

Middle Alabama Area Agency on Aging



ASSISTING
ALL AGES AT
ALL STAGES



THE BOOK

A GUIDE FOR HELP,
INFORMATION,
AND RESOURCES

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1

TABLE OF CONTENTS PROGRAMS AND SERVICES

Table of Contents.....	2-3
About M4A.....	4
The Aging Network.....	5
Our Community Partners.....	6
Private Pay Services.....	7
Aging & Disability Resource Center.....	8-9
Caregiver Support.....	10
Medicaid Waiver.....	11
Medicare Counseling.....	12
Legal Assistance.....	13
Nutrition & Meals.....	14
Food Assistance.....	15
Long-term Care (Ombudsman).....	16
Prescription Assistance.....	17
Senior Employment.....	18
Help for Our Veterans.....	19

SECTION 1: M4A Programs and Services

2

TABLE OF CONTENTS FACTS AND RESOURCES

Basics of Medicare.....	20
Protecting Your Medicare.....	21
Basics of Medicaid.....	22
Basics of Social Security.....	23
Tips for Caregivers.....	24
Dementia & Alzheimer’s.....	25
Health & Wellness.....	26
Tips to Prevent a Fall.....	27
Managing Your Medicine.....	28
Signs of a Heart Attack.....	29
Legal Matters.....	30
Elder Abuse Prevention.....	31
Adult Oral Health	32

SECTION 2: Quick Facts and Resources



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About M4A

Middle Alabama Area Agency on Aging, also known as M4A, was designated as an Area Agency on Aging in 1989. M4A is accredited by the National Committee for Quality Assurance (NCQA). As our name indicates, M4A serves all consumers in “Middle Alabama.” M4A specializes in resources, services, and information for older individuals, people who are disabled (regardless of age), and their caregivers. M4A also specializes in assisting consumers of all ages who have questions about community resources, public benefits, private services and planning for their long-term care needs. M4A wants to be the first place you turn to when you don’t know where to turn for answers. We hope you enjoy the information included in this book.

Our Mission

To help all individuals access information, assistance, and resources that will empower them to self-advocate, live independently, and enjoy the highest quality of life.

**M4A serves Blount, Chilton, Shelby,
St. Clair, and Walker Counties.**

The Aging Network

M4A is one of Alabama's thirteen designated Area Agencies on Aging responsible to plan, develop, coordinate, and deliver a wide range of long-term services and supports for older adults and people who are disabled regardless of age.

The Area Agencies on Aging network provides a wide range of help that allows individuals to choose the best home and community-based services and living arrangements to meet their needs and assist them to "age in place" in their own homes and communities.

The Alabama Department of Senior Services (ADSS) is the state government agency responsible for the oversight of the aging network. Our work would not be realized if not for the support of ADSS. Collaboratively, ADSS and the thirteen Area Agencies on Aging plan, develop, coordinate, and deliver aging and disability services in every community in the state.

90% of adults age 65 and older say they want to stay in their homes for as long as possible. M4A can provide the level of support and services needed.



Community Partners

By 2030, one in five Americans will be 65 or older. In fact, each day, over 10,000 people in the United States turn 65. This has created an unprecedented expansion in the number of individuals who will need support and services to remain in their communities.

M4A assists “all ages at all stages” of life and we could not do this without the support of our community partners.

M4A is proud to work alongside our state and local aging network partners, the County Commissions of Blount, Chilton, Shelby, St. Clair and Walker counties, the M4A Board of Directors, our Donors, County Advisory Committees, Alabama Silver-Haired Legislature, and many municipalities, direct service providers, volunteers, and local agencies and advocacy groups.

M4A is always looking for new partners to help fulfill our mission. We serve as the local experts in a variety of aging and disability issues impacting Alabamians.

M4A staff members are available to provide educational presentations to public, civic, and professional groups free of charge.



Aging & Disability Resource Center

M4A serves as the starting point for consumers to get help, information, and resources. M4A's Aging & Disability Resource Center (also known as AccessAlabama) is the first place to contact for help.

Our Aging and Disability Resource Center will assess service needs, determine eligibility, and connect individuals to information, services, and resources.

Consumers are encouraged to contact our Aging & Disability Resource Center (ADRC) and allow us to conduct a comprehensive screening of all programs and services that you may be eligible to receive.

Our ADRC Specialists will guide you through the necessary steps to community-based living by giving you information about the full spectrum of long-term care options.

Our ADRC eliminates many of the frustrations consumers and their families may experience when trying to access help, information, and services.



How Our ADRC Can Help

Our ADRC specializes in helping consumers of all ages with:

- Transportation
- Food Assistance
- Nutritious Meals
- Legal Assistance
- Crisis Intervention
- In-Home Services
- Senior Employment
- Elder Abuse Prevention
- Long-Term Care Advocacy
- Caregiver Support Services
- Prescription Drug Assistance
- Benefits Screening & Counseling
- Medicare and Medicaid Counseling



Our Private Pay Program

M4A's Private Pay program offers a variety of services which are very competitively priced for those who have the ability to pay.

Our Private Pay program offers person-centered care plans to meet individual and family needs. Our staff will conduct a comprehensive needs assessment to determine which services are needed and to what extent. Some of the in-home care services may include:

- Case Management
- Homemaker Services
- Meals
- Respite Care
- Medication Review & Management
- Personal Assistance

Please contact M4A and we will provide you more information on our Private Pay program.



Caregiver Support

Alabama CARES is a federally funded program that offers support to caregivers and grand parents who are raising their grandchild or grandchildren.

Caregivers can get support with:

Information on resources and services available through public education, health fairs, brochures, and newsletters.

Caregiver Access Assistance to obtain access to the services and resources that are available through outreach and case management.

Caregiver Education to assist in making decisions and solving problems relating to areas such as health, nutrition, and finances.

Caregiver Respite or temporary relief from caregiving by providing personal care, homemaker services, adult day care, and other services requiring a skilled helper in the home.

Supplemental Services such as incontinent supplies and nutritional supplements are available on a limited basis.



Medicaid Waiver Services

Home and community-based services (HCBS) provide opportunities for Medicaid beneficiaries to receive services in their own home or community rather than institutions or other isolated settings.

M4A's Elderly & Disabled (E&D) Waiver Program serves a variety of targeted populations, such as people with intellectual or developmental disabilities, physical disabilities, and/or mental illnesses.

Available services to those who qualify include case management, homemaker services, personal care, respite care (skilled and unskilled), adult day health, adult companion services, and home-delivered meals.

The Plan of Care and Case Management services are based on the individual client's needs.



Medicare Counseling

People of all ages who have Medicare coverage or will soon be eligible for Medicare can get help at no cost through our **State Health Insurance Assistance Program (SHIP)**. SHIP has certified Medicare counselors who will help beneficiaries with their coverage such as:

- Medicare Supplements
- Medicare Savings Programs
- Medicaid
- Prescription Drugs
- Plan Comparisons
- Billing and Claims
- Rights and Protections
- Long-term Care options

During the Medicare Open Enrollment period (Oct-Dec). SHIP counselors conduct free health plan comparisons and enroll individuals in the health plan of their choice.

SHIP counselors and volunteers work year round to help beneficiaries with their Medicare issues. They are also available to give educational presentations on Medicare and other related insurance coverage topics.

Legal Assistance

Our Legal Assistance Program provides no cost legal assistance in non-fee generating cases as well as non-criminal matters for people 60 years or older.

Free legal assistance is available to:

- Access public benefits including Social Security, Medicaid, Medicare, veterans benefits and unemployment compensation.
- Draft advance directives and designate surrogate decision makers if needed.
- Get help with issues related to guardianship or who are the subject of guardianship actions.
- Access available housing options.
- Get help with foreclosures or eviction proceedings.
- Gain access to the full benefit of appropriate long-term care private financing options.
- Maintain long-term financial solvency and economic security.
- Ensure elder rights protections transferring from long-term care facilities to home.
- Help those who have experienced elder abuse, including consumer fraud and financial exploitation.



Nutrition & Meals

Our Elderly Nutrition Program provides nutritious meals to people who are 60 years or older in either a congregate setting, such as a senior center, or delivered to their residence if they are homebound.

There is no charge for the meals and contributions are gratefully accepted.

You do not have to be 60 years or older to be eligible for nutritious meals. The following people are eligible for meals: spouses of participants, regardless of age, persons with a disability residing with an eligible participant; and persons with a disability under the age of 60 living in public, low-income housing where a senior center is located.

M4A partners with 25 local senior centers which act as a focal point for the nutrition program and provide many fun activities during the week for participants.

Transportation to and from the senior center is available at many of the local centers.

A list of all the senior centers for the M4A region can be found on our website at www.m4a.org.



Food Assistance

The Supplemental Nutrition Assistance Program (SNAP) is administered by the Alabama Department of Human Services (DHR). M4A partners with DHR to help individuals of any age apply for this benefit.

SNAP helps individuals purchase nutritious food by providing monthly benefits to eligible households.

The Alabama Elderly Simplified Application Project (AESAP) is designed to simplify the food assistance application process for households of those aged 60 or older with no earned income. There is a simple two page application and the process can be completed over the phone. If eligible, individuals can be certified for three years.

It is important for individuals applying for SNAP or AESAP understand the Medical deductions that are allowable and can, therefore, help an individual qualify for these food assistance programs.



Long-term Care Advocacy

The purpose of our Ombudsman program is to advocate for residents in long-term care facilities. Community Ombudsman representatives work with all parties to protect the health, safety, welfare, and rights of the residents.

The Ombudsman program is available to anyone, including residents, their friends or family, or employees of long-term care (or LTC) facilities.

Our Community Ombudsmen will:

- Investigate and resolve complaints on behalf of residents.
- Visit each LTC facility to evaluate conditions.
- Ensure residents receive the quality care to which they are entitled.
- Act as a mediator between residents, family members, and facility staff.
- Educate residents, family members, and facility staff.
- Provide information to the public.
- Assist with resident and family councils.

Gateway to Community Living

The goal of the Gateway to Community Living is to support individuals to successfully transition from institutional settings to community living, while making continued enhancements to the State's infrastructure for home and community-based services that will support community living for all Alabamians regardless of disability.

The program allows Medicaid residents who live in Alabama's nursing homes an opportunity, if they meet the eligibility requirements, to transition back to the community. Services include assistance with costs related to the move and in-home support.

Other supports include:

- A Dedicated transition coordination services that will assist participants to develop and implement an individualized transition plan;
- Assistance for costs related to transition such as rental and utility deposits; and
- A comprehensive initiative to promote the availability and accessibility of housing and assistive technology resources, including regional Housing Specialists who will assist in locating appropriate housing for participants.

The Alabama Gateway to Community Living program is an initiative of the Alabama Medicaid Agency and administered locally through M4A.



Prescription Assistance

Our SenioRx Program helps individuals who lack health insurance or prescription drug coverage obtain the medications they need.

We work with pharmaceutical companies to provide free or low cost prescription drugs to qualifying individuals.

SenioRx is no longer just for seniors. People of any age who are disabled, have applied for disability, or their doctor deems them disabled can qualify for help through SenioRx.

We can also assist Medicare beneficiaries who have reached the coverage gap (donut hole) receive their medications through this program.

At M4A, we have helped thousands of people receive their medications at little or no cost to them making it possible to have a quality of life in a home setting while managing their medical conditions.



Senior Employment

Our Senior Community Service Employment Program (SCSEP) is a community service and work-based training program for older workers that provides useful community services and fosters individual economic self-sufficiency through training and placement into unsubsidized jobs.

Participants gain work experience in a variety of community service activities. Participants work an average of 20 hours a week and are paid the highest of federal, state, or local minimum wage. This training serves as a bridge to unsubsidized employment opportunities for participants.

Many participants who successfully participate in the program are able to secure employment and have a better quality of life.



Help for Our Veterans

Our Aging & Disability Resource Center (ADRC) is knowledgeable about services directed to veterans. We can screen individuals and identify their needs, provide resources and information as needed.

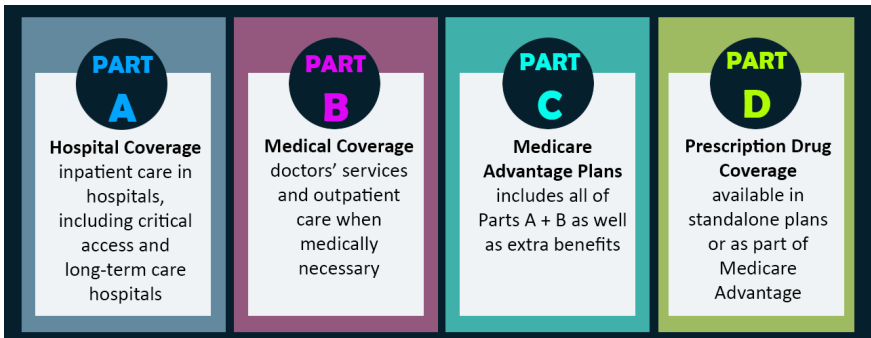
M4A is currently in the process of becoming a partner with the VA to provide Veteran-Directed Home and Community Based Services (VD-HCBS) in our region. This program aims to serve veterans of any age at risk of nursing home placement.

VD-HCBS enables the veteran to work with a M4A Care Coordinator to develop an individualized care plan, manage their own budget, hire their own Personal Care Assistant, and employ and train that person.

The Basics of Medicare

Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).

There are four basic parts of Medicare:



Medicare Savings Programs and Extra Help with Part D are also available to Medicare beneficiaries who qualify. These benefits will help pay for Medicare premiums, drug costs, and co-pays.

M4A's State Health Insurance Assistance Program (SHIP) can help with all your Medicare coverage needs.

Protecting your Medicare

It is important to protect your Medicare and Medicare number. Billions of dollars each year are lost to Medicare fraud, waste, and abuse.

Medicare fraud is the claiming of Medicare health care reimbursement to which the claimant is not entitled.

Never give your Medicare number to get a free offer or gift. Protect your Medicare by protecting your Medicare number.

Always check your Medicare statement for errors, like equipment or services you never received.

Alabama's Senior Medicare Patrol (SMP) program empowers and assists beneficiaries to prevent, detect, and report Medicare fraud. Please report suspected Medicare fraud to (800) AGE-LINE.

M4A's State Health Insurance Assistance Program (SHIP) can help with all your Medicare coverage needs.

The Basics of Medicaid

Medicaid is a joint federal and state program that helps with medical costs for some people with limited income and resources. Medicaid also offers benefits not normally covered by Medicare, like nursing home care and personal care services.

Some people who are eligible for both Medicare and Medicaid are called “dual eligibles.” If you have Medicare and full Medicaid coverage, most of your health care costs are likely covered.

You can get your Medicare coverage through Original Medicare or a Medicare Advantage Plan (Part C). If you have Medicare and full Medicaid, you’ll get your Part D prescription drugs through Medicare, and you’ll automatically qualify for Extra Help paying for your Medicare prescription drug coverage (Part D). Medicaid may still cover some drugs and other care that Medicare doesn’t cover.

M4A’s Home & Community Based Services, Legal Assistance, and SHIP can help with your Medicare needs.

The Basics of Social Security

Social Security is a federal program for retired workers; dependents (when the worker retires or becomes disabled); survivors (when the worker dies); and disabled workers who worked a minimum number of quarters and paid payroll taxes during that employment. Retired and disabled persons with low income and limited resources may qualify for Supplemental Security Income without payment of payroll taxes.

Persons who worked and paid into Social Security can draw benefits at age 62 (though they cannot qualify for Medicare until age 65), but there will be a reduction in their benefits.

To receive full benefits a person must wait to draw benefits until “full retirement age,” which is between 65 and 67, depending on the year of birth.

After proving permanent and total disability, a person can draw Social Security but must wait two years to qualify for Medicare.

Issues surrounding income maintenance with Social Security and SSI are complicated and time sensitive, so proper advice is very important.

M4A’s Legal Assistance and SHIP Program can help with your Social Security needs.

Tips for Caregivers

M4A offers these 10 tips for family caregivers.

1. Seek support from other caregivers. You are not alone!
2. Take care of your own health so that you can be strong enough to take care of your loved one.
3. Accept offers of help and suggest specific things people can do to help you.
4. Learn how to communicate effectively with doctors.
5. Caregiving is hard work so take respite breaks often.
6. Watch out for signs of depression and don't delay in getting professional help when you need it.
7. Be open to new technologies that can help you care for your loved one.
8. Organize medical information so it's up to date and easy to find.
9. Make sure legal documents are in order.
10. Give yourself credit for doing the best you can in one of the toughest jobs there is!

These tips were provided by the
National Caregiver Action Network.

M4A's Alabama CARES Program can
help with your caregiver needs.

Dementia and Alzheimer's

Dementia is a general term for loss of memory and other mental abilities severe enough to interfere with daily life. It is caused by physical changes in the brain.

Alzheimer's Disease is the most common form of dementia. Dementia is usually diagnosed in older adults but early onset dementia can affect younger adults. The chart below shows common signs vs. normal age-related cognitive conditions.

SIGNS OF ALZHEIMER'S	TYPICAL AGE-RELATED CHANGES
Poor judgment and decision making	Making a bad decision once in a while
Inability to manage a budget	Missing a monthly payment
Losing track of the date or the season	Forgetting which day it is and remembering later
Difficulty having a conversation	Sometimes forgetting which word to use
Misplacing things and being unable to retrace steps to find them	Losing things from time to time

M4A's Alabama CARES Program can help with your dementia related needs.

Health & Wellness

Living Well Alabama (LWA) is a Chronic Disease Self-Management Program that helps people better manage their health conditions and deal with the frustration, fatigue and pain that can accompany a chronic disease.

The Chronic Disease Self-Management Program (CDSMP) was originally developed by the Stanford Patient Education Research Center at the Stanford University School of Medicine. The goal of this evidence-based program is to help people with chronic diseases learn how to cope with their condition to improve their overall quality of life. Over 300,000 people have participated in a CDSMP across the United States.

Living Well Alabama is a 6-week workshop that meets for 2.5 hours each week facilitated by 2 trained leaders.

Living Well Alabama may be for you if:

- You have one or more chronic diseases.
- You feel limited in your day-to-day activities.
- You feel frustrated or tired.
- You are looking for better ways to manage your symptoms.
- You are a caregiver for someone with a chronic disease.
- You are a family member or friend of someone with a chronic disease.

M4A's Health & Wellness Program can help with your health and wellness needs.

How to Prevent a Fall

Follow these six steps to prevent a fall.

1. Find a good balance and exercise program.
Look to build balance, strength, and flexibility.
2. Talk to your health care provider.
Ask for an assessment of your risk of falling.
3. Regularly review your medications with your doctor or pharmacist.
Make sure side effects are not increasing your risk of falling.
4. Get your vision and hearing checked regularly and update your eyeglasses.
Your eyes and ears are key to keeping you on your feet.
5. Keep your home safe.
Remove tripping hazards, increase lighting, make stairs safe, and install grab bars in key areas.
6. Talk to your family members.
Enlist their support in taking simple steps to stay safe.

M4A's Health & Wellness Program can help with your fall prevention and safety needs.

Managing Your Medicine

It is important to take an active role in managing any medications you are prescribed by your doctor. Some medications taken with vitamins and other over-the-counter or supplemental products can have a harmful reaction.

In order to better manage your medication:


Keep a Medicine Journal or Medicine Book. This will help you reduce the chance for harmful medication interactions. Update the information as needed.

Talk with your doctor. Ask your doctor questions each time you receive a new prescription. Make sure each doctor you have knows which medications you are taking.

Keep up with your Medicine. Store your medicine in a safe and convenient place and do not store in the refrigerator unless you are instructed to do so by your doctor.


M4A's SenioRx Medication Assistance Program
can help with your medication needs.

Know the Signs of a Heart Attack



American Heart Association.
life is why™

Common Heart Attack Warning Signs



1
Pain or discomfort in chest

2
Lightheadedness, nausea, or vomiting

3
Jaw, neck or back pain

4
Discomfort or pain in arm or shoulder

5
Shortness of breath

The infographic features a central grey silhouette of a human figure. Five heart-shaped icons, each containing a number from 1 to 5, are placed on the figure to indicate the location of the warning signs: 1 (cyan) on the chest, 2 (purple) on the forehead, 3 (pink) on the neck, 4 (red) on the right shoulder, and 5 (orange) on the chest.

Legal Matters

Important Legal Documents you should consider are:

A Medical Directive, also known as a living will or advance healthcare directive, sets out what kind of care you want to receive if and when you become ill or incapacitated.

A Durable Power of Attorney for Healthcare allows your loved one to make healthcare decisions for you. A HIPAA release gives them access to your health records and physicians.

A Durable Power of Attorney for Finances allows someone to manage your financial affairs, pay bills, sell property, and other financial matters.

A Simple Will leaves property to a spouse or children equally without a trust, no special bequests, no omitted spouse or children (or next of kin), and includes only the paid off home which is free of mortgage or additional property besides the home place.

M4A's Legal Assistance Program
can help with your legal needs.

Prevent Elder Abuse

Elder Abuse can occur anywhere. Any form of mistreatment that results in the harm of or loss to an older person can be defined as elder abuse including:

- Abandonment
- Emotional Abuse
- Financial Exploitation
- Neglect and Self-Neglect
- Physical Abuse
- Sexual Abuse

Preventing elder abuse is a top priority of M4A. We offer educational presentations at no charge and have resources available to the public on elder abuse and elder abuse prevention.

To report elder abuse, contact the Alabama Department of Human Services, Adult Protection Services at (800) 458-7214 or your local County DHR office. Reports can also be made to local law enforcement. Reports can be made anonymously.

M4A can help with your Elder Abuse prevention needs.

Adult Oral Health

As we age, it is important to maintain oral health so that we can communicate with our friends and loved ones and continue to eat well. Good oral health prevents disease and contributes to a healthy lifestyle, healthy longevity, and a positive quality of life.

The links between oral health and general health are now well established. Dental and oral hygiene (toothbrushing) can no longer be considered “grooming” - it is Infection Control! Gum disease in your mouth is equivalent to an open wound the size of the palm of your hand!

Periodontal disease (gum) disease is known to increase a person’s risk for cardiovascular disease, respiratory disease, diabetes and stroke. The bacteria related to gum disease is found in coronary artery plaques, fluids in the lungs and in joints of people with rheumatoid arthritis. These same “bugs” are found on the surfaces of dentures too.

Our population is living longer and as the baby boomers age, they are doing so with more teeth. And just by having teeth, they are more prone to gum disease and tooth decay. The good news is that all of this is preventable by good oral hygiene habits and twice-yearly visits with a dentist.



NOTES

M4A receives both public and private funds to serve those who live in the middle Alabama region. We appreciate donations that help us to accomplish our mission to assist all ages at all stages. Donations can be made at www.m4a.org. Checks can be mailed to our mailing address below.

Physical Address: 209 Cloverdale Circle • Alabaster, AL 35007

Mailing Address: P.O. Drawer 618 • Saginaw, AL 35137

Help M4A help others and donate today.



**Middle Alabama Area Agency on Aging
209 Cloverdale Circle
Alabaster, Alabama 35007**

Serving Blount, Chilton, Shelby, St. Clair, and Walker Counties

A special thanks to the Alabama Department of Senior Services (ADSS) for it's continued support



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