have little or no income; and
- It provides cash to meet basic needs for food, clothing, and shelter.



Am I eligible for SSI benefits?

This link will take you to the Benefit Eligibility Screening Tool. By taking 5 to 10 minutes to answer a few questions, you can find out if you are eligible for SSI or other benefits. (See also more detailed information on SSI Eligibility Requirements.)

How may I apply for SSI benefits?

Take this link to a summary about the SSI Application Process and Applicant Rights.

Who Return to Work

Help for Beneficiaries If you already get benefits and are thinking about returning to work, please check out this link to a summary about SSI Work Incentives.

General Information

When you use the link to General Information, you will come to our list of published pamphlets and fact sheets about SSI. Some of these publications are in different formats. Some are also available in both English and Spanish languages.

USSI (MSWord) (1.16 MB doc) or

Understanding SSI or The Understanding SSI booklet provides comprehensive general information about SSI eligibility requirements and processes. Written Comprendiendo Suplementario (1.24 MB pdf) 🕎

especially for SSI advocates, but also useful for Seguridad de Ingreso the general public, it addresses a broad range of topics, from applying for benefits to reporting events that may change the payment of benefits. Please check out its "Table of Contents" for a list of these topics.

> We provide a Spanish language version (1.24 MB pdf) 🖾 as well.

SSI Spotlights

SSI Spotlights are a series of 27 fact sheets about a variety of SSI topics, e.g., living arrangements, and are designed to supplement the guidelines in Understanding SSI (see above). You may link directly to each of the spotlights, or you may link to them from the text of the guidelines.

In addition, Spanish versions of the spotlights are available at Puntos Importantes de Seguridad de Ingreso Suplementario (SSI).

Social Security Handbook

This is a link to Chapter 21 of the Social Security Handbook which contains material about SSI organized in question and answer format so that you can find the information you need quickly and easily.

SSI Law and Regulations

Go to our page on SSI Law and Regulations to find out which parts of the Social Security Act and the Code of Federal Regulations for the Social Security Administration are used to administer the SSI program.

Resources for Advocates and the General Public

Check the links on our <u>SSI Resources</u> page for information on how to find the nearest Social Security office, how to obtain a proof of income letter, etc.

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TSA.gov

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>> www.hhs.gov

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The Official U.S. Government Site for People with Medicare

Secure Sign I	
This is an optional an	d free service.
Sign In ID:	
Password:	

Forgot Sign In ID? Forgot Password? Need to Register: Sign Up

Medicare Billing ▶

Medicare Appeals ▶

Caregivers >

Plan Choices >

Preventive Services ▶ Personal Health Records >

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Search Tools ▶

Emergency

What's New For Medicare	Health and Drug Plans	Learn More
Medicare Premiums and Coinsurance Rates	Compare Health Plans	Plans In Your Area With Drug Coverage
	Compare Drug Plans	
More	Check Current Enrollment	Lower Your Costs During the Coverage Gap
	Enroll	Medicare & You 2010
	Add/Update Drug & Pharmacy Information	Provider Information

Search Tools

Compare Medicare Prescription Drug Plans	Compare Health Plans and Medigap Policies in Your Area		
Compare Hospitals in Your Area	Compare Nursing Homes in Your Area		
Find a Medicare Publication	Find Out if You Are Eligible for Medicare and When You Can Enroll		
Find a Doctor	Find Out What Medicare Covers		
Compare Home Health Agencies	Find Suppliers of Medical Equipment in Your Area		
Find Helpful Phone Numbers and Websites	Compare Dialysis Facilities in Your Area		
Plan for Your Long-Term Care Needs	Formulary Finder - 2010 Plan Data		

* HHS.GOV/Recovery



Frequently Asked Questions | Contact Us | Website Feedback | Website Privacy | Website Policies Freedom of Information Act | USA.gov

Centers for Medicare & Medicaid Services | U.S. Department of Health and Human Services



www.hhs.gov

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Search Medicare.gov

Search



The Official U.S. Government Site for People with Medicare

Medicare Eligibility Tool

ੵ<u>Help (Mailing</u> List



General Enrollment and Eligibility

Resources

Overview

The Centers for Medicare & Medicaid Services (CMS) administers Medicare, the nation's largest health insurance program, which covers nearly 40 million Americans. Medicare is a Health Insurance Program for people age 65 or older, some disabled people under age 65, and people of all ages with End-Stage Renal Disease (permanent kidney failure treated with dialysis or a transplant).

Welcome to the Medicare Eligibility Tool

This section of the site is designed to provide you with information about your Medicare eligibility and enrollment. You will be asked to answer a series of questions. The number of questions, as well as the questions themselves will be dynamic based on your answers. Once we have collected enough information, we will display detailed information tailored to your specific situation. Please note that Social Security will make the final decision on your eligibility and enrollment status.

If you are **not** a U.S. citizen or a lawfully admitted alien who has lived in the U.S. continuously for a five-year period, please contact Social Security at 1-800-772-1213 for your Medicare enrollment and eligibility.

NOTE: This tool is entirely confidential. We will not save or share the information you provide with anyone for any purpose.

. Please enter your date of birth:	select month select day select year
. Marital Status:	select one
Please Note: If you are a widow on 213 for further assistance.	or widower, please contact Social Security at 1-800-77



>> www.white.cov

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Search



The Official U.S. Government Site for People with Medicare

Medicare Prescription Drug Plan Finder

Help

Glossary

How Plans Work

Vea en Español | Use Larger Font | Email

Find & Compare Plans that Cover Drugs

Search includes personalized information about:

- Medicare Prescription Drug Plans
- Medicare Health Plans (that cover drugs)

Search doesn't include:

- Medicare Health Plans (that do not cover drugs)
- Original Medicare
- Medigap Policies

Find and compare these plans using the Medicare Options Compare.

Find & Compare Plans

Learn More About Drug Coverage Options

If you are a Medicare beneficiary, you are eligible for Medicare prescription drug coverage, regardless of your income, health status, or current prescription expenses.

There are two types of Medicare plans that provide prescription drug coverage:

Medicare Prescription Drug Plans

These plans add prescription drug coverage to Original Medicare, and certain types of Medicare Health Plans. Learn more

Medicare Health Plans

Some of these plans cover both health care and prescription drugs.

Learn more

Learn More About Plans in Your Area

Access a directory of all Medicare plans with drug coverage that are available in your state or territory

Select a State

View Plans

Enroll in a Medicare Prescription Drug Plan

Once you know which Medicare Prescription Drug Plan you want, use our online enrollment system to join.

Enroll Online

Important Coverage Information

Search by Plan Name or ID

- Click here if you have Military retiree benefits (TRICARE)
- Click here if you have Veteran benefits (VA)
- Click here if you have Federal employee retiree benefits (FEHBP)

View Your Current Plan

If you are already enrolled in a

Medicare Stories

"We both find the coverage very beneficial. Judy was on Social Security disability so we have both had the coverage all of '06 and '07. We find our prescription costs are 17% to 20%

Medicare Prescription Drug Plan, you can view information about your plan.

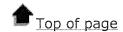
View Your Current Plan

of retail cost. Considerable..." Read more

"Until I enrolled in Medicare Part D, I paid more than \$4,000 each year for premiums alone. Now I only pay about \$300 a year for coverage.

Share Your Story

Page Last Updated: December 22, 2009



Frequently Asked Questions | Contact Us | Website Feedback | Website Privacy | Website Policies Freedom of Information Act | USA.gov

Centers for Medicare & Medicaid Services | U.S. Department of Health and Human Services

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Extra Help with Medicare Prescription Drug Plan Costs

Social Security Online



What you need to know ... (En Español)



Some Medicare beneficiaries are eligible for Extra Help to pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. The Extra Help is estimated to be worth an average of \$3,900 per year. To qualify for the Extra Help, a person must be on Medicare, have limited income and resources, and reside in one of the 50 states or the District of Columbia.

Information on the Extra Help program See if you qualify and apply for Extra Help

Information on the review of your eligibility

Extra Help information in other languages

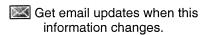
Extra Help forms and publications

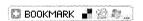
Extra Help information for caregivers and organizations

The official U.S. Government site for people with Medicare



Q8 Webinars Learn about 2010 changes to Medicare Extra Help





Note: The "Bookmark" icon above links to a 3rd party service that is not affiliated with the Social Security Administration. [Disclaimer]

WHAT'S NEW

Changes in the law make it easier for some people to qualify for Extra Help with their Medicare prescription drug plan costs.

For more information visit our electronic publication.

ADDITIONAL RESOURCES

You may qualify for other programs that help you purchase your prescriptions and pay Medicare costs. The following can help you make informed decisions:

State Health Insurance Information Program (SHIP)

Getting help with your Medicare costs



Medicare Savings **Programs** (MSP) Model Application for Medicare Premium Assistance



www.hhs.gov

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Secure Sign In
This is an optional and free service. Sign In ID:
Password:
Sign In
Forgot Sign In ID?
Forgot Password?
Need to Register: Sign Up
Medicare Billing >
Medicare Appeals >
Caregivers >
Plan Choices >
Preventive Services >
Personal Health Records >
Ombudsman)
Medicare Resources ▶
Medicare Online Forms
Search Tools
Emergency



Medigap (Supplemental Insurance) Policies

A Medigap policy is health insurance sold by private insurance companies to fill the "gaps" in Original Medicare Plan coverage. Medigap policies help pay some of the health care costs that the Original Medicare Plan doesn't cover. If you are in the Original Medicare Plan and have a Medigap policy, then Medicare and your Medigap policy will pay both their shares of covered health care costs.

Insurance companies can only sell you a "standardized" Medigap policy. These Medigap policies must all have specific benefits so you can compare them easily.

You may be able to choose up to 12 different standardized Medigap policies (Medigap Plans A through L). Medigap policies must follow Federal and State laws. These laws protect you. A Medigap policy must be clearly identified on the cover as "Medicare Supplement Insurance." Each plan, A through L, has a different set of basic and extra benefits.

It's important to compare Medigap policies because costs can vary. The benefits in any Medigap Plan A through L are the same for any insurance company. Each insurance company decides which Medigap policies it wants to sell.

Generally, when you buy a Medigap policy you must have Medicare Part A and Part B. You will have to pay the monthly Medicare Part B premium. In addition, you will have to pay a premium to the Medigap insurance company.

You and your spouse must each buy separate Medigap policies. Your Medigap policy won't cover any health care costs for your spouse.

For additional information on Medigap policies, including why you would want to buy a Medigap policy and information about what Medigap policies cover, please read our publication, **Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare**.

Page Last Updated: March 27, 2008

TEXAS DEPARTMENT OF INSURANCE

More TDI Sites: Help Insure · Texas Health Options · Texas Sure · TX Comp · Exit Strategy

Quick Link to: Agent Lookup | Company Lookup | Publications | File a Complaint | Forms

LONG-TERM CARE RESOURCE PAGE

You are here: www.tdi.state.tx.us · consumer · hicap · hicapltc05.html

<u>Partnership Program Policies | Consumer Information | Publications | Caregivers Needing Assistance | Other Resources | HICAP Benefits Counselor Materials</u>

Long-term care is a type of personal care service you may need if you become unable to care for yourself because of a prolonged physical illness, a disability, or a cognitive impairment, such as Alzheimer's disease.

Long-term care is different from traditional medical care that attempts to treat or cure illnesses. Long-term care helps you maintain your current lifestyle, but it may not improve or correct your medical problems. Care may be provided at home or in a hospice, adult day care center, nursing home, or assisted living facility.

PARTNERSHIP PROGRAM POLICIES

Texas created the Long-Term Care Partnership Program as an incentive for Texans to plan for their long-term care needs. The partnership is a joint effort between private insurers and the state. Insurers must follow state and federal guidelines to sell partnership policies. Partnership policies have an asset disregard benefit, inflation protection, and tax qualification benefits. Read more about the policies in the Shopper's Guide to Long-Term Care Insurance.

List of companies selling partnership program policies in Texas

CONSUMER INFORMATION

If you are a consumer or caregiver in immediate need of long-term care services, call **2-1-1** or contact a HICAP benefits counselor in your area.

If your question is about a long-term care insurance policy you have or are buying, call our *Consumer Help Line* between 8 a.m. and 5 p.m., Central time, Monday-Friday, or visit our website

1-800-252-3439 463-6515 in Austin www.tdi.state.tx.us

PUBLICATIONS

- Shopper's Guide to Long-Term Care Insurance
- <u>Long-Term Care Insurance Rate Guide</u> (also view the <u>Long-Term Care Insurance Company Rate Increase Histories</u> page)

- Long-Term Care Insurance Suitability Worksheet
- Long-Term Care Insurance Policy Comparison Worksheet

CAREGIVERS NEEDING ASSISTANCE

Caring for a senior with long-term care needs can be challenging and stressful on the caregiver. The Texas Department of Aging and Disability Services estimates that providing support for family members can cost an employee \$660,000 in lost income, pensions, wages, and Social Security throughout their career.

If you are caring for a senior age 60 or older, and you need assistance, call your Area Agency on Aging Caregiver Support Program at 1-800-252-9240. While Caregiver Programs vary and are tailored to meet the needs of seniors and caregivers in a particular area, these programs often can provide a variety of needed services to caregivers. Some of these services include "respite care." "Respite" is designed to give the caregiver a temporary break from providing care. Some of the programs also provide caregiver training and education. Through such programs, caregivers may learn coping skills, talk about the emotional and financial impacts of caring for a senior age 60 and older, and may find a needed support group in the caregiver's area.

OTHER RESOURCES

Medicare (questions about Medicare coverage, long-term care planning tools, and nursing home finder comparison tool)

1-800-Medicare (1-800-633-4227) www.medicare.gov

Medicare and TrailBlazer Health Enterprises (questions about Medicare Part A and Part B coverage or claims and requests for Medicare participating provider directory)

1-800-Medicare (1-800-633-4227) www.trailblazerhealth.com/

"Own Your Future" Texas Long-Term Care Insurance Partnership Program (state initiative to increase awareness of the importance of long-term care planning)

www.ownyourfuturetexas.org

"Own Your Future" National Clearinghouse for Long-Term Care Information (U.S. Department of Health and Human Services)

1-202-619-0724

www.longtermcare.gov/

Social Security Administration Toll-free Hot Line (questions about Medicare enrollment and eligibility and requests for the Medicare and You handbook)

1-800-772-1213

www.ssa.gov

Long-Term Care Resource Page from the Texas Department of Insurance

Texas Department of Aging and Disability Services Information and Referral Hot Line (statewide services for seniors and locations of Area Agency on Aging offices)

1-800-252-9240

www.dads.state.tx.us/

Texas Department of State Health Services (questions about health facility compliance and licensure)

1-888-963-7111

www.dshs.state.tx.us

Texas Health and Human Services Commission's Medicaid Hot Line (questions about Medicaid coverage)

1-800-252-8263

2-1-1 (free information about resources in your area) www.hhsc.state.tx.us

Texas Medical Board's Customer Service Hot Line (questions about licensing and certification of doctors and complaints about care provided in a doctor's office)

1-800-248-4062

www.tmb.state.tx.us/

Texas Medical Foundation Health Quality Institute Beneficiary Help Line (questions or complaints about quality of care provided to Medicare beneficiaries and requests for publications)

1-800-725-8315

www.peoplewithmedicare.org/



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Retirement

Survivors

Disability

Supplemental Security Income (SSI)

Medicare

What You Can Do Online Check the Status of Your Application

Business Services Online

Your Social Security Earnings Statement

Estimate Your Retirement Benefits

Already Receiving Benefits Forms and Publications

Report Fraud, Waste or Abuse

Find a Social Security Office Careers with Social Security Budget and Performance

Contact Us Login

Economic Recovery



Watch a brief video about our website (less than two minutes)

INFORMATION IF YOU ARE:

Applying Online for Retirement Benefits

Applying for Disability Benefits

Requesting a Social Security Card



Information about 2010 Social Security cost-of-living adjustment It's casier than ever to save on your prescription costs

Get
Information

Here!

Receive updates by email

QUESTIONS?

Social Security Number & Card GO

INFORMATION FOR...

-- Choose Group -- GO

OTHER USEFUL LINKS

-- Choose Site -- T

NEWS

Social Security Administration Praises Court Ruling on "Illegal" Furloughs in California

Class Notice in American Council of the Blind Court Case

Social Security Sending Corrected Benefit Notices

Settlement in the Martinez Court Case

Press Releases More news...

USA.gov Benefits gov

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Our Program Rules | No FEAR | Budget, Performance & Financial Reports | ExpectMore.gov | Regulations.gov | FOIA |
This is a U.S. Government computer system subject to Federal law
Wednesday Jan 06, 2010 09:40:01 Last updated January 4, 2010 2:50 PM





Welcome to the Social Security Retirement Benefit Application

Form Approved: OMB No. 0960-0618 Expires 08/31/2011

Thank you for using our online Retirement application.

Before you begin...

Before you start applying for benefits, you should read <u>Using this application</u> in order to understand the information and documents that may be needed.

You may also want to review:

- When to Start Receiving Retirement Benefits
- Special Instructions For Blind Users
- Other Ways To Apply
- Medicare For people Within 3 Months of Age 65 or Older
- Help With Medicare Prescription Drug Costs
- Internet Security Policy
- Website Policies & Other Important Information
- Social Security Accessibility Policy

We estimate that it will take between 10 and 30 minutes to read the instructions, gather the facts, and answer the questions, but this will depend on the number of questions you need to answer. The average time is approximately 15 minutes. For more information about estimates, go to the Paperwork Reduction Act.

Before you start your application, we recommend that you get an estimate of your retirement benefit. It will help you to answer some of the questions on the application. You may want to print or save the estimate to refer to during your application.

Estimate my Benefit

If you want to finish an application that you already started:

Continue Application

To Start The Application Process...

Please select one of the following. Tell us information about the person completing this application.

- C I am applying for myself.
- O I am helping someone who wants to apply for benefits and is with me.
- C I am helping someone who is not with me, and therefore can not sign the application at this time.

Privacy Act Statement

☐ I have read the Privacy Act Statement

Apply For Benefits

Social Security Online

Online Claims & Services



What You Can Do Online

Updated: December 15, 2009

Expand All | Collapse All

Click on the subject heading or the red arrow to expand or collapse an individual topic

Field Office Locator Use your ZIP code to locate the closest Social Security Office. Available Weekdays (except 2 AM - 3 AM) Saturday 5 AM - 11 PM Sunday 8 AM - 10 PM Holidays 5 AM - 11 PM

> BENEFIT ELIGIBILITY SCREENING TOOL

Use our Benefit Eligibility Screening Tool to find out if you may be eligible for benefits from a program Social Security administers. (Available anytime.)

- Apply for benefits
- Do you qualify for benefits?
- Estimate your future benefits
- ▶ If you get benefits...
- ► Choose your password or block electronic access
- If you have a password...
- ► Services for businesses, governments, payees and third parties

Get email updates when this information changes.

🕽 BOOKMARK 🚜 🖓 🦓 ...

Note: The "Bookmark" above links to a 3rd party service that is not affiliated with the Social Security Administration. [Disclaimer]

Online Services Hours of Operation*: (All times ET) Weekdays 5 AM - 1 AM Saturday 5 AM -11 PM Sunday 8 AM -10 PM

5 AM - 11 PM on these holidays: New Year's Day Independence Day Thanksgiving Day Christmas Day

Hours for all other holidays are: 5 AM - 1 AM

*Note: Some online applications have additional "Hours of Operation."

(CHAMPVA) shares the cost of medical services VA Civilian Health and Medical Program

for eligible dependents and survivors of certain

Dependents & Survivors Education &

fraining: Some family members of disabled or deceased Veterans are eligible for education and training benefits.

Home Loans: Certain surviving spouses may

be eligible for this benefit.

have 20 years. Children are eligible from age 18 Time Limits: For education and training benefits, spouses and surviving spouses have extended. There are no time limits to apply for eligible, and surviving spouses of servicemembers who died while on active duty 10 years from the date VA first finds them to 26. These time limits can sometimes be the other benefits described above.

Burial

VA offers certain benefits and services to honor our Nation's deceased Veterans. , Headstones and Markers: VA can furnish a monument to mark the grave of an eligible

Presidential Memorial Certificate (PMC):

VA can provide a PMC for eligible recipients.

Burial Flag: VA can provide an American

related causes. For certain other Veterans, Generally, VA can pay a burial allowance of flag to drape an eligible Veteran's casket. \$2,000 for Veterans who die of service-VA can pay \$300 for burial and funeral Reimbursement of Burial Expenses:

Burial in a VA National Cemetery: Most Veterans and some dependents can be expenses and \$300 for a burial plot buried in a VA national cemetery.

reimbursement of burial expenses for a service-related death. In other cases, claims must be filed Time Limits: There is no time limit to claim within two years of the Veteran's burial

Toll-Free Service

Benefits Information & Assistance

For more information about specific benefits visit the nearest VA regional office or call

1-800-827-1000

and his orphan...

- Abraham Lincoln -

Special Toll-Free Numbers

Health Care	877-222-8387
Education & Training	888-442-4551
VA Life Insurance	800-669-8477
Office of SGLI	800-419-1473
CHAMPVA	800-733-8387
Helpline (Agent Orange & Gulf War)	800-749-8387
Direct Deposit	877-838-2778
Headstones (status of	
claims only)	800-697-6947
Telecommunication	
Device for Deaf (TDD)	800-829-4833

Internet

For detailed information about all VA benefits and services, visit

www.va.gov

Survivors: Information specific to survivors is available. Select "Benefits," then "Survivors' Benefits."

Vocational Rehabilitation & Employment Apply for Compensation, Pension, Health Care, Education, or benefits by selecting "Apply Online."

Inquiries: A "Contact VA" link is available for e-mail inquiries.



A Summary

RESCISSION: VA Pamphlet 21-00-1, dated April 2008

Putting Veterans First

Veterans Benefits Administration

OFFICIAL BUSINESS

Penalty for Private Use \$300

Department of Veterans Affairs Washington, DC 20420

VA Benefits

pledges to:

compassion and respect at all Treat you with courtesy,

 Communicate with you accurately, completely and clearly times

Provide timely service to you

Make our services accessible to you

concerns

Fully answer your questions and

www.va.gov

VA Pamphlet 21 40-1 July 2009

About VA

The U.S. Department of Veterans Affairs offers a wide range of benefits for our Nation's Veterans, servicemembers, and their families.

Who Is Eligible

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- Veteran
- Veteran's dependent 000
- Surviving spouse, child or parent of a deceased Veteran
- Uniformed servicemember О

Benefits and Services Available:

Compensation

VA can pay you monthly compensation if you are at least 10% disabled as a result of your military

Pension

service.

You can receive a monthly pension if you are a wartime Veteran with limited income, and you are permanently and totally disabled or at least 65 years old.

Fime Limits: There is no time limit to apply for Compensation and Pension benefits.

Health Care

- VA provides a number of health care services. Hospital, outpatient medical, dental,
- Domiciliary, nursing home, and communitypharmacy and prosthetic services
- Sexual trauma counseling

based residential care

Specialized health care for women Veterans Health and rehabilitation programs for

homeless Veterans

Readjustment counseling

- Alcohol and drug dependency treatment
- Medical evaluation for disorders associated with military service in the Gulf War, or exposure to Agent Orange, radiation, and other environmental hazards 000

Combat Veterans - VA provides free health care for Veterans who served in a theater of combat operations after November 11, 1998, for any illness possibly related to their service in that

date of your discharge from active duty on or after January 28, 2003. You have until January 27, 2011, if you were discharged from active duty before January 28, 2003, and were not Time Limits: You have five years from the enrolled as of January 28, 2008.

Vocational Rehabilitation & Employment

connected disabilities to prepare for, obtain, and maintain suitable employment. For Veterans with VA provides assistance to Veterans with serviceindependently as possible. There are five service offers services to improve their ability to live as serious service-connected disabilities, VA also delivery options available:

- Reemployment
- Rapid Access to Employment Self-Employment 0000
- Employment through Long Term Services,
- Independent Living

Assistance to Veterans may be provided in the exploration, vocational training, educational training and supportive rehabilitation services. form of job search, vocational evaluation, career

Time Limits: Generally, Veterans have 12 years from the date VA informs them that they have at least a 10% rating for a service-connected disability.

Education & Training

education or training program. Based on the type of servicemembers while they are in an approved military service, primary benefit programs are VA pays benefits to eligible Veterans and

- Post-9/11 GI Bill (Chapter 33). Those who are generally eligible under the Montgomery first entered active duty after June 30, 1985, Active Duty Service: Persons with 90 9/11/01 are generally eligible under the days or more of active duty on or after Bill (MGIB) (Chapter 30).
- after June 30, 1985, are actively drilling, and (Chapter 1607) is for those who were activated Reserve Educational Assistance Program Reserve/Guard Service: MGIB -Selected operation and served 90 continuous days or those who signed a six-year commitment under Federal authority for a contingency Reserve (Chapter 1606) is available for in good standing with their unit. The more after September 10, 2001.

from either the date of release from active duty or the date eligibility was established, depending upon the benefit. Time Limits: Time limits vary from 10-15 years

Home Loans

eligible Veterans, some military personnel, and VA offers a number of home loan services to certain surviving spouses.

- portion of a loan made by a private lender to cooperative dwelling. VA also guarantees Guaranteed Loans: VA can guarantee a loans for building, repairing, and improving home, a lot for a manufactured home, a help you buy a home, a manufactured condominium unit, or a unit in a O
- Refinancing Loans: If you have a VA mortgage, VA can help you refinance your oan at a lower interest rate. You may also refinance a non-VA loan.
- Veterans and military personnel can receive grants to adapt or acquire Special Grants: Certain disabled housing suitable for their needs.

Time Limits: There is no time limit for a VA home loan.

Life Insurance

discharge, but can be extended for up to two years if Servicemembers' Group Life Insurance (SGLI) servicemembers. Coverage ends 120 days after provides coverage up to \$400,000 for the member is totally disabled

automatic feature of SGLI that provides payments of up to \$100,000 for servicemembers who suffer Fraumatic Injury Protection (TSGLI) is an losses such as amputations, blindness, and Servicemembers' Group Life Insurance

paraplegia, due to traumatic injuries.

lifetime renewable term coverage. VGLI must be allows servicemembers to convert their SGLI to applied for within one year and 120 days of discharge. If applied for within 120 days of Veterans Group Life Insurance (VGLI) discharge, there are no good health requirements. Service-Disabled Veterans Insurance (S-DVI) eligible for an additional \$20, 000. Veterans must connected veterans. If totally disabled, they are provides up to \$10,000 of coverage for serviceapply within two years of being rated service connected for a new condition.

Veterans' Mortgage Life Insurance (VMLI)

disabled Veterans and servicemembers who have received a specially adapted housing grant from Provides coverage of up to \$90,000 for severely

Dependents & Survivors

Dependency and Indemnity Compensation (DIC) is payable to certain survivors of:

- Servicemembers who died during active service
 - Veterans who died from service-related disabilities
- VA disability compensation at time of death. Certain Veterans who were being paid 100% o

Veterans. The benefit is based on financial need Death Pension is payable to some surviving spouses and children of deceased wartime

Parents' DIC is payable to some surviving parents. The benefit is based on financial need.

VA Benefits for Servicemembers

There are a variety of VA benefits available to servicemembers.

What Type of Insurance Benefit Is Available?

Servicemembers are eligible for up to a maximum of \$400,000 in life insurance under Servicemembers' Group Life Insurance (SGLI). Spousal coverage is available up to a maximum of \$100,000 while children are automatically covered for \$10,000 at no cost. Any member of the uniformed services covered by SGLI is eligible for a traumatic injury protection rider (TSGLI) that provides payments between \$25,000 and \$100,000 to members who have a traumatic injury and suffer losses such as, but not limited to, amputations, blindness, and paraplegia.

What Type of Education Benefits Are Available?

Education benefits are available to active duty and full-time National Guard personnel who have served for at least two years and have contributed \$1200 under the Montgomery GI Bill (Chapter 30), and members of the Selected Reserve (includes National Guard) that are certified as eligible under the Montgomery GI Bill – Select Reserve (Chapter 1606). The Chapter 30 program is limited to payment for tuition and fees while the Chapter 1606 program provides a monthly stipend.

What Type of Home-Related Benefits Are Available?

Persons on active duty are eligible for a VA home loan guaranty after serving on continuous active duty for 90 days. Servicemembers going through a pre-discharge claim program who are found to have service-connected conditions that will be rated as compensable, are exempt from the loan guaranty funding fee.

What Type of Financial Assistance Is Available for Purchasing a Vehicle?

To be eligible for financial assistance to purchase a vehicle or to adapt a vehicle to accommodate a disability, a servicemember must have certain qualifying disabilities (e.g. loss or permanent loss of use or one or both hands) that were incurred during active military service.

What Type of Health Care Benefits Are Available?

VA health care facilities are available to active duty servicemembers in emergency situations and upon referral by military treatment facilities through Sharing Agreements or under your TRICARE coverage.

Is the Medal of Honor Pension Payable to Active Duty Personnel?

Active duty personnel who have been awarded the Medal of Honor and determined to be eligible by one of the service departments are entitled to receive a special Medal of Honor pension from the VA.

Can a Claim for Benefits be Filed Prior to Separation?

Yes. Servicemembers may file disability claims prior to separation from active or full-time duty through the Benefits Delivery at Discharge or Quick Start programs. Servicemembers may file claims for disability compensation, pension, vocational rehabilitation, automobile allowance, and special adapted housing prior to separation. VA employees will assist in the filing and preparation of the claim as well as adjudicate the claim as quickly as possible following separation. Additionally, VA offers counseling and claims assistance to separating servicemembers throughout the United States and around the world through the Transition Assistance Program (TAP) and Disabled Transition Assistance Program (DTAP).

For More Information, Visit Our Web Site at http://www.va.gov or Call Toll-Free

Disability Benefits/General Information: 1-800-827-1000 Insurance: 1-800-669-8477 Education: 1-888-442-4551 Health Benefits: 1-877-222-8387



Our Mission

The Texas Veterans Commission is committed to provide superior service through agency programs of claims assistance, employment services and education that will significantly improve the quality of life of Texas veterans and their families.

Our Philosophy

The Texas Veterans Commission is the advocate for Texas veterans, their families and their survivors. The Commission takes great pride in providing quality service. The fundamental ingredient to quality is a dedicated, professional, well trained and well paid work force, provided at the State, Local Workforce Development Areas, and the county levels. This work force and the service it provides must be readily available to the population it serves. The services must be tailored to the needs of veterans and their families. To this end, the Texas Veterans Commission must take the lead in coordinating efforts of service providers, sharing of resources, providing innovative and effective training, and developing a partnership with other levels of government to achieve the highest quality of service in assisting the veterans, their families, and their survivors.

VA Vet Centers in North Central Texas

The VA Vet Centers serve veterans and their families by providing a continuum of quality care that adds value for veterans, families and communities. Care includes professional readjustment counseling, community education, outreach to special populations, the brokering of services with community agencies, and provides a key access link between the veteran and other services in VA. Hours are 8:00 am-4:30 pm unless otherwise noted.

DALLAS (W) VA Vet Center 10501 N. Central Expwy, Suite 213, Dallas, TX 75231 214/361-5896 (FAX) 214/361-0981

FORT WORTH (W) VA Vet Center 1305 W. Magnolia, Suite B, Fort Worth, TX 76104-4345 817/ 921-9095 (FAX) 817/ 921-9438

National Cemeteries in North Central Texas

Below is a listing of the National Cemeteries in Texas. Also, a web site, sponsored by the Department of Defense, provides the general public with information on Military Funeral Honors, as well as helpful links to related military and veterans' issues web sites. In addition, the web site will also serves as a resource tool for our nation's funeral directors as they assist veterans' families in arranging for Military Funeral Honors. The telephone number and web address is: 1-877-MIL-HONR; www.militaryfuneralhonors.osd.mil For further information on VA's National Cemetery Administration, you can visit their website at: www.cem.va.gov.

DALLAS-FORT WORTH

Dallas-Fort Worth National Cemetery 2000 Mountain Creek Parkway, Dallas, Texas 75211 214/467-3374 (FAX) 214/467-3316 Contact: Jim Adamson, Director

VA Regional Office

VA Regional Office

One Veterans Plaza, 701 Clay Avenue, Waco, TX 76799

Telephone: (254) 299-9774; 1-800-827-1000

Hours: 7:45 a.m.-4:30 p.m.

STAFF MEMBERS
Carl Lowe, Director

Sande Jones Tracey Betts Bobby Miller

Veterans Service Assistant Director Craig Shears

Center Manager Steve Wilbur

Hearing Officers

POW COORDINATOR Nancy Canonico, Regional Counsel

Ginger Raney 4800 Memorial Drive, 674A4/02, Waco, TX 76711

VOC-REHAB 254/ 752-6581, Ex 5300; 254/ 299-9816

VETERANS EDUCATION CENTER – MUSKOGEE, OK: 1-888-442-4551

VA LOAN GUARANTY

VA Loan Service Center VA Appraisal & Construction

VA Regional Office-Houston VA Regional Office-Houston

1-888-232-2571 (From TX, OK, AR, LA) 713/383-1786 or 1803

Others: 713/383-1804

Web: www.vba.va.gov/houstonrlc.htm VA Listings (For TX, OK, AR, LA)

Fax on Demand: 281/491-8331 *Web:* www.vba.va.gov/houstonrlc.htm

Loan Guaranty Eligibility Center

P.O. Box 20729 MANAGED BY:

Winston-Salem, NC 27120 Owen Financial Corp.

1-888-244-6711 1-800-523-9479 or 407/737-5278

CONTACT US SECURELY Email: VAREO.Sales@ocwen.com

ON-LINE AT https://iris.va.gov Web: www.ocwen.com

Web: www.homeloans.va.gov/elig.htm

VA MEDICAL CENTER OFFICES

DALLAS (W)

Cheryl Sampson, MD, Women Veterans Program Manager North Texas Veterans Health Care System Ambulatory Care (Rt 11-C) 4500 S. Lancaster, Dallas, TX 75216 214/ 857-1938

Selected Community-Based Outpatient Clinics

Community Based Outpatient Clinic (CBOCs) are VA-operated or a VA-funded or reimbursed health care facilities or site geographically distinct or separate from a parent medical facility. This term encompasses all types of VA outpatient clinics, except Hospital Based, Independent and Mobile clinics. Satellite, Community Based and Outreach Clinics are redefined as Community Based Outpatient Clinics. A CBOC can provide primary care, primary and subspecialty care, mental health care or any combination of health care delivery services which can be provided in a outpatient setting.

BRIDGEPORT (WISE CO)

VA CBOC 808 Woodrow Wilson Ray Circle, Bridgeport, Texas 76426 940/683-2538 Mon. – Fri., 8:00 a.m. – 8:00 p.m.

DENTON (DENTON CO)

VA CBOC 2223 Colorado Blvd., Denton, Texas 76205 940/213-4100 Mon. – Fri., 8:00 – noon; 1:00 – 4:30

GREENVILLE (HUNT CO)

VA CBOC 4311 Wesley Street, Greenville, Texas 75407 903/455-5958 Mon., Wed., & Fri., 8:00–5:00; Tues., & Thurs., 9:00 – 6:00

North Central Texas Veterans County Service Offices

Veterans County Service Officers are located in most counties throughout Texas. Each VCSO is appointed by the Commissioners Court of his/her respective county. VCSOs assist veterans with resources and services for many local, state, and federal benefits. The Texas Veterans Commission works closely with Veterans County Services Officers by providing training, assisting with outreach, and coordinating with benefits programs.

COLLIN

John K. Cook

900 E. Park Blvd., Suite 150, Plano, TX 75074 972/ 881-3060, 3062, (FAX) 972/ 881-3134 Monday-Friday, 8:00-12:00; 1:00-4:00

Email: jkcook@co.collin.tx.us, Web: www.collincountytx.gov.veterans/index.jsp

DALLAS

Tracy Y. Little

2377 N. Stemmons Frwy. Suite 631, 6th Floor, Lock Box 1, Dallas, TX 75207-2710 214/819-1886 and 972/692-4939, (FAX) 214/819-2880

Monday-Friday, 8:00-4:30

Email: tlittle@dallascounty.org, Web: www.dallascounty.org/

James T. Henderson, Jr., Asst., Email: JHenderson@dallascounty.org; Lillian McGrew, Asst., 214/ 819-2898, Email:

LMcGrew@dallascounty.org

DENTON

Roger Cortez

Mary & Jim Horn Government Center 1505 E. McKinney, Suite 183, Denton, TX 76209-4525 940/ 349-2950, (*FAX*) 940/ 349-2951 Monday-Friday, 8:00-12:00; 1:00-5:00

Email: roger.cortez@dentoncounty.com, Web: www.dentoncounty.com/dept/vet.htm

Paul L. Bastaich, Asst., paul.bastaich@dentoncounty.com; Barbara Nance, Asst., barbara.nance@dentoncounty.com;

Donald R. Phillips, Asst., donald.phillips@dentoncounty.com; Mylinda Taylor, Office Support Specialist,

mylinda.taylor@dentoncounty.com

ELLIS

James W. Wilhoite

101 West Main, Waxahachie, TX 75165-0405 972/ 825-5099; (FAX) 972/ 875-6819 [County Courthouse] Monday-Tuesday, 9:00-1:00 Sub-Courthouse, 114 W. Ennis Avenue, Ennis, TX Thursday & Friday, 9:00-1:00 972/ 875-4531, (FAX) 972/ 875-6819

ERATH

Arley G. Echols

P.O. Box 434, Stephenville, TX 76401-0005 254/965-1450, (FAX) 254/965-4972 [Courthouse Annex, 112 W. College, Room 107 Monday-Friday, 9:00-12:00; 1:00-4:00 Email: erathvet@co.erath.tx.us

HOOD

Linda Mallon

1402 W. Pearl St., Granbury, TX 76048-1826 (Courthouse Annex III) 817/579-3292; (FAX) 817/408-2510 Monday – Friday, 8:00–12:00; 1:00-4:00 Email: lmallon@co.hood.tx.us

HUNT

Les Cooks, Lt. Col. USAF (Retired)

P.O. Box 1097, Greenville, TX 75403-1097 903/454-2552, (FAX) 903/454-5400

[Southeast corner of Hunt Co. Justice Center; 2801 Stuart St.; Rm. 104-105, Greenville, TX]

Monday-Friday, 8:00-5:00

Email: lcooks@huntcounty.net, Web: www.huntcounty.net

JOHNSON

Rev. Kathryn Fasci

2 No. Main Street, B9, Cleburne, TX 76033-5404 817/556-6352, 6351; (FAX) 817/556-6199

Monday-Friday, 8:00-4:30

Email: kathryn@johnsoncountytx.org

Web: www.johnsoncountytx.org/veterans.htm

Charles Beerstecher, Asst., Email: chuck@johnsoncountytx.org

Burleson, TX

Sub Courthouse, 247 Elk Drive

Tuesday, 10:00 - 4:00

Alvarado

Sub Courthouse, 118 South Friou

By Appointment

KAUFMAN

Don G. Stoy

Courthouse, Room 2, Kaufman, TX 75142 972/ 932-0222, (FAX) 972/ 932-1368

Monday-Friday, 8:00-2:00

Email: donstoy@kaufmancounty.net

NAVARRO

Billy Richards

300 W. 3rd Ave., Suite 14A, Corsicana, TX 75110 (Courthouse basement) 903/654-3017, (FAX) 903/654-3097

Monday, Wednesday, Friday, 8:00-4:00

Email: brichards@navarrocounty.org

PALO PINTO

Mack Huddleston

P.O. Box 113, Palo Pinto, TX 76484

940/659-1275 or 1207; (FAX) 940/659-3928

[121 South 5th St.]

Monday-Friday, 8:00-12:00; 1:00-4:30

Email: veterans@co.Palo-Pinto.tx.us

PARKER

John W. Hale

1112 Santa Fe Drive, Weatherford, TX 76086-3330

817/598-6153

Email: john.hale@parkercountytx.com

SOMERVELL

Ken Thrasher

P.O. Box 330, Glen Rose, TX 76043 [County Personnel Office; Old Historic Jail Bldg.]

254/ 897-3750, (FAX) 254/ 897-7314

Monday-Friday, 8:00-5:00

Email: ken_thrasher@glenrose.org

TARRANT

Chester L. Slaughter, Jr.

1200 Circle Dr., Suite 300, Fort Worth, TX 76119-8117

817/ 531-5645, (FAX) 817/ 531-5649

Mon.-Fri., 8:00-12:00; 1:00-4:30

Web: www.tarrantcounty.com/veterans

Email: clslaughter@tarrantcounty.com

Mamie L. Glover, Asst., Email: mlglover@tarrantcounty.com; Vincent L. Williams, Asst., Email: vlwilliams@tarrantcounty.com

WISE

Laura L. Spain

P.O. Box 1567, Decatur, TX 76234-6148 [County Annex Bldg., 205 N State St.]

940/627-2470, (FAX) 940/627-3828

Mon.-Thurs., 8:00-5:00; Fri., 8:00-12:00

Email: laura.spain@co.wise.tx.us

Regenia Alexander, Asst., regenia.alexander@co.wise.tx.us; Patsy M. Harris, Asst.: patsy.harris@co.wise.tx.us; Terri G. Meeks,

Asst.: terri.meeks@co.wise.tx.us