



ASSISTING
ALL AGES AT
ALL STAGES



THE BOOK

A GUIDE FOR HELP,
INFORMATION, AND RESOURCES

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TOLL FREE: 866-570-2998

www.m4a.org

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ABOUT M4A

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

Our Mission

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

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

THE AGING NETWORK

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

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

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

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

COMMUNITY PARTNERS

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

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

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

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

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

AGING & DISABILITY RESOURCE CENTER

M4A serves as the starting point for consumers to get help, information, and resources. M4A's Aging & Disability Resource Center (also known as OneDoor) is the first place to contact for help. Our Aging and Disability Resource Center will assess service needs, determine eligibility, and connect individuals to information, services, and resources.

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

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

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

How Our ADRC Can Help

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

CAREGIVER SUPPORT

Alabama CARES is a federally funded program that offers support to caregivers and grandparents who are raising their grandchild(ren).



Caregivers can get support with:

1. **Information on resources and services** available through public education, health fairs, brochures, and newsletters
2. **Caregiver Access Assistance** to obtain access to the services and resources that are available through outreach and case management
3. **Caregiver Education** to assist in making decisions and solving problems relating to areas such as health, nutrition, and finances.
4. **Caregiver Respite** or temporary relief from caregiving by providing personal care, homemaker services, adult day care, and other services requiring a skilled helper in the home.
5. **Supplemental Services** such as incontinent supplies and nutritional supplements are available on a limited basis.

TOP TIPS FOR CAREGIVERS

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

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



DEMENTIA FRIENDLY ALABAMA

M4A is part of the Dementia Friendly Alabama movement. Dementia Friendly is much more than simply being kind to those impacted by dementia. A dementia friendly community ensures those living with Alzheimer's and their care partners feel respected, supported, and included in every day community life.



M4A has a Dementia Friendly Training Program available for Law Enforcement and First Responders. Our comprehensive training program provides simple but powerful information needed to better respond to individuals with dementia and their care partners and learn how to be:

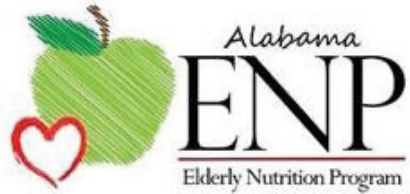
- **Dementia Knowledgeable**
- **Dementia Sensitive; and**
- **Dementia Responsive**

M4A provides this 2-hour CEU training program available at no cost. Upon completion of the training, local law

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

NUTRITION AND MEALS

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



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

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

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



FOOD ASSISTANCE

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



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

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



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

SENIOR EMPLOYMENT

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



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

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



LEGAL ASSISTANCE

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

Free legal assistance is available to:

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



LEGAL MATTERS

Important Legal Documents you should consider are:

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

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

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

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



HOME AND COMMUNITY BASED SERVICES

M4A's Elderly & Disabled (E&D) Waiver Program allows elderly and individuals with disabilities to remain in a home or community-based setting rather than a nursing home or other institutional care setting. Services covered by E&D Waiver Include: case management, homemaker services, personal care services, Adult Day Health, respite care (skilled and unskilled), companion services, home delivered meals, pest control, medical supplies, and more. Our ADRC eliminates many of the frustrations consumers and their families may experience when trying to access help, information, and services.



HOSPITAL TO HOME

The Hospital to Home Program helps eligible individuals return home safely from the hospital while reducing long-term care placement and re-hospitalization.



Hospital to Home assists Medicaid recipients with an expedited application process to initiate services including:

- Homemaker Services
- Personal Care Services
- Weekly Home-Delivered Meals
- Medical Supplies
- Personal Emergency Response Systems (PERS)

Eligibility

Individual must:

- Be hospitalized in an acute care facility
- Have a Medicaid Eligible status
- Be medically eligible for long-term care
- Have safe and suitable home to return to

and may be required to have a willing and able caregiver.

PERSONAL CHOICES

This program is an option for individuals who are on a Home and Community-Based Waiver program to hire their own caregiver to provide services.

Participants are provided a monthly allowance from which they will determine what services they need. Financial counselors are available through M4A to assist with developing a spending plan.

ACT WAIVER

This Medicaid Waiver program provides services to individuals who currently reside in a long-term care facility but wish to transition back into the community.

ACT Services Include: Transitional Assistance Services, Skilled Nursing, Home Modifications, Assistive Technology, Personal Emergency Response Systems, Personal Assistant Services, as well as all of the same services provided through traditional E&D Waiver.



GATEWAY TO COMMUNITY LIVING

The goal of Gateway to Community Living is to support individuals to successfully transition from institutional settings to



community living, while making continued enhancements to the State's infrastructure for home and community-based services that will support community living for all Alabamians, regardless of disability.

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

Other supports include:

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

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

HELP FOR OUR VETERANS

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

M4A is currently in the process of becoming a partner with the VA to provide Veteran-Directed Care (VDC) in our region. This program aims to serve veterans of any age at risk of nursing home placement.

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



MEDICARE COUNSELING

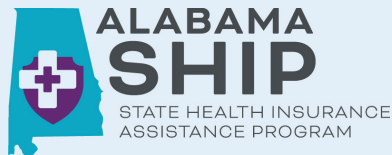
People of all ages who have Medicare coverage or will soon be eligible for Medicare can get help at no cost through our State Health Insurance Assistance Program (SHIP). SHIP has certified Medicare counselors who will help beneficiaries with their coverage such as:

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

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

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

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



THE BASICS OF SOCIAL SECURITY

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

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

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

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

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

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



THE BASICS OF MEDICARE

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

There are four basic parts of Medicare:

PART A	PART B	PART C	PART D
<p>HOSPITAL COVERAGE</p> <p>inpatient care in hospitals, including critical access and long-term care hospitals</p>	<p>MEDICAL COVERAGE</p> <p>doctors' services and outpatient care when medically necessary</p>	<p>MEDICARE ADVANTAGE PLANS</p> <p>includes all of Parts A & B as well as extra benefits</p>	<p>PRESCRIPTION DRUG COVERAGE</p> <p>available in standalone plans or as part of Medicare Advantage</p>

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

PROTECTING YOUR MEDICARE

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

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

- Never give your Medicare number to get a free offer or gift. Protect your Medicare by protecting your Medicare number.
- Always check your Medicare statement for errors, like equipment or services you never received.

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



PRESCRIPTION ASSISTANCE

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



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

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

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

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



MANAGING YOUR MEDICINE

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

In order to better manage your medication:

1. Keep a Medicine Journal or Medicine Book.

This will help you reduce the chance for harmful medication interactions. Update the information as needed.

2. Talk with your doctor.

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



3. Keep up with your Medicine.

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

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

HEALTH AND WELLNESS PROGRAMS

M4A's Health and Wellness programs are aimed to motivate and encourage older adults to live healthier lives.

Our Part D evidence-based programs consist of the Arthritis Foundation Walk with Ease, Tai Chi, Bingosize, as well as other health improvement programs. These programs partner with our local senior centers to provide classes at no charge to the individual.

These programs have been proven to help manage chronic conditions and develop plans to create better lifestyle choices.

For more information, contact M4A or your local senior center.



FALL PREVENTION TIPS

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



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

LONG-TERM CARE ADVOCACY

The purpose of our Ombudsman program is to advocate for residents in long-term care facilities.

Community Ombudsman representatives work with all parties to protect the health, safety, welfare, and rights of the residents.

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



Our Community Ombudsmen will:

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

KNOW THE SIGNS OF ELDER ABUSE

Physical Signs of Elder Abuse



Dehydration
or unusual
weight loss



Missing
daily living
aids



Unexplained
injuries, bruises,
cuts, or sores

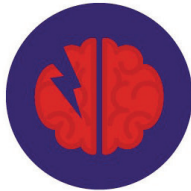


Unsanitary living
conditions and
poor hygiene



Unattended
medical
needs

Emotional/Behavioral Signs of Elder Abuse



Increased fear
or anxiety



Isolation from
friends or family



Unusual changes
in behavior or sleep



Withdrawal from
normal activities

Financial Signs of Elder Abuse



Fraudulent signatures
on financial documents



Unpaid bills



Unusual or sudden changes
in spending patterns, will,
or other financial documents

To learn more, visit ncea.acl.gov

ELDER JUSTICE CENTER

REPORT ABUSE:

(800) 458-7214

CONNECT WITH SERVICES

1-800-AGELINE

M4A

(205) 670-5770

m4a.org

Elder Justice Center of Alabama

(205) 490-8448

ElderJustice.org

SENIOR CENTERS

BLOUNT COUNTY

171 Water Street Blountsville, AL 35031	(205) 429-2406
29829 AL-79 Locust Fork, AL 35097	(205) 446-9543
101 First Ave East Oneonta, AL 35121	(205) 625-4476
268 Richmond Drive Snead, AL 35952	(205) 466-7628

CHILTON COUNTY

500 Enterprise Rd Clanton, AL 35045	(205) 755-3248
9499 AL Hwy. 22 Maplesville, AL 36750	(334) 366-2717

SHELBY COUNTY

1097 7th St. S. W. Alabaster, AL 35007	(205) 663-1307
15863-A Highway 25 Calera, AL 35040	(205) 670-9988
110 Mildred Street Columbiana, AL 35051	(205) 669-3969
5452 Cahaba Valley Rd. Birmingham, AL 35242	(205) 991-5742
434 Vine Street Montevallo, AL 35115	(205) 665-2906
39331 Hwy 25 Harpersville, AL 35078	(205) 644-6336

ST. CLAIR COUNTY

155 8 th Street Ashville, AL 35953	(205) 564-7666
670 Park Avenue Moody, AL 35004	(205) 640-2536
185 Alabama Street Odenville, AL 35120	(205) 629-5351
801 Comer Avenue Pell City, AL 35125	(205) 338-6589
220 Fredia St. Ste 103 Ragland, AL 35131	(205) 472-2177
209 Robinson St Springville, AL 35146	(205) 467-6022
91 Hillview Street Steele, AL 35987	(205) 570-0452

WALKER COUNTY

316 N.E. 6th Street Carbon Hill, AL 35549	(205) 924-6212
3885 N. Mass. Ave. Cordova, AL 35550	(205) 483-4003
1050 Kiker Lane Jasper, AL 35501	(205) 221-8513
8250 Market Street Oakman, AL 35579	(205) 622-3232
1300 Main Street Parrish, AL 35580	(205) 686-9996
193 Bryan Road Sumiton, AL 35148	(205) 842-9637

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

Physical Address:

209 Cloverdale Circle
Alabaster, AL 35007

Mailing Address:

P.O. Drawer 618
Saginaw, AL 35137



MIDDLE ALABAMA AREA AGENCY ON AGING

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

*A special thanks to the Alabama Department of Senior Services
(ADSS) for its continued support.*

