

It's *YOUR* Choice

A guide to
resources in
the community



414-289-6874

www.milwaukee.gov/aging/resourcecenter

Information in this guide is current as of **MAY 2008**

Ruth is 84 years old. She knows what it's like to live away from home. When a stroke made it hard for her to see and walk, she spent months in a hospital and a nursing home. But she always knew that she wanted to go home.

I wanted to get back to my kitchen and my garden," Ruth says. And Buddy, her faithful dog, certainly wanted her return more than anyone!

With the help of doctors and therapists, Ruth learned to walk using a cane. With the use of special eyeglasses and magnifying tools, her vision improved. Then, she was ready to go home!

At home, a personal care aid helped Ruth take care of herself. The aide also helped with cleaning, grocery shopping and rides to the doctor. Together, she and Ruth planted a garden and invited friends to share flowers and vegetables.

Although she lived alone, Ruth was never lonely. With Buddy at her side, and visits by friends and family, Ruth was happy and content. Every day, she got a phone call from a volunteer that made her feel safe at home.

In Milwaukee County, many elders like Ruth are able to stay at home with the help of family, friends and community-based services.

It may surprise you to learn that health care and aging service providers in Milwaukee County have developed programs to support independent lifestyles for elders and others with illnesses and disabilities. We know that the best use of health care resources is a combination of services that help to maintain independence as long as possible. Now, when it comes to decisions about lifestyle, care and services, one thing is clear:

It's YOUR Choice.

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Call the Aging Resource Center
for information

414-289-6874

Quick Reference for Services

Many people can remain at home with just some help getting around or keeping house; others may need more extensive care or supervision. There may be several kinds of services that could fill your needs. Use the chart on the next page as a starting place to explore available services.

When I need...	I can ask for...
Help around the house	Homemaker help, personal care aide, home maintenance, repair or modification, chore services. Page 8
Help with meals	Home-delivered meals, help with meal preparation at my home or meals at senior dining sites Pages 8, 27
Companionship and friendship	Friendly visitors, telephone reassurance calls, senior center activities Pages 9, 28
To feel more secure	Personal emergency response systems Page 9
Rides to the doctor, for shopping, etc.	Transportation services, volunteer drivers Page 9
Health care in my home	Home health care, nursing services, special medical treatments, home modifications and assistive devices, hospice care Pages 8–10, 16
Help for the person who takes care of me	Respite care Page 10
A place where I can go for a few hours each day to get health or personal care and be around people, while still living at home	Adult day services Page 10
My own living space with some help when I need it	Residential care apartments, senior housing complexes, continuing care retirement communities Pages 12–13
My own living space with round-the-clock skilled care	Community based residential facilities, adult family homes, skilled nursing facilities Pages 12–13
Help locating and arranging for a variety of services	Care management services to plan for my present and future long-term care needs Page 7
Help planning my future long-term care needs or help with legal issues	Services of a benefit specialist Page 11

I. How do I get started?

FOR OLDER ADULTS LIVING IN MILWAUKEE COUNTY

For information on programs, services, and benefits for older adults living in Milwaukee County, all it takes is a phone call to the Aging Resource Center of Milwaukee County.

At the Resource Center, your questions will be answered by social workers. They can also link you to resources and make referrals for managed long-term care programs.

The Resource Center also makes referrals for elder abuse investigations, caregiver respite, energy assistance, and much more.

The Resource Center is your link to the information and assistance you need.

The Aging Resource Center of Milwaukee County

414-289-6874

7:00 am - 6:00 pm weekdays

Toll Free 1-866-229-9695

TDD/TTY 414-289-8591

The Resource Center is a free service of Milwaukee County Department on Aging that provides information and referrals for service and benefits for older adults

Anywhere in the U.S.A.- Eldercare Locator

Toll - Free

1-800-677-1116

8:00 am - 9:00 pm weekdays

www.eldercare.gov

FOR OLDER ADULTS WHO DO NOT LIVE IN MILWAUKEE COUNTY

Most communities have resources for older adults. The Eldercare Locator is a toll-free number that connects you to resources for elders in every community in the United States.

Dial: 1-800-677-1116, between 8:00 a.m. and 7:00 p.m. (Central time) to talk with a person who can give you information about service for elders in other communities.

II. What types of services are available in Milwaukee County?

CARE MANAGEMENT

Because there are many different types of services available to older adults, some people find it useful to coordinate a care management plan through a single care manager.

A care manager helps coordinate different kinds of medical, social, financial and personal services. Care managers are usually social workers or nurses who have experience working with elders. When you choose a care manager, look for someone who is easy to talk with, answers your questions, and cares about your needs.

Care management services are not usually covered by insurance. Milwaukee County residents have a choice of care management services:

- The Milwaukee County Department on Aging provides care management for *qualifying* Milwaukee County residents through the Family Care, Care Management Organization.
- Other long-term care programs such as Wisconsin Partnership Program and PACE are available to low income residents of Milwaukee County.
- As a benefit of the SSI managed care program
- Private case managers provide care management for a fee.
- The Aging Resource Center of Milwaukee County provides options counseling to help you determine which long-term care service is right for you.

Services for those needing some assistance

Many people want to stay in their own homes. The services described below are for people who are able to live in homes or apartments with a little assistance or on their own.

CHORE / HOMEMAKER SERVICES

Homemakers or chore service providers help you with chores at home, like shopping, cooking, cleaning, laundry and running errands. Sometimes, homemakers provide transportation or help with paying bills. They may also help with simple home maintenance tasks.

PERSONAL CARE (HOME HEALTH AIDE)

Home health aides are a part of the health care team. They assist with bathing, getting dressed, going to the toilet or sometimes preparing light meals. For more serious medical concerns, special nursing and medical assistance can be provided.

HOME MAINTENANCE AND REPAIR

If you need regular or seasonal help maintaining your home or apartment, you may need home maintenance and repair services. Seasonal helpers do chores like snow shoveling and cutting grass. Others do routine maintenance like putting up storm windows or screens, window washing, painting or weatherization.

HOME MODIFICATION

Many households need improvements for safety and accessibility. Inexpensive things like hand-held showers, added lighting, shower and tub chairs and non-skid treads make homes safer for older people. More expensive projects like installing ramps and powered lifts or larger remodeling projects can help a disabled person live at home.

MEAL SERVICES

If you need help preparing meals, look for meal services. These services can provide meals at home or at a senior dining site. The Home Delivered Meal Program brings healthy meals five or more days a week to those who cannot get to the grocery store or prepare meals. Another option to consider is going to a senior dining site, which gives you the opportunity to dine in the company of others. Senior dining sites offer meals on a donation basis at senior centers, senior housing sites, churches, synagogues, and schools.

FRIENDLY VISITORS / COMPANIONS

Brighten your day with the company of a volunteer visitor, who comes to your house or apartment to chat, read, or help with writing letters. A friendly visitor can help you feel less lonely if you are not able to go out. The additional support and advice they can provide to family members and caregivers may be helpful as well.

TELEPHONE REASSURANCE

This phone service can increase your sense of security. Each day, a volunteer telephones the older person at a convenient time. If the volunteer is unable to get in touch with the person, a neighbor or friend is alerted to make an in-person check. In case no one is available to check, an emergency service will be sent. This service is usually provided free of charge.

SENIOR CENTERS

Senior centers offer many activities and services. Programs include parties, card games, outings, educational programs, recreation, sports, exercise classes, crafts and many other activities. Lunches are provided by the senior dining program. There is a suggested donation towards the meal. Senior centers offer opportunities to meet new people, make new friends and share time and talent as a volunteer.

Senior centers are great places to meet new people and volunteer your time and talents.

PERSONAL EMERGENCY RESPONSE SYSTEMS

Increase your sense of safety and security with a pager that you can use to call for help in the event of personal emergency. When activated, a phone call is placed to the wearer and if there is no response, an emergency contact is notified or assistance is sent to the home. There are many such services. All charge for installation and there are monthly fees.

TRANSPORTATION

Persons of all ages with disabilities that prevent them from driving or using public transportation may qualify for Milwaukee County's Transit Plus program. Milwaukee County also has a transportation system to help people aged 60+ get to medical appointments, go shopping, attend meal programs or visit a loved one in a nursing home. In addition, the public transit system offers special rates for seniors. You may also want to ask about volunteer drivers connected with neighborhood service groups.

HOME HEALTH CARE

Home health care can include skilled nursing and other medical care such as intravenous (IV) therapy or at-home wound care. Even people who are seriously ill or dying may be treated at home. Therapists provide occupational, physical and speech therapies in the home. Home health aides are also a part of the health care team. They can assist with bathing, getting dressed, going to the toilet, and meals.

RESPIRE FOR CAREGIVERS

Many older persons are able to remain independent because of help they get from family members or friends. Caregiving can be a demanding responsibility and respite services help provide a break for the caregiver.

Respite service must be scheduled in advance. A trained homemaker provides supervision for a homebound person in the absence of the regular caregiver. This allows the caregiver to take regular evenings out, schedule several evenings away from home over a short period of time, or plan a weekend away from home. Respite can also be provided by arranging for a temporary stay in a skilled nursing facility. There are also a variety of other programs that provide education, training and support for caregivers. Call the Resource Center to find out more.

ADULT DAY CENTERS

When an older person is able to get around but needs supervision, adult day services could be an ideal solution. For a few hours each day, the person can go to a day center where a variety of services are provided. Day center service can include programs designed to encourage socializing and interaction with others, meals, health monitoring, recreational activities, nursing and bathing. Transportation is sometimes provided, and nursing care is also available. Some programs offer speech, hearing, physical or occupational therapy.

SENIOR APARTMENTS

Some people decide to move to an apartment or a condominium. One decision that needs to be made when considering a move is whether the person wants to live with people of all ages or whether they prefer to live with older people.

Some apartment complexes are designed for older people. The buildings are easy to get around and social and recreational programs may be provided on site. Rent at some of these is subsidized by the government and residents must meet income and age limits. In subsidized apartments rent is limited to 30% of a resident's monthly income and utility costs are usually included.

LEGAL AND BENEFIT COUNSELING

Most Milwaukee County residents age 60 and over are eligible for some public benefits. SeniorLAW benefit specialists are available at no charge to provide information and assistance on public benefits and representation in some court cases if a benefit has been denied to an eligible person.

CALL (414) 278-1222 TO TALK WITH A SENIORLAW BENEFIT SPECIALIST.

THE ONLINE LINK TO THE ACCESS ELIGIBILITY TOOL IS A QUICK AND EASY WAY FOR WISCONSIN RESIDENTS TO SEE IF THEY QUALIFY FOR WISCONSIN HEALTH AND NUTRITION PROGRAMS:

WWW.ACCESS.WISCONSIN.GOV

SeniorLAW is free to residents 60 and older through a partnership with the Milwaukee County Department on Aging.

*www.badgerlaw.net
click on SeniorLAW*

SERVICES FOR THOSE NEEDING MORE ASSISTANCE

When living on your own becomes difficult, you can consider residential care options. Residential care is sometimes called assisted living. A residential care consultation can be helpful when choosing an assisted living arrangement that's right for you.

The types of residential care facilities described in the next section provide support and services to residents who need some assistance living on their own.

Preadmission Consultation for Residential Care

When you apply for admission to any kind of residential care setting, a referral for a free consultation will be made on your behalf. When the Department on Aging contacts you, if you are not interested, you may decline.

If you are interested in assistance with the decision to move out of your home or apartment, a social worker who is a residential care consultant will arrange an interview. At the interview, you will talk about your general health, abilities, home environment and the help you receive from family and friends. You will also be able to talk about your social needs and finances and learn what types of support services are available to you.

The social worker may ask your family members, friends, neighbors, caregivers or health professionals about your care and what works well for you.

After your interview you will get recommendations about health care options that could best meet your current needs. You will also receive information on costs and eligibility for financial assistance.

RESIDENTIAL CARE APARTMENT COMPLEXES

Residential Care Apartment Complexes, sometimes called RCACs, give the independent lifestyle of apartment living along with the confidence of knowing services like personal and nursing care are there when needed. Apartments or studios are available with full bath and cooking facilities. Residents control their personal space, care decisions and daily routines. Services are set up for each resident and are adjusted to allow people to remain there for as long as possible.

RCACs may be registered with the state. Certified facilities may receive Medical Assistance funding. Both types must provide up to 28 hours of care per week to residents (personal, supportive and nursing combined).

CONTINUING CARE RETIREMENT COMMUNITIES

Continuing Care Retirement Communities offer a variety of living options ranging from apartments to nursing home beds in a single campus-like setting. Residents can move more comfortably to different types of housing as their needs change.

The arrangements include annual or lifetime contracts, where residents pay a one-time entrance fee and monthly rent in return for space and services. The entry fee is like paying on a life insurance policy or making an investment that pays you back in housing and support services for the rest of your life. This means that if you become disabled, you are assured you won't have to move.

ADULT FAMILY HOMES

Adult Family Homes are residences where groups of up to four adults live and receive meals, supervision, and personal care. Many are private homes where elderly or disabled persons live with a foster family. Others are managed and staffed by agencies.

Milwaukee County certifies Adult Family Homes caring for one or two unrelated adults; homes caring for 3 or 4 residents must be licensed by the state.

COMMUNITY BASED RESIDENTIAL FACILITIES

Community Based Residential Facilities, sometimes called CBRFs, are larger group settings for five or more adults who cannot live independently even though they are not acutely ill or do not need extended levels of nursing care. Such facilities can vary in size from five to over 100 residents. In addition to room and board, residents receive services for meals, supervision, supportive and personal care.

Both private and shared sleeping rooms are available and residents share living, dining, and bathroom spaces.

All Community Based Residential Facilities must be licensed by the state.

SKILLED NURSING FACILITIES

A nursing home provides room, board, and 24-hour-a-day skilled care for residents who need more than seven hours a week of nursing or personal care. Nursing facilities admit patients for short-term stays as well as for long-term care.

Nursing homes are licensed by the state. Many are also certified for Medicaid, which provides public funds to cover the cost of care for eligible residents.

IMPORTANT FINANCIAL CONSIDERATIONS

If you choose a residential care setting for long-term care services, be sure you understand how much you will have to pay out of your own pocket. The total monthly cost of residential care includes charges for BOTH services AND room and board.

If you qualify for public benefits, remember public funds pay for SERVICES ONLY. YOU must be able to pay for ROOM AND BOARD.

BE SURE YOU CAN AFFORD THE COST

III. How Will I Pay for Services?

Public and private financial assistance programs can help with your long-term care medical costs and daily living expenses. Taking advantage of such assistance can help you remain in your home.

There are three sources of funds that can help with long-term care and daily living expenses:

1. PUBLIC PROGRAMS BASED ON ELIGIBILITY

- Medicare part A&B
- Medicare for terminal illness
- Medicaid (also known as Title 19)
- SSI-E (Supplemental Security Income – Expense Supplement)
- Medicare Premium Assistance (for those with State SSI)
- Food Share
- Family Care

2. OTHER PUBLIC AND PRIVATE SOURCES

(based on eligibility)

- Providers of Medicaid SSI Managed Care Options
- Wisconsin Partnership
- PACE (Program of All-Inclusive Care for the Elderly)
- Prescription Assistance Programs
- SeniorCare

3. PRIVATELY PURCHASED INSURANCE OPTIONS

- Medicare supplements from regular insurance policies
- Medicare Select Supplements from an HMO
- Medicare Advantage plans
- Long-term care insurance

**CALL THE RESOURCE CENTER TO LEARN MORE ABOUT
ANY OF THESE PROGRAMS.**

**OR VISIT THESE WISCONSIN WEBSITES:
ACCESS: WWW.ACCESS.WISCONSIN.GOV
MEDICAID INFO: WWW.DHFS.WISCONSIN.GOV/MEDICAID**

1. Public Programs Based on Eligibility

This section provides a general description of each program and gives basic information on how you might qualify for benefits.

MEDICARE

Medicare is a federal health insurance program for persons age 65 or older and some disabled persons. Eligibility is not based on financial need. Everyone who is entitled to Social Security can receive Medicare benefits.

Medicare Part A can help pay for:

- Inpatient hospitalization
- Short-term skilled nursing facility stays
- Home health care (first 100 visits after inpatient hospitalization)
- Hospice care

Medicare Part B can cover:

- Physician services
- Outpatient hospital services and supplies
- Outpatient surgery
- Outpatient physical therapy and speech therapy
- Ambulance transportation
- Durable medical equipment
- Home health care
- Some preventive services (mammograms, diabetes self-care, etc.)
- Second opinions

Medicare covers services that are considered “reasonable and necessary” and meet its definition of covered services. There are other eligibility requirements and we can help you understand how they apply to different situations.

MEDICARE HOSPICE BENEFIT

The Medicare hospice benefit is an optional care arrangement for terminally ill persons on Medicare. It helps people with terminal illness receive services and relief from pain and discomfort. A hospice program can be a source of comfort and support to patients and their families.

Persons eligible for hospice care can receive this benefit by signing a statement obtained from a certified hospice provider. By signing the statement, you waive Medicare curative services in favor of the Medicare hospice benefit. Hospice benefits include:

- Nursing care
- Medical social services
- Counseling services
- Home health aides
- Trained volunteers who provide psychological, spiritual, and emotional support
- Physical and occupational therapy; speech-language pathology
- Medical supplies and equipment
- Drugs and biologicals used for pain and symptom control
- Short-term inpatient care for pain control or acute symptom management
- Short-term inpatient care to provide respite for family or others caring for the individual at home

Short-term hospital care, if needed, is provided in a hospital to which the hospice has a service provider relationship.

MEDICAID (TITLE 19)

Medicaid, (Title 19) is a federal/state program established in 1965 under the Social Security Act. It pays for medical services for:

- People with disabilities
- People 65 years and older
- Children and their caretakers
- Pregnant women

The purpose of Wisconsin Medicaid is to pay for and assure appropriate medical care for persons who are eligible for Medicaid.

Medicaid covers all Medicare copayments and deductibles. However, eligible persons are responsible for copayments that are part of Medicaid.

MEDICAID ELIGIBILITY

If you receive Supplemental Security Income (SSI), you are automatically eligible to receive Medicaid because you are considered **categorically needy** (you have low income and assets).

People who have income or assets above the SSI limits but also have high medical expenses that bring their income down may qualify as **medically needy**. They may apply for the Medical Assistance Deductible Program.

**TO FIND OUT ABOUT MEDICAID ELIGIBILITY AND COVERED
SERVICES CALL
THE AGING RESOURCE CENTER OF MILWAUKEE COUNTY AT
(414) 289-6874**

SUPPLEMENTAL SECURITY INCOME EXCEPTIONAL EXPENSE SUPPLEMENT (SSI-E)

The SSI-E supplement provides additional money to persons or couples with long-term care needs who are already receiving State of Wisconsin SSI benefits. SSI-E provides extra income for people living at home to help with the cost of expenses for special care needs. With this support you may be able to remain at home instead of entering a nursing home.

**TO FIND OUT IF YOU QUALIFY FOR SSI-E,
CALL THE AGING RESOURCE CENTER AT (414) 289-6874**

MEDICARE PREMIUM ASSISTANCE (QMB, SLMB, SLMB+)

There are three government programs available to help cover out-of-pocket Medicare costs: QMB, SLMB and SLMB+ .

QMB is for people with limited incomes and resources. SLMB is for people who do not qualify for help because their income and resources are too high. SLMB+ is available to people whose incomes are too high for SLMB. There are limited funds for SLMB+. When the funds run out for the year, no new applicants are accepted.

If you qualify for Medicare Premium Assistance, Wisconsin Medicaid may help pay for some Medicare costs. The program is for people who are eligible for Medicare and who also have low income and assets.

The advantages of the Medicare Premium Assistance are:

- Medicaid may pay your Medicare Part A (hospital-related cost) premium
- Medicaid may pay your Medicare Part B (physician-related costs) premium
- Medicaid may pay your Medicare cost-sharing expense, such as deductibles and co-insurance

**ELIGIBILITY FOR THESE PROGRAMS CHANGES ANNUALLY.
TO DETERMINE YOUR ELIGIBILITY
CALL THE RESOURCE CENTER - (414) 289-6874**

FOOD SHARE AND MEDICAL ASSISTANCE

Food Share (formerly known as food stamps) is designed to insure an adequate and nutritious diet for low income households.

Medical Assistance (Title 19) provides medical coverage for individuals with low income and little or no assets.

ELIGIBILITY

Eligibility for both of these programs is based on household size, income and monthly expenses. You must be a United States citizen or a citizen of another country who lives in the United States legally and permanently.

You can apply for both programs on line, by mail or by phone.

All applications must also be reviewed over the phone or in person. A review will be scheduled after your application is complete.

ONLINE: www.access.wisconsin.gov

Computers are available for use at local libraries and at Robles Center, 1673 S. 9th St.

To apply by mail or phone: Call (414) 649 - 3080

FAMILY CARE

Family Care is a program of benefits funded by Medicaid. It offers services to older adults who wish to live as independently as possible.

An important feature of Family Care is that it is an entitlement. That means eligible older adults are entitled to service with no waiting period. People who receive the Family Care benefit may be required to pay a cost share to the care management organization.

FAMILY CARE ELIGIBILITY

To qualify you must:

- Be at least 60 years of age
- Have a long-term health care need
- Be financially eligible (for Medicaid T-19)
- Be functionally eligible as determined by a review of your health and ability to do daily activities
- Be a resident of Milwaukee County
- Sign an enrollment request form

Resource Center staff will schedule a meeting with you to talk about Family Care. They will tell you about our service providers and explain your rights and responsibilities as a member.

You will also be able to speak with an Enrollment Consultant who will help you decide if Family Care is the best possible program for you. If you are eligible and if you choose to become a Family Care Member, you will get help choosing a start date for the program.

If you choose to enroll in Family Care, you will be asked to:

- Provide medical information to help determine your functional eligibility
- Provide information about income and assets to help us determine your financial eligibility
- Sign a “Release of Medical Information” form
- Complete and sign an enrollment form

**IF YOU ARE INTERESTED IN ENROLLING IN FAMILY CARE
CALL THE AGING RESOURCE CENTER OF MILWAUKEE COUNTY**

414-289-6874

414-289-8591 FOR TTY

MEDICARE PART D

The Medicare Part D program

- Provides insurance coverage for prescription drugs
- Pays for both generic and brand names drugs
- Offers a choice of plans

As with other types of insurance, your monthly premium and out of pocket costs may be different for different plans. It is important to shop and compare before you buy.

Here's what you need to do:

- Check to see if your prescription drugs are covered
- Find out which pharmacies in our area use the drug plans
- Determine if the monthly premiums and co-pays are affordable

**FOR MORE INFORMATION VISIT WWW.MEDICARE.GOV OR
CALL TOLL FREE, 1-800-633-4227**

In Milwaukee County, you can also call the benefit specialist at SeniorLaw
(414) 278-1222

Or call the Aging Resource Center for information
(414) 289-6874

**MORE INFORMATION AND LINKS ARE AVAILABLE AT:
www.milwaukee.gov/county/aging**

2. Other Public and Private Sources

MEDICAID SSI MANAGED CARE OPTIONS

Medicaid SSI managed care options programs coordinate medical and social services for individuals with disabilities who are SSI-Medicaid recipients.

SSI managed care programs provide all medical services covered by Medicaid. When you join an SSI managed care program, you are given a complete explanation of services and a handbook for easy reference.

MEDICAID SSI ELIGIBILITY

To qualify you must:

- Be eligible to receive benefits from Medicaid
- Be at least 60 years of age (for service by the Department on Aging)
- Have long-term health care needs
- Live in Milwaukee County

**CALL ENROLLMENT SPECIALISTS AT 1-800-291-2002
TO LEARN IF YOU QUALIFY**

**TDD 1-800-291-2002
SPANISH/HMONG 1-800-291-2002**

WISCONSIN PARTNERSHIP

The Wisconsin Partnership is a program that is administered by Community Care, a local private, nonprofit agency. The program provides flexible health care and support services to help people stay independent and in their homes as long as possible.

CALL 414-385-6600 TO LEARN MORE ABOUT WISCONSIN PARTNERSHIP.

PACE (PROGRAM OF ALL-INCLUSIVE CARE FOR THE ELDERLY)

The Program of All-Inclusive Care for the Elderly (PACE) is a proven, national model of care for people 55 years of age and older. PACE is managed by Community Care Inc.

CALL 414-385-6600 TO LEARN MORE ABOUT PACE.

PRESCRIPTION ASSISTANCE PROGRAMS

If you have high prescription drug costs and have difficulty paying for medications, Prescription Assistance Programs may be able to help.

SeniorCare

SeniorCare is Wisconsin's prescription drug assistance program. SeniorCare is for Wisconsin residents 65 years and older who meet eligibility requirements.

SENIORCARE ELIGIBILITY

To qualify, you must:

- Be a Wisconsin resident.
- Be 65 years of age or older.
- Pay an annual enrollment fee per person.

Only income is measured. Assets such as bank accounts, insurance policies, home property, etc., are not counted. All program participants need to pay an out-of-pocket expense —depending on their annual income.

**FOR MORE INFORMATION CALL THE RESOURCE CENTER OR
SENIORCARE CUSTOMER SERVICE HOTLINE: (800) 657-2038
(TTY AND TRANSLATION SERVICES ARE AVAILABLE.)**

**YOU CAN ALSO VISIT THE SENIORCARE WEBSITE:
WWW.DHFS.STATE.WI.US/SENIORCARE**

OTHER PRIVATE PRESCRIPTION ASSISTANCE PROGRAMS

Many drug manufacturers have programs that offer prescription drugs at no or low cost to eligible individuals.

- Mail-order pharmacies and companies that work with them offer prescription drugs at reduced prices.
- Depending on the program, the drugs may be mailed directly to you or sent to your doctor's office.
- Senior organizations like the Coalition of Wisconsin Aging Groups (CWAG) and senior health care systems may offer drug discount programs.

**CONTACT THE COALITION OF WISCONSIN AGING GROUPS
1(608)224-0606 / TOLL FREE 1(866)456-8211
OR CHECK AT YOUR PHARMACY.**

A prescription from your physician is required in all cases.

3. Privately Purchased Insurance Options

Those who are neither categorically or medically needy under Medicaid can purchase Medicare supplemental insurance designed to cover the copayments and deductibles that are built into the Medicare system.

Even if you have both Medicare and a Medicare supplemental insurance policy, you may still have out-of-pocket expenses if your doctor or health care provider does not accept Medicare payments.

Medicare supplemental policies will pay for services that are covered by the Medicare program.

Services that are not covered by Medicare such as prescriptions, hearing aids, and eyeglasses are usually not covered by supplemental policies. Some supplemental insurance policies may pay for these items if you pay extra.

PRIVATELY PURCHASED MEDICARE SUPPLEMENTS

Wisconsin residents can choose to supplement their Medicare coverage in three ways:

A. Medicare supplements from regular insurance companies

You pay a premium directly to the insurance company to provide you with insurance coverage. When you go to the doctor, you are billed for each service you receive. You can go to any doctor anywhere in the country (or anywhere in the world depending upon the type of insurance contract you have).

B. Medicare Select Supplements from an HMO

With a Medicare select supplement, you pay a set premium each month to an HMO for all covered services, whether you go to see a doctor or not. You must live in a certain geographical area, i.e., a certain county or city (called the “service area”) in order to enroll in an HMO. You have one main doctor (called a primary care physician) and that doctor must refer you to other specialists if you have medical issues that need attention from a doctor with a different specialty. When you are enrolled in an HMO, the HMO will take care of all your paperwork, except for claims made when you are out of your coverage area.

C. Medicare Advantage Plans

Medicare Advantage Plans are health plan options that are part of the Medicare program. If you enroll in one of these plans, you generally get all your Medicare-covered health care through that plan. This coverage can include prescription drug coverage. Medicare Advantage Plans include:

Medicare Health Maintenance Organization (HMOs)

Preferred Provider Organizations (PPO)

Private Fee-for-Service Plans

Medicare Special Needs Plans

Once you enroll in a Medicare Advantage Plan, you use the health insurance card that you get from the plan for your health care. To get services you see doctors that belong to the plan and/or go to certain hospitals. If you choose to see doctors that do not belong to the plan, you will have to pay the entire bill out of your own pocket, including Medicare costs. There are some exceptions for emergency and urgent medical care; however you should inquire about the plan's guidelines, especially if you are a frequent traveler before considering enrolling into the plan.

In most of these plans, generally there are extra benefits and lower copayments than in the Original Medicare Plan. However, Medicare Advantage Plans are not required to provide the same supplemental benefits that are provided under Medicare supplemental policies available in Wisconsin.

To join a Medicare Advantage Plan, you must have Medicare Part A and Part B. You will have to pay your monthly Medicare Part B premium to Medicare. In addition, you might have to pay a monthly premium to your Medicare Advantage Plan for the extra benefits that they offer.

FOR QUESTIONS AND CONCERNS ABOUT MEDICARE ADVANTAGE PLANS:

CALL THE MEDIGAP HELPLINE AT 1-800-242-1060

CONTACT THE OFFICE OF THE COMMISSIONER OF INSURANCE

(608) 266-3585 (MADISON) OR 1-800-236-8517

125 SOUTH WEBSTER STREET

P.O. BOX 7873

MADISON, WI 53703-7873

OR EMAIL: OCICOMPLAINTS@OCI.STATE.WI.US

LONG-TERM CARE INSURANCE

Many seniors, who do not qualify for public benefits, can face high out-of-pocket expenses for long-term care at home, in the community, or in a nursing home. Although Medicare will help, it pays for less than 5% of long-term care costs.

Medicare covers only services of a skilled professional such as a doctor, nurse practitioner, physical therapist, etc. If you have needs that do not require the services of highly trained professionals (homemaker, personal care, etc.) Medicare may be of no help.

Supplemental insurance policies are limited to coverage of the same kinds of services covered by Medicare. Out-of-pocket costs for long-term care can be very expensive because services that are not covered by Medicare may be needed over long periods of time. For this reason, some older adults may wish to consider long-term care insurance.

There are two types of long-term care insurance policies:

1. Long-term care only policies reimburse long-term care expenses such as nursing home and home health care. If care is never needed, the insurance company keeps the premiums. The cost for such insurance is based on age; so, the older you are when buying such a plan, the more expensive the premium. Typical premiums may be \$500 per year, if you purchase at age 65.
2. Life insurance policies with long-term care provisions operate by advancing payment of the death benefit to reimburse you for covered long-term care expenses. If long-term care is never needed, an income tax-free death benefit is paid to your beneficiaries. The cost for such privileges is usually added as a rider onto the regular life insurance premium.

In Wisconsin, some of the above policies may be tax-qualified. In other words, premiums paid for such policies may be tax deductible as a medical expense.

**FOR QUESTIONS AND CONCERNS ABOUT HEALTH
INSURANCE, CONTACT THE OFFICE OF THE COMMISSIONER
OF INSURANCE AT 608-266-3585 OR 800-236-8517**

OR

**WRITE TO THEM AT 125 SOUTH WEBSTER STREET,
P.O. BOX 7873, MADISON, WI 53703-7873**

OR

CALL SENIORLAW AT 414-278-1222

Opportunities for Learning, Advocacy and Service

There are many ways for older adults to enrich their lives by continuing to be active in the life of our community! Milwaukee County Department on Aging values the contributions of elders as we craft new and better solutions to help seniors lead better lives. Please join us!

It is your involvement and your suggestions that matter in everything we do.

SENIOR STATESMANSHIP PROGRAM

Each year, in late July, we offer opportunities to learn more about Milwaukee County government and the Department on Aging. During the three-day Senior Statesmanship program a select group of elders will meet the County Executive and his administrative staff, attend a County Board session and interact with County Supervisors, visit directors of County Departments, tour Milwaukee County facilities and travel to Madison to learn about our advocacy partner, the Coalition of Wisconsin Aging Groups (CWAG).

Interested? Call the Department on Aging for details - 289-6010

COMMISSION ON AGING COMMITTEES AND COUNCILS

The Commission on Aging provides department staff with input on senior issues at monthly meetings that are also open to the public.

Call 289-6010 for more information

or to be placed on a notice list for meeting dates and agendas.

The Department on Aging offers opportunities for all citizens of Milwaukee County to participate in advocacy through the following standing committees of the Commission on Aging:

- Advocacy Committee
- Service Delivery Committee
- Resource Center Oversight Committee
- Intergenerational Council
- Health Promotion Council
- Advisory Council and It's Workgroups
 - Underserved Populations Workgroup
 - Assistive Technology Workgroup
 - Volunteer Workgroup



Mealtime is more enjoyable with friends

The Senior Meal Program provides well-balanced, hot, nutritious meals; and the opportunity to take part in activities with others.

Arlington Court

1633 N. Arlington Place
286-0736

Ascension Lutheran Church

1236 S. Layton Boulevard
645-2935

Bethesda Community Senior Center

2845 W. Fond du Lac Ave.
445-2055

Beulah Brinton

2555 S. Bay Street
305-1927

College Court

3334 W. Highland Boulevard
286-8872

Convent Hill

455 E. Ogden
788-8236

Fernwood Court

6700 W. Appleton Avenue
449-9900

OASIS

2414 W. Mitchell Street
647-6040

Franklin City Hall Community Room

9229 W. Loomis Road
427-7696

Lakeside Senior Enrichment Program

(Kosher meals available)
1410 N. Prospect Avenue
277-8874

Lapham Park

1901 N. 6th Street
286-8859

McGovern Park Senior Center

4500 W. Custer Avenue
527-0990

Milwaukee Christian Center

(Southeast Asian Meals available M-W-F)
2137 W. Greenfield Avenue
645-5350

Granville Senior Center

7717 W. Good Hope Road
353-0731

Project Focal Point

811 W. Burleigh
372-1070

Rose Park Senior Center

3045 N. King Drive
263-2255

St. Aloysius Parish Center

1441 S. 92nd Street
840-1704

St. Paul's Dining Center

8080 N. 47th Street
357-7002

South Milwaukee Senior Center

2424-15th Avenue,
So. Milwaukee
768-5722

United Community Senior Center

(Hispanic Meals M-W-F-S-S. Open 7 days/week)
1028 S. 9th Street
(Entrance on 8th St.)
389-5105

Warnimont/Kelly Center

6100 S. Lake Drive, Cudahy
483-3532

Washington Park Senior Center

4420 W. Vliet Street
933-2332

Wauwatosa/Hart Park Senior Center

7300 Chestnut Street
257-3534

West Allis Senior Center

7001 W. National Avenue
302-8703

West Milwaukee Senior Center

1345 S. 47th Street
671-8099

Wilson Park Senior Center

282-3284
2601 W. Howard Avenue

All sites are handicap accessible

For further information about these Dining Centers or about ethnic senior meals at Asian American and Indian Council, please call (414) 289-6995.

Milwaukee County Department on Aging Senior Centers

Milwaukee County Department on Aging provides funding for some of the senior center programs within Milwaukee County. Senior centers provide older adults with an opportunity to socialize with others, participate in recreational activities, and learn new ideas through educational programming.

All centers also serve as senior dining sites to meet the nutritional needs of older adults.

There is no membership fee charged at any of the centers. Programs are diverse and include: line-dancing, woodworking, arts and crafts, stamp collecting, camera club, bible study, billiards, English as a second language classes, exercise classes, fitness centers (five sites), computer classes, travel clubs, cards, lapidary, sewing, etc.

The following are the senior centers funded by resources provided by Milwaukee County Department on Aging:

Asian American Community Center, Inc.

120 N. 73rd St.

Milwaukee, WI 53213

***Phone: 258-2410**

Hours: Tues, Thurs and Fri, 8:45 a.m. - 1:00 p.m.

Staff is bilingual in Chinese

Bethesda Community Senior Center, Inc.

2845 W. Fond du Lac Ave.

Milwaukee, WI 53210

***Phone: 445-3109**

Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.

Chester W. Grobschmidt Senior Center

2424 S. 15th Ave.

South Milwaukee, WI 53127

Phone: 768-8045

Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.

A Senior Fitness Center Site

Clinton and Bernice Rose Senior Center

3045 N. Martin Luther King Dr.

Milwaukee WI

Phone: 263-2255

Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.

A Senior Fitness Center Site

The Indian Council of The Elderly, Inc.

Main office: 3126 W. Kilbourn Ave.

Milwaukee, WI 53208

***Phone: 933-1401** (main office - not site)

Hours: Mon and Fri, 9:30 a.m. - 1:30 p.m.

Center Location: 631 N. 19th St. Milwaukee

Kelly Senior Center

6100 S. Lake Dr.

Cudahy, WI 53110

Phone: 481-9611

Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.

McGovern Senior Center

4500 W. Custer Ave.
Milwaukee, WI 53218

***Phone: 527-0990**

Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.

Milwaukee Christian Center

2137 W. Greenfield Ave.
Milwaukee, WI 53204

***Phone: 645-5350**

Hours: Mon - Fri, 9:00 a.m. - 2:00 p.m.

(Summer only Friday programming provided at Washington Park Senior Center - 9:00 a.m. - 1:30 p.m.) Staff is bilingual in Hmong and Lao

Granville Senior Center

7717 W. Good Hope Rd.
Milwaukee, WI 53223

Phone: 353-0731

Hours: Mon - Fri, 8:00 a.m. - 4:00 p.m.

Project Focal Point

811 W. Burleigh St.
Milwaukee, WI 53206

***Phone: 372-1070**

Hours: Mon - Friday, 8:30 a.m. - 4:30 p.m.

United Community Senior Center

1028 S. 9th St.
Milwaukee, WI 53204

***Phone: 384-3100**

Hours: Mon - Fri, 8:00 a.m. - 4:30 p.m.

Saturday and Sunday meal program only
9am - 12 noon

Staff is bilingual in Spanish

Washington Park Senior Center

4420 W. Vliet St.
Milwaukee, WI 53208

***Phone: 933-2332**

Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.

A Senior Fitness Center Site

Wilson Park Senior Center

2601 W. Howard Ave.
Milwaukee, WI 53221

***Phone: 282-5566**

Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.

A Senior Fitness Center Site

OASIS

Division of Community Recreation
Milwaukee Public Schools

2414 W. Mitchell St.

Milwaukee, WI 53204

Phone: 647-6040

A Senior Fitness Center Site

WellnessWorks Senior Fitness Centers

The WellnessWorks Senior Fitness Center program is a community/campus partnership between Milwaukee County Department on Aging and the UWM College of Health Sciences Department of Human Movement Science.

The goals of the program are to:

- Provide service learning opportunities for students enrolled in the Human Movement Sciences programs who are interested in working with adults over the age of 50 years.
- Enhance the quality of health and prevention programming at Milwaukee County Senior Centers.
- Contribute to the body of academic knowledge in older adult health and prevention of disability.

At senior fitness centers you will get an assessment of your current fitness level and advice on how to maintain or improve strength, flexibility and general fitness.

Senior fitness centers have up-to-date exercise equipment like treadmills, stationary bikes, and weight training machines that are designed for the needs of the older adult population. Upper level and graduate students under the supervision of faculty from UWM College of Health Sciences provide fitness assessments, orientations and advice on setting up an exercise routine that is right for you.

Senior fitness Centers are located at the following senior centers:

Washington Park Senior Center

4420 W. Vliet St.
Milwaukee

Grobschmidt Senior Center

2424 15th Ave.
South Milwaukee

Clinton and Bernice Rose Senior Center

3045 N. Martin Luther King Drive
Milwaukee

OASIS

2414 W. Mitchell St.
Milwaukee

Wilson Park Senior Center

2601 W. Howard Ave.
Milwaukee

EVENING HOURS MAY BE AVAILABLE AT WILSON AND OASIS.

ALL CENTER HOURS VARY BY SITE AND CHANGE ACCORDING TO STUDENT / STAFF AVAILABILITY.

FOR MORE INFORMATION

CALL THE FITNESS CENTER PROGRAM MANAGER AT 289 - 6352

Other Local Senior Programs

Other local municipalities and non profit organizations sponsor senior programs in Milwaukee county, check your local listings under Senior Centers or Community Centers for contact information.

The following is a location list of some sites that have programs in our area:

OASIS

2414 W. Mitchell St., Milwaukee

Bay View Community Center

1320 E. Oklahoma Ave., Milwaukee

Beulah Brinton Senior Center

2555 S. Bay St., Milwaukee

Brown Deer Senior Center

7841 N. 47th St., Brown Deer

Capitol Dr. Lutheran Church Wellness Center

5229 W. Capitol Dr., Milwaukee

Fox Point-Bayside Senior Center

217 W. Dunwood Rd., Fox Point

Glendale Senior Center

2600 W. Mill Rd., Glendale

Goodwill Community Center Northwest

4240 N. 78th St., Milwaukee

Goodwill Senior Center

207 Lake Dr., Milwaukee

Goodwill Senior Center North

10602 Underwood Parkway, Wauwatosa

Greendale Park & Rec. Golden Agers

5900 S. 51st St., Milwaukee

Greenfield Park & Rec. Senior Center

7325 W. Forest Home Ave., Greenfield

Harry and Rose Samson Family

Jewish Community Center

6255 N. Santa Monica Blvd., Milwaukee

Lake Park Lutheran Church Senior Center

2647 N. Stowell Ave., Milwaukee

Lakeside Senior Enrichment Program

1410 N. Prospect Ave., Milwaukee

Luther Manor

4545 N. 92nd St., Milwaukee

Lutheran Social Services

1300 S. Layton Blvd., Milwaukee

Manor Park Senior Center

8536 W. Oklahoma Ave., West Allis

Mount Carmel Church Senior Center

8424 W. Center St., Milwaukee

Mount Hope Lutheran Church Senior Center

8633 W. Becher St., West Allis

New Berlin Hickory Grove Senior Center

2600 S. Sunnyslope Rd., New Berlin

Open Doors Senior Center

Summerfield United Methodist Church

728 E. Juneau Ave., Milwaukee

Pentecost Lutheran Church Senior Center

5226 W. Burleigh St., Milwaukee

PEP Adult Center

United Methodist

1529 Wauwatosa Ave., Wauwatosa

MORE ON NEXT PAGE

Call the Aging Resource Center
for information

414-289-6874

Salvation Army Senior Center

1645 N.25th St., Milwaukee

Shorewood Senior Center

2010 E. Shorewood Blvd., Shorewood

St. Francis Senior Center

3476 E. Howard Ave., Milwaukee

Unity Lutheran Senior Center

1025 E. Oklahoma Ave., Milwaukee

UWM Guild for Learning in Retirement

161 W. Wisconsin Ave., Milwaukee

Wauwatosa Senior Center (Hart Park)

7300 W. Chestnut, Wauwatosa

West Allis Senior Center

7001 W. National Ave., West Allis

West Allis-West Milw. Recreation Center

2450 S. 68th St., West Allis

Whitefish Bay Dept. of Community Services

5205 N. Lydell, Whitefish Bay



Milwaukee County
Department on Aging

Milwaukee County Department on Aging
310 W. Wisconsin Avenue
Milwaukee, WI 53203

For information and assistance on all aging issues call the Resource Center
414-289-6874

Toll free: 1-866-229-9695

TTY: 414-289-8591

Area Agency on Aging and Administration - 7th floor EAST
Aging Resource Center of Milwaukee County - 5th floor WEST
Family Care – Care Management Organization - 6th floor EAST

www.milwaukee.gov/county/aging
email: aging_webinfo@milwaukeecounty.com



LTC: Let's Take Care