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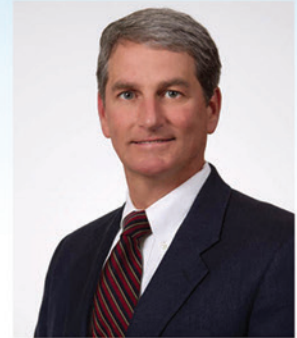
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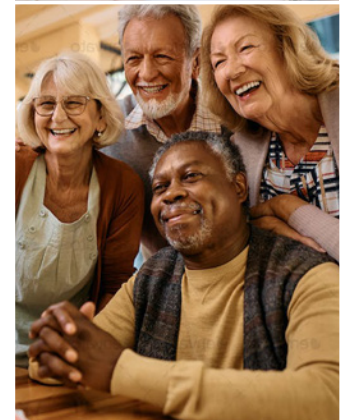
SARCOA

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WHAT IS AN AREA AGENCY ON AGING?

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

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



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Southern Alabama Regional Council on Aging

SARCOA

Area Agency on Aging

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

SARCOA's physical address is 1075 S. Brannon Stand Road, Dothan, AL 36305. Hours are Monday - Friday, 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

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Instagram: @sarcoa

Web: www.sarcoa.org





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 www.sarcoa.dailylivingadvice.com.

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

Alabama Cares (National Family Caregiver Support Program)

Alabama CARES provides support services to help families sustain their efforts in caring for their loved ones. Services include:

- Information for caregivers and the public on resources and services available within their communities.
- Assistance to family caregivers through short-term case management.
- Respite Services that offer temporary, substitute support to family caregivers.
- Education, family caregiver training, and individual counseling that assists in making decisions and solving problems related to the caregiver role.
- Supplemental Services, available on a limited basis, intended to compliment the care family caregivers provide for their loved one.

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, paid for by the Alabama Medicaid Agency:

- **Case Management** – Case Manager coordinates services, provides assessments and information, and assists with referrals, benefits, and entitlements.
- **Homemaker Services** – household activities which include meal preparation, food shopping, errand running and routine household care.
- **Personal Care** – bathing, dressing, ambulation, light housekeeping, feeding, and supervising the self-administration of medications.
- **Respite Care** – provided to persons 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, assistance with housekeeping and personal grooming tasks.

Other services may be available based on additional eligibility criteria. Contact ADRC for information on current authorized services.

Personal Choices

The Personal Choices Program is Alabama's option for participants enrolled in the Medicaid Waiver Program to self-direct their home and community-based services. It is designed to offer seniors and individuals with disabilities more choice and flexibility by allowing them to decide what help they need, who will assist them, and when the services will be provided. Participants will have a Personal Choices Counselor to provide program guidance and support.



Gateway to Community Living

Gateway to Community Living is an initiative of the Alabama Medicaid Agency that helps individuals who are aging or have disabilities live at home in their own communities. Gateway supports individuals who wish to transition from nursing homes and institutional settings to community living. This initiative 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. To be eligible for Gateway to Community Living, an individual must meet the following:

- Currently live in a nursing home or other qualified institution,
- Be a Medicaid recipient for at least one day before transition,
- Be able to live in the community with services available from Alabama's home and community-based programs.

A GCL Transition Coordinator can help you make and carry out an individual transition plan, help find and obtain accessible and affordable housing, and help with costs related to the move such as rental and utility deposits. For more information, contact the SARCOA Transition Team.

In-Home Service

Several counties served by SARCOA have an In-Home Service program to assist homebound individuals age 60 and older with shopping, minor chores and other home-making 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 a chronic medical condition.
- Are legal residents of Alabama.
- Meet annual household income guidelines.

Legal Services

Legal Assistance is available for persons 60 and over who need non-fee-generating, non-criminal legal assistance with powers of attorney, advance health care directives, and consumer assistance with Social Security and SSI (other than disability), Medicare, Medicaid, and health insurance issues. SARCOA representatives visit all senior centers periodically and provide legal assistance and insurance counseling.

State Health Insurance Assistance Program (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.

Senior Centers

SARCOA supports 37 senior centers in the Wiregrass. Senior Centers offer a variety of activities and programs as well as hot nutritious meals to enjoy with friends. Home-delivered meals, transportation and volunteer opportunities are also available. To be eligible, a person must be age 60+ or the spouse of an eligible senior. See page 97 for a complete list of centers.

Hungry to Help: Sponsored Meals

Many homebound seniors are too frail to shop for food and physically unable to prepare their own meals. Whether you are an individual, club, business, or group, with your donation we can deliver nutritious meals to seniors in need. Donations of any amount can be made, or you can choose to sponsor a senior for a month, a year, or longer. If you would like to become a meal sponsor, please contact SARCOA about the Hungry to Help program.



Hospital To Home

Alabama Medicaid 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 Alabama Medicaid 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 SARCOA.

Caregiver College

Caring for a loved one is not a role for which most of us are prepared, but a situation that nonetheless often becomes part of our lives and future. The Alabama Cares program hosts a Caregiver College event for family and formal caregivers. “Back to school” sessions include such topics as recognizing, avoiding, and reporting scams and fraud, Virtual Dementia Tour, effective communication and understanding behaviors, benefits of respite, managing caregiver stress, assistive technologies, training for assistance with daily activities, and much more. Through this event, SARCOA seeks to provide access to education for area caregivers to give them the tools to best assist the ones they care for.

Aging Is Living

Aging is Living is SARCOA’s annual training event for professionals working in the field of aging as well as for caregivers and the general public. The conference content changes each year, but always includes a mixture of new developments in the field, relevant issues concerning the health and social aspects of aging, and the implications of aging. Experts speak on a variety of issues and present information on programs, benefits, and services. Professionals as well as family caregivers are invited to attend. The seminar is also open to the general public.



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. Commonly requested items include incontinence supplies, robes, personal hygiene items, and food. Gifts are gathered at a drop site location and then distributed by case managers and volunteers.

SCAN TO DONATE



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. Ramps can be a costly but critical need for seniors who are on a low fixed income.

Neighbors for Seniors is an organized effort to match seniors and the disabled with volunteers who can assist with ramp construction so they can enter and exit their homes safely.

There’s a way you can help. You can volunteer to assist in ramp building or donate to help cover the cost of materials and supplies needed for projects. No donation is too small or too large and can be made online or by mailing a check. Checks need to be mailed to: SARCOA, Neighbors for Seniors, 1075 South Brannon Stand Road, Dothan, AL, 36305.

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.

We are committed to our local communities



At Aetna®, we share a common goal with local organizations: to build healthier communities and people. To meet this goal, we team up with a variety of groups to address community needs. This helps ensure access to programs that will help improve individual health and wellness. And it can be especially helpful to those eligible for Medicare.

Let's connect to discuss how we can work with you.

Karen Allen Green, MSM
Senior Analyst, Community Engagement

greenk2@aetna.com
(334) 604-3904 - Direct



We're ready to help you in every way we can.

Educational resources

We offer support and education on a range of health topics, such as healthy eating, Medicare 101, Medicare Low Income Subsidy (LIS)/Extra Help and BenefitsCheckUp®.

Community sponsorships

We work in-person or virtually with local groups. These include:

- Senior centers
- Housing agencies
- Food pantries
- Faith-based organizations
- Healthcare providers
- Fitness facilities
- Social groups



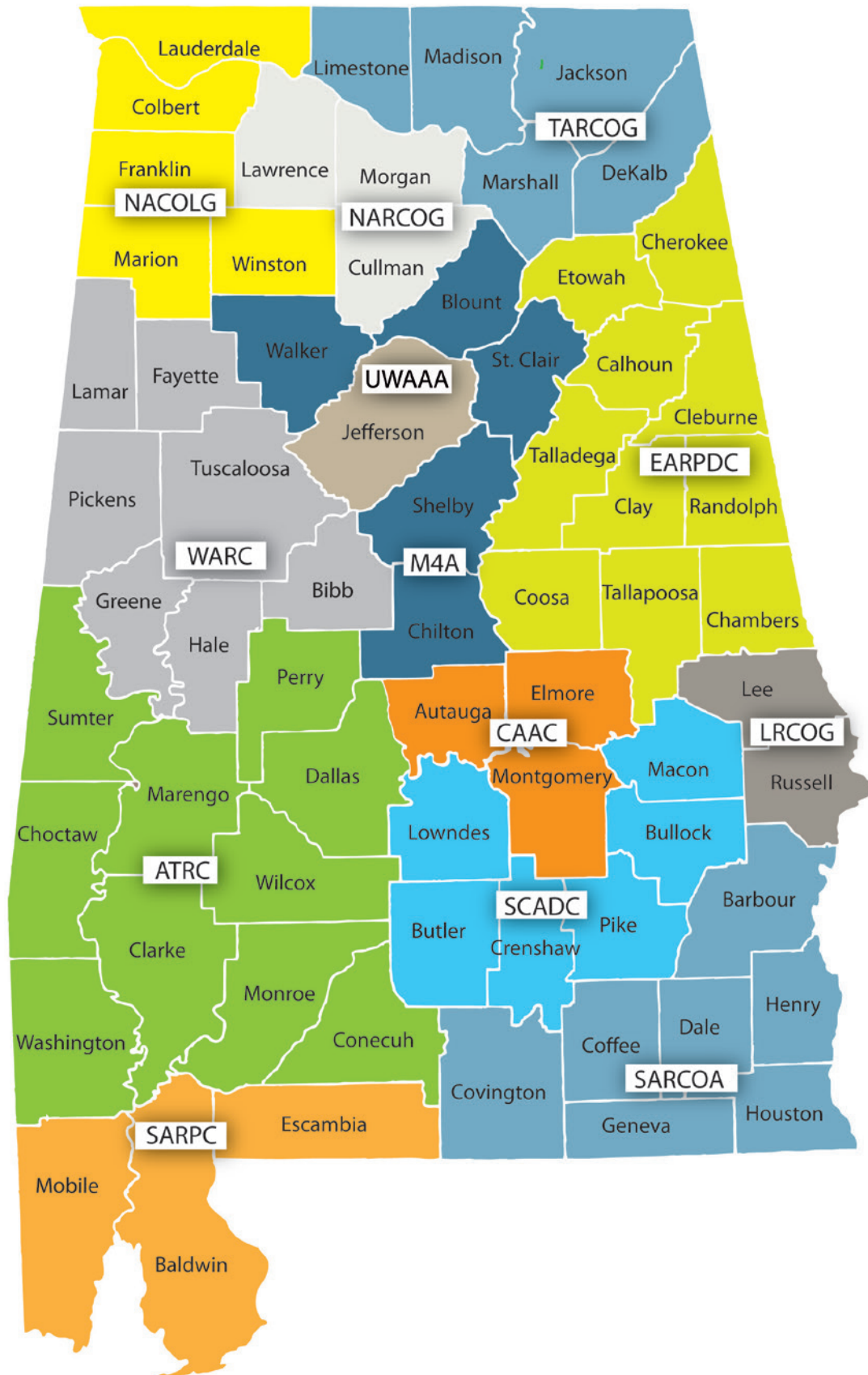
We look forward to working together.

[AetnaMedicare.com](https://www.aetna.com/medicare)

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 **aetna**[™]
medicare solutions

AREA AGENCIES ON AGING OF ALABAMA





Alabama Tombigbee Regional Commission (ATRC)

107 Broad St.
Camden, AL 36726
334-682-4234 / 888-617-0500
www.atrcaging.com

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
www.centralalabamaaging.org
Counties: Autauga, Elmore, Montgomery



East Alabama Regional Planning & Development Commission (EARPDC)


1130 Quintard Ave.,
Suite 300
Anniston, AL 36201
256-237-6741 / 800-239-6741
www.earpdc.org

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
www.lrcog.com
Counties: Lee, Russell



Middle Alabama Area Agency on Aging (M4A)

209 Cloverdale Circle
Alabaster, AL 35007
205-670-5770
www.m4a.org

Counties: Blount, Chilton, Shelby, St. Clair, Walker



North Central Alabama Regional Council of Governments (NARCOG)

216 Jackson St. SE
Decatur, AL 35601
256-355-4515 / 800-682-8604
www.narcog.org
Counties: Cullman, Lawrence, Morgan



Northwest Alabama Council of Local Governments (NACOG)

103 Student Drive
Muscle Shoals, AL 35661
256-389-0500 / 800-838-5845
www.nacolg.org
Counties: Colbert, Franklin, Lauderdale, Marion, Winston



South Alabama Regional Planning Commission (SARPC)

110 Beauregard St., #207
Mobile, AL 36633
251-433-6541
www.sarpc.org
Counties: Baldwin, Escambia, Mobile



South Central Alabama Development Commission (SCADC)

5900 Carmichael Place
Montgomery, AL 36117
334-244-6903 / 800-243-5463
www.scadc.org
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
www.sarcoa.org

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 / 800-243-5463
www.tarcog.org
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 / 800-243-5463
www.uwaaa.org
Counties: Jefferson



West Alabama Regional Commission (WARC)

4200 Hwy 69 North, Suite 1
Northport, AL 35473
205-333-2990 / 800-243-5463
westalabamaaging.org
Counties: Bibb, Fayette, Greene, Hale, Lamar, Pickens, Tuscaloosa



ABUSE, NEGLECT & EXPLOITATION

Combat Elder Abuse in Alabama:
Alabama Department of Human Resources - call 800-458-7214
www.dhr.alabama.gov

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

Elder Abuse Hotline
800-458-7214

Safety and Accountability for Everyone Program
334-585-1574

House of Ruth
214 W. Troy St.
Dothan, AL 36303
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. First the bad news: As an older investor you are a top target for con artists. The files of state securities agencies are filled with tragic examples of senior investors who have been cheated out of savings, windfall insurance payments, and even the equity in their own homes.

Now the good news: You can avoid becoming a victim by following 10 self-defense tips developed for seniors by North American Securities Administrators Association (NASAA).

Don't be a courtesy victim.

Con artists will not hesitate to exploit your good manners. Save your good manners for friends and family members, not strangers looking for a quick buck! Never make a payment using gift cards, cryptocurrency, or payments apps to someone who says they are from a government agency. Government agencies and reputable businesses will never threaten you.

Check out strangers touting strange deals.

Trusting strangers is a mistake anyone can make when it comes to their personal finances. Say "no" to any investment professional 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 the Alabama Securities Commission (ASC). The ASC cautions investors to thoroughly research any investment opportunity. Call the ASC at **800-222-1253** and ask for the registration department to check out persons offering investment opportunities, investment advice for a fee and any products they offer. You can also reach the ASC by email at asc@asc.alabama.gov Contact the ASC to report suspected fraud, inappropriate securities business practices, or to obtain consumer information. Free investor education and fraud prevention materials are available at www.asc.alabama.gov.

Always stay in charge of your money.

Beware of anyone who suggests investing your money into something you don't understand or who urges that you leave everything in his or her hands.

Don't judge a book by its cover.

Successful con artists sound and look extremely professional and have the ability to make even the flimsiest investment deal sound as safe and sound as putting money in the bank. 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 you worry about either outliving your savings or seeing all of your financial resources vanish overnight as the result of a catastrophic event, such as a costly hospitalization. Fear can cloud your good judgment. An investment that is right for you will make

sense because you understand it and feel comfortable with the risk involved.

Don't make a tragedy worse with rash financial decisions.

The death or hospitalization of a spouse has many sad consequences – financial fraud shouldn't be one of them. Ask a con artist to describe his ideal victim and you are likely to hear the following two words: “elderly widow.” If you find yourself suddenly in charge of your own finances, get the facts before you make any decisions. Local libraries and universities may offer classes and information on investing. Talk to friends, family, trade organizations, and state or provincial securities regulators for advice on locating a financial professional and checking their background. An insurance settlement may help with expenses, but it also makes you an ideal target for fraud. Arm yourself with information and your confidence will send con men running.

Monitor your investments and ask tough questions.

Don't compound the mistake of trusting an unscrupulous investment professional or outright con artist by failing to keep an eye on the progress of your investment. Insist on regular written reports. Look for signs of excessive or unauthorized trading of your funds. Don't let a false sense of friendship or trust keep you from demanding a routine statement of your accounts.

Look for trouble retrieving your principal or cashing out profits.

If a stockbroker, financial planner or other individual with whom you have invested stalls you when you want to pull out your principal or profits, you have uncovered someone who wants to cheat you. Some kinds of investments have certain periods when you cannot withdraw your funds, but you must be made aware of these kinds of restrictions before you invest.

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

Con artists know that you might hesitate to report that you have been victimized in financial schemes out of embarrassment or fear. Con artists prey on your sensitivities and, in fact, count on these fears preventing or delaying the point at which authorities are notified of a scam. Every day that you delay reporting fraud or abuse is one more day that the con artist is spending your money and finding new victims.

Beware of “reload” scams.

If you are already the victim of an investment scam, don't compound the damage by letting con artists “reload” and take a “second bite” of your assets. Con artists know you have a finite amount of money. Faced with a loss of funds, some seniors who have been victimized once will go along with another scheme in which the con artists promise to make good on the original funds 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 you lose whatever savings you had left in the wake of the initial scam.

Source: <https://www.nasaa.org/1843/10-tips-to-protect-your-nest-egg/?qoid=investor-education>

What To Know About Identity Theft

Identity theft is when someone uses your personal or financial information without your permission.

They might steal your name and address, credit card, or bank account numbers, Social Security number, or medical insurance account numbers. And they could use them to

- buy things with your credit cards
- get new credit cards in your name
- open a phone, electricity, or gas account in your name
- steal your tax refund
- use your health insurance to get medical care
- pretend to be you if they are arrested

How To Protect Yourself Against Identity Theft

Taking steps to protect your personal information can help you avoid identity theft. Here's what you can do to stay ahead of identity thieves.

Protect documents that have personal information

Keep your financial records, Social Security and Medicare cards, and any other documents that have personal information in a safe place. When you decide to get rid of those documents, shred them before you throw them away. If you don't have a shredder, look for a local shred day, or use a marker to block out account numbers.

If you get statements with personal information in the mail, take your mail out of the mailbox as soon as you can.

Ask questions before giving out your Social Security number

Some organizations need your Social Security number to identify you. Those organizations include the IRS, your bank, and your employer. Organizations like these that do need your Social Security number won't call, email, or text you to ask for it.

Other organizations that might ask you for your Social Security number might not really need it. Those organizations include a medical provider, a company, or your child's school. Ask these questions before you give them your Social Security number:

- Why do you need it?
- How will you protect it?

- Can you use a different identifier?
- Can you use just the last four digits of my Social Security number?

Protect your information from scammers online and on your phone

If you're logging in to an online account, use a strong password.

Add multi-factor authentication for accounts that offer it. Multi-factor authentication offers extra security by requiring two or more credentials to log in to your account. The additional credentials you need to log in to your account fall into two categories: something you have — like a passcode you get via text message or an authentication app, or something you are — like a scan of your fingerprint, your retina, or your face. Multi-factor authentication makes it harder for scammers to log in to your accounts if they do get your username and password.

Do not give your personal information to someone who calls, emails, or texts you. It could be a scammer trying to steal your information.

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 **888-382-1222** or on-line at **www.donotcall.gov**.

Use the internet carefully

Be careful about giving out personal information over the internet. Never give out personal information over the internet unless you are using a secure website. You may be able to determine if a website is secure by looking at the beginning of the web address in your browser's address bar—it should say **https://** instead of **http://** If you make purchases over the internet, use a credit or charge card when shopping online so that you will have the protection of the Fair Credit Billing Act.

The Fair Credit Billing Act is a federal law that provides protection to consumers who have billing errors on open 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

How To Know if Someone Stole Your Identity

In addition to taking steps to protect your information, it pays to know how to tell if someone stole your identity. There are things you can do yourself to detect identity theft. There also are companies that sell credit and identity monitoring services.

What you can do to detect identity theft

Here's what you can do to spot identity theft:

- Track what bills you owe and when they're due. If you stop getting a bill, that could be a sign that someone changed your billing address.
- Review your bills. Charges for things you didn't buy could be a sign of identity theft. So could a new bill you didn't expect.
- Check your bank account statement. Withdrawals you didn't make could be a sign of identity theft.
- Get and review your credit reports. Accounts in your name that you don't recognize could be a sign of identity theft.

Source: <https://consumer.ftc.gov/articles/what-know-about-identity-theft>

Regularly monitor your credit report

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

How do I order my free annual credit reports?

The three national credit bureaus have a centralized website, toll-free telephone number, and mailing address so you can order your free annual reports in one place. Do not contact the three national credit bureaus individually. These are the only ways to order your free credit reports:

- visit www.annualcreditreport.com
- call 877-322-8228
- complete the Annual Credit Report Request Form and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Only one website — AnnualCreditReport.com — is authorized to fill orders for the free annual credit report you are entitled to under law.

How often can I get a free report?

Federal law gives you the right to get a free copy of your credit report every 12 months from all three national credit bureaus (Equifax, Experian, and TransUnion) at www.annualcreditreport.com.

Source: <https://consumer.ftc.gov/articles/free-credit-reports>

Report Scams

Concerned about whether you have exposed personal information to a fraudster? If so, notify the credit or debit card company immediately while continuing to keep a close watch on your accounts to ensure no further suspicious activity is occurring. Review credit reports for unusual activity. You may want to consider adding a fraud alert or freezing your credit temporarily-

both of these services are free of charge. Finally, contact the appropriate authority to file a report of fraud. Below is a short list of numbers to contact to report fraud:

Alabama Securities Commission for investment fraud at **800-222-1253**

Federal Trade Commission for phone, email, computer support, imposter, fake checks, student loan or scholarship, and sweepstake scams and I.D. Theft at **877-438-4338** or visit www.identitytheft.gov

Alabama Attorney General for I.D. theft at **800-392-5658**

Internet Crime Complaint Center for internet fraud by visiting www.ic3.gov

Social Security for scams involving the Social Security by visiting www.secure.ssa.gov/ipff/home

IRS for scams involving the IRS by calling **800-366-4484**

Better Business Bureau for business scams in your local area by visiting www.bbb.org/scamtracker

Local Police Department if a crime has been committed.

Stay vigilant when conducting business online. The fraudsters are getting smarter, and technology is enabling them to target individuals with sophistication and specificity. If you are suspicious about an online investment or financial opportunity, do your research before providing money and personal information.

Source: www.asc.alabama.gov

Exploitation - Don't Be A Victim

Be on the lookout for the following scams occurring all over the United States.

Lottery Scam

This scam involves an individual who receives a letter or phone call saying they have won money. The person is instructed to send back a 'processing fee' and include personal details such as a telephone number and birth date. The victim is now out of pocket for the money and they are also added to a 'sucker list.'

Help Scam

You may receive a call that your grandchild is in jail and in need of money. The caller will ask you to either send a money order or place a certain amount of money on some type of gift card. **DO NOT GIVE THE CALLER YOUR GRANDCHILD'S NAME.** Immediately hang-up.

Check Scam

Check scams involve a con artist offering to buy an item from a seller using a fake cashier's check, which is made out for an amount that is greater than necessary. The scammer then asks that the check be cashed, and the excess funds returned. Of course, the check is fraudulent, but if the money is returned before the seller realizes this, they have lost the funds - as well as the item they put up for sale.

Pigeon Drop

Two suspects approach an older person and claim they have just found a package or wallet containing a large amount of money. One of the suspects volunteers to check with a 'boss' off site to get advice on what to do with the found money, then reports that it came from an illegal source such as gambling or narcotics. They offer to split the money, but only after the older person shows 'good faith' by producing money of their own. When the scammers send the senior to the 'boss' to get the promised share of money, the senior discovers that there is no boss and the suspects have disappeared.

Unsolicited Home Repair

Typically working in teams of two or more, scammers scour neighborhoods with a high concentration of older residents, or even track recent widows and widowers through obituaries and death notices, then appear on their doorsteps claiming to spot something in need of repair (ie: a hole in the roof or clogged drainpipe, etc.). The scammers demand payment up front, and then often claim their initial investigation reveals a more serious problem, with a more expensive solution. The "work" they do is unlicensed and often shoddy, such as applying paint to a roof to make it appear as if it has been tangibly fixed. In a twist on this scam, one alleged worker might distract the elder while the other enters the house to steal money and other valuables.

By Sgt. Tommy Rester, Tuscaloosa Police Department



SUBSTANCE ABUSE

SAMHSA (The Substance Abuse and Mental Health Services Administration) National Helpline, 800-662-HELP (4357) (also known as the Treatment Referral Routing Service), or **TTY: 800-487-4889** is a confidential, free, 24-hour-a-day, 365-day-a-year, information service, in English and Spanish, for individuals and family members facing mental and/or substance use disorders. This service provides referrals to local treatment facilities, support groups, and community-based organizations.

You may also visit the online treatment locator at www.findtreatment.samhsa.gov, or send your zip code via text message: 435748 (HELP4U) to find help near you. Read more about the HELP4U text messaging service by going to www.samhsa.gov/find-help/national-helpline/help4u.

RESOURCES

**Al Anon Family Groups:
Hope for Family & Friends of
Alcoholics**
888-425-2666
www.al-anon.alateen.org

Alcoholics Anonymous
Dothan, AL
www.aadothan.org

**Dothan-Houston Substance
Abuse Partnership**
3245 Montgomery Hwy, Suite 8
Dothan, AL 36303
334-699-2813
www.334preventionproject.com

The Haven
1001 John D. Odom Rd.
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
www.newlifeenterprise.com

New Vision
Dale Medical Center
126 Hospital Ave.
Ozark, AL 36360
334-436-5115

P.E.I.R.
People Engaged In Recovery
1930 Wise Dr.
Dothan, AL 36303
334-446-1342
(toll free) 844-307-1760

**Southeast Outpatient
Addiction Recovery (SOAR)**
321 Westgate Pkwy, Suite 4
Dothan, AL 36305
334-677-7627
www.soaraboveaddiction.com

SpectraCare (Mental Health)
- Administrative Offices
3542 Montgomery Hwy
Dothan, AL 36303
800-951-4357
www.spectracare.com

- **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
After Hours: 877-530-0002



988 is the three-digit dialing code that will route callers to the National Suicide Prevention Lifeline.



ALZHEIMER'S & DEMENTIA

RESOURCES

Rosemary House Dementia Caregiver Center

1204 W. Burdeshaw St.
Dothan, AL 36301
334-500-5656
www.fumcdothan.org/ministries/respice-care/

Alzheimer's & Dementia Help Line

800-457-5679
24/7 Helpline: 800-272-3900

Alabama Lifespan Respite Resource Network

1856 Keats Drive
Huntsville, AL 35810
256-859-8300
www.alabamarespite.org

GLOBAL TRACKING BRACELETS

Project Lifesaver (Global Tracking Bracelets) is a 501 (C) (3) community based, public safety, non-profit organization that provides law enforcement, fire/rescue, and caregivers with a program designed to protect, and when necessary, quickly locate individuals with cognitive disorders who are prone to the life threatening behavior of wandering.

Citizens enrolled in Project Lifesaver wear a small transmitter on the wrist or ankle that emits an individualized frequency signal. If an enrolled client goes missing, the caregiver notifies their local Project Lifesaver agency, and a trained emergency team responds to the wanderer's area. The first responders will then use the

client's individualized frequency to locate the position of the individual.

Barbour Co. Sheriff's Office
334-775-1103

Covington Co. Sheriff's Office
334-428-2640

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

Geneva Co. Sheriff's Office
334-684-5660

Dale Co. Sheriff's Office
334-774-3114

Houston Co. Sheriff's Office
334-712-0762 Ext 2707

Henry Co. Sheriff's Office
334-284-2658

What Is Dementia?

Symptoms, Types, and Diagnosis

Dementia is the loss of cognitive functioning – thinking, remembering, and reasoning – to such an extent that it interferes with a person's daily life and activities. Some people with dementia cannot control their emotions, and their personalities may change. Dementia ranges in severity from the mildest stage, when it is just beginning to affect a person's functioning, to the most severe stage, when the person must depend completely on others for basic activities of living.

Dementia is more common as people grow older (about one-third of all people age 85 or older may have some form of dementia) but it is not a normal part of aging. Many people live into their 90s and beyond without any signs of dementia.

What are the signs and symptoms of dementia?

Signs and symptoms of dementia result when once-healthy neurons, or nerve cells, in the brain stop working, lose connections with other brain cells, and die. While everyone loses some neurons as they age, people with dementia experience far greater loss.

The symptoms of dementia can vary and may include:

- Experiencing memory loss, poor judgment, and confusion
- Difficulty speaking, understanding and expressing thoughts, or reading and writing
- Wandering and getting lost in a familiar neighborhood
- Trouble handling money responsibly and paying bills
- Repeating questions
- Using unusual words to refer to familiar objects
- Taking longer to complete normal daily tasks

**Engagement, Purpose and Community
for families living with memory loss**



Respite Care
MINISTRY

Phone: 334-500-5656

Rosemary House Caregiver Center



1204 W. Burdeshaw Street, Dothan, Alabama 36301

Dementia Caregiver:

- Education & Training**
- Coping Tips**
- Planning Tools**
- Resources**
- Support Group**



**First United Methodist
Church Dothan**

1380 W. Main Street

fumcdothan.org/ministries/respite-care/

- Losing interest in normal daily activities or events
- Hallucinating or experiencing delusions or paranoia
- Acting impulsively
- Not caring about other people's feelings
- Losing balance and problems with movement

People with intellectual and developmental disabilities can also develop dementia as they age, and recognizing their symptoms can be particularly difficult. It's important to consider a person's current abilities and to monitor for changes over time that could signal dementia.

What causes dementia?

The causes of Alzheimer's and related dementias can vary, depending on the types of brain changes that may be taking place. While research has found that some changes in the brain are linked to certain forms of dementia, in most cases, the underlying causes are unknown. Rare genetic mutations may cause dementia in a relatively small number of people. Although there is no proven prevention, in general, leading a healthy lifestyle may help reduce risk factors that have been associated with these diseases.

What are the different types of dementia?

Various disorders and factors contribute to the development of dementia. Neurodegenerative disorders result in a progressive and irreversible loss of neurons and brain functioning. Currently, there are no cures for these diseases.

The five most common forms of dementia are:

- Alzheimer's disease, the most common dementia diagnosis among older adults. It is caused by changes in the brain, including abnormal buildups of proteins, known as amyloid plaques and tau tangles.
- Frontotemporal dementia, a rare form of dementia that tends to occur in people younger than 60. It is associated with abnormal amounts or forms of the proteins tau and TDP-43.
- Lewy body dementia, a form of dementia caused by abnormal deposits of the protein alpha-synuclein, called Lewy bodies.
- Vascular dementia, a form of dementia caused by conditions that damage blood vessels in the brain or interrupt the flow of blood and oxygen to the brain.
- Mixed dementia, a combination of two or more types of dementia.

How is dementia diagnosed?

To diagnose dementia, doctors first assess whether a person has an underlying, potentially treatable, condition that may relate to cognitive difficulties. A physical exam to measure blood pressure and other vital signs, as well as laboratory tests of blood and other fluids to check levels of various chemicals, hormones, and vitamins, can help uncover or rule out possible causes of symptoms.

A review of a person's medical and family history can provide important clues about risk for dementia. Typical

questions might include asking about whether dementia runs in the family, how and when symptoms began, changes in behavior and personality, and if the person is taking certain medications.

The following procedures also may be used to diagnose dementia:

- Cognitive and neurological tests
- Brain scans: Computed tomography (CT), Magnetic resonance imaging (MRI), and Positron emission tomography (PET)
- Psychiatric evaluation
- Genetic tests
- Blood tests

Early detection of symptoms is important, as some causes can be treated. However, in many cases, the cause of dementia is unknown and cannot be treated. Still, obtaining an early diagnosis can help with managing the condition and planning ahead.

Who can diagnose dementia?

Visiting a primary care doctor is often the first step for people who are experiencing changes in thinking, movement, or behavior. However, neurologists are often consulted to diagnose dementia. Geriatric psychiatrists, neuropsychologists, and geriatricians may also be able to diagnose dementia. Your doctor can help you find a specialist.



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

ALZHEIMER'S ADULT DAY HEALTH PROGRAMS

Barbour County

Connections Adult Respite Care Ministry

101 East Barbour St.
Eufaula, AL 36027
334-687-8227
www.fumceufaula.org

Coffee County

Coffee County Adult Day Care

301 North Ouida St.
Enterprise, AL 36330
334-393-7919

Covington County

Still Waters Adult Day Facility

700 Brantley St.
Opp, AL 36467
334-400-2932

Houston County

Wiregrass Adult Care

795 Ross Clark Circle, N.E.
Suite 1
Dothan, AL 36301
334-792-0022 x 227

Respite Care Ministry

First United Methodist Church

1380 West Main St.
Dothan, AL 36301
334-793-3555
www.fumcdothan.org

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

Floral Health and Rehabilitation

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

Grand South Senior Living

450 John D. Odom Rd
Dothan, AL 36303
334-350-3257

Henry County Health and Rehabilitation

212 Dothan Rd.
Abbeville, AL 36310
334-585-2241

Kelley Place/Madison Heights

109 Chaney St.
Enterprise, AL 36330
334-393-7233

Madison Heights

108 Chaney St.
Enterprise, AL 36330
334-393-7233

Oakview Manor Health Care Center

929 Mixon School Rd.
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

Taylor Mill Oaks

2805 Taylor Mill Rd.
Elba, AL 36323
334-897-2820

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 Rd.
Dothan, AL 36305
334-792-0921

Wynwood Oaks I

201 Wynn Rd.
Enterprise, AL 36330
334-292-4452

Wynwood Oaks II

203 Wynn Rd.
Enterprise, AL 36330
334-347-4452



ARTS & LEISURE

ARTS

Alabama Shakespeare Festival

1 Festival Dr.
Montgomery, AL 36117
334-271-5353
www.asf.net

The Carver Museum

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

Chipola College Theatre

4409 Prough Dr.
Chippola College
Marianna, FL 32446
850-718-2420
www.chipola.edu

Coffee County Arts Alliance

Enterprise, AL
334-406-2787
www.coffeecountyartsalliance.com

Cultural Arts Center

909 S. St. Andrews St.
Dothan, AL 36301
334-699-2787
www.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
334-699-8542
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)

909 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

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

Swamp Gravy

158 E. Main St.
Colquitt, GA 39837
229-758-5450
www.swampgravy.com

Tri-State Community Orchestra

Dothan, AL
334-699-2787
www.tristatecommunityorchestra.org

US Army Aviation Museum

Fort Novosel, 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

www.dothan.org/facilities

Andrew Belle Community Center

1270 Lake St.
334-615-4720

Dothan Leisure Services

334-615-3700
www.dothan.org/212/leisure-services

Doug Tew Recreation Center

300 Garland St.
334-615-3720

Eastgate Park

2049 Sanitary Dairy Rd
334-615-3730

Forever Wild Trail

3636 Fortner St.
384 Narcisse Drive
4276 Fortner St.

James Oates Park

798 Campbellton Hwy
334-615-3700

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 Rd.
Dothan, AL 36303
334-615-3750

Westgate Recreation Center

501 Recreation Rd.
334-615-3760

Westgate Wellness Aquatics Center

451 Recreation Rd.
334-615-3757

Westgate Tennis Center

334-793-0399 or 615-3790

Wiregrass Recreation Center

620 Sixth Ave.
334-615-4740

OTHER:**Abbeville Parks and Recreation**

101 East Washington St.
334-585-3612

Andalusia Parks and Recreation

3706 Carson St.
334-222-2714

Daleville Community Center

3200 Warhawk Drive
334-598-3111

Elba Parks and Recreation

764 Clayton Ave.
334-897-6833

Enterprise Parks and Recreation

2401 Neil Metcalf Rd.
334-348-2684

Eufaula Community Center

14 Community Center Drive
334-687-1213

Geneva Parks and Recreation

411 North Iris St.
334-684-9323

Hartford Recreation

201 East Line St.
334-588-3949

Headland Recreation

25 Grove St.
334-785-5600

Ozark Recreation-Perry Recreation Center

223 Community Dr.
Ozark, AL 36360
334-774-2523

Ed Lisenby Lake and Walking Trail (Ozark)

861 Myrtle Drive
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
229-377-6853
www.calvarylionsmuleday.com

Watermelon Festival

Usually held in June
ChIPLEY, FL
850-638-6268
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 in 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
coffeecountyartsalliance.com

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 Novosel, AL 36362
334-255-2252

Festival On The Rivers

Held the last Saturday in April
Geneva, AL
334-313-8177
334-684-2913
www.genevariverfestival.com

Cherry Blossom Festival

Held in March
Macon, GA
www.cherryblossom.com

Opp Rattlesnake Rodeo

Usually held in April
Opp, AL
334-493-2122
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
www.pikecountyfair.net

Tomato Festival

Usually held in June
Slocomb, AL
334-886-3333
www.cityofslocomb.org

Wausau Funday & Possum Festival

Usually held in August
Wausau, FL
850-638-1781
www.wausaupossumfestival.com

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

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

LIBRARIES

Abbeville Memorial Library

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

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
www.dhcls.org

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
www.dalevillepubliclibrary.org

Elba Public Library

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

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
www.enterpriselibrary.org

Floral Public Library

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

Dothan Houston County Library

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

Geneva Public Library

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

McGregor McKinney Public Library

101 E. Fulton St.
Hartford, AL 36344
334-588-2384
www.cityofhartford.org/library

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
www.headlandlibrary.org

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
www.opplibrary.org

Ozark Dale County Public Library

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

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 Rd.
Dothan, AL 36303
334-699-2950
www.dhcls.org

GOLF COURSES

Country Club of Alabama

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

Dothan National Golf Club

7410 S. US Hwy 231
Dothan, AL 36301
334-677-3321
www.dothannational.com

Evans Barnes Golf Course

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

Fox Ridge Golf Course

815 Country Club Drive
Ozark, AL 36360
334-774-3333

Headland Country Club

4175 AL-134
Headland, AL 36345
334-693-2324
www.headlandcountryclub.org

Highland Oaks RTJ Golf Trail

904 Royal Parkway
Dothan, AL 36305
334-712-2820
www.rtgolf.com/highlandoaks

Lake Point Resort State Park Golf Course

104 Lakepoint Drive
Eufaula, AL 36027
334-687-8011
800-544-5253

Old Pine Golf Course

24908 Harmony Church Rd.
Andalusia, AL 36421
334-222-3242

River Oaks Golf Course

203 River Oaks Rd.
Geneva, AL 36340
334-684-6190

Roundabout Plantation Course

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

Silver Wings Golf Course

20067 Combat Rd.
Fort Novosel, AL 36362
334-255-0089

Tartan Pines Golf Club

423 Tartan Way
Enterprise, AL 36330
334-393-8000
www.thebridgeattartanpines.com

MOVIE THEATERS

COFFEE COUNTY

Clark Cinema 10

100 New Centre Drive
Enterprise, AL 36330
334-347-3811
www.clarkcinemas.com/enterprise

COVINGTON COUNTY

Clark Theatre

109 O'Neal Building
101 Court Square
Andalusia, AL 36420
334-222-4761
www.clarkcinemas.com/andalusia

HOUSTON COUNTY

AMC Classic Dothan 6

209 Executive Park Dr.
Dothan, AL 36303
334-793-2222
www.amctheaters.com/dothan

AMC Classic Dothan Pavillion 12

4883 Montgomery Hwy
Dothan, AL 36303
334-836-0814
www.amctheaters.com/dothan

Star-Lite Drive-In

14200 US Hwy 84 W.
Newton, AL 36352
334-692-3890
www.vipcinemas.com

STATE PARKS

Alabama State Parks

www.alapark.com
800-252-7275

Blue Springs State Park

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

Floral City Park

439 Victoria Ln.
Floral, AL 36442
334-858-6425

Florida State Parks

www.floridastateparks.org
800-326-3561

Frank Jackson State Park

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

Florida Caverns State Park

3345 Caverns Rd.
Marianna, FL 32446
850-482-1228

George T. Bagby State Park & Lodge

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

Georgia State Parks

www.gastateparks.org
800-864-7275

Kolomoki Mounds Historic Park

205 Indian Mounds Rd.
Blakely, GA 29823
229-724-2150
800-864-7275

Lakepoint Resort

104 Lakepoint Drive / P.O. Box 267
Eufaula, AL 36072
334-687-6710
800-544-5253

White Oak Creek Campground

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



ASSISTANCE SOURCES, FOOD, NUTRITION & MEALS

Enroll Alabama

enrollala.com

Assists in navigating the Federal Health Insurance Marketplace.

Assistance is available locally through:

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

Alabama Rural Coalition for the Homeless (ARCH)

PO Box 451

Montgomery, AL 36101

334-273-0668 or 855-810-2724

www.archconnection.org

Services: Rental subsidy, emergency grant, rapid re-housing, emergency rental assistance

Covers: Wiregrass

Alfred Saliba Family Services

301 W Lafayette St.

Dothan, AL 36301

334-712-1542

Services: Workforce Development, Prescription Assistance, Transportation
Covers: Houston

American Red Cross

1004 Montezuma Ave.

Dothan, AL 36303

334-792-9852

Services: Disaster Assistance
Covers: Wiregrass

The Ark

475 W. Main St.

Dothan, AL 36301

334-794-7223

Services: 12-month housing program for men/women, thrift store

Covers: Wiregrass

Brown Bag Program

382 Twitchell Rd.

Dothan, AL 36303

334-794-9775

Services: Food assistance monthly for 60+
Covers: Houston, Henry, Dale, Geneva, and Barbour

Catholic Social Services

557 W. Main St.

Dothan, AL 36301

334-793-3601

www.catholicsocialservices.org
Services: Emergency assistance, prescription assistance, immigration help, Hope Bags for 60+
Covers: Barbour, Covington, Coffee, Dale, Geneva, Henry, Houston

Mary Hill Family Service Center

204 Katherine Avenue

Ozark, AL 36360

334-350-3668

Services: Food Pantry, Employment, Hygiene Closet



557 West Main Street, Dothan • 334-793-3601

- Emergency Financial Assistance
- Legal Immigration Services
- Hope Bag Program for Older Adults



All Things Thrift Store

103 Pettus Street, Dothan • 334-702-4712

- Clothing & Shoes
- Boutique items & Jewelry
- Household goods & much more!

All proceeds go to fund the Emergency Assistance programs at Catholic Social Services!

Christian Mission Center

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

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

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

Services: Shelter, addiction recovery, rental assistance, utility assistance, food assistance, transportation, clothing/furniture vouchers for emergencies, (home-delivered meals, Enterprise only)
Covers: Coffee, Geneva

Christian Service Center

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

Services: Food distribution, counseling, low-cost clothing, shoes, household items, Senior Boxes
Covers: Covington

Dale County Rescue Mission

182 Martin St.
Ozark, AL 36360
334-774-6553

Services: Men's Shelter
Covers: Dale

Dothan Rescue Mission

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

Services: Utilities, Meal tickets, Men/Women Shelter
Covers: Utilities-Dothan, Shelters-all

Evergreen Presbyterian Church

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

Services: Rent and utility assistance, prescription assistance, food pantry
Covers: Houston

The Clearing House of Barbour County (Family Service Center Barbour)

113 Jackson St.
Eufaula, AL 36027
334-687-2896

Services: Utility, rent, mortgage assistance, food assistance, prescription assistance, clothing assistance
Covers: Barbour County-Project Share, other services may be open to additional counties

In Christ's Name (First United Methodist Church)

1308 W. Main St.
Dothan, AL 36301
334-793-3555

Services: Food, Utilities, and rental assistance, Respite care
Covers: Houston

First United Methodist Church

Meals on Wheels
334-790-7464

Services: Home-delivered meals
Covers: Dothan City Limits

Good News Shop

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

Services: Food vouchers, clothing, financial assistance
Covers: Wiregrass

Good Samaritan Helping Hands Services

708 S. Main St.
Enterprise, AL 36330
334-447-3816

Services: Food and clothing pantry
Covers: Coffee

Grace Place Church Food & Clothing Pantry

5730 Shell Field Rd.
Enterprise, AL 36330
334-347-5214

Services: Food and clothing pantry
Covers: Coffee

The Harbor

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

Services: Housing, Hot meals, recovery meetings, mobile provisions, toiletries, laundry and shower facilities, clothes/shoes, transportation, job training, disaster relief
Covers: Houston County

Helping Hands

961 Headland Ave.
Dothan, AL 36303
601-934-0554

Services: Clothing, Food
Covers: Coffee, Dale, Geneva, Houston

The House of Ruth

214 W. Troy St.
Dothan, AL 36303
www.houseofruth.org

334-793-2232 Crisis Line
334-793-5214

Services: Women's shelter, support services
Covers: Barbour, Coffee, Dale, Geneva, Henry, Houston

Judson Baptist Association Mission Center (Overflowing Ministries)

Main Office
532 Ozark Rd.
Abbeville, AL 36310
334-585-3274

Love In Action - Abbeville
334-585-3334

Food Bank - Abbeville
334-575-5187

Thrift Food Bank - Headland
334-693-0200

www.jba.church
Services: Food pantry
Covers: Henry

Living Hope Community Center

309 N. Lena St. (PO Box 85)
Dothan, AL 36301 (36302)
334-671-2376

Open M, Tu, Th from 10 a.m. to 2 p.m.
Services: Groceries, bag lunch, clothes, GED classes, tutoring
Covers: Dothan/Wiregrass

Love in Action

279 W. Main St., Suite 2
Dothan, AL 36301

334-494-4995

www.loveinactionministries.com
Services: Food, hygiene, shower, laundry, clothes, and healthcare clinic

Covers: All (Must be homeless and without insurance to use clinic)

Moma Tina's Mission House

605 N. Alice St.
Dothan, AL 36303

334-699-6886

Services: Men's shelter, soup kitchen

Covers: Wiregrass

Mission Point

891 N. US Hwy 231
Ozark, AL 36360

334-774-6553

Services: Homeless men's shelter, food assistance, emergency transport, food delivery for emergencies 55+

Covers: Dale

Salvation Army - Dale

1177 Andrews Ave., Suite E
Ozark, AL 36360

334-445-3070

Services: Assistance with utilities, prescriptions, fuel for doctors appointments

Covers: Dale, Coffee, Covington

Salvation Army - Dothan

1007 S. Bell St.
Dothan, AL 36301

334-792-1911

Services: Assistance with food and utilities

Covers: Henry and Houston (Geneva-food)

Southeast Alabama Baptist Association

1308 Ross Clark Circle
Dothan, AL 36301

334-699-2855

Services: Utilities and rent assistance, food, hygiene items, spiritual counseling, clothes

Covers: Houston County and Malvern

Southeast Alabama Community Action

601 N. Saint Andrews St.
Dothan, AL 36301

334-794-8754

Services: See page 42

Covers: Barbour, Coffee, Geneva, Henry, Houston

Senior Centers

Each senior center offers home-delivered meals as well as hot meals at the center.

See page 97 for senior center listing

Wiregrass Area Food Bank Brown Bag Program

382 Twitchell Rd.
Dothan, AL 36303

334-794-9775

www.wiregrassfoodbank.com

Get Smart About Your Prescription Medication!

Only take medication as prescribed!



Call
1-800-951-HELP
for Mental Health
and Substance
Use Assistance.



 MySmartDose.com

Food Assistance

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 **800-239-3507 / 334-793-6843** or call **800-438-2958**.

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.

Reloadable cards are provided for individuals 60 years of age and older who meet income requirements, allowing them to purchase fresh produce at farmers markets. Quantities are limited.

Register online at www.fma.alabama.gov or call SARCOA for assistance in signing up: **334-793-6843**.

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

Brown Bag Program

The Brown Bag Program is a food supplemental program for eligible individuals 60 years or older. Seniors are provided with bags of groceries during the third week of each month. There is no cost to the individuals served.

Eligibility is determined using the federal poverty level income guidelines. To apply for this program call **334-794-9775** Monday - Thursday, from 8 a.m. - 12 p.m. or go to www.wiregrassfoodbank.com.

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

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.

Energy Assistance

Low Income Home Energy Assistance Program (LIHEAP)

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

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

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

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

If you are a resident of Barbour, Coffee, Geneva, Henry or Houston counties contact your local Southeast Alabama Community Action Partnership office. If you are a resident of Covington or Dale counties contact your local OCAP office. The phone numbers for these agencies can be found on page 42.

Project SHARE

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

SHARE will pay an energy bill (electric, gas, propane, butane or wood) once per heating season. In the cooling season, SHARE will help people with medical emergencies if funds are available. To receive Project SHARE assistance you must be the head of the household, age 62 or older or 100 percent disabled, and under a certain income level.

To apply for assistance, contact the Project SHARE main office at **205-439-7800**.

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

Free Garbage Pick-up

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

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

Telephone Assistance Lifeline

Lifeline provides a discount on monthly telephone service (landline or wireless) for eligible subscribers. This discount is currently set at \$9.25 per month. Federal rules prohibit eligible low-income subscribers from receiving more than one Lifeline service per household. That is, eligible low-income subscribers may receive a Lifeline discount on either a wireline or a wireless service, but may not receive a Lifeline discount on both services at the same time.

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

Contact your local landline or wireless telephone company to verify that you are eligible for Lifeline benefits. If your local telephone company is not authorized to provide Lifeline in your area, contact Alabama Public Service Commission at **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** or **800-392-5658**.

The above article contains excerpts from the following website: www.fcc.gov/lifeline-consumers.

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 and 4.5 GB of monthly data.

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

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.

Apply by calling **800-977-3768** or visiting www.safelinkwireless.com.

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 (2024) limit is \$20,331 per year for a household of one. Add \$7,263 for each additional person.

Apply by calling **888-321-5880** or visiting www.assurancewireless.com.

Source: www.assurancewireless.com



FINANCIAL & LEGAL SERVICES

LEGAL SERVICES

Alabama Bar Association

415 Dexter Ave.
Montgomery, AL 36104
P. O. Box 671
Montgomery, AL 36101
334-269-1515
800-354-6154

Unity Law

256 Honeysuckle Rd., Suite 215
Dothan, AL 36305
(334) 678-0100

Legal Services of Alabama

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

TAX PREPARATION ASSISTANCE

Alabama State Tax Assistance

121 Adris Place
Dothan, AL 36303
334-793-5803

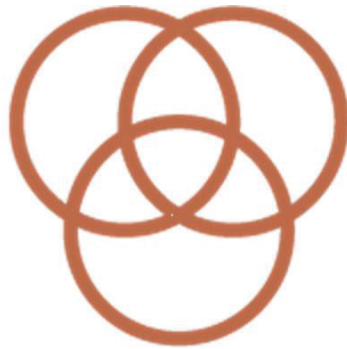
Impact Alabama

1-888-998-2925

Internal Revenue Service

202 W. Adams St.
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.



UNITY LAW

PRESTON REGISTER

ALABAMA & FLORIDA
ATTORNEY

GREG C. BROWN

ALABAMA
ATTORNEY

(334) 678-0100

www.unity-law.com

“WHAT YOU CARE ABOUT, WE CARE FOR.”

- Estate Planning
- Real Estate
- Medicaid Planning
- Probate and Estates

No representation is made that the quality of the legal services to be performed is greater than the quality of legal services performed by other lawyers.

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.
- Called a reverse mortgage because instead of you making payments to a lender (as in traditional mortgage) the lender makes payments to you.
- You retain the title to your home and are not required to make monthly payments to pay the loan back.
- You remain responsible for all home-related expenses — property taxes, maintenance, repairs and insurance.
- The loan must be repaid when you (or your surviving spouse or partner if a co-borrower) moves out of the home or dies.

Who can take out a reverse mortgage?

- You must be at least 62 years old, and
- Own the property outright or have paid-down a considerable amount of the mortgage. In addition, you must:
 - Apply for the reverse mortgage and complete the paperwork.
 - Occupy the property as your principal residence — i.e., you live in your home for most of the year
 - Complete a “financial assessment” test — lenders are required to review credit scores, income and tax forms, documents of assets and payment history for any debt for at the least the past 24 months to prove that the borrower/s are financially stable.
 - Receive counseling, required by federal law, from a Qualified Reverse Mortgage counselor to apply for a reverse mortgage.
- 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.

How much can you receive?

- The reverse mortgage is based on your age and the value of your home.
 - The older you are when you take out the reverse mortgage, the more you can receive in each payment.
 - The more your home is worth, the more you can receive (up to certain limits).
 - The mortgage interest rate and the cost of the loan will also influence the amount you receive. The lower the interest rate, the more you will receive.
- There are limits on the amount you can receive. The

limits are determined by the agency through which you take your reverse mortgage and are based on the value of your home and where you live.

How can I receive the money?

- You can choose to receive the money:
 - as a line of credit to be accessed as needed (this is the most popular),
 - in a lump sum, or
 - in regular monthly payment.
- You can also receive a combination, for example, one payment up front plus a series of monthly payments.

Are There Fees/Costs Associated with Reverse Mortgages?

- The upfront costs of a reverse mortgage will depend on the type of loan you choose, how much money you take out upfront, and the lender that you choose.
- Reverse mortgages are usually more expensive than other home loans.
- Upfront costs include an origination fee, mortgage insurance premium and real estate closing costs.
- Costs over time include interest and ongoing mortgage insurance premiums. The interest rate you pay depends on what lender you choose.

What Are the Different Types of Reverse Mortgages?

There are three main types of reverse mortgages: single purpose reverse mortgages, federally-insured reverse mortgages, and proprietary reverse mortgages. Their descriptions are below:

- **Single-purpose** reverse mortgages are offered by various state and local governments and by some nonprofits. These are the cheapest, but are less widely available than the other mortgages and can only be used for a specified purpose, which is decided by the lender. For example, the loan could only be used for home repairs. They are not federally insured.
- **Federally-insured** reverse mortgages, are also known as Home Equity Conversion Mortgages (HECM) and are the most common reverse mortgages. They carry the guaranty that, if you receive monthly payments and live longer than expected, you (or your estate) will only owe the amount originally agreed to. HECM if not a federal loan but is insured by Federal Housing Administration which is part of the US Department of Housing and Urban Development (HUD). A reverse mortgage through the HECM program is generally the least expensive. The limit on the HECM FHA mortgage amount is \$765,600.
- Proprietary reverse mortgages are private loans provided

by the private sector. These loans are typically the most expensive and are not widely available. Sometimes called “jumbo” reverse mortgages, because they are taken on higher-valued homes, generally \$750,000 or more. Proprietary reverse mortgages are not insured by the federal government.

Are There Fees/Costs Associated with Reverse Mortgages?

- You own your home, just like you did before you got a reverse mortgage.
- You still have to pay property taxes, homeowner’s insurance, and pay for any repairs.
- You will have to pay financing fees, similar to those you paid when you got your mortgage. You can use money from the reverse mortgage to pay those fees.

How Is the Reverse Mortgage Repaid?

- When the loan period is over—that is, when you sell or move out of your home, or when you die, you or your heirs must repay all your cash advances.
- Reputable lenders don’t want your house; they want repayment—often from the sale of your home.
- Your estate can repay the reverse mortgage when you die with proceeds from the sale of your home or from any other source of funds.
- After repayment of the loan, any equity left in your house, belongs to you or your heirs. Any debt will never be passed along to the estate or heirs.

What Are the Alternatives to a Reverse Mortgage?

- Sell your home and move to a smaller home or apartment.
- Look into a home equity loan, if you believe you would qualify and be able to repay it. Unlike a reverse mortgage, lenders will consider whether you have sufficient income to repay it. With most home equity loans, if you miss your monthly repayments, you could risk losing your home.
- Visit your Area Agency on Aging office to see if you are eligible for any public assistance. To locate a local office, contact The National Association of Area Agencies on Aging at www.n4a.org. Their elder care locator number is **800-677-1116** or www.eldercare.org.

Important Tips on the Reverse Mortgage Process:

- Include your spouse as co-borrower.
- Involve family members in reverse mortgage meetings.
- Make sure your heirs understand the process for paying off the reverse mortgage loan after you (and the surviving co-borrower) move out of the home or die.
- Involve trusted professionals – make sure your attorney,

accountant or financial advisor can review the terms of the transaction before signing documents.

- Make sure you have enough funds available to pay property taxes, mortgage insurance and maintain the home.
- Never give out personal information to an unsolicited caller. Ask for a package to be mailed to you.

Check that the mortgage professional belongs to the National Reverse Mortgage Lenders Association, www.NLRMA.org.

For More Information

- AARP’s website www.aarp.org/money/credit-loans-debt/reverse_mortgages has useful information on reverse mortgages as well as a loan calculator that will give you an idea of how much you can get in a reverse mortgage.
- National Council on Aging – Use Your Home to Stay at Home Guide www.ncoa.org/economic-security/home-equity/housing-options/use-your-home-to-stay-at-home/
- Department of Housing and Urban Development – Reverse Mortgages: www.hud.gov.

Annuities:

Why You Need to Know How They Work

It is important to know how annuities work because many financial planners recommend them to their clients for retirement planning purposes. Does that mean you need one? Learning more about annuities can help you decide.

We all know we should be building retirement assets, but how do you make sure that you don’t outlive them? Before the growth of 401(k) plans, many employers paid a pension that lasted a lifetime. The employer paid the benefit no matter what happened to the stock market. Today, pension plans have largely been replaced with 401(k)-type plans whereby people must make their own key decisions, decide how to manage their own funds and decide how to cope with the three big what ifs of retirement: What if I live for a very long time, what if my investments lose money, and what if inflation hurts my investments? There is no perfect answer, but the goal is to make the best informed decision you can.

What Choices Will You Have?

For example, let’s say you have built up a retirement fund of \$250,000 by the time you are age 65. Few of us realize that we have to make that money last for perhaps 20 or 30 years after we stop working. There are two ways to make your fund last for the rest of your life:

- Make withdrawals that you estimate will last for the rest of your life—and keep whatever money you haven't spent in an investment. Or...
- Take some of your money and buy an immediate annuity—which will provide you with guaranteed income payments for the rest of your life.

You may decide that the best way is to use a combination of both of these by managing your own retirement fund until the time seems right to convert some of your fund into an annuity.

Here are some general guidelines to help in your decision about an annuity:

Immediate Annuities: They May Be Right For You If...

- You have retirement expenses not covered by monthly pension and Social Security benefits. An annuity can guarantee a regular monthly payment for the rest of your life. If you have a large income to pay all your expenses, you may not need an annuity.
- You have every expectation of living a long life. Most of us don't know and can only make our plans based on reasonable expectations. If you know (not think) that you won't live for many years, you may want to spend the lump sum instead.
- You want the certainty of knowing you won't outlive your means. An annuity is the best way to be certain you will get payments for the rest of your life, no matter how long you live. Some people worry they will die early. An alternative is to get an annuity that is guaranteed to pay benefits for at least 5 or 10 years, even if you die before then. You may be able to make more money in the stock market, but you may not. If you can live with the uncertainty, you can time the withdrawals from your investments.
- The money you would use to buy an annuity is for retirement, not for your heirs. The more money you leave in the pension plan or use to buy an annuity, the less you have to pass on to your children. Annuities generally don't pay death benefits. However, if you kept your money in a lump sum and made periodic withdrawals, and then live for a very long time, your heirs wouldn't get anything anyhow.
- You have money set aside or figured in your annual expenses for other items. Long-term care insurance, Medigap insurance, prescription drugs or other unexpected costs. Some people worry about having a lot of money tied up in an annuity.
- As you get older, you want to take fewer risks with your money. Some financial advisors and insurance agents may say they can do better for you than an immediate annuity. Make sure you understand the risks involved and how they are paid. A financial advisor should

provide you with a plan, and you should be comfortable with the risks and the costs.

Why Should I Buy An Annuity?

Some people suggest that you wait until you are between ages 70 and 80 to buy your annuity, because you get a better deal from the insurance company. Just make sure you don't take out too much money before then. Financial advisors suggest if you are in your 60's, you can withdraw around 5% of your assets, and in your 70's, about 6%.

What Should I Consider When Choosing An Annuity?

The two main criteria for comparing the companies are price and safety. You will want the best price among the safest companies. To find out which companies are safe, ask them for their credit rating. You should use companies with a top rating. Check the Annuity Shopper, available for free. If an insurance company goes under, state insurance guarantee funds may continue to pay your annuity up to the state's maximum amount. Second, ask them how much the annuity you need will cost and choose the cheapest annuity price.

How Much Annuity Do I Need?

1. Estimate your annual expenses in retirement.
2. Remember that some of your expenses will go down. You won't have to pay Social Security taxes, you won't need to pay work-related expenses and you probably won't need to save. However, be prepared for some expenses to go up—especially your health care expenses.
3. Subtract your annual Social Security benefit from your estimated annual expenses.
4. Subtract your pension benefits.
5. If you decide to buy an annuity, it should cover your expenses NOT covered by Social Security and pension benefits.

Annuity Glossary:

Immediate: This is a straight-life annuity that pays a fixed amount for as long as you live. Another option is to get guaranteed payments for a certain number of years, for example, "life or 10 years certain," and if you die sooner, your beneficiary receives the payments.

Deferred - This is an investment product that accumulates money until a future payment. Most annuity articles and advertisements seem to be talking about deferred annuities. There are several types, including:

Fixed - based on interest rate that is initially fixed and then may vary.

Equity-indexed - based on the stock market, with a guaranteed minimum rate.

Variable - based on accounts invested in stocks and bonds
Adapted from <http://www.wiserwomen.org/>



CONTINUING EDUCATION

FINANCIAL ASSISTANCE

Senior Citizen Waivers

Students age 60 or over may enroll in credit courses, tuition free, at Wallace Community College, Enterprise State College and Lurleen B. Wallace Junior 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
www.acom.edu

Enterprise State Community College

600 Plaza Drive
Enterprise, AL 36330
334-347-2623
www.escc.edu

Enterprise State Community College

Alabama Aviation College
3405 US Hwy 231 S.
Ozark, AL 36360
334-774-5113
www.escc.edu

Lurleen B. Wallace Junior College

1000 Dannelly Boulevard
P. O. Box 1418
Andalusia, AL 36420
334-222-6591
www.lbwcc.edu

Douglas MacArthur State Technical Institute

1708 Porter Moore Dr.
Opp, AL 36467
334-493-3573

Troy University - Dothan

500 University Drive
Dothan, AL 36303
334-983-6556
www.troy.edu/dothan

Wallace Community College

Dothan Campus
1141 Wallace Drive
Dothan, AL 36303
334-983-3521
www.wallace.edu

Wallace Community College

Eufaula Campus
3235 S, Eufaula Ave.
Eufaula, AL 36027
P.O. Box 580
Eufaula, AL 36072
800-543-2426 / 334-687-3543
www.wallace.edu



GOVERNMENT PROGRAMS

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 Shane'a Rib Shack located at North Point Circle, Enterprise, Alabama. Contact is Max Roberts at 334-464-1882.

P. O. Box 310972
704 Crawford Ave.
Enterprise, AL 36331
334-308-2480
Email: dav9enterprise@gmail.com

Alabama Department of Veterans Affairs

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

Lyster Army Health Clinic

Bldg. 301
Fort Novosel, AL 36362
800-261-7193
www.lyster.tricare.mil

Tricare Information Service

888-363-5433

VA Medical Clinic - Dothan

3753 Ross Clark Circle, Suite 4
Dothan, AL 36303
334-678-1933
www.va.gov/central-alabama-health-care

VA Medical Center - Montgomery

215 Perry Hill Rd.
Montgomery, AL 36109
334-272-4670 / 800-214-8387
www.va.gov/central-alabama-health-care

VA Mental Health

3753 Ross Clark Circle, Suite 4
Dothan, AL 36303
334-678-1933
www.va.gov/central-alabama-health-care

United Way Priority Veterans

www.priorityveterans.org/
services-for-veterans
Toll Free 866-460-3827

VETERANS AFFAIRS COUNTY OFFICES

Barbour County

303 E. Broad St., Suite 102
Eufaula, AL 36027
334-619-1511
Open M and T, 8 a.m. - 3 p.m.
www.va.alabama.gov

Coffee County

1065 E. McKinnon St.
New Brockton, AL 36351
334-894-5858
www.va.alabama.gov

Covington County

250 Hillcrest Drive
Andalusia, AL 36420
334-428-2687
www.va.alabama.gov

Dale County

202 AL Hwy 123 S.
Suite 7
Ozark, AL 36361
334-774-5550
www.va.alabama.gov

Geneva County

200 S. Commerce St.
Geneva, AL 36340
334-684-5657
www.va.alabama.gov

Houston County

1685 Ross Clark Circle
Dothan, AL 36301
334-677-4749
www.va.alabama.gov

CITY GOVERNMENT

Abbeville 334-585-6444	Eufaula 334-688-2000	Napier Field 334-983-3548
Andalusia 334-222-3313	Floral 334-858-3612	New Brockton 334-894-5283
Ariton 334-762-2222	Geneva 334-684-2485	Newton 334-299-3361
Ashford 334-899-3366	Gordon 334-522-3113	Newville 334-889-2222
Clio 334-397-2723	Haleburg 334-696-2277	Opp 334-493-4572
Coffee Springs 334-684-8181	Hartford 334-588-2245	Ozark 334-774-5393
Columbia 334-696-4417	Headland 334-785-5600	Pinckard 334-983-3517
Cottonwood 334-691-2671	Kinsey 334-793-5409	Rehobeth 334-671-5829
Daleville 334-598-2345	Kinston 334-565-3188	Samson 334-898-7541
Dothan 334-615-3100	Lockhart 334-858-6744	Slocomb 334-886-2955
Elba 344-897-2333	Madrid 334-677-3435	Taylor 334-677-5079
Enterprise 334-347-1211	Malvern 334-793-6537	Webb 334-792-0386

COUNTY GOVERNMENT

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

ALABAMA COOPERATIVE EXTENSION

Barbour County 568 School St. Eufaula, AL 36207 334-687-5688 www.accs.edu/ counties/barbour	Covington County 23952 AL Hwy 55, Ste 4 Andalusia, AL 36420 334-222-1125 www.accs.edu/ counties/covington	Geneva County 2765 E. State Hwy. 52 Hartford, AL 36344 334-684-2484 www.accs.edu/ counties/geneva	Houston County 1699 Ross Clark Circle, Suite 4 Dothan, AL 36301 334-794-4108 www.accs.edu/ counties/houston
Coffee County 1055 E. McKinnon #5 County Complex New Brockton, AL 36351 334-894-5596 www.accs.edu/ counties/coffee	Dale County 202 S. Hwy. 123, Suite D Ozark, AL 36360 334-774-2329 www.accs.edu/ counties/dale	Henry County 101 N. Doswell St., Suite A Abbeville, AL 36310 334-585-6417 www.accs.edu/ counties/henry	

LOCAL DISTRICT OFFICES

Medicaid Dothan District Office 2652 Fortner St., Suite 4 Dothan, AL 36305 334-702-3101 www.medicaid.alabama.gov	Social Security Administration 1778 Whatley Dr. Dothan, AL 36303 877-452-4192 www.ssa.gov	Social Security Administration 605 Stanley Ave. Andalusia, AL 36420 877-405-7657 www.ssa.gov
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DEPARTMENT OF HUMAN RESOURCES

www.dhr.alabama.gov/county-office-contact

Barbour County

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

Coffee County

3881 Salem Rd.
Enterprise, AL 36331
334-348-2000

Covington County

1515 Martin Luther King
Jr. Expressway (PO Box 190)
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
[facebook.com/
barbourcountyema](https://facebook.com/barbourcountyema)

Coffee County

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

Covington County

272 Hillcrest Drive
Andalusia, AL 36420
334-428-2670
www.covcounty.com

Dale County

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

Geneva County

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

Henry County

101 N. Doswell St.
Abbeville, AL 36310
334-585-6702
[www.henrycountyal.
com/henry-county-ema](http://www.henrycountyal.com/henry-county-ema)

Houston County

405 E. Adams St.
PO Drawer 6406
Dothan, AL 36303
334-794-9720
[www.dothanhouston
countyema.org](http://www.dothanhouston
countyema.org)

STATE GOVERNMENT

Alabama Dept. of Human Resources

50 N. Ripley St.
Montgomery, AL 36130
334-242-1310
www.dhr.alabama.gov

Alabama Dept. of Insurance

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

Alabama Medicaid Agency

P. O. Box 5624
Montgomery, AL 36103
800-362-1504
www.medicaid.alabama.gov

Alabama Dept. of Public Health

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

Alabama Dept. of Senior Services

RSA Tower
201 Monroe St., Suite 350
Montgomery, AL 36104
P. O. Box 301851
Montgomery, AL 36130
334-242-5743
877-425-2243
www.alabamaageline.gov

FEDERAL GOVERNMENT

Centers for Medicare & Medicaid Services

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

FEMA

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

Medicare Fraud Hotline

800-633-4227

Medicare

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

Social Security Administration

800-772-1213
TTY 800-325-0778
www.ssa.gov

Social Security Administration (Dothan)

1778 Whatley Drive
Dothan, AL 36303
877-452-4192
www.ssa.gov

(Andalusia)

605 Stanley Ave.
Andalusia, AL 36420
877-405-7657
www.ssa.gov

SOUTHEAST ALABAMA COMMUNITY ACTION PARTNERSHIP (SEACAP)

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 St.
Elba, AL 36323
334-897-2667

Geneva County
405 S. Third Ave.
Hartford, AL 36344
334-248-6091

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 Rd.
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):

OCAPs are organized community action programs that are private, non-profit community-based agencies dedicated to improving the quality of life for the low income population served.

OCAP
23989 AL-55
Andalusia, AL 36420
334-428-2660

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

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



HEALTH CARE

DENTAL HEALTH

Dental Lifeline

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

DIABETES

Wiregrass Diabetes Coalition

Houston County PHD
1781 E. Cottonwood Hwy
Dothan, AL 36301
334-678-2800
www.alabamapublichealth.gov/houston

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.

www.alabamapublichealth.gov/bandc

HEALTH CARE EDUCATION

Sweet Tea Society

Southeast Health
Dothan, AL 36301
334-793-8107

HEALTH CLINICS

Abbeville Family Health Center - SARHA

615 Ozark Rd.
Abbeville, AL 36310
334-585-1171
www.sarha.org

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 St., 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 St.
Enterprise, AL 36330
800-942-9636 / 334-393-5437

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- Swollen ankles
- Heaviness
- Tired legs
- Skin color change
- Leg cramps
- Restless legs

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David Fortenberry

MD, FACS, SVS

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- **General Surgery Residency:** University of Colorado Health Science Center, Denver, CO
- **Fellowship:** Vascular Surgery, Lahey Clinic Medical Center, Burlington, MA
- **Board Certified:** The American Board of Surgery
- **Memberships:** The American College of Surgeons and The Society for Vascular Surgery

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Dothan, AL 36303

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www.centerforvein.com

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 St.
Louisville, AL 36048
334-688-7410

Newton Family Health Center

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

SARHA Administrative Office

1414 Elba Hwy
Troy, AL 36079
800-654-5451 / 334-670-6726

SARHA Doctors Center

1412 Elba Hwy
Troy, AL 36079
800-309-1811 / 334-566-8822

Slocomb Family Health Center

162 S. Dalton St.
Slocomb, AL 36375
800-686-7302 / 334-886-3023

South Central Medical Center

843 S. Three Notch St.
Andalusia, AL 36420
334-222-8525

Three Notch Rural Health

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

Veterans Admin. Outpatient Clinic

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

Vivian Simmons, MD

Family Practice
169 N. Second Ave.
Hartford, AL 36344
334-588-0408

SPECIALTY HEALTH CARE

AllSouth Urgent Care

(2 Locations)

- 1052 Ross Clark Circle, Suite 102
Dothan, AL 36303
334-699-3600
- 4585 Montgomery Hwy
Dothan, AL 36303
334-340-2600
www.allsouthurgentcare.com

Center for Vein Restoration

3280 Ross Clark Circle
Dothan, AL 36303
334-446-1693
www.centerforvein.com

Digestive Health Specialists

(3 Locations)

- 265 Medical Park Blvd.
Dothan, AL 36301
334-836-1212
- 614 N. Main St.
Enterprise, AL 36330
334-489-4244
- 2126 W. Roy Parker Rd., Suite 202
Ozark, AL 36361
334-443-0203
www.digestivepros.com

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(334) 793-6673
www.entssouth.com

Eye Center South

2800 Ross Clark Circle
Dothan, AL 36301
334-793-2211 or 800-467-1393
www.eyecentersouth.net

Vision Center South

2826 Ross Clark Circle, Suite 102
Dothan, AL 36301
334-793-2633
www.visioncentersouth.net

HEALTH ORGANIZATIONS

Alabama Department of Rehabilitation Services

795 Ross Clark Circle, Suite 2
Dothan, AL 36303
334-699-8600
www.rehab.alabama.gov

American Heart & Stroke Association

800-242-8721
www.heart.org

American Kidney Fund

800-638-8299
www.kidneyfund.org

American Cancer Call Center

800-227-2345
www.cancer.org

Cancer Information Service

800-422-6237
www.cancer.gov

Cancer Survivors Network

877-333-4673
www.csn.cancer.org

UAB Cancer Answer

Birmingham, AL
205-801-9034 / 800-822-0933
www.uab.edu

American Red Cross (Houston, Henry, Dale, Geneva Counties)

1004 Montezuma Ave.
Dothan, AL 36303
334-792-9852
www.redcross.org

American Red Cross (Coffee)

510 Davis St.
Elba, AL 36323
334-897-0334



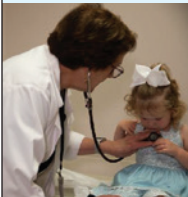
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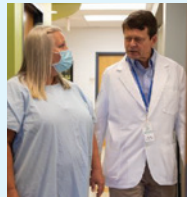
WELLNESS CENTER

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Dothan, AL 36303
334.699.3600
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Arthritis Foundation, Alabama Chapter

3800 Colonnade Pkwy., Suite 140
Birmingham, AL 35243
800-283-7800
www.arthritis.org

Asthma & Allergy Foundation of America

800-727-8462
www.aafa.org

Medical AIDS Outreach

1865 Honeysuckle Rd.
Dothan, Alabama 36305
334-673-0494
www.maoi.org

HOME CARE

Angel Hands Home Care

2169 Denton Rd., #2
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334-699-7210
www.angelhandshc.com

Barbour Co. In-Home Services

PO Box 398
Clayton, Alabama 36016
334-775-3203

Coffee Co. In-Home Services

38 Bay St.
Midland City, Alabama 36350
334-299-0132

Covington Co. In-Home Services

PO Box 188
260 Hillcrest Drive
Andalusia, Alabama 36455
334-428-2688

FirstLight Home Care

215 Perry Ave.
Dothan, AL 36303
334-449-7784
www.firstlighthomecare.com

Geneva Co. In-Home Services

PO Box 430
Geneva, Alabama 36340
334-684-5739

H & S Home Services

38 Bay St.
Midland City, AL 36350
334-299-0132

Hearts HomeCare

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

Henry Co. In-Home Services

38 Bay St.
Midland City, Alabama 36350
334-299-0132

Home Helpers

2543 Ross Clark Cir.
Dothan, AL 36301
334-454-4776
www.homehelpershomecare.com/dothan

Home Instead Senior Care

1231 W. Main St.
Dothan, AL 36301
334-699-6815

Houston Co. In-Home Services

PO Box 175
Dothan, Alabama 36302
334-793-4225

Southern Comfort In-Home Care

2101 Southern Comfort Lane
Andalusia, AL 36421
334-222-0100
www.southerncomfortcare.com

Wiregrass HomeCare

172 Honeysuckle Rd., Suite 2
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www.wiregrasshomecare.com

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866-205-0818

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126 Hospital Ave.
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334-774-0750

Enhabit Home Health & Hospice (3 Locations)

- 3379 W. Main St., Suite 113
Dothan, AL 36305
334-793-5758
- 1208 Rucker Blvd., #A
Enterprise, AL 36330
334-393-9810
- 1560 S. Eufaula Ave., Suite 6
Eufaula, AL 36027
334-687-2271

www.ehab.com

Centerwell Home Health (3 Locations)

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

www.centerwellhomehealth.com

Southeast Alabama HomeCare

810 Hedstrom Drive, Suite 1
Dothan, AL 36301
- Dothan office: 334-794-0591
- Andalusia office: 334-222-2410
- Enterprise office: 334-347-4800
- Eufaula office: 334-687-6476
- Opp 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.

Enhabit Home Health & Hospice

3379 W. Main St.
Dothan, AL 36305
334-793-5758
www.ehab.com

Aveanna Hospice of Andalusia

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

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
334-794-7847

Day Spring Hospice

100 Professional Lane
Enterprise, AL 36330
334-347-2999
www.dayspringhospice.com

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

Gentiva Hospice *(2 Locations)*

- 2431 W. Main St., #1112
Dothan, AL 36303
334-792-1100
- 1032 Boll Weevil Circle, Suite D
Enterprise, AL 36330
334-347-3353

SouthernCare - Dothan

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

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)
334-796-9784

Southeast Health

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

UAB Health System

Birmingham, AL
205-934-9999 or 800-822-8816

Wiregrass Medical Center

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

BEHAVIORAL HEALTH CARE

Southeast Health Psychiatry

1118 Ross Clark Circle, Suite 702
Dothan, AL 36301
334-794-4582
www.southeasthealth.org

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

South Central Alabama Mental Health Center

820 S. 3 Notch St., Suite B
Andalusia, AL 36420
334-222-2525
www.scamhc.org

Henry County Day Treatment (Day Work)

403 Dothan Rd.
Abbeville, AL 36310
334-585-6864
www.spectracare.org

Henry County Outpatient Clinic

219 Dothan Rd.
Abbeville, AL 36310
334-585-5331
www.spectracare.org

Living Waters Counseling, Inc.

2130 Co. Rd. 125
Headland, AL 36345
334-693-3380
www.lwcounseling.net

Merle Wallace Purvis Center (Day Work)

1682 E. County Rd. 4
Black, AL 36314
334-684-2252

Mizell Senior Behavioral Care

702 N. Main St.
Opp, AL 36467
334-493-3541 ext. 134

New Day Behavioral of Dale Medical Center

126 Hospital Ave.
Ozark, AL 36360
334-774-7352

South Central Alabama Mental Health Center

2861 Neal Metcalf Rd.
Enterprise, AL 36330
334-347-0212

SpectraCare (Mental Health)

- Administrative Offices
3542 Montgomery Hwy
Dothan, AL 36303
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)

800-951-4357 or
334-794-0300

- South Central AL Mental Health Center Help Line (Coffee / Covington counties)

334-222-7794

PRESCRIPTION ASSISTANCE

For more information on the SenioRx program, see page 10.

SenioRx (SARCOA)

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

www.sarcoa.org/seniorx

PUBLIC HEALTH DEPARTMENTS

www.alabamapublichealth.gov

Barbour County PHD

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

Coffee County PHD

2841 Neal Metcalf Rd.
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 Rd.
Ozark, AL 36360
334-774-5146

Geneva County PHD

300 County Rd. 41
Hartford, AL 36344
334-684-2259

Henry County PHD

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

Houston County PHD

1781 E. Cottonwood Rd.
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Irene Ludwig, MD
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and Strabismus Specialist*



Mary Kate Moring, OD
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Surgical Care, Dry Eye Specialist*



Harsha Sen, MD
*Vitreoretinal and Medical
Retina Specialist*



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ENTSouth.com



HEARING & VISION

Alabama Institute for Deaf and Blind

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

Alabama Regional Library (For the Blind/Physically Handicapped)

6030 Monticello Drive
Montgomery, AL 36130
334-213-3906
800-392-5671

Books By Mail

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

Eye Care America

877-887-6327
www.aao.org/eyecare-america

Gift of Sight Program

Eye Center South
2800 Ross Clark Circle
Dothan, AL 36301
334-793-2211
800-467-1393
smclean@eyecentersouth.net

Gift of Sight Program

16685 U.S. Hwy 84
Andalusia, AL 36421
334-222-7281
800-467-1617
smclean@eyecentersouth.net

OASIS

795 Ross Clark Circle NE, Suite 2
Dothan, AL 36303
334-699-8600

Vocational Rehabilitation Services (Blind/Deaf Program)

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

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 St., 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**.

RESOURCES FOR HEARING

Help America Hear helps those with hearing and vision impairments. You can apply to receive one of Help America Hear's free hearing aids by visiting www.helpamericahear.org or emailing info@helpamericahear.org.

Miracle-Ear is a hearing aid retailer that operates a foundation to help people in need access hearing aids. For each hearing aid Miracle-Ear sells through retail, it donates one through the Foundation. You can learn more about eligibility and apply at www.miracle-ear.com/miracle-ear-foundation.

The National Hearing Aid Project was created by the Hearing Charities of America (HCOA) to help those who face economic barriers to accessing assistive hearing devices. You can apply to receive a hearing aid at www.hearingaid donations.org.

Starkey Cares provides hearing aids at no cost to patients. You can contact Starkey Cares by calling **855-686-2202**, or emailing neighborsinneed@starkey.com.

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. Call **877-887-6327** or go to www.aao.org/eyecare-america.

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 **877-887-6327** 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. For more information go to www.aao.org/eyecare-america/resources/eye-glasses.

RESOURCES FOR EYEGLASSES

Lenscrafters Foundation's "Give the Gift of Sight" Program allows non-profit agencies and social service organizations to apply on behalf of individuals in need of glasses. Contact your local Lens Crafters for more information.

Local Lions Clubs may provide eyeglasses or assistance for individuals with vision care needs. Go to www.lionsclubs.org.

New Eyes for the Needy provides vouchers for new eyeglasses for those with financial need with no other resources, public or private, to pay for glasses. Call **973-376-4903** for more information.

Prevent Blindness is a program where patients who participate in a vision screening and receive a referral for an exam to an eye care professional. For more information call **800-331-2020**.

Respectacle provides used eye glasses to underserved communities. For more information go to www.respectacle.org.

EyeBuy Direct is a web based organization selling generic frames and lenses for as little as \$8. Go to www.eyebuydirect.com.

39 Dollar Glasses is a web based organization that offers discounts up to 70% on prescription eyeglasses and sunglasses. Call **800-672-6304** for more information.

ZenniOptical is a web based organization selling generic frames, including lenses with antiscratch coating for as little as \$8. Go to www.zenniOptical.com.

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, contact Eye Center South at **800-639-3937** or email smclean@eyecentersouth.net.

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 ScriptAbility

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 **800-890-1180** or go to www.envisionamerica.com.

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 24/7 Availability

[f](#) [t](#) [i](#) [in](#)

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HOUSING

PUBLIC HOUSING

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high-rise apartments for elderly families. There are approximately 970,000 households living in public housing units, managed by some 3,300 housing authorities. The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing authorities that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

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

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

SECTION 8 HOUSING - HOUSING CHOICE VOUCHER PROGRAM

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

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

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

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

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

PROPERTY TAXES AND HOMESTEAD EXEMPTION

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

Elba

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

Enterprise

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

Eufaula

830 S. Randolph Ave.
Eufaula, AL 36027
334-687-2451
www.eufaulahousing.org

Floral

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

Hartford

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

Headland

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

Midland City

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

Newton

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

New Brockton

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

Opp

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

Ozark

241 Ed Lisenby Drive
Ozark, AL 36361
334-774-8210
www.ozarkhousingcommunity.org

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:

Regular Homestead Exemption or Homestead 1 is available to Alabama taxpayers under the age of 65 who are not disabled and 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.

Homestead Exemption 2 is for Alabama taxpayers age 65 and older with an annual adjusted gross income of less than \$12,000 as reflected on the most recent state income tax return or some other appropriate evidence, OR who are retired due to permanent and total disability (regardless of age). Those who meet these qualifications are exempt from all of the state portion of the property taxes and \$5,000 of assessed value on the county portion of the ad valorem taxes, including school district ad valorem taxes.

Homestead Exemption 3 (Age 65 and older) is for all taxpayers age 65 or older with net taxable income of \$12,000 or less on the combined (taxpayer and spouse) Federal Income Tax Return. Those who meet these qualifications are exempt from all ad valorem taxes.

Homestead Exemption 3 (Disabled) is for all taxpayers who are permanently and totally disabled. Those who meet these qualifications are exempt from all ad valorem taxes. There is no income limitation.

Homestead Exemption 4 is for all taxpayers age 65 or older with income greater than \$12,000 on their most recent Alabama Income Tax Return. Those who meet these qualifications are exempt from all of the state portion of the ad valorem taxes and receive the regular homestead exemption (\$2,000 assessed value) on 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

1177 Andrews Ave., Suite B
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 \$40,000 at 1% interest for up to 20 years.
- Maximum grant amount is \$10,000 - lifetime limit.
- To qualify for the grant, 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 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 the property exceeds \$15,000 require escrow for taxes and insurance (either by USDA or a prior debtor).

To qualify for the Loan Program:

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

Grant limitations are:

- The grant may not be used for cosmetic or convenience purposes such as painting, paneling, carpeting, improving closets, improving kitchen cabinets, changing lighting or adding a room other than a bathroom.

- The loan and grant may be used to make a home or bathroom handicapped accessible.
- The loan or grant may be used to install a septic system, install a well, or connect the home to public water.

HOMEOWNERSHIP/ REHABILITATION PROGRAM

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

APARTMENTS FOR RENT

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

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

WEATHERIZATION ASSISTANCE PROGRAM

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

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

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

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

Weatherization typically includes installing attic and wall insulation, repairing leaky or broken windows and doors, sealing air leaks into the home, testing home appliances

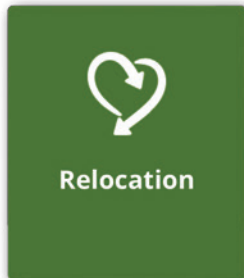
for energy usage, heating and cooling system tune-ups and repairs, and replacing incandescent light bulbs with highly-efficient compact fluorescent light bulbs.

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

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

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

Habitat for Humanity
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Dothan, AL 36303
334-792-8453
www.wiregrasshabitat.org



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kmassingill@caringtransitions.com



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SENIOR LIVING BY COUNTY

Type: HA - Housing Authority | DA - disabled | 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
Barbour Creek Apartments	150 Meadow Lane	Eufaula	Barbour	334-687-7312	IB
Bluff Park Apartments	175 State Docks Rd.	Eufaula	Barbour	334-687-6939	IB
Carrington Way Apartments	144 Dr TV 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 St.	Clayton	Barbour	334-775-8881	HA
Clio Manor Apartments	20 Robinson St.	Clio	Barbour	334-397-4386	IB
Creek Ridge Apartments	364 State Docks Rd.	Eufaula	Barbour	334-225-0982	IB
Eufaula Estates	2115 S Randolph Ave.	Eufaula	Barbour	334-687-3812	IB
Eufaula Housing Authority	830 S. Randolph Ave.	Eufaula	Barbour	334-687-2451	HA
Fairlane Meadows Apartments	1700 S. Randolph Ave.	Eufaula	Barbour	334-687-9444	HA
Forest Hills Apartments	113 Jackson St	Eufaula	Barbour	334-616-0622	HA
Gardengrove Apartments	306 Rivers Ave.	Eufaula	Barbour	334-687-7001	IB
Lake Pier Apartments	424 Highland Ave.	Eufaula	Barbour	334-687-2597	IB
Lakepoint Apartments	40 Hwy 130	Louisville	Barbour	334-266-5111	IB
Lakeridge Apartments	110 Old Dale Rd.	Eufaula	Barbour	334-687-9728	IB
Lakewood Apartments	1230 Pine Ave.	Eufaula	Barbour	334-687-7311	IB
Legacy Senior Village	100 Cotton Ave	Eufaula	Barbour	334-695-6988	SH
Oak Haven	3155 Louisville St.	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
Pinewood Apartments	100 Milldrum Place	Clayton	Barbour	334-775-8801	IB
Starrise Haven	151 Eufaula Ave	Clayton	Barbour	334-775-3847	IB
Timberland Apartments	180 State Docks Rd.	Eufaula	Barbour	334-687-9352	IB
Villas of Lakeridge	1581 Old Dale Rd.	Eufaula	Barbour	334-687-9728	IB
Western Heights	113 Jackson St	Eufaula	Barbour	334-687-1140	HA
Beaver Dam Apartments	100 Beaver Dam St.	Elba	Coffee	334-897-3517	HA
Boulevard Apartments	1320 Rucker Blvd.	Enterprise	Coffee	334-393-5149	IB
Brookdale Apartments	103 Apache Dr.	Enterprise	Coffee	334-347-3634	IB
Camelot Apartments	111 Villa Dr.	Enterprise	Coffee	334-347-0604	IB
Deerfield Apartments	1600 Rucker Blvd	Enterprise	Coffee	334-347-3575	Sec. 8
Elba Housing Authority	1207 N. Claxton Ave.	Elba	Coffee	334-897-2737	HA
Elba Villas	1584 Caroline St. A-1	Elba	Coffee	334-897-3270	IB
Enterprise Housing Authority	300 Mildred St.	Enterprise	Coffee	334-393-2058	HA
Garden Oaks Apartments	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
Kinston Housing Authority	12 E. Wise St.	Kinston	Coffee	334-898-7152	IB
Meadowbrook	201 Apache Dr.	Enterprise	Coffee	334-347-4278	IB

FACILITY	ADDRESS	CITY	COUNTY	TELEPHONE	TYPE
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 Apartments	100 Paul St	Enterprise	Coffee	334-347-3433	SH
Valley Manor	712 Damascus Rd	Enterprise	Coffee	334-347-9383	IB
New Brockton Housing Auth.	329 King St.	New Brockton	Coffee	334-894-5505	HA
Andalusia Housing Authority	145 Murphree Drive	Andalusia	Covington	334-222-5871	HA
Andalusia Group Home	209 Oak St.	Andalusia	Covington	334-666-4431	IB
Floral Home	612 Dennis Gordon Dr	Floral	Covington	334-858-7112	IB
Floral Housing Authority	222765 5th Ave.	Floral	Covington	334-858-6421	HA
Foxwood Village	1013 Foxwood Drive	Andalusia	Covington	334-222-8771	IB
Oak Hill Apartments	407 Brantley St.	Opp	Covington	334-493-3163	IB/ SH/ DA
Opp Housing Authority	800 Barnes St	Opp	Covington	334-493-9741	HA
Saddle Ridge Apartments	100 Saddle Ridge Drive	Andalusia	Covington	334-222-1834	IB
Southern Oaks/Hilltop Terrace	22779 Hilltop Drive	Floral	Covington	334-858-4656	IB
Sun Pointe Apartments	130 Sun Pointe Drive	Andalusia	Covington	334-222-3158	IR
Arrow Head Apartments	1926 S Union Ave.	Ozark	Dale	334-774-0506	IB
Avon Square	494 Stratford Drive	Ozark	Dale	334-443-0192	IB
Brookridge Apartments	157 Parker Dr	Ozark	Dale	334-712-2720	IB
Claybank Apartments	152 Claybank Ave	Ozark	Dale	334-774-0003	IB
Daleville Housing Authority	101 Donnell Circle	Daleville	Dale	334-598-8841	HA
Daleville Inn & Apartments	108 Daleville Ave.	Daleville	Dale	334-503-9335	IB
Daleville Manor Apartments	122 Donnell Blvd	Daleville	Dale	334-774-2801	SH
Ruckers Landing	417 US 84	Daleville	Dale	334-598-6161	IB
Deerfield Apartments	56 Deerfield Court	Daleville	Dale	334-503-9222	IB
Fuqua-Walding Apartments	1525 Mixon School Rd.	Ozark	Dale	334-774-3222	IB
Greentree Apt. Phase II	751 AL 134	Daleville	Dale	334-598-1538	IB
Harris Hills Apartments	1177 Harris Rd.	Ozark	Dale	334-566-1712	IB
Hidden Pointe Apartments	70 Hughes St.	Daleville	Dale	334-598-3785	IB
Jasmine Hill Apartments	1518 Andrews Ave	Ozark	Dale	334-774-0003	IB
Jasmine Hill Apartments II & III	1010 Harris Rd	Ozark	Dale	334-983-3571	IB
Midland City Housing Authority	111 Parker Drive	Midland City	Dale	334-983-3581	HA
Midtown Apartments	100 Midtown Ave	Midland City	Dale	334-983-3113	IB
Midtown Apartments II	28 Newberry Circle	Midland City	Dale	334-983-3571	IB
Newton Housing Authority	134 Spring St.	Newton	Dale	334-299-3114	HA
Old Town Square	71 A M Windham Drive	Daleville	Dale	334-598-1538	IB
Ozark Group Home	306 Harris Rd.	Ozark	Dale	334-774-8319	IB
Ozark Housing Authority	241 Ed Lisenby Drive	Ozark	Dale	334-774-8210	HA
Ozark Manor	852 Mixon School Rd.	Ozark	Dale	334-774-2801	SH
Wellington Place	3960 Mance Newton Rd.	Midland City	Dale	334-983-5249	IB
Wood Springs Apartments	16940 S US Hwy 231	Midland City	Dale	334-983-4368	IB
Woodcreek Apartments	101 Livingston St.	Daleville	Dale	334-598-6601	IB
Geneva Housing Authority	12 N. Wise St.	Samson	Geneva	334-898-7152	HA

SENIOR LIVING BY COUNTY *CONTINUED*

Type: HA - Housing Authority | DA - disabled | 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
Geneva Retirement Center	10 Briarcliff Rd	Geneva	Geneva	334-983-3571	SH
Hartford Housing Authority	207 Newton St.	Hartford	Geneva	334-588-3303	HA
Samson Housing Authority	12 N. Wise St.	Samson	Geneva	334-898-7152	HA
Slocomb Housing Authority	668 W. Batemen Ave.	Slocomb	Geneva	334-886-3473	HA
West Meadow Apartments	911 West Meadow Ave	Geneva	Geneva	334-684-6293	IB
Abbeville Housing Authority	194 Ash St.	Abbeville	Henry	334-585-2165	HA
Abbeville Apartments	402 1/2 Dothan Rd.	Abbeville	Henry	334-575-5119	IB
Countryside Villas	101 Knowles St.	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 Rd.	Abbeville	Henry	334-983-3571	IB
Green Tree Apartments	300 Boynton St.	Headland	Henry	334-790-7884	IB
Headland Apartments	100 East Main Court	Headland	Henry	334-983-3571	SH
Headland Housing Authority	225 Boynton St.	Headland	Henry	334-693-2525	HA
Headland Retirement Center	112 West Church St.	Headland	Henry	334-983-3571	SH
Alabaster Bay Apartments	291 Alabaster Drive	Dothan	Houston	334-794-0459	IR
Ashford Housing Authority	100 Bruner St.	Ashford	Houston	334-899-5463	HA
Baptist Village	4426 West Main St.	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 St.	Dothan	Houston	334-479-8657	IR
Columbia- Hall Apartments	101 Radney St.	Columbia	Houston	334-794-2678	IR
Cottonwood Housing Authority	29 Willow Lane	Cottonwood	Houston	334-691-2451	HA
Dothan Housing Authority	602 S. Lena St.	Dothan	Houston	334-794-6713	HA
Eagle Ridge Apartments	1181 Murray Rd.	Dothan	Houston	334-794-3153	IR
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 Ave.	Dothan	Houston	334-671-9255	SH
Hutto Towers	4426 West Main St.	Dothan	Houston	334-793-3930	SH
Medical Center Terrace	307 Sixth Ave., J-53	Dothan	Houston	334-793-3337	SH/ IB
Peaks at Dothan (Old Howell School)	408 E. Newton St.	Dothan	Houston	334-305-1229	SH
Honeysuckle Grove	1780 Honeysuckle Rd.	Dothan	Houston	334-699-2866	IR
Summer Tree Apartments	560 Fortner St.	Dothan	Houston	334-671-7990	IR
Tanglewood Apartments	401 West Inez Rd.	Dothan	Houston	334-793-7012	IB
The Terrace at Grove Park	101 Tulip Lane	Dothan	Houston	334-792-7349	SH
Vaughn Towers	342 S. Saint Andrews St.	Dothan	Houston	334-793-7660	SH/ DA/IB
Westgate Village	2233 Westgate Parkway	Dothan	Houston	334-793-0591	IB
WRC Housing	588 Burkett Rd.	Dothan	Houston	334-308-0049	DA/IB



INFORMATION & REFERRAL

INFORMATION SOURCES

Alabama Crime Victims Compensation Commission

P. O. Box 231267
Montgomery, AL 36123
800-541-9388
www.acvcc.alabama.gov

Alabama Public Service Commission

P. O. Box 304260
Montgomery, AL 36130
800-392-8050
www.psc.alabama.gov

Alfred Saliba Family Services Center

301 W. Lafayette St.
Dothan, AL 36301
334-712-1542
www.salibacenter.org

Better Business Bureau

800-824-5274
www.bbb.org

Eldercare Locator

800-677-1116
www.eldercare.acl.gov

Medical Call Center COVID Info Line

Southeast Health
Dothan, AL 36301
800-735-4998

SARCOA

1075 S. Brannon Stand Rd.
Dothan, AL 36305
334-793-6843 / 800-239-3507
www.sarcoa.org

The Clearing House

Western Heights Community Center
113 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
www.wiregrass211.com

CHAMBERS OF COMMERCE

Abbeville Chamber of Commerce

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

Andalusia Area Chamber of Commerce

700 River Falls St. (P.O. Box 667)
Andalusia, AL 36420
334-222-2030
www.AndalusiaChamber.com

Dothan Area Chamber of Commerce

102 Jamestown Blvd. (P.O. Box 638)
Dothan, AL 36301 (36302)
334-792-5138
www.dothan.com

Enterprise Chamber of Commerce

550 Glover Ave. (P.O. Box 310577)
Enterprise, AL 36330 (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

414 E. Magnolia Ave.
Geneva, AL 36340
334-684-6582
www.greatergenevachamber.wixsite.com

Headland Chamber of Commerce

25 Grove St. (P.O. Box 236)
Headland, AL 36345
334-693-3303
800-886-9749
www.headlandal.org

Ozark Area Chamber of Commerce

285 E. Broad St.
Ozark, AL 36360
334-774-9321
800-582-8497
www.ozarkalchamber.com



LONG-TERM CARE

THE CONTINUUM OF CARE

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

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

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

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

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

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

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

The Long-Term Care Ombudsman Program

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

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

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

Ombudsman services are available to:

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

An Ombudsman can assist residents by:

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

- 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 Rd.

Dothan, AL 36305

334-793-6843 or 800-239-3507

www.sarcoa.org/ombudsman

State Ombudsman

Alabama Department of Senior Services

RSA Tower

201 Monroe St., Suite 350

Montgomery, AL 36104

334-242-5753

www.alabamaageline.gov/ombudsman

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 1-205-970-1600. 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 at **205-970-1600** or e-mail 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 **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 **877-425-2243**.
2. Alabama Department of Public Health, Health Care Division may be reached at **800-356-9596**. Contact if you believe a resident is being abused or neglected at a facility by a member of the facility staff.
3. Department of Human Resources (DHR) may be contacted in the county that the resident lives. Report concerns to DHR if the person responsible

for the abuse or neglect is a family member or person aside from facility staff.

Residents' Rights and Responsibilities

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

RIGHT TO DIGNITY AND RESPECT

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

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

RIGHT TO KNOW

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

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

and any changes in them

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

RIGHT TO CHOOSE

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

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

RIGHT TO PRIVACY

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

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

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

RIGHT TO STATE A GRIEVANCE

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

You may also file a complaint with the state agency that inspects and certifies facilities concerning resident

abuse, neglect, the taking of resident property, or failure to comply with advance directive requirements.

RIGHT TO BE WITH OTHERS

You have the right to:

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

RESPONSIBILITIES

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

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

Long-Term Care Facilities

BARBOUR COUNTY

NURSING HOMES

Crowne Health Care of Eufaula

430 Rivers Ave.
Eufaula, AL 36027

334-687-6627

www.crownhealthcare.com/eufaula

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 St.
Eufaula, AL 36027

334-687-6089

www.clevelandseniorliving.com/riveroaks

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

www.cavalierseniorliving.com/gardens-of-eufaula

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 St.
Elba, AL 36323

334-897-2257

elbanursingandrehab.com

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

www.enterprisenursinghome.com

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

Serenity South Elba

2805 Taylor Mill Rd.
Elba, AL 36323
334-897-2820

16 beds

Meets individual needs while providing assistance with simple everyday activities.

Serenity South Enterprise Senior Living

201 Wynn Rd. & 203 Wynn Rd.
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 St.
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 St.
Enterprise, AL 36330
334-393-7233

16 beds

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

COVINGTON COUNTY

NURSING HOMES

Andalusia Manor

670 Moore Rd.
Andalusia, AL 36420
334-222-4544
www.andalusiamanorandrehab.com

154 beds

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

Floral Health and Rehabilitation

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

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 Ave.
P.O. Box 730
Opp, AL 36467
334-493-4558
www.ophealthandrehab.com

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 Rd.
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 St.
Opp, AL 36467
334-493-2721

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 Rd.

Ozark, AL 36360

334-774-2631

www.oakviewmanor.com

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

www.ozarkhealthandrehab.com

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 Rd.

Ozark, AL 36360

334-774-0364

www.extendicarehealth.com/providence

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 Ave.

Geneva, AL 36340

334-684-3655

www.wiregrassmedicalcenter.com

96 beds

Our family caring for yours to provide the best possible care for your loved ones.

Hartford Health Care

217 Toro Rd.

Hartford, AL 36344

334-588-3842

www.dvcr.com/hartford

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 Hwy 52 East

Hartford, AL 36344

334-588-2306

www.hartfordretirementvillage.com

32 beds

Enjoy a unique blend of independent living, security, comfort and convenience.

HENRY COUNTY

NURSING HOMES

Henry County Health & Rehabilitation Facility

212 Dothan Rd.

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 St.
Headland, AL 36345
334-693-0358

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

Extencicare 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, Extencicare 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 Rd.
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

www.westsidecares.com

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

Grand South Senior Living

450 John D. Odom Rd., Dothan, AL 36303
334-350-3257

**Assisted living facility - 40 beds
Memory care facility - 40 beds**

a spacious community featuring an innovative design with upscale amenities, modern technology, and well-appointed apartments.

Somerset East

815 John D. Odom Rd., Dothan, AL 36303
334-671-1176
334-671-9990

16 assisted living suites at each facility

Extencicare's 40 years of experience operating a long-term care facility enables us to provide the same quality of care in our assisted living facilities.

The Terrace at Grove Park

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

**Assisted living facility - 36 beds
Specialty care assisted living facility - 16 beds**

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 Aging

718 Honeysuckle Rd.
Dothan, AL 36305
334-792-0921

**Assisted living facility - 40 beds
Specialty care assisted living facility - 16 beds**

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

Whitehall East & Whitehall West

2094 John D. Odom Rd., Dothan, AL 36303
334-699-4277

16 assisted living suites at each facility

Extencicare's 40 years of experience operating a long-term care facility enables us to provide the same quality of care in our assisted living facilities.

FACILITIES FEATURE CHART

a = available

ASSISTED LIVING FACILITIES											
CITY	FACILITY	PHONE #	# OF UNITS	REHAB	MEDICARE	MEDICAID	SEMI-PRIVATE	PRIVATE	SECURE ALZ UNIT	NURSE ON STAFF	RESPIRE
Abbeville	Twin Magnolias	334-585-1072	16					a			
Andalusia	Savannah Terrace # 1 & # 2	334-427-3013	32					a			a
Dothan	Grand South Senior Living	334-350-3257	40					a		a	
Dothan	Somerset - East	334-671-1176	16					a		a	a
Dothan	Somerset - West	334-671-9990	16					a		a	a
Dothan	The Terrace at Grove Park	334-792-7349	36					a	a	a	
Dothan	Wesley Place on Honeysuckle	334-792-0921	40					a	a	a	
Dothan	Whitehall West	334-699-4277	16					a		a	a
Dothan	Whitehall East	334-699-4255	16					a		a	a
Enterprise	Wynnwood Oaks I & II	334-347-1555	32					a		a	a
Elba	Taylor Mill Oaks	334-897-2820	16					a			
Eufaula	River Oaks West	334-687-6089	16					a			a
Eufaula	The Gardens of Eufaula	334-687-0430	16					a			
Geneva	Greenwood Place	334-684-0549	16					a		a	a
Geneva	Westbrook	334-684-1072	16					a			
Hartford	Hartford Retirement Village	334-588-2306	32					a			
Headland	Azalea Court	334-693-0358	16					a			a
Opp	Woodmoore	334-493-2821	16					a			a
Ozark	Providence Home	334-774-0364	16					a		a	a
SPECIALTY CARE ASSISTED LIVING FACILITIES											
Enterprise	Kelley Place	334-393-7233	16					a	a	a	
Enterprise	Madison Heights Memory Care Community	334-393-7233	16						a		
Dothan	Grand South Senior Living	334-350-3257	40					a	a	a	
Dothan	The Terrace at Grove Park	334-792-7349	16					a	a	a	
Dothan	Wesley Place on Honeysuckle	334-792-0921	16					a	a	a	
SKILLED NURSING FACILITIES											
Abbeville	Henry Co. Health & Rehabilitation	334-585-2241	142	a	a	a	a	a	a	a	
Andalusia	Andalusia Manor	334-222-4544	154	a	a	a	a	a		a	
Dothan	Extencicare Health & Rehabilitation	334-793-1177	170	a	a	a	a	a		a	
Dothan	Wesley Place on Honeysuckle	334-792-0921	166	a	a	a	a	a	a	a	
Dothan	Westside Terrace	334-794-1000	165	a	a	a	a	a		a	
Elba	Elba Nursing & Rehabilitation Center	334-897-2257	111	a	a	a	a	a		a	
Enterprise	Enterprise Health and Rehabilitation	334-347-9541	257	a	a	a	a	a	a	a	
Eufaula	Crowne Health Care of Eufaula	334-687-6627	180	a	a	a	a	a	a	a	
Floral	Floral Health & Rehabilitation	334-858-8585	85	a	a	a	a	a	a	a	
Geneva	Wiregrass Health and Rehabilitation	334-684-3655	96	a	a	a	a	a		a	
Hartford	Hartford Health Care	334-588-3842	86	a	a	a	a	a		a	
Opp	Opp Health & Rehabilitation	334-493-4558	197	a	a	a	a	a	a	a	
Ozark	Oakview Manor	334-774-2631	138	a	a	a	a	a	a	a	
Ozark	Ozark Health & Rehabilitation	334-774-2561	149	a	a	a	a	a	a	a	



CHOOSING THE RIGHT NURSING HOME

This guide has been adapted from the “Guide to Choosing a Nursing Home” distributed by the Centers for Medicare and Medicaid Services.

This information is designed to help people find and compare nursing homes. It can help you and your family make the best choice, whether you are planning ahead or making an unexpected decision. Only you can decide if a nursing home is the right choice for you. Choosing a nursing home may be very stressful and can have a tremendous emotional effect on you and your loved ones. It is best to plan ahead, visit and compare several nursing homes, and make financial plans early. Planning ahead gives you and your family more control and will help ensure that your needs are met and you receive quality care. You want to be comfortable, secure and cared for properly.

Many of those who will use this information provide care and/or help make health care decisions for another person. Choosing a nursing home is a difficult yet necessary decision many caregivers must help make. Your support for your loved one can make transitioning from home to a nursing home much easier. Be your loved one’s advocate by observing their care and living conditions and discussing concerns with the staff. Remember, it is important to include the person who needs nursing home

care in making decisions whenever possible. Always keep their needs in mind.

Consider whether a nursing home is the best choice for you. A nursing home provides care to people who cannot be cared for at home or in the community. For people who cannot take care of themselves due to physical, emotional or mental problems, nursing homes can provide a wide range of personal care and health services. This care is generally called custodial or non-skilled.

Steps to Choosing a Nursing Home

- 1. Find out how nursing homes compare in quality.** Quality care means doing the right thing, at the right time, in the right way, for the right person and having the best possible results. Nursing homes are certified to make sure they meet certain federal health and safety requirements.
- 2. Find out about the nursing homes in your area.** Visit www.medicare.gov on the web. From the bottom half of the page under “Search Tools” in the right column, select “Compare Nursing Homes in Your Area.” Select “Method to Search By” and enter the necessary information. Click “Next Step.” Basic information is given on this page. Select all or some of the nursing

homes you are interested in by clicking the boxes to the left of their name. Click “Next Step” again. You will find detailed information comparing staffing, the number of deficiencies received in the last state inspection and percentages of quality measures.

3. Before you make a decision, visit the nursing homes you are interested in or have someone visit for you.

A visit gives you the chance to see the residents, staff and facility. It also allows you to talk with the nursing home staff, with people who live and get care at the nursing home and with family members. Before you visit, be sure to call the nursing home office to make an appointment to tour the nursing home. If you, a family member or friend can't visit the nursing home, you can call for information.

4. Choose the nursing home that best meets your needs.

When you have all the information about the nursing homes you are interested in, discuss it with your family, friends, doctor, clergy, spiritual advisor or social worker. Talk with people who understand your personal and health care needs.

Be Satisfied With Your Choice: If you visit a nursing home and you do not like it, you do not have to choose to go there. Making a good choice for quality care is important. If you are in a hospital, talk to the hospital discharge planner or your doctor before you decide to go to an available nursing home that you do not like. They may be able to help you find a more suitable nursing home, or arrange for other care until a bed is available at a nursing home you do like. However, you may be billed for additional days you stay in the hospital while waiting for another nursing home.

Moving is difficult, so try not to move more than once. However, an extra move may be better for you than choosing to go to a facility that is not right for you. Be sure to explain to your doctor or discharge planner why you are not happy with the facility being offered.

If you are helping someone who plans to go into a nursing home, get them involved in making the decision as much as possible. People who are involved from the beginning are better prepared when they move into a nursing home. If the person you are helping is not alert or able to communicate well, keep his or her values and preferences in mind. Finding a nursing home that has the right services and a pleasant, comfortable atmosphere, often requires a lot of planning.

Paying and Other Costs: Care in a nursing home can be very expensive. Nursing homes usually provide 24-hour medical care as well as room, meals, activities and personal care. Most nursing homes charge a basic fee for room, meals and personal care. You may have to pay extra for other services or care for special medical needs. It is important to get a list of fees in advance and discuss these costs and how you will pay for them.

Medicare generally does not cover custodial care (help with activities of daily living, like bathing, dressing and using the bathroom), but may temporarily cover some skilled nursing and rehabilitative care. Most people who enter a nursing home begin paying for their nursing home care out of their own pocket. Residents may pay for their nursing home stay using their personal resources, long-term care insurance or with Medicaid if they are eligible. Medicaid is a joint federal and state program that helps with medical costs for people with low income and limited resources. Medicaid pays for care for about seven out of every 10 nursing home residents.

The New Five-Star Quality Rating System for Nursing Homes

The Centers for Medicare & Medicaid services (CMS) has improved information on the Nursing Home Compare website to help individuals, family members, caregivers and the public find and compare the quality of nursing homes more easily. Visit www.medicare.gov/NHCompare for more information.

The Nursing Home Compare website now features a system that assigns each nursing home a rating between one and five stars. Nursing homes with five stars are considered to have above average quality compared to other nursing homes in the state. Nursing homes with one star have quality much below average in the state, but the nursing home still meets Medicare's minimum requirements.

To assist you in your search for the right nursing home for you or your loved one, please see the “Choosing the Right Nursing Home” checklist on next page.

CHOOSING THE RIGHT NURSING HOME CHECKLIST

NAME OF NURSING HOME _____ DATE OF VISIT _____

BASIC INFORMATION	YES	NO
1. The nursing home is Medicare Certified.		
2. The nursing home is Medicaid Certified.		
3. The nursing home has the level of care you need (e.g. skilled, custodial) and a bed available.		
4. The nursing home has special services, if needed, in a separate unit (e.g. dementia, ventilator, rehabilitation) and a bed is available.		
5. The nursing home is located close enough for family and friends to visit.		
RESIDENT APPEARANCE		
1. Residents are clean, appropriately dressed for the season or time of day, and well groomed.		
NURSING HOME LIVING AREAS		
1. The nursing home is free from overwhelming unpleasant odors.		
2. The nursing home appears clean and well kept.		
3. The temperature in the nursing home is comfortable for residents.		
4. The nursing home has good lighting.		
5. Noise levels in the dining room and common areas are comfortable.		
6. Smoking is not allowed or is restricted to certain areas of the nursing home		
7. Furnishings are sturdy, yet comfortable and attractive.		
STAFF		
1. The relationship between the staff and the residents appears to be warm, polite and respectful.		
2. All staff wear name tags.		
3. Staff knocks on the door before entering a resident's room and refers to residents by name.		
4. The nursing home offers a training and continuing education program for all staff.		
5. The nursing home does background checks on all staff.		
6. The guide on your tour knows the residents by name and is recognized by them.		
7. There is a full time Registered Nurse (RN) in the nursing home at all times, other than the administrator or director of nursing.		
8. The same team of nurses and Certified Nursing Assistants (CNAs) work with the same resident 4 to 5 days per week.		
9. CNAs work with a reasonable number of residents.		
10. CNAs are involved in care planning meetings.		
11. There is a full-time social worker on staff.		
12. There is a licensed doctor on staff. Are they there daily? Can they be reached at all times?		
13. The nursing home's management team has worked together for at least one year.		

RESIDENT'S ROOMS	YES	NO
1. Residents may have personal belongings and/or furniture in their rooms		
2. Each resident has a storage space (closet and drawers) in their room.		
3. Each resident has a window in their bedroom.		
4. Residents have access to a personal telephone and television.		
5. Residents have a choice of roommates.		
6. Water pitchers can be reached by residents.		
7. There are policies and procedures to protect resident's possessions.		
HALLWAYS, STAIRS, LOUNGES AND BATHROOMS		
1. Exits are clearly marked.		
2. There are quiet areas where students can visit with friends and family.		
3. The nursing home has smoke detectors and sprinklers.		
4. All common areas, resident rooms and doorways are designed for wheelchair use.		
5. There are handrails in the hallways and grab bars in the bathrooms.		
MENUS AND FOOD		
1. Residents have a choice of food items at each meal. (Ask if your favorite foods are served.)		
2. Nutritious snacks are available upon request.		
3. Staff help residents eat and drink at mealtimes, if help is needed.		
ACTIVITIES		
1. Residents, including those who are unable to leave their rooms, may choose to take part in a variety of activities.		
2. The nursing home has outdoor areas for residents' use and staff help residents go outside.		
3. The nursing home has an active volunteer program.		
SAFETY AND CARE		
1. The nursing home has an emergency evacuation plan and holds regular fire drills.		
2. Residents get preventive care, like a yearly flu shot, to keep them healthy.		
3. Residents may still see their personal doctors.		
4. The nursing home has an arrangement with a nearby hospital for emergencies.		
5. Care plan meetings are held at times that are convenient for residents and family members to attend whenever possible.		
6. The nursing home has corrected all deficiencies (failure to meet one or more federal or state requirements) on its last state inspection report.		

NOTES _____



PAYING FOR LONG-TERM CARE

Because long-term care can be very expensive, finding accurate information about all possible sources of help is essential.

Many older adults and caregivers worry about the cost of medical care. These expenses can use up a significant part of monthly income, even for families who thought they had saved enough. How people pay for long-term care—whether delivered at home or in a hospital, assisted living facility, or nursing home—depends on their financial situation and the kinds of services they use. Often, they rely on a variety of payment sources, including personal funds, government programs, and private financing options.

Personal Funds (Out-of-Pocket Expenses)

At first, many older adults pay for care in part with their own money. They may use personal savings, a pension or other retirement fund, income from stocks and bonds, or proceeds from the sale of a home.

Much home-based care is paid for using personal funds (“out of pocket”). Initially, family and friends

often provide personal care and other services, such as transportation, for free. But as a person’s needs increase, paid services may be needed.

Many older adults also pay out-of-pocket to participate in adult day service programs, meals, and other community-based services provided by local governments and nonprofit groups. These services help them remain in their homes.

Professional care given in assisted living facilities and continuing care retirement communities is almost always paid for out of pocket, though, in some states, Medicaid may pay some costs for people who meet financial and health requirements.

Government Programs

Older adults may be eligible for some government healthcare benefits. Caregivers can help by learning more about possible sources of financial help and assisting older adults in applying for aid as appropriate. The Internet can be a helpful tool in this search.

Several federal and state programs provide help with healthcare-related costs.

Centers for Medicare & Medicaid Services

The Centers for Medicare & Medicaid Services (CMS) offers several programs. Over time, the benefits and eligibility requirements of these programs can change, and some benefits differ from State to State. Check with CMS or the individual programs directly for the most recent information.

Medicare

Medicare is a Federal Government health insurance program that pays some medical costs for people age 65 and older, and for all people with late-stage kidney failure. It also pays some medical costs for those who have gotten Social Security Disability Income (discussed later) for 24 months. It does not cover ongoing personal care at home, assisted living, or long-term care. Here are brief descriptions of what Medicare will pay for:

Medicare Part A:

- Hospital costs after you pay a certain amount, called the “deductible”
- Short stays in a nursing home to get care for a hospital-related medical condition
- Hospice care in the last 6 months of life

Medicare Part B:

- Part of the costs for doctor’s services, outpatient care, and other medical services that Part A does not cover
- Some preventive services, such as flu shots and diabetes screening

Medicare Part D:

- Some medication costs

Call Medicare at **800-633-4227**, **TTY: 877-486-2048** to find out what costs Medicare will cover for your situation, or visit the www.medicare.gov for more information.

Medicaid

Some people may qualify for Medicaid, a combined Federal and State program for low-income people and families. This program covers the costs of medical care and some types of long-term care for people who have limited income and meet other eligibility requirements. Who is eligible and what services are covered vary from State to State.

To learn more about Medicaid, call **877-267-2323**, **TTY: 1-866-226-1819**, or visit www.medicare.gov. Or, contact your State health department. For a State-by-State list, visit www.medicare.gov/state-overviews/index.html.

State Health Insurance Assistance Program (SHIP)

SHIP, the State Health Insurance Assistance Program is a national program offered in each State that provides counseling and assistance to people and their families on Medicare, Medicaid, and Medicare supplemental insurance (Medigap) matters.

SARCOA’s SHIP coordinator can be reached at **334-793-6843**.

Department of Veterans Affairs

The U.S. Department of Veterans Affairs (VA) may provide long-term care or at-home care for some veterans. If your family member or relative is eligible for veterans’ benefits, check with the VA or get in touch with the VA medical center nearest you. There could be a waiting list for VA nursing homes.

To learn more about VA healthcare benefits, call **877-222-8387**, or visit www.va.gov/health. You can also find more information at www.va.gov/GERIATRICS/pages/Paying_for_Long_Term_Care.asp.

Social Security Administration Programs

Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs provide financial assistance to people with disabilities.

SSDI is for people younger than age 65 who are disabled according to the Social Security Administration’s definition. To qualify, you must be able to show that:

- You are unable to work because of your medical condition
- Your medical condition will last at least a year or is expected to result in death

Processing an SSDI application can take three to five months. However, Social Security has “compassionate allowances” to help people with Alzheimer’s disease, other

forms of dementia, and certain other serious medical conditions get disability benefits more quickly.

SSI is another program that provides monthly payments to adults age 65 and older who have a disability. To qualify, your income and resources must be under certain limits.

To find out more about these programs, call **800-772-1213**, TTY: **1-800-325-0778**, or visit www.ssa.gov.

National Council on Aging (NCOA)

The National Council on Aging, a private group, has a free service called BenefitsCheckUp®. This service can help you find Federal and State benefit programs that may help your family. After providing some general information about the person who needs care, you can see a list of possible benefit programs to explore. These programs can help pay for prescription drugs, heating bills, housing, meal programs, and legal services. You don't have to give a name, address, or Social Security number to use this service.

To learn more about BenefitsCheckUp®, call **571-527-3900**, or visit www.nia.nih.gov/health/paying-care.

Benefits.gov

For more information about Federal, State, and local government benefits, go to www.benefits.gov or call **800-FED-INFO (800-333-4636)**.

Private Financing Options for Long-Term Care

In addition to personal and government funds, there are several private payment options, including long-term care insurance, reverse mortgages, certain life insurance policies, annuities, and trusts. Which option is best for a person depends on many factors, including the person's age, health status, personal finances, and risk of needing care.

Long-Term Care Insurance

Long-term care insurance covers many types of long-term care and benefits, including palliative and hospice care. The exact coverage depends on the type of policy you buy and what services are covered. You can purchase

nursing home-only coverage or a comprehensive policy that includes both home care and facility care.

Many companies sell long-term care insurance. It is a good idea to shop around and compare policies. The cost of a policy is based on the type and amount of services, how old you are when you buy the policy, and any optional benefits you choose.

Buying long-term care insurance can be a good choice for younger, relatively healthy people at low risk of needing long-term care. Costs go up for people who are older, have health problems, or want more benefits. Someone who is in poor health or already receiving end-of-life care services may not qualify for long-term care insurance.



ARE YOU PREPARED?

If an unexpected death occurred tomorrow, who would be in charge? Would they know the answers to the 125 questions that must be answered at the time of a death? We can show you how to address those in advance. Preplanning gives you peace of mind, helps your family during an emotional time and allows you to express your own wishes.



3 locations to serve you.
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Eufaula - 334.687.5725
Clayton - 334.775.3403
gloverfuneral.com

Funerals • Cremations • Prearrangements • Veteran Discounts
Authorized Brown Service Provider
Glover Funeral Home does not own or operate a crematory.

Life Insurance Policies for Long-Term Care

A reverse mortgage is a special type of home loan that lets a homeowner convert part of the ownership value in his or her home into cash. Unlike a traditional home loan, no repayment is required until the borrower sells the home, no longer uses it as a main residence, or dies. There are no income or medical requirements to get a reverse mortgage, but you must be age 62 or older. The loan amount is tax-free and can be used for any expense, including long-term care. However, if you have an existing mortgage or other debt against your home, you must use the funds to pay off those debts first.

Using Annuities to Pay for Long-Term Care

You may choose to enter into an annuity contract with an insurance company to help pay for long-term care services. In exchange for a single payment or a series of payments, the insurance company will send you an annuity, which is a series of regular payments over a specified period of time. There are two types of annuities: immediate

annuities and deferred long-term care annuities.

Trusts

A trust is a legal entity that allows a person to transfer assets to another person, called the trustee. Once the trust is established, the trustee manages and controls the assets for the person or another beneficiary. You may choose to use a trust to provide flexible control of assets for an older adult or a person with a disability, which could include yourself or your spouse. Two types of trusts can help pay for long-term care services: charitable remainder trusts and Medicaid disability trusts.

For More Information About Financing Options

[LongTermCare.gov](https://www.longtermcare.gov)

202-619-0724

aclinfo@acl.hhs.gov

www.longtermcare.acl.gov

This content is provided by the NIH National Institute on Aging (NIA).



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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 visit www.alabamafamilytrust.com, or contact:

Alabama Family Trust
2057 Valleydale Rd., Suite 111
Birmingham, AL35244
Phone: 205-883-8333 or toll free 833-881-8333
Fax: 205-833-0333

This article was written by Clayton Davis (deceased), Attorney at Law and former president of the Board of Trustees of the Alabama Family Trust.



MEDICAL EQUIPMENT & SUPPLIES

Emergency Response Systems (ERS)

Emergency Response Systems (ERS) allow an individual to immediately call for an operator for emergency assistance by pushing a button on either a necklace or bracelet that the user wears. ERS units vary greatly and should be researched to ensure that the system chosen can meet the user's needs.

When researching, remember to check the ordering process, cancellation policy, equipment warranty and equipment cost. Some of the companies listed in this section offer ERS units that require a monthly fee, while others have a one-time cost.

Several companies offer ERS units. This section contains a small selection of the available companies. Additional information can be found online.

ADT Medical Alert Systems

1-800-272-9838

www.adt.com/medical-alert

Offers basic medical alert systems for landline, in-home cellular, fall detection & more.

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

www.lifefone.com

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

Medical Alert

1-800-800-2537

www.medicalalert.com

Offers several types of monitoring systems.

Medical Guardian

1-800-668-9200

www.medicalguardian.com

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

MedScope

1-800-645-2060

www.medscope.org

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

Phillips Life-Line

1-855-681-5351

www.lifeline.phillips.com

Offers several types of monitoring systems: landline, in-home cellular, fall detection, mobile GPS help button & more.

The R.E.A.L. Project

(Refurbished Equipment Assisting Lives)

Wiregrass Rehab Center

805 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.

Four Keys to Independent Living

By Jerome Rich, ADT Health

By leading healthy, active lifestyles that exercise mind and body, seniors can live independently for longer. But healthy living is about more than staying active and eating well. It also means creating a home environment that helps keep you safer and minimizes the risk of injury. The ability to live independently is the direct result of being able to take care of yourself at home. What can help? Staying active. Even simple activities like a walk around the neighborhood or gardening can help you stay stronger and healthier longer. **The first key** is exercise to help you build and maintain your strength, which can help prevent falls – a leading cause of injury among seniors.

One of the goals of exercise is, of course, to decrease your potential for injury, so start slowly and consult your physician to make sure the exercise you're doing is safe for you and your needs. Then be sure to warm up for a few minutes before you exercise to get your body ready for activity. Shrug your shoulders, tap your toes, swing your arms, or move in place. Drink plenty of fluids and stop if you feel pain.

There are four basic kinds of exercise: endurance, balance, flexibility, and strength. Endurance, or aerobic exercise, increases your breathing and heart rate, strengthening your heart, while improving the overall function of your lungs and circulatory system. Balance exercises help prevent falls. Lower body strength can help with balance and stabilization. Flexibility exercises help stretch your muscles and help keep your body limber. Strength exercises make our muscles stronger, allowing you to carry out daily independent activities like climbing stairs, carrying groceries, or getting up out of seats. According to the National Institute on Aging, exercise and eating well are the foundation of a healthy lifestyle.

The second key is a balanced, nutritious diet which gives you the energy your body needs to do whatever physical activities you choose. It can also reduce the risk of heart disease, strokes, type two diabetes, and some kinds of cancer. A healthy diet focuses on vegetables, fruits, whole grains and fat-free or low-fat milk and dairy products. These include lean meats, poultry, fish, cooked dry beans and peas, eggs and nuts which are low in saturated fats, trans fats, salt and added sugars. Also, balance the calories you consume with calories you burn through physical activity to maintain a healthy weight.

Preventing falls is **the third key**. Every year, more than 2.8 million older Americans end up in the ER with fall-related injuries such as hip and bone fractures. Here are some steps you can take to help prevent falls and avoiding serious injury: 1) exercise to build strength, and improve balance and muscle control, making falls less likely; 2) fall-proof your home by adding handrails near steps and in bathrooms, putting non-skid pads or double-sided tape under rugs to keep them from sliding, and placing grip appliques or rubber mats in showers and tubs to reduce slipping potential; 3) eliminate home hazards by checking your home for potential tripping hazards and areas with poor lighting. Remove excess clutter to help

keep frequently used hallways clear. Place items you use often in easily accessible drawers and cabinets you don't need a step stool to reach. And improve lighting where needed. 4) check your vision: poor vision can lead to accidents. Seniors should have annual vision exams and make sure prescriptions for glasses or contacts are up to date.

Lastly, **the fourth key** is making sure that help is there when you need it. Medical systems provide reliable, 24/7 monitoring from trained agents, allowing older adults to live with less worry. You can get help in three simple steps. First, if there's an emergency, push the personal help button on your pendant or wristband. Systems with optional fall detection will automatically send an emergency alert to ADT if a fall occurs. Second, when ADT's Monitoring Center receives the emergency alert, a trained agent will respond to you over the base unit's two-way voice communicator. If there's no response, the agent will send help. Third, ADT will notify emergency responders and/or family as needed. On-The-Go users also benefit from GPS location services.

Following these simple steps can prolong independence. Remember, just 30 minutes of moderate physical activity each day, along with a healthy diet and safety proofing your home can help you stay stronger and live independently longer. But it's still comforting for you and your loved ones to know that, with ADT, you're never alone in an emergency. We can help you find the right Medical Alert System to fit your lifestyle.



ADT Medical Alert has a PERS for all your clients' lifestyles



Medical Alert Plus System
Perfect for when you're around the house

- Home temperature monitoring
- 24/7 professional monitoring
- Fall Detection pendant* (optional)
- No landline required



On-The-Go System
Perfect for when you're out and about

- GPS location capabilities
- 24/7 professional monitoring
- Fall Detection pendant* (optional)
- No landline required
- Mobile

*Fall Detection pendant does not detect 100% of falls.

For more information please contact:

Name: **Jerome Rich**

Title: **Health Territory Account Manager**

Phone: **352-443-9760**

Email: **jarich@adt.com**

ADT Medical Alert systems are an optional add-on to ADT's 24/7 emergency medical response services and do not provide medical advice, which should be obtained from qualified medical personnel. Digital cellular service not available everywhere or at all times. The On-The-Go emergency system and services are used only on the availability of cellular network coverage and the availability of global positioning system (GPS) data.

©2017 ADT. All rights reserved. The product names listed in this document are marks and/or registered of their respective owners and used under license. Unauthorized use strictly prohibited. *Fall Detection monitoring service is only available with Medical Alert Plus and On-The-Go Emergency Response systems.



MEDICARE & MEDICAID

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 been on Social Security disability for at least 24 months, and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease). The program helps with the cost of health care at 80%, 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.
- Medigap (**Part C**) plans are available to help with what Medicare does not cover. There are two different types of plans that fall under Medigap insurance or Part C: Medicare Supplemental Insurance plans and Medicare Advantage plans.
- 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, **800-MEDICARE (800-633-4227)**, or go to www.medicare.gov. If you are deaf or hard of hearing, you may call **TTY 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 2024 income limit for SSI is \$963 per month for single people and \$1,435 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 \$2,829 (2024) 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 \$103,000 if single or \$206,000 if married filing jointly (2024, but based on 2023 tax returns) will pay higher monthly Part B premiums. For free publications on Medicare Part B, visit www.ssa.gov/pgm/formspubs.htm.

If you are not eligible for free hospital insurance, you can buy medical insurance, without having to buy hospital insurance, if you are age 65 or older and you are a U.S. citizen or a lawfully admitted noncitizen who has lived in the United States for at least five years. Such persons can also buy hospital insurance under Part A, but the premium is very expensive (in 2024, \$278 monthly if you have 30-39 quarters of work coverage or \$505 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 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 2024 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 \$2,320 monthly for a married couple who reside together and \$1,715 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 \$2,064 monthly for married couples who reside together and \$1,526 monthly for individuals who do not reside with a spouse. If your income is no more than \$1,724 for a married couple who reside together or \$1,275 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) at 334-793-6843.

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 2024, \$1,912.50 for one person, \$2,584.99 for two persons, an additional \$672.49 for each additional person) and limited resources (in 2024, \$31,360 for married residing together, \$15,720 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 department at 334-793-6843 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 Part B automatically, if not turned down, but will need to apply for Part A unless you elect to turn down Part B coverage.

If you are not already getting retirement benefits, you should contact Social Security about three months before your 65th birthday to sign up for Medicare. You can sign up for Medicare even if you do not plan to retire at age 65.

Once you are enrolled in Medicare, you will receive a red, white, and blue Medicare card showing whether you have Part A, Part B, or both. Keep your card in a safe place so you will have it when you need it. If your card

is ever lost or stolen, you can apply for a replacement card on the internet at www.socialsecurity.gov or call Social Security’s toll-free number. You will also receive a “Medicare & You” (Publication No. CMS-10050) handbook that describes your Medicare benefits and Medicare plan choices.

ALABAMA MEDICAID ~ OTHER ELIGIBILITY CATEGORIES

The Alabama Medicaid Agency also certifies individuals for the following programs:

Pregnant Women and Children Program - Pregnant women and children under age 19 in families who have income below certain limits may be eligible for Medicaid.

Medicaid for Low-Income Families Program - Households with related children under age 19 living in the home may be eligible for Medicaid if the household has very low income.

Applications for the Pregnant Women and Children Program, and the Medicaid for Low-Income Families Program should be made by contacting a Medicaid eligibility worker at your local county Health Department. You may also call Medicaid at **800-362-1504** for a paper application or apply online at www.insurealabama.org.

Breast and Cervical Cancer Program - Women under age 65 who have been screened through the Centers for Disease Control and Prevention’s National Breast & Cervical Cancer Early Detection Program may be eligible for this program. Call **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.

Intermediate Care Facility for Individuals with Intellectual Disabilities (ICF/IID) Program -

Residents of state facilities for individuals with intellectual disabilities 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.

Intellectual Disabilities (ID) Waiver Program -

Individuals age 3 and older who are diagnosed with an intellectual disability may apply for this waiver. These individuals must meet the income, resource, disability and medical criteria for an institutional care facility for the individual with intellectual disability. 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 **800-362-1504** or **334-702-3102**.

Dothan Medicaid Office

2652 Fortner St., 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 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 from 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. 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 long-term 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 6 BIGGEST MEDICARE ENROLLMENT MISTAKES BOOMERS

MAKE [Article adapted from the National Council on Aging, www.ncoa.org](http://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

When aging into Medicare, the Initial Enrollment Period is based on your 65th birthday. To avoid long-term penalties, understand what decisions have to be made and in what timeframe. If you or your spouse are working when you turn 65 and your insurance meets certain requirements, it may make sense to delay enrollment in Parts A, B, and D.

MISTAKE 2: NOT UNDERSTANDING THE DIFFERENCE BETWEEN A MEDICARE SUPPLEMENT (MEDIGAP) AND A MEDICARE ADVANTAGE (PART C) POLICY

Those new to Medicare have a fundamental choice to make – enroll in Original Medicare or opt into a Medicare Advantage plan. It is very important to understand the pros and cons of both coverages.

Original Medicare (also known as Parts A & B) is a fee-for-service program. Most people supplement this government benefit with a private Medicare Supplement (also called Medigap) policy and a Part D plan for their prescription drugs.

A Medicare Supplement policy may cover some services that are not included under the standard Medicare Parts A and B as well as some out-of-pocket costs such as:

- Co-insurance costs for care at skilled nursing facilities
- The Part A deductible
- Foreign travel emergency care

Medicare Supplement policies have additional monthly premiums. Prior authorization to use specialists or get second opinions is not required.

A Medicare Advantage Plan (Part C), 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. Medicare Advantage plans include prescription drug coverage as well as services Original Medicare does not cover like dental and vision care. A Medicare Advantage plan may also limit your ability to use doctors and hospitals and require prior authorization to use specialty services.

If needs change, switching to a new plan is allowed during the Medicare Open Enrollment Period (OEP).

MISTAKE 3: GUESSING WHEN PICKING SPECIFIC PLANS

It can be very difficult and time-consuming to compare all of the plans that are available. Choosing a Medicare plan is too important to leave to guesswork. Take the time to review health insurance needs before the first — and subsequent — enrollment periods.

Four questions to consider:

1. Do you have health insurance from another source?
2. Do you have any chronic conditions?
3. Which doctors and hospitals do you use?
4. Which prescriptions do you need, and what pharmacies do you get them from?

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, find out if you qualify for assistance. We provide a free online assessment that helps determine eligibility and assist with applying online for Extra Help or Medicare Savings Programs. Or contact the State Health Insurance Assistance Program (SHIP) to see what's available.

MISTAKE 5: NOT RE-EVALUATING YOUR COVERAGE EVERY YEAR

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 some doctors and medications are covered this year does not ensure coverage in the coming year. Research studies show that the average consumer could save \$300 or more annually by reviewing their Part D coverage. Make sure to confirm cost, copays, coinsurance, covered providers, and prescription drugs.

Five things to consider:

1. Has your health changed in the last year?
2. Is your current plan still meeting all your health needs?
3. How much have you paid out-of-pocket in the last year—and for what?
4. How is your plan changing for the coming year? How will that affect your out-of-pocket costs?
5. Are there better options available to you now?

MISTAKE 6: NOT ASKING FOR HELP

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 some doctors and medications are covered

Visit www.mymedicarematters.org to learn about Medicare, take the Medicare QuickCheck™ and find additional support.

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 www.socialsecurity.gov and select the "Retirement/Medicare" link in the middle of the page.

SOCIAL SECURITY RETIREMENT BENEFITS APPLICATION

Social Security offers an online retirement application that you can complete in as little as 15 minutes. It's so easy. Better yet, you can apply from the comfort of your home or office at a time most convenient for you. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed.

Visit www.socialsecurity.gov to find out more about filing online and mySSA.

How to Get Help from Social Security

Social Security is here to help. We want you to know how to get the service you need and to be prepared so we can help you as quickly and safely as possible.



Go online to SSA.gov.
Our website is the best way for most people to get help.



If you cannot use our website, call our National 800 Number (1-800-772-1213) or your local Social Security office for help.



We will schedule an **appointment** for you, if **necessary**, to serve you by phone or in person.



Frequently Accessed Online Services

www.ssa.gov

A personal *my* Social Security account gives you access to personalized tools whether you receive benefits or not. Don't have an account yet? Signing up is free, easy, and secure. Below are just a few examples of what you can do with a *my* Social Security account from virtually anywhere and without contacting Social Security. Save time and go online! Visit the link or use your mobile device to scan the QR code to learn more about a service. Join the more than 65 million people who have a *my* Social Security account to complete their Social Security business online.

Get Your Benefit Verification Letter

You can *instantly* view, print, or save your official Benefit Verification Letter to show proof you do or do not receive benefits.

www.ssa.gov/myaccount/proof-of-benefits.html



Change Your Address

If you are receiving Social Security benefits or are enrolled in Medicare, you can change your address and phone number.

www.ssa.gov/myaccount/change-of-address.html



Get Copy of Your SSA-1099 Tax Form

You can *instantly* view, print, or save a copy of your SSA-1099 or SSA-1042S if it was lost or you did not receive it.

www.ssa.gov/myaccount/replacement-SSA-1099.html



Set Up or Change Direct Deposit

You can set up or change your direct deposit if you already receive Social Security benefits and you have a bank account.

www.ssa.gov/myaccount/direct-deposit.html



Get Your Social Security Statement

You can *instantly* view, print, or save a copy of your *Social Security Statement*. Your *Statement* shows your estimated future benefits based on your actual earnings history and is a great way to plan for your future.

www.ssa.gov/myaccount/statement.html



Check Status of Your Application or Appeal

You can *instantly* check the status of your application for Social Security benefits or Supplemental Security Income (SSI), or the status of your pending reconsideration or hearing request.

www.ssa.gov/myaccount/application-status.html



Request Replacement Social Security Number Card

You can request a replacement Social Security number (SSN) card if it was lost or stolen. If you're only requesting a replacement card, and no other changes, using your personal *my* Social Security account is a good option. Keep in mind that in many cases, even if you lost your card, you may not need a replacement. In most cases, simply knowing your SSN is enough. But if you do need a replacement, we make it easy.

www.ssa.gov/myaccount/replacement-card.html



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Social Security Administration

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Andalusia, AL 36420
334-222-4544
www.andalusiamanorandrehab.com

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Eufaula, AL 36027
334-687-6627
www.crownehealthcare.com

Elba Nursing and Rehabilitation Center

987 Drayton St.
Elba, AL 36323
334-897-2257
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Dothan, AL 36301
334-712-6333
www.encompasshealth.com/dothanrehab

Enterprise Health & Rehabilitation

300 Plaza Dr.
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334-347-9541
www.enterprisenursingandrehab.com

Extendicare Health & Rehabilitation

950 S. Saint Andrews St.
Dothan, AL 36301
334-793-1177
www.extendicarehealth.com

Floral Health & Rehabilitation

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

Hartford Health Care

217 Toro Rd.
Hartford, AL 36344
334-588-3842
www.dvcr.com

Henry County Health & Rehabilitation

212 Dothan Rd.
Abbeville, AL 36310
334-585-2241
www.hcnh.com

Oakview Manor Health Care Center

929 Mixon School Rd.
Ozark, AL 36360
334-774-2631
www.oakviewmanor.com

Opp Health & Rehabilitation

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

Ozark Health & Rehabilitation

312 Bryan Drive
Ozark, AL 36360
334-774-2561
www.ozarkhealthandrehab.com

Wesley Place on Honeysuckle

Methodist Home for the Aging
718 Honeysuckle Rd.
Dothan, AL 36305
334-792-0921
www.methodisthomes.org

Westside Terrace & Rehab First

501 N. Woodburn Drive
Dothan, AL 36303
334-794-1000
www.westsidecares.com

Wiregrass Health and Rehabilitation

1200 W. Maple Ave.
Geneva, AL 36340
334-684-3655
www.wiregrassmedicalcenter.org

For other outpatient Physical Therapy, see Public Health Departments and Home Health Agencies under Home Care or check with your local hospital.



SENIOR PROGRAMS & GROUPS

GRANDPARENTS

Kids and Kin Program - Family Guidance Center of Alabama

The Kids and Kin Program has been specifically designed to meet the needs of relative child care providers. Educational workshops, resources, support activities, and a monthly newsletter are offered at no cost.

- Coffee, Dale, Geneva, Henry, Houston counties: 334-714-9843
- Barbour, Covington, Pike and Bullock counties: 334-372-4601

Foster Grandparent/Senior Companion Program

Pairs low income older adults with troubled, disabled or hospitalized children. Foster Grandparents give children 15-40 hours every week of warmth, kindness and attention at hospitals, homeless shelters, special care facilities and pre-school centers. This is a program of the Southeast Alabama Community Action Partnership, see contact information by county on page 42.

Alabama Cares – Support for Caregivers

SARCOA's Alabama Cares program offers information, assistance, respite, education, and supplemental services to caregivers enrolled in the program. See page 9 for more program information. Caregivers that meet the following criteria may qualify for assistance:

- Older Relative Caregivers (not parents) including grandparents aged 55 and older caring for children ages 18 and younger.
- Older Relative Caregivers (parents) including parents aged 55 and older caring for adults ages 19 to 59 with disabilities.

EMPLOYMENT FOR SENIORS

Dothan Career Center

787 Ross Clark Circle
Dothan, AL 36303
334-792-2121
www.alabamaworks.alabama.gov

Southeast AL Regional Planning and Development Commission

462 N. Oates St. / P.O. Box 1406
Dothan, AL 36302
334-794-4093 ext. 1422
www.searpc.org

Enterprise Career Center

2021 Boll Weevil Circle
Enterprise, AL 36330
334-347-0044
www.alabamaworks.alabama.gov

Eufaula Career Center

122 Paul Lee Pkwy
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
www.aarp.org

Senior Circle

Medical Center Enterprise
400 N. Edwards St.
Enterprise, AL 36330
334-347-0584
www.mcehospital.com

Senior Circle

Flowers Hospital
4370 W. Main St.
Dothan, AL 36305
334-794-5000, ext. 1982
www.flowershospital.com

Silver Sneakers Fitness Program

Southeast Health
1114 Ross Clark Circle
Dothan, AL 36301
334-793-8111
www.tools.silversneakers.com

SUPPORT GROUPS

ALS Association

300 Cahaba Park Circle, Suite 209
Birmingham, AL 35242
334-480-6040

Caregiver Support Group

First United Methodist Church
1380 W. Main St.
Dothan, AL 36301
334-793-3555
www.fumcdothan.org

Caregiver Support Group

SARCOA
1075 S. Brannon Stand Rd.
Dothan, AL 36305
334-793-6843
www.sarcoa.org

Diabetes Support Group

Flowers Hospital
4370 W. Main St.
Dothan, AL 36305
334-794-5000
www.flowershospital.com

Diabetes Support Group

Houston County Health
Department
1781 Cottonwood Rd.
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

Wiregrass Support Group

Southeast Health
1480 Ross Clark Circle
Dothan, AL 36301
334-793-8961

Prostate Cancer Support Group

Southeast Health Doctors Building
1108 Ross Clark Circle
Dothan, AL 36301
334-793-8107

Stroke Support Group

Southeast Health Doctors Building
1108 Ross Clark Circle
Dothan, AL 36301
334-712-3215

Wiregrass Survivors of Suicide

334-792-9814
Email:
wiregrasssuicideprevention@
yahoo.com

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 Rd. 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 Rd.
Daleville, AL 36322
334-598-9197

Damascus Senior Center

129 County Rd. 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 Rd.
(Hwy 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 Rd.
Rehobeth, AL 36301
334-671-5829

Gordon Senior Center

692 Tifton Rd.
Gordon, AL 36343
334-790-4577

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 Rd., 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 Rd. 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 Rd. 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
334-774-0038

Pine Level Senior Center

63 County Rd. 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 Rd.
Webb, AL 36376
334-702-8449

Wicksburg Senior Center

14750 US Hwy 84 West
Wicksburg, AL 36352

Zion Chapel Senior Center

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



TRANSPORTATION

TRANSPORTATION ASSISTANCE

Medicaid Non-Emergency Transportation Program
Must be full Medicaid
800-362-1504 (Option 4)

TRANSPORTATION

AML Services LLC
Non-Emergency Medical Transportation Service for Barbour, Coffee, Dale, Henry & Houston Counties
334-400-3745

Covington Area Transit System
Covington County
274 Hillcrest Dr., Box 14
Andalusia, AL 36420
334-428-2667

Eufaula Transit Company
Eufaula only
560 Boundary St.
Eufaula, AL 36027
334-687-1242

Medical Transport of Alabama
Serving all of Alabama
888-599-2050

Pilcher's Ambulance
Wheelchair transport
Houston County
334-794-4444

Wiregrass Transit Authority
Houston County and Enterprise city limits
462 N. Oates St.
Dothan, AL 36303
Houston County: 334-836-5555
Enterprise: 334-417-1217

Wiregrass Safe Taxi
Services a 25-mile radius around Dothan
334-699-3159

Smile Transportation
Serves Coffee, Dale, Geneva, Henry and Houston Counties
334-475-4068

Need a Ride?

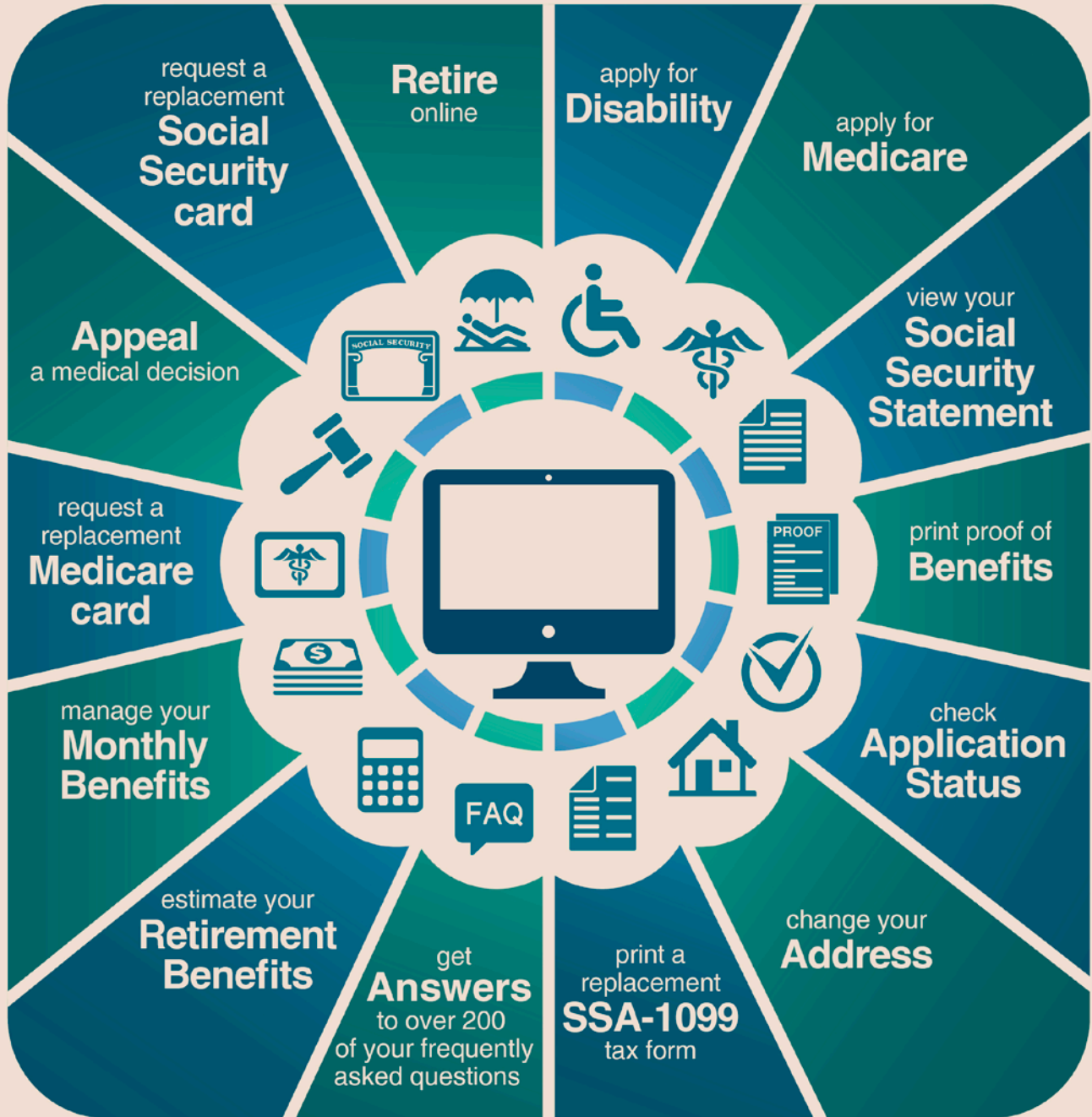
Call 334-836-5555 for Houston County
or 334-417-1217 for Enterprise



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SoutheastHealth.org



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Eastside Clinic
Enterprise Clinic
Medical Center Clinic
Westgate Clinic



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- Long-Term Nursing Care
- Memory Care
- Alzheimer's & Dementia
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FOR MORE INFO or TO SCHEDULE A TOUR CALL 334-686-0350

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