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AGING & DISABILITY RESOURCE DIRECTORY 2018-2019

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ASSOCIATE OF **UAB** HEALTH SYSTEM CANCER COMMUNITY NETWORK

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WHAT IS AN

AREA AGENCY ON AGING?

In 1965, Congress enacted the **Older Americans Act** to coordinate community-based programs for senior citizens. Its objectives were assisting senior citizens in finding adequate housing, health services, dignified long-term institutional and in-home care, and acting as an advocate for job opportunities. Amendments to the Act in 1972 increased its range to include a nutrition program for the elderly and in 1973 required states to establish **Area Agencies on Aging (AAA)** to coordinate federal and state programs with local efforts. A nationwide network of Area Agencies on Aging assist seniors in finding the services they need to remain independent and safe in their homes as long as possible.

An Area Agency on Aging is a public or nonprofit private agency or office designated by the state to carry out the Older Americans Act at the local level. Like its counterpart at the state level, an Area Agency on Aging serves both as the advocate and visible focal point in its planning and service area to foster the development of more comprehensive and coordinated service systems to serve older individuals. It is through the Area Agencies on Aging that most Older Americans Act services are funded, implemented, coordinated, expanded and updated.

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Southern Alabama Regional Council on Aging

SARCOA

Area Agency on Aging

SARCOA is an Area Agency on Aging for the southeast Alabama counties of Barbour, Coffee, Covington, Dale, Geneva, Henry and Houston. To make a referral for any SARCOA program or for more information call 334-793-6843 or 1-800-239-3507.

SARCOA's physical address is 1075 S. Brannon Stand Road, Dothan, AL 36305. Hours are 8 a.m. - 4:30 p.m.

If you live outside the counties served by SARCOA, call 1-800-AGE-LINE (1-800-243-5463) to locate your nearest Area Agency on Aging.

Connect with SARCOA

Like and follow us on social media:

[Facebook:](https://www.facebook.com/sarcoa.aging) www.facebook.com/sarcoa.aging

[Twitter:](https://www.twitter.com/sarcoa) www.twitter.com/sarcoa

[Web:](http://www.sarcoa.org) www.sarcoa.org

SARCOA PROGRAMS

Aging & Disability Resource Center

As an ADRC, SARCOA serves as the central information and referral center for finding services and assistance for older adults and disabled individuals throughout the Wiregrass. Assistance is available by phone, e-mail or in person.

Our experienced Information and Referral specialists are knowledgeable in the field of aging and disability and provide assistance in understanding how your needs, preferences and unique situations translate into possible support strategies based on available benefits and services.

Information and Referral services include application assistance, program eligibility determinations and follow-up. Our specialists provide useful information that can assist you and your family in making informed decisions about your long-term care and support.

Active Daily Living website

The Active Daily Living health platform is designed for seniors or family members concerned about the physical safety and maneuverability of an aging loved one, helping people deal with the functional limitations many face.

The online health platform is free and open to anyone who wishes to sign up and use it. Go to <https://sarcoa.dailylivingdavice.com>

The site provides useful, practical information on caregiving, how to help older adults remain independent and age in place safely within the comfort of home, and how to navigate their health care. Interactive modules and videos also offer no-cost or low-cost tips developed by experts on aging to address functional and environmental challenges.

Alabama Cares (National Family Caregiver Support Program)

Alabama Cares provides support to caregivers in an effort to keep families together and allow seniors to remain at home instead of moving to costly long-term care facilities. Services include:

- Information and assistance (in obtaining services).
- Respite care to give caregivers a break, including adult day care, respite care in the home, and assisted living respite care.

- Supplemental services to fill the gaps such as sponsorships for Emergency Response Systems, home-delivered meals, and incontinence and other caregiving supplies.

The eligibility categories are:

- Caregivers of any age who provide care to individuals age 60+.
- Caregivers of any age caring for individuals with Alzheimer's or dementia-related diagnosis of any age.
- Grandparents or other family members (aside from parents) age 55+ caring for children age 18 or younger.
- Grandparents or other family members (aside from parents) age 55+ caring for a disabled person age 19-59.

Medicaid Waiver

The Medicaid Waiver Program provides services for elderly and disabled low-income people, who, without assistance, might have to be cared for in a nursing home.

To qualify for the program, individuals must have an income below three times the Federal Benefit Rate and meet certain standards of medical need established by Medicaid.

The Medicaid Waiver Program provides clients the following services, which are paid for by the Alabama Medicaid Agency:

- **Case Management** – the Case Manager coordinates services, provides needs assessments and information, and assists with referrals, benefits and entitlements.
- **Homemaker Services** – general household activities, which include meal preparation, food shopping, errand running and routine household care.
- **Personal Care** – bathing, dressing, ambulation, light housekeeping, emotional security, feeding and supervising the self-administration of medications.
- **Respite Care** – provided to individuals unable to care for themselves on a short-term basis, offering relief to the person normally providing the care.
- **Adult Day Health Care** – allows the caregiver to work or to have time for other interests. Limited transportation is provided to and from the day care center.
- **Home-Delivered Frozen Meals** – are delivered to the home once per week. The client must have a

SARCOA PROGRAMS, CONTINUED

microwave or oven for heating the meals and freezer space for storage.

- **Companion Services** – provides supervision to functionally impaired adults who live alone and assistance with housekeeping and personal grooming tasks.

Personal Choices

The Personal Choices program is Alabama's option for self-directed home and community-based services. It is designed to offer seniors and people with disabilities more choice and flexibility in the type of care they receive. Personal Choices fosters independence as participants have greater control over their finances and decisions directly related to their care.

Gateway to Community Living

Gateway supports individuals who wish to transition from nursing homes and institutional settings to community living. Gateway uses the state's existing long-term care system as a foundation, allowing individuals currently living in institutional settings to enroll in one of seven Home and Community-based Waiver programs.

In-Home Service

Each of the seven counties served by SARCOA has an In-Home Service program to assist homebound individuals age 60 and older with shopping, minor chores and other homemaking activities if the senior is unable to do these tasks.

Generations Personal Assistance

Generations is a private pay, personal assistance program offered by SARCOA. Whether an individual's needs are for just a little help or for more hands on care, care plans are tailored for the right amount of service to meet their needs and budget.

Clients are provided an experienced case manager to help oversee services. Customized plans are available to meet additional needs. Meals are also available.

Community Care

SARCOA partners with community health providers to help their patients maintain improved health.

Patients with chronic conditions are contacted by a health coach who works with them toward better health.

Those patients discharging from the hospital are visited in the home by the health coach.

A health coach:

- Helps patients understand their condition and its warning signs.
- Discusses medications.
- Connects patients with needed benefits and support services in the community.
- Encourages follow-up doctor visits.
- Helps patients understand their discharge instructions (if applicable).

Long-Term Care Ombudsman

An Ombudsman is a trained, certified and impartial third party who investigates and mediates complaints concerning residents of nursing homes and assisted living facilities and assists in their resolution.

SenioRx Prescription Drug Assistance

SenioRx helps individuals get the life-sustaining medicines they need for free through programs offered by pharmaceutical manufacturers. Those eligible:

- Have NO prescription drug coverage.
- Have a chronic medical condition.
- Are legal residents of Alabama.
- Meet annual household income guidelines.

Diabetes Education

SARCOA offers health education classes through the Healthsake program. Current offerings include a year-long lifestyle change workshop for diabetes prevention, and monthly diabetes self-management with medical nutrition therapy workshops. Some classes are covered by insurance and may require a doctor's order.

Legal Services

Legal assistance is available to provide advice and counsel to persons age 60 and older for non-criminal matters such as powers of attorney, advanced health care directives, and consumer assistance. They also provide information and public education concerning the legal rights of seniors. The law office of Davis & Associates contracts with SARCOA to provide this free service, and can be contacted at 334-671-3990.

SHIP

The State Health Insurance Assistance Program (SHIP) can help you understand your Medicare benefits, help you enroll in programs that may pay all or part of the cost of your Medicare premiums, deductibles and co-payments, help you choose a Medicare Prescription Drug Plan, and answer your questions about Medigap, long-term care insurance policies and other health insurance programs for seniors. The law office of Davis & Associates contracts with SARCOA to provide this free service, and can be contacted at 334-671-3990.

Senior Centers

SARCOA supports 37 senior centers in the Wiregrass. Senior Centers offer a variety of activities and programs as well as hot nutritious meals to enjoy with friends. Home-delivered meals, transportation and volunteer opportunities are also available. To be eligible, a person must be age 60+ or the spouse of an eligible senior.

Hungry to Help: Sponsored Meals

Many homebound elderly are too frail to shop for food and physically unable to prepare their own meals because of disabilities such as arthritis, blindness and heart disease. Through private donations, we can deliver nutritious meals to a senior who desperately needs help.

If you would like to sponsor a particular homebound elderly person, please contact the senior center nearest the person's home. The senior center will be able to assist you with information and enrollment. If you would like to become a meal sponsor or need information about the nearest center, please contact SARCOA's Hungry to Help coordinator at 334-793-6843 or 800-239-3507.

SPECIAL PROJECTS

Santa for Seniors

Santa for Seniors is a grass-roots, volunteer effort to share the Christmas spirit with Wiregrass seniors who need basic necessities for everyday living. Made possible by our community's compassionate giving, this project brings Christmas cheer to seniors throughout our seven-county region.

Santa for Seniors recipients are clients of SARCOA. Modest wish lists are gathered by case managers.

Common items requested are not traditional gifts as we think of Christmas, but rather items such as Depends, bed pads, bug spray, Ensure, blankets and food.

Gifts are gathered at a drop site location and then distributed by case managers and volunteers.

Neighbors for Seniors

As part of our mission to help seniors and disabled individuals maintain their independence, SARCOA developed the Neighbors for Seniors project. A safe dwelling is an important part of living independently. Home repairs can be a costly but critical need for seniors who are on a low fixed income.

Neighbors for Seniors is a clearinghouse to match seniors with minor safety and health-critical home repairs to volunteers looking for worthy community projects.

SARCOA

SPECIAL EVENTS

Visit sarcoa.org for the most up-to-date information on events.



Valentine's Concert and Dance

Entertainment presented by the Dothan Moonlighters, featuring big band jazz and swing music. Held the Thursday prior to Valentine's Day.



Older Americans Day

Celebrated the first Wednesday of May. About 2,000 area seniors attend this event full of games, prizes, entertainment and a picnic lunch.



Senior Day at the Fair

Is held during the week of the National Peanut Festival. Entertainment is provided and vendors are open for lunch.

SARCOA organizes at least two continuing education events per year for social workers, nurses, and nursing home and assisted living administrators.

COPING WITH AGING - Seminar that includes a mixture of serious and fun aging issues.

LONG-TERM CARE SEMINAR - Seminar that focuses on the latest developments in long-term care.

DIABETES

SELF-MANAGEMENT TRAINING with **MEDICAL NUTRITION THERAPY**



Anyone with a diabetes diagnosis and a medical order from their treating health care provider is eligible. This service is a covered Medicare Part B benefit, but patients with private insurance may also have this benefit.

WORKSHOPS ARE HELD ON A MONTHLY BASIS.

Each day covers new material or builds on the previous session, so participants are expected to attend all dates included in their chosen workshop.

WORKSHOPS INCLUDE GROUP SESSIONS OF DIABETES EDUCATION AND MEDICAL NUTRITION THERAPY, PLUS A ONE-ON-ONE SESSION OF EACH

This provides each participant with the benefits of group support and shared experiences, as well as individualized meal planning and goal setting opportunities.

**WORKSHOPS HELD AT SARCOA AND THROUGHOUT THE REGION
1075 S. BRANNON STAND ROAD, DOTHAN**

FOR MORE INFO, CALL 334-793-6843 OR E-MAIL HEALTHSAKE@SARCOA.ORG





Meeting your care needs and budget

SARCOA is here to help you or a loved one remain independent at home. Whether your needs are for just a little help or for more hands on care, our Generations staff can assist in setting up the right amount of service to fit your budget.

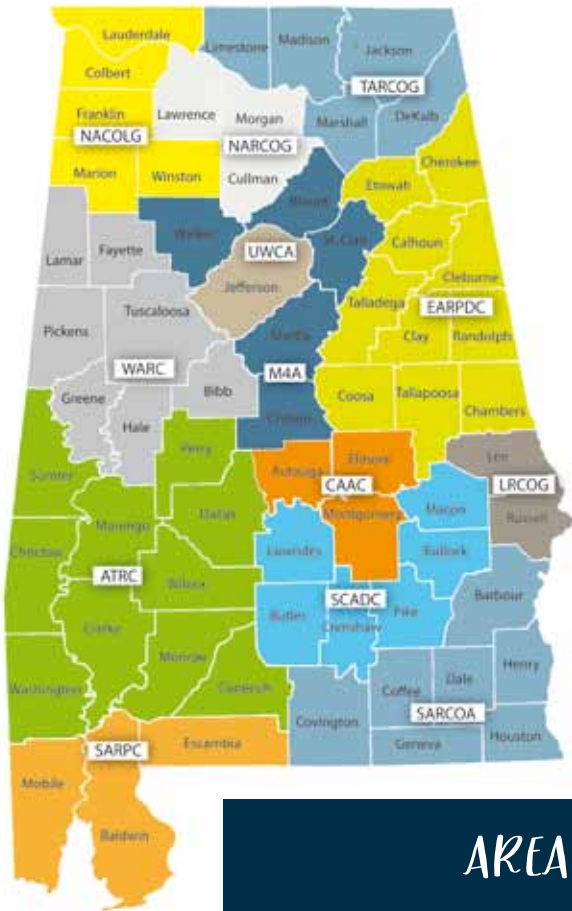
We'll provide an experienced case manager to help oversee your services. He or she will make certain you get the services you've requested and the quality you expect.

A personal assistant will provide services in the home. You may need some help with cooking or household cleaning. You might need assistance with personal activities like dressing or bathing. Or your needs may be as simple as having someone to sit with you while your caregiver is away.

Customized plans are available to meet your needs. Meals are also available.

Call SARCOA today to find out how we can help.

334-793-6843



Alabama Tombigbee Regional Commission (ATRC)

107 Broad Street
Camden, AL 36726
(334) 682-4234
(888) 617-0500
Counties: Choctaw, Clarke, Conecuh, Dallas, Marengo, Monroe, Perry, Sumter, Washington, Wilcox

East Alabama Regional Planning & Development Commission (EARPDC)

1130 Quintard Avenue, Suite 300
Anniston, AL 36201
(256) 237-6741
Counties: Calhoun, Chambers, Cherokee, Clay, Cleburne, Coosa, Etowah, Randolph, Talladega, Tallapoosa

Central Alabama Aging Consortium (CAAC)

818 S. Perry Street, Suite 1
Montgomery, AL 36104
(334) 240-4666
(800) 264-4680
Counties: Autauga, Elmore, Montgomery

Lee-Russell Council of Governments (LRCOG)

2207 Gateway Drive
Opelika, AL 36801-6834
(334) 749-5264
(800) 239-4444
Counties: Lee, Russell

AREA AGENCIES ON AGING OF ALABAMA

Middle Alabama Area Agency on Aging (M4A)

209 Cloverdale Circle
Alabaster, AL 35007
(205) 670-5770
Counties: Blount, Chilton, Shelby, St. Clair, Walker

North Central Alabama Regional Council of Governments (NARCOG)

216 Jackson Street SE
Decatur, AL 35601
(256) 355-4515
Counties: Cullman, Lawrence, Morgan

Northwest Alabama Council of Local Governments (NACOG)

103 Student Drive
Muscle Shoals, AL 35661
(256) 389-0500 / (800)-838-5845
Counties: Colbert, Franklin, Lauderdale, Marion, Winston

Office of Senior Citizens Services (OSCS)

1515 Sixth Avenue S., Suite 607
Birmingham, AL 35233
(205) 325-1416
Counties: Jefferson

South Alabama Regional Planning Commission (SARPC)

110 Beauregard Street
Mobile, AL 36633
(251) 433-6541
Counties: Baldwin, Escambia, Mobile

South Central Alabama Development Commission (SCADC)

5900 Carmichael Place
Montgomery, AL 36117
(334) 244-6903
Counties: Bullock, Butler, Crenshaw, Lowndes, Macon, Pike

Southern Alabama Regional Council On Aging (SARCOA)

1075 S. Brannon Stand Road
Dothan, AL 36305
(334)793-6843 / (800) 239-3507
Counties: Barbour, Coffee, Covington, Dale, Geneva, Henry, Houston

Top of Alabama Regional Council of Governments (TARCOG)

5075 Research Drive, NW
Huntsville, AL 35805
(256) 830-0818
Counties: DeKalb, Jackson, Limestone, Madison, Marshall

West Alabama Regional Commission (WARC)

4200 Highway 69 North, Suite 1
Northport, AL 35476
(205) 333-2990
Counties: Bibb, Fayette, Greene, Hale, Lamar, Pickens, Tuscaloosa



ABUSE, NEGLECT & EXPLOITATION

Combat Elder Abuse in Alabama:
**Alabama Department of Human
Resources - call 1-800-458-7214**

Division of Health Care Facilities
AL Dept. of Public Health
800-356-9596
*Complaint line for health care
facilities problems.*

Elder Abuse Hotline
800-458-7214

**Safety and Accountability
for Everyone Program**
334-585-1574

House of Ruth
P.O. Box 968
Dothan, AL 36302
334-793-2232

Exploitation - Fraud and Securities Theft

Securities Fraud

All investors should keep their guard up anytime anyone offers an investment opportunity. It's important to remember that if an investment sounds too good to be true, it usually is. Older Americans are the number one target of investment con artists. Stockholders and financial planners who engage in abusive practices often seek out the elderly. The files of state securities agencies are filled with tragic examples of senior citizens who have been cheated out of savings, windfall insurance payments, and even the equity in their own homes. Such victimization can be avoided by following 10 self-defense tips for older Americans by the North American Securities Administrators Association.

Don't be a courtesy victim.

Older Americans are of the generation that was taught to be courteous at all times to phone callers, as well as people who visit them at home. Con artists do not hesitate to exploit the good manners of a potential victim. Remember that a stranger who calls and asks for your money is to be regarded with the utmost caution. You are under absolutely no obligation to stay on the telephone with a stranger who wants your money. It is not impolite to explain that you are not interested and hang up the phone. Save your good manners for friends and family members, not swindlers.

Check out strangers touting strange deals.

Trusting strangers is a mistake that all too many older Americans make when it comes to their personal finances. Say "no" to any investment professional or con artist who presses you to make an immediate decision, giving you no opportunity to check out the salesperson, firm and the investment opportunity itself.

Extensive background information on investment salespeople and firms is available from the Central Registration Depository files available from your state securities agency. Call 1-800-222-1253 or write: **Alabama Securities Commission**, 770 Washington Ave., Suite 570, Montgomery, AL 36130-4700. Almost all investment opportunities must be registered for sale in the state in which you live. Your state securities agency can tell you if the investment opportunity is properly registered.

Before you part with your hard-earned savings, get written information about the investment opportunity, review it carefully, and make sure you understand all the risks involved.

A favorite tactic of telemarketing con artists is to develop a false bond of friendship with older Americans. Swindlers know that many senior citizens are eager to have someone to talk to on the phone - even a complete stranger.

When dealing with a stockbroker or financial planner, do not be swayed by offers of unrelated advice and assistance that are merely efforts to develop a sense of friendship or dependency. If you are lonely and in need of companionship, don't make the mistake of seeking it from someone whose only real interest is to get his or her hands on your money.

Always stay in charge of your money.

A stockbroker, financial planner or telemarketing con artist who wants your money will be more than happy to assure you that he or she can handle everything, thereby relieving you of the need to watch over and protect your nest egg.

Beware of any financial professional who suggests putting your money into something you don't understand or who urges that you leave everything in his or her hands. Constant vigilance is a necessary part of being an investor.

If you understand little about the world of investments, take the time to educate yourself or involve a family member or professional, such as your banker, before trusting a stranger who wants you to turn over your money and then sit back and wait for results.

Never judge a person's integrity by how they sound.

All too many older Americans who get wiped out by con artists later explain that the swindler sounded like such a nice man or woman. Successful con artists sound extremely professional and have the ability to make even the flimsiest investment deal sound as safe as putting money in the bank.

Some swindlers combine professional-sounding sales pitches with extremely polite manners, knowing that many older Americans are likely to equate good manners with personal integrity. The sound of a voice, particularly on the phone, has no bearing on the soundness of an investment opportunity.

Watch out for salespeople who prey on your fears.

Con artists know that many older Americans worry they will either outlive their savings or see all their financial resources vanish overnight as the result of a catastrophic event such as a costly hospitalization.

It is common for swindlers and abusive salespeople to pitch schemes as a way for older Americans to build up their life savings to the point where such fears are no longer necessary. Fear and greed can cloud your good judgment and leave you in a much worse financial posture. An investment that is right for you will make sense because you understand it and feel comfortable with the degree of risk involved.

SUBSTANCE ABUSE

Al Anon Family Groups: Hope for Family & Friends of Alcoholics

888-425-2666
www.al-anon.alateen.org

Alcoholics Anonymous

Dothan, AL
334-792-3422
www.aadothan.org

Bradford Health Services

114 Adris Place
Dothan, AL 36303
334-671-1677

Dothan-Houston Substance Abuse Partnership

355 N. Oates, Suite 4
Dothan, AL 36303
334-699-2813
wiregrasspartnership.com

The Haven

831 John D. Odom Road
Dothan, AL 36303
334-794-3771

Herring Houses

101 N. Herring St.
Dothan, AL 36303
334-699-3175

National Alcohol/Drug Treatment Referral

800-454-8966

New Life Christian Recovery Program

317 N. Main St.
Enterprise, AL 36330
334-393-5641

New Vision

Dale Medical Center
126 Hospital Avenue
Ozark, AL 36360
334-443-0210

Exercise particular caution if you are an older woman with no experience handling money.

Ask a con artist to describe his ideal victim and you are likely to hear this: “elderly widow.”

Sadly, many women who are now in their retirement years often received little or no education in their youth about how to handle money. Women of this generation often relied on their husbands to handle most or all major money decisions. Older women, particularly those who have received windfall insurance payments in the wake of their spouse’s death, are prime targets for con artists.

Any person who has little know-how about handling money should always seek the advice of family members or a disinterested professional before deciding what to do with their savings.

Monitor your investments and ask tough questions.

Too many older Americans not only trust unscrupulous investment professionals and outright con artists to make initial financial decisions for them, but compound their error by failing to keep an eye on the progress of the investment.

Insist on regular written and oral reports. Look for signs of excessive or unauthorized trading of your funds. Do not be swayed by assurances that such practices are routine or in your best interests.

Do not permit a false sense of friendship or trust keep you from demanding a routine statement of your savings. When you suspect that something is amiss and get unsatisfactory explanations, call your state securities agency and make a complaint.

Look for trouble retrieving your principal or cashing out profits.

Many older Americans have little ongoing need for investment funds, while others require returns that are paid out regularly in order to supplement limited incomes.

If a stockholder, financial planner or other individual with whom you have invested stalls when you want to pull out your principal or profits, you may have uncovered someone who wants to cheat you.

Unscrupulous investment promoters pocket the funds of their victims and go to great lengths to explain why an investor’s savings are not readily accessible. In many cases, they will pressure the investor to “roll over” non-existent “profits” into new and even more alluring

investments, thus further delaying the point at which the fraud will be uncovered.

If you are not investing in a financial vehicle with a fixed term, such as a bond, you should be able to receive your funds or profits within a reasonable amount of time.

Don’t let embarrassment or fear keep you from reporting investment fraud or abuse.

Older Americans who fail to report that they have been victimized in financial schemes often hesitate to report because of embarrassment or the fear that they will be judged incapable of handling their own affairs.

Some senior citizens have indicated that they fear their victimization will be viewed as grounds for forced institutionalization in a nursing home or other facility.

Con artists know about such sensitivities and count on these fears preventing or delaying the point at which authorities are notified of a scam. While it is true that most money lost to investment fraud is rarely recovered beyond pennies on the dollar, there are also many cases in which older Americans who recognize early on that they have been misled about an investment are then able to recover some or all of their funds by being a “squeaky wheel.”

A good resource for older Americans who fear they have been victimized is their state securities agency. Alabama residents should call 800-222-1253, or write: **Alabama Securities Commission**, 770 Washington Ave., Suite 570, Montgomery, AL 36130-4700.

Beware of “reload” scams.

Younger Americans who are ripped off by swindlers are fortunate to the extent that they have the opportunity to pick themselves up and restore some or all of their losses through new earnings. Most older Americans, however, are dealing with a finite amount of money that is unlikely to be replenished in the event of fraud and abuse. The result is a panic that is well known to con artists, who have developed schemes to take a “second bite” out of senior citizens who already have been victimized.

Faced with a loss of funds, some senior citizens will go along with another scheme (allowing themselves to, in effect, be reloaded) in which the con artist promises to make good on the original funds that were lost and possibly even generate new returns beyond those originally promised.

Though the desire to make up lost financial ground is understandable, all too often the result is that unwary

senior citizens lose whatever savings they have left after the initial scam and possibly more in the second scam.

The preceding article was adapted from the web site: <http://www.asc.alabama.gov>.

Identity Theft

Identity theft occurs when your personal identifying information is stolen and used by someone.

Identity thieves can use the stolen information to open fraudulent credit card accounts in your name, apply for utilities and cell phones in your name, borrow money in your name, and make major purchases such as houses and cars in your name.

Identity thieves may even use your identity when arrested or interrogated. Identity theft wreaks havoc on your life because it damages your good name and credit and exposes you to potential financial loss.

Below are some things you can do to reduce the likelihood of your identity being stolen. Unfortunately, even if you are constantly vigilant, you could still become a victim of identity theft.

Secure your mail.

Pick up your mail and newspapers daily. Ask the Postal Service to stop your mail if you are going to be away.

Shred correspondence such as credit card offers or anything else with identifying information before discarding.

If possible, place your outgoing mail in a U.S. Postal Service receptacle, rather than your own mailbox. The flag on your mailbox alerts identity thieves that you have important documents such as checks and credit card numbers in your mailbox.

If you want to cut down on the amount of **unsolicited offers** you receive, call 1-888-567-8688 to be removed from the database that generates credit card pre-approved offers.

Keep your financial information private.

Carry only the credit cards you need to use at the time. Leave others in a secure place. In public, be aware of people around you who may be trying to read the numbers on your credit cards or checks.

Limit information printed on your checks, and make sure your checks are stored in a secure place.

Pick up new checks at the bank, rather than your home mail box.

Be stingy about giving out account numbers or other

financial information to people.

Keep telephone calls private and know to whom you are speaking.

Be careful about giving personal information out over the phone, particularly when you are talking on a cell phone or a cordless phone. If you must do so in a public place, be aware that people around you may be listening to your conversation.

Be wary of giving personal information to a person or company that contacts you (as opposed to one you contact). Ask the person calling to give you a number you can call to verify his/her identity, and ask the person to send you any information they would like you to consider in writing.

If you want to cut down on the number of sales calls you receive, register on the national **Do Not Call List** by calling 1-888-382-1222 or on-line at www.donotcall.gov.

Use the internet carefully.

Be careful about giving out personal information over the internet. Never give out personal information over the internet unless you are using a secure website. You may be able to determine if a website is secure by looking at the beginning of the web address in your browser's address bar—it should say <https://> instead of <http://>

If you make purchases over the internet, use a credit or charge card when shopping online so that you will have the protection of the Fair Credit Billing Act.

The Fair Credit Billing Act is a federal law that provides protection to consumers who have billing errors on open-end credit accounts. To take advantage of this protection when there is an error on your account, you must contact the credit card company in writing at its "Billing Inquiry" address. Your written notification must be received by the credit card company within 60 days from the date that the first bill with the error was mailed to you.

"Phishing" (pronounced "fishing") occurs when identity thieves use fraudulent e-mails and websites, which are designed to look like legitimate banks, retailers and credit card companies, to obtain your personal information.

To avoid becoming a victim of phishing, be suspicious of any unsolicited e-mails urgently requesting personal information. The companies you do business with already have that information.

You should never use the link provided in an e-mail to go to a web page, instead call the company or type the web address into your browser. Do not fill out forms over the internet asking for your personal information unless you know for certain the e-mail is legitimate

Protect your social security number.

Be cautious about giving out your Social Security number. If someone asks you for it, ask him/her why the number is needed and what will happen if you do not give out the number, etc.

Do not carry your Social Security card in your wallet. Store it in a safe place.

Regularly monitor your credit report.

If you find anything on your credit report that should not be there, take action immediately.

Since June 2005, Alabama consumers are able to obtain a free copy of their credit report from each credit bureau once every 12 months by calling 1-877-322-8228 or visiting www.annualcreditreport.com

The three major **credit bureaus** are:

Experian 1-888-397-3742

Trans Union 1-800-680-7289

Equifax 1-800-525-6285

If your identity is stolen take immediate action!

Report Fraud to all three credit bureaus.

Report theft to local law enforcement and the **Federal Trade Commission** 1-877-IDTHEFT.

Immediately contact banks, credit card issuers and other creditors.

The preceding article was adapted from the Federal Trade Commission (FTC) website.

DIABETES EDUCATION

Do you have a diabetes diagnosis?

This course is the key to gaining the power to control!



Diabetes Self-Management Training with Medical Nutrition Therapy:

- » Empowers people with diabetes to improve their quality of life through personalized, patient-centered training in group and 1-on-1 settings.
- » Personalized meal planning provided by a registered dietitian.
- » Services are covered by Medicare Part B, and may also be covered by private insurance carriers. Self-payment is also an option.
- » Accredited through the American Association of Diabetes Educators (AADE).

Are you at risk for diabetes?

This course equips you with the power to prevent!



National Diabetes Prevention Program:

- » This program motivates and empowers clients to make lifestyle changes and develop new healthy habits, thus reducing their risk for developing Type 2 diabetes.
- » Group classes offer support and solutions from others with similar challenges and experiences.

Talk to your doctor or contact us for more information:

SARCOA 334-793-6843 or 800-239-3507
1075 S. Brannon Stand Road, Dothan, AL 36305
e-mail: healthsake@sarcoa.org

SARCOA
healthy • active • home



ALZHEIMER'S & DEMENTIA

RESOURCES

Alzheimer's Resource Center
1314 Westgate Pkwy., Suite 2
Dothan, AL 36303
334-702-2273

Alzheimer's & Demetia Help Line
1-800-457-5679

GLOBAL TRACKING BRACELETS

Alabama State Troopers Association
334-265-2782

Coffee Co. Sheriff's Department
334-894-5535

Dale Co. Sheriff's Department
334-774-2335

Houston Co. Sheriff's Department
334-677-4882

Understanding dementia, senility and Alzheimer's disease

What is dementia?

Dementia is the permanent, relentless, progressive loss of many intellectual functions. The word "dementia" comes from the Latin words "de men," meaning *out of mind*. Dementia is caused by death of nerve cells. If a nerve cell dies, it cannot be replaced. Its function may be lost. Nerve cell death or dementia is caused by:

- Alzheimer's disease 60-70%
- Multiple small strokes 15%
- Multiple other causes 10-15%

Five to 20 percent of elderly patients who appear demented have treatable diseases, for example:

- Hormonal imbalance (hypothyroidism)
- Drug/medication-induced confusion
- Depression

What is Alzheimer's disease?

Alzheimer's disease (AD) is one type of dementia; it is often used synonymously with dementia. In 1906, German physician Alois Alzheimer described the disease in a brain specimen autopsy. There is no clear consensus of why the nerve cells die in the brains of Alzheimer's disease patients. Inheritance plays some role:

- 5% clearly inheritable (autosomal dominant)
- 20-60% may have a genetic predisposition

How many people are affected?

Approximately 4 million Americans are afflicted with Alzheimer's disease. In Alabama, about 57,000 people have dementia.

AD is the fourth leading cause of death among adults in America. Approximately 10 percent of the population over 65 years of age have AD. Forty-seven percent of those over the age of 85 have dementia.

This is the fastest growing segment of the population in the United States. Dementia afflicts both men and women in all racial, religious and socioeconomic groups. Sixty percent of all nursing home patients are demented.

What are the symptoms?

Intellectual losses include:

Amnesia: Loss of memory function. Distant memories remain clear while recent memories are lost. Patients lose the ability to store the memory of an event as it occurs; for example, a patient may not remember the course of a conversation from one moment to the next.

Aphasia: Loss of ability to understand spoken/written words and/or inability to speak coherently. Patients may get words confused, jabber incessantly or become mute.

Apraxia: Loss of ability to perform pre-programmed motor tasks or tasks that a normal person completes without any concentration. Some examples include: buttoning a shirt, brushing one's teeth, writing one's name and eating with utensils.

Agnosia: Loss of ability to remember what things look like, including the face of a close relative and even one's own reflection in a mirror.

Psychiatric problems include:

- Major personality changes.
- Poor judgment, irritability or inappropriate behavior.
- 25% suffer from depression that should be treated.
- 30-40% suffer from hallucinations and delusions.
- 50% wander or become aggressive.

Non-neurological symptoms:

Only the brain is damaged in Alzheimer's. Patients have a long survival rate because other organ systems are not damaged.

What is the course of the disease?

No two patients are alike. No patient's course is predictable.

Early - (3 to 5 years) - Mild amnesia; good function at home; few psychiatric symptoms.

Middle - (3 to 10 years) - Many intellectual impairments; poor function at home; many psychiatric/behavior problems.

Late - (5 to 20 years) - Multiple severe intellectual impairments; no function at home; total care required; loss of bowel and bladder function.

Future therapy will try to prevent the death of nerve cells and maximize the function of surviving nerve cells.

How can families cope with this disease?

- Education about the disease should be the family's first line of defense.
- Realize that denial of the problem will not make it go away.
- Seek out a knowledgeable, caring physician who will work with you to manage the patient's behavioral problems, as well as their physical complaints.
- Plan ahead. Take care of financial issues and legal documents like a living will and durable power of attorney.
- Seek out services that will ease your burden such as adult day care, Meals on Wheels, and local support groups.

ALZHEIMER'S ADULT DAY HEALTH PROGRAMS

Elba Adult Day Care

128 Court Ave.

Elba, AL 36323-1727

334-897-3151

Coffee County Adult Day Care

106 Douglas Brown Circle

Enterprise, AL 36330

334-393-7919

Wiregrass Adult Care

2461 E. Burdeshaw Street

Dothan, AL 36303

334-792-0022

Respite Care Ministry

First United Methodist Church

1380 West Main Street, Dothan, AL 36301

334-793-3555

www.fumcdothan.org

Provides fellowship and stimulation for people who have memory loss due to Alzheimer's disease, dementia, Parkinson's or stroke. Trained professionals and volunteers provide supervision, lead activities, and serve a nutritious lunch.

ALZHEIMER'S UNITS AT LONG-TERM CARE HEALTH FACILITIES

Crowne Health Care of Eufaula

430 Rivers Ave.
Eufaula, AL 36027
334-687-6627

Elba Nursing & Rehabilitation Center

987 Drayton St.
Elba, AL 36323
334-897-2257

Enterprise Health and Rehabilitation

300 Plaza Drive
Enterprise, AL 36330
334-347-9541

Floral Health and Rehabilitation

23621 Goldenrod Ave.
Floral, AL 36442
334-858-8585

Henry County Health and Rehabilitation

212 Dothan Road
Abbeville, AL 36310
334-585-2241

Oakview Manor Health Care Center

929 Mixon School Road
Ozark, AL 36360
334-774-2631

Opp Health and Rehabilitation

115 Paulk Ave.
Opp, AL 36467
334-493-4558

Ozark Health and Rehabilitation

312 Bryan Drive / P.O. Box 730
Ozark, AL 36360
334-774-2561

The Terrace at Grove Park

101 Tulip Lane
Dothan, AL 36305
334-792-7349

Wesley Place

Methodist Home for the Aging
718 Honeysuckle Road
Dothan, AL 36305
334-792-0921



CROWNE
Health Care

Speech Therapy : **Occupational Therapy** : **Physical Therapy**

Crowne Health Care is the right choice to get you home again or we have the best staff available to help with long term care. Our nurses are especially trained to care for those who are no longer able to care for themselves & our Alzheimer's unit is one of the best in the area. We also provide many other services.

- IV Therapy
- Wound Care
- Diabetes Management
- Symptom Management
- Pain Management
- Congestive Heart Failure
- Respiratory Therapy
- Palliative Care
- Speech, Voice & Swallowing

For more information, please visit us online at www.crownhealthcare.com or call 334.687.6627

◆ 430 Rivers Avenue ◆ Eufaula, AL 36027



ARTS & LEISURE

ARTS

Alabama Shakespeare Festival

Montgomery, AL
800-841-4273
www.asf.net

Chipola College Theatre

Marianna, FL
850-526-2761
www.chipola.edu

Coffee County Arts Alliance

Enterprise, AL
334-406-2787
coffeecountyartsalliance.com

Cultural Arts Center

901 S. St. Andrews St.
Dothan, AL 36301
334-699-2787
theculturalartscenter.com

Dothan Area Botanical Gardens

5130 Headland Ave.
Dothan, AL
334-793-3224
www.dabg.com

Dothan Civic Center

334-615-3175
www.dothan.org

Dothan Opera House

334-615-3175
www.dothan.org

The Main Event

257 S. St. Andrews Street
Dothan, AL 36301
334-699-1475
maineventalabama.com

Music South

Dothan, AL
www.musicsouth.com

Pea River Historical & Genealogical Society

108 S. Main St.
Enterprise, AL 36330
334-393-2901
www.peariver.org

Southeast Alabama Community Theater (SEACT)

901 S. Saint Andrews St.
Dothan, AL 36301
334-794-0400
www.seact.com

Southeast Alabama Dance Company

3010 Ross Clark Circle
Dothan, AL 36301
334-702-7139
southeastalabamadancecompany.org

Southern Broadway Theater Company

202 N. Main St.
Enterprise, AL 36330
334-470-6568
www.southernbroadway.com

Swamp Gravy

Colquitt, GA
229-758-5450
www.swampgravy.com

Tri-State Community Orchestra

Dothan, AL
334-699-2787
tristatecommunityorchestra.org

US Army Aviation Museum

Fort Rucker, AL 36362
334-598-2508
www.armyaviationmuseum.org

Wiregrass Museum of Art

126 Museum Ave.
Dothan, AL 36303
334-794-3871
www.wiregrassmuseum.org

CITY PARKS & RECREATION

DOTHAN

Andrew Belle Community Center

1270 Lake St.
334-615-3720

Dothan Leisure Services

334-615-3700

Doug Tew Recreation Center

300 Garland St.
334-793-0221

Eastgate Park

2049 Sanitary Dairy Rd
334-615-3730

Forever Wild Trail

3636 Fortner Street
or 384 Narcisse Drive
Dothan, AL 36305

Landmark Park

430 Landmark Dr.
Dothan, AL 36303
334-794-3452
www.landmarkpark.com

Walton Park Recreation Center

122 Walton Park Drive
334-615-4710

Water World

401 Recreation Road
Dothan, AL 36303
334-615-3750

Westgate Recreation Center

501 Recreation Road
334-793-0221

Westgate Tennis Center

334-793-0399 or 615-3790

Wiregrass Recreation Center

620 Sixth Avenue
334-615-4740

OTHER

Abbeville Parks and Recreation

334-585-3612

Andalusia Parks and Recreation

334-222-2714

Daleville Community Center

334-598-3111

Elba Parks and Recreation

334-897-6833

Enterprise Leisure Services

334-347-1211

Enterprise Parks and Recreation

334-348-2682

Eufaula Parks and Recreation

334-687-1213

Geneva Parks and Recreation

334-684-9323

Hartford Recreation

334-588-3949

Headland Recreation

334-693-3365

Ozark Recreation

334-774-2523

Ed Lisenby Lake and Walking Trail (Ozark)

334-774-0588

FAIRS, FESTIVALS & EVENTS

Cherry Blossom Festival

Macon, GA
www.cherryblossom.com

Eufaula Pilgrimage

Held in April
340 North Eufaula Ave.
Eufaula, AL 36027
334-687-3793
1-888-383-2852
www.eufaulapilgrimage.com

Opp Rattlesnake Rodeo

Usually held in April
Opp, AL
334-493-4575
www.rattlesnakerodeo.com

Piney Woods Arts Festival

Usually held in April
334-406-2787
Enterprise, AL
coffeecountyartsalliance.com

National Mayhaw Festival

Held the third weekend in April
Colquitt, GA
229-758-2400

Festival On The Rivers

Held the last Saturday in April
Geneva, AL
334-313-8177
334-684-8575
www.genevariverfestival.com

Watermelon Festival

Usually held in June
Chipley, FL
850-638-6180
www.panhandlewatermelon.com

Tomato Festival

Usually held in June
Slocomb, AL
334-886-2334

July 4th Fireworks

Fort Rucker, AL
334-255-2252

Wausau Funday & Possum Festival

Usually held in August
Wausau, FL
850-638-1781

Porktoberque

Held the last weekend in
September
Dothan, AL
334-699-1475
www.maineventalabama.com

Claybank Jamboree Arts & Crafts Festival

First weekend in October
Downtown Ozark, AL
334-774-9321

Covington County Fair

Usually held in October
Andalusia, AL 36420
334-222-4250
www.kiwanisccf.org

Pike County Fair

Usually held in October
Troy, AL 36081
334-566-3273

Mule Day in Calvary, GA

1st Saturday in November
229-377-MULE

National Peanut Festival

Held the first of November
5622 Hwy 231 S.
Dothan, AL 36301
334-793-4323
www.nationalpeanutfestival.com

Downtown Christmas Festival

First weekend in December
Dothan, AL
334-699-1475

LIBRARIES

Abbeville Memorial Library

301 Kirkland St.
Abbeville, AL 36310
334-585-2818

Andalusia Public Library

212 S. Three Notch St.
Andalusia, AL 36420
334-222-6612

Ariton Dot Laney Memorial Library

30 W. Main St.
Ariton, AL 36311
334-762-2463

Ashford Branch Library

305 6th Ave.
Ashford, AL 36312
334-899-3121

Eufaula Carnegie Library

217 N. Eufaula Ave.
Eufaula, AL 36027
334-687-2337

Daleville Public Library

308 Donnell Blvd.
Daleville, AL 36322
334-503-9119

Elba Public Library

406 Simmons St.
Elba, AL 36323
334-897-6921

Elton B. Stephens Library

17 School St.
Clio, AL 36017
334-635-5644

Enterprise Public Library

101 E. Grubbs St.
Enterprise, AL 36330
334-347-2636

Floral Public Library

1214 4th St.
Floral, AL 36442
334-858-3525

Houston-Love Memorial Library

445 N. Oates St.
Dothan, AL 36303
334-793-9767

Geneva Public Library

312 S. Commerce St.
Geneva, AL 36340
334-684-2459

McGregor McKinney Public Library

101 E. Fulton St.
Hartford, AL 36344
334-588-2384

Mary Berry Brown Memorial Library

1318 Hinton Waters Ave.
Midland City, AL 36350
334-983-9999

Blanche R. Solomon Memorial Library

17 Park St.
Headland, AL 36345
334-693-2706

Louisville Public Library

1951 Main St.
Louisville, AL 36048
334-266-5210

Opp Public Library

1604 N. Main St.
Opp, AL 36467
334-493-6423

Ozark Dale County Public Library

416 James St.
Ozark, AL 36360
334-774-5480

Samson Public Library

200 N. Johnson St.
Samson, AL 36477
334-898-7806

Town & Country Library

45 N. Midway St.
Clayton, AL 36016
334-775-3506

Westgate Library

535 Recreation Road
Dothan, AL 36303
334-699-2950

GOLF COURSES

Country Club of Alabama

101 Merion Drive
Eufaula, AL 36027
334-687-8003

Dothan National Golf Club

7410 S. US Highway 231
Dothan, AL 36301
334-677-3321

Evans Barnes Golf Course

1735 Dannelly Blvd
Andalusia, AL 36420
334-222-8400

Highland Oaks RTJ Golf Trail

904 Royal Parkway
Dothan, AL 36305
334-712-2820

Lake Point Resort State Park Golf Course

104 Lakepoint Drive
Eufaula, AL 36027
800-544-5253

Old Pine Golf Course

24908 Harmony Church Road
Andalusia, AL 36421
334-222-3242

River Oaks Golf Course

203 River Oaks Road
Geneva, AL 36340
334-684-6190

Roundabout Plantation Course

321 Roundabout Drive
Cowarts, AL 36321
334-793-3300

Silver Wings Golf Course

Combat Road Building 20067
Fort Rucker, AL 36362
334-255-0089

Tartan Pines Golf Club

423 Tartan Way
Enterprise, AL 36330
334-393-8000

MOVIE THEATERS

COFFEE COUNTY

Clark Cinema 10

100 New Centre Drive
Enterprise, AL 36330
334-347-2531

COVINGTON COUNTY

Clark Theatre

109 O'Neal Building
101 Court Square
Andalusia, AL 36420
334-222-4761

DALE COUNTY

Continental Drive-In

14200 US Highway 84 W.
Newton, AL 36352
334-692-3890

HOUSTON COUNTY

AMC Classic Dothan 6

3489 Ross Clark Circle
Dothan, AL 36303
334-793-2222

AMC Classic Dothan Pavillion 12

4883 Montgomery Highway
Dothan, AL 36303
334-836-0814

STATE PARKS

Blue Springs State Park

2595 Hwy. 10
Clio, AL 36017-3501
334-397-4875

Chattahoochee State Park

250 Chattahoochee State Park Rd
Gordon, AL 36343
334-522-3607

Floral City Park

514 Lake Shore Drive
Floral, AL 36442
334-858-6425

Frank Jackson State Park

100 Jerry Adams Drive
Opp, AL 36467
334-493-6988

Florida Caverns State Park

3345 Caverns Road
Marianna, FL 32446
850-482-1228

George T. Bagby State Park & Lodge

330 Bagby Parkway
Fort Gaines, GA 39851
229-768-2571

Kolomoki Mounds Historic Park

205 Indian Mounds Road
Blakely, GA 29823
800-864-7275

Lakepoint Resort

104 Lakepoint Drive / P.O. Box 267
Eufaula, AL 36072
334-684-6677 or 800-544-5253

White Oak Creek Campground

395 Highway 95
Eufaula, AL 36072
334-687-3101



ASSISTANCE SOURCES

Enroll Alabama

enrollala.com

Provides assistance in navigating the Federal Health Insurance Marketplace. Assistance is available locally through :

- **SARHA Clinics**
334-566-8822 x109
- **Eligibility Screening Services**
334-944-7007 or
334-793-5000 x 8155
- **MarketPlace Call Center**
1-800-318-2596

Alfred Saliba Family Services

301 W Lafayette St
Dothan, AL 36301
334-712-1542

American Cancer Society Mid-South Division

334-794-0600

American Cancer Society Community Resource Center

Flowers Hospital
4370 W. Main St.
Dothan, AL 36305
334-944-7085

Brown Bag Program

382 Twitchell Road
Dothan, AL 36303
334-794-9775

Catholic Social Services

557 W. Main St.
Dothan, AL 36301
334-793-3601

Christian Mission Center

342 N. Court St.
Elba, AL 36323
334-897-6693

Christian Mission Center

231 Geneva Hwy.
Enterprise, AL 36330
334-393-2607

Christian Mission Center

801 E. Town Ave.
Geneva, AL 36340
334-684-7756

Christian Service Center

403 S. Three Notch St.
Andalusia, AL 36420
334-222-3840

Dothan Rescue Mission

216 E. Crawford St.
Dothan, AL 36301
334-794-4637

Evergreen Presbyterian Church

1105 N. Pontiac Ave
Dothan, AL 36303
334-792-7898

Family Service Center Barbour

113 Jackson Street
Eufaula, AL 36027
334-687-2896

Good News Shop

156 N. Foster St.
Dothan, AL 36301
334-792-8742

Goodwill Industries

114 S. Industry Blvd.
Enterprise, AL 36330
334-347-0174

Grace Place Church Food & Clothing Pantry

5730 Shell Field Road
Enterprise, AL 36330
334-347-5214

Harbor House

320 N. Foster St.
Dothan, AL 36301
334-790-4031

Healthcare Resource Center

150 N. Foster St.
Dothan, AL 36301
334-803-3900

Judson Baptist Association Mission Center

532 Ozark Road
Abbeville, AL 36310
334-585-3334

Living Hope Community Center

309 N. Lena Street
Dothan, AL 36301
334-671-2376
Open M, Tu, Th
from 10 a.m. to 2 p.m.

Love in Action

279 W. Main Street, Suite 2
Dothan, AL 36301
334-494-4995

Salvation Army - Dale

1177 Andrews Ave.
Suite 3
Ozark, AL 36360
334-445-3070

Salvation Army - Dothan

1307 S. Bell St.
Dothan, AL 36301
334-792-1911

Southeast Alabama Baptist Association

1306 Ross Clark Circle
Dothan, AL 36301
334-699-2855

Southeast Alabama Community Action

601 N. Saint Andrews St.
Dothan, AL 36301
334-794-8754

The Ark

475 W. Main St.
Dothan, AL 36301
334-794-7223

The Ordinary People Society (TOPS)

403 W. Powell St.
Dothan, AL 36303
334-671-2882 / 791-2438

Wiregrass Area Food Bank

382 Twitchell Road
Dothan, AL 36303
334-794-9775

Energy Assistance

2.2% Electric Exemption Program

This program permits eligible households to qualify for an exemption from payment of the tax on their monthly electric bill. Those qualifying for this program will no longer be billed the 2.2% tax. You will not receive a money payment from this program but will save 2.2% of your monthly electricity bill. To qualify for this program, you must:

1. Be the head of household. (Head of household is defined as that adult household member in whose name the monthly electric bill is received.);
2. Be 62 years old or older, or between the ages of 18 to 62 and blind or otherwise totally and permanently disabled. If you do not receive a check based on blindness or total and permanent disability, you must present a statement from your doctor saying that you are blind or totally and permanently disabled to engage in gainful employment and give the reason why;
3. Share your residence with not more than one other adult person less than 62 years old. (An adult is defined as a person who is 18 years old or older.);
4. Have a yearly gross income for you and all members of your household of \$12,000 or less;
5. Buy your electricity from a company that collects the 2.2% Gross Receipts License Tax. (See list of participating electric companies below);
6. Be an Alabama resident and live in the county where you apply, and be a U. S. citizen or legal alien;
7. Furnish a recent electric bill to show the current name, address, and customer account number in

whose name the bill is received;

8. Cooperate with the Department of Human Resources by furnishing the necessary information or verification required to determine your eligibility;
9. Agree to report to your local County Department of Human Resources any change of name or address on your monthly electric bill if you wish to reapply for the exemption.

Where to apply: You must apply at the Department of Human Resources office in the county where you live. You may apply in person or someone may obtain an application form for you which must be completed, signed by the head of household, and returned to the Department of Human Resources in the county where you live (see Government Programs, p. 00). If you have questions, you may contact the **Alabama Department of Human Resources**, 50 N. Ripley St., Montgomery, AL 36130, phone 334-242-1310.

Who can apply: The head of household is the only person who may apply. Even when someone else obtains an application form or assists in completing the form, the head of the household must sign it and the form must be returned to the county Department of Human Resources. You must re-certify each year or if you have a change of address.

Companies that collect the 2.2% Gross Receipts License Tax: (Apply at your local County Department of Human Resources.)

- Alabama Power Company
- Covington Electric Cooperative
- Pea River Electric Cooperative
- Wiregrass Electric Cooperative

In addition, Alabama Power offers the **Rate Rider SSI (Supplemental Security Income)** Rate Rider is the discount of the basic customer charge of \$8.91, which is available to those persons drawing SSI. You may be entitled to both discounts if you meet the qualifications for the 2.2% Electric Exemption program (shown above) and are also receiving SSI. Apply at your local Alabama Power Company office. Please note, the social security number and name on your application should be exactly as shown on your SSI records.

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP is a federally funded program to help eligible low-income homeowners and renters meet their home heating and/or cooling needs. There is a sign-up for heating costs in the winter and cooling costs in the summer. Depending on availability of funds, energy assistance may be available at other times of the year.

Applicants must be the head of the household or their spouse. Applicants 60 and older or disabled can authorize in writing an individual to apply for him/her. Applicants must provide proof of gross income for everyone in the household for the month prior to sign-up, social security numbers for all members of the household, and a copy of the latest utility bill showing the account number.

If applicants do not have income for the previous month, they must provide written verification from a reliable source. It is important to have all required documents on the sign-up date.

Monthly income limits change annually with the Federal Poverty Guidelines. Each applicant must live in the county where the application is completed.

If you are a resident of Barbour, Coffee, Geneva, Henry or Houston counties contact your local Southeast Alabama Community Action Partnership office. If you are a resident of Covington or Dale counties contact your local OCAP office. The phone numbers for these agencies can be found on pages 39-40.

Project SHARE

Project SHARE provides emergency assistance to our elderly and disabled neighbors who need help with their energy bills. Project SHARE is funded by electric utility customers who donate through their monthly bills. Project SHARE is neighbors helping neighbors.

SHARE will pay an energy bill (electric, gas, propane, butane or wood) once per heating season. In the cooling season, SHARE will help people with medical emergencies if funds are available.

To receive Project SHARE assistance you must be the head of the household, age 62 or older or 100 percent disabled, and under a certain income level.

To apply for assistance, contact the **project SHARE Main Office** at 205-439-7800.

To donate to Project SHARE, you may pledge to contribute any amount and it will automatically be added to your utility bill each month.

Free Garbage Pick-up

In 1989, Alabama adopted legislation requiring each county or municipality to promote and provide for mandatory solid waste collection. In part, the law was established to curtail the illegal dumping and burning of household garbage. Included in the law were provisions to help fixed income households cope with the cost of this service. Included are “households whose sole source of income is Social Security or SSI benefits.”

To see if your county or municipality provides an exemption from the payment of fees required under this article, contact your local waste management agency; an environmentalist can provide information about how, where and when to apply.

Telephone Assistance

Lifeline

Lifeline provides a discount on monthly telephone service (landline or wireless) for eligible subscribers. This discount is currently set at \$9.25 per month. Federal rules prohibit eligible low-income subscribers from receiving more than one Lifeline service per household. That is, eligible low-income subscribers may receive

a Lifeline discount on either a wireline or a wireless service, but may not receive a Lifeline discount on both services at the same time.

To see if you are eligible, use the Lifeline Eligibility Pre-Screening Tool on the Universal Service Administrative (USAC) website at www.lifelinesupport.org.

Contact your local landline or wireless telephone company to verify that you are eligible for Lifeline benefits. If your local telephone company is not authorized to provide Lifeline in your area, contact **Alabama Public Service Commission** at 1-800-392-8050 or **Alabama State Utility Consumers Advocate office** at the following address: Office of the Attorney General/Alabama State House/11 S. Union St./Montgomery, AL 36130 or call 334-242-7393.

The above article contains excerpts from the following website: http://www.lifeline.gov/lifeline_consumers.html.

SafeLink

SafeLink is a program for income-eligible households provided by TracFone Wireless. Through SafeLink, applicants receive a free cell phone, unlimited texts, and 350 free minutes per month.

With some plans, any minutes not used each month will roll over. Features such as caller ID, call waiting and voicemail are included with the service. Additional minutes can be purchased through TracFone Airtime cards at any TracFone retailer (Walmart, Walgreens, Family Dollar, etc).

In Alabama, SafeLink Wireless' Lifeline Service provides:

- A free SafeLink Wireless phone
- A free cellular plan with 350 minutes every month

How to Qualify

You may qualify for Lifeline Service if you already participate in one of the following assistance programs:

Federal Public Housing Assistance/Section 8; Low Income Home Energy Assistance Program (LIHEAP); National School Lunch (free program only); Temporary Assistance for Needy Families (TANF); Supplemental Security Income (SSI); Food Stamps; or Medicaid, **OR** your total household income is at or below 135 percent of the federal poverty guidelines.

How to apply for SafeLink Wireless:

Fill out the application on this website: www.safelinkwireless.com. Print the completed application.

After printing your completed application, sign the application and return it to SafeLink, along with copies of documents that prove you qualify for SafeLink Wireless Service. Remember to write down the SafeLink Wireless ID provided when you fill out the application. With your ID you can check on the status of your application online or by calling 1-800-977-3768.

This information is from: www.safelinkwireless.com

Assurance Wireless

Assurance Wireless is a federal Lifeline Assistance program provided by Virgin Mobile. Assurance Wireless provides a free wireless phone, 350 minutes of service, 500 MB data and unlimited texts monthly to eligible low-income customers.

The phone and basic voice service is free, but customers can choose to pay for additional features such as more minutes or international calls.

You may qualify in Alabama if you participate in one of the following government programs: Federal Public Housing Assistance/Section 8; Low Income Home Energy Assistance Program (LIHEAP); National School Lunch (free program only); Temporary Assistance for Needy Families (TANF); Supplemental Security Income (SSI); Food Stamps; or Medicaid; **OR** if your total household income is at or below 135 percent of the federal poverty guidelines. In Alabama, the current (2018) limit is \$16,389 per year for a household of one. Add \$5,832 for each additional person.

Each month, 350 free voice minutes are added automatically. Apply by calling 1-800-395-2171 or visiting the website listed below.

Source: www.assurancewireless.com



FINANCIAL & LEGAL SERVICES

LEGAL SERVICES

Alabama Bar Association

P. O. Box 671
Montgomery, AL 36101
334-269-1515

Davis & Associates

325 N. Oates St., Suite 7
Dothan, AL 36303
334-671-3990

Legal Services of Alabama

224 W. Main St.
Dothan, AL 36301
800-701-0926

Shimoda, Stewart & Storey

186 Belmont Drive
Dothan, AL 36305
334-699-2323

CREDIT COUNSELING

Consumer Credit Counseling Services of Alabama

175 Belmont Drive, Suite 1
Dothan, AL 36301
800-662-6119 / 334-712-1992

FINANCIAL SERVICES

Edward Jones

Multiple locations throughout
the Wiregrass.
See advertisement at right.

TAX PREPARATION ASSISTANCE

Alabama State Tax Assistance

344 N. Oates Street
Dothan, AL 36303
334-793-5803

Impact Alabama

1-888-998-2925

Internal Revenue Service

202 W. Adams Street
Dothan, AL 36303
Help: 1-800-829-1040
Forms: 1-800-829-3676
www.irs.gov

Other sources of tax assistance
may be available seasonally.
Call SARCOA at 334-793-
6843 for the latest listing.

Reverse Mortgages

What is a reverse mortgage?

A reverse mortgage is a way for homeowners to borrow against the equity or value of their homes.

It is a mortgage that pays you a loan – you can receive the loan as a line of credit, a lump sum or a series of monthly payments. You can also receive a combination, for example, one payment up front plus a series of monthly payments.

It works in the reverse of a conventional or forward mortgage. With a reverse mortgage, each time you receive a payment, your equity in your home decreases and your debt increases.

You never have to repay a reverse mortgage as long as you live in your home. The loan is repaid when the owner sells the home or dies. The estate can repay the reverse mortgage with proceeds from the sale of the home or from another source of funds.

Seniors with substantial home equity may find that a reverse mortgage allows them to stay in their own homes, tapping the equity for living expenses, or for construction costs to modify the home to make it safer for a person with limited mobility.

Who can take out a reverse mortgage?

- You must be at least 62 years old.
- Usually, you must pay off your mortgage or any other debt against

the house. You may be able to do this with money you get from a reverse mortgage.

- Generally, your home must be your primary residence – that means you must live in your home for most of the year.
- Single home properties are eligible. Some programs will provide reverse mortgages on condominiums and two- to four-unit properties, if you live in one unit. Mobile homes and cooperative apartments are not eligible.

Cost

Upfront costs include an origination fee, mortgage insurance premium and closing costs.

Reverse mortgages can be very expensive in the short term. They are less costly the longer you have them.

A reverse mortgage through the Home Equity Conversion Mortgage (HECM) program is generally the least expensive. Plus, it is federally insured. However, other types have higher limits.

Article adapted from <http://www.wiserwomen.org/>

Immediate Annuities

Many older people worry about whether they will outlive their savings and not have enough money at the end of their lives. For many people, an immediate annuity makes sense.

An annuity can be purchased from an insurance company for a lump sum and can guarantee a regular monthly payment for the rest of the purchaser's life. The downside is that funds used to buy an annuity are generally not available to pass on to heirs.

Immediate Annuities may be right for you if:

You have retirement expenses not covered by monthly pension and Social Security benefits.

You have an expectation of living a long life. An immediate annuity can be a good choice for individuals who are in good health.

As with any financial product, you need to do your homework and educate yourself about your options and what the possible risks and trade-off are before buying one.

Article adapted from <http://www.wiserwomen.org/>

You're Retired. Your Money Isn't.

To learn why consolidating your retirement accounts to Edward Jones makes sense, contact your Edward Jones financial advisor today.



Will Barnes
795 Cleveland St.
Headland, AL 36345
334-693-2278



Derek Dickens
129 S. Court Square
Ozark, AL 36360
334-774-8222



Les Pinckard
2607 Choctaw St.
Dothan, AL 36303
334-792-1416



Greg Wakefield
5630 W. Main St.
Dothan, AL 36305
334-792-2970



Randy Hurst
1411 W. Main St.
Dothan, AL 36301
334.792.1411



Ron Sommer
1643 Hartford Hwy
Dothan, AL 36301
334-671-0738



Brandon Apida
2576 Montgomery Hwy, Suite 7
Dothan, AL 36303
334-794-2019

Edward Jones
MAKING SENSE OF INVESTING

107-40324-6

Member SIPC



CONTINUING EDUCATION

FINANCIAL ASSISTANCE

Senior Citizen Waivers

Students age 60 or over may enroll in credit courses, tuition free, at Wallace Community College if space is available.

Fees and other costs, including books, are paid by the senior adult student.

Senior citizens granted a tuition waiver under the Senior Adult Scholarship program may receive such waiver only one time per course.

COLLEGES AND UNIVERSITIES

Enterprise State Community College
600 Plaza Drive
Enterprise, AL 36330
334-347-2623

Enterprise State Community College Ozark Aviation Campus
3405 US Highway 231 S.
Ozark, AL 36360
334-774-5113

Lurleen B. Wallace Junior College
1000 Dannelly Boulevard
P. O. Box 1418
Andalusia, AL 36420
334-222-6591

MacArthur State Technical College
1708 N. Main St.
Opp, AL 36467
334-493-3573

Troy University - Dothan
500 University Drive
Dothan, AL 36303
334-983-6556

Wallace Community College
Dothan Campus
1141 Wallace Drive
Dothan, AL 36303
334-983-3521

Wallace Community College Eufaula Campus
P.O. Box 580
Eufaula, AL 36072
1-800-343-2426 / 334-687-0255

LEARNING SPANISH

Catholic Social Services
557 W Main St.
Dothan, AL 36301
334-793-3601
Call for details.

Cosas Inc.
International Language Services
205 Center Drive
Dothan, AL 36303
334-714-0442
Private lessons, tutoring, interpretation, translation.

Slocomb Family Health Center
162 S. Dalton Street
Slocomb, AL 36375
334-886-3023 or
1-800-686-7302

NOTE: Local colleges and universities also offer Spanish language classes.



FOOD, NUTRITION & MEALS

FOOD ASSISTANCE

Wiregrass Area Food Bank

382 Twitchell Road
Dothan, AL 36303
334-794-9775

Christian Service Center

403 S. Three Notch St.
Andalusia, AL 36420
334-222-3840

Senior Centers Each senior center offers home-delivered meals as well as hot meals at the center. (See page 96 for senior center listing)

Alabama Elderly Simplified Application Project (AESAP)

AESAP is designed to reinvent the Food Assistance Program application process for those households where all members are elderly (60+) and have no earned income. Income and resource limits are the same as for any other food assistance household. If you do not qualify for AESAP, you may still qualify for the regular Food Assistance Program at your local county office.

To apply for food assistance through AESAP, contact SARCOA at 1-800-239-3507 / 334-793-6843 or call 1-800-438-2958.

HOME-DELIVERED MEALS

Andalusia Regional Hospital

334-222-8466
Contact: Gidget Lasseter
@ ext. 671
Inside Andalusia city limits only

Christian Mission Center

231 Geneva Hwy.
Enterprise, AL 36330
334-393-2607

Covers Coffee and Geneva counties.

Hungry to Help - SARCOA

1075 S. Brannon Stand Road
Dothan, AL 36305
334-793-6843 / 1-800-239-3507
See page 9 for more information.

Medicaid Waiver - SARCOA

Provides breakfast meals and frozen home-delivered meals delivered weekly. *See page 7 for more information.*

Senior Centers

Senior Centers provide home-delivered meals to homebound seniors. *See page 96 for a listing of senior centers in the Wiregrass.*

Living Hope Community Center

Free sack lunches on Tuesdays and Saturdays
309 N. Lena Street
Dothan, AL 36301
334-671-2376

First United Methodist Meals on Wheels

Dothan, AL
334-790-7464

FARMER'S MARKET PROGRAM

Alabama Farmers Market Authority

Richard Beard Building, Suite 003

1445 Federal Drive

Montgomery, AL 36107

334-240-7247

The goal of the Alabama Senior Farmers Market Nutrition Program (FMNP) is to provide fresh, nutritious, locally-grown fresh fruits, vegetables and herbs from farmers markets and roadside stands to low-income seniors.

Coupons are provided for individuals 60 years of age and older who are on a limited income, allowing them to purchase fresh produce at farmers markets. Quantities are limited. Qualified recipients receive only one coupon booklet.

Booklets are mailed out in the spring. To request coupons, register online at www.fma.alabama.gov or call SARCOA for assistance in signing up: 334-793-6843.

You must re-register for this benefit each year usually starting at the end of January.

BROWN BAG PROGRAM

The Brown Bag Program is a food supplemental program for eligible individuals 60 years or older.

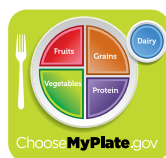
Seniors are provided with bags of groceries during the third week of each month. There is no cost to the individuals served.

Eligibility is determined using the federal poverty level income guidelines. To apply for this program call 334-794-4499 Monday - Thursday, from 8 a.m. - 12 p.m. or go to www.wiregrassfoodbank.com.

Counties served are Barbour, Coffee, Dale, Geneva, Henry and Houston. Covington County residents should contact the Christian Service Center, 403 S. Three Notch Street, Andalusia, AL 36420, or call 334-222-3840.

The Wiregrass Area United Way Food Bank provides most of the food. Donations of food are also made by civic groups, religious organizations, individuals, businesses and other organizations.

Individuals can be sponsored to receive this service for an annual cost of \$65 (\$5.42 per month). One-time donations of any amount are welcomed.



Build a healthy meal

Each meal is a building block in your healthy eating style. Make sure to include all the food groups throughout the day. Make fruits, vegetables, grains, dairy, and protein foods part of your daily meals and snacks. Also, limit added sugars, saturated fat, and sodium. Use the [MyPlate Daily Checklist](#) and the tips below to meet your needs throughout the day.

1 Make half your plate veggies and fruits

Vegetables and fruits are full of nutrients that support good health. Choose fruits and red, orange, and dark-green vegetables such as tomatoes, sweet potatoes, and broccoli.



2 Include whole grains

Aim to make at least half your grains whole grains. Look for the words “100% whole grain” or “100% whole wheat” on the food label. Whole grains provide more nutrients, like fiber, than refined grains.



3 Don't forget the dairy

Complete your meal with a cup of fat-free or low-fat milk. You will get the same amount of calcium and other essential nutrients as whole milk but fewer calories. Don't drink milk? Try a soy beverage (soymilk) as your drink or include low-fat yogurt in your meal or snack.



4 Add lean protein

Choose protein foods such as lean beef, pork, chicken, or turkey, and eggs, nuts, beans, or tofu. Twice a week, make seafood the protein on your plate.



5 Avoid extra fat

Using heavy gravies or sauces will add fat and calories to otherwise healthy choices. Try steamed broccoli with a sprinkling of low-fat parmesan cheese or a squeeze of lemon.

6 Get creative in the kitchen

Whether you are making a sandwich, a stir-fry, or a casserole, find ways to make them healthier. Try using less meat and cheese, which can be higher in saturated fat and sodium, and adding in more veggies that add new flavors and textures to your meals.

7 Take control of your food

Eat at home more often so you know exactly what you are eating. If you eat out, check and compare the nutrition information. Choose options that are lower in calories, saturated fat, and sodium.



8 Try new foods

Keep it interesting by picking out new foods you've never tried before, like mango, lentils, quinoa, kale, or sardines. You may find a new favorite! Trade fun and tasty recipes with friends or find them online.

9 Satisfy your sweet tooth in a healthy way

Indulge in a naturally sweet dessert dish—fruit! Serve a fresh fruit salad or a fruit parfait made with yogurt. For a hot dessert, bake apples and top with cinnamon.

10 Everything you eat and drink matters

The right mix of foods in your meals and snacks can help you be healthier now and into the future. Turn small changes in how you eat into your MyPlate, MyWins.



GOVERNMENT PROGRAMS

VETERANS AFFAIRS

Veterans Affairs Hotline

855-948-2311
Non-clinical, non-emergency around the clock call center; provides veterans a supplemental option to report issues if they are not being addressed through VA's normal customer service channels.

House of Benjamin Shelter

207 Moates St. #1
Dothan, AL 36301
334-794-8594

Lyster Army Health Clinic

Bldg. 301
Ft. Rucker, AL 36362
800-261-7193

Alabama Department of Veterans Affairs

100 N. Union Street, 850
Montgomery, AL 36104
334-242-5077
www.va.state.al.us

Tricare Information Service

888-363-5433

Tricare for Life

P. O. Box 7889
Madison, WI 53707
866-773-0404

VA Medical Clinic - Dothan

3753 Ross Clark Circle, Suite 4
Dothan, AL 36303
334-678-1933

VA Medical Center - Montgomery

215 Perry Hill Road
Montgomery, AL 36109
334-272-4670
800-214-8387

VA Mental Health

3753 Ross Clark Circle, Suite 4
Dothan, AL 36303
334-678-1933

VA COUNTY OFFICES

Barbour County

303 E. Broad St.
Suite 102
Eufaula, AL 36027
334-619-1511
Open Monday and Thursday until 3 p.m.

Coffee County

1065 E. McKinnon St.
New Brockton, AL 36351
334-894-5858

Covington County

250 Hillcrest Drive
Box 10
Andalusia, AL 36420
334-428-2687

Dale County

202 AL Hwy 123 S.
Suite 7
Ozark, AL 36361
334-774-5550

Geneva County

200 S. Commerce St.
Geneva, AL 36340
334-684-5657

Houston County

1685 Ross Clark Circle
Dothan, AL 36301
334-677-4749

CITY GOVERNMENT

Abbeville 334-585-6444	Eufaula 334-688-2000	Napier Field 334-983-3548
Andalusia 334-222-3313	Floral 334-858-3612	New Brockton 334-894-5283
Ariton 334-762-2222	Geneva 334-684-2485	Newton 334-299-3361
Ashford 334-899-3366	Gordon 334-522-3113	Newville 334-889-2222
Clio 334-397-2723	Haleburg 334-696-2277	Opp 334-493-4572
Coffee Springs 334-684-8181	Hartford 334-588-2245	Ozark 334-774-5393
Columbia 334-696-4417	Headland 334-785-5600	Pinckard 334-983-3517
Cottonwood 334-691-7186	Kinsey 334-793-5409	Rehobeth 334-671-5829
Daleville 334-598-2345	Kinston 334-565-3188	Samson 334-898-7541
Dothan 334-615-3100	Lockhart 334-858-6744	Taylor 334-677-5079
Elba 344-897-2333	Madrid 334-677-3435	Webb 334-792-0386
Enterprise 334-348-2601	Malvern 334-793-6537	

COUNTY GOVERNMENT

Barbour County Commission334-775-3203	Geneva County Commission 334-684-5610
Coffee County Commission 334-894-5556	Henry County Commission334-585-3257
Covington County Commission334-428-2610	Houston County Commission334-677-4740
Dale County Commission 334-774-6025	

ALABAMA COOPERATIVE EXTENSION

Barbour County
1 Court Square,
Room 105
Clayton, AL 36016
334-775-3284

Coffee County
1055 E. McKinnon
#5 County Complex
New Brockton, AL
36351
334-894-5596

Covington County
23952 AL Hwy 55,
Suite 4
Andalusia, AL 36420
334-222-1125

Dale County
202 S. Hwy. 123,
Suite D
Ozark, AL 36360
334-774-2329

Geneva County
2765 E. State Hwy. 52
Hartford, AL 36344
334-684-2484

Henry County
101 N. Doswell St.,
Suite A
Abbeville, AL 36310
334-585-6416

Houston County
Farm Center Building
1699 Ross Clark Circle
Suite 4
Dothan, AL 36301
334-794-4108

LOCAL DISTRICT OFFICES

Medicaid Dothan District Office
2652 Fortner St., Suite 4
Dothan, AL 36305
334-702-3101

Social Security Administration
1778 Whatley Drive
Dothan, AL 36303
877-452-4192

Social Security Administration
24467 AL Hwy. 55
Andalusia, AL 36420
877-405-7657

DEPARTMENT OF HUMAN RESOURCES

Barbour County

276 Hwy. 239 S.
(Industrial Park)
Clayton, AL 36016
334-775-2000

Covington County

1515 Martin Luther King
Jr. Expressway
Andalusia, AL 36420
334-427-7900

Geneva County

617 S. Commerce St.
Geneva, AL 36340
334-684-5801

Houston County

1605 Ross Clark Circle
Dothan, AL 36302
334-677-0400

Coffee County

3881 Salem Road
Enterprise, AL 36331
334-348-2000

Dale County

513 Carroll Ave.
Ozark, AL 36361
334-445-4900

Henry County

507 Kirkland St.
Abbeville, AL 36310
334-585-4100

EMERGENCY MANAGEMENT AGENCY

Barbour County

545 E. Barbour St.
Eufaula, AL 36027
334-688-5121

Covington County

272 Hillcrest Drive
Andalusia, AL 36420
334-428-2670

Geneva County

200 S. Commerce St.
Geneva, AL 36340
334-684-5677

Houston County

114 N. Oates St.
PO Drawer 6406
Dothan, AL 36303
334-794-9720

Coffee County

1065 East McKinnon St.
New Brockton, AL 36351
334-894-5415

Dale County

168 S. Merrick Ave.
Ozark, AL 36360
334-774-2214

Henry County

101 N. Doswell St.
Abbeville, AL 36310
334-585-6702

STATE GOVERNMENT

Alabama Dept. of Human Resources

50 N. Ripley St.
Montgomery, AL 36130
334-242-1310

Alabama Dept. of Public Health

201 Monroe St., RSA Tower
Montgomery, AL 36104
334-206-5300

Alabama Medicaid Agency

Post Office Box 5624
Montgomery, AL 36103
800-362-1504

Alabama Dept. of Insurance

Consumer Division
P.O. Box 303351
Montgomery, AL 36130
800-433-3966

Alabama Dept. of Senior Services

P. O. Box 301851
Montgomery, AL 36130
877-425-2243

FEDERAL GOVERNMENT

Centers for Medicare & Medicaid Services

7500 Security Blvd.
Baltimore, MD 21244
800-633-4227

Medicare Fraud Hotline

800-447-8477

Medicare

www.medicare.gov
800-633-4227
TTY 877-486-2048

Social Security Administration (Dothan)

1778 Whatley Drive
Dothan, AL 36303
877-452-4192

FEMA

500 C Street S.W.
Washington, D.C. 20472
800-621-FEMA (3362)
TDD: TTY dial 800-462-7585

Social Security Administration

800-772-1213
TTY 800-325-0778

Social Security Administration (Andalusia)

24467 AL Hwy. 55
Andalusia, AL 36420
877-405-7657

formerly HRDC

Barbour County

1347 South Eufaula Ave
Suite G
Eufaula, AL 36027
334-687-8372

Coffee County

100 George Wallace Drive
Enterprise, AL 36331
334-347-0881

978 Drayton Street
Elba, AL 36323
334-897-2667

Geneva County

10470 West Hwy 52
Samson, AL 36477
334-898-9952

Living Waters Church of God
190 McLeod Drive
Hartford, AL 36344
334-723-8000

Henry County

Headland City Hall
25 Grove Street
Headland, AL 36345
334-406-1006

Judson Baptist Association
532 Ozark Road
Abbeville, AL 36310
334-406-1006

Houston County

601 N. St. Andrews St.
Dothan, AL 36303
334-794-8754

388 Sharpie Road
Newton, AL 36352
334-692-3537

Services offered include:

- **Low Income Home Energy Assistance program** (see page 28 in this directory): Provides energy assistance to eligible households to meet the rising cost of home energy.
- **Alabama Business Charitable Trust Fund:** Provides Emergency Energy/Emergency Cooling to eligible households to meet the rising cost of home energy.
- **Brown Bag Program:** Provides eligible customers, 60 years of age and older, with two bags of food monthly.
- **Food Pantry:** Provides emergency food to eligible customers.
- **Clothing Closet:** Provides clothing to eligible customers.
- **Emergency Food & Shelter Program:** Provides emergency services (utilities, rent, mortgage, shelter and food) to eligible customers.
- **Growing Hope:** Provides the necessary start up for a residential garden to provide customers with access to healthy food.
- **Information & Referral:** Basic information and referral services are given to residents in our service area.
- **Emergency Services:** Provides emergency services to eligible customers to prevent eviction.
- **GED:** Assists customers with obtaining their GED.
- **Build Your Future:** Increase awareness to youth on entrepreneurship.
- **Financial Literacy/Stretching Your Energy Dollars:** Conduct workshops on budget counseling and provide information and suggestions to reduce energy costs.
- **School Tools:** Provide skills, knowledge, and tools necessary for academic growth and success.
- **Adopt an Apple:** Serve families, who would not otherwise be able to provide school supplies for their children.
- **Work Readiness:** Provide internet access for customers to utilize joblink.alabama.gov to search for employment. Provide child care, clothing and transportation to customers in the workforce.
- **Housing Counseling/ Homebuyer Education:** Provide a full range of services, housing counseling and assistance to customers to improve their housing conditions.
- **Active Senior Awareness Program:** Educate seniors on community affairs by having monthly meetings and invite guest speakers to address issues in the community.
- **Child and Adult Care Food Program:** Enroll and reimburse licensed daycare homes to provide nutritious meals and snacks to children.
- **Foster Grandparent Program:** Connects volunteers age 55 and older with children and young people with exceptional needs.

ORGANIZED COMMUNITY ACTION PROGRAMS

OCAP

242 Hillcrest Drive / P. O. Box 1702
Andalusia, AL 36420
334-428-2660

OCAP

397 Glen Way / P.O. Box 956
Ozark, AL 36360
334-774-2011

OCAP

507 N. Three Notch St.
Troy, AL 36081
334-566-1712
www.ocaptroy.com

3 WAYS TO IMPROVE YOUR DOCTOR VISITS

Research has shown that patients who have good relationships with their doctors are more satisfied with their care and have better results.

1

- Write a list of questions for your doctor.
- Keep notes on any new symptoms you have been experiencing since your last visit.
- Gather all items you need for your appointment, which may include: a list of current medicines (including over the counter medicines), insurance cards, healthcare directives, hospital discharge papers (if you have recently been hospitalized), any medical records or test results you have been given by other health care providers, and a list of any medical equipment you currently have or may need.

2

- Don't be afraid to speak up. Tell your doctor what you think he or she needs to know. Tell your doctor personal information, even if it makes you uncomfortable.
- Have a notepad and pen handy and take notes during the appointment.

3

- Contact your Health Coach and let them know how the appointment went.
- Update your calendar with dates of any new appointments.
- Get your new prescriptions filled, if any, and update your personal medication list.
- Call you doctor for follow up if your symptoms get worse, you have problems with your medicine, you have not heard back from test results as expected, or if you have any questions that were not answered.

At Encompass Health, we set the standard for rehabilitation



When you choose our hospital for your recovery after an illness or injury, you're choosing a comprehensive rehabilitation program backed by state-of-the-art technology and physician*-supervised care. Our highly qualified professionals help patients develop a personalized treatment plan to achieve superior outcomes and reach maximum independence.

Call for more information, and begin your path to better care.



Rehabilitation Hospital of Dothan

1736 East Main Street • Dothan, AL 36301

334.712.6333

encompasshealth.com/dothanrehab



*The hospital provides access to independent physicians.

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ENTcare

Specializing in the treatment of diseases
of the ear, nose, throat and sinus

334-793-4788

800-400-4788



JOE F. SMITH, MD, FACS, FARS



TIMOTHY H. GANNON, MD



PAUL C. MOTTA, DO, FAAAAI



CHELSEY J. SMITH, MD



ANGELA HALL, CRNP

Nasal & Sinus Center

- Sinus infections
- Nasal polyps
- Nose bleeds
- Deviated septums
- Upper respiratory infections

Ear Disease & Treatment Center

- Ear infections
- Conductive hearing loss
- Unhealed perforated eardrums
- Congenital ear defects
- Wax removal

Allergy & Asthma Center

- Asthma • Hayfever
- Nasal allergies and sinusitis
- Hives, swelling and rashes
- Food allergies
- Dermatitis/eczema
- Bee sting/insect allergies

Physician Hearing Center

- Hearing tests
- Hearing aids
- Assistive listening devices

Pediatric ENT Center

- Viral infections
- Ear infections
- Sinus infections
- Tonsillitis
- Adenoiditis

4300 West Main Street • Suite 403 • Dothan, AL 36305 • www.ENTcare.org



HEALTH CARE

ADULT DAY HEALTH CARE

Elba Adult Day Care

128 Court Ave.
Elba, AL 36323-1727
334-897-3151

Coffee County Adult Day Care

106 Douglas Brown Circle
Enterprise, AL 36330
334-393-7919

Wiregrass Adult Care, LLC

P.O. Box 338
Dothan, AL 36302
334-792-0022

DENTAL HEALTH

Donated Dental Services

836 Washington Ave.
Montgomery, AL 36104
334-834-1114

HEALTH CARE SCREENING

Southeast Regional Cancer Screening Program (Mobile Unit)

Southeast Alabama Medical Center
Dothan, AL 36301
334-793-8081

DIABETES

Diabetes Education Classes

SARCOA
1075 S. Brannon Stand Road
Dothan, AL 36305
800-239-3507
See page 12 for more info

Diabetes Support Group

Southeast Alabama Medical Center, Dothan, AL 36301
800-223-0843

Diabetes Coalition

Houston County PHD
Dothan, AL 36302
334-678-2800

Services: Limited financial assistance with insulin, medications and diabetic supplies. For seniors with no Medicare coverage, there is limited financial assistance for doctor visits. Free diabetes educational classes are offered.

To Qualify: Low-income area residents diagnosed with Type I or Type II diabetes. Must be unable to afford medication or supplies and have no insurance coverage on medicines. For additional information, contact the Houston County Health Department at 334-678-2800.

BREAST AND CERVICAL CANCER EARLY DETECTION PROGRAM

The Alabama Breast and Cervical Cancer Early Detection Program of the Alabama Public Health Department provides free breast and cervical screenings to:

- Women age 40-64
- Women who are uninsured or underinsured
- Women who meet income guidelines

A woman who meets the eligibility requirements receives the following:

- A free pap smear
- A free pelvic exam
- A free mammogram (age 50-64, 65+ if enrolled in Medicare Part A only)

Call toll free 1-877-252-3324 for more information. They will answer the phone **UAB Finder** and will do a short survey (approximately nine questions); eligibility is based on the total household. If one qualifies, she will be given the choice of three local participating offices where additional paperwork will be required and vouchers issued for the tests.

HEALTH CARE EDUCATION

Sweet Tea Society

Southeast Alabama Medical Center
Dothan, AL 36301
334-793-8107

HEALTH CLINICS

Abbeville Family Health Center
615 Ozark Road
Abbeville, AL 36310
334-585-1171

Clayton Family Health Center
7 Western Bypass
Clayton, AL 36016
334-775-3235

Dothan Family Health Center
4300 West Main Street, Suite 300
Dothan, AL 36305
334-446-0076

Dozier Family Health Center
18131 Dozier Hwy.
Dozier, AL 36028
334-496-3521

Enterprise Children's Center & Family Medicine
105 E. Watts Street
Enterprise, AL 36330
334-393-5437

Eufaula Internal Medicine
23 Veterans Blvd.
Eufaula, AL 36027
334-687-8051

Louisville Family Clinic
31 Railroad Street
Louisville, AL 36048
334-266-5110

Geneva Family Health Center
100 West Lake Professional Park
Suite 1
Geneva, AL 36340
334-684-8905

Newton Family Health Center
193 Oates Drive
Newton, AL 36352
334-299-3592

SARHA Doctors Center
1412 Elba Hwy
Troy, AL 36079
334-566-8822

Slocomb Family Health Center
162 S. Dalton Street
Slocomb, AL 36375
334-886-3023

South Central Medical Center
843 S. Three Notch Street
Andalusia, AL 36420
334-222-8525

Three Notch Rural Health
835 S. Three Notch St.
Andalusia, AL 36420
334-222-8421

Tri-County Medical Center
29080 Smiley St.
Red Level, AL 36474
334-469-5311

Veterans Admin. Outpatient Clinic
2020 Alexander Drive
Dothan, AL 36301
334-673-4166

Wiregrass Family Clinic
169 N. Second Ave.
Hartford, AL 36344
334-588-2084

SPECIALTY HEALTH CARE

Digestive Health Specialists
- 480 Honeysuckle Road
Dothan, AL 36303
334-836-1212
- 614 N. Main St.
Enterprise, AL 36330
334-489-4244
- 2126 W. Roy Parker Rd, Suite 202
Ozark, AL 36361
334-443-0203

ENTcare
4300 W. Main Street, Suite 403
Dothan, AL 36305
334-793-4788

Center for Vein Restoration
3280 Ross Clark Circle
Dothan, AL 36303
334-678-9494

HEALTH ORGANIZATIONS

Alabama Department of Rehabilitation Services
Dothan, AL 334-699-8600

American Heart & Stroke Association 800-242-8721

American Kidney Fund
800-638-8299

American Cancer Society Resource Center
Flowers Hospital - Doctors Building; South Tower - 4th Floor, Suite 404
Dothan, AL 36305
334-944-7085

American Cancer Call Center
800-227-2345

Cancer Information Service
800-422-6237
www.cancer.gov

Cancer Survivors Network
877-333-4673

UAB Cancer Answer
Birmingham, AL
800-822-0933 or 205-975-8222

American Red Cross (Houston, Henry, Dale, Geneva Counties)
1004 Montezuma Ave.
Dothan, AL 36303
334-792-9852

American Red Cross (Coffee)
625 Boll Weevil Circle
Enterprise, AL 36330
334-347-2461

American Red Cross (Covington)
234 Hillcrest Drive
Andalusia, AL 36420
334-428-2680

Arthritis Foundation, Alabama Chapter
2700 Hwy. 280 E., Suite 180
Birmingham, AL 35223
800-879-7896

Asthma & Allergy Foundation of America
800-727-8462

Medical AIDS Outreach
1865 Honeysuckle Road
Dothan, Alabama 36305
334-673-0494

HOME CARE

Amedisys Home Health Care
2560 County Rd 112
Dothan, AL 36303
334-984-2370
866-205-0818

Angel Hands Home Care
107 Hidden Glen Way
Dothan, AL 36303
334-699-7210

Barbour Co. Home Health
39 Browder St.
Clayton, AL 36016
334-775-9044

Barbour Co. In-Home Services
10 Court Square
Clayton, AL 36016
304-457-4545

Covington Co. In-Home Services
P. O. Box 216
Lockhart, AL 36455
334-428-2610

Dale Medical Center Home Health Services
126 Hospital Ave.
Ozark, AL 36360
334-774-0750

Encompass Homecare Professionals (4 Locations)

- o 1212 E. Three Notch St.
Andalusia, AL 36420
334-222-1053 or 866-897-8217
- o 205 Graceland Drive, Suite 3
Dothan, AL 36305
334-793-5758
- o 5 North Pointe Parkway, Suite D
Enterprise, AL 36330
334-393-9810
- o 825 W. Washington St.
Eufaula, AL 36027
334-687-2271

FirstLight Home Care
301 Perry Avenue
Dothan, AL 36303
334-328-3554

Freedom Home Care
256 Honeysuckle Rd, Suite 9
Dothan, AL 36305
334-803-8078

Geneva Co. In-Home Services
P.O. Box 430
Geneva, AL 36340
334-684-5739

H & S Home Services
38 Bay Street
Midland City, AL 36350
334-299-0132

Hearts HomeCare
2541 Calhoun Drive
Abbeville, AL 36310
334-355-0466

Home Helpers
175 Belmont Drive, Suite 4
Dothan, AL 36301
334-673-3921

Home Instead Senior Care
1231 W. Main St.
Dothan, AL 36301
334-699-6815

Houston Co. In-Home Services
P.O. Box 175
Dothan, AL 36302
334-793-4225

Kindred at Home (3 Locations)

- o 1309 Antioch Road
Andalusia, AL 36420
334-222-2172
- o 2740 Headland Ave.
Dothan, AL 36303
334-944-2290
- o 1239 Rucker Blvd
Enterprise, AL 36330
334-347-0234

Kroger Specialty Infusion
2511 Ross Clark Circle
Dothan, AL 36301
334-794-1126

Oxford Health Care Services
305 Regency Court
Dothan, AL 36305
334-673-7949

SARCOA - Generations
1075 S. Brannon Stand Road
Dothan, AL 36305
334-793-6843 or 1-800-239-3507

HOSPICE

The hospice concept is based on a care plan that supports the patient and family caregiver at a time when the patient has a life-limiting illness. Care plans are developed in consultation with the patient's physician.

Hospice offers a comprehensive medical care team consisting of a physician who serves as hospice medical director, nurses that are specially trained and who make regularly scheduled visits to a patient's home, social service workers who provide emotional support and assist the family in understanding Medicare, Medicaid or other insurance benefits, chaplains and other bereavement specialists, and volunteers who are trained to provide support to patients and their families.

Hospice care is based on need rather than the patients' ability to pay.

Volunteers have traditionally been the backbone of the hospice movement. Specialized training is provided to volunteers primarily to provide support to the patients and their families.

Simply being available to visit the patient, assist the caregiver with errands, transportation or other menial tasks can be so meaningful at a time when the patient is terminally ill. To learn more regarding the hospice program contact the hospice of your choice.

Alacare Home Health/Hospice

3379 W. Main St.
Dothan, AL 36305
334-673-2126

Comfort Care Hospice

820 South Three Notch St.
Suite C
Andalusia, AL 36420
334-427-4000

Community Hospice of Dale Medical Center

126 Hospital Ave.
Ozark, AL 36360
334-774-1380

Covenant Hospice, Inc

104 Rock Bridge Road
Dothan, AL 36303
334-794-7847

Day Spring Hospice

1275 James Drive, Suite A
Enterprise, AL 36330
334-347-2999

First Choice Hospice (3 Locations)

- o 1015 S. Three Notch St.
Andalusia, AL 36420
334-222-7800
866-266-5059
- o 966 Claxton Ave.
Elba, AL 36323
334-897-0650
866-266-5059
- o 1864 Andrews Ave.
Ozark, AL 36360
334-774-3113
866-266-5059

Hospice Advantage

3245 Montgomery Hwy, Suite 8
Dothan, AL 36303
334-671-2290

Kindred Hospice (2 Locations)

- o 2740 Headland Ave.
Dothan, AL 36303
334-792-1100
- o 1208 Rucker Blvd., Suite A
Enterprise, AL 36330
334-347-3353

SouthernCare - Dothan

2576 Montgomery Hwy., Suite 2
Dothan, AL 36303
334-673-2250

HOSPITALS

Andalusia Health

849 S. Three Notch St.
Andalusia, AL 36420
334-222-8466

Dale Medical Center

126 Hospital Ave.
Ozark, AL 36360
334-774-2601

Elba General Hospital

987 N. Drayton Ave.
Elba, AL 36323
334-897-2257

Flowers Hospital

4370 W. Main St.
Dothan, AL 36305
334-793-5000

Medical Center Barbour

820 W. Washington St.
Eufaula, AL 36027
334-688-7000

Medical Center Enterprise

400 N. Edwards St.
Enterprise, AL 36330
334-347-0584

Mizell Memorial Hospital

702 N. Main St.
Opp, AL 36467
334-493-3541

Noland Hospital

1108 Ross Clark Circle, 4th floor
Dothan, AL (Inside SAMC)
334-699-4377

Southeast Alabama Medical Center

1108 Ross Clark Circle
Dothan, AL 36301
334-793-8111

UAB Health System
Birmingham, AL
205-934-9999 or 1-800-822-8816

Wiregrass Medical Center
1200 W. Maple Ave.
Geneva, AL 36340
334-684-3655

KIDNEY DIALYSIS

Davita Dialysis Clinic - Dothan
216 Graceland Drive
Dothan, AL 36305
334-793-4077

Davita Dialysis - Eufaula
220 S. Orange St.
Eufaula, AL 36027
334-688-0806

Davita Dialysis - Ozark
214 Hospital Ave.
Ozark, AL 36360
334-774-2630

Dialysis Clinic, Inc. - Dothan
1630 Columbia Hwy
Dothan, AL 36303
334-793-3519

Dialysis Clinic, Inc. - Enterprise
3861 Salem Road
Enterprise, AL 36330
334-347-8233

Dialysis Clinic, Inc. - Eufaula
123-A East Barbour St.
Eufaula, AL 36027
334-687-7071

Fresenius Kidney Care
118 Obrannan Park Drive
Dothan, AL 36303
800-881-5101

Renal Care Group
403 W. Bypass
Andalusia, AL 36420
334-222-0416

BEHAVIORAL HEALTH CARE

Altacare of Dothan
1865 Honeysuckle Road, Suite B-2
Dothan, AL 36305
334-794-4582

Center for Counseling and Human Development
191 Katherine Ave.
Ozark, AL 36360
334-774-7704

Charles Parramore Center
202 E. Boundary St.
Eufaula, AL 36027
334-687-9889

Coffee County Training Center
801 Aviation Blvd.
Enterprise, AL 36330
334-393-1732

Department of Mental Health and Mental Retardation
19815 Bay Branch Road
Andalusia, AL 36420
334-222-2525

Henry County Day Training Center
1242 U.S. Hwy. 431 S.
Abbeville, AL 36310
334-585-5136

Henry County Day Treatment (Day Work)
403 Dothan Road
Abbeville, AL 36310
334-585-6864

Henry County Outpatient Clinic
219 Dothan Road
Abbeville, AL 36310
334-585-5331

Living Waters Counseling, Inc.
2130 Co. Road 125
Headland, AL 36345
334-693-3380

Merle Wallace Purvis Center (Day Work)
1682 E. County Road 4
Black, AL 36314
334-684-2252

Mizell Senior Behavioral Care
702 N. Main St.
Opp, AL 36467
334-493-3541 ext. 134

New Day Behavioral of Dale Medical Center
126 Hospital Ave.
Ozark, AL 36360
334-774-7352

South Central AL Mental Health Center
19815 Bay Branch Road
Andalusia, AL 36420
334-222-2523

South Central AL Mental Health Center
2861 Neal Metcalf Road
Enterprise, AL 36330
334-347-0212

SpectraCare (Mental Health)
- Administrative Offices
2694 S. Park Ave.
Dothan, AL 36301
334-712-2720

- **SpectraCare (Dale County Clinic)**
134 Katherine Ave.
Ozark, AL 36360
334-774-9112

- **SpectraCare Emergency Help Line (Barbour, Dale, Geneva, Henry and Houston counties)**
1-800-951-4357 or
334-794-0300

- **SpectraCare Emergency Help Line (Coffee / Covington counties)**
334-222-7794

- Wiregrass Mental Health

134 Prevatt Road
Dothan, AL 36301
334-794-0731

PRESCRIPTION ASSISTANCE

SenioRx helps individuals age 55 and older get the life-sustaining medicines they need for free or almost free through programs offered by pharmaceutical manufacturers.

For more information on the SenioRx program, see page 8.

SenioRx

1075 S. Brannon Stand Road
Dothan, AL 36305
334-793-6843
1-800-239-3507

PUBLIC HEALTH DEPARTMENTS

Barbour County PHD

634 School St.
Eufaula, AL 36027
334-687-4808

Barbour County PHD

39 Browder St.
Clayton, AL 36016
334-775-8324

Barbour County PHD

1203 Bluesprings St.
Clio, AL 36017
334-397-2223

Coffee County PHD

2841 Neal Metcalf Road
Enterprise, AL 36330
334-347-9574

Covington County PHD

23989 AL Hwy. 55
Andalusia, AL 36420
334-222-1175

Dale County PHD

532 W. Roy Parker Road
Ozark, AL 36360
334-774-5146

Geneva County PHD

300 County Road 41
Hartford, AL 36344
334-684-2259

Henry County PHD

2 Cable St.
Headland, AL 36345
334-693-2220

Henry County PHD

500 Kirkland St.
Abbeville, AL 36310
334-585-2660

Houston County PHD

1781 E. Cottonwood Road
Dothan, AL 36301
334-678-2800



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334.699.6815



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 ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 334-222-8466. (TTY: 1-334-222-6908).
 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-334-222-8466。



849 S Three Notch St. | Andalusia, AL 36420 | Phone: 334.222.8466 | AndalusiaHealth.com



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 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-334-222-8466。

Did you know?

- ◆ SouthernCare provides services focused on enhancing the quality of life.
- ◆ Hospice services are available at home, nursing facilities, assisted living facilities and hospitals and the patient is not required to be homebound.
- ◆ Each plan of care is individualized to address pain and symptom control along with emotional and spiritual needs.
- ◆ Our care team consists of RNs, Aides, Social Worker, Chaplain and Volunteers.
- ◆ Hospice is paid for by Medicare, most state Medicaid programs, VA and most private insurances.
- ◆ SouthernCare is available 24/7/365 for assessments.

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 334-673-2250 • dothan@southerncareinc.com
www.southerncarehospice.com
*Serving the following counties
 Barbour, Henry and Houston*

MEDICAL CENTER BARBOUR SENIOR CARE CENTER

Medical Center Barbour's Senior Care Center is a short term program for acutely ill adults ages 55 and older. The unit is comprised of 17 licensed psychiatric beds. The Senior Care Center is a Medicare approved facility.

Contact the Medical Center Barbour Senior Care Center for more information.
(334) 688-7179



HEARING & VISION

Alabama Institute for Deaf and Blind

Dothan Regional Center
111 Medical Drive
Dothan, AL 36303
334-677-6270

Alabama Regional Library (For the Blind/Physically Handicapped)

- o Houston-Love Memorial Library
212 West Burdeshaw St.
Dothan, AL 36303
334-793-9767
- o 6030 Monticello Drive
Montgomery, AL 36130
800-392-5671

Bibles on Tape or CDs Aurora Ministries

Bradenton, FL
941-748-3031

Books By Mail

Enterprise Public Library
101 E. Grubbs St.
Enterprise, AL 36330
334-347-2636

Eye Care America

800-222-3937

Gift of Sight Program

Eye Center South
2800 Ross Clark Circle
Dothan, AL 36301
334-793-2211
800-467-1393

Gift of Sight Program

16685 U.S. Highway 84
Andalusia, AL 36421
334-222-7281 or 800-467-1617

Starkey Hearing Foundation Hear Now Program

800-648-4327
starkeyhearingfoundation.org

OASIS

795 Ross Clark Circle NE
Dothan, AL 36303
334-699-8600

Vocational Rehabilitation Services (Blind/Deaf Program)

P.O. Drawer 698
Dothan, AL 36302
334-699-8600
334-793-8107

ALABAMA INSTITUTE FOR DEAF AND BLIND DOTHAN REGIONAL CENTER (AIDB)

AIDB provides comprehensive service programs for seniors who have a hearing or vision loss. Please call 334-677-6270 for an appointment or for more information. Services are free and are as follows:

- Adjustment and personal or family counseling for deaf, blind, hard-of-hearing and low-vision clients and their families.
- Loaner telecommunication equipment for qualifying elderly and disabled.
- Screening and testing provided, on referral, to determine eligibility and needed services.
- Case management.
- Technology room for trying out devices before purchasing them (amplified phones, magnifiers, special television sets, etc.)
- Smoke Detector program – visual smoke detectors for qualified clients who are hearing impaired.
- STAR program – Device demonstrations and short term loans of assistive technology.
- Daily living skills training.
- Many other special programs for seniors with hearing or vision loss.

ALABAMA REGIONAL LIBRARY FOR THE BLIND & PHYSICALLY HANDICAPPED

This organization provides books on tape, tape players, and other accessories (amplifiers, headphones, pillow talker, etc.) for the blind or physically handicapped. Postage is free, both coming and going. A physician's signature is required. Amplifiers require an additional note from the physician.

For residents of Barbour, Coffee, Covington, Dale, Geneva or Henry County, call 800-392-5671 to make application to the Alabama Regional Library, 6030 Monticello Drive, Montgomery, AL 36130-6000.

Houston County residents should request an application from the Houston-Love Memorial Library, 212 W. Burdeshaw Street, Dothan, AL 36303, 334-793-9767. The library offers an excellent opportunity for the blind and physically handicapped patrons of Dothan and surrounding areas. The library has an extensive selection of reading material via cassette recordings and brochures for various activities. Braille is also available if requested. Cassette recordings are provided along with cassette players if the patron qualifies for the service. Items can be received by mail or one may come in and choose one's material.

FREE AUDIO BIBLES

Aurora Ministries (non-profit, nondenominational agency) provides audio Bibles free to those who are visually impaired or have physical disabilities which impede reading. This service is provided to qualified individuals, organizations, agencies, libraries and health care professionals who work with visually-impaired and print-handicapped individuals who cannot hold a book due to stroke or other disabilities.

The complete Bible in English is available in MP3 format. It will play on most computers, DVD and MP3 players, and on most MP3 compatible CD players. The New Testament is available on audio cassettes in nearly 70 languages. The Old Testament or portions of it are available in several languages. For those who qualify, the International Children's Bible is available in a translation designed especially for children.

Eligibility Criteria:

1. Vision in better eye is 20/20 or less with corrective glasses, or widest diameter of visual field is no greater than 20 degrees.
2. Cannot see well enough or focus long enough to read standard print with glasses.
3. Reading disability resulting from organic dysfunction.
4. A statement from a doctor, nurse, nursing home social worker, rehabilitation worker, rehabilitation teacher, or librarian that states the applicant cannot read normal print.

For additional information or to request an application, contact Aurora Ministries by calling 941-748-3031.

HEAR NOW... PROVIDING THE GIFT OF HEARING

The Starkey Hearing Foundation is committed to assisting deaf and hard-of-hearing persons with limited financial resources who permanently reside within the United States. The work of Hear Now is supported through the contributions of many benefactors and receives no government funding. All donations—money, time, hearing aids—allow the program to survive and give the gift of hearing domestically. To apply, call Starkey Hearing Foundation at 1-800-328-8602 and ask for "Hear Now."

SENIORS EYECARE PROGRAM

The Seniors EyeCare Program ensures that every senior has access to medical eye care and promotes annual, dilated eye exams. It raises awareness about age-related eye disease, including cataracts, provides free eye care educational materials and facilitates access to eye care - with no out-of-pocket cost.

By age 65, one in three Americans has some form of vision-impairing eye disease. Most do not know it because there are often no warning signs and they assume poor sight is a natural part of growing older. By detecting and treating eye disease early through annual, dilated eye exams, seniors can preserve their sight.

Seniors EyeCare Program serves people who are US citizens or legal residents, are age 65 or older, have not

seen an ophthalmologist in three or more years, and are not participants of an HMO or the VA.

People eligible for a referral through the program receive a comprehensive, medical eye exam and up to one year of treatment—at no out-of-pocket cost—for any disease diagnosed during the initial exam. Volunteer ophthalmologists accept Medicare and other insurance reimbursements as payment in full; patients without insurance receive care at no charge.

For help, call the toll-free helpline at 800-222-EYES to request free eye care educational materials and to determine if you qualify. EyeCare America offers multiple eye care programs. Callers will automatically be screened to determine the program that provides the most appropriate eye care services. Callers who have not had an eye exam in the past 12 months and are at risk for glaucoma may be eligible for a glaucoma eye exam through the Glaucoma EyeCare Program. Eyeglasses, prescription drugs, hospital services and the fees of other medical professionals are excluded.

FREE CATARACT SURGERY FOR THOSE WHO QUALIFY

Eye Center South provides free cataract surgeries to visually-impaired persons who would otherwise go untreated due to lack of insurance or other financial constraints. Potential patients should call to see if they qualify. Many are referred from participating optometrists who graciously provide free post-op care.

Eye Center South's work, through Drs. William L. Bennett and Marnix E. Heersink, is part of a nationwide program known as Mission Cataract USA. This nationally renowned program brings eye doctors, surgeons and volunteers together to provide free vision services to those in need.

Cataracts are the world's leading cause of vision loss. Cataracts usually develop due to age, but also for other reasons such as diabetes, injuries, some medications, or heredity. Cataracts can be safely removed with a brief, painless surgery, and with a very high success rate of restoring vision. For more information about the Gift of Sight Program, call your eye doctor or Eye Center South at 334-793-2211.

OLDER ALABAMIANS SYSTEM OF INFORMATION AND SERVICES (OASIS)

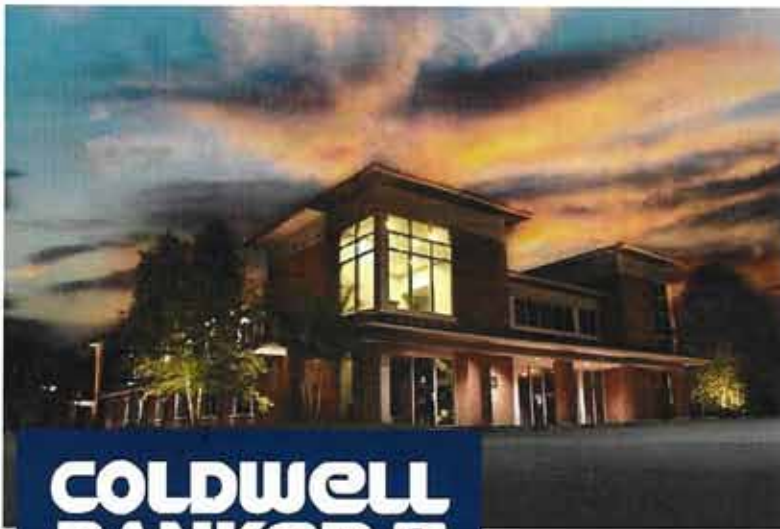
The Alabama Department of Rehabilitation Services' OASIS Program is dedicated to renewing independent and rewarding lifestyles for Alabama's older adults who have vision problems. OASIS provides low-vision exams and aids, mobility instruction, adaptive equipment, instruction in independent living skills, and evaluation and referrals

A program of services is designed to meet your personal goals and objectives. Mobility specialists train you to become independent outside the home. OASIS rehabilitation teachers are experienced in helping you learn new or adaptive methods of performing day-to-day activities such as meal preparation, money identification and management, reading adaptations and communication skills.

Services are free and are available regardless of your financial need. If you are 55 years or older and are experiencing visual problems, contact an OASIS service site. Call 334-699-8600 for more information.



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HOUSING

PUBLIC HOUSING

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high-rise apartments for elderly families. There are approximately 1.3 million households living in public housing units, managed by some 3,300 housing authorities. The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing authorities that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

Public housing is limited to low-income families and individuals. The local Housing Authority (HA) determines eligibility based on: (1) annual gross income; (2) whether you qualify as elderly, a person with a disability, or as a family; and (3) U.S. citizenship or eligible immigration status. If you are eligible, the HA will check your references to make sure you and your family will be good tenants. HAs will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

Housing Authorities use income limits developed by HUD. HUD sets the low income limits at 80 percent and very low income limits at 50 percent of the median income for the county or metropolitan area. Income limits vary by location, so you may be eligible at one HA but not at another. The HA serving your community can provide you with the income levels for your area and family size. Contact your local HA for more information.

SECTION 8 HOUSING - HOUSING CHOICE VOUCHER PROGRAM

The Section 8 program provides assistance for low-income families in the private rental market through the **Housing Assistance Payments Program**. Rental voucher holders select a unit from the private rental market. Rental assistance makes market rate housing affordable. Program participants normally pay no more than 30 percent of their monthly adjusted income towards rent and utilities. The Housing Assistance Payment subsidizes the balance of the rent to the property owner. The housing unit must meet **HUD Housing Quality Standards** and the rent must be approvable within **HUD Fair Market Rents** and market rate comparable.

Eligibility for a rental voucher is determined by the local Housing Authority (HA) based on the total annual gross income and family size and is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. Generally, the family's income may not exceed 50 percent of the median income for the county or

metropolitan area in which the family lives. Median income levels are published by HUD and vary by location. The HA serving your community can provide you with the income limits for your area and family size.

During the application process, the HA will collect information on family income, composition and assets. The HA will verify this information with other local agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the rental assistance payment. If the HA determines that your family is eligible, it will put your

name on a waiting list, unless it is able to assist you immediately. Once your name is reached on the waiting list, the HA will contact you and issue a rental voucher. Contact your local HA for more information.

PROPERTY TAXES AND HOMESTEAD EXEMPTION

A Homestead Exemption is a tax reduction a property owner may be entitled to if he or she owns a single family residence and occupies it as their primary

HOUSING AUTHORITIES

Abbeville

194 Ash Drive
Abbeville, AL 36310
334-585-2165

Andalusia

145 Murphree Drive
Andalusia, AL 36420
334-222-5871

Ashford/Columbia

100 Bruner St.
Ashford, AL 36312
334-899-5463

Brundidge

611B Darby St.
Brundidge, AL 36010
334-735-2657

Clayton

52 Holly St.
Clayton, AL 36016
334-775-8881

Cottonwood

29 Willow Lane
Cottonwood, AL 36320
334-691-2451

Daleville

101 Donnell Circle
Daleville, AL 36322
334-598-8841

Dothan

602 S. Lena St.
Dothan, AL 36301
334-794-6713

Elba

1207 N. Claxton Ave.
Elba, AL 36323
334-897-2737

Enterprise

300 Mildred St.
Nell Court Office
Enterprise, AL 36330
334-347-2538

Eufaula

737 S. Orange Ave.
Eufaula, AL 36072
334-687-2451

Floral

222765 5th Ave.
Floral, AL 36442
334-858-6421

Hartford

207 Newton St.
Hartford, AL 36344
334-588-3303

Headland

225 Boynton St.
Headland, AL 36345
334-693-2525

Midland City

111 Parker Drive
Midland City, AL
36350
334-983-3581

Newton

134 Spring St.
Newton, AL 36352
334-299-3114

New Brockton

329 King St.
New Brockton, AL 36351
334-894-5505

Opp

800 Barnes St.
Opp, AL 36467
334-493-9741

Ozark

241 Ed Lisenby Drive
Ozark, AL 36361
334-774-8210

Samson

12 N. Wise St.
Samson, AL 36477
334-898-7152

Slocomb

668 W. Bateman Ave.
Slocomb, AL 36375
334-886-3473

residence on the first day of the tax year for which they are applying.

There are four types of homestead exemptions:

1. Regular Homestead Exemption or Homestead 1 is available to all citizens of Alabama who own and occupy a single-family residence, if the property is used for no other purpose. The amount of the exemption is \$4,000 of the assessed value for the state taxes and \$2,000 of the assessed value for the county taxes.
2. Homestead Exemption 2 is for persons age 65 or older whose adjusted gross income on the state income tax return is less than \$12,000 annually. This exemption is for all state and county taxes up to \$5,000 in assessed value. Those who are permanently and totally disabled or blind, regardless of income are entitled to this exemption.
3. Homestead Exemption 3 is for all persons age 65 or older, or who are totally disabled. This exemption is for all property taxes if their annual taxable income on the Federal Tax Return is \$7,500 or less.
4. Homestead Exemption 4 is for all persons age 65 or older, regardless of income. This exemption is for the total assessed value of the state taxes and up to \$2,000 of the assessed value of the county taxes.

Exemptions should be applied for between Oct. 1 and Dec. 31 based upon the status of the property as of Oct. 1. For homestead exemptions 2 and 3, an application for special homestead exemption is mailed Oct. 1 to previously qualified homeowners allowing them to renew their special homestead exemption each year. Contact your local county administrative office to inquire about homestead exemption and your status.

USDA RURAL DEVELOPMENT

USDA Rural Development is a federal agency whose mission is to help rural Americans improve the quality of their lives. Some of the programs available through USDA Rural Development help finance new or improved housing for moderate-, low- and very low-income individuals/families.

USDA Rural Development

Barbour, Coffee, Covington, Crenshaw, Dale, Geneva, Henry, Houston, Pike counties

202 S. Hwy 123, Suite H

Ozark, AL 36360

334-774-4926, Ext. 4

HOME REPAIRS - 504 LOAN AND GRANT PROGRAM

USDA Rural Development offers a home repair loan and grant program (called **504 Loan & Grant Program**) to very low-income households who are owner/applicants. This program does not apply to home rental properties.

- Maximum loan amount is \$20,000 at 1% interest for up to 20 years.
- Maximum grant amount is \$7,500 - lifetime limit.
- Applicants must be 62 years of age or older.
- Loans may be used for remodeling. Grants may only be used to remove health or safety hazards.

Loans can be used for the following purposes:

- Dwelling improvements
- Dwelling modernization
- Removal of safety hazards
- Removal of health hazards

Loans cannot be used for the following:

- New construction
- Repairing dwellings in such poor condition that they would continue to be hazardous after repairs are made
- Moving a house or mobile/manufactured homes
- Off-site improvements
- Refinancing debts

Limitations and Requirements for loans:

- The balance of all Section 504 loans to an applicant can never exceed \$20,000.
- The interest rate on the outstanding principal is 1%.
- Loan terms are based on applicant's repayment ability, never to exceed 20 years.
- Loans of less than \$7,500 may be on a "note only" basis (no mortgage).
- Loans of \$7,500 or more must be secured by a mortgage (with title insurance) with all outstanding debt on the property not exceeding the property value.

[Continued next page...](#)

- Cases where the total outstanding indebtedness on the property exceeds \$15,000 require escrow for taxes and insurance (either by USDA or a prior debtor).

To qualify for the Loan Program:

- Applicant must be a U.S. citizen or a resident non-citizen admitted for permanent residence.
- Applicant's household must be very low income.
- Applicant must have evidence of ownership.
- Property must be in a rural area or town with a population of 20,000 or less.
- Applicant must possess legal capacity to incur the loan obligation.
- Applicant must have an acceptable credit history.
- Applicant must have sufficient and reliable income to repay loan amount requested.
- Applicant must own and occupy the property being improved and property must be a single family dwelling in a rural area and in need of repair.
- Applicant must be unable to obtain financial assistance from other non-Rural Development or grant sources and lack personal resources that could be utilized to meet the applicant's needs.
- Applicant must have an income under the "very low" income limits defined by USDA Rural Development.
- Applicant must have repayment ability for the proposed loan.
- Loan applicants age 62 or older may be eligible for grant assistance (see below).

Grant limitations are:

- The grant may not be used for cosmetic or convenience purposes such as painting, paneling, carpeting, improving closets, improving kitchen cabinets, changing lighting or adding a room other than a bathroom.
- The loan and grant may be used to make a home or bathroom handicapped accessible.
- The loan or grant may be used to install a septic system, install a well, or connect the home to public water.

HOMEOWNERSHIP/ REHABILITATION PROGRAM

- USDA Rural Development provides loans for homeownership and/or home rehabilitation (called **502 Direct Loan Program**).
- Property financed must be located in eligible rural areas or towns with a population of 20,000 or less.
- Applicant's household income must be within either the very low- or low-income limits as defined by USDA Rural Development.
- Applicant may qualify for subsidy to reduce the payments to a level as low as 1% interest. Subsidy is reviewed periodically and adjusted according to borrower's income. Portions of the subsidy are subject to recapture if borrower sells the property or ceases to occupy the home.
- Homes financed through USDA Rural Development's Direct 502 Program must meet USDA Rural Development program standards, be inspected by a state registered inspector, meet USDA Rural Development's thermal standards, termite and pest control standards and have adequate plumbing, heating and cooling, electrical, water and waste water disposal systems.

APARTMENTS FOR RENT

An alternative to homeownership is apartment living. USDA Rural Development provides financing for approximately 500 apartment complexes throughout Alabama - giving rural citizens access to more than 16,000 apartment units. Apartments are available for rent to low-income individuals, families, seniors and those with disabilities. Rental assistance may be available to eligible tenants.

For information on the location of USDA Rural Development financed apartments in Alabama, contact one of the offices listed below or a complete listing is available at www.rurdev.usda.gov/al.

WEATHERIZATION ASSISTANCE PROGRAM

The Weatherization Assistance Program (Weatherization) is a federally-funded program administered by the Alabama Department of Economic and Community Affairs (ADECA). ADECA contracts with local Community Action Agencies (OCAP) to deliver free weatherization services to low-income households throughout the state.

The program's mission is to reduce energy costs for low-income households by increasing the energy efficiency of their homes, while ensuring their health and safety.

The Weatherization Program focuses on the elderly, people with disabilities, families with children, and households with high energy bills. To qualify for the program, an applicant must be at or below 200 percent of the federal poverty guidelines.

The applicant should contact the local agency which services the county they live in to apply for the program. Once approved, an energy auditor visits the home to determine which energy-reducing measures will be most effective with the limited amount of funds available.

Weatherization typically includes installing attic and wall insulation, repairing leaky or broken windows and doors, sealing air leaks into the home, testing home appliances for energy usage, heating and cooling system tune-ups and repairs, and replacing incandescent light bulbs with highly-efficient compact fluorescent light bulbs.

A skilled contractor or agency will perform the work on the home and a final inspection of the work will be performed to make sure every measure is installed according to state and federal guidelines.

During the process, agency staff will educate the household with energy saving tips and ideas. Literature is distributed on the dangers of lead paint, mold and carbon monoxide. No home is left with potential health and safety dangers for the family.

For more information, call 334-566-1712 or 334-774-2011, or go to www.adeca.state.al.us and type "weatherization" in the search window in the top right. (Excerpts from ALABAMA CURRENTS.)

SENIOR LIVING BY COUNTY

FACILITY	ADDRESS	CITY	COUNTY	TELEPHONE	TYPE
Barbour County Apartments	100 Milldrum Place	Clayton	Barbour	334-775-8801	IB
Barbour Creek Apts	150 Meadow Lane	Eufaula	Barbour	334-687-7312	IB
Bluff Park Apartments	175 State Docks Road	Eufaula	Barbour	334-687-6939	IB
Brookhaven Apts	180 State Docks Road	Eufaula	Barbour	334-687-9352	IB
Carrington Way Apartments	144 Dr T V McCoo Blvd N	Eufaula	Barbour	334-712-2720	IB
Chatahoochee Courts	401 Chattahoochee Court	Eufaula	Barbour	334-687-8794	IB
Clayton Housing Authority	52 Holly Street	Clayton	Barbour	334-775-8881	HA
Clio Manor Apartments	20 Robinson Street	Clio	Barbour	334-397-4386	IB
Creek Ridge Apartments	364 State Docks Road	Eufaula	Barbour	334-225-0982	IB
Crowne Health Care	430 Rivers Avenue	Eufaula	Barbour	334-687-6627	NH
Eufaula Estates	2115 S Randolph Avenue	Eufaula	Barbour	334-687-3812	IB
Eufaula Housing Authority	737 South Orange Street	Eufaula	Barbour	334-687-2451	HA
Fairlane Meadows Apartments	1700 S Randolph Avenue	Eufaula	Barbour	334-687-9444	HA
Forest Hills Apartments	113 Jackson St	Eufaula	Barbour	334-616-0622	HA
Gardengrove Apts	306 Rivers Avenue	Eufaula	Barbour	334-687-7001	IB
Lake Pier Apartments	424 Highland Avenue	Eufaula	Barbour	334-687-2597	IB
Lakepoint Apartments	40 Highway 130	Louisville	Barbour	334-266-5111	IB

ALF - Assisted Living | HA - Housing Authority | DA - disabled | NH - Nursing Home | SH - Senior Housing | IR - Income Restricted (rent amounts established for units, but cannot be above certain limit) | IB - Income based (cost of rent is based on your income)

SENIOR LIVING BY COUNTY *CONTINUED*

FACILITY	ADDRESS	CITY	COUNTY	TELEPHONE	TYPE
Lakeridge Apartments	110 Old Dale Road	Eufaula	Barbour	334-687-9728	IB
Lakewood Apartments	1230 Pine Avenue	Eufaula	Barbour	334-687-7311	IB
Legacy Senior Village	100 Cotton Ave	Eufaula	Barbour	334-695-6988	SH
Oak Haven	3155 Louisville Street	Clio	Barbour	334-397-2561	IB
Park Meadows Apartments	16 Paul Lee Pkwy	Eufaula	Barbour	334-616-7238	IB
Peacan Ridge	30 Western Bypass	Clayton	Barbour	334-775-3903	IB
River Oaks West	903 West Union Street	Eufaula	Barbour	334-687-6089	ALF
Starrise Haven	151 Eufaula Ave	Clayton	Barbour	334-775-3847	IB
The Gardens of Eufaula	395 Lake Drive	Eufaula	Barbour	334-687-0430	ALF
Villas of Lakeridge	1581 Old Dale Road	Eufaula	Barbour	334-687-9728	IB
Western Heights	113 Jackson St	Eufaula	Barbour	334-687-1140	HA
Beaver Dam Apartments	100 Beaver Dam Street	Elba	Coffee	334-897-3517	HA
Boulevard Apartments	1320 Rucker Blvd.	Enterprise	Coffee	334-393-5149	IB
Brookdale Apartments	103 Apache Dr.	Enterprise	Coffee	334-347-3634	IB
Camelot Apartments	111 Villa Dr.	Enterprise	Coffee	334-347-0604	IB
Deerfield Apartments	1600 Rucker Blvd	Enterprise	Coffee	334-347-3575	Sec. 8
Elba Housing Authority	1207 N. Claxton Ave.	Elba	Coffee	334-897-2737	HA
Elba Villas	1584 Caroline Street A-1	Elba	Coffee	334-897-3270	IB
Enterprise Health & Rehab	300 Plaza Dr.	Enterprise	Coffee	334-347-9541	NH
Enterprise Housing Authority	300 Mildred St.	Enterprise	Coffee	334-393-2058	HA
Garden Oaks Apt.	507 Glover Ave.	Enterprise	Coffee	334-347-9922	IB
Greentree Apartments	1591 E Park Ave. #100	Enterprise	Coffee	334-790-4068	IB
Heron Cove	200-A Heron Cove Dr.	Enterprise	Coffee	334-348-2448	IB
Hilltop Terrace Apartments	815 E. Lee St.	Enterprise	Coffee	334-347-0049	IB
HRDC	305 Collier St.	Elba	Coffee	334-897-2737	IB
HRDC	100 George Wallace Dr.	Enterprise	Coffee	334-347-0881	HA
Kinston Housing Authority	12 E. Wise St.	Kinston	Coffee	334-898-7152	IB
Meadowbrook	201 Apache Dr.	Enterprise	Coffee	334-347-4278	IB
Mikie Walding Apartments	101 Cinema Dr.	Enterprise	Coffee	334-774-3222	IB
Port Mayaca Terrace	1225 James Dr.	Enterprise	Coffee	334-393-0751	SH
St. Albans Apts.	100 Paul St	Enterprise	Coffee	334-347-3433	SH
Taylor Mills Oaks	2805 Taylor Mill Road	Elba	Coffee	334-897-2820	ALF
Valley Manor	712 Damascus Rd	Enterprise	Coffee	334-347-9383	IB
Elba Nursing and Rehab Center	987 Drayton St.	Elba	Coffee	334-897-2257	NH
Kelley Place	109 Chaney Drive	Enterprise	Coffee	334-393-7233	SCALF
New Brockton Housing Auth.	329 King Street	New Brockton	Coffee	334-894-5505	HA
Wynnwood Oaks I & II	201 & 203 Wynn Road	Enterprise	Coffee	334-347-1555	ALF
Andalusia Housing Authority	145 Murphree Drive	Andalusia	Covington	334-222-5871	HA
Andalusia Manor	670 Moore Road	Andalusia	Covington	334-222-4544	NH
Andalusia Group Home	209 Oak Street	Andalusia	Covington	334-666-4431	IB
Floral Health & Rehab	23621 Goldenrod Avenue	Floral	Covington	334-858-8585	NH

ALF - Assisted Living | HA - Housing Authority | DA - disabled | NH - Nursing Home | SH - Senior Housing | IR - Income Restricted (rent amounts established for units, but cannot be above certain limit) | IB - Income based (cost of rent is based on your income)

Floralia Homes	612 Dennis Gordon Dr	Floralia	Covington	334-858-7112	IB
Floralia Housing Authority	222765 5th Avenue	Floralia	Covington	334-858-6421	HA
Foxwood Village	101C Foxwood Drive	Andalusia	Covington	334-222-8771	IB
Oak Hill Apartments	407 Brantley Street	Opp	Covington	334-493-3163	IB/ SH/ DA
Opp Health & Rehab	115 Paulk Avenue	Opp	Covington	334-493-4558	NH
Opp Housing Authority	800 Barnes St	Opp	Covington	334-493-9741	HA
Saddle Ridge Apartments	100 Saddle Ridge Drive	Andalusia	Covington	334-222-1834	IB
Savannah Terrace I	660 Moore Road	Andalusia	Covington	334-427-3013	ALF
Savannah Terrace II	660 Moore Road	Andalusia	Covington	334-427-3013	ALF
Southern Oaks/Hilltop Terrace	22779 Hilltop Drive	Floralia	Covington	334-858-4656	IB
Sun Pointe Apartments	130 Sun Pointe Drive	Andalusia	Covington	334-222-3158	IR
The Woodmoore	1709 N. Main Street	Opp	Covington	334-493-2821	ALF
Arrow Head Apartments	1926 S Union Avenue	Ozark	Dale	334-774-0506	IB
Avon Square	494 Stratford Drive	Ozark	Dale	334-443-0192	IB
Brookridge Apts	157 Parker Dr	Ozark	Dale	334-712-2720	IB
Claybank Apts	152 Claybank Ave	Ozark	Dale	334-774-0003	IB
Daleville Housing Authority	101 Donnell Circle	Daleville	Dale	334-598-8841	HA
Daleville Inn & Apartments	108 Daleville Avenue	Daleville	Dale	334-503-9335	IB
Daleville Manor Apartments	122 Donnell Blvd	Daleville	Dale	334-774-2801	SH
Dalewood Estates	417 US 84	Daleville	Dale	334-598-6161	IB
Deerfield Apts	56 Deerfield Court	Daleville	Dale	334-503-9222	IB
Fuqua-Walding Apartments	1525 Mixon School Road	Ozark	Dale	334-774-3222	IB
Greentree Apt. Phase II	751 AL 134	Daleville	Dale	334-598-1538	IB
Harris Hills Apartments	1177 Harris Road	Ozark	Dale	334-566-1712	IB
Hidden Pointe Apartments	70 Hughes Street	Daleville	Dale	334-598-3785	IB
Jasmine Hill Apts	1518 Andrews Ave	Ozark	Dale	334-774-0003	IB
Jasmine Hill Apts II & III	1010 Harris Rd	Ozark	Dale	334-983-3571	IB
Midland City Housing Auth.	111 Parker Drive	Midland City	Dale	334-983-3581	HA
Midtown Apartments	100 Midtown Ave	Midland City	Dale	334-983-3113	IB
Midtown Apartments II	28 Newberry Circle	Midland City	Dale	334-983-3571	IB
Newton Housing Authority	134 Spring Street	Newton	Dale	334-299-3114	HA
Oakview Manor	929 Mixon School Road	Ozark	Dale	334-774-2631	NH
Old Town Square	71 A M Windham Drive	Daleville	Dale	334-598-1538	IB
Ozark Group Home	306 Harris Road	Ozark	Dale	334-774-8319	IB
Ozark Health & Rehab	312 Bryan Drive	Ozark	Dale	334-774-2561	NH
Ozark Housing Authority	241 Ed Lisenby Drive	Ozark	Dale	334-774-8210	HA
Ozark Manor	852 Mixon School Road	Ozark	Dale	334-774-2801	SH
Providence Home	171 Grimes Road	Ozark	Dale	334-774-0364	ALF
Wellington Place	3960 Mance Newton Road	Midland City	Dale	334-983-5249	IB

SENIOR LIVING BY COUNTY *CONTINUED*

FACILITY	ADDRESS CITY	CITY	COUNTY	TELEPHONE	TYPE
Wood Springs Apartments	16940 S US Hwy 231	Midland City	Dale	334-983-4368	IB
Woodcreek Apartments	101 Livingston Street	Daleville	Dale	334-598-6601	IB
Geneva Housing Authority	12 N. Wise St.	Samson	Geneva	334-898-7152	HA
Geneva Retirement Center	10 Briarcliff Rd	Geneva	Geneva	334-983-3571	SH
Greenwood Place, LLC	105 S. Greenwood ST.	Geneva	Geneva	334-684-0549	ALF
Hartford Health Care	217 Toro Road	Hartford	Geneva	334-588-3842	NH
Hartford Housing Authority	207 Newton St.	Hartford	Geneva	334-588-3303	HA
Hartford Retirement Village	12196 Highway 52	Hartford	Geneva	334-588-2306	ALF
HRDC	312 W. Magnolia St.	Geneva	Geneva	334-684-6443	IB
Samson Housing Authority	12 N. Wise St.	Samson	Geneva	334-898-7152	HA
Slocomb Housing Authority	668 W. Batemen Ave.	Slocomb	Geneva	334-886-3473	HA
West Meadow Apartments	911 West Meadow Ave	Geneva	Geneva	334-684-6293	IB
Wiregrass Health & Rehab	1200 West Maple Ave	Geneva	Geneva	334-684-3655	NH
Westbrook Assisted Living, LLC	100 W. Professional Park	Geneva	Geneva	334-684-1072	ALF
Abbeville Housing Authority	194 Ash Street	Abbeville	Henry	334-585-2165	HA
Abbeville Apartments	402 1/2 Dothan Road	Abbeville	Henry	334-575-5119	IB
Azalea Court	508 East Church Street	Headland	Henry	34-693-0358	ALF
Countryside Villas	101 Knowles Street	Headland	Henry	334-281-6820	IB
Covington Place Apartments	1300 US Hwy 431 N	Abbeville	Henry	334-712-2720	IB
Deer Run Apartments	599 A Ozark Road	Abbeville	Henry	334-983-3571	IB
Dogwood Manor	301 Ward Drive	Abbeville	Henry	334-585-1114	ALF
Green Tree Apartments	300 Boynton Street	Headland	Henry	334-790-7884	IB
Headland Apartments	100 East Main Court	Headland	Henry	334-983-3571	SH
Headland Housing Authority	225 Boynton Street	Headland	Henry	334-693-2525	HA
Headland Retirement Center	112 West Church Street	Headland	Henry	334-983-3571	SH
Henry County Health & Rehab	212 Dothan Road	Abbeville	Henry	334-585-2241	NH
Twin Magnolias	1100 US 431 South	Abbeville	Henry	334-585-1072	ALF
Alabaster Bay Apartments	291 Alabaster Drive	Dothan	Houston	334-794-0459	IR
Ashford Housing Authority	100 Bruner Street	Ashford	Houston	334-899-5463	HA
Baptist Village	4426 West Main Street	Dothan	Houston	334-793-3930	SH
Beverlye Crossing	210 Crossing Lane	Dothan	Houston	334-671-4797	IB
Beverlye Crossing II	380 Crossing Lane	Dothan	Houston	334-792-2222	IB
Biltmore Place Apartments	2810 Fortner Street	Dothan	Houston	334-479-8657	IR
Columbia- Hall Apartments	101 Radney Street	Columbia	Houston	334-794-2678	IR
Cottonwood Housing Authority	29 Willow Lane	Cottonwood	Houston	334-691-2451	HA
Dothan Housing Authority	602 S. Lena Street	Dothan	Houston	334-794-6713	HA
Eagle Ridge Apartments	1181 Murray Road	Dothan	Houston	334-794-3153	IR
Extendicare Health and Rehab	950 S. St. Andrews Street	Dothan	Houston	334-793-1177	NH
Glen East I	114 Seniors Drive	Dothan	Houston	334-671-2999	SH
Glenn East II	310 Seniors Drive	Dothan	Houston	334-671-8000	SH

Grady's Walk	2031 Third Avenue	Dothan	Houston	334-671-9255	SH
Hutto Towers	4426 West Main Street	Dothan	Houston	334-793-3930	SH
Medical Center Terrace	307 Sixth Avenue, J-53	Dothan	Houston	334-793-3337	SH/ IB
Somerset East and West	815 John D. Odom Road	Dothan	Houston	334-671-1176	ALF
Summer Tree Apartments	560 Fortner Street	Dothan	Houston	334-671-7990	IR
Tanglewood Apartments	401 West Inez Road	Dothan	Houston	334-793-7012	IB
The Terrace at Grove Park	101 Tulip Lane	Dothan	Houston	334-792-7349	ALF
The Terrace at Grove Park	101 Tulip Lane	Dothan	Houston	334-792-7349	SH
Vaughn Towers	342 S. Saint Andrews Street	Dothan	Houston	334-793-7660	SH/ DA/IB
Wesley Place	718 Honeysuckle Road	Dothan	Houston	334-792-0921	NH/ ALF
Westgate Village	2233 Westgate Parkway	Dothan	Houston	334-793-0591	IB
Westside Terrace	501 N. Woodburn Drive	Dothan	Houston	334-794-1000	NH
Whitehall East and West	2094 John D. Odom Road	Dothan	Houston	334-699-4277	ALF
WRC Housing	588 Burkett Road	Dothan	Houston	334-308-0049	DA/IB

RESOURCES FOR THE HOMELESS

The Ark

475 W. Main St.
Dothan, AL 36301
334-794-7223
www.thearkdothan.org

Christian Mission Center

231 Geneva Hwy.
Enterprise, AL
334-393-2607
www.christmissions.org
Meals (3/day; 7 day/week) are available to shelter residents and walk-ins; Women and children's shelter. 72-hour emergency shelter. Substance abuse rehab.

Dale County Rescue Mission

182 Martin St.
Ozark, AL
334-774-6553
Provides three daily meals, 365 days a year. Also: food pantry, shelter, bus tickets, counseling, substance abuse rehab.

Dothan Rescue Mission

214 S. Appletree St.
Dothan, AL
334-794-4637
www.dothanrescuemission.com
Men's lodge, women's lodge, meals

House of Benjamin

207 Moates St.
Dothan, AL
334-794-8594
Provides shelter for veterans

House of Ruth

Dothan, AL
334-793-2232
Domestic Violence victims only

Love In Action Ministry Center

279 W. Main St., Suite 2
Dothan, AL
334-494-4995
www.loveinactionministries.com

Momma Tina's Mission House

Sponsored by T.O.P.S.
Soup Kitchen
605 N. Alice St.
Dothan, AL
334-699-6886

Samaritan Clinic

279 W. Main St., Suite 3
Dothan, AL
334-446-1908
Open Thursday @ 4:00 p.m.

The Harbor

320 North Foster Street
Dothan, AL 36303
334-790-4031
theharbordothan.org



INFORMATION & REFERRAL

INFORMATION SOURCES

**Alabama Crime Victims
Compensation Commission**
P. O. Box 231267
Montgomery, AL 36123
800-541-9388

**Alabama Public Service
Commission**
P. O. Box 304260
Montgomery, AL 36130
800-392-8050

**Alfred Saliba Family
Services Center**
301 W. Lafayette St.
Dothan, AL 36301
334-712-1542

Better Business Bureau
800-824-5274

Eldercare Locator
800-677-1116

Medical Call Center
Southeast Alabama Medical
Center
Dothan, AL 36301
800-735-4998

SARCOA
1075 S. Brannon Stand Road
Dothan, AL 36305
334-793-6843 / 800-239-3507

The Clearing House
Western Heights Community
Center
111 Jackson St.
Eufaula, AL 36027
334-687-2896

**211 - Southeast Alabama
Wiregrass United Way**
304 N. Foster St.
Dothan, AL 36303
211 or 334-792-9661

CHAMBERS OF COMMERCE

**Abbeville Chamber
of Commerce**

P.O. Box 202
Abbeville, AL 36310
334-585-2273
www.abbevillecoc.com

**Andalusia Area Chamber
of Commerce**

P.O. Box 667
Andalusia, AL 36420
334-222-2030
www.AndalusiaChamber.com

**Dothan Area Chamber
of Commerce**

102 Jamestown Blvd.
Dothan, AL 36301
334-792-5138
www.dothan.com

**Enterprise Chamber
of Commerce**

P.O. Box 310577
Enterprise, AL 36331
334-347-0581
www.enterprisealabama.com

**Eufaula/Barbour County
Chamber of Commerce**

333 E. Broad St.
Eufaula, AL 36027
334-687-6664
www.eufaulachamber.com

**Greater Geneva Area
Chamber of Commerce**

517 S. Commerce Street
Geneva, AL 36340
334-684-6582

**Headland Chamber
of Commerce**

P.O. Box 236
Headland, AL 36345
334-693-3303 or 800-886-9749
www.headlandal.com

**Ozark Area Chamber
of Commerce**

294 Painter Ave.
Ozark, AL 36360
334-774-9321
www.ozarkalchamber.com



LONG TERM CARE

The Continuum of Care

For some, there may come a time when adaptation to their living environment or hands-on care is needed to make living independently easier or even possible. Later, they may need more care and at some point may no longer be able to safely live independently. This progression is called the “Continuum of Care,” which usually follows the least restrictive environment to the most restrictive. The following is information on the common progression along life’s continuum of care.

Independent Living means remaining in the community in one’s own residence or in that of a loved one.

- **Independent Living Communities**, often referred to as retirement communities, are designed for independent senior adults who want to enjoy a lifestyle filled with recreational, educational and social activities with other seniors. These communities are designed for seniors who are able to live on their own, but desire the security and conveniences of community living.
- **Community Services** enhance life socially, help with security and sometimes provide answers to increasing needs. Emergency response call buttons notify family, neighbors or emergency services in the event of a fall, a medical emergency, a fire, or an intruder. Adult day health care provides relief to a caregiver and supervision for the senior. Senior centers provide activities, nutrition and socialization. Home-delivered meals provide nutrition and someone to check on a homebound senior.
- **Home Health** is paid for by Medicare, Medicaid, private insurance or private individual. It provides skilled nursing services and custodial personal care such as bathing and grooming. Also available are physical, speech and occupational therapies. A doctor’s order is required for these services.
- **Hospice Care** is “comfort care” provided to individuals who have an illness or condition which is thought will bring about the end of life. Medicare and Medicaid assist with payment for hospice which includes nurse and personal care visits and a variety of other services.
- **Respite Care** provides temporary relief for caregivers from their day-to-day caregiving responsibilities. This allows time to recoup emotionally and physically, to tend to family or work obligations, or to take a much needed break without worrying about the care of their loved one.
- **The Frail Elderly and Disabled Medicaid Waiver Program** provides services for elderly and disabled low-income people

who, with no help, might have to be cared for in a nursing home. To qualify, one must have a low income based on federal poverty guidelines, have low resources, and meet certain standards of medical need established by Medicaid. The services, paid for by Medicaid, are: homemaker services, personal care, respite care, case management, adult day health care, companion services and home-delivered meals.

Assisted Living Facilities provide residential housing, personalized supportive services and health care. Residential settings maximize independence, but do not provide skilled nursing care. Assisted Living offers many independent and group activities as well as assistance with personal care. It is designed to meet the individual needs of those requiring help with activities of daily living, but who do not need the skilled medical care provided in a nursing home.

Specialty Care Assisted Living Facilities meet the regulations for assisted living facilities, but are specially licensed and staffed for the care of residents with cognitive impairment, which would ordinarily make the individual ineligible for admission or for continued stay in an assisted living facility. Although many assisted living facilities and nursing homes cater to individuals with Alzheimer's disease and other related memory disorders or dementia, there is a growing trend towards facilities that provide specialized care and housing tailored to the special needs of those individuals with Alzheimer's. These facilities offer care that fosters residents' individual skills and interests in an environment that helps to diminish confusion and agitation.

Nursing Homes are nursing facilities which provide 24-hour-per-day skilled nursing care to those who are chronically ill or injured, have health care needs as well as personal needs, and are unable to function independently. Nursing Homes provide a higher level of care and services and incur a high level of oversight by the government.

The Long-Term Care Ombudsman program

Ombudsman is a Swedish term for a person who acts as an impartial third party in mediating problems. In short, an Ombudsman is a go-between.

The Long-Term Care Ombudsman is available to assist residents of nursing homes and assisted living facilities with their complaints. The Ombudsman thoroughly investigates and attempts to resolve complaints received. All complaints are kept confidential and information is disclosed only under the direction of the person being assisted. The Ombudsman is trained and certified by the Alabama Department of Senior Services according to standards set out in the Alabama Long-Term Residential Health Care Recipient Ombudsman Act.

The Ombudsman works with interested citizens, providers of long-term care, and other professional groups to promote the well-being and quality of life for residents of long-term care facilities. This program is a part of Alabama's continuing effort to improve conditions for and services to the elderly.

Ombudsman services are available to:

- Residents in long-term care facilities who have questions or problems about care, resident rights, Medicaid or Medicare payments or benefits and entitlements
- Relatives or friends of a resident in a long-term care facility who have questions or wish to discuss problems
- Long-term care facilities who need assistance with a resident, their care or benefits, or with a problem associated with a resident's continued stay at the facility

An Ombudsman can assist residents by:

- Providing information about long-term care options
- Providing education about resident rights
- Investigating complaints concerning residents
- Making suggestions to family members and long-term care facilities about ways to improve quality of life for residents

- Making referrals to other agencies and organizations whose services may be of benefit to residents

An Ombudsman works with facilities by:

- Performing in-service training to educate facility staff on topics related to the care of residents
- Assisting the facility staff in explaining to residents and family members their responsibilities to the facility and to the other residents

CONTACT INFORMATION:

SARCOA Long-Term Care Ombudsman

1075 S. Brannon Stand Road
Dothan, AL 36305
334-793-6843 or 800-239-3507

State Ombudsman

Alabama Department of Senior Services

770 Washington Ave., Suite 570
Montgomery, AL 36130-1851
877-425-2243

Medicare Quality Assurance Alabama Quality Assurance Foundation (AQAF)

AQAF is a non-profit company that contracts with the Centers for Medicare & Medicaid Services (CMS) to serve as Alabama's Medicare Quality Improvement Organization (QIO). As Alabama's QIO, AQAF works in partnership with health care professionals and organizations, government, business and consumers to improve the quality of health care for Alabama's more than 815,000 Medicare beneficiaries.

AQAF collaborates with those health care providers to examine their practices and improve their systems of providing care. AQAF provides free education based on proven best practices to help ensure that care is safe, effective, timely, patient-centered, efficient and equitable.

AQAF protects the right of each Alabama Medicare beneficiary to receive quality health care that meets medically acceptable standards, is medically necessary, and is delivered in the most appropriate setting.

Every Medicare beneficiary in Alabama has the right

to file a complaint about the quality of medical care that he or she receives. You may call AQAF directly at 1-800-366-1486. Please leave your name, Medicare number and call back information in your message. This toll-free line is available 24 hours a day, seven days a week, including holidays. As a contractor with the CMS, AQAF follows federal regulations and guidelines. It obtains the beneficiary's medical records, determines whether services met medically acceptable standards, were medically necessary, and were delivered in the most appropriate setting. When a quality problem is identified, AQAF delivers education and feedback to the health care providers to improve the quality of services they provide.

If you have any questions about your rights as a Medicare beneficiary, want to request an appeal for discharges from a hospital, skilled nursing facility, hospice, home health care agency, or a comprehensive outpatient rehabilitation facility, or you want more information about AQAF's work as Alabama's Medicare QIO, you can call AQAF's toll free number, 1-800-366-1486 or e-mail them at askaqaf@aqaf.com. For more information visit their website at www.aqaf.com.

Long-Term Care Resident Complaints

If you have a loved one who lives in an assisted living facility or nursing home and you have concerns about his or her care or treatment you may file a complaint with the following organizations.

1. SARCOA's Long-Term Care Ombudsman can be reached at 334-793-6843 or 1-800-239-3507. The Ombudsman will thoroughly investigate, mediate and attempt to resolve all complaints received. Ombudsman complaints are kept confidential. To contact an Ombudsman outside of the seven Wiregrass counties, call 1-800-AGELINE. The state Ombudsman can be contacted at 1-877-425-2243.
2. Alabama Department of Public Health, Health Care Division may be reached at 1-800-356-9596. Contact if you believe a resident is being abused or neglected at a facility by a member of the facility staff.
3. Department of Human Resources (DHR) may be contacted in the county that the resident lives. Report concerns to DHR if the person responsible for the abuse or neglect is a family member or person aside from facility staff.

Residents' Rights and Responsibilities

A resident in a long-term care facility has rights guaranteed under federal and state law. The care facility must protect and promote the rights of its residents. Knowing one's rights can be very important. If you are a resident in a long-term care facility, these are some of your rights:

RIGHT TO DIGNITY AND RESPECT

The facility must treat you with dignity and respect. You have the right to:

- Be treated as an individual
- Live in surroundings that are safe, clean and comfortable
- Keep and use your own things as much as possible
- Be protected from any kind of abuse, harsh treatment or neglect
- Be free from restraints (physical or chemical) imposed for discipline or convenience, and not required to treat your medical symptoms
- Share a room with your spouse, if you both agree

RIGHT TO KNOW

You have the right to know about the things that affect you. This includes the following:

- The items and services the facility provides, the cost, and if it is included in the base rate
- Which items and services are and are not covered by Medicare and Medicaid
- Who owns and operates the facility and the name of the administrator
- The name and specialty of your doctor and how to contact him/her
- Your total health status, plan of care and any changes that occur
- How the facility manages resident funds and safeguards resident property
- Your right to make your own health care decisions, including making an advance directive
- Being informed of your rights and responsibilities and any changes in them
- To examine the facility's latest survey inspection results

- To review your records within 24 hours of a request and to purchase a copy at a reasonable price within two days
- To be consulted immediately (and have your physician and representative notified) if:
 - You are injured due to an accident
 - Your condition changes significantly
 - Your treatment needs to be changed significantly
 - There is a transfer, discharge, or change of room or roommate

RIGHT TO CHOOSE

You have the right to make your own choices, free from pressure or fear that something bad will happen if you exercise your right to choose. You have the right to:

- Choose your doctor and treatment, and be part of decisions and care planning
- Be in charge of taking your own medications – if the team caring for you believes this is safe
- Choose your own groups and activities
- Perform work at the facility only if you want to
- Exercise your rights, such as the right to vote

RIGHT TO PRIVACY

You have the right to privacy and to have your personal and medical records kept confidential. You have the right to privacy:

- In sending and receiving mail (delivered promptly and unopened)
- During phone calls, visits, and resident and family meetings
- While you receive care

The facility is not required to provide a private room for each resident.

RIGHT TO STATE A GRIEVANCE

You have the right to make known any concern or complaint you might have and to have the facility respond promptly. You have the right to do this without fear that anything bad will happen to you because you complained.

You may also file a complaint with the state agency that inspects and certifies facilities concerning resident abuse, neglect, the taking of resident property, or failure to comply with advance directive requirements.

RIGHT TO BE WITH OTHERS

You have the right to:

- Visit with persons from outside the facility, including family and friends, your doctor and representatives of state agencies or the Ombudsman's office
- Have reasonable access to a phone where you won't be overheard
- Be in touch with groups or agencies that advocate for residents

RESPONSIBILITIES

Along with rights, residents also have the responsibility to respect the rights and property of others by:

- Treating other residents and their guests with courtesy
- Complying with facility smoking policy
- Using your television, radio, telephone, etc. in a way that does not annoy other residents or their guests
- Respecting the privacy of others

Long-Term Care Facilities

BARBOUR COUNTY

NURSING HOMES

Crowne Health Care of Eufaula

430 Rivers Avenue Eufaula, AL 36027

334-687-6627

180 beds

We are committed to providing quality care and improving the quality of life for our residents.

ASSISTED LIVING FACILITIES

River Oaks West

903 West Union Street

Eufaula, AL 36027

334-687-6089

16 beds

Good friends, caring staff, privacy and independence. We offer something that you just can't put a price on – peace of mind.

The Gardens of Eufaula

395 Lake Drive

Eufaula, AL 36027

334-687-0430

16 beds

Where our home is your home. Nurturing the spirits of our residents while caring for the whole mind, body and spirit.

COFFEE COUNTY

NURSING HOMES

Elba Nursing & Rehabilitation Center

987 Drayton Street

Elba, AL 36323

334-897-2257

111 beds

We are your small town community healthcare provider, instilling hope for a brighter tomorrow one patient at a time.

Enterprise Health and Rehabilitation

300 Plaza Drive

P.O. Box 311227

Enterprise, AL 36331

334-347-9541

257 beds

With each new change in health care, the nursing home strives to better the quality of care to enhance the lives of its residents.

ASSISTED LIVING FACILITIES

Taylor Mill Oaks

2805 Taylor Mill Road
Elba, AL 36323
334-897-2820

16 beds

Meets individual needs while providing assistance with simple everyday activities.

Wynnwood Oaks I & II

201 Wynn Road &
203 Wynn Road
Enterprise, AL 36330
334-347-1555

16 beds for each facility

We create warm, home-like settings for senior adults who want to live their life with choice. You'll be right at home with us.

Kelley Place

109 Chancey Street
Enterprise, AL 36330
334-393-7233

16 beds

An open door and caring hearts for Alzheimer's and dementia patients in a Specialty Care Assisted Living Facility.

Madison Heights

108 Chancey Street
Enterprise, AL 36330
334-393-7233

16 beds

An open door and caring hearts for Alzheimer's and dementia patients in a Specialty Care Assisted Living Facility.

COVINGTON COUNTY

NURSING HOMES

Andalusia Manor

670 Moore Road
Andalusia, AL 36420
334-222-4544

154 beds

We want to assist you in achieving and maintaining your best possible quality of life through quality care.

Floral Health and Rehabilitation

23621 Goldenrod Avenue
Floral, AL 36442
334-858-8585

85 beds

A facility dedicated to providing long-term loving care, short-term rehabilitation, outstanding therapy and activities.

Opp Health and Rehabilitation, LLC

115 Paulk Avenue
P.O. Box 730
Opp, AL 36467
334-493-4558

197 beds

Off Highway 331, this facility was recognized as one of the "Homes to Consider" in Alabama by Consumer Report Magazine August 2006.

ASSISTED LIVING FACILITIES

Savannah Terrace # 1 & # 2

660 Moore Road
Andalusia, AL 36420
334-427-3013

16 beds for each facility

A pleasing combination of home-like atmosphere, personalized services, and caring, loving attention. Just like home...only better.

The Woodmoore

1709 N. Main Street
Opp, AL 36467
334-493-2821

16 beds

Designed to meet the needs of individuals who may need some assistance, but do not require skilled nursing care.

DALE COUNTY

NURSING HOMES

Oakview Manor

929 Mixon School Road
Ozark, AL 36360
334-774-2631

138 beds

A long-term care facility offering a 23 bed Alzheimer's unit, and rehabilitation that includes physical, occupational and speech therapies.

Ozark Health & Rehabilitation, LLC

312 Bryan Drive
Ozark, AL 36360
334-774-2561

149 beds

A skilled nursing facility, providing long-term care, and short-term rehabilitation including physical, occupational and speech therapies.

ASSISTED LIVING FACILITIES

Providence Home

171 Grimes Road
Ozark, AL 36360
334-774-0364

16 beds

Extendicare's 40 years' experience in long-term care enables us to provide the same quality of care in our assisted living facilities.

GENEVA COUNTY

NURSING HOMES

Wiregrass Health and Rehabilitation

1200 West Maple Avenue
Geneva, AL 36340
334-684-3655

96 beds

Our family caring for yours, to provide the best possible care for your loved ones.

Hartford Health Care

217 Toro Road
Hartford, AL 36344
334-588-3842

86 beds

It is our goal to meet the needs of each individual. Committed to compassion. Striving for excellence. Serving responsibly.

ASSISTED LIVING FACILITIES

Greenwood Place, LLC

105 S. Greenwood St.
Geneva, AL 36340
334-684-0549

16 beds

Our goal is to ensure the highest quality of care, an ongoing commitment to quality of life.

Hartford Retirement Village, Inc

12196 Highway 52 East
Hartford, AL 36344
334-588-2306

32 beds

Enjoy a unique blend of independent living, security, comfort and convenience.

Westbrook Assisted Living, LLC

100 W. Professional Park Suite 6
Geneva, AL 36340
334-684-1072

16 beds

We are committed to creating an atmosphere where those who share their lives with us can age gracefully in good physical, emotional and spiritual health.

HENRY COUNTY

NURSING HOMES

Henry County Health & Rehabilitation Facility

212 Dothan Road
Abbeville, AL 36310
334-585-2241

142 beds

A state-of-the-art nursing facility with rehabilitation and an Alzheimer's Specialty Unit committed to providing competent and compassionate care.

ASSISTED LIVING FACILITIES

Azalea Court Assisted Living

508 East Church Street
Headland, AL 36345
334-693-0358

16 beds

Life is lived on the sunny side where burdens are light and hearts are happy.

Dogwood Manor Assisted Living

301 Ward Drive
Abbeville, AL 36310
334-585-1114

16 beds

Life is lived on the sunny side where burdens are light and hearts are happy.

Twin Magnolias

3084 US 431 South
Abbeville, AL 36310
334-585-1072

16 beds

Privately owned and operated, providing 24-hour care. Assistance is provided with activities of daily living as well as home-cooked meals, laundry and assistance with medication.

HOUSTON COUNTY

NURSING HOMES

Extendicare Health & Rehabilitation Center

950 S. St. Andrews St.
Dothan, AL 36301
334-793-1177

170 beds

With a 40-year history of providing quality healthcare services, Extendicare is at the forefront of anticipating the special needs of the senior population.

Wesley Place

A Methodist Home for the Aging

718 Honeysuckle Road
Dothan, AL 36305
334-792-0921

166 beds

Evolving to meet the needs of tomorrow's residents as well as those of today.

Westside Terrace

501 N. Woodburn Drive
P.O. Box 6447
Dothan, AL 36305
334-794-1000

165 beds

Our professional staff provides a full range of skilled nursing and rehabilitative care while answering residents' needs. A true home for you or your loved one.

ASSISTED LIVING FACILITIES

Somerset East & Somerset West

815 John D. Odom Road Dothan, AL 36303
334-671-1176
334-671-9990

16 beds at each facility

Extendicare's 40 years of experience operating a long-term care facility enables us to provide the same quality of care in our assisted living facilities.

The Terrace at Grove Park

Assisted Living Facility - 36 beds

Specialty Care Assisted Living Facility - 16 beds

101 Tulip Lane
Dothan, AL 36305
334-792-7349

The premier retirement community in the Dothan area offers the pleasures of home without the worries of keeping a house.

Wesley Place

A Methodist Home for the Aging

Assisted Living Facility - 66 beds

Specialty Care Assisted Living Facility - 16 beds

718 Honeysuckle Road
Dothan, AL 36305
334-792-0921

Evolving to meet the needs of tomorrow's residents as well as those of today.

Whitehall East & Whitehall West

2094 John D. Odom Road Dothan, AL 36303
334-699-4277

16 suites at each facility

Extendicare's 40 years of experience operating a long-term care facility enables us to provide the same quality of care in our assisted living facilities.

FACILITIES FEATURE CHART

a = available

ASSISTED LIVING FACILITIES											
CITY	FACILITY	PHONE #	# OF UNITS	REHAB	MEDICARE	MEDICAID	SEMI PRIVATE	PRIVATE	SECURE ALZ UNIT	NURSE ON STAFF	RESPIRE
Abbeville	Dogwood Manor	334-585-1114	16					a			a
Abbeville	Twin Magnolias	334-585-1072	16					a			
Andalusia	Savannah Terrace # 1 & # 2	334-427-3013	32					a			a
Dothan	Somerset - East	334-671-1176	16					a		a	a
Dothan	Somerset - West	334-671-9990	16					a		a	a
Dothan	The Terrace at Grove Park	334-792-7349	36					a	a	a	
Dothan	Wesley Place	334-792-0921	66					a	a	a	
Dothan	Whitehall West	334-699-4277	16					a		a	a
Dothan	Whitehall East	334-699-4255	16					a		a	a
Enterprise	Wynnwood Oaks I & II	334-347-1555	32					a		a	a
Elba	Taylor Mill Oaks	334-897-2820	16					a			
Eufaula	River Oaks West	334-687-6089	16					a			a
Eufaula	The Gardens of Eufaula	334-687-0430	16					a			
Geneva	Greenwood Place	334-684-0549	16					a		a	a
Geneva	Westbrook	334-684-1072	16					a			
Hartford	Hartford Retirement Village	334-588-2306	32					a			
Headland	Azalea Court	334-693-0358	16					a			a
Opp	Woodmoore	334-493-2821	16					a			a
Ozark	Providence Home	334-774-0364	16					a		a	a
SPECIALTY CARE ASSISTED LIVING FACILITIES											
Enterprise	Kelley Place	334-393-7233	16					a	a	a	
Enterprise	Madison Heights Memory Care Community	334-393-7233	16						a		
Dothan	The Terrace at Grove Park	334-792-7349	16					a	a	a	
Dothan	Wesley Manor	334-792-0921	16					a	a	a	
SKILLED NURSING FACILITIES											
Abbeville	Henry Co. Health & Rehabilitation	334-585-2241	142	a	a	a	a	a	a	a	
Andalusia	Andalusia Manor	334-222-4544	154	a	a	a	a	a		a	
Dothan	Extencicare Health & Rehabilitation	334-793-1177	170	a	a	a	a	a		a	
Dothan	Wesley Place	334-792-0921	166	a	a	a	a	a	a	a	
Dothan	Westside Terrace	334-794-1000	165	a	a	a	a	a		a	
Elba	Elba Nursing & Rehabilitation Center	334-897-2257	111	a	a	a	a	a		a	
Enterprise	Enterprise Health and Rehabilitation	334-347-9541	257	a	a	a	a	a	a	a	
Eufaula	Crowne Health Care of Eufaula	334-687-6627	180	a	a	a	a	a	a	a	
Floral	Floral Health & Rehabilitation	334-858-8585	85	a	a	a	a	a	a	a	
Geneva	Wiregrass Health and Rehabilitation	334-684-3655	96	a	a	a	a	a		a	
Hartford	Hartford Health Care	334-588-3842	86	a	a	a	a	a		a	
Opp	Opp Health & Rehabilitation	334-493-4558	197	a	a	a	a	a	a	a	
Ozark	Oakview Manor	334-774-2631	138	a	a	a	a	a	a	a	
Ozark	Ozark Health & Rehabilitation	334-774-2561	149	a	a	a	a	a	a	a	



Choosing the Right Nursing Home

This guide has been adapted from the “Guide to Choosing a Nursing Home” distributed by the Centers for Medicare and Medicaid Services.

This information is designed to help people find and compare nursing homes. It can help you and your family make the best choice, whether you are planning ahead or making an unexpected decision. Only you can decide if a nursing home is the right choice for you. Choosing a nursing home may be very stressful and can have a tremendous emotional effect on you and your loved ones. It is best to plan ahead, visit and compare several nursing homes, and make financial plans early. Planning ahead gives you and your family more control and will help ensure that your needs are met and you receive quality care. You want to be comfortable, secure and cared for properly.

Many of those who will use this information provide care and/or help make health care decisions for another person. Choosing a nursing home is a difficult yet necessary decision many caregivers must help make. Your support for your loved one can make transitioning from home to a nursing home much easier. Be your loved one’s advocate by observing their care and living conditions and discussing concerns with the staff. Remember, it is important to include the person who needs nursing home

care in making decisions whenever possible. Always keep their needs in mind.

Consider whether a nursing home is the best choice for you. A nursing home provides care to people who cannot be cared for at home or in the community. For people who cannot take care of themselves due to physical, emotional or mental problems, nursing homes can provide a wide range of personal care and health services. This care is generally called custodial or non-skilled.

Steps to Choosing a Nursing Home

- 1. Find out how nursing homes compare in quality.** Quality care means doing the right thing, at the right time, in the right way, for the right person and having the best possible results. Nursing homes are certified to make sure they meet certain federal health and safety requirements.
- 2. Find out about the nursing homes in your area.** Visit www.medicare.gov on the web. From the bottom half of the page under “Search Tools” in the right column, select “Compare Nursing Homes in Your Area.” Select “Method to Search By” and enter the necessary information. Click “Next Step.” Basic information is given on this page. Select all or some of the nursing

homes you are interested in by clicking the boxes to the left of their name. Click “Next Step” again. You will find detailed information comparing staffing, the number of deficiencies received in the last state inspection and percentages of quality measures.

3. Before you make a decision, visit the nursing homes you are interested in or have someone visit for you.

A visit gives you the chance to see the residents, staff and facility. It also allows you to talk with the nursing home staff, with people who live and get care at the nursing home and with family members. Before you visit, be sure to call the nursing home office to make an appointment to tour the nursing home. If you, a family member or friend can't visit the nursing home, you can call for information.

4. Choose the nursing home that best meets your needs.

When you have all the information about the nursing homes you are interested in, discuss it with your family, friends, doctor, clergy, spiritual advisor or social worker. Talk with people who understand your personal and health care needs.

Be Satisfied With Your Choice: If you visit a nursing home and you do not like it, you do not have to choose to go there. Making a good choice for quality care is important. If you are in a hospital, talk to the hospital discharge planner or your doctor before you decide to go to an available nursing home that you do not like. They may be able to help you find a more suitable nursing home, or arrange for other care until a bed is available at a nursing home you do like. However, you may be billed for additional days you stay in the hospital while waiting for another nursing home.

Moving is difficult, so try not to move more than once. However, an extra move may be better for you than choosing to go to a facility that is not right for you. Be sure to explain to your doctor or discharge planner why you are not happy with the facility being offered.

If you are helping someone who plans to go into a nursing home, get them involved in making the decision as much as possible. People who are involved from the beginning are better prepared when they move into a nursing home. If the person you are helping is not alert or able to communicate well, keep his or her values and preferences in mind. Finding a nursing home that has the right services and a pleasant, comfortable atmosphere, often requires a lot of planning.

Paying and Other Costs: Care in a nursing home can be very expensive. Nursing homes usually provide 24-hour medical care as well as room, meals, activities and personal care. Most nursing homes charge a basic fee for room, meals and personal care. You may have to pay extra for other services or care for special medical needs. It is important to get a list of fees in advance and discuss these costs and how you will pay for them.

Medicare generally does not cover custodial care (help with activities of daily living, like bathing, dressing and using the bathroom), but may temporarily cover some skilled nursing and rehabilitative care. Most people who enter a nursing home begin paying for their nursing home care out of their own pocket. Residents may pay for their nursing home stay using their personal resources, long-term care insurance or with Medicaid if they are eligible. Medicaid is a joint federal and state program that helps with medical costs for people with low income and limited resources. Medicaid pays for care for about seven out of every 10 nursing home residents.

The New Five-Star Quality Rating System for Nursing Homes

The Centers for Medicare & Medicaid services (CMS) has improved information on the Nursing Home Compare website to help individuals, family members, caregivers and the public find and compare the quality of nursing homes more easily. Visit www.medicare.gov/NHCompare for more information.

The Nursing Home Compare website now features a system that assigns each nursing home a rating between one and five stars. Nursing homes with five stars are considered to have above average quality compared to other nursing homes in the state. Nursing homes with one star have quality much below average in the state, but the nursing home still meets Medicare's minimum requirements.

To assist you in your search for the right nursing home for you or your loved one, please see the “Choosing the Right Nursing Home” checklist on page 74.

CHOOSING THE RIGHT NURSING HOME CHECKLIST

NAME OF NURSING HOME _____ DATE OF VISIT _____

BASIC INFORMATION	YES	NO
1. The nursing home is Medicare Certified.		
2. The nursing home is Medicaid Certified.		
3. The nursing home has the level of care you need (e.g. skilled, custodial) and a bed available.		
4. The nursing home has special services, if needed, in a separate unit (e.g. dementia, ventilator, rehabilitation) and a bed is available.		
5. The nursing home is located close enough for family and friends to visit.		
RESIDENT APPEARANCE		
1. Residents are clean, appropriately dressed for the season or time of day, and well groomed.		
NURSING HOME LIVING AREAS		
1. The nursing home is free from overwhelming unpleasant odors.		
2. The nursing home appears clean and well kept.		
3. The temperature in the nursing home is comfortable for residents.		
4. The nursing home has good lighting.		
5. Noise levels in the dining room and common areas are comfortable.		
6. Smoking is not allowed or is restricted to certain areas of the nursing home		
7. Furnishings are sturdy, yet comfortable and attractive.		
STAFF		
1. The relationship between the staff and the residents appears to be warm, polite and respectful.		
2. All staff wear name tags.		
3. Staff knocks on the door before entering a resident's room and refers to residents by name.		
4. The nursing home offers a training and continuing education program for all staff.		
5. The nursing home does background checks on all staff.		
6. The guide on your tour knows the residents by name and is recognized by them.		
7. There is a full time Registered Nurse (RN) in the nursing home at all times, other than the administrator or director of nursing.		
8. The same team of nurses and Certified Nursing Assistants (CNAs) work with the same resident 4 to 5 days per week.		
9. CNAs work with a reasonable number of residents.		
10. CNAs are involved in care planning meetings.		
11. There is a full-time social worker on staff.		
12. There is a licensed doctor on staff. Are they there daily? Can they be reached at all times?		
13. The nursing home's management team has worked together for at least one year.		

RESIDENT'S ROOMS	YES	NO
1. Residents may have personal belongings and/or furniture in their rooms		
2. Each resident has a storage space (closet and drawers) in their room.		
3. Each resident has a window in their bedroom.		
4. Residents have access to a personal telephone and television.		
5. Residents have a choice of roommates.		
6. Water pitchers can be reached by residents.		
7. There are policies and procedures to protect resident's possessions.		
HALLWAYS, STAIRS, LOUNGES AND BATHROOMS		
1. Exits are clearly marked.		
2. There are quiet areas where students can visit with friends and family.		
3. The nursing home has smoke detectors and sprinklers.		
4. All common areas, resident rooms and doorways are designed for wheelchair use.		
5. There are handrails in the hallways and grab bars in the bathrooms.		
MENUS AND FOOD		
1. Residents have a choice of food items at each meal. (Ask if your favorite foods are served.)		
2. Nutritious snacks are available upon request.		
3. Staff help residents eat and drink at mealtimes, if help is needed.		
ACTIVITIES		
1. Residents, including those who are unable to leave their rooms, may choose to take part in a variety of activities.		
2. The nursing home has outdoor areas for residents' use and staff help residents go outside.		
3. The nursing home has an active volunteer program.		
SAFETY AND CARE		
1. The nursing home has an emergency evacuation plan and holds regular fire drills.		
2. Residents get preventive care, like a yearly flu shot, to keep them healthy.		
3. Residents may still see their personal doctors.		
4. The nursing home has an arrangement with a nearby hospital for emergencies.		
5. Care plan meetings are held at times that are convenient for residents and family members to attend whenever possible.		
6. The nursing home has corrected all deficiencies (failure to meet one or more federal or state requirements) on its last state inspection report.		

NOTES _____



Paying for Long-Term Care

by Clayton Davis, Attorney at Law

Because long-term care can be very expensive, finding accurate information about all possible sources of help is essential.

The first step should be to gather information about all assets, sources of income and health insurance coverage for both you and your spouse. Locate the VA service number if you or your spouse ever served in the military. Reviewing your latest income tax return will help prevent overlooking any assets or incomes.

Medicare Coverage

Many people are surprised Medicare has such limited coverage for nursing home cost. At most, Medicare covers 100 days in the nursing home. You must have been admitted to the nursing home within 30 days of discharge from a Medicare covered inpatient hospital stay of at least three days. Furthermore, you must receive skilled nursing or other medical professional care. Medicare will not cover expenses if you require only custodial services regardless of your condition. Continued eligibility is dependent on your continued rehabilitation progress. Medicare rules are extremely complicated, but nursing home staff can usually explain how they relate to your situation.

Medicare Part A pays all the cost, including prescriptions, for the first 20 days of covered skilled care. If you continue to receive skilled care during the next 80 days, Medicare will continue to pay, but a co-payment (\$167.50 per day in 2018) is required from you or your other coverage.

Co-payment Coverage

All your Medicare co-payments will be covered if you have Medicaid, QMB, TRICARE for Life, or Medicare supplement standard plans C, D, F, G, M or N. Plan K covers 50 percent of co-payments, and Plan L covers 75 percent. Standard Plan B's (such as Blue Cross C+ Plan B) do not cover any of these co-payments. Civil service retirees usually have coverage for at least 10 days of co-payments.

Skilled Care Beyond 100 Days

If you need skilled care beyond 100 days and have TRICARE for Life, it will pay 75 percent of your nursing home cost for so long as you receive skilled care. You or your spouse may have a union or company plan that provides some coverage, but this is rare.

What if I Need Only Assisted Living or Home Care?

None of the sources listed above will cover the cost of assisted living or home care. Services of nurses provided by a hospice or home health company are covered by Medicare. Twenty-four-hour home care or assisted living is not covered.

Long-Term Care Insurance

Long-term care insurance may provide peace of mind that you will be cared for when you can no longer care for yourself. You should speak to several insurance companies to learn more about available options. Policies may cover one or a combination of nursing home, assisted living, or home care. You must choose the length of coverage, which may be unlimited or limited to a number of years or a cap on the amount of money expended by the insurance company. Another option increases annually the amount paid per day or per month. Before purchasing a long-term care policy, you should ask what you must do to receive payments and how long it takes. When purchasing a policy you should consider all these issues as well as your ability to pay. Your goal should be to acquire a policy that will pay at least the difference between your income and the cost of your long-term care. If you have further questions contact SARCOA's SHIP contractor at 334-671-3990.

What If I Have Long-term Care Insurance?

If you will soon need assisted living, nursing home, or paid home care, you or a family member should read your policy carefully to determine the coverage provided. If you have an older policy, be certain it does not require an inpatient hospital stay before it begins to cover your long-term care. Notify your insurance company as soon as possible when you need care.

VA Benefits

Veterans and their widows or widowers who have significant expenses for assisted living, nursing home, or home care are usually eligible for VA benefits if the veteran served during an official "war time" period.

To qualify for VA Aid and Attendance, housebound, or pension, total assets excluding the home must generally

be less than \$80,000. The asset limit may be less if the VA determines based on your age and medical condition that your assets will likely not be depleted before your death.

Current VA rules do not penalize veterans who have transferred assets to come below the asset limits. "Aid and Attendance" is not available to spouses of living veterans in need of long-term care, but a veteran who is over 65 may qualify for a VA pension amount at a lower monthly amount if his or her spouse has enough medical and care costs.

The VA determines the benefit by first subtracting all medical and long-term care expenses from the total income of the veteran and his or her spouse to determine countable income. If the veteran or widow needs nursing home care or aid and attendance at home or in assisted living, the countable income is then subtracted from the current (2018) maximum monthly aid and attendance benefit rates for a single veteran (\$1831), married veteran (\$2170) or a veteran's widow or widower (\$1177). If the veteran does not himself or herself need aid and attendance care, the countable income is subtracted from the current (2018) maximum monthly pension benefits rate for a single veteran (\$1098), married veteran (\$1437), or veteran's widow (\$736). Benefits will be higher by \$188 (2018) if the veteran has more than one dependent. If you qualify for nursing home Medicaid and are not married and have no dependents, the benefit check will be reduced to \$90 per month.

If you believe you may be eligible for VA benefits, contact the local office of the Alabama Department of Veterans Affairs. **BE ALERT FOR POSSIBLE CHANGES IN ELIGIBILITY RULES FOR VA BENEFITS:** The VA has published proposed regulations that would drastically restrict eligibility for these benefits. Among the many proposed changes is a three-year look back period would be used to determine what the veteran had given away, which could result in disqualification depending on the amount of the uncompensated transfer. These proposed new regulations have been vigorously opposed by advocacy groups, and whether these new regulations will be adopted remains uncertain.

Medicaid

If your retirement income plus any VA benefits, health insurance, and long-term care insurance falls short of paying for your nursing home and other expenses, you should determine whether you qualify for Medicaid.

In Alabama, an unmarried person is allowed one vehicle, a general exclusion of \$2,000, a burial exclusion of \$5,000, and prepaid space items such as casket, vault, plot, and the opening and closing of the grave. In lieu of the burial exclusion, an irrevocable prepaid burial contract can be excluded regardless of value. Your home may be excluded if a sibling is a joint owner and lives in your home, your child lives in your home and is under age 19, is disabled, or has provided care for you for the past two years that prevented you from being admitted to a nursing home. If you can exclude your home under one of these circumstances, you may transfer ownership of your home to that child or sibling without a Medicaid penalty or waiting period. This should be done at the time of admission to the nursing home but prior to applying for Medicaid and giving a property lien to Medicaid.

If you are married or separated, you receive all the exclusions listed above. In addition, your spouse receives another \$5,000 burial exclusion and the space items exclusion. Some assets may also be kept by your spouse. If your spouse resides in the home, the home and adjoining property (without limitation) are excluded. Further exclusion of assets varies based on what is owned when you are admitted to a nursing home or the date of an earlier hospital admission. Your spouse's additional exclusion is one-half your combined, non-excluded assets, but never less than \$25,000 nor more than \$123,600. This maximum amount increases in January 2019 and each January thereafter.

Note that, regardless of your marital status, a life estate in real estate is given no value. If you have the additional right to cut timber or take minerals, however, the value must be counted. IRAs and the cash surrender value of life insurance also count.

You should be aware of several myths about Medicaid. It is not true that assets only in your spouse's name do not count. Prenuptial agreements have no effect on exclusions. It is also not true that a couple must spend down to \$2,000 before one of them can become eligible for Medicaid.

Medicaid imposes a waiting period when assets have been transferred, sold for less than full value, or you cannot account for them. The "look back" period is five years prior to the month of your application for Medicaid. Divide the total by \$6100 (this amount will increase in January 2019 and each January thereafter). The result of the division is the number of months of the waiting period, which begins only after you are admitted to the

nursing home and have applied and been otherwise determined eligible for Nursing Home Medicaid. Giving away, selling for less than full value, or failing to account for assets may result in Medicaid denial based on these transfer rules.

Withdrawals of cash for spending for which you do not have receipts may also result in transfer penalties.

Paying for sitters at home may be penalized even if they are not paid in cash. Alabama Medicaid now requires that you have a written contract with each sitter (unless the sitter is employed with a company with which you have a contract) and that the sitter keep daily detailed records of all services provided and sign a receipt for each payment received. A detailed written plan of care must be signed by a physician. Do not pay for sitters when you are already in a nursing home with your or your spouse's money, even if the nursing home demands that you do so. Alabama Medicaid now has a rule stating that paying for sitters while you are in a nursing home will result in a penalty even if you meet all the other requirements for care plans, contracts, receipts and daily records of care.

Professional help may be needed to help navigate the complicated nursing home Medicaid rules, particularly for married persons having more than a home, vehicle, burial arrangements or burial money and \$27,000.

For nursing home Medicaid, the monthly income limit is \$2250 (2018). If your separate gross income before deductions exceeds this limit, you should contact the local Medicaid office and request a Medicaid Qualifying Income Trust (QIT) form. Follow the instructions to set up a QIT checking account, into which only your monthly income should be deposited.

An unmarried person who is nursing home Medicaid approved must still pay most of his or her income toward the nursing home bill. A \$30 personal needs allowance (and an additional \$90 if receiving VA aid and attendance benefits) and any health insurance premiums are allowable deductions. Your spouse may choose to keep his or her entire income or claim an additional deduction from your income to bring his or her income up to \$1991 per month. The spousal limit may increase in July 2016 and each year thereafter.

Paying for Prescription Drugs

Upon your admission to a nursing home, you should determine if your prescriptions will change. Confirm if your current plan covers the new drugs and if the nursing

home's pharmacy accepts your current Medicare Part D or other coverage. You may need to change your Part D or other drug plan. After admission to the nursing home, you may change Part C or Part D plans even outside the normal open enrollment periods.

To determine which plan saves the most money, visit www.medicare.gov. Complete the questionnaire including the drugs taken, dosages, milligrams, etc. Upon completion, the computer will show which plans will save the most. It will also list the drugs covered and not covered, the cost of each premium, any deductibles, and if coverage is available for the coverage gap. Choose the plan requiring the lowest out-of-pocket expense that the pharmacy will accept.

Those eligible for Medicaid, QMB, SLMB or QI are entitled to a Part D drug card with no premium, deductible or coverage gap. Medicaid nursing home residents pay no co-payments. For those ineligible for nursing home Medicaid, but eligible for QMB, SLMB or QI, co-payments will be small. Persons qualifying for Social Security Low Income Subsidy (LIS) will either pay a small or no premium and deductible, small co-payments, and no coverage gap. Income limits for these

programs are described in the Medicare article in this publication.

Married persons who are admitted to a nursing home or assisted living facility or who have to live apart in some other setting should reevaluate their eligibility for QMB, SLMB, QI, or LIS because they can now apply as single persons under the more generous income limits that apply to single persons. For example, a couple each of whom has a monthly income of \$1005 would only qualify a 25% extra help drug plan subsidy in 2018 while they reside together because their combined income of \$2010 is just under the highest LIS limit for a two-person household, but when one of them moves to a nursing home or assisted living facility, then each of them would qualify for QMB!

Davis & Associates is the SARCOA contractor for the State Health Insurance Program (SHIP). SHIP provides help with applying for QMB, SLMB, QI and LIS and with determining which Medicare health and prescription drug plan will save you the most money. For further assistance please call 334-671-3990 or 1-888-671-5246.

Alabama Family Trust

by Clayton Davis, Attorney at Law and President of the Board of Trustees of the Alabama Family Trust

The Alabama Family Trust is a pooled special needs trust established by law by the Alabama Legislature to provide a means for disabled beneficiaries of any age who receive SSI, Medicaid, and other means-tested government benefits to have the benefit of the use of a fund of money to supplement what is already covered by government benefits without losing eligibility for these programs.

In some cases, an individual with disabilities who is already eligible for SSI, Medicaid, or some other means tested program receives a settlement, verdict, or an inheritance that if left in the name of the individual would cause disqualification from these programs.

In other cases, an individual may have some existing savings, but an income below the limit for SSI or some other means-tested program. The individual could become eligible for Medicaid by spending all the savings on medical expenses that could have been covered by Medicaid, after which he or she would have no funds to pay for medical expenses, such as dental and hearing, or to purchase a vehicle or an prepaid funeral and burial arrangement.

In both these sorts of cases, Federal law allows the individual to place these funds in a first-party pooled special needs trust such as the Alabama Family Trust without losing these benefits, and to use these funds through the trust to pay for things and that individual needs or wants that would improve his or her quality of life that are not otherwise covered by SSI, Medicaid, or other government benefits.

If the source of the funds for the trust is the individual (or his or her spouse) who will be the life beneficiary of the pooled special needs trust, then the trust is considered a first-party special needs trust, and the balance, if any, remaining in the trust at death is required by federal law to be used to repay Medicaid for benefits incurred by the individual during his or her lifetime before the balance, if any, is distributed to the remainder beneficiaries named in the trust.

If, on the other hand, the source of the funds is someone other than the individual; life beneficiary of the trust or is a testamentary special needs trust of the spouse, then the trust is considered a third-party special needs trust,

and no repayment to Medicaid is required at the death of the life beneficiary. This is especially useful for parents and grandparents who want to supplement the support for a disabled child or grandchild without jeopardizing the beneficiary's AI or Medicaid eligibility.

The Alabama Family Trust serves as trustee and manages approximately \$30 million dollars in assets for hundred of Alabama persons with disabilities. A person other than the individual life beneficiary or his or her spouse must be named by the settlor of the trust to serve as co-trustee, who is then allowed to request payment on behalf of the life beneficiary for goods and services that would improve the life of the life beneficiary, but that are not otherwise covered by government benefits. All distributions from the trust must be for the sole benefit of the life beneficiary and must be authorized by the Alabama Family Trust as trustee. In cases in which the life beneficiary is eligible for SSI, the trust cannot be used to pay for food and shelter costs. Some of the common items that can be paid from the trust are telephone and cable charges, transportation, private room charges in the nursing home that are not paid by Medicaid, prepaid funeral and burial arrangements, a vehicle and the expenses associated with the operation of the vehicle, dental and hearing services, special schooling, furniture, clothing, hair care, storage charges, additional sitters to care for the life beneficiary at home that are not already provided through the Medicaid waiver, the upkeep of property that is subject to a Medicaid lien while it is on the market for sale, and the nursing home charges that must be paid by the life beneficiary during a Medicaid penalty period caused by a prior uncompensated transfer of assets during the five years prior to an application for nursing home Medicaid benefits.

The Alabama Family Trust accepts trust of as little as \$1500 as an initial deposit. In the case of a first-party special needs trust that will be funded by assets of the life beneficiary, the trust should be establish while the life beneficiary still has funds to place in the trust.

For more information on how to establish a special needs trust for yourself, for a disabled parent, child, grandchild, or other family member, or for someone for whom you serve as agent under a durable power of attorney or as conservator, visit www.alabamafamilytrust.com or contact the **Alabama Family Trust at 844-238-4630**.



MEDICAL EQUIPMENT & SUPPLIES

Emergency Response Systems (ERS)

Emergency Response Systems (ERS) allow an individual to immediately call for an operator for emergency assistance by pushing a button on either a necklace or bracelet that the user wears. ERS units vary greatly and should be researched to ensure that the system chosen can meet the user's needs.

When researching, remember to check the ordering process, cancellation policy, equipment warranty and equipment cost. Some of the companies listed in this section offer ERS units that require a monthly fee, while others have a one-time cost.

Several companies offer ERS units. This section contains a small selection of the available companies. Additional information can be found online.

ADT Medical Alert Systems

1-800-272-9838

www.adt.com/medical-alert

Offers basic medical alert systems for landline, in-home cellular, fall detection & more.

Alert One Medical Alert

1-866-723-6242

www.alert-1.com

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

Bay Alarm Medical

1-877-522-9633

www.bayalarmmedical.com

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

Business Media Group

334-618-9604 / 334-618-9273

Dothan, AL

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

Harris Security Systems

334-794-0079

www.harrissecuritysavings.net

Visit website or call for information on the products carried.

LifeAlert

1-800-852-3081

www.lifealerthelp.com

Offers several different emergency systems options such as: in-home monitoring, an emergency help cell phone device, an app for cell phones, and many other options.

LifeFone

1-844-253-7939

www.lifefone.com

Offers several types of

monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

LifeStation

1-855-554-4600

www.lifestation.com

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

Medical Alert

1-800-800-2537

www.medicalalert.com

Offers several types of monitoring systems.

Medical Guardian

1-800-668-9200

www.medicalguardian.com

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

MedScope

1-800-645-2060

www.medscope.org

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

Phillips Life-Line

1-855-681-5351

www.lifeline.phillips.com

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

Response Link

1-844-394-8983

www.responselink.com

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

PHARMACIES AND MEDICAL EQUIPMENT SUPPLIERS

AABON Home Health Care Supply

136 E. Reynolds St.
Ozark, AL 36360
334-774-7535
800-835-2266

Advanced Home Medical Equipment Services

2253 3rd Ave., Suite 1
Dothan, AL 36301
334-712-3311
800-735-5724

Anderson's Home Oxygen & Supply Company

101 W. Covington Ave.
Opp, AL 36467
334-493-7081

Bailey's Pharmacy

811A West Bypass
Andalusia, AL 36420
334-582-2222

Beasley Pharmacy

113 E. Church St.
Columbia, AL 36319
334-696-4611

Bowen Pharmacy

1906 Fairview Ave.
Dothan, AL 36301
334-794-4211

Brannon Stand Drugs

1971 S. Brannon Stand Road,
Dothan, AL 36305
334-446-5300

Bryar's Warren Drug Co.

112 N. Main St.
Enterprise, AL 36330
334-347-2506

Buy Rite Drugs

635 S. Union Ave.
Ozark, AL 36360
334-774-8505

Bryan Pharmacy

» 991 AL Hwy 203
Elba, AL 36323
334-897-5222

» 804 Glover Ave.
Enterprise, AL 36330
334-347-5111

» 6580 Boll Weevil Circle
Enterprise, AL 36330
334-417-4111

Center Drug Co.

702 W. Maple Ave.
Geneva, AL 36340
334-684-9408

Circle Pharmacy

2021 Alexander Drive
Dothan, AL 36301
334-792-2717

Clayton Drug Company

23 Court Square
Clayton, AL 36016
334-775-3442

Clio Drug Company

1199 Blue Springs St.
Clio, AL 36017
334-397-2023

Dale Pharmacy

1548 S. US Hwy 231
Suite A6
Ozark, AL 36360
334-774-7979

Dalton Pharmacy

426 W. Lawrence Harris Hwy
Slocomb, AL 36375
334-886-2442

Darby's Village Pharmacy

301 E. Three Notch St.
Andalusia, AL 36420
334-222-8825

Deep South Home Medical Equipment

229 Sunrise Lane
Malvern, AL 36349
334-671-9484

Doctors Center Pharmacy

4119 W. Main St.
Dothan, AL 36305
334-793-1316

Eufaula Drugs Inc.

146 E. Broad St.
Eufaula, AL 36027
334-687-3591

Floralia Pharm-a-care Pharmacy

23355 Fifth Ave.
Floralia, AL 36442
334-858-3291

Fred's Pharmacy

224 S. Three Notch St.
Andalusia, AL 36420
334-222-1131

Gilstrap Drug Co.

1008 West Maple Ave
Geneva, AL 36340
334-684-2234

Headland Discount Pharmacy

202 Holman Drive
Headland, AL 36345
334-693-3324

Jack's Discount Drugs

» 15073 US Hwy 231
Midland City, AL 36350
334-983-4191

» 1909 Honeysuckle Road Suite 1
Dothan, AL 36305
334-836-0890

King Drug Co

7 N. Broad St.
Samson, AL 36477
334-898-2115

PHARMACIES AND MEDICAL EQUIPMENT SUPPLIERS

Larry's Prescriptions

801 N. Main St.
Opp, AL 36467
334-493-3549

Mallette Drug Co

837 S. Three Notch St.
Andalusia, AL 36420
334-222-1141

Medicine Shoppe, The

542 S. Eufaula Ave.
Eufaula, AL 36027
334-687-0021

Mike's Southside Pharmacy

- » 1023 S. Oates St.
Dothan, AL 36301
334-794-3174
- » 201 Kirkland St.
Abbeville, AL 36310
334-585-2288

Mobility Products, Inc.

2944 Ross Clark Circle
Dothan, AL 36301
334-699-3009
800-621-9782

Northcutt Drug Company

1774 W. Main St.
Dothan, AL 36301
334-793-9538

Price Drug Co.

206 E. Broad St.
Eufaula, AL 36027
334-687-3537

Respiratory Specialist

705 Boll Weevil Plaza
Enterprise, AL 36330
334-393-2495

Saunders Med Oxygen & Respiratory

343 James St.
Ozark, AL 36360
334-445-9811

Scarborough Drug Co.

139 E. Broad St.
Eufaula, AL 36027
334-687-2061

Scott Cook Pharmacy

1233 Westgate Pkwy.
Dothan, AL 36303
334-712-2000

Ted's Pharmacy

405 N. Main St.
Opp, AL 36467
334-493-4541

TriState Medical Supply

135 S. Dalton St.
Slocomb, AL 36375
886-714-3212

Westside Pharmacy

4440 W. Main St. Suite 1
Dothan, AL 36305
334-699-6337

Wiregrass Pharmacy

430 Broadway St.
Ashford, AL 36312
334-899-3100 Ashford
334-793-7070 Dothan

LOANER EQUIPMENT

The R.E.A.L. Project

(Refurbished Equipment Assisting Lives)

Wiregrass Rehab Center
795 Ross Clark Circle
Dothan, AL 36303
334-699-7727 or 334-792-0022
www.therealproject.com

The R.E.A.L. Project is a one-stop collection distribution point for donated used medical equipment to be used for any person who needs equipment but may not be able to afford the price of a new item.

The R.E.A.L. project will pick up donated equipment and perform minor repairs, clean and upgrade to make equipment serviceable.

Examples of equipment that is collected and distributed include manual and power wheelchairs, bedside commodes and shower chairs, hospital beds, personal mobility devices, portable wheelchair ramps, lift chairs, patient lifts, breathing equipment, canes, crutches and walkers, hearing impaired telephones, and other durable medical equipment.



MEDICARE & MEDICAID

Excerpts from www.medicare.org

Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 also qualify for Medicare, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease). The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care. You apply for Medicare at the Social Security office, which can also provide general information about the Medicare program, but Medicare benefits and claims are actually handled through the Centers for Medicare and Medicaid Services (CMS), which is part of the United States Department of Health and Human Services.

Medicare has four parts

- Hospital insurance (**Part A**) helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care, and hospice care.
- Medical insurance (**Part B**) helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance.
- Medicare Advantage (**Part C**) plans are available in most areas. People with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C instead of through Medicare Parts A, B, and D. Most, but all, Medicare Advantage plans also include prescription drug coverage that would otherwise be available through Part D. If you choose a Medicare Advantage plan, you cannot enroll separately in a stand-alone Part D prescription drug plan.
- Prescription drug coverage (**Part D**) helps pay for prescription medications and is available through your choice of numerous private insurance plans approved by Medicare.

You can get more detailed information about what Medicare covers from "Medicare & You" (Publication No. CMS-10050). To get a copy, call the Medicare toll-free number, 1-800-MEDICARE (1-800-633-4227), or go to www.medicare.gov. If you are deaf or hard of hearing, you may call TTY 1-877-486-2048.

A word about Medicaid

You may think that Medicaid and Medicare are the same. Actually, they are two different programs. Medicaid is a state-run program that provides hospital and medical coverage for people with low income and little or no resources. Each state has its own rules about who is eligible and what is covered under Medicaid. Some people qualify for both Medicare and Medicaid. In Alabama, people who qualify for SSI are automatically eligible for Medicaid. To apply for SSI, contact the Social Security office. You must be either over age 65, blind, or disabled. The 2018 income limit for SSI is \$770 per month for

single people and \$1145 for married couples who reside together. The countable resource limit (not counting your home) is \$2000 for single people and \$3000 for married couples who live together. If you previously qualified for SSI, but your eligibility terminated solely because of cost of living increases in your Social Security benefits, you may qualify for Medicaid under the Pickle amendment. Disabled widows or widowers who previously qualified for SSI, but whose SSI terminated solely because they began to receive Social Security because of the death of a spouse or former spouse, can retain their Medicaid eligibility under the disabled widow program until they become eligible for Medicare. Disabled adult children who previously qualified for SSI, but whose SSI terminated solely because they began to receive Social Security benefits on a parent's work record when a parent dies, retires or becomes disabled can retain their Medicaid eligibility under the disabled adult child program. People who qualify for SSI or whose individual incomes (not counting the income of a spouse) are below 300% of the SSI income limit as set for single persons and who have countable resources (not counting the home) below \$2000 may qualify for Medicaid that can cover services in the home under various Medicaid waiver programs if they would otherwise qualify medically for admission to a nursing home. For information about Medicaid waiver, contact SARCOA at (334) 793-6843. For more information about qualifying for Medicaid because you live in a nursing home or under the Pickle amendment or as a disabled widow or as a disabled adult child, contact your local **Medicaid District Office at 334-702-3100**.

Hospital insurance (Part A)

Most people age 65 or older who are citizens or permanent residents of the United States are eligible for free Medicare hospital insurance (Part A). You are eligible at age 65 if:

- You receive or are eligible to receive Social Security benefits; or
- You receive or are eligible to receive railroad retirement benefits; or
- You or your spouse (living or deceased, including divorced spouses) worked long enough in a government job where Medicare taxes were paid; or
- You are the dependent parent of a fully-insured deceased child.

If you do not meet these requirements, you may be able to get Medicare hospital insurance by paying a monthly

premium. Usually, you can sign up for this hospital insurance only during designated enrollment periods.

NOTE: Even though the full retirement age is no longer 65, you should sign up for Medicare three months before your 65th birthday.

Before age 65, you are eligible for free Medicare hospital insurance if:

- You have been entitled to Social Security disability benefits for 24 months; or
- You receive a disability pension from the railroad retirement board and meet certain conditions; or
- If you receive Social Security disability benefits because you have Lou Gehrig's disease (amyotrophic lateral sclerosis); or
- You worked long enough in a government job where Medicare taxes were paid and you meet the requirements of the Social Security disability program; or
- You are the child or widow(er) age 50 or older, including a divorced widow(er), of someone who has worked long enough in a government job where Medicare taxes were paid and you meet the requirements of the Social Security disability program.
- You have permanent kidney failure and you receive maintenance dialysis or a kidney transplant and:
- You are eligible for or receive monthly benefits under Social Security or the railroad retirement system; or
- You have worked long enough in a Medicare-covered government job; or
- You are the child or spouse (including a divorced spouse) of a worker (living or deceased) who has worked long enough under Social Security or in a Medicare-covered government job.

Medical insurance (Part B)

Anyone who is eligible for free Medicare hospital insurance (Part A) can enroll in Medicare medical insurance (Part B) by paying a monthly premium. Some beneficiaries with higher incomes will pay a higher monthly Part B premium. For free publications on Medicare Part B, visit <http://www.ssa.gov/pgm/formspubs.htm>.

If you are not eligible for free hospital insurance, you can buy medical insurance, without having to buy hospital insurance, if you are age 65 or older and you are a U.S. citizen or a lawfully admitted noncitizen who has lived in the United States for at least five years. Such persons

can also buy hospital insurance under Part A, but the premium is very expensive (\$411 monthly in 2016). If you are eligible for SSI or have an income below the limit for QMB as discussed below under Help for Low-income People, then Medicaid will pay your Part A and Part B premiums, but you must first submit a conditional Part A application at the Social Security office either during your initial enrollment period that ends in the third month after the month that you reach age 65 or during the first quarter of any calendar year after that.

Medicare Advantage plans (Part C)

If you have Medicare Parts A and B, you can join a Medicare Advantage plan. With one of these plans, you do not need a Medigap policy, because Medicare Advantage plans generally cover many of the same benefits that a Medigap policy would cover, such as extra days in the hospital after you have used the number of days that Medicare covers.

Medicare Advantage plans include:

- Medicare health maintenance organization (HMO) plans
- Medicare preferred provider organization (PPO) plans
- Medicare private fee-for-service plans
- Medicare specialty plans

If you decide to join a Medicare Advantage plan, you use the health card that you get from your Medicare Advantage plan provider for your health care instead of your Medicare card. You may have to pay a monthly premium for your Medicare Advantage plan in addition to your Part B premium because of the extra benefits it offers.

People who become newly entitled to Medicare may enroll in any Medicare Advantage or Part D prescription drug plan of their choice during their initial enrollment period (as explained under Signing up for Medicare) or during the annual coordinated election period from October 15 – December 7 each year. There are also other special enrollment periods in other situations. For example, people live in a nursing home or who have recently left a nursing home, people who have recently lost their employer coverage, and people who qualify for extra help because of SSI, QMB, SLMB, QI, or LIS eligibility have special enrollment periods. People in nursing homes and those who receive extra help have continuous open enrollment status.

Medicare prescription drug plans (Part D)

Anyone who has Medicare hospital insurance (Part A) or medical insurance (Part B) is eligible for prescription drug coverage (Part D). You may also have prescription coverage equivalent to Part D as part of coverage through a Medicare Advantage plan under Part C. Joining a Medicare prescription drug plan is voluntary, and you pay an additional monthly premium for the coverage unless you qualify for full extra help because of your income. You can wait to enroll in a Medicare Part D plan if you have other prescription drug coverage, but if you don't have prescription coverage that is on average at least as good as Medicare prescription drug coverage, you will pay a penalty if you wait to join later. You will have to pay this penalty for as long as you have Medicare prescription drug coverage unless you qualify for full or partial extra help because of your income.

People who become newly entitled to Medicare may enroll during their initial enrollment period (as explained under Signing up for Medicare). After the initial enrollment periods, the annual coordinated election period to enroll or make provider changes is October 15 – December 7 each year. There are also special enrollment periods as was discussed above under Medicare Advantage Plans (Part C).

Help for some low-income people

If you cannot afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state. States offer programs for people who are entitled to Medicare and have low income. The programs may pay some or all of Medicare's premiums and also may pay Medicare deductibles and coinsurance. To qualify, you must have Part A (hospital insurance) and a limited income. In Alabama, interest and dividends do not count as income in determining whether you qualify for these programs. The income limits in 2018 for the QI program, which covers your Part B premium and also entitles you to enroll in Medicare prescription drug coverage with no premium, no deductible, and very low co-payments, are \$1872 monthly for a married couple who reside together and \$1386 monthly for individuals who do not reside with a spouse. The income limits for the SLMB program, which provides exactly the same benefits as the QI program, are \$1666 monthly for married couples who reside together and \$1234 monthly for individuals who do not reside with a spouse. If your income is no more than \$1392 for a married couple who reside together or \$1032 for individuals who do not reside

with a spouse, then you can qualify for QMB, which covers co-payments and deductibles under Medicare Part A and Part B in addition to the benefits that are covered under the QI and SLMB programs. In Alabama, there is no resources or assets limit for QMB, SLMB, or QI.

If you are not sure if you have Part A, look on your red, white, and blue Medicare card. It will show “Hospital (Part A)” on the lower left corner of the card. If you are still not sure, you can call Social Security toll-free at (800) 772-1213. You can go online to get more information about these programs from the Centers for Medicare & Medicaid Services (CMS) website www.medicare.gov and request “Get Help with Your Medicare Costs” (Publication No. CMS-10126).

To apply for help under these programs, contact your local Medicaid District office at 334-702-3100 or SARCOA’s State Health Insurance Assistance Program (SHIP) contractor, Davis & Associates at 334-671-3990.

You also may be able to get extra help paying for the annual deductibles, monthly premiums and prescription co-payments related to the Medicare prescription drug program (Part D). You may qualify for extra help through the LIS program if you have limited income (set at 150% of the federal poverty level) and limited resources. These income and resource limits change each year. Unlike with the state QMB, SLMB, and QI programs, LIS income limits are based on household size that includes dependents in addition to your spouse and count all income, including interest and dividends, and the LIS program does have an asset limits (but that do not count your home, vehicles, and life insurance). To inquire about and apply for LIS, contact **SARCOA’s SHIP contractor at 334-671-3990 or go to www.ssa.gov.**

If you have both Medicaid and Medicare or Medicare and Supplemental Security Income or if the state pays for your Medicare premiums through QMB, SLMB, or QI, you qualify automatically for full extra help and do not need to apply separately for LIS.

Signing up for Medicare

If you are already receiving Social Security or railroad retirement or disability benefits, you will receive information in the mail about Medicare about three months before the month in which your 65th birthday, and you will be enrolled in Medicare Parts A and B automatically unless you elect to turn down Part B coverage.

If you are not already getting retirement benefits, you should contact Social Security about three months before your 65th birthday to sign up for Medicare. You can sign up for Medicare even if you do not plan to retire at age 65.

Once you are enrolled in Medicare, you will receive a red, white, and blue Medicare card showing whether you have Part A, Part B, or both. Keep your card in a safe place so you will have it when you need it. If your card is ever lost or stolen, you can apply for a replacement card on the internet at www.socialsecurity.gov or call Social Security’s toll-free number. You will also receive a “Medicare & You” (Publication No. CMS-10050) handbook that describes your Medicare benefits and Medicare plan choices.

ALABAMA MEDICAID ~ OTHER ELIGIBILITY CATEGORIES

The Alabama Medicaid Agency also certifies individuals for the following programs:

Pregnant Women and Children Program - Pregnant women and children under age 19 in families who have income below certain limits may be eligible for Medicaid.

Medicaid for Low-Income Families Program - Households with related children under age 19 living in the home may be eligible for Medicaid if the household has very low income.

Applications for the Pregnant Women and Children Program, and the Medicaid for Low-Income Families Program should be made by contacting a Medicaid eligibility worker at your local county Health Department. You may also call Medicaid at 1-800-362-1504 for a paper application or apply online at www.insurealabama.org.

Breast and Cervical Cancer Program - Women under age 65 who have been screened through the Centers for Disease Control and Prevention’s National Breast & Cervical Cancer Early Detection Program may be eligible for this program. Call 1-877-252-3324 for information about this program.

Nursing Home Program - Medicaid may pay for the cost of nursing home care for individuals meeting certain income, resource, age or disability and medical criteria. Nursing homes and hospitals usually have

Medicaid applications, or you may contact the Medicaid district office serving the county of the nursing home to apply for this program.

Hospital Program - Medicaid may cover the cost of care for individuals who meet certain income, resource, age or disability and medical criteria. To qualify, the individual must be institutionalized for 30 consecutive days. Contact the Medicaid District Office serving the individual's county of residence to apply for this program.

Post Hospital Extended Care (PEC) Program
Individuals who are hospitalized and are awaiting placement in a nursing home may be eligible for Medicaid. Eligibility requirements are similar to the nursing home requirements. These individuals must be institutionalized for at least 30 consecutive days. The individual must also have been under acute care for at least three days while in the hospital, but currently does not require acute care. Contact the Medicaid district office serving the county of the hospital to apply for this program.

Institutional Care Facility for the Mentally Retarded (ICF-MR) Program - Residents of state facilities for the mentally retarded may be eligible to have Medicaid cover the cost of their care. Eligibility requirements are similar to those of the nursing home program. The state facilities have Medicaid applications, or you may contact the Medicaid district office serving the county of the facility to apply for this program.

Mental Retardation (MR) Waiver Program
Individuals age 3 and older who are diagnosed as mentally retarded may apply for this waiver. These individuals must meet the income, resource, disability and medical criteria for an institutional care facility for the mentally retarded. These individuals would receive Medicaid coverage in the community and not be placed in an institution. Limited funds are available for this waiver. To apply for this waiver in Houston, Geneva, Barbour, Henry and Dale counties call 334-684-2252. For Covington and Coffee counties call 877-530-0002.

Elderly and Disabled (E&D) Waiver Program
Individuals who are disabled or elderly and are ineligible for SSI because of income of a spouse or a parent may apply for this program. Contact your local Area Agency on Aging, SARCOA, at 800-239-3507 or 334-793-6843 to apply for this waiver. SARCOA will determine whether a slot is available and whether the individual meets medical

criteria for this waiver. The Medicaid district office will make an eligibility determination after SARCOA approves a slot and the individual qualifies medically. The funds available for this waiver are limited.

Medicaid Transportation Assistance - The Non-Emergency Transportation Program is non-emergency transportation for medical treatment for "full" Medicaid recipients only. This does not include those only on QMB, SLMB, or QI. Medicaid provides a voucher that can be cashed like a check to help compensate for the cost of hiring someone to transport the person to the doctor's office, other medical care, or treatment facilities. To request a voucher, call 1-800-362-1504 or 334-702-3102.

Technology Assisted (TA) Waiver for Adults Program - Designed to support the needs of adults 21 years of age or older with complex skilled medical conditions. These individuals must be ventilator dependent or have a tracheostomy. Individuals served by the TA waiver may receive private duty nursing through the waiver program.

Alabama Community Transition (ACT) Waiver
- The waiver will serve individuals with disabilities or long-term care illnesses who currently reside in an institution and who desire to transition to the home or community setting. This waiver will offer a consumer directed option which will give individuals the opportunity to have greater involvement, control, and choice in identifying, assisting, and managing long term services and supports.

Dothan Medicaid Office

2652 Fortner Street, Suite 4

Dothan, AL 36305

334-702-3100

Serving Barbour, Coffee, Conecuh, Covington, Dale, Geneva, Henry and Houston counties.

THE FIVE BIGGEST MISTAKES BOOMERS MAKE WHEN ENROLLING IN MEDICARE

Article adapted from the National Council on Aging, www.ncoa.org

Finding the right Medicare plan matters. With hundreds of policies to choose from, and so much information to understand, many people guess when choosing a policy and end up paying too much for a plan that doesn't cover what they need.

To help baby boomers avoid making the most common mistakes, the National Council on Aging (NCOA) created My Medicare Matters®. My Medicare Matters® provides a clear and friendly guide to help boomers evaluate their individual needs, compare their options, enroll in a plan, and sustain the best coverage for years to come.

Here are the five biggest mistakes boomers should watch out for when enrolling in Medicare:

MISTAKE 1: SIGNING UP TOO EARLY OR TOO LATE FOR MEDICARE AND ITS PARTS

If you are aging into Medicare, your initial enrollment period is based on your 65th birthday. To avoid long-term penalties, make sure you know what you have to choose—and by when. If you or your spouse are still working when you turn 65 and your insurance meets certain requirements, it may make sense for you to delay enrollment in Parts A, B, and D. On MyMedicareMatters.org, you can take a free, confidential Medicare QuickCheck and receive a personal report with your initial enrollment period, or special enrollment period if you or your spouse are still working, and recommendations about when you should sign up for which parts of Medicare.

MISTAKE 2: NOT UNDERSTANDING THE DIFFERENCE BETWEEN A MEDICARE SUPPLEMENT AND A MEDICARE ADVANTAGE POLICY

If you are new to Medicare, you have a fundamental choice to make: enroll in original Medicare or opt into a Medicare Advantage plan. It is very important that you understand the pros and cons of both types of coverage.

Original Medicare is a fee-for-service program. Most consumers supplement the government benefit with a private Medicare Supplement (also called Medigap) policy as well as a Part D plan for their prescription drugs. A Medicare Supplement policy may cover some services that are not included under the standard Medicare Parts A and B as well as some out-of-pocket costs such as co-

insurance costs for care at skilled nursing facilities, the Part A deductible, and foreign travel emergency care. If you choose a Medicare Supplement policy, you will pay an additional monthly premium. You won't need prior authorization to use specialists or to get second opinions.

A Medicare Advantage Plan (Part C), on the other hand, takes the place of original Medicare Parts A and B. These plans work more like group insurance. They are sold through approved, licensed insurance companies and may have an additional monthly premium. Often, Medicare Advantage plans include prescription drug coverage as well as services that original Medicare does not such as health/wellness programs and vision care. However, a Medicare Advantage plan may also limit a person's ability to use doctors and hospitals, and also require prior authorization to use specialty services.

During open enrollment, you have the option of changing from one type of plan to another if your needs have changed.

MISTAKE 3: GUESSING WHEN PICKING SPECIFIC PLANS

It can be very difficult and time-consuming to compare all of the plans that are available to you. Many people try to do their homework, get frustrated, and then "give up and guess." Choosing a Medicare plan is too important to leave to guesswork. Take the time to review your health insurance needs before your first—and every subsequent—enrollment period. Think about:

- » Do you have health insurance from another source?
- » Do you have any chronic conditions?
- » Which doctors and hospitals do you use?
- » Which prescriptions do you need and what pharmacies do you get them from?

If you're unsure about your choices, start with a Medicare QuickCheck to get a personalized report on your options and use that to start a conversation with a licensed insurance agent.

MISTAKE 4: NOT APPLYING FOR EXTRA HELP

Millions of older adults are eligible for billions of dollars in programs that can help them pay for their prescriptions and health insurance premiums, deductibles, and

MEDICARE ARTICLE CONTINUED...

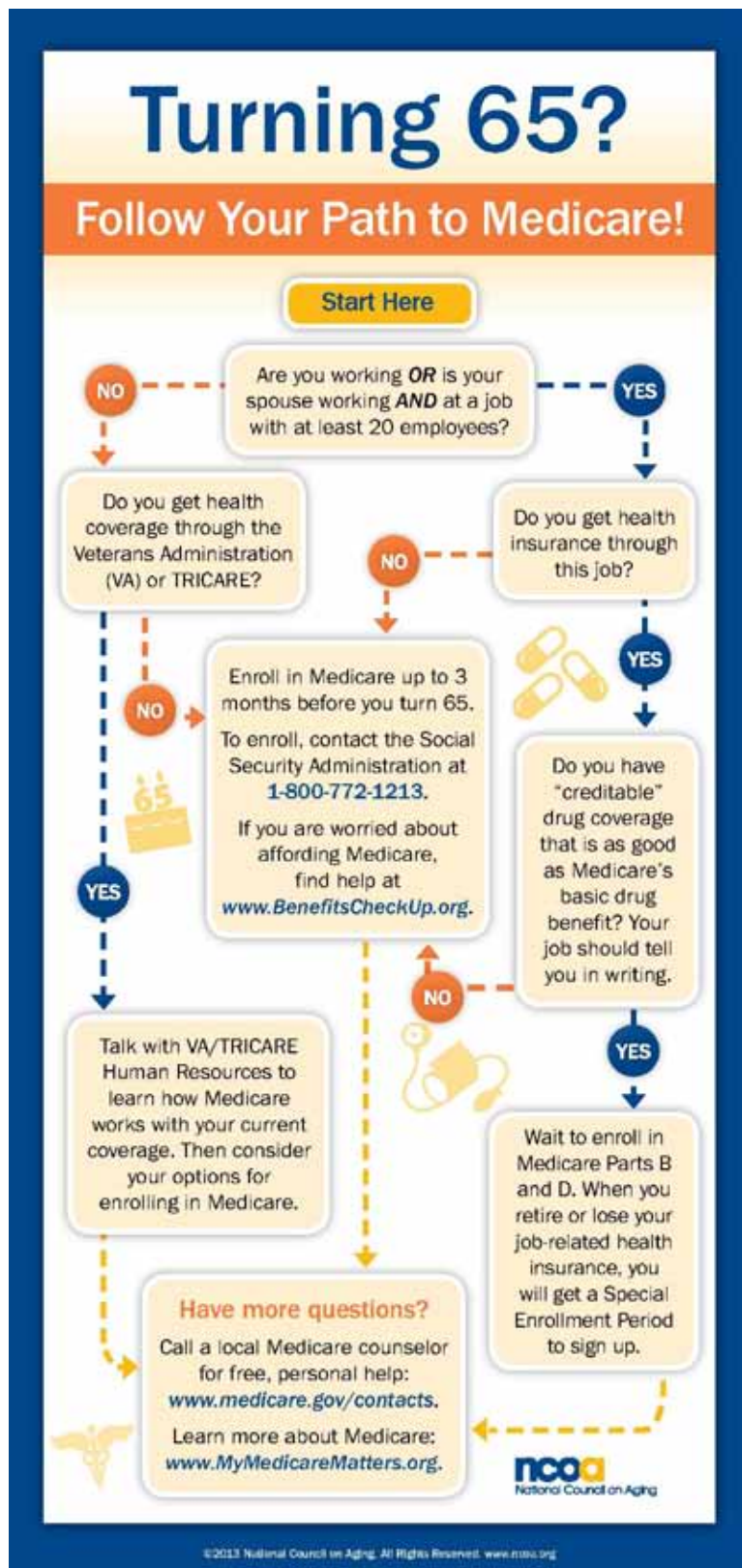
coinsurance. If your income in retirement is modest, you should find out if you qualify for assistance. NCOA also offers a free online BenefitsCheckUp where you can see if you're eligible and apply online for Extra Help or Medicare Savings Programs. Or contact your State Health Insurance Assistance Program (SHIP) to see what's available to you. For the Wiregrass area covered by SARCOA, contact Davis and Associates at 334-671-3990.

MISTAKE 5: NOT RE-EVALUATING YOUR COVERAGE EVERY YEAR

Unfortunately, choosing health insurance is no longer a one-time decision for most Medicare beneficiaries. Insurance companies can make changes to policies every year. Just because your doctor and medications are covered this year doesn't automatically mean they will be covered in the coming year. Research studies show that the average consumer could save \$300 or more annually if they review their Part D coverage. Make sure to confirm cost, copays, coinsurance, covered providers, and prescription drugs. Here are a few things to consider:

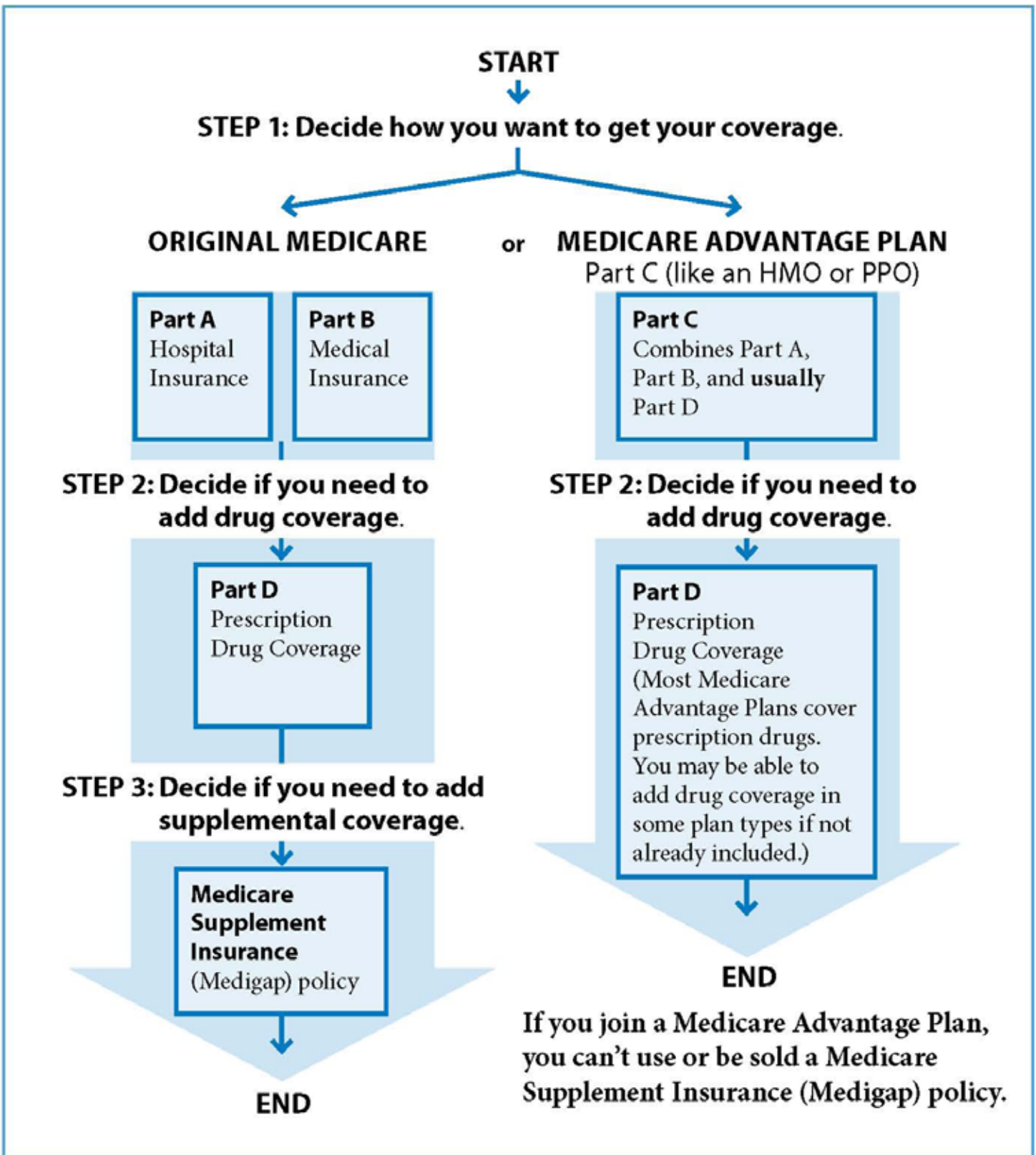
- » Has your health changed in the last year?
- » Is your current plan still meeting all of your health needs?
- » How much have you paid out-of-pocket in the last year—and for what?
- » How is your plan changing for the coming year? How will that affect your out-of-pocket costs?
- » Are there better options available to you now?

Visit MyMedicareMatters.org to learn about Medicare, take the Medicare QuickCheck™ and find additional support.



WHAT ARE MY MEDICARE COVERAGE OPTIONS?

There are two main ways to get your Medicare coverage - Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide which way to get your coverage.



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Health and Rehabilitation
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Azalea Court & Dogwood Manor
508 E. Church St - Headland, AL 334.693.0358 301 Ward Dr - Abbeville, AL 334.585.1114
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REHABILITATION

Hand Center

4300 W. Main St. # 101
Dothan, AL 36305
334-615-8440

Health Actions Physical Therapy

4300 W. Main Street, Suite 14
Dothan, AL 36305
334-758-8288

2970 Ross Clark Circle, Suite 1
Dothan, AL 36301
334-305-0222

100 Emma Drive
Troy, AL 36081
334-670-5435

Encompass Health

1736 E. Main St.
Dothan, AL 36301
334-712-6333

Physical Therapy Specialists of Dothan

3118 Ross Clark Circle
Dothan, AL 36303
334-673-2422

Southern Bone and Joint Sports Medicine & Rehabilitation

1480 Ross Clark Circle
Dothan, AL 36301
334-793-2663

For other outpatient Physical Therapy, see Public Health Departments and Home Health Agencies under Home Care or check with your local hospital.

REHABILITATION AT NURSING HOMES OR HEALTH CARE FACILITIES

Andalusia Manor

670 Moore Road
Andalusia, AL 36420
334-222-4544

Crowne Health Care

430 Rivers Ave.
Eufaula, AL 36027
334-687-6627

Elba Nursing and Rehabilitation Center

987 Drayton St.
Elba, AL 36323
334-897-2257

Enterprise Health & Rehabilitation

300 Plaza Drive
Enterprise, AL 36331
334-347-9541

Extendicare Health & Rehabilitation

950 S. Saint Andrews St.
Dothan, AL 36301
334-793-1177

Floral Health & Rehabilitation

23621 Goldenrod Ave.
Floral, AL 36442
334-858-8585

Hartford Health Care

217 Toro Road
Hartford, AL 36344
334-588-3842

Henry County Health & Rehabilitation

212 Dothan Road
Abbeville, AL 36310
334-585-2241

Oakview Manor Health Care Center

929 Mixon School Road
Ozark, AL 36360
334-774-2631

Opp Health & Rehabilitation

115 Paulk Ave.
Opp, AL 36467
334-493-4558

Ozark Health & Rehabilitation

312 Bryan Drive
Ozark, AL 36360
334-774-2561

Wesley Place Methodist Home for the Aging

718 Honeysuckle Road
Dothan, AL 36305
334-792-0921

Westside Terrace & Rehab First

501 N. Woodburn Drive
Dothan, AL 36303
334-794-1000

Wiregrass Health and Rehabilitation

1200 W. Maple Ave.
Geneva, AL 36340
334-684-3655



SENIOR PROGRAMS & GROUPS

GRANDPARENTS

Kids and Kin Program

Family Guidance Center of Alabama

The Kids and Kin Program has been specifically designed to meet the needs of relative child care providers. Educational workshops, resources, support activities, and a monthly newsletter are offered at no cost

- Coffee, Dale, Geneva, Henry, Houston counties: 334-714-9843
- Barbour, Covington, Pike and Bullock counties: 334-372-4601

Foster Grandparent/Senior Companion Program

Pairs low income older adults with troubled, disabled or hospitalized children. Foster Grandparents give children 15-40 hours every week of warmth, kindness and attention at hospitals, homeless shelters, special care facilities and pre-school centers. This is a program of the Southeast Alabama Community Action Partnership (formerly HRDC), see contact information by county on page 39.

EMPLOYMENT FOR SENIORS

Dothan Career Center

787 Ross Clark Circle
Dothan, AL 36303
334-792-2121

Southeast AL Regional Planning and Development Commission

462 N. Oates St. / P.O. Box 1406
Dothan, AL 36302
334-794-4093 ext. 1422

Enterprise Career Center

2021 Boll Weevil Circle
Enterprise, AL 36330
334-347-0044

Eufaula Career Center

511 State Docks Road
Eufaula, AL 36027
334-687-8251

Senior Employment Program

The Senior Employment Program helps older adults find employment by building skills and confidence through paid community service positions. Senior Trainees serve their communities through paid temporary assignments with local non-profit and government organizations.

Seniors gain valuable job skills by working at schools, libraries, social service agencies, hospitals, senior centers, and many other locations.

The Senior Employment Program helps seniors build the experience and confidence they need to find permanent employment while they receive paid training, work experience and extra income.

You may qualify if you are 55 or older, have a low income, are seeking employment, and are a resident of Barbour, Coffee, Covington, Dale, Geneva, Henry or Houston County.

Veterans and their spouses are encouraged to apply.

Call 334-794-4093.

SENIOR GROUPS

American Association of Retired Persons (AARP) - AL Chapter

201 Monroe St., Suite 1880
Montgomery, AL 36104
866-542-8167

Senior Circle

Medical Center Enterprise
400 N. Edwards St.
Enterprise, AL 36330
334-347-3046

Senior Circle

Flowers Hospital
4370 W. Main Street
Dothan, AL 36305
334-794-5000, ext. 1982

Senior World

Troy University
Continuing Education Center
P. O. Box 8368
Dothan, AL 36304
334-983-0005

Silver Sneakers Fitness Program

Southeast Alabama Medical
Center
Dothan, AL
334-793-8111
www.silversneakers.com

Medical Center Barbour Senior Program

Eufaula, AL 36027
334-688-7444

SUPPORT GROUPS

Alzheimer's Support Groups

Dothan: 334-702-2273
or 334-794-7965
Enterprise: 1-888-702-8689
Ozark: 334-774-4776
Troy: 334-566-1819

Caregiver Support Group

SARCOA
1075 S. Brannon Stand Road
Dothan, AL 36305
334-793-6843

Diabetes Support Group

Houston County Health
Department
1781 Cottonwood Road
Dothan, AL 36301
334-678-2800

Diabetes Support Group

Southeast AL Medical Center
1108 Ross Clark Circle
Dothan, AL 36301
800-223-0843

Pain Support Group

Southeast Pain Management
Center
208 Haven Drive
Dothan, AL 36301
334-793-8196

Parkinson's Support Group

SAMC Rehab Services Building
1480 Ross Clark Circle
Dothan, AL 36301
334-793-8961

Prostate Cancer Support Group

Southeast AL Medical Center
1108 Ross Clark Circle
Dothan, AL 36301
334-794-3216

Stroke Support Group

SAMC Doctors Building
1108 Ross Clark Circle
Dothan, AL 36301
334-793-8726

VOLUNTEER OPPORTUNITIES

Flowers Hospital

4370 W. Main St.
Dothan, AL 36305
334-793-5000

Habitat for Humanity

2086 Montgomery Hwy
Dothan, AL 36303
334-792-8453

RSVP- Barbour County

803 W. Washington St.
Eufaula, AL 36027
334-687-6055

RSVP - Dale County

202 Hwy 123 S., Suite G
Ozark, AL 36360
334-774-3216

RSVP - Henry and Houston Counties

3201 Montgomery Hwy Suite #9
Dogwood Court
Dothan, AL 36303
334-699-5086

RSVP - Geneva County

104 E. Main St.
Samson, AL 36477
334-898-9796

SARCOA

Area Agency on Aging

1075 S. Brannon Stand Road
Dothan, AL 36305
334-793-6843 / 800-239-3507

Southeast Alabama Medical Center

1108 Ross Clark Circle
Dothan, AL
334-793-8111

SENIOR CENTERS

Abbeville Senior Center

215 E. Washington St.
Abbeville, AL 36310
334-585-5900

Andalusia Senior Center

401 Walker Ave.
Andalusia, AL 36420
334-222-4608

Ashford Senior Center

409 County Road 33 N.
Ashford, AL 36312
334-899-5716

Baptist Village Senior Center

4426 W. Main St., Box A
Dothan, AL 36305
334-792-4367

Clayton Senior Center

51 N. Midway Ave.
Clayton, AL 36016
334-775-3494

Clio Senior Center

21 College St.
Clio, AL 36017
334-397-2586

Coffee Springs Senior Center

195 Spring St.
Coffee Springs, AL 36318
334-684-9876

Columbia Senior Center

301 S. Main St.
Columbia, AL 36319
334-696-4529

Cottonwood Senior Center

1336 Metcalf St.
Cottonwood, AL 36320
334-691-3491

Daleville Senior Center

18 Old Newton Road
Daleville, AL 36322
334-598-9197

Damascus Senior Center

129 County Road 514
Elba, AL 36323
334-894-5211

Elba Senior Center

200 Buford St.
Elba, AL 36323
334-897-3019

Enterprise Senior Center

2401 Neil Metcalf Road
(Highway 167 N.)
Enterprise, AL 36330
334-347-3513

Eufaula Senior Center

14 Community Drive
Eufaula, AL 36027
334-232-7813

Florala Senior Center

1338 4th St.
Florala, AL 36442
334-858-3310

Geneva Senior Center

105 N. Washington St.
Geneva, AL 36340
334-684-3626

Gordon Senior Center

692 Tifton Road
Gordon, AL 36343
334-522-3824

Haleburg Senior Center

10347 George Grimsley Hwy.
Columbia, AL 36319
334-696-2248

Hartford Senior Center

301 S. Third Ave.
Hartford, AL 36344
334-588-3115

Headland Senior Center

107 Boynton St.
Headland, AL 36345
334-693-5070

Ino Senior Center

6264 Hwy. 134
Kinston, AL 36453
334-565-9196

Kinston Senior Center

104 Suzanne St.
Kinston, AL 36453
334-565-3349

Madrid Senior Center

764 Decatur Road, Box C-1
Cottonwood, AL 36320
334-677-3435

Midland City Senior Center

1338 Hinton Waters Ave.
Midland City, AL 36350
334-983-4121

Mt. Pleasant Senior Center

388 County Road 650
Enterprise, AL 36330
334-393-7874

New Brockton Senior Center

130 Vester Cole Drive
New Brockton, AL 36351
334-894-2028

New Hope Senior Center

2192 County Road 124
Brundidge, AL 36010
334-735-5433

Newton Senior Center

25 E. King St.
Newton, AL 36352
334-299-3861

Newville Senior Center

481 Bowden St.
Newville, AL 36353
334-889-2250

Opp Senior Center

107 Main St.
Opp, AL 36467
334-493-7121

SOCIAL SECURITY ADMINISTRATION

Ozark Senior Center

502 Carroll Ave.
Ozark, AL 36361
334-445-6900

Pine Level Senior Center

63 County Road 355
Elba, AL 36323
334-897-2621

Rose Hill Senior Center

401 S. Appletree St.
Dothan, AL 36301
334-615-3740

Samson Senior Center

33 E. Sellers St.
Samson, AL 36477
334-898-2163

Slocomb Senior Center (E. Geneva Co. Senior Center)

134 Bateman St.
Slocomb, AL 36375
334-886-3115

Taylor Senior Center

1457 S. State Hwy 605
Taylor, AL 36301
334-677-5536

Webb Senior Center

4095 Enon Road
Webb, AL 36376
334-702-8449

Wicksburg Senior Center

388 Sharpie Road
Newton, AL 36352

Zion Chapel Senior Center

28742 Hwy 87
Jack, AL 36346
334-897-1500

Article by Wade Armstrong, Social Security District Manager, Dothan

Even if you decide to wait until after you're age 65 to apply for retirement benefits, most people should start getting Medicare coverage at age 65. If you'd like to begin your Medicare coverage, you should apply within four months of reaching age 65.

It's important to note that people who already receive Social Security retirement or disability benefits do not need to apply; they will be automatically enrolled in Medicare.

It's fast and easy to apply online for Medicare. Why apply online? Because it's fast, easy, and convenient. You don't need an appointment and you can avoid waiting in traffic or in line.

If you're within four months of turning age 65 or older, what are you waiting for? As Patty Duke and her television family will tell you, it takes less than 10 minutes! Visit www.socialsecurity.gov and select the "Retirement/Medicare" link in the middle of the page.

SOCIAL SECURITY RETIREMENT BENEFITS APPLICATION

Social Security offers an online retirement application that you can complete in as little as 15 minutes. It's so easy. Better yet, you can apply from the comfort of your home or office at a time most convenient for you. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed.

Visit www.socialsecurity.gov to find out more about filing online and mySSA.



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Reach your nutrition goals

To help you achieve your nutrition goals, try using the tips below.



Start with small changes

Instead of a diet overhaul, make small changes to what you eat and drink that will work for you now and in the future.



Take one day at a time

Sometimes things don't go as planned, even with the best of intentions. If you miss one day or one milestone for your goal, don't give up!



Be active your way

Pick activities you enjoy! If you focus on having fun or learning a new skill that interests you, you will be more likely to stick with it.



Team up

Find a friend with similar goals—swap healthy recipes and be active together. Staying on track is easier with support and a cheerleader.



Celebrate successes

Think of each change as a “win” as you build positive habits and find ways to reach your goals. Reward yourself—you've earned it!



List more tips
