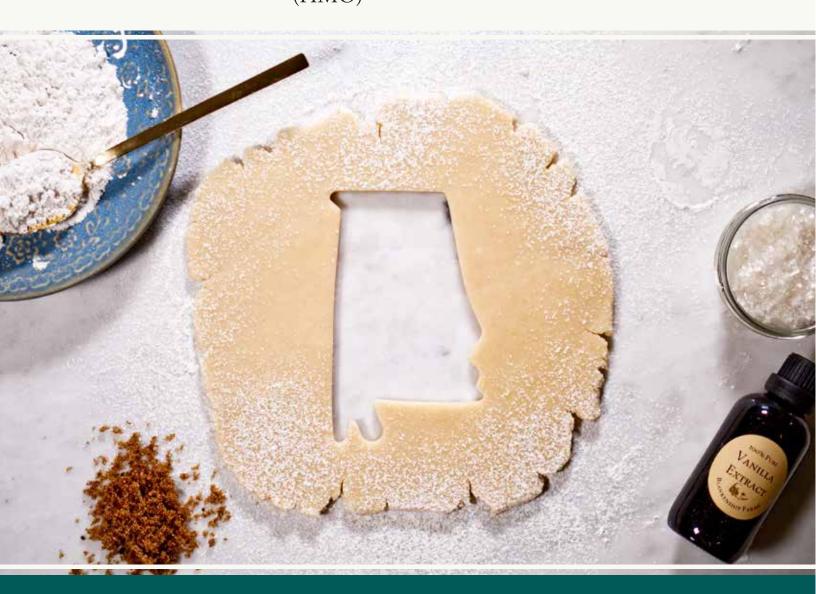




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# WHAT IS AN AREA AGENCY ON AGING?

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 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: www.facebook.com/sarcoa.aging

Twitter: www.twitter.com/sarcoa

Web: 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 <a href="https://sarcoa.dailylivingadvice.com">https://sarcoa.dailylivingadvice.com</a>

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 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.

## SARCOA PROGRAMS, CONTINUED



#### **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.

#### **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.

#### **Medical Nutrition Therapy (MNT)**

MNT involves personalized meal planning by a registered dietitian, reading food labels, understanding carbs and much more. Those interested in receiving nutrition counseling (MNT) should speak to their health care provider.

#### **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 SAR-COA 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 36 senior centers in the Wiregrass. Senior Centers offer a variety of activities and programs as well as hot nutritious meals to enjoy with friends. Homedelivered meals, transportation and volunteer opportunities are also available. To be eligible, a person must be age 60+ or the spouse of an eligible senior. See page 96 for a complete list of centers.

## 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.



## SARCOA PROGRAMS, CONTINUED

#### **Hospital To Home**

ACT Waiver helps Medicaid beneficiaries return home following a hospitalization. Ideal candidates for Hospital to Home are full Alabama Medicaid beneficiaries who are admitted from home to an acute care facility and are at risk for permanent placement in a long-term care facility. Eligible beneficiaries:

- are medically eligible for LTC placement;
- are a full Alabama Medicaid beneficiary;
- meet the financial criteria established by the Alabama Medicaid agency;
- have suitable, safe, accessible and affordable housing to which to return; and
- have a willing and able caregiver.

Benefits of ACT Waiver enrollment:

- Remain in the setting of your choice;
- Home environment risk assessment and safety analysis;
- Case management and care coordination;
- Person-centered care plan;
- Services in the home to meet basic needs;
- Limited home modifications;
- Additional supplies & supports as available.

For more information, contact the SARCOA Transition Team.

#### Phone Pals

Being separated from family, experiencing the loss of loved ones, and changing health status can contribute to feelings of isolation and loneliness. There are people who care and there are ways to stay connected. We want to show care through conversation and ways to stay connected to others. Each week, SARCOA can arrange a volunteer call to check on you or a loved one. At a minimum, our volunteers will conduct one call a week, but more calls can be made if requested. Each phone call provides reassurance by offering a listening ear and an encouraging word. This is also a way to check on the safety of the individual and offer socialization. There are no income requirements, nor age or living status criteria for joining the program. There is no cost to join or participate. If you would like to be added or would like to add someone to our telephone reassurance registry, please call SARCOA at 334-793-6843 or 800-239-3507.



#### **SARCOA 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 this continuing education event each year for social workers, nurses, and nursing home and assisted living administrators.



AGING IS LIVING - Seminar that includes a variety of topics including issues dealing with the aging process and the latest developments in long term care.





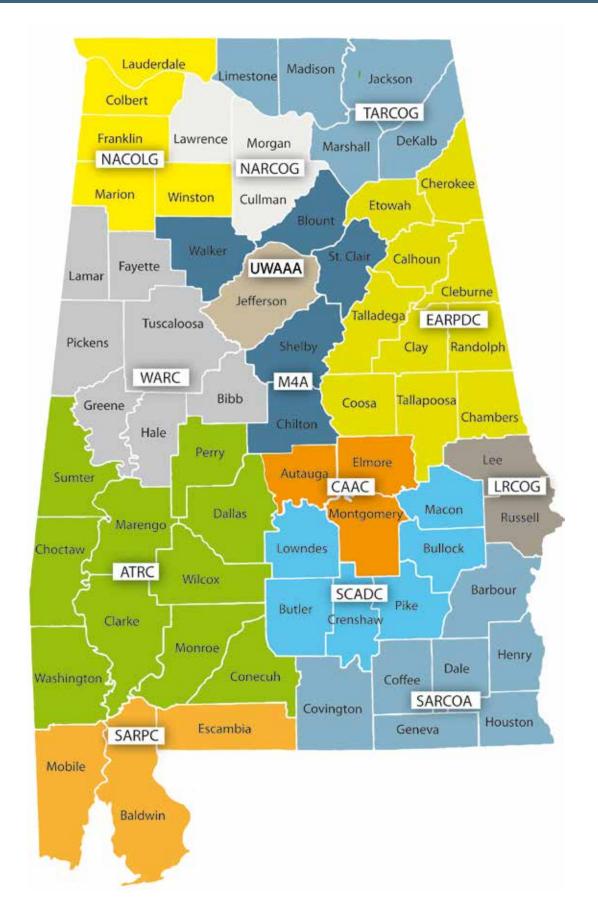
- Hughston's quality patient care has kept us #1 in orthopaedics for 70 years
- Jack Hughston Memorial Hospital is the only hospital in the region and state\* to receive both Healthgrades® 2020 Orthopedic Surgery, and Joint Replacement Excellence Awards in 2020
   \*Columbus, GA/AL
  - Our onsite surgical center is convenient, cost-effective, and makes your comfort and safety a top priority
  - Expanding near you with new physicians, locations, and trauma facilities

| David P. Antekeier, MD   | Garland K. Gudger Jr., MD | Matthew G. Stewart, MD       |
|--------------------------|---------------------------|------------------------------|
| Champ L. Baker III, MD   | David H. MacDonald, DO    | Michael M. Tucker, Jr., MD   |
| John D. Dorchak, MD      | James E. McGrory, MD      | John I. Waldrop, MD          |
| Patrick J. Fernicola, MD | Douglas W. Pahl, MD       | B. Collier Watson, DO        |
| Fred Flandry, MD, FACS   | David C. Rehak, MD        | Derek A. Woessner, MD, FAAFP |
| Ryan M. Geringer, DO     | Randall J. Ruark, MD      |                              |

512 N Shady Lane • Dothan, AL 36303 **334-699-5747** • 1-800-331-2910 • www.hughston.com

# **AREA AGENCIES ON AGING OF ALABAMA**







#### 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



#### **Central Alabama Aging Consortium (CAAC)**

2500 Fairlane Dr., Suite 200 Montgomery, AL 36116 (334) 240-4680 (800) 264-4680 Counties: Autauga, Elmore, Montgomery



#### 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



#### Lee-Russell Council of Governments (LRCOG)

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



#### 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



#### 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



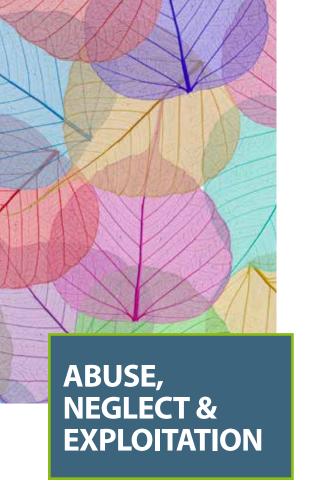
#### United Way Area Agency on Aging **Jefferson County (UWAAA)**

3600 8th Ave South Birmingham, AL 35222 (205) 458-3330 Counties: Jefferson



#### West Alabama Regional **Commission (WARC)**

4200 Highway 69 North, Suite 1 Northport, AL 35473 (205) 333-2990 Counties: Bibb, Fayette, Greene, Hale, Lamar, Pickens, Tuscaloosa



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.

# 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: <a href="http://www.asc.alabama.gov">http://www.asc.alabama.gov</a>.

#### **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 <a href="https://www.donotcall.gov">www.donotcall.gov</a>.

#### 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 openend 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 <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>

The three major **credit bureaus** are:

Experian 1-888-397-3742

**Trans Union** 1-800-680-7289

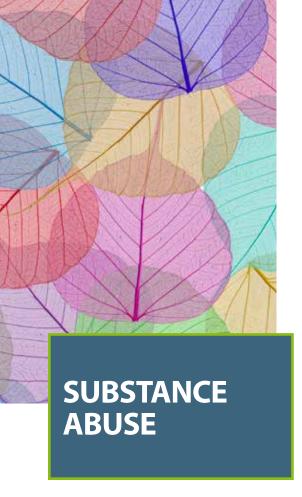
**Equifax** 1-800-525-6285

# **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.



#### **RESOURCES**

#### 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**

3245 Montgomery Hwy, Suite 8 Dothan, AL 36303 334-699-2813 334preventionproject.com

#### **The Haven**

1001 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**

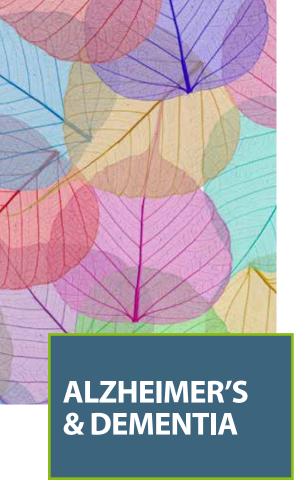
Dale Medical Center 126 Hospital Avenue Ozark, AL 36360 334-443-0210

# Southeast Outpatient Addiction Recovery (SOAR)

321 Westgate Pkwy, Suite 4 Dothan, AL 36305 334-677-7627

#### **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
- South Central AL Mental Health Center Help Line (Coffee / Covington counties) 334-222-7794
- Wiregrass Mental Health 134 Prevatt Road Dothan, AL 36301 334-794-0731



#### **RESOURCES**

#### **Alzheimer's Resource Center**

1314 Westgate Pkwy., Suite 2 Dothan, AL 36303 334-702-2273

Alzheimer's & Dementia 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

#### **Coffee County Adult Day Care**

301 North Quida Street Enterprise, AL 36330 334-393-7919

#### **Wiregrass Adult Care**

795 Ross Clark Circle, N.E., Suite 1 Dothan, AL 36301 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 Ave. Elba, AL 36323 334-897-2257

#### **Enterprise Health** and Rehabilitation

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

#### Florala Health and Rehabilitation

23621 Goldenrod Ave. Florala, 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 on Honeysuckle**

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

#### 2020 Alzheimer's Disease **Facts and Figures**



1 in 3 5 million



It kills more than breast cancer and combined

In 2020, Alzheimer's and other dementias will cost the nation \$305 billion — By 2050, these \$1.1 trillion



50% of primary care physicians believe the medical profession is not ready for the growing number of people with Alzheimer's or other dementias



**16** million Americans provide unpaid care for people with Alzheimer's or other dementias

\$244 billion



en 2000 and

alzheimer's 8 association



#### **Oakview Manor Health Care Center**

is a 138 bed skilled nursing facility located in Ozark, Alabama. The facility is licensed by the Alabama State Board of Health, and all beds are certified for Medicare, Medicaid & Private Party.

**ALZHEIMER'S UNIT, PHYSICAL, SPEECH AND** OCCUPATIONAL THERAPY. SHORT-TERM REHABILITATION

> 929 Mixon School Road Ozark, AL 36360

334-774-2631 www.oakviewmanor.com



#### **ARTS**

# Alabama Shakespeare Festival

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

#### The Carver Museum

305 N. Foster St. Dothan, AL 36303 334-712-0933 www.gwcarvermuseum.com

#### **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.org

# Dothan Area Botanical Gardens

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

#### **Dothan Civic Center**

334-615-3175 www.dothanciviccenter.org

#### **Dothan Opera House**

334-615-3175 www.dothanciviccenter.org

#### **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 southeastalabama dancecompany.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 www.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. 334-615-4720

#### **Dothan Leisure Services**

334-615-3700

#### **Doug Tew Recreation Center**

300 Garland St. 334-615-3720

#### **Eastgate Park**

2049 Sanitary Dairy Rd 334-615-3730

#### **Forever Wild Trail**

3636 Fortner Street or 384 Narcisse Drive

#### **Landmark Park**

430 Landmark Dr. 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 334-615-3760

#### **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

#### **Covington County Fair**

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

#### **Mule Day in Calvary, GA**

1st Saturday in November 229-377-MULE

#### **Watermelon Festival**

Usually held in June Chipley, FL 850-638-6180

#### www.panhandlewatermelon.com

#### **National Mayhaw Festival**

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

#### **Downtown Christmas Festival**

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

#### **National Peanut Festival**

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

#### **Piney Woods Arts Festival**

Usually held in April 334-406-2787 Enterprise, AL <u>coffeecountyartsalliance.com</u>

#### **Eufaula Pilgrimage**

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

#### **July 4th Fireworks**

Fort Rucker, AL 334-255-2252

#### **Festival On The Rivers**

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

#### **Cherry Blossom Festival**

Macon, GA <u>www.cherryblossom.com</u>

#### **Opp Rattlesnake Rodeo**

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

# Claybank Jamboree Arts & Crafts Festival

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

#### **Pike County Fair**

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

#### **Tomato Festival**

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

# Wausau Funday & Possum Festival

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

For more fairs, festivals, and events in Dothan, visit www.visitdothan.com

For more fairs, festivals, and events in Alabama, visit festivalnet.com

#### **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 334-397-2911

#### **Enterprise Public Library**

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

#### Florala Public Library

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

#### Houston-Love Memorial Library

212 W. Burdeshaw 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

#### **HOUSTON COUNTY**

#### **AMC Classic Dothan 6**

209 Executive Park Dr. Dothan, AL 36303 334-793-2222

#### **AMC Classic Dothan Pavillion 12**

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

#### **Star-Lite Drive-In**

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

#### **STATE PARKS**

#### **Blue Springs State Park**

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

#### **Florala City Park**

439 Victoria Ln. Florala, 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**

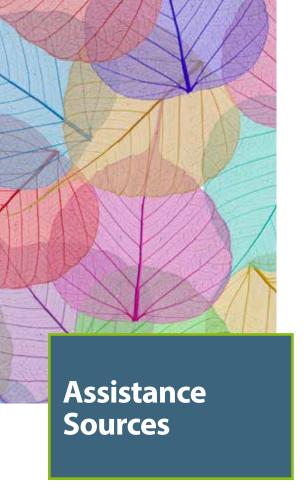
205 Indian Mounds Road Blakely, GA 29823 800-864-7275

#### **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



#### **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**

1103 N. Pontiac Ave Dothan, AL 36303 334-792-7898

#### **Family Service Center Barbour**

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

# First United Methodist Church

1380 W. Main St. Dothan, AL 36301 334-793-3555

#### **Good News Shop**

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

# **Grace Place Church Food & Clothing Pantry**

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

#### **The Harbor**

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

#### **Healthcare Resource Center**

335 W. Main St. Dothan, AL 36301 334-803-3900

#### Judson Baptist Association Mission Center

532 Ozark Road Abbeville, AL 36310 334-585-3274

# **Living Hope Community Center**

309 N. Lena Street Dothan, AL 36301 334-671-2376

#### **Love in Action**

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

#### **Mission Point**

891 N. US Hwy 231 Ozark, AL 36301 334-774-6553

#### **Salvation Army - Dale**

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

#### **Salvation Army - Dothan**

1007 S. Bell St. Dothan, AL 36301 334-792-1911

# **Southeast Alabama Baptist Association**

1308 Ross Clark Circle Dothan, AL 36301 334-699-2855

# Southeast Alabama Community Action (SEACAP)

100 George Wallace Drive Enterprise, AL 36330 334-347-0881

#### The Ark

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

#### **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. 36). If you have questions, you may contact the Alabama Department of Human Resources, Family Services Division, 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 lowincome 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 <a href="https://www.lifelinesupport.org">www.lifelinesupport.org</a>.

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: <a href="http://www.lifeline.gov/lifeline\_consumers.html">http://www.lifeline.gov/lifeline\_consumers.html</a>.

#### 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: <u>www.</u> <u>safelinkwireless.com.</u> 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**

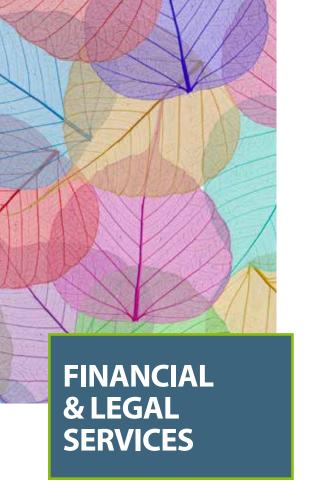
Assurance Wireless is a federal Lifeline Assistance program provided by Virgin Mobile. Assurance Wireless provides a free wireless phone, 350 minutes of service, 500 MB data and unlimited texts monthly to eligible low-income customers.

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 (2020) limit is \$17,226 per year for a household of one. Add \$6,048 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: <u>www.assurancewireless.com</u>



#### **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

# 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 <a href="http://www.wiserwomen.org/">http://www.wiserwomen.org/</a>

#### **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 and 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.

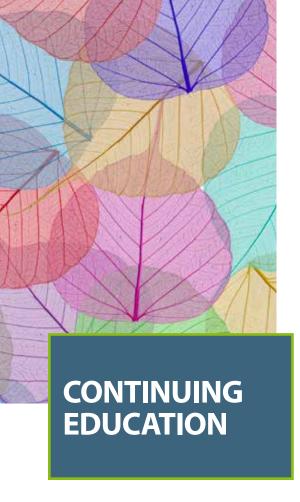
#### Immediate Annuities may be right for you if:

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 <a href="http://www.wiserwomen.org/">http://www.wiserwomen.org/</a>



# 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

# Alabama College of Osteopathic Medicine

445 Health Sciences Blvd. Dothan, AL 36303 334-699-2266

# **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 1-800-543-2426 / 334-687-3543

#### LEARNING SPANISH

#### Cosas Inc.

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

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



#### **Senior Centers:**

Each Senior Center offers homedelivered meals as well as hot meals at the center.

(See page 96 for Senior Center listing)

#### FOOD ASSISTANCE

**Wiregrass Area Food Bank** 

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

# **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.

For additional food assistance, see page 26.

# HOME-DELIVERED MEALS

**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 pages 8 and 9 for more information.

# **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 <a href="https://www.fma.alabama.gov">www.fma.alabama.gov</a> 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.

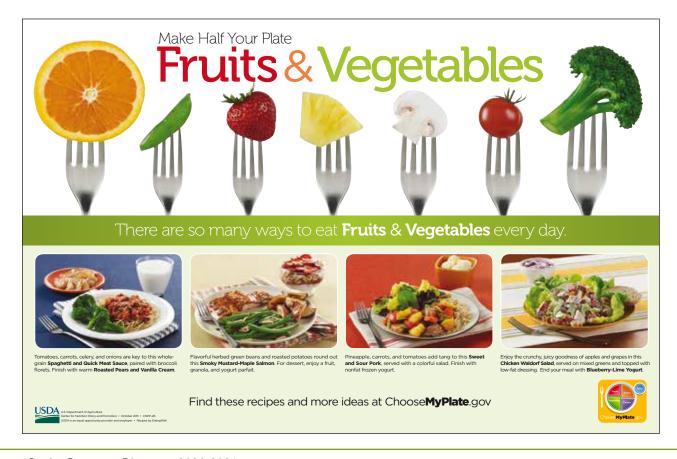
Seniors are provided with bags of groceries during the third week of each month. There is no cost to the individuals served.

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 <a href="https://www.wiregrassfoodbank.com">www.wiregrassfoodbank.com</a>.

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.







Based on the
Dietary
Guidelines
for Americans

# 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 <a href="MyPlate Daily Checklist">MyPlate Daily Checklist</a> and the tips below to meet your needs throughout the day.

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.



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.

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.

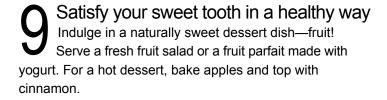
Take control of your food

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.

Omn'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.

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.

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.





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.

Salar 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.

Center for Nutrition Policy and Promotion USDA is an equal opportunity provider, employer, and lender.

Go to Choose**MyPlate.**gov for more information.

DG TipSheet No. 7 June 2011 Revised October 2016



# 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.

#### VETERANS AFFAIRS

#### **Disabled American Veterans**

DAV is here to assist veterans and their families in the Wiregrass and the state of Alabama with VA claims, van transportation to the VA Hospitals and in some cases emergency funding. A membership dinner and meeting is held at 6:00 p.m. every 2nd Thursday of the month at the Enterprise Baptist Center located at 115 E Lee Street in Enterprise, Alabama. Contacts are Mr. Max Roberts at 334-464-1882 or Sherman Key at 334-2052.

P. O. Box 310972 704 Crawford Ave. Enterprise, AL 36331 334-308-2480 email: al0gcdr@davfrat.org

## Alabama Department of Veterans Affairs

100 N. Union Street, 850 Montgomery, AL 36104 334-242-5077 www.va.alabama.gov

#### **Lyster Army Health Clinic**

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

#### **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

# VETERANS AFFAIRS 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 |
|-----------------|--------------|
| Andalusia       | 334-222-3313 |
| Ariton          | 334-762-2222 |
| Ashford         | 334-899-3366 |
| Clio            | 334-397-2723 |
| Coffee Springs. | 334-684-8181 |
| Columbia        | 334-696-4417 |
| Cottonwood      | 334-691-2671 |
| Daleville       | 334-598-2345 |
| Dothan          | 334-615-3100 |
| Elba            | 344-897-2333 |
| Enterprise      | 334-347-1211 |

| Eufaula  | 334-688-2000 |
|----------|--------------|
| Florala  | 334-858-3612 |
| Geneva   | 334-684-2485 |
| Gordon   | 334-522-3113 |
| Haleburg | 334-696-2277 |
| Hartford | 334-588-2245 |
| Headland | 334-785-5600 |
| Kinsey   | 334-793-5409 |
| Kinston  | 334-565-3188 |
| Lockhart | 334-858-6744 |
| Madrid   | 334-677-3435 |
| Malvern  | 334-793-6537 |

| Napier Field | 334-983-3548 |
|--------------|--------------|
| New Brockton | 334-894-5283 |
| Newton       | 334-299-3361 |
| Newville     | 334-889-2222 |
| Орр          | 334-493-4572 |
| Ozark        | 334-774-5393 |
| Pinckard     | 334-983-3517 |
| Rehobeth     | 334-671-5829 |
| Samson       | 334-898-7541 |
| Taylor       | 334-677-5079 |
| Webb         | 334-792-0386 |
|              |              |

#### **COUNTY GOVERNMENT**

| Barbour County Commission   | 334-775-3203 |
|-----------------------------|--------------|
| Coffee County Commission    | 334-894-5556 |
| Covington County Commission | 334-428-2610 |
| Dale County Commission      | 334-774-6025 |

#### ALABAMA COOPERATIVE EXTENSION

#### **Barbour County**

1 Court Square, Room 105 Clayton, AL 36016 334-687-5688

#### **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 334-585-3708

#### **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

#### **Coffee County**

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

#### **Covington County**

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

#### **Dale County**

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

#### **Geneva County**

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

#### **Henry County**

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

#### **Houston County**

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

#### **EMERGENCY MANAGEMENT AGENCY**

#### **Barbour County**

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

#### **Coffee County**

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

#### **Covington County**

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

#### **Dale County**

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

#### **Geneva County**

1831 W. Magnolia Ave. Geneva, AL 36340 334-684-5677

#### **Henry County**

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

#### **Houston County**

405 E. Adams St. PO Drawer 6406 Dothan, AL 36303 334-794-9720

#### **STATE GOVERNMENT**

### Alabama Dept. of Human Resources

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

#### **Alabama Dept. of Insurance**

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

#### **Alabama Dept. of Public Health**

201 Monroe St., RSA Tower Montgomery, AL 36104 800-252-1818 / 334-206-5300

## Alabama Dept. of Senior Services

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

#### Alabama Medicaid Agency

P. O. Box 5624 Montgomery, AL 36103 800-362-1504

#### **FEDERAL GOVERNMENT**

## Centers for Medicare & Medicaid Services

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

#### **FEMA**

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

#### **Medicare Fraud Hotline**

800-633-4227

#### **Medicare**

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

#### **Social Security Administration**

800-772-1213 TTY 800-325-0778

## Social Security Administration (Dothan)

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

## **Social Security Administration** (Andalusia)

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

#### SOUTHEAST ALABAMA COMMUNITY ACTION PARTNERSHIP (SEACAP)

#### formerly HRDC

## LIHEAP Appointment Line: 1-844-680-2044

#### **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**

601 W. Mulkey Ave. Geneva, AL 36477 334-248-6091

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

#### **Henry County**

300A North Trawick Ave. Abbeville, AL 36310 (334) 406-1006

#### **Houston County**

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

5340 Judge Logue Road Newton, AL 36352

#### **Services offered include:**

Active Senior Awareness Program: Educate seniors on community affairs by having monthly meetings; invite guest speakers to address issues in the community.

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.

Child and Adult Care Food Program: Enroll and reimburse licensed daycare homes to provide nutritious meals and snacks to children.

Emergency Food & Shelter Program: Provides emergency services (utilities, rent, mortgage, shelter and food) to eligible customers.

**Emergency Services:** Provides emergency services to eligible customers to prevent eviction.

**Financial Literacy/Stretching Your Energy Dollars:** Conduct workshops on budget counseling and provide information and suggestions to reduce energy costs.

**Food Pantry:** Provides emergency food to eligible customers.

#### **Foster Grandparent Program:**

Connects volunteers age 55 and older with children and young people with exceptional needs.

**Growing Hope:** Provides the necessary start up for a residential garden to provide customers with access to healthy food.

Housing Counseling/ Homebuyer Education: Provide a full range of services, housing counseling and assistance to customers to improve their housing conditions.

**Information & Referral:** Basic information and referral services are given to residents in our service area.

## Low Income Home Energy Assistance Program (LIHEAP):

Provides energy assistance to eligible households to meet the rising cost of home energy (see page 28 in this directory).

**School Supplies:** Provide skills, knowledge, and tools necessary for academic growth and success.

#### **ORGANIZED COMMUNITY ACTION PROGRAMS (OCAP):**

#### **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

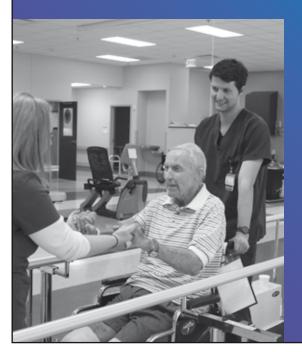
Research has shown that patients who have good relationships with their doctors are more satisfied with their care and have better results.

- 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.



2018:Encompass Health Corporation:1387937







## ADULT DAY HEALTH CARE

#### **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

#### **DIABETES**

#### **Diabetes Support Group**

Southeast Health Dothan, AL 36301 800-223-0843

#### **Wiregrass Diabetes Coalition**

Houston County PHD 1781 E. Cottonwood Hwy Dothan, AL 36301 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 Health Dothan, AL 36301 334-793-8107

#### **HEALTH CLINICS**

## Abbeville Family Health Center

615 Ozark Road Abbeville, AL 36310 334-585-1171

## Ashford Health Clinic (Southeast Health / ACOM)

415 Midland St. Ashford, AL 36312 334-899-3363

#### **Clayton Family Health Center**

7 Western Bypass Clayton, AL 36016 800-944-3123 / 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 800-246-2011 / 334-496-3521

## Enterprise Children's Center & Family Medicine

105 E. Watts Street Enterprise, AL 36330 800-942-9636 / 334-393-5437

#### **Eufaula Internal Medicine**

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

#### **Geneva Family Health Center**

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

#### **Louisville Family Clinic**

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

#### **Newton Family Health Center**

193 Oates Drive Newton, AL 36352 800-944-7121 / 334-299-3592

#### Samaritan Clinic

279 W. Main St. Dothan, AL 36301 334-446-1908 Thursday only starting at 4:00 pm

#### **SAHRA Administrative Office**

1414 Elba Hwy Troy, AL 36079 800-654-5451 / 334-670-6731

#### **Slocomb Family Health Center**

162 S. Dalton Street Slocomb, AL 36375 800-686-7302 / 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 202Ozark, AL 36361334-443-0203

## ENT South Ear, Nose and Throat Specialist

112 Haven Drive Dothan, AL 36301 (334) 793-6673

#### **Hughston Clinic**

512 N. Shady Lane Dothan, AL 36303 334-699-5747

## Southern Bone and Joint Specialists

Five locations to serve you in Dothan, Enterprise, Ozark and Andalusia 800-460-2663

#### **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 <u>www.cancer.gov</u>

#### **Cancer Survivors Network**

877-333-4673 www.cancer.org

#### **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)**

512 Davis Street Elba, AL 36323 334-897-0334

#### **American Red Cross (Covington)**

234 Hillcrest Drive Andalusia, AL 36420 334-428-2680

#### Arthritis Foundation, Alabama Chapter

3800 Colonnade Pkwy., Ste. 140 Birmingham, AL 35223 800-283-7800

## Asthma & Allergy Foundation of America

800-727-8462

#### **Medical AIDS Outreach**

1865 Honeysuckle Road Dothan, Alabama 36305 334-673-0494

#### **HOME CARE**

#### **Angel Hands Home Care**

2169 Denton Rd., #2 Dothan, AL 36303 334-699-7210

#### **Barbour Co. In-Home Services**

10 Court Square Clayton, AL 36016 334-457-4545

#### **Covington Co. In-Home Services**

P. O. Box 216 Lockhart, AL 36455 334-428-2610

#### **Dale County In-Home Care**

202 Hwy, 123 S., Suite G Ozark, AL 36360 334-774-6262 ext. 2408

#### **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**

20 Lookout Dr. Eufaula, AL 36027 334-355-0466

#### **Help at Home**

305 Regency Court Dothan, AL 36305 334-673-7949

#### **Home Helpers**

2543 Ross Clark Cir. Dothan, AL 36301 334-454-4776

#### **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

#### Southern Comfort In-Home Care

26091 Shoemaker Road Andalusia, AL 36421 334-222-0100

#### Wiregrass HomeCare

172 Honeysuckle Road, Suite 2 Dothan, AL 36305 334-539-5900

#### **HOME HEALTH**

#### **Amedisys Home Health Care**

2560 County Rd 112 Dothan, AL 36303 334-984-2370 866-205-0818

#### **Barbour Co. Home Health**

39 Browder St. Clayton, AL 36016 334-775-9044

## Dale Medical Center Home Health Services

126 Hospital Ave. Ozark, AL 36360 334-774-0750

### **Encompass Homecare Professionals** (4 Locations)

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

#### **Kindred at Home** (3 Locations)

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

#### Southeast Alabama HomeCare

810 Hedstrom Drive, Suite 1 Dothan, AL 36301

Dothan office: 334-794-0591Andalusia office: 334-222-2410Enterprise office: 334-347-4800

Eufaula office: 334-687-6476Opp office: 334-493-2087

- Troy office: 334-403-4520

#### 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.

## **Encompass 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 Care**

512 W. Main St. Dothan, AL 36301 1-855-CARE-365

#### **Day Spring Hospice**

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

#### **First Choice Hospice** (3 Locations)

- 1015 S. Three Notch St. Andalusia, AL 36420 334-222-7800 866-266-5059
- 966 Claxton Ave.
   Elba, AL 36323
   334-897-0650
   866-266-5059
- 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)

- 2740 Headland Ave. Dothan, AL 36303 334-792-1100
- 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

#### **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 SE Health) 334-699-4377

#### **Southeast Health**

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

#### **Fresenius Kidney Care**

1208 Western Bypasss Andalusia, AL 36420 334-427-0147

## BEHAVIORAL HEALTH CARE

#### **Southeast Health Psychiatry**

1118 Ross Clark Circle, Suite 702 Dothan, AL 36301 334-794-4582

#### **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 Behavorial 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

- South Central AL Mental Health Center 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 (SARCOA)

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

#### **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**

505 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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## Never feel disconnected again.

If these past months have taught us anything, it's **the importance of staying connected, informed and safe** - and hearing is key to all three!

- Hearing makes it easier to stay in touch with friends and family.
- Hearing helps ensure you stay up to date on ever-changing news and information.
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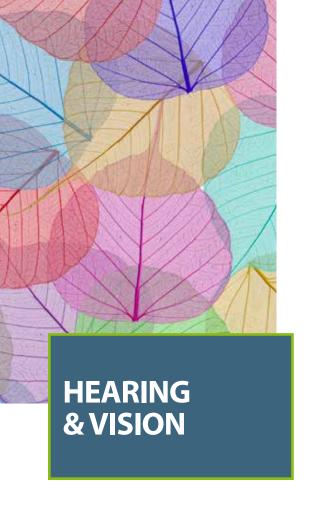


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F. Kent Nunnally, MD-FACS Ryan Gegg, DO, FAAOA Victoria Taylor, AuD, CCC-A

112 Haven Drive Dothan, Alabama 36301 334.793.6673 ENTSouth.com



## 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)

- Houston-Love Memorial Library
   212 West Burdeshaw St. Dothan, AL 36303
   334-793-9767
- 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.

### EN-VISION AMERICA ScriptAbililty

If you or a loved one has a challenge reading prescription labels, you are not alone. This company offers a variety of accessible prescription labeling solutions to suit your needs. These solutions include talking labels, large print labels, dual language labels, controlled substance labels and braille. The solution is available for FREE at thousands of pharmacies throughout the United States. For more information on any of these solutions, call 1-800-890-1180 or go to <a href="https://www.envisionamerica.com">www.envisionamerica.com</a>.

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## ALFRED SALIBA REALTY

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Chelley Carroll



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Allissa Fleming



Dianne Galos



Alicia Hicks



Jenny Holman



Merritt Holman



Caitlin Moore



Donna Reetz



Abby Rogers



Gary Saliba



Nikki Santora



Amelia Shelley



**Emily Shiver** 



**Emily Stewart** 



**Evelyn Thornton** 





Amy Underwood Donna Wade



Leanne Webster



Debby Wilson



LaDeana German



#### **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

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

#### **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

#### **Florala**

222765 5th Ave. Florala, 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 (Geneva & Kinston)

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

#### **Slocomb**

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

#### 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.
- Cases where the total outstanding indebtedness on

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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 noncitizen 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 <a href="https://www.rurdev.usda.gov/al">www.rurdev.usda.gov/al</a>.

#### 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 lowincome 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 <a href="www.adeca.state.al.us">www.adeca.state.al.us</a> and type "weatherization" in the search window in the top right. (Excerpts from ALABAMA CURRENTS.)

Habitat for Humanity (Houston County Only) 2086 Montgomery Hwy Dothan, AL 36303 334-792-8453

#### 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 | НА   |
| 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 | НА   |
| Fairlane Meadows Apartments | 1700 S Randolph Avenue  | Eufaula    | Barbour | 334-687-9444 | НА   |
| Forest Hills Apartments     | 113 Jackson St          | Eufaula    | Barbour | 334-616-0622 | НА   |
| 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   |

Type: 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 | НА     |
| Beaver Dam Apartments         | 100 Beaver Dam Street    | Elba         | Coffee    | 334-897-3517 | НА     |
| 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 | НА     |
| 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 | НА     |
| 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 | НА     |
| 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 | ALF    |
| New Brockton Housing Auth.    | 329 King Street          | New Brockton | Coffee    | 334-894-5505 | НА     |
| 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 | НА     |
| Andalusia Manor               | 670 Moore Road           | Andalusia    | Covington | 334-222-4544 | NH     |
| Andalusia Group Home          | 209 Oak Street           | Andalusia    | Covington | 334-666-4431 | IB     |
| Florala Health & Rehab        | 23621 Goldenrod Avenue   | Florala      | Covington | 334-858-8585 | NH     |

Type: 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)

| FACILITY                      | ADDRESS                | CITY         | COUNTY    | TELEPHONE    | TYPE          |
|-------------------------------|------------------------|--------------|-----------|--------------|---------------|
| Florala Homes                 | 612 Dennis Gordon Dr   | Florala      | Covington | 334-858-7112 | IB            |
| Florala Housing Authority     | 222765 5th Avenue      | Florala      | Covington | 334-858-6421 | НА            |
| Foxwood Village               | 101C Foxwood Drive     | Andalusia    | Covington | 334-222-8771 | IB            |
| Oak Hill Apartments           | 407 Brantley Street    | Орр          | Covington | 334-493-3163 | IB/ SH/<br>DA |
| Opp Health & Rehab            | 115 Paulk Avenue       | Орр          | Covington | 334-493-4558 | NH            |
| Opp Housing Authority         | 800 Barnes St          | Орр          | Covington | 334-493-9741 | НА            |
| 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    | Florala      | Covington | 334-858-4656 | IB            |
| Sun Pointe Apartments         | 130 Sun Pointe Drive   | Andalusia    | Covington | 334-222-3158 | IR            |
| The Woodmoore                 | 1709 N. Main Street    | Орр          | 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 | НА            |
| 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 | НА            |
| 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 | НА            |
| 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 | НА            |
| 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            |
| Wood Springs Apartments       | 16940 S US Hwy 231     | Midland City | Dale      | 334-983-4368 | IB            |

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### **SENIOR LIVING BY COUNTY CONTINUED**

| FACILITY                       | ADDRESS CITY              | CITY       | COUNTY  | TELEPHONE    | TYPE |
|--------------------------------|---------------------------|------------|---------|--------------|------|
| Woodcreek Apartments           | 101 Livingston Street     | Daleville  | Dale    | 334-598-6601 | IB   |
| Geneva Housing Authority       | 12 N. Wise St.            | Samson     | Geneva  | 334-898-7152 | НА   |
| 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 | НА   |
| Hartford Retirement Village    | 12196 Highway 52          | Hartford   | Geneva  | 334-588-2306 | ALF  |
| Samson Housing Authority       | 12 N. Wise St.            | Samson     | Geneva  | 334-898-7152 | НА   |
| Slocomb Housing Authority      | 668 W. Batemen Ave.       | Slocomb    | Geneva  | 334-886-3473 | НА   |
| 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 | НА   |
| Abbewood Apartments            | 402 1/2 Dothan Road       | Abbeville  | Henry   | 334-575-5119 | IB   |
| Azalea Court                   | 508 East Church Street    | Headland   | Henry   | 334-693-0358 | 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 | НА   |
| 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 | НА   |
| 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 | НА   |
| Dothan Housing Authority       | 602 S. Lena Street        | Dothan     | Houston | 334-794-6713 | НА   |
| 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   |

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| FACILITY                               | ADDRESS                     | CITY   | COUNTY  | TELEPHONE    | TYPE         |
|--|-----------------------------|--------|---------|--------------|--------------|
| Medical Center Terrace                 | 307 Sixth Avenue, J-53      | Dothan | Houston | 334-793-3337 | SH/ IB       |
| Peaks at Dothan<br>(Old Howell School) | 408 E. Newton Street        | Dothan | Houston | 334-305-1229 | SH           |
| 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/<br>DA/IB |
| Wesley Place                           | 718 Honeysuckle Road        | Dothan | Houston | 334-792-0921 | NH/<br>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

## Alabama Rural Coalition for the Homeless

PO Box 451 Montgomery, AL 36101 (334) 273-0668 1-855-810-2724



#### **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 COVID Info Line**

Southeast Health 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

#### Wiregrass 2-1-1

545 W. Main St., Suite 313 Dothan, AL 36303 888-421-1266 or dial 211

#### **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**

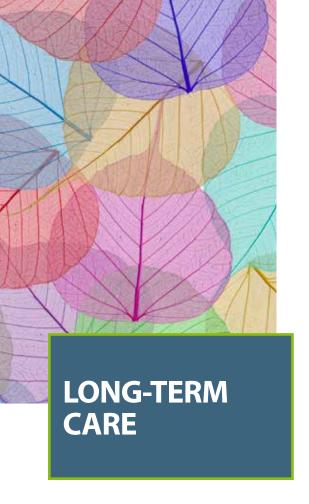
517 S. Commerce Street Geneva, AL 36340 334-684-6582

## **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



#### 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

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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 homedelivered 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 longterm 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.
- 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.

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## 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:
  - o You are injured due to an accident
  - <sup>o</sup> Your condition changes significantly
  - o 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**

#### <u>NURSING HOMES</u>

#### **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.

#### Florala Health and Rehabilitation

23621 Goldenrod Avenue Florala, 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 on Honeysuckle A Methodist Home for the Aging

718 Honeysuckle Road Dothan, AL 36305 **334-792-0921** 

#### 166 beds

Wiregrass Area's only faith-based community. Over 50 years of serving older adults.

#### 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 longterm 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 on Honeysuckle A Methodist Home for the Aaina

Assisted Living Facility - 40 beds Specialty Care Assisted Living Facility - 16 beds

718 Honeysuckle Road Dothan, AL 36305

334-792-0921

Wiregrass Area's only faith-based community. Over 50 years of serving older adults.

#### 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 longterm care facility enables us to provide the same quality of care in our assisted living facilities.

|                               | ASSISTED L   | IVING FACIL                  | ITIES      | 5      |          |          |              |         |            |                   |   |
|-------------------------------|--|------------------------------|------------|--------|----------|----------|--------------|---------|------------|-------------------|---|
| CITY                          | FACILITY   | PHONE#                       | # OF UNITS | REHAB  | MEDICARE | MEDICAID | SEMI PRIVATE | PRIVATE | SECURE ALZ | NURSE ON<br>STAFF |   |
| Abbeville                     | Dogwood Manor  | 334-585-1114                 | 16         |        |          |          |              | а       |            |                   |   |
| Abbeville                     | Twin Magnolias   | 334-585-1072                 | 16         |        |          |          |              | а       |            |                   |   |
| Andalusia                     | Savannah Terrace # 1 & # 2   | 334-427-3013                 | 32         |        |          |          |              | а       |            |                   |   |
| Dothan                        | Somerset - East  | 334-671-1176                 | 16         |        |          |          |              | а       |            | а                 |   |
| Dothan                        | Somerset - West  | 334-671-9990                 | 16         |        |          |          |              | а       |            | а                 |   |
| Dothan                        | The Terrace at Grove Park  | 334-792-7349                 | 36         |        |          |          |              | а       | а          | а                 |   |
| Dothan                        | Wesley Place on Honeysuckle  | 334-792-0921                 | 40         |        |          |          |              | а       | а          | а                 | T |
| Dothan                        | Whitehall West   | 334-699-4277                 | 16         |        |          |          |              | а       |            | а                 |   |
| Dothan                        | Whitehall East   | 334-699-4255                 | 16         |        |          |          |              | а       |            | а                 |   |
| Enterprise                    | Wynnwood Oaks I & II   | 334-347-1555                 | 32         |        |          |          |              | а       |            | а                 |   |
| Elba                          | Taylor Mill Oaks   | 334-897-2820                 | 16         |        |          |          |              | а       |            |                   | T |
| Eufaula                       | River Oaks West  | 334-687-6089                 | 16         |        |          |          |              | а       |            |                   |   |
| Eufaula                       | The Gardens of Eufaula   | 334-687-0430                 | 16         |        |          |          |              | а       |            |                   |   |
| Geneva                        | Greenwood Place  | 334-684-0549                 | 16         |        |          |          |              | а       |            | а                 |   |
| Geneva                        | Westbrook  | 334-684-1072                 | 16         |        |          |          |              | а       |            |                   | r |
| Hartford                      | Hartford Retirement Village  | 334-588-2306                 | 32         |        |          |          |              | а       |            |                   |   |
| Headland                      | Azalea Court   | 334-693-0358                 | 16         |        |          |          |              | а       |            |                   | ı |
| Орр                           | Woodmoore  | 334-493-2821                 | 16         |        |          |          |              | а       |            |                   |   |
| Ozark                         | Providence Home  | 334-774-0364                 | 16         |        |          |          |              | а       |            | а                 |   |
|                               | SPECIALTY CARE AS  | SISTED LIVIN                 | IG F       | ACII   | ITIE     | S        |              |         |            |                   |   |
| Enterprise                    | Kelley Place   | 334-393-7233                 | 16         |        |          |          |              | а       | а          | а                 |   |
| Enterprise                    | Madison Heights Memory Care Community  | 334-393-7233                 | 16         |        |          |          |              |         | а          |                   |   |
| Dothan                        | The Terrace at Grove Park  | 334-792-7349                 | 16         |        |          |          |              | а       | а          | а                 |   |
| Dothan                        | Wesley Place on Honeysuckle  | 334-792-0921                 | 16         |        |          |          |              | а       | а          | а                 |   |
|                               |  | RSING FACIL                  | ITIE       | s      |          |          |              |         |            |                   |   |
| Abbeville                     | Henry Co. Health & Rehabilitation  | 334-585-2241                 | 142        | а      | а        | а        | а            | а       | а          | а                 |   |
| Andalusia                     | Andalusia Manor  | 334-222-4544                 | 154        | а      | а        | а        | а            | а       |            | а                 |   |
| Dothan                        | Extendicare Health & Rehabilitation  | 334-793-1177                 | 170        | а      | а        | а        | а            | а       |            | а                 |   |
| Dothan                        | Wesley Place on Honeysuckle  | 334-792-0921                 | 166        | а      | а        | а        | а            | а       | а          | а                 |   |
| Dothan                        | Westside Terrace   | 334-794-1000                 | 165        | а      | а        | а        | а            | а       |            | а                 |   |
| Elba                          | Elba Nursing & Rehabilitation Center   | 334-897-2257                 | 111        | а      | а        | а        | а            | а       |            | а                 |   |
| Enterprise                    | Enterprise Health and Rehabilitation   | 334-347-9541                 | 257        | а      | a        | а        | а            | а       | а          | a                 |   |
|                               | Crowne Health Care of Eufaula  | 334-687-6627                 | 180        | а      | а        | а        | а            | а       | а          | a                 |   |
| Eufaula                       |  | 00.001.0021                  | 100        |        | а        | а        | а            | а       | а          | а                 |   |
| Eufaula                       |  | 334-858-8585                 | 85         | a      |          | · u      | u            | u       |            |                   |   |
| Florala                       | Florala Health & Rehabilitation  | 334-858-8585<br>334-684-3655 | 85<br>96   | a      |          | а        | а            | а       |            |                   |   |
| Florala<br>Geneva             | Florala Health & Rehabilitation  Wiregrass Health and Rehabilitation                       | 334-684-3655                 | 96         | а      | а        | a        | a            | a       |            | а                 |   |
| Florala<br>Geneva<br>Hartford | Florala Health & Rehabilitation  Wiregrass Health and Rehabilitation  Hartford Health Care | 334-684-3655<br>334-588-3842 | 96<br>86   | a<br>a | a        | а        | а            | а       |            | a                 |   |
| Florala<br>Geneva             | Florala Health & Rehabilitation  Wiregrass Health and Rehabilitation                       | 334-684-3655                 | 96         | а      | а        |          |              |         | а          | а                 |   |



# **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 <a href="https://www.medicare.gov">www.medicare.gov</a> 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 <a href="www.medicare.gov/NHCompare">www.medicare.gov/NHCompare</a> 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 hasa 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 evaculation 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   |     |    |
| NOTES   |     |    |
|   |     |    |
|   |     |    |

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# **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 need for skilled services that will at least slow the decline in your condition, but many medical providers are unaware that rehabilitation progress is no longer

required for eligibility. Medicare rules are extremely complicated, so you may need to consult SARCOA's SHIP contractor at 334-671-3990 if you need assistance in understanding how Medicare rules apply to your situation.

Medicare Part A pays all the costs, 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 copayment (\$176 per day in 2020) 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 a 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 be less than \$129,094 (2020).

VA rules now penalize veterans who have transferred assets to come below the asset limits by looking back to 10/18/2019 and dividing by \$2267 to determine the number of month, not to exceed 36 months. "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 medical and long-term care expenses (if they exceed 5% of income) 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 (2020) maximum monthly aid and attendance benefit rates for a single veteran (\$1911), married veteran (\$2267) or a veteran's widow or widower (\$1228). If the veteran does not himself or herself need aid and attendance care, the countable income is subtracted from the current (2020) maximum monthly pension benefits rate for a single veteran (\$1146), married veteran (\$1500), or veteran's widow (\$767). Benefits will be higher by \$196 (2020) 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.

# 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

www.sarcoa.org

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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 \$25,728 nor more than \$128,640. These amounts increase in January 2021 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. IRA's and the cash surrender value of life insurance policies also count, but assets that have no current cash value, such as term insurance or retiree death benefits do not 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 affect 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 \$6400 (this amount will increase in January 2021 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 requires that, unless the sitter is employed with a company with which you have a contract, you must keep daily detailed records of all services provided and have the sitter sign a receipt for each payment received. 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 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 \$27,728 (2020). If you or you and your spouse have assets that exceed the limits for eligibility limits, you should consider placing excess funds with the Alabama Family Trust to preserve funds to pay for what Medicaid will not cover after you become eligible. In addition, if you are admitted to a nursing home and your separate monthly income greatly exceeds the monthly income of your spouse, Alabama Medicaid rules (which appear to violate federal law) may operate to prevent your spouse from retaining the full amount of his or her exclusion, so you should consider placing the funds that you would have to spend with the Alabama Family Trust so that your spouse can retain his or her full exclusion. Details concerning the Alabama Family Trust are included in a separate article in this publication.

For nursing home Medicaid, the monthly income limit is \$2349 (2020). 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.

If the QIT or Alabama Family Trust documents need to be signed by your agent under a power of attorney or by your conservator, the power of attorney or court order must specifically grant the power to create a Medicaid QIT or Alabama Family Trust documents.

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 \$2155 per month (July 2020). The spousal limit may increase in July 2021 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. All Medicaid nursing home residents and Medicaid waiver beneficiaries who also have Medicare 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 the Low Income Subsidy (LIS) through the Social Security Administration 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 \$1075 would only qualify a 25% extra help drug plan subsidy in 2020 while they reside together because their combined income of \$2150 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!

SARCOA's State Health Insurance Program (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 call 334-671-3990.

# **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 established by Alabama statute to manage a pooled special needs trust through the Alabama Family Trust Corporation to provide a means for beneficiaries of any age who have mental, intellectual, or physical disabilities to have the benefit of the use of a trust funded by their own money or by money from family members or other third parties to supplement what is already covered by government benefits and still retain or become eligible for SSI, Medicaid, including nursing home Medicaid, Medicaid waiver, Medicaid for children who became disabled prior to age 22, but lost their SSI eligibility solely because they became eligible for Social Security disability benefits when a parent became eligible for Social Security benefits, and certain other means-tested government programs. Note, however, that if the only Medicaid benefits received by the beneficiary is QMB, SLMB, or QI, no special needs trust is needed because in Alabama these programs have no asset limitations for eligibility and are exempt from Medicaid estate recovery under a recent state law but would be subject to Medicaid payback from funds in a special needs trust that remain at death.

In some cases, an individual with disabilities who is already eligible for SSI, Medicaid, or some other means-tested program receives a settlement, verdict, alimony, child support, long-term disability insurance payments, or 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, hearing, vision, private room at a nursing home, the costs of sitters beyond what is provided under Medicaid waiver, or to purchase a vehicle or a prepaid funeral and burial arrangement.

In all these 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 during the spouse's lifetime) 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.

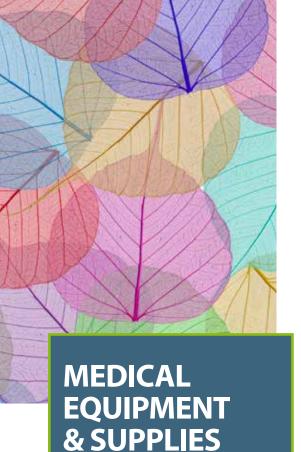
If, on the other hand, the source of the funds is someone other than the individual life beneficiary of the trust or is a testamentary special needs trust of the spouse, then the trust is considered a third-party special needs trust, and no repayment to Medicaid is required at the death of the life beneficiary. 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 SSI or Medicaid eligibility.

The Alabama Family Trust Corporation serves as trustee and manages approximately \$30 million dollars in assets for hundreds 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 representative, 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 Corporation 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 changes 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 must be established while the life beneficiary still has funds to place in the trust.

If the trust documents will need to be signed by the agent under a power of attorney or by a conservator, the power of attorney or court order must include the specific power to create the special needs 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, telephone Clayton Davis at 334-303-7900, visit <a href="www.alabamafamilytrust.com">www.alabamafamilytrust.com</a>, or contact the Alabama Family Trust at 844-238-4630.



# 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 companys listed in this section offer ERS units that require a monthly fee, while others have a onetime 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.

#### **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.

#### 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
<a href="https://www.lifefone.com">www.lifefone.com</a>
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.

# 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

#### Florala Pharm-a-care Pharmacy

23355 Fifth Ave. Florala, 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

#### Scarbrough 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 MEDICAL 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.



# Includes some 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 all counties in Alabama. 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 not 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 <a href="https://www.medicare.gov">www.medicare.gov</a>. 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 2020 income limit for SSI is \$803 per month for single people and \$1195 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 gross incomes (not counting the income of a spouse) are below \$2349 (2020) 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. If your income is less than the income limits for QMB and you are age 65 or over, you may be able to get Medicare hospital insurance without 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. Beneficiaries with Modified Adjusted Gross Incomes (Adjusted Gross Income plus tax-exempt interest) of \$87,000 if single or \$174,000 if married filing jointly (2020, but based

on 2018 tax returns) will pay higher monthly Part B premiums. For free publications on Medicare Part B, visit <a href="http://www.ssa.gov/pgm/formspubs.htm">http://www.ssa.gov/pgm/formspubs.htm</a>.

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 (in 2020, \$252 monthly if you have 30-39 quarters of work coverage or \$458 monthly if you have fewer than 30 quarters). 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 cannot enroll in 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 open enrollment 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 or who have just lost their extra help or have just had a change in their extra help status have special enrollment periods. People in nursing homes have continuous open enrollment status, and those who receive extra help may change plans one time in each of the first three quarters of each calendar year, but no longer have continuous open enrollment and can only enroll for the following year during the annual open enrollment period.

### 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 be 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 2020 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 \$1960 monthly for a married couple who reside together and \$1456 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 \$1744 monthly for married couples who reside together and \$1296 monthly for individuals who do not reside with a spouse. If your income is no more than \$1457 for a married couple who reside together or \$1084 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 limits 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 monthly income (set at 150% of the federal poverty level, in 2020, \$1615 for one person, \$2170 for two person, an additional \$560 for each additional person ) and limited resources (in 2020, \$29,160 for married residing together, \$14,610 for all others). 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 does 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 SSI 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. In Alabama, if you have SSI, you also automatically qualify for Medicaid, and if you have both Medicare Parts A and B and SSI, you also automatically qualify for QMB.

### 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 <a href="www.socialsecurity.gov">www.socialsecurity.gov</a> 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 <a href="https://www.insurealabama.org">www.insurealabama.org</a>.

**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.

#### **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.

# ALABAMA MEDICAID LIENS AND ESTATE RECOVERY

What are Medicaid Liens and Estate Recovery? Federal law requires all states to seek to recover the cost of Medicaid long-term care benefits received by beneficiaries after age 55 from their estates when they die, which includes both nursing home benefits and Medicaid waiver benefits. Federal law also requires that all states seek to recover the balance remaining at the death of the beneficiary in any Medicaid Qualifying Income Trust (QIT) or first-party special needs trust, such as the Alabama Family Trust, if

the trust was funded with the assets of the deceased at any age. Federal law does not require, but does allow, each state to seek recovery against real property for which a lien has been placed at any age as part of becoming eligible for nursing home Medicaid and against the estates of beneficiaries who received non-long-term care Medicaid benefits after age 55.

Probate Notice Requirement - If your estate is filed for probate in Alabama, state law now requires that the Alabama Medicaid Agency be given a special notice that the case has been filed. This requirement applies to all probate estate filings even if the deceased never received any Medicaid benefits. This enables the Agency to file a claim for repayment from your probate estate of some categories of benefits that have been paid for you by Medicaid during your lifetime.

What Assets Are Subject to Estate Recovery - Only real and personal property that is part of your probate estate is subject to estate recovery. Assets that that pass automatically outside of probate, such as bank and investment accounts that are held in joint names with survivorship, retirement accounts and insurance policies that have named beneficiaries (other than your estate as beneficiary), and real property in which you have title only to a life estate or that your own jointly with the right to survivorship are not part of your probate estate and are not subject to Medicaid estate recovery.

Medicaid Benefits That Can Be Included in Alabama Estate Recovery and Lien Claims - In addition to including the costs paid after age 55 by Alabama Medicaid for nursing home services and for case management and home care services under the Medicaid waiver program and all Medicaid costs against the remaining assets of first-party special needs trusts as required by federal law, Alabama has elected to recover all Medicaid costs of any kind that can be recovered from real property upon which a Medicaid lien was placed as part of the eligibility process for nursing home Medicaid and also all costs of all non-long-term care Medicaid benefits received after age 55 from the probate estates of Medicaid beneficiaries, but state law now prohibits recovery of the costs of certain benefits, and federal law and state regulations also provide for certain waivers and delays of estate recovery.

Costs That Cannot Be Included in Estate Recovery - Effective with September 1, 2019, state law prohibits the recovery of all Medicare cost-sharing and benefits paid by Alabama Medicaid under the QMB, SLMB, and QI programs. This means that whatever Medicaid may have paid for your Medicare premiums, deductibles, and co-payments under Medicare Parts A and B at any age during your lifetime cannot be included in the estate

recovery claim. Because the extra help that you may have received for your prescription coverage under Medicare Parts C or D because you were eligible for QMB, SLMB, or QI, are federal benefits that are not actually paid by Medicaid, the cost of these benefits are also not included in estate recovery. Unfortunately, this state statutory exemption does not apply to recoveries made against real property that is subject to a Medicaid lien or to recoveries form QIT and first-party special needs trusts. For this reason, you should seek very specialized legal advice before agreeing to have a lien placed on real property or to funding a first-party special needs trust when applying for nursing home Medicaid if you have been eligible for QMB, SLMB, or QI prior to admission to the nursing home because this may immediately make a large amount of benefits be subject to recovery under the lien or through the special needs trust that would otherwise have been exempt.

Waivers of and Delays in Liens and Estate Recovery -Estate recovery can be waived with respect to an individual beneficiary or distributee of an estate if estate recovery would result in an undue hardship, which is a severely limited exemption under Alabama Medicaid regulations. The beneficiary must have an income below 141% of the federal poverty level (\$1500 monthly in 2020). Foreclosures on liens and estate recovery are not waived, but are only delayed with respect to the home if the home is occupied by a surviving spouse, minor or disabled child, by a sibling with an equity interest who resided in the home for at least one year prior to eligibility for longterm care Medicaid, or by a child who lived in the home and provided care for at least two years immediately prior to eligibility of the deceased for nursing home Medicaid or Medicaid waiver that a physician certifies delayed the need for long-term care for that period of time. Note that the property could have been transferred to these persons without a Medicaid transfer penalty at the time of eligibility, which would have completely eliminated estate recovery against the home in those cases.

Medicaid Benefits That Are Subject to Liens and Estate Recovery - In summary, Alabama Medicaid can recover at your death the costs of all Medicaid benefits of every kind from property that is subject to a Medicaid lien and from first-party special needs trusts, all long-term care benefits that you received after age 55, and all Medicaid benefits that you received after age 55 while you were not also eligible for Medicare, typically while you received SSI disability benefits prior to becoming eligible for Medicare.

# 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 coinsurance 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**

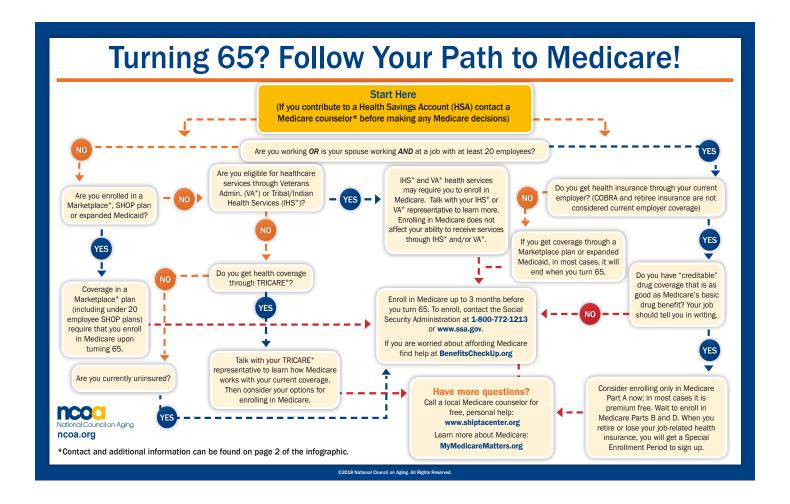
Millions of older adults are eligible for billions of dollars in programs that can help them pay for their prescriptions and health insurance premiums, deductibles, and coinsurance. If your income in retirement is modest, you should find out if you qualify for assistance. NCOA also offers a free online 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?

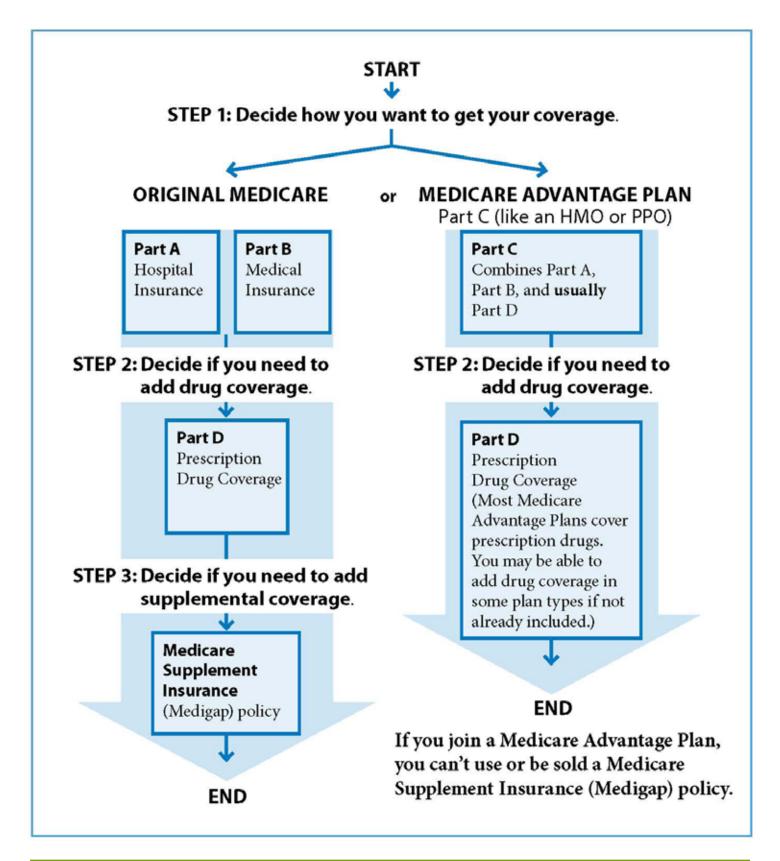
Visit MyMedicareMatters.org to learn about Medicare, take the Medicare QuickCheckTM and find additional support.

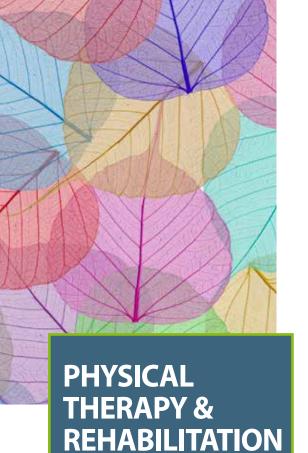


### WHAT ARE MY MEDICARE COVERAGE OPTIONS?

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.







### **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

#### **Encore Rehabilitation**

345 Healthwest Dr. Dothan, AL 36303 334-836-4523

#### **Hughston Clinic**

512 N. Shady Lane Dothan, AL 36303 334-699-5747

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

# Florala Health & Rehabilitation

23621 Goldenrod Ave. Florala, 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 on Honeysuckle

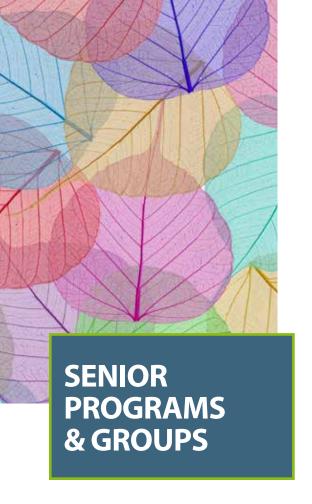
Methodist Home for the Aging 718 Honeysuckle Road Dothan, AL 36305 334-792-0921

# 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



### **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

400 S. Union St., Suite 100 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 Health 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 Health 1108 Ross Clark Circle Dothan, AL 36301 334-794-3216

#### **Stroke Support Group**

Southeast Health 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 Health**

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

#### **Cowarts Senior Center**

2733 Jordan Ave. Cowarts, AL 36321 334-791-8750

#### **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

#### The Golden Heirs Town of Rehobeth

221 Malvern Road Rehobeth, AL 36301 334-671-5829

#### **Gordon Senior Center**

692 Tifton Road Gordon, AL 36343 334-522-3824

#### **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

#### **Kinsey Senior Center**

6899 Walden Dr. Kinsey, AL 36303

#### **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

#### **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**

5340 Judge Logue Road Newton, AL 36352

#### **Zion Chapel Senior Center**

28742 Hwy 87 Jack, AL 36346 334-897-1500

### **SOCIAL SECURITY ADMINISTRATION**

#### 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.

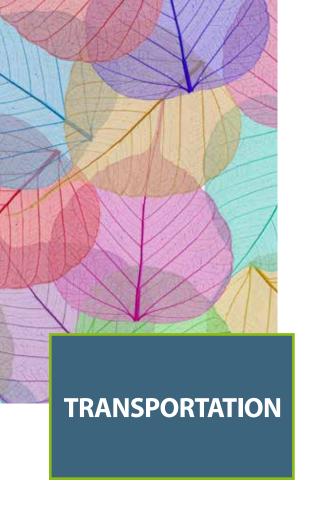
If you're within four months of turning age 65 or older, what are you waiting for? As Patty Duke and her television family will tell you, it takes less than 10 minutes! Visit <a href="www.socialsecurity.gov">www.socialsecurity.gov</a> and select the "Retirement/Medicare" link in the middle of the page.

# 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 <u>www.socialsecurity.gov</u> to find out more about filing online and mySSA.



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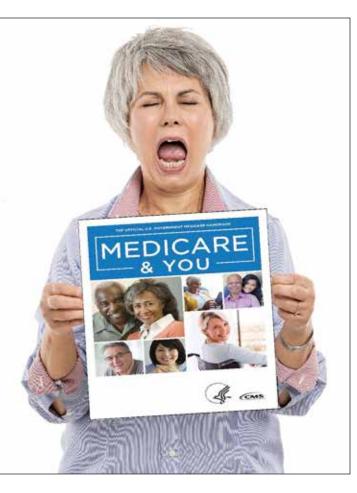


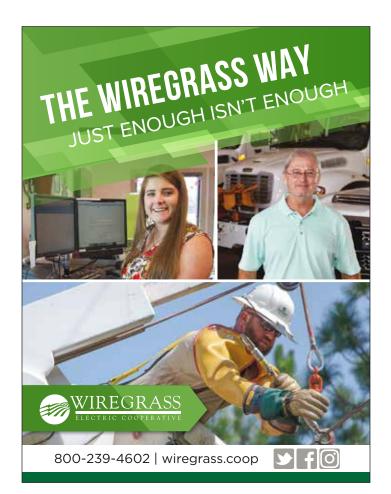
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101 Professional Lane, Enterprise

334-347-3404 Pediatrics: (334) 393-7337

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334-712-3738

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Specialty: Internal Medicine, Pediatrics

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### 208 Haven Drive, Dothan

334-793-8196

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Southeast Health Doctors Building, Suite 702 1118 Ross Clark Circle, Dothan 334-794-4582

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Specialty: Family Medicine, Urgent Care, Occupational Medicine 1245 Westgate Parkway, Dothan

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