



Senior Resources Roadmap

How do you find affordable rides when you cannot or should not drive? What resources are available to you as the spouse or companion of someone who has had a stroke? Where do you turn when your mom appears to be losing her memory or your dad is too frail to care for himself any longer?

Many families and individuals will face these challenges. Few will be prepared when they first occur. So how do you find the help you need when a crisis takes place or an eldercare question arises? To whom do you turn?

Take the case of Judith and her mom, for example. Judith's mother, 88 years old, was suffering from arthritis, emphysema and congestive heart failure yet she was mentally sharp and engaged with family, friends and community. She lived alone and was "doing pretty well" on her own. Then, one day — as suddenly as that — she could no longer get out of bed or dress herself.

Mom needed outside help fast. Judith did, too. She called a local information and referral service, where a trained information specialist stood ready to assist. The specialist asked Judith a series of questions about her mother's condition. Then, based on the answers and the family's unique needs, the specialist told Judith about nearby housing options and other supportive services — home health agencies, transportation providers and more. By using that information, Judith, her mother and the rest of the family had the ability to develop a short-term plan of care that incorporated in-home care and





rehabilitative services for the first several weeks. Afterward, when mom's condition improved, Judith could comfortably implement the long-term plan: moving her into a high-quality assisted living facility.

Judith's case is unusual in only one respect: She already knew about an information and referral program, or "I&R," as such services are called. Most people don't. Amidst the fear and confusion that accompany medical or other crises, seniors and their adult children often do not know where to begin searching for the information they need. That's why reading these pages and developing a roadmap now, when you are not in the middle of a crisis, is a good idea.

*Help may be a phone call
or computer click away.
But it's best found
when you are not in crisis.*

Often, help is just a phone call or a few computer clicks away, as the following two case studies demonstrate. Both were drawn from the thousands of case files of the Rose Benté Lee Senior HelpLine, a community service program of the Jewish Council for the Aging (JCA), although we've masked the client names and certain identifying circumstances.

Case Study One: A Tale of Two Cities

Selma was crying when she called the JCA Senior HelpLine from her San Francisco home. She was wracked with worry about her 86-year-old Mom, who lives with her, and about her 55-year-old brother, who lives in Germantown, Maryland.

"Mom can't travel," she said, "and I am not about to leave her. But my brother is in crisis. He has no one to turn to but me."

"Harvey has suffered from mental illness all his life," said Selma. "Until now, I have always been there for him even though I live cross country. But now...he has a rare form of cancer and needs to get to and from Baltimore every week. He calls me every day and sometimes many times a day because he cannot drive after chemo and he doesn't have the capacity to make arrangements for himself. ...It's gotten to the point that I don't want to answer the phone when I see his number on the caller ID. I can't sleep. I can't eat. And I can't bear to tell my Mom what's going on. ...'Everything's okay,' I say. But really nothing is okay at all."

JCA's certified counselor provided a wealth of options over the phone – "Amazing options!," said Selma – that included volunteer driver services and fee-for-service medical transport as well as the names of geriatric care managers who could become Harvey's primary contact.

"Life is livable again," said Selma.

Case Study Two: A New Life

Bill was recovering at home from a kidney transplant. All was going well until he suffered massive heart failure. Fatigued and virtually bedridden, he had no choice but to resign his job. Then, depression set in. He did not know where to turn for assistance. One free call to the JCA Senior HelpLine changed his life.

Bill said, "For the first time in my life, I could barely function. I was not able to walk stairs or work, yet I needed to exercise for my cardiomyopathy.... The Jewish Council for the Aging provided several suggestions, and I decided to go to the Jewish Community Center where the exercise program and the camaraderie are great.... The participation probably made more difference in my life than any other activity.... Who knew I could feel this

good and be “a sick old man” of 69? I’m not depressed any longer. Instead, I am the Jewish community’s biggest fan.”

Washington, D.C. area is fortunate to possess not only many helping resources, but also several ways to reach them.

- Government agencies, for-profit companies and nonprofit organizations run I&R programs. Many provide their services at no cost to you or for a modest fee.
- Many employers provide free eldercare information for their employees by phone or through seminars and “caregiver fairs” at which local providers display their services.

Private eldercare professionals, including specialists known as geriatric care managers, provide a range of fee-for-service supports

SENIOR NEEDS

What needs do older people have? What resources are available to meet them? By key word, the checklist on page 10 presents many common senior needs and concerns. Use it now to note your own needs or those of a loved one. Then use it later as a reference when you begin your resource hunt.

LEVELS OF SUPPORT

Many more items could be added to the page 10 list depending on your individual situation. Even as is, however, it is overwhelming to contemplate all those senior needs! So, too, is the prospect of tackling them because the eldercare world is more like a maze than a map. To make the job easier, think about navigating the maze

one step at a time. Each step increases the amount of expert help you can receive although step by step, costs are likely to increase, too. In other words, although plenty of information is available free of charge, the more assistance you request, the more likely you’ll need to pay for it.

Generally speaking, support can be obtained at four different levels. Each level builds upon the preceding one. At Level 1, most information is free. By Level 4, charges are almost certain.

LEVEL ① PRINTED MATERIALS AND WEBSITES

There are many national guides to senior resources, in print and online. The Washington, D.C. area has some great local aids as well. They’ll help you get started.

LEVEL ② INFORMATION BY PHONE

If you need to talk to someone to get help — and most of us do — there are many places you can call or e-mail for free information. Start with a local I&R service. Its eldercare experts can help guide you to the best local services. Most of the time, you’ll talk to these experts only briefly and by phone. There is usually no charge.

LEVEL ③ REFERRAL-PLUS

For many seniors and their families, a brief phone call will be insufficient. A series of in-depth discussions by phone or in face-to-face meetings might be required for the specialist to assess your family’s unique needs. After that, the specialist can conduct in-depth research on your behalf, make referrals and outline a plan of care. Most often, private care consultants or specially qualified information specialists offer these services. Most usually charge a fee.

LEVEL ④ CARE MANAGEMENT

If you need more assistance, consider a geriatric care manager. Generally, the geriatric care manager schedules an in-depth talk with you and the person needing care and then prepares a unique care plan, just as is done in “referral-plus.” In addition, the care manager will make specific provider recommendations, keep in touch with families to see how things are going, and make regular visits to the person needing care. Expect to pay for the initial consultation — often a set fee — as well as an hourly charge for each follow-up visit.

Although the four levels often overlap, think of them in this way:

- Level ① tells what’s available where I live and what it costs.
- Level ② tells what’s available where I live and what it costs, and then answers my basic questions.
- Level ③ tells me my options — and the pluses and minuses of each — given my current, unique situation.
- Level ④ offers me referrals to specific programs or services. It helps me locate local services and put them in place, with consideration of my current situation and anticipated future needs.

*You can navigate the
eldercare maze one step at a time.*



RESOURCES

Many resources exist for those in search of information. Here’s more detail on several key ones, presented by level of support.

LEVEL ① RESOURCES

NEWSPAPERS, MAGAZINES AND WEBSITES

The *Guide to Retirement Living* is a local magazine published three times a year. It’s filled with information about eldercare services involving housing, financial, legal and home care assistance. It provides telephone numbers, web addresses and helpful articles. In addition, the *Guide’s* publisher has its own website that offers an online, searchable database. You can visit the website at www.retirement-living.com.

The *Beacon* is a free monthly newspaper that features timely, fact-filled articles, workshop and meeting announcements and other useful information. You’ll find it available for the taking at many locations including public libraries, senior centers, pharmacies and JCA. Its website at www.thebeaconnewspapers.com is also worth a visit.

Senior Navigator-www.seniornavigator.com—calls itself “Virginia’s resource for health and aging.” It also lists some programs in the District of Columbia and Maryland.

The JCA Rose Benté Lee Senior HelpLine and Steven M. Reich HomeCare Resource Center are online as well as in print. Visit the JCA website at www.AccessJCA.org, where you also will find dozens of questions-and-answers about aging well, videos that entertain and inform, and links to dozens of other websites.

National websites also provide a wealth of information about aging and caregiving. Some, such as AARP (www.aarp.org), the National Council on Aging (www.ncoa.org), which operates the award-winning Benefits Check-up program, and Caring from a Distance (www.cfad.org) are provided by not-for-profits and have objective information. Others, such as www.ecarediary.com and www.caring.com, are for-profits. They too may provide useful information although some for-profit sites attempt to steer visitors to particular products or services. You should always double-check the information you see on a website.

Medicare (www.medicare.gov) has resources to assist caregivers in learning about the quality of nursing homes, hospitals and home health agencies. In fact, Medicare gives grades that can help you weed out low-performing facilities, although you should always visit and talk to trusted local advisers before choosing a specific provider.

LEVEL ① RESOURCES

DISEASE-ORIENTED ORGANIZATIONS

Many disease-specific, nonprofit groups have excellent websites that can help you learn more about particular diseases and their treatments. Many provide good tips for caregivers, too, and list local support groups and workshops. For example, the Alzheimer’s Association (www.alz.org), a national organization with local chapters in the Washington, D.C. area, is a great source of information for families with loved ones suffering from dementia.

You’ll find organizations for almost every disease imaginable: diabetes, cancer, Parkinson’s and heart disease, to name just a few.



LEVEL ② RESOURCES

AREA AGENCIES ON AGING

The District of Columbia and surrounding cities and counties have public offices on aging, sometimes called AAAs (“triple A’s” or Area Agencies on Aging). They can provide reliable information about local senior resources although that information is generally limited to a particular jurisdiction. While an AAA won’t

give you specific recommendations or referrals, its staff will tell you the providers available in your area.

AAAs exist nationwide. Some are private non-profits. Others are public, typically a part of the local government. All have extensive information on federal, state and local government programs that provide services free or at a nominal cost. All can help you by phone or by mail and most have websites you can explore as well. In some states and counties, you may find information through a local Aging and Disability Resource Center.

Local AAAs are just a telephone call away.

Alexandria City: 703.746.5999
Arlington County: 703.228.1700
District of Columbia: 202.724.5626
Fairfax County: 703.324.5411
Loudoun County: 703.777.0257
Montgomery County: 240.777.3000
Prince George’s County: 301.265.8450
Prince William County: 703.792.6400

LEVEL ② RESOURCES

STATE HEALTH INSURANCE PROGRAMS

“SHIPs,” as they’re called, are government-funded groups that specialize in educating callers about insurance, including Medicare and Medicare supplemental (“Medigap”) coverage as well as Medicare Part D. In Northern Virginia they are referred to as “VICAP,” the Virginia Counseling and Assistance Program. They can tell you about Medicare drug cards and help you decide whether to stay with traditional Medicare or switch to Medicare Advantage, a Medicare managed care plan.

There is a local SHIP for you.

Alexandria City/Arlington County:
703.228.1700
District of Columbia: 202.739.0668
Fairfax County: 703.324.5851
Loudoun County: 703.777.0257
Montgomery County: 301.590.2819
Prince William County: 703.792.4156

**LEVEL ②
I&R SERVICES**

Even if you have the time and energy to do your own research, sometimes it’s a good idea to call on an expert for help. Specialists in the field possess years of experience and knowledge and can give you valuable insights. In this area, knowledgeable experts often work at information and referral services operated by faith-based charities, which, like JCA -- the Jewish Council for the Aging -- are nonsectarian when it comes to the clients they serve and the services they provide. Most provide valuable information at no cost to the caller or e-mailer.

Suppose you are looking to employ a home health aide for your dad. With one phone call to JCA, you can talk briefly for free to a certified information specialist who will ask about your specific situation: Where does your father live? What is his general physical condition? What services does he need or want? When does he want them? Are there financial constraints or special needs? Does the layout of his home safely accommodate in-home care?

The specialist will use that information and more to refer you to two or three organizations that seem like good fits with your needs. In addition, he or she might send you helpful printed materials. And, if these referrals don’t

work out, you can always call back for more.

Most I&Rs, however, don't give all resources equal weight; they're biased in one way or another. Some don't list for-profit companies. Others put paid advertisers first or highlight them in some way.

*When you contact an I&R,
ask about its biases.*

In JCA's case, generous philanthropic gifts and grants enable its I&R programs to operate as a public service yet JCA tends to give priority to Jewish community resources including Charles E. Smith Life Communities, which operates the Hebrew Home, Ring House, Revitz House and other facilities and services; and the Jewish Social Service Agency, which provides a variety of senior programs including those of its subsidiary, Premier Homecare. (JCA is, after all, justifiably proud of them.) The Jewish Federation of Greater Washington's Jconnect, on the other hand, lists only Jewish agencies and their programs. See www.Jconnect.org.

When you contact an I&R, ask about its biases and affiliates. Ask, too, what experience, education, training, and certification its specialists have. The Alliance for Information and Referral Systems, for example, certifies I&R specialists and publishes a code of ethics to which certified professionals must adhere.

Usually, but not always, I&R services can provide more personalized service than AAAs.

LEVEL ② OR ③ RESOURCES

EMPLOYEE ASSISTANCE PROGRAMS

Many seniors or adult children who are employed can get eldercare information or counseling at work. Ask your human resources office or check your employer's website to see if such services are available.

LEVEL ③ RESOURCES

SUPER I&R

Although all local I&R services can help you learn about community resources, some go another step. On an intensive or ongoing basis, they can help you find the most appropriate housing, health care, legal support, financial assistance or other resources and outline the benefits and pitfalls of each. In addition, some can act as advocates if things go wrong. Such help, however, generally isn't free, although the costs rarely exceed a few hundred dollars. JCA, for example, publishes a schedule of fees for its enhanced I&R service called Senior HelpLine GOLD. For information on fees and services, call 301.255.4200 or 703.425.0999.

LEVEL ④ RESOURCES

CARE PLANNING AND MANAGEMENT

Several local charities offer care planning and management through their own professional staff. Some, such as Seabury Resources for Aging (www.seaburyresources.org) and Iona Senior Services (www.iona.org), also provide basic senior I&R. Others, such as the Jewish Social Service Agency (www.jsssa.org), the INOVA Health System's ElderLink

(www.inova.org) and those affiliated with other hospitals specialize in case management. Regardless of specialty area, the organization will assign a case manager to develop and oversee a personalized plan of care.

For-profit geriatric care management firms present yet another option. Many are small firms operated by registered nurses (RNs) or experienced, licensed social workers (generally MSWs). In the Washington, D.C. area, clients or their families generally pay \$100 to \$150 per hour for such services, although the initial consultation might cost less or even be free.

Due to cost considerations, some people use a care manager only for an initial one or two-hour consultation, much as they might use a “Super I&R.” Some experts, called “care *consultants*,” specialize in providing such service. They prepare a plan of care, but do not maintain an on-going relationship. Most care *managers*, on the other hand, strive to develop a relationship with the senior or family member—a relationship that can last for years, becoming more or less intense as need dictates.

Publications such as the *Guide to Retirement Living* list nonprofit and for-profit care managers, and the National Association of Professional Geriatric Care Managers (www.caremanager.org) offers a list, too.

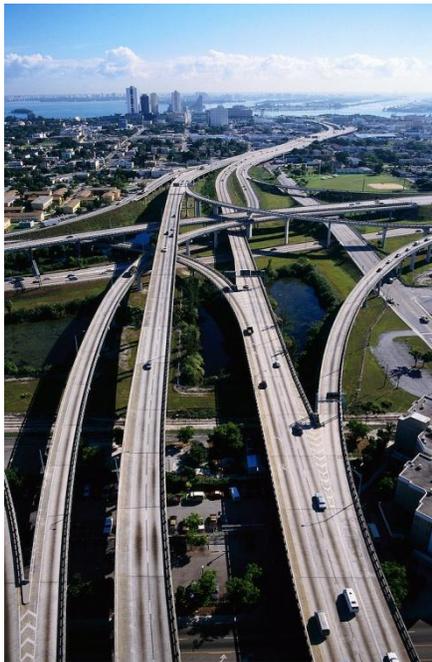
A word of caution is necessary, however. There is no state licensing of care managers in the Washington, D.C. area, so shop carefully. Know the specific kind of service you need.

Some managers are better at researching information and giving advice. Others are more effective as advocates. Check references and assess skill sets carefully.

LEVEL ②, ③ OR ④ RESOURCES

LONG-DISTANCE CAREGIVING

Caring for a parent, another relative or friend who lives far away carries special challenges, as



our first case study described. Often, I&R services and care managers in the Washington, D.C. area can use their connections in other locales to help you find out-of-area services. You can contact the government’s Eldercare Locator at 1.800.677.1116 or www.eldercare.gov for names of resources anywhere in the country. Another way to access the diverse array of services for long-distance caregivers is Caring from a Distance (www.cfad.org), a national

nonprofit that specializes in this field. It provides articles, information on local care services, and Web-based tools to help care for a loved one who lives in a distant city. It can also help if you have a loved one who lives in the local D.C. area but you live elsewhere.

HOW YOU CAN HELP OTHERS HELP YOU

Information and referral services might be free to you, but they are costly for organizations to



FOR MORE INFORMATION

For general resource-finding assistance from the Jewish Council for the Aging, call the **Rose Benté Lee Senior Help-Line**, **Steven M. Reich HomeCare Resource Center**, or **Senior Help-Line GOLD** at 301.255.4200 or

provide. Database listings need constant updating. Information specialists need intensive, ongoing training. You can help these services help you by

- Supporting legislation that provides I&R funding and that calls for licensing and regulating care managers,
- Providing much-needed financial contributions to support the work of charities that run them, or
- Offering to serve as a volunteer. Volunteer assignments run the gamut from supporting outreach efforts to researching resource information.

703.425.0999. Email them at SeniorHelpLine@AccessJCA.org. Or access our searchable database as well as questions and answers for aging well and guidebooks like this one at www.AccessJCA.org

For ride-finding help, contact the **JCA Connect-A-Ride Transportation Resource Center**. For assistance in Arlington and Fairfax Counties, call 703.323.6494. For help in Montgomery County, call 301.738.3252. Or email Connect-A-Ride for help in any of these locations at ConnectARide@AccessJCA.org.

THE JCA SENIOR NEEDS CHECKLIST, A Discussion Prompter

ADULT DAY CARE SERVICES

- Medical Social

CAREGIVING

- Personal care Family care
- In-home care Other: _____

CARE PLANNING/MANAGEMENT

- Assessment Ongoing care management

CHORE SERVICES

- Errands Reorganizing
- Repairs—inside Repairs—outside
- Snow removal Window washing
- Yard work Other: _____

CONSUMER PROTECTION

EDUCATIONAL OPPORTUNITIES

- At home Outside the home
- Through libraries
- English as a second language
- Other: _____

EMPLOYMENT

- At home Business startup
- Discrimination
- Full time Part time Seasonal
- Other: _____

EXERCISE

- At home In groups
- Mall walking Other: _____

FINANCIAL SERVICES

- Bill paying Credit discrimination
- Debt management Financial aid

- Investment advice Retirement planning
- Reverse mortgages Tax preparation
- Other: _____

FUNERAL PLANNING

HANDICAPPED SERVICES

- Specify: _____

HEALTH CARE FINANCING

- Health insurance
 - Private From an employer
 - Medicare supplemental/"Medigap"
- Life insurance Long-term care insurance
- Medicaid Medicare
- Prescription drug benefits
- Veterans benefits Other: _____

HOMEMAKER SERVICES

- Food preparation Housekeeping
- Laundry Other: _____

HOME MODIFICATION

HOSPICE

- In-home care Institutional care

HOUSING OPTIONS

- Remain at home Assisted living
- Continuing care retirement communities
- Independent living Nursing homes
- Senior communities for an active lifestyle
- Other: _____

LEGAL ADVICE

- Advance medical directive/"living will"
- Durable power of attorney Elder law
- Estate planning Legal aid

- Other: _____

MEALS

- Help with cooking Food pantry
- Grocery shopping services
- Group luncheon programs
- Home-delivered meals/ Meals-on-Wheels
- Nutrition counseling
- Other: _____

MEDICAL EQUIPMENT AND SUPPLIES

- Equipment for purchase or rental
- Equipment loans Other: _____

MEDICAL SERVICES

- Alternative health Dental care
- Drug/alcohol abuse treatment
- Eye care Hearing services
- Mail-order pharmacies
- Medication services Nursing services
- Patient rights/ombudsman
- Physical, occupational, or speech therapy
- Physician, general Physician, specialist
- Speech therapy Other: _____

MENTAL HEALTH SERVICES

- Inpatient care
- Outpatient care
- Patient rights/ombudsman
- Other: _____

PERSONAL CARE

- Bathing Companion care
- Dressing Electronic monitoring
- Grooming Help with walking
- Medications management Toileting
- 24-hour supervision
- Other: _____

PUBLICATIONS

- About aging Large-print books
- On tape/disc
- Other: _____

PUBLIC BENEFITS

- Food stamps Medicaid
- Rental assistance
- Other: _____

RETIREMENT PLANNING

SEXUALITY

- Dating/matchmaking Sexual dysfunction
- Other: _____

SOCIAL NEEDS

- Clubs Friendly visitors
- Senior centers Telephone reassurance
- Other: _____

SPIRITUALITY

TRANSPORTATION

- Assisted/escorted Driver's license
- Errands Handicapped-accessible options
- Public/discounted Taxi/bus vouchers
- Volunteer driver Other: _____

TRAVEL

- Disability specialists Discounts
- Other: _____

VOLUNTEER OPPORTUNITIES

OTHER

- Specify: _____



Helping All Seniors Thrive[®]

JEWISH COUNCIL FOR THE AGING

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The Senior Resources Roadmap was written by Howard Gleckman and the JCA staff. Gleckman is a member of the JCA Board of Directors, a resident fellow at The Urban Institute and author of *Caring for Our Parents* (St. Martin's).

The case studies used in this guide are based on those in the JCA case files. JCA, however, has changed client names and certain other attributes to protect client confidentiality.

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