2 Caregiver and Consumer Support

This section provides information about programs which help consumers and caregivers in managing health services, leisure and healthy aging activities, physical safety, and consumer protection.

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OTHER HELPLINES:

- Elder Helpline 1-800-96 ELDER (1-800-963-5337)
- Senior Legal Helpline: 1-888-895-7873
- Abuse Helpline: 1-800-96-ABUSE (1-800-962-2873)

ADULT DAY CARE CORE SERVICES

- Supervision
- Meals (at least one)
- Arts and crafts
- Leisure-time activities
- Socialization

ADULT DAY CARE OPTIONAL SERVICES

- Health or social services
- Occupational services
- Speech therapy
- Physical therapy

2-1-1 INFORMATION AND REFERRAL HELPLINE

In most parts of Florida, contacting the 2-1-1 information and referral helpline can help you find services that assist with food, shelter, employment, seniors, children, mental health, substance abuse, and many other issues. 2-1-1 is an easy-to-remember and universally recognizable number that makes a critical connection between individuals and families in need and the appropriate community-based organizations and government agencies.

2-1-1 is a free and confidential service that can offer access to the following types of services:

- **Basic Human Needs Resources:** food banks, clothing, shelters, rent assistance, utility assistance.
- Physical and Mental Health Resources: medical information lines, crisis intervention services, support groups, counseling, drug and alcohol intervention, rehabilitation, health

insurance programs, Medicaid and Medicare, maternal health, and children's health insurance programs.

- Employment Support: unemployment benefits financial assistance, job training, transportation assistance, and education programs.
- Support for Children, Youth, and Families:

childcare, Success by 6, afterschool programs, Head Start, family resource centers, summer camps and recreation programs, mentoring, tutoring, and protective services.

• Volunteer opportunities and donations.

More information is available by dialing 2-1-1 or online at **211.org**.

ADULT DAY CARE

Adult day care is a structured activity program designed to offer a safe environment for frail or disabled elders who are unable to remain at home alone during the day.

By law, adult day care facilities must be licensed by the state. Florida's Agency for Health Care Administration (AHCA) has regulatory and licensing responsibility for adult day care facilities in Florida. All employees working at adult day care facilities are required to undergo a criminal background check. Adult day care services are traditionally offered by centers five days a week during daytime hours. Transportation for the elder is provided as part of the service. If the center does not provide transportation directly, arrangements for day care participants needing transportation will be established.

Adult day care programs are structured to allow elders to socialize with others and remain as independent as possible. These programs also allow caregivers to receive respite on a regular basis.

The Department of Elder Affairs administers several federal

and state-sponsored programs that provide subsidized benefits to eligible recipients (age 60 or older) in need of adult day care services.

Contact your Aging and Disability Resource Center for more information on adult day care services, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

ADULT DAY HEALTH CARE

Adult day health care programs provide health care (medical) services in an outpatient setting.

Services under an adult day health care program support adults with physical and mental disabilities. The prescribed level of care is designed to restore and maintain individuals' capacity to care for themselves while under professional supervision. The care facility's staff, in consultation with the individual's doctor or case manager, develops the plan of care. Services under the program are available for four or more hours a day from Monday through Friday. Transportation is also provided to and from the facility.

Individuals recovering from heart failure, stroke, or a traumatic incident, where rehabilitative therapy is required under a doctor's order, can be referred to an adult day health care facility. Skilled nursing services, as well as physical, speech, and occupational therapy, may be provided in an adult day health care environment. The Florida Agency for Health

ADULT DAY HEALTH SERVICES OFFERED

- Social services
- Transportation
- Health education
- Nursing care
- Rehabilitative services
- Personal care and supervision
- Meals and nutritional counseling

Care Administration (AHCA) is responsible for licensing and regulating adult day health care facilities. Adult day health care services are available

QUICK FACT

While there is no cure for Alzheimer's disease and related dementias, individuals both with and without dementia can keep their memory sharp by developing hobbies and staying involved in activities that stimulate the mind and body, such as physical exercise, puzzles and games, and keeping in normal contact with friends and loved ones.

SYMPTOMS OF DEMENTIA

- Progressive memory loss
- Disorientation
- Lack of concentration
- Difficulty communicating
- Personality changes

a minimum of five (5) hours a day, five (5) days a week, excluding legal holidays.

For more information on adult day health care, contact your Aging and Disability Resource Center, or call the Elder Helpline toll-free at 1-800-96-ELDER (1-800-963-5337).

ALZHEIMER'S DISEASE AND RELATED DEMENTIA

Dementia is defined as a group of symptoms that involve the progressive impairment of all aspects of brain function. Dementia acts as an umbrella term for diseases that affect the brain's function. The most common type of dementia is Alzheimer's disease. Other types of dementia include Lewy Body, vascular dementia, Parkinson's disease, and frontotemporal dementia. Dementia may be diagnosed when there is impairment of two or more brain functions, such as language, memory, emotional behavior, and cognitive ability. Although this

disease can affect people of all ages, dementia is most commonly associated with the elderly.

The onset of dementia usually occurs over a long period of time, and there is a slow progression of symptoms throughout the course of this illness. One of the early signs of dementia is forgetfulness. While changes in memory are common as age progresses, dementia causes memory loss and forgetfulness that severely disrupts daily living. Other symptoms, such as decreased or poor judgment, confusion with time or place, or difficulty completing familiar tasks, may also be an early sign of dementia. A diagnosis of dementia requires an extensive history of the patient accompanied by screening tools and other tests, such as brain imaging, to rule out other causes of dementia-like symptoms.

Most of the disorders associated with dementia are degenerative, progressive, and irreversible. However, some causes of dementia are treatable. Consult with your doctor if you are becoming disoriented, forgetful, or having difficulty concentrating.

Alzheimer's disease causes changes in the brain. It develops progressively, beginning with mild memory problems and ending with serious mental damage. Alzheimer's disease exacts a heavy toll on family members and caregivers as well as the individual as the disease worsens.

Some change in memory is normal as a consequence of aging; however, Alzheimer's disease affects the ability to think, remember, and talk. As the disease progresses, it impacts every aspect of a person's life. Alzheimer's disease is considered to be irreversible, since there is no known cure. The disease is the most common cause of dementia, which is a medical condition that disrupts the way the brain works. Symptoms of dementia may include changes in personality, mood, and behavior. Dementia may be caused by other factors and conditions, including

a high fever, dehydration, vitamin deficiency, poor nutrition, or adverse reaction to medicines. Some of these medical conditions may be treatable.

If you or a loved one are beginning to experience early stages of dementia, you should know that help is available. The Florida Alzheimer's Disease Initiative (ADI) provides a variety of supportive services for patients and caregivers. Florida is home to 16 authorized memory disorder clinics, all funded by the state. These clinics provide medical diagnosis and treatments for Alzheimer's disease patients. See the Resource Directory in the back of this guide for the address and contact information of Florida's memory disorder clinics. Additionally, a number of public and private organizations provide information to assist caregivers and elders with memory disorders.

For more information about Alzheimer's disease, or accessing services for yourself or a loved one, call the Elder Helpline toll-free at 1-800-96-ELDER (1-800-963-5337).

For additional information on Alzheimer's disease and related dementias, contact your doctor, local health clinic, or the Alzheimer's Association at 1-800-272-3900 or online at **alz.org**.

QUESTION

When reminiscing with friends, I cannot always remember things from my childhood. Should I worry about my memory loss?

ANSWER

Consider seeing your doctor if your memory worsens over time, you forget the names and faces of familiar people, or family or friends show concern about you.

ADL ACTIVITIES

- Bathing
- Dressing
- Eating and drinking
- Toileting
- Transferring
- Walking

IADL ACTIVITIES

- Preparing meals
- Performing light housekeeping
- Performing heavy chores
- Shopping
- Managing finances
- Managing Medication
- Using the phone
- Using transportation

ASSISTANCE WITH DAILY ACTIVITIES

As we age, everyday tasks – things we often take for granted – can become more difficult. If you, or someone you know, are one of the millions of older Americans who need help with everyday activities, such as basic hygiene and personal care, do not be afraid to ask for assistance.

Everyday tasks, often referred to as activities of daily living (ADLs), include bathing, dressing, eating and drinking, and transferring to and from a bed or chair. It is not unusual that some seniors need help with one or more of these basic physical tasks. The more advanced activities of daily living needed to successfully live independently, referred to as instrumental activities of daily living (IADLs), include managing finances, handling transportation (driving or navigating public transit), shopping, preparing meals, using the telephone, managing medications, and performing light housework

and heavy chores. In some instances, receiving a little help may prevent the need for more intensive assistance in the future, thus preserving independence. Family members, friends, professional caregivers, in-home nurses, and/or volunteers often combine to provide the total amount of assistance an individual needs with ADLs and IADLs.

The Department, through its Aging and Disability Resource Centers (ADRCs), offers several programs that provide assistance with ADLs and IADLs. In order to develop an appropriate care plan, an assessor will conduct an assessment to identify the person's long-term care needs.

To get more information about assistance programs for help with activities of daily living, contact your ADRC, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). Other sources of information may include your doctor or local health clinic.

ASSISTIVE TECHNOLOGY AND DURABLE MEDICAL EQUIPMENT

As individuals get older, they experience functional limitations associated with physical and/or medical conditions brought on by a disability or age-related decline in physical function. In 2010, there were 40.3 million people aged 65 and over in the United States, representing 13.2 percent of the total population. Among this older population, about 15.7 million, or 38.7 percent, reported having one or more disabilities. Assistive technologies help elders and individuals with disabilities conduct the activities they have always done but must now do differently. Assistive technologies help individuals to live independently in their homes and avoid the need for long-term nursing or home healthcare.

Assistive Technology Also known as assistive or adaptive devices, assistive technology is any service, product, or tool that enables individuals to increase their ability to perform activities of daily living.

Assistive technology products can either be high-tech or low-tech and range in price from a few dollars to several thousand dollars. While low-tech assistive devices have no complex electronic components, they can still meet the functional needs of the user. These devices can be effective tools in helping elders face and overcome difficult challenges associated with their disabilities.

Many types of assistive devices are available to help elders. Some of the most common devices are designed for people with impairments to their vision or hearing. Assistive devices are also available to help with mobility and normal everyday tasks, such as bathing and using the restroom.

While you may decide to purchase assistive technology on your own, there may be instances when your doctor will prescribe assistive technologies for home use to aid in the recovery of an illness

ASSISTIVE DEVICES

- Reachers
- Magnifiers
- Telephone ring amplifiers
- Flashing light ringers
- Medication organizers
- Grab bars and grips
- Bath chairs and stools
- Book holders
- Memory cue cards

DURABLE EQUIPMENT

- Canes
- Crutches
- Walkers
- Hospital beds
- Traction equipment
- Commode chairs
- Wheelchairs
- Lift chairs
- Scooters

or injury. In these cases, your insurance may help pay for the cost of the assistive technology prescribed. These assistive technologies are often referred to as durable medical equipment or home medical equipment.

QUICK FACT

Assistive devices are usually prescribed by an occupational therapist. Durable medical equipment is prescribed by a doctor.

QUESTION

My mother is a 70-yearold widow living alone. Is it possible to integrate assistive devices while modifying her home?

ANSWER

Yes, many assistive devices are incorporated into the home when repairs or modifications are made. For example, grab bars or hand railings for the shower could be installed. Durable and Home Medical Equipment This equipment can provide therapeutic benefits or help elders perform tasks they would otherwise be unable to perform. As defined by Medicare and Medicaid, durable medical equipment is equipment that:

- Can stand repeated use,
- Serves a recognized medical purpose,
- Is not useful to someone without an injury,
- Is appropriate for home use, and
- Is prescribed by a doctor as medically necessary.

Although durable medical equipment and assistive devices are often used interchangeably for insurance coverage purposes, they are considered two different product categories. Medicare Part B and Medicaid cover most durable medical equipment used for elder care. However, Medicare Part B requires you to pay 20 percent of the Medicareapproved amount, and the Part B deductible applies.

If you have private or supplemental insurance, be sure to contact your insurance provider to determine if they will pay for the adaptive technology you require. To find out if Medicare will cover the cost of a particular piece of durable medical equipment, visit Medicare's website at medicare.gov, or contact the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) and ask for a SHINE counselor. For additional information on assistive technology products, contact the Florida Alliance for Assistive Services and Technology (FAAST) at 850-487-3278 or online at faast.org. FAAST may also be able to provide you with information about their Device Loan Program, which is a way for people with disabilities of all ages to try out different assistive devices to best determine which are most helpful.

CAREGIVER RESOURCES AND SUPPORT

A caregiver is someone who provides paid or unpaid assistance to another person.

With busy lifestyles, caregiving poses special challenges for today's families. In spite of these challenges, family and friends account for approximately threefifths of the caregiving needs of elders. Almost half of caregivers are employed in a job other than full-time caregiving, but one in five of them eventually guits that job. Adult children make up the largest group of family caregivers, representing 42 percent, followed by spouses at 25 percent. Most caregivers are unpaid and lack the resources, training, and support essential to caregiving. This can lead to unforeseen caregiver stress. This stress can affect the quality of the relationship between the recipient and the caregiver. The stress can also have a negative impact on the caregiver's health. Caregiver stress has been shown to have a major impact

on a caregiver's well-being and ability to provide care.

Symptoms of Caregiver Stress

- Denial
- Anger
- Irritability
- Anxiety
- Social withdrawal
- Depression
- Loneliness
- Inattentiveness
- Lack of concentration
- Health problems

Caregiver Support Network

If you are a caregiver, or are about to become one, it is a good idea to identify potential sources of support you can call upon. Caregiver support resources may include family members, friends, church members, neighbors, and others. You may also reach out to your Aging and Disability Resource Center (ADRC) for assistance.

EXAMPLES OF CAREGIVING ACTIVITIES

- Personal Care: feeding, toileting, bathing, and dressing
- Physical Care: mobility, medications, and treatments
- Special Needs: assistive home modifications
- Coordinating Care: medical appointments and community support services
- House Work: cooking, cleaning, laundry, home repair, and maintenance
- Shopping: groceries, clothing, medications, supplies, and equipment
- Yard Work: mowing, pruning, and trimming
- Driving: appointments and other places
- Financial: banking and bill paying
- Legal: arranging wills and powers of attorney

Many ADRCs offer caregiver assistance programs that may help supplement your caregiver support network. Do not be afraid

QUESTION

What should I do if I start to exhibit any symptoms of caregiver stress?

ANSWER

If you see any symptoms of caregiver stress in yourself, reach out to your caregiver support network to help ease your burden. If you do not have a caregiver support network, your ADRC may be able to assist by providing respite care and companion services.

QUICK FACT:

Caregiving can be very demanding. Studies show that up to 58 percent of caregivers exhibit symptoms of clinical depression. It is important to have a support network to avoid burnout. to ask for help, particularly from those you trust and know you can depend on. After identifying the individuals who will make up your support network or team, begin matching each person with a specific caregiver task. If you are one of several adult children caring for an older parent, ask your siblings to share some of the responsibilities. It may be more practical to designate a family member as the primary care provider, with other members providing backup and financial assistance. To effectively use your support network, you may find the following list of common caregiver activities helpful.

The Florida Department of Elder Affairs administers several home and communitybased caregiver and consumer assistance programs. Most of these programs are federally funded and focus on elders with limited resources who are most in need of economic assistance.

Support Services

- Chore services
- Companion services
- Respite services
- Congregate meals
- Transportation to medical appointments
- Home-delivered meals

If you are a caregiver and need help, assistance may be available in your community. The Department of Elder Affairs, through its network of Area Agencies on Aging and service providers, sponsors several caregiver support initiatives. These services are provided in selected counties throughout Florida and are designated for the most frail and needy elders.

For additional information on caregiver support programs, contact your local Aging and Disability Resource Center, or call the Elder Helpline at 1-800-96 ELDER (1-800-963-5337).

CHORE AND HOMEMAKER SERVICES

Chronic diseases – arthritis, for example – can make it difficult for some seniors to manage certain routine chores around the house. Several state and federally funded programs are available through the Department of Elder Affairs to assist older adults with these tasks. These programs are designed to help elders stay independent and in their homes for as long as possible.

Chore and homemaker services are provided to eligible seniors in compliance with the regulations of the Agency for Health Care Administration, as mandated by Florida law. Homemaker services may include, but are not limited to, housekeeping; laundry; cleaning refrigerators; clothing repair; minor home repairs; assistance with budgeting and paying bills; client transportation; meal planning and preparation; shopping assistance; and routine household activities. Chore services may include routine house or yard tasks, including such jobs as seasonal cleaning; yard work; lifting and moving furniture, appliances or heavy objects; household repairs which do not require a permit or specialist; and household maintenance.

These services differ from companion and escort services in that they tend to be more intense and time-consuming. The service provider usually covers the cost of any necessary cleaning supplies, tools, or equipment.

For additional information on chore or homemaker services, contact your local Aging and Disability Resource Center, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

COMMUNITY ACTION AGENCIES

Community Action Agencies (CAAs) are non-profit organizations committed to helping people in crisis make ends meet while assisting those in poverty become independent and self-sufficient. Every county in Florida is supported by a CAA. CAAs assist individuals with gaining access to emergency financial assistance, job training, employment services, and/or counseling services. As each CAA is locally governed, the

QUICK FACT

Those providing chore and homemaker services must meet backgroundscreening requirements in accordance with Florida laws and regulations.

QUESTION

How can I qualify for chore or homemaker services?

ANSWER

Eligibility for services is determined by economic need. Contact your Aging and Disability Resource Center to see if you qualify. specific types of programs offered by each agency will vary.

To find your local CAA see the community action agency listing in the Resource Directory or visit **faca.org**. The following list highlights the most common services provided by Florida's CAAs.

Career Resource Centers

Career Resource Centers help unemployed individuals, as well as people with low and moderate incomes, with assistance finding employment. Career opportunity areas may include agribusiness, energy, health services, and transportation.

Credit Counseling and Budget Management

Working closely with credit and housing counselors in Florida, this CAA program provides education and support services related to credit management, budgeting, identity theft, and financial fraud. In addition, the CAAs may offer foreclosure prevention workshops; housing specialists can work directly with your bank or mortgage servicers to find a solution.

Day Care Centers

Featuring full-day, full-year daycare by licensed childcare workers, the CAA Day Care Centers provide childcare for parents who are attending job training, working, and/ or are seeking jobs.

Emergency Food and Shelter Assistance

This resource provides emergency assistance to families with critical housing needs. The types of assistance can include utility, rental, and mortgage assistance. The program can also provide temporary shelter and food to Florida families.

Emergency Financial Aid

This service supports low income and working poor individuals in addressing obstacles to selfsufficiency and homelessness prevention. As a potential condition for benefits, which may include one-time cash grant payments, emergency rental assistance, or money for energy bills, recipients may be required to participate in ongoing case management. This can include, but is not limited to, budgeting classes, career counseling, and self-sufficiency type services and programs.

Family Self-Sufficiency Program

This program allows people to work with case managers to become less dependent on government assistance and achieve self-sufficiency. Specific services offered by your CAA can include employment and professional development, education, health management, and financial management. Some locations may also provide income tax filing assistance and access to food and nutrition.

First-Time Homebuyers Program

This program is for first-time homebuyers. Workshops, classes, and individual sessions can assist individuals in obtaining affordable housing. Individuals can learn about the home buying process, how to obtain a low interest rate mortgage, and even apply for down payment and closing cost assistance or grants. Resources are limited, and any funds for a down payment are distributed on a first-come, first-serve basis to income-qualified families.

Food, Meals, and Government Commodities

Community Action Agencies distribute food, meals, and government commodities to low income families on a regular basis. Seniors and families with children receive special consideration. The commodities provided may include rice, vegetables, beans, applesauce, macaroni, and canned fruits. Surplus vegetables and fresh fruits are also available during peak farming season.

Head Start Program

This resource is for low-income and working poor families with newborn children through children age six, including those who are disabled and/or with special needs. Participants receive education services, meals, free health care, and similar social services.

Home Repairs and Rehabilitation Program

This program assists current homeowners with the repairs necessary to help maintain a safe home. Provided through grants or low interest loans, funds are intended to address safety issues and building code compliance. Most of the support is for lower to moderate-income senior citizens and individuals with disabilities in Florida.

Job Training Programs

Job training is offered through programs such as the federal government Workforce Investment Act.

Florida WorkForce Job Centers

These locations provide a number of free services to qualified residents. Individuals can use the centers to access resources, such as computers and job opportunity databases. Specialists from the centers will also provide career counseling, information on training resources, federal government and state employment programs, educational services, and more.

SOME SERVICES PROVIDED BY CAAS

- Meals on Wheels
- Low Income Home Energy Assistance (LIHEAP)
- Weatherization assistance
- Specialized senior centers
- Job training



Adult Services This program delivers a number of services, including on-the-job training, supportive services, classroom training, and case management. Working with a member of your CAA, you will be able to access an assortment of resources, get the latest job information, receive skill set and aptitude assessments, and get help with resume preparation and interview skills.

Intensive Services and

Training Available for individuals who need additional support to obtain or retain employment, the services provided through this program can include literacy training, resume review, and coordinated case management. These services are designed to complement the skills that an individual already possesses.

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP provides assistance with home energy bills for incomequalified clients. Other services include weatherization-assistance, which will help people save money by obtaining a lower energy bill. The standard Home Energy Assistance can provide up to \$300 once every 12 months. Crisis benefits can pay up to \$600 twice a year for a past due bill, final notice, or disconnection.

Meals on Wheels

This program focuses on senior citizens and the elderly in Florida. Some homebound individuals who are trying to maintain independent lifestyles may qualify for free, or low cost, nutritious, hot meals.

Migrant Head Start

This program is for immigrants and farm workers in Florida. The program provides the children of migrant worker families with fully comprehensive, holistic, and inclusive services including free dental, medical, nutrition, mental health, meals, and education. The parents in these families can take advantage of job training and employment services.

Prescription Discount Cards

Many agencies provide information about free discount cards that can provide a savings up to 40% for prescription drugs.

Specialized Senior Centers

Operating throughout the state of Florida, these centers may coordinate with Community Action Agencies to provide older adults with various social and recreational activities, meals, and companionship.

Summer Food Program for Children and Youth

Offered during the summer when children do not have access to free school lunches or breakfasts, this program provides wholesome balanced meals at sites accessible to most economically eligible youths up to 18 years of age. These sites may include churches, parks, libraries, and other public centers across Florida.

Transportation

Frequently provided in partnership with other organizations, such as the Salvation Army or the Area Agencies on Aging, CAAs may provide low-cost transportation assistance to senior citizens needing to get to doctor appointments, job interviews, or local stores for supplies.

Veteran Assistance

CAAs offer support and guidance to Florida's veterans in a variety of ways. Through their local CAA, veterans may receive help with completing applications and submitting claims for health care, disability compensation, pensions, rental and housing assistance, burial benefits, and education. Veterans may also be able to access job training programs focused on veterans.

Volunteer Income Tax Assistance (VITA)

This program helps low-income individuals, seniors, and families prepare their tax returns. Highly trained staff, some of whom are bilingual, provide this service.

Weatherization Assistance

Program This program helps reduce energy costs for lowincome families and the elderly or disabled. It can provide for updates or free repairs to your home. It may include repair or replacement of inefficient heating and cooling units, replacement of windows and doors, attic and floor insulation, and more.

Be sure to contact your local CAA for a complete list of the services provided. To locate the CAA nearest you, or for additional information, contact your local Aging and Disability Resource Center or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

COMPANION SERVICES

Seniors can become isolated by a variety of personal, physical, family, or social challenges. Companionship services are designed to help relieve the

TYPICAL COMPANION SERVICES

- Assistance with meal preparation
- Laundry and shopping
- Transportation to and from the doctor, therapist, or dentist

QUESTION

I'm not sure I'll feel comfortable with someone I don't know. What are the requirements for becoming a senior companion?

ANSWER

Companion services are provided in compliance with the regulations of home health agencies as mandated by Florida law. All companions are trained and must pass criminal background screenings before they are allowed to assist elders in their homes. loneliness that some seniors face on a daily basis. A companion can help seniors with reading, writing letters, traveling to doctors' appointments, playing games, and shopping. Other companion services may include casual help with cosmetics, meal preparation, light housekeeping, and other small tasks. Many companions are seniors themselves and look forward to making new friends their age.

For additional information on companion services contact your Aging and Disability Resource Center, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

COMPUTER AND INTERNET SERVICES

Every day people use the Internet to communicate with friends and family; shop for products or services; get information about health care or medical issues; catch up on the news; look for bargains; listen to music, or watch TV shows, movies, and videos. Whatever the reason, there is no denying that the Internet has changed the way many people access information, apply for jobs, and communicate with friends and family.

Many seniors would like to use a computer at home to surf the Internet, but do not have the income to add another monthly bill for Internet service. There are low-cost Internet service options available for those who are eligible. Additionally, some Internet service providers have programs that provide low-cost computers. Contact the Internet service providers in your area to see if they have a low-income Internet program for which you qualify.

Instruction on how to use a computer and the Internet is also available. Many of Florida's senior centers offer free computer use and classes for seniors. In addition to basic computer use, you can also learn how to use the Internet, email, social media, and Internet safey. Florida's public libraries offer free computer and Internet access, and many offer computer classes.

Additionally, throughout Florida, there are free Wi-Fi hotspots, or physical locations that offer Internet access. These locations can be found at city and county government offices, public schools, public libraries, medical facilities, senior centers, and shopping malls where you may use your laptop, tablet, or smartphone to access the Internet without charge or use of your data plan. Additionally, many local and national restaurants. hotels, gas stations, and grocery stores offer free Wi-Fi. You may need to ask for the password in some of these locations in order to access the free Wi-Fi.

For additional information on Internet service providers, contact your local Aging and Disability Resource Center (ADRC), or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). The ADRC will be able to provide you with the contact information for Internet service providers in your area and a brief description of the services they offer. If you are interested in taking classes on how to use a computer or the Internet, your ADRC will also be able to provide you with information on senior centers near you.

DISASTER PREPAREDNESS

Elders are especially susceptible to the effects of natural disasters and emergencies. It is more important than ever that Floridians, especially elders and their caregivers, take the essential steps to prepare for a disaster. Our state is particularly vulnerable to severe weather, such as hurricanes. Most natural disasters give little advance warning before disrupting our everyday lives. Each year thousands of Floridians are affected by hurricanes, tropical storms, tornadoes, floods, lightning storms, and wildfires.

Preparing for a Disaster

All elders in Florida need to prepare for a possible disaster. Those who live alone or do not have the support of family and friends must take special precautions. Those who are frail or disabled may need special assistance. Older adults who are caregivers may also require outside help. Each family needs to

QUICK FACT

The Florida Division of Emergency Management has a website that can help you make a disaster preparedness plan. It is *floridadisaster.* org/getaplan.

QUESTION

After I register with the local emergency management office for *floridadisaster*. *org/getaplan* special needs registry, what happens if a storm approaches?

ANSWER

Prior to the storm's arrival, you will be contacted and asked if you need assistance to evacuate to a special needs shelter. establish a plan for its protection during an emergency. This plan should include the actions you will take and where you will go in case of an evacuation order. Share your plan with other family members so they know what to expect. As part of your plan, you should also organize a disaster preparedness kit that will sustain you and your family for three to seven days. Many residents

QUESTION

If a disaster affects me, how can I apply for assistance through FEMA?

ANSWER

If you have questions about assistance programs and what aid may be available, the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) provides several methods of getting important recovery information. A good starting point is **fema.gov**. have specific medical needs that must also be considered.

Each year, the Florida Department of Elder Affairs publishes the Disaster Preparedness Guide for Elders. This guide contains important information concerning hurricanes, tornadoes, severe storms, flooding, and wildfires, and what elders can do to protect themselves in these and other kinds of emergencies. The guide also provides a recommended list of critical items for a disaster supply kit. You can request a copy of this guide by calling the toll-free Elder Helpline at 1-800-96-ELDER (1-800-963-5337) or access the guide online at elderaffairs.org.

Florida law requires that evacuation assistance be available to individuals with access and functional needs. If family or friends are not available to provide help to a person with special needs, this person may qualify for evacuation assistance services.

Special needs shelters are designed to care for people who have medical or physical conditions that require assistance but do not require hospitalization. The operation of special needs shelters varies based on the severity of the hurricane or other disaster. Please note that a special needs shelter is intended as a refuge of last resort and is not equipped as a medical-care facility. Trained medical staff, emergency power, bedding, and other supplies may be limited or totally lacking during an emergency.

If you feel that you will need the assistance of a special needs shelter, you should register with the local emergency management office or at floridadisaster. org/getaplan before disaster strikes. The telephone number for each county's special needs registry is listed in this guide under "Resource Directories – County Special Needs Registries." Telephone numbers can also be obtained by calling the local Aging and Disability Resource Center (ADRC). The telephone numbers for the ADRCs are listed by county under Resource Directories.

If you need assistance, please be ready to go when help arrives. Be sure you have your disaster kit, which should include all necessary medical supplies (wheelchair, cane, glasses), prescriptions, special foods/nutritional supplements, blanket, pillow, clean clothes, and important documents (wills, insurance documents, and other essentials that you may need).

The FEMA website, fema.gov, provides a wealth of valuable information. The home page includes links to information about what to do for different types of disasters, how to deal with things immediately after a disaster, what assistance is available, and how to apply. You can also call FEMA's Helpline at 1-800-621-FEMA (1-800-621-3362), or for hearing impaired TTY callers, 1-800-462-7585. In addition to answering your questions, a Helpline representative can tell you the status of your application for FEMA disaster assistance

Are You Ready? An In-depth Guide to Citizen Preparedness is FEMA's most comprehensive source on individual, family, and community preparedness.

Are You Ready? provides a stepby-step approach to disaster preparedness by walking the reader through the process of getting informed about local emergency plans, identifying hazards that affect their local area, and developing and maintaining an emergency communications plan and disaster-supply kit. Other topics covered include evacuation, emergency public shelters, animal care during a disaster, and information specific to people with disabilities.

Most elders with pets will be hesitant to leave them behind during an evacuation. Many who choose to evacuate wonder where they can find shelter with their pet(s). Below are websites with information on pet-friendly lodging and pet-friendly shelters:

- petfriendlyhotels.com
- petswelcome.com

- floridapets.net
- humanesociety.org/ issues/animal_rescue/ tips/pets-disaster.html
- floridadisaster.org/ planprepare/pet-plan

Although Floridians must contend with a wide range of emergencies and natural disasters, hurricanes are the ones most readily associated with our state. In

QUESTION

If I need to evacuate and have a pet, where can I get information on lodging for pets?

ANSWER

The Department's Disaster Preparedness Guide has information to help you plan for your pet's evacuation. You can request a copy of this guide by calling the toll-free Elder Helpline at 1-800-96-ELDER (1-800-963-5337) or access the guide online at **elderaffairs.org**. addition to having a plan and a disaster kit, the information below provides tips for dealing with disasters, but also applies to other kinds of emergency situations.

Evacuating the Area Ahead of a Hurricane

If a hurricane warning is issued for your area or authorities tell you to evacuate, take only essential items. If you have time, turn off gas, electricity, and water. Disconnect appliances to reduce the likelihood of electrical shock when power is restored. Make sure your car's emergency kit is ready. You can purchase an emergency kit if you do not have one. Be sure to take prescription medications with you. Follow the designated evacuation routes others may be blocked — and expect heavy traffic. To learn more, contact your local emergency management authorities.

Prescription Medications

As you evacuate, remember to take your prescription medicines

with you. Many businesses, including pharmacies, may be closed during and after a hurricane. If you are unable to evacuate and cannot drive, ask a friend or a relative to drive you to pick up items you may need during the emergency, including a two-week supply of medication.

Section 252.358, Florida Statutes, requires certain specific entities to waive time restrictions on prescription medication refills. These include all health insurers, managed care organizations, and other entities that are licensed by the Office of Insurance Regulation and provide prescription medication coverage as part of a policy or contract. This requirement includes suspending pharmacy electronic "refill too soon" denials.

The law enables those who are insured or are subscribers of prescription medication plans to refill prescriptions in advance of a hurricane. To do this, you must have authorized refills remaining for the prescription medication. The law authorizes payment to pharmacies for at least a 30-day supply of any prescription medication. It does not matter when a pharmacist most recently filled the prescription.

This law is in effect when the following conditions occur:

- 1. The person seeking the prescription medication refill must live in a county that:
- Is under a hurricane warning issued by the National Weather Service,
- Is declared to be under a state of emergency in an executive order issued by the Governor, or
- Has activated its emergency operations center and its emergency management plan.
- 2. The prescription medication refill must be requested within 30 days:
- After any of the conditions listed above (in section 1) occur, or

- Until these conditions are terminated by the authority that issued the conditions, or
- When these conditions no longer exist.
- The time period for the waiver of prescription medication refills may be extended in 15- or 30-day increments by emergency orders issued by the Office of Insurance Regulation.

Information Included on a Medical ID Card

- Doctor's name and telephone number,
- Emergency contact name and telephone number,
- Existing conditions and diseases,
- Blood type,
- Medication allergies,
- Current medications, and
- Insurance carrier.

Items to Include in Your Disaster Supply Kit

- One-week supply of nonperishable food;
- Water: 1 gallon per person per day for 3-7 days;
- Flashlight and batteries;
- Battery-powered radio;
- First-aid kit;
- Two-week supply of prescription and over-thecounter medications;
- Sturdy clothing and footwear;
- Blankets, pillows, sleeping bags;
- Toiletries and hygiene items;
- Bug repellent and sunscreen;
- Personal items (books, toys, etc.);
- Tools;
- Important papers (e.g., valid ID);
- Credit cards and cash; and
- Medical information and emergency telephone numbers.

Pet-Friendly Shelters

Many county emergency management officials are considering the need to provide shelters that will accommodate pets as well as their owners. Some counties already have petfriendly shelters. In some cases, the pets are kept separately from people, but the pet shelter is often near the people shelter.

Service animals for those with special needs are allowed to stay in emergency shelters with their owners. Check with your county's emergency management office for more information.

Florida 511 System

Dial 511 from your cell phone or landline 24-hours-a-day to obtain real-time travel information on all interstate highways in Florida, as well as Florida's Turnpike. 511 informs you about accidents, road construction, severe weather conditions, or other situations that can slow you down. The traffic information is free, although standard cell phone minutes or roaming charges may apply. You can access information for specific highways from the speech-activated menu. You can also request information about roadways in a specific locations. Additional information is available at **FL511.com**. Statewide Florida 511 features:

- Travel information on Florida interstate highways and Florida's Turnpike;
- Information on accidents, lane closures and construction;
- Severe weather, evacuation and child abduction alerts;

QUESTION

How can I get information about government and social services in my area that can assist me after a disaster?

ANSWER

You can contact your local ADRC or 2-1-1 for assistance with locating services in your area.

- Toll-free calls with speechactivated menus;
- Accessibility by cell phone or landline; and
- Access to regional 511 systems in Florida.

Staying Safe in Your Home During a Hurricane

If emergency personnel recommend that you evacuate your home because of an oncoming hurricane, follow local emergency management instructions. However, if you are unable to evacuate for the duration of a hurricane, there are things you can do to protect yourself. Seek shelter in an interior room with no windows. Stay away from all windows and exterior doors. Monitor the radio or television for weather reports. If possible, listen to reports on a National Oceanic and Atmospheric Administration (NOAA) weather radio. Stay indoors until authorities declare that the storm is over. Do not go outside even if the weather

appears to have calmed, because dangerously strong winds can resume quickly. Do not attempt to shelter in your home if it is damaged. Follow all instructions of government officials and emergency personnel.

Boil-Water Advisory

Tap water may be unsafe for drinking in the wake of a hurricane or flooding. In this event, you can create a supply of water for cooking, drinking, and brushing teeth by bringing water to a rolling boil for 1 minute. Timing starts when the water starts to bubble. Cool the water, then place it in clean containers for use. Hot (not boiled) soapy water can be used for dishwashing and kitchen/bathroom surface cleaning. As a precaution, add one tablespoon of bleach per gallon. Laundry water does not need to be treated, nor does water for showering unless this is specified in the advisory.

Prepare for Prolonged Power Outages

During and after a storm, you may experience a prolonged period of time without power. Authorities will be working to restore power quickly, but it may take longer to restore in outlying and rural areas. Make sure you have batteries for flashlights, weather radios and other electronic devices that can run on battery power. If you can afford to do so, consider a backup generator as part of your preparedness plan.

Fire Hazards

Use battery-powered lanterns and flashlights, if possible, rather than candles or other flame-based sources of light. If you use candles, make sure you put them in safe holders away from curtains, paper, wood or other flammable items.

Electrical Safety

During and immediately after hurricanes, power outages and flooding can cause electrical hazards. Never touch a downed

power line or anything in contact with a downed power line. Contact the utility company before performing work near a downed power line. If a power line falls on your car, remain in the car unless it catches fire, or until authorities tell you to get out. Shut off electricity and natural gas in your home. Do not turn the power back on until a qualified technician has conducted an inspection. Do not touch a person who appears to have been electrocuted without checking to make sure the person is no longer in contact with the electrical source.

Carbon Monoxide

When a hurricane or other disaster leaves homes without electrical power, many residents turn to portable generators, gas grills, and other short-term means to cook food, stay warm, and sustain other aspects of daily life. However, these actions carry risks, including the risk of carbon monoxide poisoning. One of the most common causes of accidental poisoning in the United States is carbon monoxide. It is a gas that has no color, odor, or taste. The early symptoms of carbon monoxide poisoning can resemble food poisoning or influenza. Symptoms may include headache, weakness, nausea, and fatigue. The next stages may include vomiting, chest pain, confusion,

QUESTION

What are some key disaster tips I should know?

ANSWER

You should be prepared, be informed, and be aware.

QUESTION

How can I obtain FEMA's Are You Ready? An Indepth Guide to Citizen Preparedness?

ANSWER

Copies are available through the FEMA publications warehouse at 1-800-480-2520 or **fema.gov**.



and finally unconsciousness, convulsions, and death.

Young children and pets may be the first to be affected. However, people who are sleeping or who have been drinking alcohol can die from carbon monoxide poisoning before ever showing symptoms. If you think you, a friend, or a family member are showing symptoms of carbon monoxide poisoning, consult a health care professional immediately.

To prevent carbon monoxide poisoning, follow these safety tips:

- Purchase a carbon monoxide detector. It works just like a smoke detector to sound an alarm when carbon monoxide in the air reaches hazardous levels;
- Never use a generator indoors (including garages, crawl spaces, or basements);
- Outside, do not put a generator near any doors, windows, or vents that could let carbon monoxide seep inside the home;
- Do not operate a barbecue grill indoors or in an enclosed porch or garage, even with the door open;
- Do not use a gas range or oven to heat your home; and
- Do not adjust stove pilot lights yourself.

• Do not leave a vehicle running inside an attached garage.

If you think you have a carbon monoxide problem in your home, leave the house immediately and call your local fire department.

Building Safety

Buildings may no longer be safe following a hurricane or flood. You should be aware of a number of potential hazards as you return to and begin cleaning up your home or another building. In general, return to buildings during the daytime so you do not have to use any lights and be aware of possible structural, electrical or gas-leak hazards.

Mold Prevention and Cleanup

To prevent illness, disinfect, and dry your home and the items in it. This will prevent growth of some bacteria, viruses, mold, and mildew that can cause illness. Rain or floodwaters that get into buildings can create conditions that enhance mold. You can take steps to prevent mold growth, including: make repairs to stop water from entering the building; clean and dry wet items within 48 to 72 hours; keep wet areas well ventilated; and discard materials that retain water and can't be repaired, including damaged building material. If you see or smell mold, clean it with a solution of one cup of household liquid bleach per 1 gallon of water. For further cleanup, clean walls, floors, and counter surfaces with soap and water. Disinfect them with a solution of one cup of bleach per 5 gallons of water. Wash all clothes and linens in hot water. Air-dry and spray all unwashable items (for example, mattresses and furniture) with a disinfectant, and steam-clean carpets. Throw away all items damaged by water that cannot be disinfected.

Animals and Mosquitoes

Secure all food sources and remove any animal carcasses to avoid attracting rats. Be cautious of wild or stray animals, which may be disoriented and dangerous following a hurricane or flood. Snakes may be hiding in unusual places after flooding, so be cautious. If you are bitten, try to identify the type of snake so that, if it is poisonous, you can be given the correct antivenom. Do not cut the wound or attempt to suck the venom out. Flooding may also breed more mosquitoes, which can carry disease, so be sure to apply insect repellent when outdoors.

Register Contact Information

Part of your disaster plan should be sharing your plan with friends and family, so they know where you will be going if you must evacuate. However, plans do not always go the way you expect. The Federal Emergency Management Agency and the American Red Cross have developed websites where you can register yourself and provide location and contact information.

These websites can then be searched by people trying to find friends and family with whom they have lost contact due to a disaster. These websites are:

- National Emergency Family Registry and Locator System (NEFRLS) – fema.gov; and
- American Red Cross
 Safe and Well List website safeandwell.communityos.org.

Cell Phones and Landlines

More and more people use cell phones as their primary – sometimes their only - phone. During a disaster, though, cell towers and service may be knocked out for an extended period of time. Those areas with cell service may experience spotty service and/or busy circuits. Unlike cellular service, landline phones will not be as greatly affected. Landlines do not require towers but rely on cables, which in some areas are located below ground. If you have a landline phone that does not rely on electrical power (i.e., a cordless phone), your service may still be operational both during and after an event.

DISCOUNT TYPES AND CATEGORIES

- Membership
- Seasonal
- Promotional
- Travel/tour groups
- Associations/clubs
- Tour groups

QUESTION

I get solicitations in the mail all the time. How can I tell if these offers are reputable?

ANSWER

You should always do your homework before signing up for discounts, giveaways, or providing personal information. Elders are frequently the targets of sophisticated schemes disguised as beneficial programs. Be especially careful with offers that sound too good to be true.

Contact your local emergency management office or the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) for more information on disaster and hurricane preparedness. The county emergency management office contact information is listed in this guide under Resource Directory – County Emergency Management Directory. You may also contact your local 2-1-1. Calls to 2-1-1 are free and confidential. 2-1-1 is a valuable resource in the aftermath of a disaster. More information is available at 211.org.

DISCOUNT PROGRAMS

Many companies have begun to recognize the immense buying power of seniors and offer senior discount programs. Most retail and service establishments, particularly those affiliated with larger national chains, offer some type of price discount to seniors.

In Florida, many golf courses, parks, hotels, restaurants, and other facilities offer discounts to persons age 60 and older, or 65 and older. If you are age 55 or older, the best way to see if you can receive a discount is to ask. Some smaller businesses may not widely advertise their discounts for seniors even though they provide them when asked. Remember that, even if an establishment does not have a discount program for seniors, many do offer membership discounts.

With the high costs of prescription drugs, many discount drug programs are actively marketing to elders. Please note that most pharmacies already offer notable discounts and are willing to accept discount cards from other programs. It is important to remember that discount drug programs are not drug coverage. There are several ways to cut costs on your medications, such as pharmaceutical assistance programs (PAP), the Florida Discount Drug Card, and others. For assistance reviewing safe discounts, call a SHINE Counselor at 1-800-96-ELDER (1-800-963-5337), to receive

free and unbiased prescription drug coverage assistance.

If you are not sure about a business, contact your local Better Business Bureau to check the reputation of that business.

You can also contact the Florida Division of Consumer Services at 1-800-435-7352, the Florida Attorney General's fraud hotline at 1-866-9-NO-SCAM (1-866-966-7226), and the Florida Department of Financial Services at 1-877-MY-FL-CFO (1-877-693-5236).

ELDER HELPLINE

There are many reasons people needing assistance might not be able to access helpful services, and one of the most common is that they cannot get the information they need to take advantage of programs offered. Studies have shown that this predicament is especially true for homebound elders, minorities, elders living in rural areas, and elders who may be caring for an adult child with a disability. Too often, elders need assistance but have no idea how or whom to ask for help.

If you need assistance but do not know where to start, call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). This is Florida's toll-free resource to get valuable information into the hands of elders and their caregivers. The Elder Helpline gives callers immediate access to a statewide network of telephone information and referral specialists. These specialists have been trained to know about specific services offered to elders in their respective communities.

Florida's 11 Aging and Disability Resource Centers (ADRCs) and 52 community lead agencies provide services in all of the state's 67 counties. If you are calling from outside Florida and are seeking information about services for a parent or relative living in Florida, you can call the local helpline directly for the county that your relative lives in. The telephone number of each of the local Elder Helplines is listed in the Resource Directory section of this guide. The directory also lists telephone numbers

QUESTION

When I contacted the Department of Elder Affairs, I was told to call Department of Children and Families. Does Elder Affairs not run all programs dealing with elders?

ANSWER

Not all programs dealing with elders are administered by DOEA. Although the Department is the primary agency responsible for coordinating and planning services for elders, it routinely works with four sister state agencies – DCF, AHCA, DOH, and the Department of Veterans' Affairs on programs affecting Florida's elders (see the "Inter-Agency Programs/ Services" section in "Getting the Help You Need"). and addresses for all ADRCs and community lead agencies.

Call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337), or contact your Aging and Disability Resource Center for

QUESTION

Is there a time limit for participation in the program?

ANSWER

Yes, eligible individuals may participate in the program for a maximum duration of 48 months in the aggregate (whether or not consecutive), from the date of the individual's enrollment in the program.

QUICK FACT

In 2017 more than 35,000 SCSEP participants—older women and men—were training in a wide range of programs, including serving other older adults, in nearly every county in every state. information on services. Referrals to other state agencies will be provided as needed. Please refer to the Resource Directory at the back of this guide for a listing of names, addresses, and phone numbers for many of the agencies or organizations that provide services to elders.

EMPLOYMENT OPPORTUNITIES

The Senior Community Service Employment Program (SCSEP) serves unemployed low-income adults who are age 55 and older and have poor employment prospects. SCSEP trains these individuals in part-time community service assignments and assists them in developing skills and experience to facilitate their transition to unsubsidized employment. The purpose of the program is to foster a participant's economic self-sufficiency, promote useful part-time opportunities in community service assignments, and to increase the number of seniors who may benefit from unsubsidized employment.

Program participants earn the minimum wage while they are receiving job training in their community service assignment for an average of 20 hours a week. They can also receive job training or related educational opportunities designed to help them find an unsubsidized job.

Since 1965, SCSEP has enabled individuals with economic disadvantages age 55 and older to help themselves while also helping communities throughout America. Public and private nonprofit community agencies benefit from the valuable experience, skills, work ethic, and productivity that SCSEP participants bring to the work environment.

Community service assignments are available at various locations including schools, hospitals, senior centers, day care centers, nutrition centers, conservation and beautification projects, restoration projects, and many other program sites. The program helps address urgent employment needs that might otherwise go unmet. It also empowers participants to become self-sufficient, thus avoiding public assistance, as they provide essential community services and gain the necessary confidence and job skills to obtain unsubsidized employment.

What SCSEP Offers

- Orientation,
- Work experience,
- Assessment,
- Wages/benefits,
- Training,
- Unsubsidized employment, and
- Community service assignments.

More than 2,350 SCSEP positions are available in Florida through both national grantees and local providers.

To qualify for enrollment in SCSEP, applicants must be unemployed and meet age,

income, and residency eligibility criteria. Applicants must be age 55 or older, and their individual and family income cannot exceed low-income standards as defined annually by the U.S. Department of Labor. A person with disabilities may be treated as a "family of one" for income eligibility purposes. Upon initial enrollment, applicants must live in Florida to receive the benefits of the state's SCSEP program, and will be assigned to training within their county..

For additional information on the Senior Community Service Employment Program, contact the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). You can also go to the agency website at **elderaffairs.org**, or contact the Department of Elder Affairs SCSEP unit at 850-414-2000.

ESCORT SERVICES

Escort services provide personal accompaniment and assistance to seniors who have physical or cognitive difficulties that limit their ability to use regular vehicular transportation. These services can help seniors get to and from service providers, medical appointments, or other important destinations. Escorts may also help interpret for individuals who have hearing or speech impairments, or who speak languages other than English.

All escort services are required to have equipment available to assist seniors who have physical or cognitive difficulties with their mobility. Providers are also required to be certified in first aid.

For additional information on escort services contact your Aging and Disability Resource Center, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

QUICK FACT

Escort service vehicles are required to have equipment available to assist with mobility of individuals with disabilities. Escorts must have the capacity to operate the equipment.



QUICK FACT Current research shows that 81% of older adult households lack reliable access to affordable, nutritious food.

FOOD ASSISTANCE

Older Americans are often faced with the challenge of making ends meet on a fixed or limited income. Unexpected expenses can lead to difficult decisions, such as having to choose to pay for either medicine, food, or utilities. Unfortunately, the decision is often to choose less nutritious, though cheaper, food options.

However, this choice is not without risks; limited access to nutritious food can lead to negative health conditions. Unlike seniors with reliable access to nutritious foods, seniors who do not have this access are:

- 60 percent more likely to experience depression,
- 53 percent more likely to report a heart attack,
- 52 percent more likely to develop asthma, and
- 40 percent more likely to report an experience of congestive heart failure.

Supplemental Nutrition Assistance Program (SNAP)

If you are living on a fixed income and face difficulties meeting your nutritional needs, you can apply for food assistance under the SNAP Program (formerly known as Food Stamps). Although some elders rely on food assistance, they represent only a small portion of total households eligible for this assistance. This situation suggests that many needy elders are not using the food assistance program to meet their nutritional needs. Historically, low-income elders have the lowest participation rates among eligible food assistance recipients.

To apply for food assistance, the first step is to file an application with the Florida Department of Children and Families (DCF). You can apply online at **myflorida**. **com/accessflorida** or in person at an ACCESS Service Center near you. After submitting your application, you or another member of your household will be interviewed. If your application is approved and you are determined to be eligible, you will receive a food assistance identification card in the mail within 30 days. You will access the benefits in your SNAP account using your Florida Electronic Benefits Transfer (EBT) card. Florida uses the EBT card rather than a monthly allowance of stamps or vouchers. The EBT card is used when you checkout, the same way you would use a debit card.

SUNCAP

The SUNCAP Program is a food assistance program for individuals who receive Supplemental Security Income (SSI). Florida implemented the SUNCAP Program in 2005 and is part of the federal Combined Application Project (CAP), a government partnership among states, the Food and Nutrition Service, and Social Security Administration.

You may be eligible to receive food assistance benefits through the SUNCAP Program without any additional application, paperwork, or interviews. If you already receive SNAP benefits, you may be automatically put in the SUNCAP Program when you become SSI eligible.

For more information regarding SNAP or the SUNCOM Program, contact DCF at 1-866-762-2237 or online at **myflfamilies.com**. To find an Access Service Center near you, go to **dcf.state.fl.us/ programs/access/map.shtml** and select a county or click on a dot near your region on the map. From here, you can also access local community partner agencies that help DCF provide access to public assistance services.

Food Banks and Pantries

Florida residents can get free or low-cost food, groceries, meals, and perishable items from pantries and food banks located across the state. Florida's food banks work with local businesses to gather, store, and distribute food to food pantries in the community for distribution to low-income and needy families.

REASONS ELDERS GIVE FOR NOT PURSUING FOOD ASSISTANCE

- Lack of information
- Paperwork hassle
- Perceived lack of need
- Low expected benefits
- Stigma of receiving benefits

SNAP BENEFITS CAN BUY:

- Breads and cereals
- Fruits and vegetables
- Meats, fish, and poultry
- Dairy products
- Seeds and plants to produce food for the household to eat

QUICK FACT

EBT cards have an expiration date. They expire on the last day of the month listed as the "Good Thru" date on the front of the card. In addition to collecting, housing, and distributing food, Florida's food banks offer programs to help individuals and families in need apply for services. The programs available vary depending on the needs and resources of the community. Some of the programs available through Florida's food banks include:

Benefits Connection This program helps to inform and navigate the process of applying

QUICK FACT Households receiving SNAP are still eligible for home-delivered meals.

QUESTION

Since I own my home, will I run the risk of losing it to the government if I accept food assistance?

ANSWER

No, your home is not counted as a resource when you apply for SNAP. for benefits like SNAP, which is an effective way to help provide food to seniors in need. In addition to SNAP, individuals can receive assistance in applying for Medicaid, Temporary Assistance for Needy Families, and the Medicare Savings Program, which benefits seniors and persons with disabilities.

Wellness Box Program A selection of fresh produce and frozen meat is provided for individuals with dietary restrictions due to high blood pressure, high cholesterol, heart disease, or diabetes.

Second Helpings Donations of food that have been prepared but never served are collected by food banks from hotels, restaurants, theme parks, and convention centers. These donations are delivered directly to partner agencies and food pantries that serve a variety of clients, including seniors.

Mobile Pantries Several food banks and pantries operate mobile pantries as a method of direct client distribution to reach areas that may not be served by a community partner. Mobile pantries focus on communities where children and seniors are at high risk of food insecurity. The mobile pantry allows for higher quantity and quality of food to be delivered to struggling families.

Senior Grocery Program Food banks partner with local agencies and churches through the Senior Grocery Program to provide a variety of fresh and shelf stable foods to low income seniors.

To learn more about the food bank programs in your area or to find a food bank near you, call 1-855-FLA-FOOD (1-855-352-3663) or visit **feedingflorida.org**. A listing of food banks is also located in the Resource Directory located in the back of this guide. You can also dial 2-1-1, call your local Aging and Disability Resource Center, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) for information on food banks and food pantries in your area.

NUTRITION AND WELLNESS

Nutrient requirements tend to increase with age, because older adults generally consume less food, and their ability to consume, digest, and absorb food decreases.

Among older Americans, an estimated 25 percent do not have natural teeth but use dentures, and 70.1 percent of older Americans who do have natural teeth have untreated periodontal disease or cavities. Poor oral health contributes to decreases in appetite or chewing ability, which in turn can negatively impact an older American's nutritional health.

The use of over-the-counter and prescription drugs increases as people age. Research indicates that up to 81 percent of Americans age 57 to 85 use at least one prescription medication and 29 percent use five or more. Additionally, 46 percent of prescription users take at least one over-the-counter medication. Some medications have potent negative effects on nutritional status. The medicinal side effects range from a decrease in appetite and slowing of gastrointestinal function to disruption of normal intestinal flora/function, all of which decrease nutrient absorption.

Over 80 percent of those 65 and older suffer from chronic diseases and conditions, many of which are associated with malnutrition. Maintaining a healthy weight decreases both early admission to long-term care facilities and hospitalizations.

You can check an older person's nutrition status by completing the DETERMINE checklist available at nutritionandaging.fiu.edu/ downloads/nsi_checklist.pdf.

Key Nutrient Recommendations for Older Adults

Increase your consumption of nutrient-rich foods, which provide more nutrients per calorie. Nutrient-rich foods include colorful fruits and vegetables; whole, fortified, and fiber-rich grain foods; fat-free and low-fat dairy products; and lean meats, poultry, fish, eggs, beans, and nuts.

Fruit provides important nutrients, such as potassium, folate, vitamin C, and fiber, which may help reduce the risk of heart disease, Type 2 diabetes, and certain cancers. Fill your grocery cart with brightly colored fruits, such as blueberries; strawberries; oranges; apricots; kiwifruit; cantaloupe; watermelon; and red, green, or purple grapes. Choose fresh fruits in season when they are less expensive and most flavorful.

Vegetables provide important nutrients, such as potassium, folate, vitamin A, vitamin C, vitamin E, and fiber, and may help reduce the risk of heart disease,

QUICK FACT

Older Americans with unintended weight loss of 5 percent or more of their body weight are at higher risk for malnutrition. Type 2 diabetes, and certain cancers. Eat plenty of dark green vegetables like broccoli, spinach, romaine lettuce, and collard greens. Pick plenty of orange vegetables like carrots, sweet potatoes, pumpkin, and butternut squash. Eat more beans and

QUESTION

Should I talk to my doctor about the herbal supplements and vitamins that I'm taking?

ANSWER

While taking vitamins may help you maintain a wellbalanced diet, it is crucial that you talk with your doctor about all of the dietary and herbal supplements that you are taking. Your physician should be able to help you determine what nutrients, if any, are missing from your diet. Most supplements are not regulated by the Food and Drug Administration, and mixing them with prescription medications may be harmful to your health.

peas, such as pinto beans, kidney beans, split peas, and lentils.

Grains provide important nutrients, such as B vitamins, minerals, and fiber. Whole grains may help reduce the risk of heart disease and some cancers, and also help with weight management. Enriched refined grains are fortified with the B vitamin folic acid to help protect against heart attacks and strokes. They contain twice as much folic acid as whole grains. To get whole grains, choose foods that name one of the following whole grain ingredients first on the label's ingredient list: brown rice, bulgur, whole grain barley, graham flour, oatmeal, whole grain corn, whole oats, whole rye, whole wheat, or wild rice.

Milk, cheese, and yogurt provide nine essential nutrients, including calcium, potassium, vitamin D, and protein. These nutrients help build and maintain bone mass and may reduce risk for the bonethinning disease osteoporosis. Potassium also helps regulate the body's fluid balance and maintain healthy blood pressure. Choose fat-free or low-fat milk, yogurt, and other milk products most often. Other sources of calcium include dark leafy greens and some types of legumes. At this time, the optimal intake of calcium is not clear, nor is the optimal source or sources of calcium.

Meat and beans provide important nutrients, such as B vitamins, iron, protein, and zinc needed to boost the immune system, build and repair muscle, fuel activity, and help your brain function. They also provide vitamin E and potassium for a healthy heart. Choose lean meats and skinless poultry. Vary your protein choices with fish, beans, eggs, nuts, and seeds.

Choose a cooking oil that is high in unsaturated fat like canola, olive, corn, peanut, sunflower, soybean, cottonseed, and safflower.

Go slow with solid fats, which are solid at room temperature and occur as saturated fats or trans fats. Saturated fats are found in animal foods, as well as many baked goods, such as pastries, cookies, and pies. Most of them raise both "bad" and "good" cholesterol.

If you need to lose weight, aim for a slow, steady weight loss by decreasing calories while maintaining an adequate nutrition and increasing exercise. Consult a health care provider about weightloss strategies prior to starting a weight-reduction program to ensure appropriate management of other health conditions.

Reduce the incidence of cavities by practicing good oral hygiene and consuming fewer sugar- and starch-containing foods and beverages.

Choose and prepare foods with little salt. At the same time, consume potassium-rich foods, such as fruits and vegetables.

For more information about senior nutrition, nutrient-rich foods, and information on the American Dietary Guidelines, visit the USDA National Agricultural Library at fnic.nal.usda.gov/ lifecycle-nutrition/aging.

Nutrients and Food Sources

- **Protein:** beans, peas, fish, chicken, and cheese
- **Iron:** liver, beef, dried fruits, Salmon, tuna, and dried beans
- **Calcium:** milk, buttermilk, yogurt, ice cream, cheese, and sardines
- **Zinc:** peanuts, beef, lamb, legumes, and spinach
- Vitamin A: carrots, fortified milk, butternut squash, and sweet potatoes
- Vitamin C: citrus fruits, broccoli, turnips, strawberries, and tomatoes

For additional information on food and nutrition programs, contact your Aging and Disability Resource Center, or call the Elder Helpline toll-free at 1-800-96-ELDER (1-800-963-5337).

FOOD AND SAFETY

As we age, our immune system loses some of its ability to ward off infections or diseases. Although the potential for contracting food-borne illnesses exists with everyone, older adults have a higher risk than most other age groups. The United States Department of Agriculture (USDA) and the Food and Drug Administration (FDA) have established food safety guidelines to help elders reduce their risk of contracting food-borne illnesses.

A food-borne illness is a disease that is carried or transmitted to people by food. Foodborne illnesses can occur from

QUICK FACT

If you choose to drink alcoholic beverages, do so sensibly and in moderation – defined as the consumption of no more than one drink per day for women and no more than two drinks per day for men. different types of bacteria, molds, fungi, viruses (collectively called microorganisms), chemicals, or foreign objects in food. Contaminants may enter the food at any stage of preparation. Microorganisms multiply rapidly between 40°F and 140°F (the danger zone).

It is recommended to keep potentially dangerous foods

QUESTION

What foods are considered potentially dangerous?

ANSWER

Potentially dangerous foods include raw or heat-treated animal protein (such as eggs, milk, meat, and poultry); heat-treated food of plant origin (including cooked rice, cooked potatoes, and cooked noodles); raw seed sprouts; cut melons (including watermelon, cantaloupe and honeydew); and garlic and oil mixtures. below 41°F or above 140°F, and to use good cleaning techniques when preparing food in your home. Adhere to the guidelines listed below to prevent food-borne illness.

Clean

Wash your hands and food preparation surfaces often. Microorganisms can spread through cutting boards, knives, sponges, and countertops.

- Wash hands in hot, soapy water before preparing food, after using the bathroom, changing diapers, and handling pets. For best results, use warm water to moisten hands, apply soap, and rub hands together for 20 seconds before rinsing thoroughly;
- Wash cutting boards, knives, utensils, and countertops in hot soapy water after preparing each food item and before going on to the next one;
- Use plastic or other nonporous cutting boards. Cutting boards

should be washed in hot soapy water or a dishwasher after each use; and

 Consider using paper towels to clean up kitchen surfaces. If you are using cloth towels, wash them often in the hot cycle of the washing machine.

Separate

Do not cross-contaminate. Cross-contamination is how microorganisms spread from one food product to another. Keep raw meat, poultry, and seafood, as well as their juices, away from ready-to-eat foods.

- Separate raw meat, poultry, and seafood from other foods in the grocery cart;
- Store raw meat, poultry, and seafood on the bottom shelf of the refrigerator so juices do not drip onto other foods;
- Always wash cutting boards, knives, and other utensils with hot soapy water after they come in contact with raw meat, poultry, and seafood;
Then sanitize with a solution of 1-teaspoon liquid chlorine bleach per quart of water;

- If possible, use one cutting board for raw meat products and another for salads and other foods that are ready to be eaten; qnd
- Never place cooked food on a plate that previously held raw meat, poultry, or seafood unless it has been run through the dishwasher or washed thoroughly in hot, soapy water and sanitized.

Cook

Cook all food to the, safe, recommended internal temperature. Foods are properly cooked when they are heated for a long enough time and at a high enough temperature to kill the harmful microorganisms that cause food-borne illness.

• Use a meat thermometer, which measures the internal temperature of cooked meat and poultry, to make sure the meat is cooked all the way through;

- Cook roasts and steaks to at least 145°F. Cook pork to 160°F and poultry to 165°F;
- Cook ground beef to at least 160°F. Do not depend on color changes to indicate safety! Ground beef may turn brown before it has reached a temperature at which microorganisms are destroyed. Information from the Centers for Disease Control and Prevention (CDC) links eating undercooked ground beef with a higher risk of illness;
- Cook eggs until the yolk and white are firm, not runny. Do not use recipes in which eggs remain raw or only partially cooked;
- Cook fish until it is opaque and flakes easily with a fork;
- Make sure there are no cold spots in food (where microorganisms can survive) when cooking in a microwave

oven. For best results, cover food, stir, and rotate for even cooking. If there is no turntable, rotate the dish by hand once or twice during cooking; and

 Bring sauces and gravy to a boil when reheating. Heat other leftovers thoroughly to 165°F.

Chill

Refrigerate foods promptly. Cold temperatures keep most harmful microorganisms from growing and multiplying. Public health officials recommend setting the refrigerator at 34°F to 38°F and the freezer unit at 0°F, occasionally checking these temperatures with an appliance thermometer.

 Refrigerate or freeze perishables, prepared food, and leftovers within two hours;

QUICK FACT

Handwashing is the single most effective means of preventing the spread of food-borne illness.

- Never defrost (or marinate) food on the kitchen counter. Use the refrigerator, cold running water, or a microwave oven;
- Divide large amounts of leftovers into small, shallow containers for quick cooling in the refrigerator;
- Do not pack the refrigerator. Cool air must circulate to keep food safe; and

FOOD SAFETY TIPS

- Wash hands and surfaces often
- Wash all food before cooking
- Separate raw, cooked, and ready to eat foods
- Refrigerate perishable foods promptly
- Use a cooking thermometer and cook foods to a safe temperature
- When in doubt, throw it out

• With poultry and other stuffed meats, remove the stuffing and refrigerate it in a separate container.

The symptoms of a foodborne illness are much like the symptoms of the flu and may include vomiting, diarrhea, stomach cramps, fever, headache, joint ache, and dizziness.

It can take as little as a few minutes or as long as several days to develop a food-borne illness, and illnesses can last from several hours to several days, sometimes causing death. To help prevent injury or spread of the disease to others, you should retrace your most recent meals and try to isolate the time and eating activity that made you sick.

If you think you have contracted a food-borne illness, contact your doctor or local health department, and seek prompt medical attention.

To learn more about proper food handling and safety,

contact the U.S. Food and Drug Administration, the American Dietetic Association, or the Food Safety and Inspection Service.

For additional information on food safety, contact your doctor or local health clinic, or call the FDA Center for Food Safety and Applied Nutrition Information Line at 1-888-723-3366.

HOBBIES, LEISURE, AND RECREATION

With more than 54,000 square miles of land, a mild climate, and a richly diverse population, the Sunshine State is endowed with many great things to enjoy year-round.

Retirement should be looked upon as a new beginning for seniors. Florida has a great deal to offer retirees regardless of their financial circumstances. If you enjoy the outdoors, consider gardening, camping, or boating. If you like traveling and seeing new things, consider visiting a theme/amusement park, a zoo, or an aquarium. If you are interested in the performing arts, consider participating in a community theater, seeing a play, or attending a concert.

Popular Florida Entertainment

- National and state parks
- Outdoor activities; camping, boating, hiking, bird watching, hunting, and fishing
- Amusement parks
- Beaches
- Cultural events/festivals
- Historical sites
- Sporting events

For additional information on hobbies, leisure, and recreational activities, contact Visit Florida by calling the state information line at 850-488-1234. You can also contact your Aging and Disability Resource Center, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

LIFELINE ASSISTANCE

The federal Lifeline Assistance program provides discounts on monthly telephone service for eligible low-income subscribers. The program's purpose is to help ensure that eligible customers can connect to the nation's communications networks, find jobs, access health care services, communicate with family and their children's schools, and call for help in an emergency.

The Lifeline Assistance program provides a \$9.25 credit towards the monthly telephone bill that saves up to a \$111.00 a year for eligible customers. If you are eligible, you may choose either a home phone or a cell phone.

In Florida, eligible customers include those who either have an income that is at or below 150% of the federal poverty guideline or receive state or federal government benefits from one or more of the following programs:

- Low-Income Energy Assistance Program (LIHEAP)
- Medicaid
- Temporary Cash Assistance
- Supplemental Nutrition Assistance Program (SNAP)/Food Stamps

QUICK FACT

More than 7 million cruise passengers pass through Florida's ports every year. The Port of Miami is the busiest cruise port in the world.

QUESTION

I live on a limited budget. How can I enjoy what Florida has to offer?

ANSWER

Plan in advance and shop around for the best rates. You can also check local community calendars for free events. Many tourist and entertainment attractions offer senior discounts.

- Supplemental Social Security Income (SSI)
- National School Lunch (NSL) Program's free lunch program
- Federal Public Housing Assistance (Section 8)

All Lifeline Assistance subscribers will be contacted annually by their service provider to reconfirm their program eligibility.

Residents of Florida's federally recognized Tribal lands, who are eligible for benefits through the Bureau of Indian Affairs for Tribal Temporary Assistance for Needy Families, Head Start subsidy, or the NSL, also qualify for expanded Lifeline Assistance through the Tribal Lands Lifeline and Link Up Programs. Tribal Lands Lifeline provides up to an additional \$25 in addition to the \$9.25 credit mentioned above, to

QUICK FACT

Eligible customers may ONLY receive one discount per household. eligible, low-income subscribers living on Tribal lands. Tribal Lands Link Up provides qualified subscribers living on Tribal lands with a one-time discount of up to \$100 on the initial installation or activation of a home or cell phone for the primary residence.

Signing Up

Whether you receive state or federal help or meet the income guidelines, you must have phone service established in order to apply for the Lifeline Assistance program.

If you do not have home phone service, you will need to contact a local phone company in your area and establish service. You can also apply for the Lifeline Assistance program at that time through the service provider. If you choose to get cell phone service, you will need to contact a cellphone carrier and establish service. The cell phone carrier will also be able to assist you with applying for Lifeline Assistance. If you already have home or cell phone service, you can call your phone service provider and ask for help signing up.

If you receive state or federal help:

If you are receiving state or federal assistance, you may also call the Public Service Commission at 1-800-342-3552. The Commission can answer questions you have about the program, provide information about home and cell phone service providers, or help you to apply for Lifeline Assistance. Visit the Public Service Commission's Lifeline Web page at www.floridapsc. com/ConsumerAssistance/ LifelineAssistance to apply online or obtain a printed application. When you submit your application for the program, you must provide documentation verifying state and/ or federal program participation.

Additionally, you can choose to be automatically enrolled for the Lifeline Assistance program when you apply at the Florida Department of Children and Families if you are a new applicant or are re-certifying your eligibility for any of the following programs:

- Temporary Cash Assistance
- SNAP
- Medicaid

If you do not receive state or federal help:

If you are not receiving state or federal assistance but meet the income guidelines, you may still qualify for Lifeline Assistance. To verify whether you meet the income guidelines, contact the Office of Public Counsel 1-800-540-7039 or visit the Counsel's web page at **floridaopc.gov**. The Office of Public Counsel will also be able to provide you with information on both home and cell phone providers as well as sign you up for the program if you are eligible.

LIFELONG LEARNING

Lifelong learning is encouraged by many geriatricians as being very beneficial to older adults' mental and physical well-being. Many older Floridians would like to continue their education through lifelong learning programs in their communities. Most, if not all, of Florida's public colleges, universities, and community colleges offer various classes geared for adults 50 and older who wish to continue learning throughout their lives. In addition, local school districts may offer adult education classes in academics and certification courses for medical and other technicians. Some classes are more geared to crafting, hobbies, and personal growth, such as exercise and other health and wellness courses.

Osher Lifelong Learning Institute (OLLI)

OLLI is a program of the Bernard Osher Foundation, which supports and funds 119 lifelong learning programs on university and college campuses across the country. OLLI collaborates with universities throughout Florida to provide adult enrichment courses. The program is administered by university staff, OLLI board members, and the memberships of various community groups. In Florida, OLLI is a membershipbased organization of adults over age 50 who come together to form a community of learners. Many of the OLLI programs throughout Florida help you stay engaged mentally and socially with cultural events and tours, as well as with personal enrichment courses in literature, art and music, current events, languages, personal growth, and much more.

In 2013, the Florida Legislature recognized OLLI for its leadership in "engaging older Floridians and enriching lives" by designating April 8, as Osher Lifelong Learning Institute Day at the Capitol.

To find an OLLI program near you, visit the OLLI National Resource Center's website at offices.northwestern.edu.

Road Scholar

Road Scholar is the name for the programs of Elderhostel, a not-for-profit organization, that offers adults many opportunities for educational travel and adventure. Today's Road Scholar programs include an extraordinary range of topics, formats, and locations in every state in the U.S., in 150 countries, and aboard ships and sailing vessels on waterways throughout the world. At the heart of the Road Scholar program are the participants, who are lifelong learners engaged in programs that foster camaraderie and a sense of community.

QUICK FACT

Those who apply for homedelivered meals are also assessed to determine their eligibility for other services they may need to help them live as independently as possible. Road Scholar also offers intergenerational programs, such as travel with your grandchildren, in many locations. Programs available include biking/hiking/ walking, tours, arts, history, health and wellness, cooking, music, science and nature, theatre, and many more. For additional information, visit the Road Scholar website at **roadscholar.org**.

MEALS - CONGREGATE AND HOME-DELIVERED

If you are a senior who cannot prepare or secure your daily meals, you may qualify for a Department of Elder Affairs sponsored program that provides nutritious meals. Providing food at a congregate meal site or having meals brought to your home are two ways the Department of Elder Affairs ensures that Florida's neediest seniors receive well-balanced meals.

Eligible seniors are assigned to congregate meal sites within their communities and receive transportation to their assigned meal sites each day. Meals provided at congregate meal sites – for example, senior centers – allow seniors the opportunity to socialize with their peers, participate in educational programs, and take advantage of health screening opportunities while enjoying their food. Facilities used as congregate meal sites are required by law to be clean, have adequate lighting and ventilation, and comply with applicable food safety and hygiene regulations.

Nutritional meals may also be provided to seniors through Meals on Wheels, a home-delivery meal program designed to assist elders who are homebound. Meals are delivered to program participants between 10:30 a.m. and 2:30 p.m., Monday through Friday. Meals are not delivered on weekends or major holidays. All meals are individually packaged and stored in insulated food containers to ensure freshness and prevent the spread of food-borne illnesses.

Benefits

- Improve physical health through nutritional meals;
- Provide an opportunity to socialize with others;
- Help maintain independence;
- Improve morale of recipients; and
- Lead to referrals to other community services.

Meals served at congregate meal sites, as well as those delivered to individual seniors' homes, are prepared and cooked daily. Registered and licensed dietitians develop menus well in advance, and these are posted at the meal sites and delivered to homebound seniors regularly. Diet plans available include regular, diabetic, and lowfat/low-cholesterol meals. All meals are low in sodium (salt).

For additional information on congregate meal sites or homedelivered meals, contact your Aging and Disability Resource Center, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

MEDICAL ALERT SYSTEMS

As you age, being able to stay in your home feeling safe, secure, and comfortable is key to your health and happiness. Having peace of mind in the event of an emergency can make living independently a possibility. Medical alert systems can offer you this peace of mind while allowing you to maintain your independence. While you can purchase a medical alert system for yourself, they are often purchased by family members for aging relatives who live alone.

Medical alert systems provide fast access to emergency assistance when needed. The type of service and device provided depends on the medical alert system company you or your loved one chooses. The services and devices range from simple alarms to sophisticated Global Positioning Systems (GPS) and motion detecting systems. Most alert systems provide 24-hour monitoring and a waterproof neck pendant or bracelet. Some are useful only in the home or within a certain range surrounding the home. Others are equipped

QUESTION:

I live alone and am prone to falling down. What is the best medical alert system that will allow me to continue to live independently without the fear of falling and not receiving any help?

ANSWER:

Selecting the medical alert system that best suits your needs will take some research. There are many consumer reports available that provide an unbiased comparison of the various products available. You can also ask people you know who may be using a medical alert system about their experiences with the devices and service providers.

QUICK FACT

The aim of the Older Americans Act is to foster maximum independence by providing a broad range of community-based services and protections.

QUESTION

Is my Area Agency on Aging a part of the service network created by the Older Americans Act?

ANSWER

Yes, the Area Agencies on Aging are an integral part of the service network created by the Older Americans Act. Most programs sponsored under the Act are handled through Florida's 11 Area Agencies on Aging. Florida's Area Agencies then contract with hundreds of service providers throughout the state to deliver services at the community level. with GPS software that works anywhere and can pinpoint the exact location of the device. This option is especially useful for those who may wander far from home. Some of the alert services offer a mobile 911 phone, which can place a call to local 911 if vou have an emergency, and are out of your normal service area. Certain medical alert systems can be used for nonemergencies. Individuals can use this service to call for aid when they need someone to come to their assistance but an ambulance is not needed. Additionally, some companies offer motion-sensitive pendants that can detect falls and call for help; however, they cannot detect 100 percent of falls.

Make sure that you select a system that suits your particular disability, that the system offers a battery back-up in case of a power outage, and that the system allows multiple choices for whom to contact in case of an emergency or non-emergency, including local emergency medical services, local relatives, and/or friends. If you are concerned about potential falls in the house, check to see if the provider you select can mount help buttons near the floor in various rooms of the house, in the event that you fall and are not wearing the bracelet/pendant.

Be sure you get any system specifications and costs in writing before signing a contract. If you have any questions or concerns about the company that you are thinking of selecting, check with the Better Business Bureau. You can also contact your local Aging and Disability Resource Center, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

OLDER AMERICANS ACT

The Older Americans Act (OAA) is the federal legislation that sets forth the federal government's master strategy for improving the lives of Americans age 60 and older. The Act provides federal funding to all 50 states (and some territories) to support programs that benefit older Americans. Portions of the Act, known as Title III and Title VII, support State Units on Aging, including Florida's Department of Elder Affairs.

Most of the programs serving elders in the United States are provided by the U.S. Department of Health and Human Services, the Administration for Community Living (ACL), and the Administration on Aging (AoA). The Older Americans Act established AoA as the principal federal agency responsible for programs authorized under the Act. AoA, through ACL, provides funding and assistance to State Units on Aging to support community-based systems of comprehensive social services for the elderly. The Act focuses on older persons with the greatest economic and social needs.

OAA Programs and Services

- Health, wellness, and nutrition education
- Congregate and Home-delivered meals

- Chore and homemaker services
- Long-Term Care Ombudsman
- Elder abuse prevention
- Medical transportation
- Case management
- Health screenings

For more information on the Older Americans Act, contact the Administration for Community Living at 202-401-4634. Information on local services in Florida provided by the Act is available by contacting the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

PUBLICATIONS, NEWSLETTERS, AND BROCHURES

The Department of Elder Affairs uses a variety of methods to distribute information about programs and other significant issues of interest to elders. These include brochures, newsletters, informational packets, informational updates, and a bi-monthly newspaper. These resources are designed to help you become a better-informed consumer. The more you know, the easier it will be to access the programs and services you need.

Whether you need general information on programs or specific information on an issue that affects you personally, you can call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) for a listing of the Department's publications. Many of the Department's publications are available at **elderaffairs.org**.

Elder Update Newspaper

A popular and widely circulated bi-monthly newspaper published

QUESTION

After I subscribe, how soon will my first issue of the Elder Update arrive?

ANSWER

Since the Elder Update is a bi-monthly publication, it may take 8-10 weeks to arrive.

by the Department's Office of Communications, *Elder Update* provides an effective forum for important information on programs and services. The newspaper features stories and articles on a wide range of topics and issues affecting elders. Common topics include articles on caregiver stress; hurricane and disaster preparedness; nutrition education; health risk and disease screening; Medicare and

QUESTION

Is there a relationship between chronic diseases and frailty level?

ANSWER

Yes, elders with multiple chronic diseases are likely to be more frail, and require more care, both immediate and long-term.

QUICK FACT

86 percent of older Americans have at least one chronic diet-related disease. Medicaid; and elder rights, abuse, and fraud. You may subscribe by calling the Elder Helpline or visiting the Department's website.

Newsletters

The Department periodically issues newsletters highlighting features and services offered by individual programs. Newsletters and fact sheets provide important information quickly to specific groups.

Brochures and Pamphlets

Brochures and pamphlets are readily available for most of the Department's major initiatives. If you need information on a specific program or issue, you can ask to have a brochure sent to you by calling the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). Materials are available for many department programs.

For more information on Department of Elder Affairs publications, newsletters, brochures or pamphlets, call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

SERVING THE FRAIL AND UNDERSERVED

The Department of Elder Affairs recognizes differences among elders who are in need of care. Consequently, the Department is particularly sensitive to the needs of elders who have historically been underserved. Individuals in this group would include rural residents, minorities, low-income individuals, and those assessed as the most frail and needy. In an effort to serve the most needy elders, the Department works with individuals and families to determine both frailty levels and needed levels of care.

Factors Contributing to Frailty

- Loneliness and isolation
- Depression
- Availability of nutritious foods
- Absence of cooking skills
- Economic concerns

• Lack of knowledge about assistance programs

For additional information on outreach to frail and underserved populations, contact your Aging and Disability Resource Center, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

SOCIAL SECURITY

Social Security benefits are paid to retirees or individuals with disabilities who have a qualifying work history, and to their spouses and dependents, and/or survivors.

Full Social Security benefits are payable at age 66, for individuals born between 1943 - 1954, with a smaller benefit amount payable at age 62. The age at which all benefits are payable increases gradually to age 67 for those born after 1954. Persons who are blind or disabled, and who worked for a certain number of years during which Social Security taxes were paid, are entitled to benefits. Dependents and survivors of such persons may also be entitled to Social Security benefits.

Social Security provides monthly assistance benefits. The benefit level is based on your average monthly income (adjusted for inflation) for which Social Security taxes were paid. Benefit recipients receiving Social Security also receive Medicare Insurance Coverage.

If you have little or no income and only a few assets, you may be eligible for cash benefits through the Supplemental Security Income (SSI) Program. SSI is designed to assure a minimum level of income for persons in need who are age 65 and older, blind, or disabled.

Social Security Eligibility

- Workers once they reach their full retirement age
- Workers age 62 (early retirement means smaller benefits)
- Dependent or survivor of retired worker

 Blind or disabled individuals

For additional information, contact your local Social Security office. You can get the phone number for your local office by calling the Social Security Administration's toll-free number at 1-800-772-1213.

QUICK FACT

To apply for Social Security, visit **ssa.gov** or call 1-800-772-1213.

QUESTION

Can I keep a job after I start collecting Social Security?

ANSWER

Yes, after you reach your full retirement age, you can earn any amount of money without losing benefits.



QUESTION:

What can I expect to happen once I am assigned a case manager or social worker?

ANSWER:

An assigned case manager will conduct an interview with you and complete a comprehensive assessment of your situation. Once your assessment is complete, your case manager or social worker will develop a plan of care to help you obtain access to needed community resources.

SOCIAL WORKERS AND CASE MANAGERS

Trained case managers or social workers provide case management services to help eligible seniors identify and receive a variety of services. With the help of the case manager, seniors can plan for, arrange, and coordinate appropriate community-based services. If you believe you need these services to help you at home, a case manager or social worker can be assigned to visit you and help determine what specific services might be available for you.

The case manager serves as the "gatekeeper" in the community care service system, with the knowledge and responsibility to identify senior clients who have needs and link them with the most beneficial services and resources. Case managers and social workers are required to make every effort to link clients with all appropriate formal and/ or informal support systems available in their communities. Case managers coordinate services provided by various agencies and individuals.

Services Coordinated by Case Managers

- Trips to the doctor
- Home delivery of meals
- Homemaker Services
- Personal Care
- In-home medical care
- Caregiver support
- Respite

For additional information regarding case management services and eligibility requirements, contact your local Aging and Disability Resource Center, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

VOLUNTEERISM

Volunteer programs for seniors have been on the rise over the last three decades in the United States, in both the public and private sectors. Thousands of programs are specifically designed to provide seniors with opportunities to volunteer – through faith-based organizations, health care establishments, academic institutions, nonprofit organizations, and a broad range of cultural and social service organizations.

Recognizing the role that volunteering plays in helping elders actively age in place, the Department of Elder Affairs offers several programs that promote and support senior volunteerism.

AmeriCorp

The Department's AmeriCorps program engages community volunteers who receive a living allowance and commit to one year of service in exchange for an education award. The Department partners with Easter Seals South Florida and offers volunteer opportunities in Miami-Dade and Broward counties. AmeriCorps program services include in-home respite, education, and community outreach to elders, caregivers, veterans, and military families.

For more information regarding volunteer opportunities with the AmeriCorps program, please contact the AmeriCorps Coordinator at 850-414-2000.

SHINE

The SHINE Program (Serving Health Insurance Needs of Elders) provides health insurance information and free, unbiased, and confidential counseling to Medicare beneficiaries, their families, and caregivers. To volunteer with SHINE visit **floridashine.org** and click on the "Join Our Team" link. Simply fill out the online application, complete the online orientation, join other community members in completing SHINE Basic

QUESTION:

If I volunteer, what would be required of me?

ANSWER:

Most agencies provide training as needed for their volunteers. At this training, specific expectations of the volunteers are explained. Volunteers do not receive pay, but they may be reimbursed for some expenses associated with their work duties.

BENEFITS OF INTERGENERATIONAL VOLUNTEERING

- Improved relations between youth and elders
- Enhanced family relations
- Empowered family relations
- Empowered communities
- Increased services to all age groups

COMMON VOLUNTEER OPPORTUNITIES

- Mentoring and/ or tutoring youth
- Charity work
- Community development programs
- Social services organizations
- Non-profit agencies
- Steering committees
- Advisory boards

QUICK FACT

In State Fiscal Year 2013, 875,178 elder Floridians contributed a total of 175,923,563 hours of volunteer service, valued at more than \$3.7 billion equivalent to 91,626 full-time positions. Training, and agree to uphold the integrity of the SHINE Program.

Long-Term Care Ombudsman Program (LTCOP)

If you wish to be involved in a resident-centered volunteer program, the Long-Term Care Ombudsman Program welcomes all adults wishing to serve as volunteers. Volunteers serving in this program range from student interns to retired seniors. For more information on volunteering with the Long-Term Care Ombudsman Program, call toll-free at 1-888-831-0404 or visit the website at ombudsman.myflorida.com.

Respite for Elders Living in Everyday Families (RELIEF)

The RELIEF program offers respite services to caregivers of frail elders and those with Alzheimer's disease and related dementia. RELIEF respite is provided during evenings and weekends, times that are not usually covered by other respite programs. Volunteers may spend up to four hours per visit providing companionship to a frail homebound elder, giving the caregiver an opportunity to take a much-needed break. Activities may include conversation, reading together, playing board games, or preparing a light snack. Volunteers receive training and some volunteers may receive stipends.

The RELIEF program currently provides services in Escambia, Duval, Brevard, Palm Beach, Broward, Miami-Dade, and Lee counties. For more information about program information and volunteer opportunities, please contact the RELIEF Program Coordinator at 850-414-2000.

Senior Companion Program

The Senior Companion Program is a national service peervolunteer program funded by a grant from the Corporation for National and Community Service. Senior Companion volunteers provide services to elders at risk of institutionalization due to chronic illnesses, disabilities, or isolation. Volunteers receive

pre-service and monthly training, a modest tax-free stipend to help defray expenses, local transportation reimbursement, accident and liability insurance while on duty, and an annual medical checkup. The **Department's Senior Companion** Program partners with local volunteer stations in Duval, Citrus, Marion, Osceola, and Palm Beach counties. Volunteers provide transportation to medical appointments, shopping assistance, meal preparation, companionship, and advocacy. They also provide respite to caregivers of frail elders.

For more information about the Senior Companion Program, please contact the Senior Companion Coordinator at 850-414-2000.

For additional information on volunteer opportunities in your community, contact your local your Aging and Disability Resource Center, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). In addition to offering programs that support senior volunteerism, the Department's Office of Volunteer and Community Services (OVCS) identifies, recognizes, highlights, and provides technical assistance to volunteer programs and activities statewide that offer valuable services by and for elders, as well as intergenerational volunteer opportunities. Intergenerational connections improve the relationships between all age groups, and draw on the strength and skills of the state's older population.

Each year during National Volunteer Week, the OVCS recognizes more than 1,000 volunteers in the Department's sponsored programs. Volunteers are also recognized year-round throughout the state for service by and for older persons.

For more information on the Department's Office of Volunteer & Communities Services, contact the OVCS Director at 850-414-2000.

QUESTION

I'm retired. What kind of volunteer opportunities are in my city? What type of volunteer positions are currently available?

ANSWER

There is no shortage of volunteer opportunities for an individual willing to donate their time and efforts during retirement.

If you are a senior interested in expanding your horizons, consider volunteering. AmeriCorps, the SHINE Program, LTCOP, RELIEF, and Senior Companion Program are among the senior volunteer programs that the Department sponsors.