



Resource Directory for Rye's Seniors

Compiled by the
**RYE SENIOR ADVOCACY
COMMITTEE**
City of Rye

2019

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City of Rye
Published September 25th
2019

ACKNOWLEDGEMENTS

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"Resource Directory for Rye's Seniors"

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Resource Directory for Rye's Seniors

The enclosed data has been assembled to help anyone reviewing or searching for information on service providers of special interest to seniors, residing in Rye City. It has been compiled from a number of sources believed to be accurate but there is no guarantee (expressed or implied) as to the quality of these providers; and the directory does not recommend or endorse any provider in particular. The full responsibility for choosing a service provider rests with the senior or the family or his/her immediate advisers. Anyone looking for such services is urged to carefully evaluate the information of the listed providers herein, along with other sources found elsewhere, before making any final choices. Each section of the Table of Contents above is detailed section by section to target the providers that best meet the meaningfulness of topical divisions.

Readers of this Directory are invited to suggest the names of additional providers of special services not covered here or identify any errors they may find in this directory. Please communicate information or suggestions to SPRYE's attention via its e-mail address: info@sprye.org.

Copies of this directory are available at the **Rye Recreation Department** and the **Rye Free Reading Room**. You may also gain access to it on the City of Rye's web page by clicking 'Digital Documents' on the left and then 'Seniors.'

BACKGROUND:

The idea for the Rye Senior Advocacy Committee (RSAC) originated from the work of Joseph P. Murphy, LCSW, a Licensed Clinical Social Worker/Geriatric Care Manager and the late Marian Moto Shea, a community activist. At the time, these two leaders collaborated as a Team in responding to the serious needs of a senior living alone in a rental in the Rye Colony Co-Op apartments. The senior at the time was threatened with eviction due to delays in meeting her rental payments. As a result, her landlord brought her to the local court to proceed with eviction procedures. This action prompted the court personnel to contact the county's Adult Protective Services (APS) judging that the senior, a retired Army Major, was "incapable" of caring for herself; and susceptible to "early onset dementia" which resulted in an assessment to consider placement in a county facility. Truth was, the client's personality and demands for services became the underlying causes for moving toward "guardianship" measures. The two founders intervened and advocated for her wellbeing in court and vowed to offer her assistance so she could stay in her apartment with supportive services.

Joseph Murphy worked closely with the client and guided her in paying her rent in a timely manner and shielding her from the landlord's pressures and neighbor complaints. In contrast Marian Shea identified young volunteers to clean her apartment and maintain her stability at home. The representation of these experiences proved to the local judge that the court should accept the Team's efforts and subsequently withdrew the grounds for "guardianship."

Concomitantly, the suggestion by APS that the client was too irrational to care for herself was proved wrong. The Team's initiatives demonstrated to all authorities that this senior, although physically challenged was well connected in the clarity of her thinking and in control of her decision making abilities. The particular life experience of this one senior proved to the Team that there were other seniors, like their client, who needed more than recreational services. The Team demonstrated through their advocacy posture that it was feasible to respond to the changing demands of the growing senior population by offering ways to keep them safe in their own home as was evident in this cited case. Ergo, the idea for the RSAC was born based on the development of a composite of various services to keep seniors safe at home. The Team subsequently recommended a plan to summon local leaders from the community for the purpose of soliciting their input to the idea of broadening senior services that augmented the programs under the auspices of the Recreation Department, adding a more holistic approach that projected alternative services to seniors as their medical/social needs became more pronounced. In addition, the Team recognized the allied demands for caregiving, to satisfy emotional needs of Rye Seniors as demands for services expanded. From community meetings it became apparent that the increasing senior population was proving to need more specialized services to keep them at home. At this time in the planning process, it was agreed that with the passing of Anne Pastor, the appointed "Senior Advocate" for the City of Rye left a gap in services to seniors; and the Mayor and City Council felt that a committee of knowledgeable individuals rather than a single person could better address the needs of the senior citizens of Rye.

Consequently, the RSAC was formed and the idea was presented to the Rye City Council as a plan to deliver ongoing services to the senior population. The committee's original mission to enhance the lives of all of Rye's seniors by offering assistance in identifying other community resources to address their unique needs and bringing together information on available resources. It became obvious that the RSAC needed a directory that would define these potential resources. The original suggestion to design and publish a directory was spearheaded by one of the RSAC members, namely, Arthur Stampleman, who envisioned the original concept with the goal of assembling a wide-ranging resource guide to assist the seniors. In addition, the Committee worked with individuals where there were requests for special assistance.

In the years of service, the Committee cooperated with the Westchester County Department of Senior Programs and Services to promote its Livable Community Connections (LCC) initiative. Why? The LCC initiative targeting six municipalities: Harrison, Larchmont, Mamaroneck, Port Chester, Rye City, and Rye Brook promoted an acceptable premise, i.e., to keep seniors safely in their own home environments. This ideal was addressed, but it was learned from contacts with each municipality that the scope of a collaborative effort was too broad. There needed to be a prototype model that would be capable of serving the elders and not a complex organizational structure. So the RSAC recommended designing an "Aging in Place" prototype initiative in Rye City which could be replicated to serve the elderly in Rye as well as in the other five communities. This led to a proposal that took on a life of its own, and from which Rye's residents volunteered under the leadership of Thomas Saunders by establishing a unique membership

organization known as SPRYE, which was the start of an organization that served the needs of its members, bringing into its structure a host of volunteers who provided services to the members. Its aim as well was to help seniors stay in their homes and not be forced to move to retirement communities. The most significant start-up initiative was that the volunteers became drivers, enabling seniors members to shop as well as helping them keep their medical appointments, and staying with the senior until they were finished. Subsequently, SPRYE expanded its services to include home maintenance, elderly-friendly home modifications, access to home care and cultural, recreational, and social activities.

The leadership of the RSAC also served on SPRYE's Board of Directors and initiated a "scholarship fund" to cover the annual memberships for the senior residents needing financial assistance.

As the RSAC progressed, its mission was modified as a result of its work and overall perception of advocating for improved senior services. The revised focus of its mission is:

"The mission of the RYE SENIOR ADVOCACY COMMITTEE is to support the concerns of Rye's elder adults, to advocate for their needs, and seek new models and opportunities to better accommodate Rye's growing older population. Our vision is to develop and maintain a healthy, diverse populace in which citizens of all ages have the opportunity to contribute to the strength of the Rye community."

Enjoy Rye & Environs

A number of institutions in and around Rye offer special recreational, artistic, athletic and intellectual programs or special program fees for seniors. These include:

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The authors and sponsors of this directory make no guarantee (expressed or implied) as to the quality of any provider, and do not recommend or endorse any provider in particular. The full responsibility for choosing a provider rests with the senior citizen and his or her immediate advisers.

Rye Recreation Department Seniors Program

281 Midland Avenue

(914) 967-2535

<https://www.ryeny.gov/government/recreation-department>

The Rye Seniors program is open to all Rye residents 60 years of age or older. Annual dues are \$15, payable in September. There is a wide variety of senior programs including exercise, stretching & balancing, line dancing, quilting, arts & crafts, knitting, mahjong, cards, bingo, special events, trips, holiday celebrations, shopping & health. Currently, Members of the Rye Senior Group may use the pool at Rye Golf Club two days per week, with a small daily entrance fee. Rye Recreation Seniors have weekly meetings at 1:00 p.m. with optional activities until 3:00 p.m. Keep up-to-date with senior issues, outings and events. Enjoy a monthly luncheon, a variety of speakers and enjoyable entertainment. Meet new and old friends by joining other seniors in a wide variety of activities. There is always a game of Left, Right, Center after the meeting, as well as Mah Jong, canasta and more. Senior tennis permits available.

Rye YMCA

21 Locust Avenue

(914) 967-636

www.ryeymca.org

The "Y" **offers a senior discount membership rate** for those 62 years of age or older. Besides its standard fitness and swimming pool facilities, programs of particular interest to seniors include an annual Senior Health and Fitness Day, shallow water exercise classes, "limbercize" stretch and fitness class, adult exercise and swimming program offered jointly with The Rye Association for the Handicapped, a fall-proof program developed for The Osborn, blood pressure screenings, "spirit, mind & body" classes, yoga, and group recreational activity for arthritis sufferers. There are also open swim periods for non- members over 62.

Rye Free Reading Room (RFRR)

1061 Boston Post Road.

(914) 967-0480

www.ryelibrary.org

The RFRR has a sizable collection of large print books at its Village Green home and an enlarger for those with low vision. In addition, it operates a branch library at The Osborn. Any Rye resident or Westchester Library System cardholder may use either library (Village Green site during usual business hours and The Osborn (Monday, Wednesday, and Friday: 9-1). Staff can help with access to large print books, audiobooks, music CDs, DVDs and downloadable material. There are book clubs at The Osborn for large print books and books on tape. Westchester County senior resources guides are available at the Village Green site. There are computer classes in the new Tech Center (Organizing Windows Files, Getting Started with Microsoft Word & Getting Started with Microsoft Excel).

Rye Arts Center

51 Milton Road, Rye

(914) 967-0700

www.ryeartscenter.org

RAC has a **\$30 annual senior membership** fee that allows a 10% discount on classes and additional merchant discounts. Classes vary and can include digital photography, colored pencils, portrait painting, contemporary art, precious metal clay, writing, poetry, and memoir classes, as well as jewelry, ceramics and hand building along with regular oil/acrylic painting, watercolor and drawing. Classes can be customized for groups of 6 or more. Individual and group classes are conducted in the music school for all instruments for getting back in the groove or learning for the first time. On request, the RAC brings arts education to senior centers through its Famous Artist's arts education program. Non-members can take classes. Full handicap accessibility.

Rye Golf Club

330 Boston Post Road, Rye

(914) 825-3200

www.ryegolfclub.com

Rye Golf Club is a 126 acre member only club offering a challenging 18 hole course with 3 practice greens and chipping areas. The club facilities also include a heated Olympic-size swimming pool, wading pool and other amenities. City of Rye Residents receive a significant discount on membership. Members of the Rye Senior Group may use the pool at Rye Golf Club two days per week Monday through Friday, with a daily entrance fee of only \$5 (payable by check).

Clay Art Center

40 Beech Street, Port Chester

(914)937-2047

www.clayartcenter.org

Clay Art Center provides artists with studio space, offers classes to adults and children, and features a gallery with monthly exhibitions. It offers a wide variety of clay classes for adults beginners including hand building and wheel throwing to special topic classes for those with previous experience with ceramics. Programs include one-time three-hour weekend workshops and monthly Helping Hands classes where grandparents and grandchildren can make a project together. There is **no entrance fee**.

Purchase College

735 Anderson Hill Road, Purchase

(914) 251-6500

www.purchase.edu/ce

As part of the college's continuing education program, New York State residents who are at least 60 years of age are welcome to enroll tuition-free as a "special auditor" each semester in a maximum of two credit-bearing courses, providing space is available to auditors. Course and space availability may vary. All Senior Citizen Auditors must register in-person at the Registrar's Office.

Neuberger Museum of Art, Purchase College

735 Anderson Hill Road, Purchase

(914) 251-6100

www.neuberger.org

Permanent collection of 20th century American Art and African Art as well as changing contemporary art exhibits.

Bruce Museum

1 Museum Drive, Greenwich, CT

(203) 869-0376

www.brucemuseum.org

The Bruce Museum has permanent exhibits on natural history and science as well as changing art exhibits featuring diverse schools and periods.

SPRYE, Inc.

c/o Executive Director Marie Johnson at director@sprye.org

(914) 481-5706

www.SPRYE.org

SPRYE is a 501(c)(3) not-for-profit membership-based organization for adults 60 years and older who want to live confidently at home in the community they love. SPRYE provides practical services, opportunities for social engagement and cultural enrichment. Our trained volunteers provide transportation to a doctor appointment, lunch, lectures and outings, wellness and educational programs, computer and phone support and assistance with household chores. Membership also includes complimentary membership to the local senior center as well as a professional staff who can provide referrals for a home safety assessment, home care services, pet care, health insurance and home repair contractors. Our funding comes from membership fees, donations and grants. We have three membership options: Full, Associate and Special. If you wish to learn more about membership or becoming a volunteer or donor, we are just a phone call away

Adult Day Care Services

Adult day care centers feature activities to improve and maintain the physical, mental, and social well-being of frail elderly persons who currently live in their own homes. They provide the elderly with a comfortable environment where they can socialize with other seniors, caregivers, or family. Directories are provided with addresses, telephone numbers, and the name of the respective director, so that these centers can be easily reached.

Social Adult Day Service Programs.....Page 13

Programs for adults who may be socially isolated or need supervision. Program goals generally include supervision, socialization, nutrition, and community services linkages.

Medical Adult Day Service Programs.....Page 14

Programs for the chronically ill, frail and disabled adults. Program goals generally include comprehensive integrated long term care health service and management.

Psychiatric Adult Day Service Programs.....Page 15

Programs for adults who have psychiatric issues.

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Directory of Social Adult Day Services Programs

(Lower Westchester listings only)

Wartburg: The Adult Day Care Program

Phone: **(914) 573-5569**

1 Wartburg Place

Mount Vernon, NY 10552

Maria Provenzano, Director

Edna Lillian Roker Day Program

Phone: **(914) 761-3885**

430 North Street

White Plains, NY 10605

Miriam Horsford, R.N., Director

Lanza Family Center for All Ages

Phone: **(914) 422-8100**

106 North Broadway

White Plains, NY 10603

Rebecca Lippel, Gerontologist, Director

My Second Home

Phone: **(914) 241-0770**

95 Radio Circle

Mount Kisco, NY 10549

Rina Bellamy, Director

Westchester County Department of Senior Programs & Services

Phone: **(914) 813-6300**

9 S First Avenue #10

Mount Vernon, NY 10550

Case Management Services Only

River House

Phone: **(203) 622-0079**

125 River Road Extension,

Cos Cob, CT 06807

Directory of Medical Adult Day Service Programs

Center Light Services Social Adult Day Services Program

Phone: **(914) 289-0400**

335 Old Tarrytown Road

White Plains, NY 10603

Ellen Gloskin, Director

Guild Home for the Aged Blind

Phone: **(914) 220-8500**

75 Stratton Street South

Yonkers, NY 10701

Joan Clark, R.N., B.S., Director

Sarah Neuman Center for Health Care and Rehabilitation

Adult Day Health Program (24 hrs)

Phone: (914) 698-6005

845 Palmer Avenue

Mamaroneck, NY 10543

Susan Holodak, Vice President, Director

St. Joseph's Medical Center Geriatric Daycare Program

Phone: **(914) 378-3333**

81 South Broadway

Yonkers, NY 10701

Lourdes Bunque, Director

Ludington Adult Day Care Services

Phone: **(914) 632-5000**

16 Guion Place

New Rochelle, NY 10802

Pearl Hacker, LCSW, Director

The Wartburg Adult Day Health Care Program

Phone: **(914) 573-5569**

1 Wartburg Place

Mount Vernon, NY 10552

Maria Provenzano, Director

Directory of Psychiatric Adult Day Service Programs

Westchester Jewish Community Services

Phone: **(914) 761-0600**

845 North Broadway, Suite 2 White Plains, NY 10603

Judy Fink, Director of Geriatric Services, x 340; jfink@wjcs.com

St. Vincent's Westchester

Phone: **(914) 967-6500**

275 North Street

Harrison, NY 10528

Evaluation and Referrals

Mobile Crisis Team

Phone: **(914) 925-5959**

St. Vincent's Hospital

The Guidance Center, STEP Program

Phone: **(914) 636-4440**

277 North Avenue

New Rochelle, NY 10801

277 Washington Street

Mount Vernon, NY 10553

Health & Special Services to Help You Remain in Your Home

(These services represent an option for those who can manage at home with some help and thus avoid placement in a nursing home or other institutional setting.)

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Home Health and Hospice Agencies - Basics

There are about 300 home health and hospice care agencies serving Westchester County. The NYS Department of Health is responsible for monitoring the care they provide. A listing of three dozen agencies, most them serving Rye, may be found starting on page 3.4 and are categorized as follows:

Certified Home Health Agencies (CHHA's)

They provide part-time, intermittent health care and support services to individuals who need intermediate and skilled health care. CHHAs can also provide long-term nursing and home health aide services, can help patients determine the level of services they need, and can either provide or arrange for other services including physical, occupational, and speech therapy, medical supplies and equipment, social work and nutrition services. There are Special Needs CHHA populations eligible for services from the Office of Mental Health.

Licensed Home Care Services Agencies (LHCSA's)

They provide personal care housekeeper and homemaker services. The latter involves touching clients. Clients pay privately or have private insurance coverage (Long Term Care Insurance); and if a client is hospitalized for three consecutive days and discharged to a rehabilitation facility, Medicare will cover the bill for 20 days, providing the patient is eligible for Medicare. The LHCSA agencies may also contract to provide services under Medicare (see above explanation) or under Medicaid in those cases that are managed by another provider or entity, such as a private home health aide or under a certified home health agency, given that a licensed practical nurse from a Medicaid prior- approved private duty nursing staff is assigned.

Long Term Home Health Care Program

This program is a coordinated plan of medical, nursing, and rehabilitative care provided at home to persons with disabilities, which are medically indicated for placement in a nursing home. This program offers patients an alternative to institutionalization. An assessment to determine nursing home eligibility is performed by a registered nurse who uses an approved assessment tool which identifies the individual's medical diagnoses and their levels of independence in performing the "Activities of Daily Living" such as: (a) bathing, (b) eating, (c) walking, (d) toileting and (e) transferring. The individuals eligible for this program must have care costs which do not exceed the costs for nursing home placement. Individuals can access this program through a hospital Discharge Planner, the local Department of Social Services (DSS), or a Long Term Home Health Care Provider. The county determines eligibility for the program, and the DSS authorizes all services that are provided.

Hospice/Palliative Care

Hospice/Palliative Care programs provides care to either terminally ill individuals or persons with a diagnosis of looming death. These combinations of programs focus on easing symptoms rather than treating the disease(s). The emphasis of the program is to help individuals remain at home for as long as possible and are supported by a team of professionals who provide physical, psychological, social, and spiritual support and care for the patient and family.

Services offered through Hospice/Palliative Care include nursing and physician services, medical social services, counseling (including nutrition and bereavement counseling), and physical and occupational therapy. In addition, these programs can provide home health aide and homemaker services, medical supplies and appliances, speech therapy, and short-term inpatient care. Hospice/ Palliative Care is made available through Medicaid, Medicare, private insurance or some health insurance carriers. Referrals to Hospice/Palliative Care programs may come from any source, but must have a physician's certification that the patient has a terminal illness with a life expectancy of fewer than six months or longer.

The above information and the names of agencies were extracted from a New York Department of Health web page. The web page can also provide detailed information on each agency listed. The web page is: [**http://homecare.nyhealth.gov/index.php**](http://homecare.nyhealth.gov/index.php)

The Department of Health introduces this material with the following comments: "Use this site to find information about home health agencies and Hospice/Palliative Care programs in New York State. Where possible, quality of care measurements are provided. Please be mindful that while we believe these quality measures are among the most reliable, measuring quality is difficult because of variations among agencies coupled with the types of patients for whom they offer care. Every senior is encouraged to use this information to begin conversations with your doctor and other health care professional about your home care options, as well as with family members, friends, and associates who may have direct experience with a particular agency or program."

Home Health and Hospice/Palliative Care Agencies

Certified Home Health Agencies

Montefiore Medical Center (Bronx) **(718) 920-4321**

PTS of Westchester, Inc. (White Plains) **(914) 949-5150, ext. 223**

Visiting Nurse Services In Westchester Inc. (White Plains) **(914) 682-1480, ext. 621**

Licensed Home Care Services Agencies

All Metro Health Care (Mount Vernon) **(914) 667-0300**

Any-Time Home Care (White Plains) **(914) 761-7100** Barksdale Home Care (Pelham) **(914) 738-5600**

Concept Care (White Plains) **(914) 682-7990**

Osborn Home Care (Rye) **(914) 925-8221**

PHC Services Ltd. (Yonkers) **(914) 423-6410**

Priority Home Care, Inc. (White Plains) **(914) 428-7722**

Unlimited Care (White Plains) **(914) 428-4300**

VIP Health Care Services (New Rochelle) **(914) 654-6540**

Westchester Care at Home (White Plains) **(914) 997-7912**

Westchester Family Care (Mamaroneck) **(914) 764-7515**

Long Term Home Health Care Program

Dominican Sisters Family Health Services, Inc. (Ossining) **(914) 941-1654**

St. Cabrini Nursing Home (Dobbs Ferry) **(914) 693-6800, ext. 551**

St Joseph's Hospital Nursing Home of Yonkers (Yonkers) **(914) 378-7000**

United Hebrew Geriatric Center (New Rochelle) **(914) 632-2804**

The Wartburg Home (Mount Vernon) **(914) 573-5569**

Westchester Division – Montefiore Medical Center (Tarrytown) **(800) 636-6683**

Hospice at Home

Calvary Home Health Agency and Hospice Care (Bronx) **(718) 518-2000**

Hospice/Palliative Care of Westchester (White Plains) **(914) 682-1484**

Hospice Care in Westchester and Putnam, Inc. (Tarrytown) **(914) 666-4228**

Jansen Hospice and Palliative Care (Tuckahoe) **(914) 787-6158**

Phelps Hospice (Sleepy Hollow) **(914) 366-3000**

Osborn Home Care

Osborn Home Care owned and operated by The Osborn is licensed by the state of NY to provide home health aide, skilled nursing and therapy services in the home. For a free assessment call **(914) 925-8221** the nurse will tailor a care plan to your or your loved ones specific needs.

Osborn Home Care's services include:

- Short shifts to 24 hour care
- RN case management
- Chore services (light housekeeping, shopping, errands, laundry, meal preparation)
- Personal care (bathing, grooming, dressing)
- Skilled nursing care
- Rehabilitation services (occupational, physical, speech therapies)
- Companionship
- Medication assistance
- Coordination of services (scheduling doctors' appointments, transportation)

Family Services of Westchester

Family Services of Westchester (FSW) is a private, not-for-profit, nonsectarian agency headquartered in White Plains with a satellite offices in Port Chester. Since 1954, FSW's stated mission has been strengthening and supporting families and individuals at every stage of the life cycles with a broad range of social and mental health services. Key program areas are Family Mental Health Services, Adoption & Children's Services, Head Start and Early Head Start, Senior Services, Home Health Care, Big Brothers/Big Sisters, AmeriCorps, Therapeutic Foster Care for Youth, and a spectrum of services for families living with HIV/AIDS.

FSW is governed by a Board of Directors composed of volunteers from the business and local community, and has a professional staff of more than 450 professionals and paraprofessionals including Master degree level social workers, psychiatrists, clinical psychologists, child care workers, nurses, certified home health aides, multi-lingual clinicians, peer counselors and early childhood educators.

FSW helps families meet the challenges facing them today, including finding services that enable seniors – regardless of financial means – to live their later years in dignity within the county. They provide a continuum of care for the elderly, with a menu of options that support seniors and meet their special needs. FSW works with families to design a plan of care intended to keep seniors safe and enhance their quality of life.

FSW's Home Health Care program can provide one-on-one assistance, personal care, and support to those with chronic or acute needs who want to remain in their own homes. FSW also provides Geriatric Outreach services, including in-home counseling for seniors who are experiencing depression, anxiety and other symptoms that may require supportive services.

In addition, FSW operates two intergenerational, Social Adult Day Care Programs. The original "My Second Home" is located in Mt. Kisco. The newest initiative is the "Lanza Family Center for All Ages" is located in White Plains. Both are affordable alternatives to assisted living and nursing home care. They offer an intergenerational approach with extensive activities in these facilities. FSW also offers Enriched Housing for seniors in Ossining and White Plains. For information: Phone **(914) 937-2320**, or www.fsw@fsw.org

Expanded In-Home Services for the Elderly Program

EISEP Eligibility

EISEP helps individuals who are: age 60 or older *and* need help with activities such as eating, dressing, bathing, toileting, cooking, shopping, laundry, or housekeeping and finds that some of these needs cannot be met by friends or relatives.

EISEP Cost

Each client is required to pay according to his/her ability for the homemaker or housekeeper services received through EISEP. Charges are based on a sliding fee schedule ranging from no cost to full cost for services, depending upon monthly income. There is no charge for home visits during which a care plan is developed, nor for finding agencies to provide these services

EISEP SERVICES

Case Management

The case manager assesses the client's situation in a face-to-face interview in the client's home. Where possible, family members involved in the client's care are included. Based on the assessment, the case manager designs a care plan in cooperation with the client and the family. Either the case manager, the client or his or her family arrange for the delivery of services. Case managers stay in contact with the client to see that the services provided agree with the care plan.

Non-Medical In-Home Services

Housekeepers

Housekeepers are hired to provide assistance such as shopping, cooking, laundry and other services that do not require "hands-on" care.

Homemakers

Homemakers provide the same services as the housekeeper, but in addition, assist the client with bathing, dressing, transferring or walking.

Respite Care

Relief from caring for a frail elderly person can be provided by the homemaker or housekeeper through the EISEP program. In addition, the case manager can assist the family in arranging for other forms of respite or sitter companion.

For further information, call the Case Management Unit of the Westchester County
Department of Senior Programs and Services at **(914) 813-6442**

Medical and Home Care Services for the Medicaid-Eligible

The Department of Social Services is responsible for the needs assessment, eligibility determination and authorization of a wide range of medical and home care services for Medicaid recipients.

All home care services are designed to insure the health and safety of elderly, infirm, or disabled individuals by providing a range of home based services which assist in maintaining the recipient at home. Home care services are physician ordered and supervised by a registered nurse. Licensed providers under contract with and monitored by Department of Social Services, are responsible for service delivery.

Personal Care Services provide assistance with the "Activities of Daily Living" (personal hygiene, dressing and feeding, household tasks and nutrition). They may be combined with other services such as visiting nurse or Hospice/Palliative Care.

Long Term Home Health Care Program (LTHHCP), also known as Nursing Home without Walls (Lombardi Program), is a coordinated plan of care/service provisions offered to individuals at home in instances where these recipients meet the standards of medical eligibility for placement in a health related facility or nursing home. It is a financially capitated program.

Consumer Directed Personal Care Assistance Program (CDPAP) given to recipients who are able to recruit, hire, and train their own personal care aide, to manage the delivery of their own home care services.

Comprehensive Care Management (CCM) provides a precipitated program of coordinated health care through the NY State Comprehensive Care Management Program. The recipient who is appropriate for this program must be classified as a frail elderly person with a complex medical profile, as well as nursing home eligible. The patients receive all their medical care through Beth Abraham Health Services located in White Plains and attend their day program.

Assisted Living Program (ALP) serves individuals who are medically eligible for residential health care facility placement but whose needs could be met in a less restrictive setting. Care needs are met by combining the services of an adult home or enriched housing program with supportive home care services.

Certified Home Health Services (CHHA) provides nursing services, physical therapy, and home health aide services at home rather than in a hospital or nursing home.

Personal Emergency Response System (PERS) is a telephone electronic monitoring device that summons emergency assistance to homebound individuals. This device is used in conjunction with Personal Care or Long Term Home Health Care Services.

Care-at-Home is a program designed to enable parents to care for their severely physically disabled child at home by providing medical assistance, case management, and respite care services to children aged 0-18 who would be Medicaid-eligible if institutionalized.

How to Apply for Home Care Services

Eligibility for all home care programs is determined by the Office of Medical Home Care Services. **(914) 231-3621**, 131 Warburton Avenue (North Side) Yonkers, NY 10701

Nursing home care

Chronic Care Medical Assistance is a financial service available to meet the cost of nursing home care. Through the Deputized Worker Program, staff at a majority of homes and hospitals in Westchester have been trained to conduct eligibility interviews in their facilities for the convenience of those already residing there or persons who are hospitalized and in need of placement. Eligibility is determined by the Institutional Assistance Unit located at 131 Warburton Avenue, (North Side) Yonkers, N.Y. 10701. The phone number is: **(914) 231-3672**. To make an appointment or file an applications call **(914) 231-3674**.

Long-term care

NY Connect provides information about long-term care options (in Spanish) for seniors and for disabled children and adults: **(914) 813-6300**.

Nutrition Site Directory

Westchester County Department of Senior Programs and Services (Listings of nearby communities)

The Nutrition Program is composed of two segments: meals served at congregate sites throughout the County and the Home Delivered Meals program. All the nutrition sites and the Home Delivered Meals programs are monitored by the Food and Nutrition Services Division, which plans the meals according to standards set by federal and state regulations and monitors the entire program to ensure compliance with federal, state and county regulations.

Meals are provided five or more days per week at approved nutrition sites and multipurpose centers throughout the county and to the homebound elderly who are unable to participate at congregate sites. Each meal provides at least $\frac{1}{3}$ of the recommended dietary allowance (RDA) for an individual.

The New York State Supplemental Nutrition Assistance Program (SNAP) aims to improve the well-being of those elderly who are at a level of "high nutritional risk" with particular emphasis on the provision of services to the low income, minority, frail and isolated elderly.

For more information please call **(914) 813-6300**.

Mamaroneck Senior Center at VFW Center

1288 West Boston Post Road, Larchmont

(914) 834-8840 Noon Mon-Fri - Prior Day Reservations required Congregate Meals

Port Chester Senior Center

222 Grace Church Street

Port Chester

(914) 939-4975

Congregate meals,

Supplemental Nutrition Assistance Program

There are also centers in New Rochelle, Mt. Vernon and White Plains.

Meals Delivered at Home

Meals on Wheels

A Non-Profit Volunteer Program Serving Port Chester, Rye and Rye Brook since 1973. It is a program which delivers nutritious weekday meals over a period of two months or less to those who are homebound. This independent, nonprofit, volunteer organization exists through the generosity of individual volunteers and donors with the cooperation and support from The Enclave in Port Chester.

Meal Recipients

Anyone recuperating from an illness or operation or needing short-term support may ask to be considered for Meals on Wheels. All applications must be recommended by a physician or other health care professional.

Meal Offerings

A recipient may request a complete hot dinner and a cold supper. The dinner consists of meat or fish, a vegetable, salad, dessert and a beverage. The cold supper includes a sandwich, salad, dessert and a beverage. Recipients may choose to receive only the hot dinner if they are able to prepare their own supper. Meals on Wheels confirms the dietary requirements (diabetic, low sodium, lactose intolerant, regular) with the recipient's doctor to ensure the proper nutrition.

Origin for the Meal Preparation

All meals are planned by a trained nutritionist and prepared by professional cooks at The Enclave.

Meal Delivery Schedule

Deliveries are made once a day, between about 10:45 am and 1:00 pm, Monday through Friday. Meals are also delivered on major holidays by request. Duration of the meal service is two months, except in an emergency.

Meal Costs

The cost of the hot dinner and the cold supper is \$25.50 a week. The cost of the hot dinner only is \$19.50 a week. These costs are subject to change. Bills are mailed to recipients at the end of the month, unless other arrangements are made.

Meals on Wheels Volunteers

All meals are delivered by volunteers, using their own cars without reimbursement for their time and expenses.

Meals on Wheels Requests

Leave your name and number at **(914) 925-0778** or visit 321 Rye Beach Ave, Rye NY. They will call you and set up an interview. They request 24 hours to suspend or terminate service.

Meals on Wheels Drivers

Call Meals on Wheels at **(914) 925-0778** to get started. Most volunteers commit to deliver meals one day a month. It takes about two hours to load up and deliver the meals. Some volunteers drive alone and others drive with a friend. Meals on Wheels provides orientation and detailed driving directions.

Meals on Wheels Supporters

Meals on Wheels charges its recipients exactly what the provider charges them. The organization's expenses, including insurance, equipment, phone, postage and printing are covered by tax-deductible donations from individuals and philanthropic organizations. Checks may be made payable to "Meals on Wheels, Inc.", and mailed to P.O. Box 555 Rye, NY 10580

Home Delivered Gourmet Prepared Meals

The goal of "Top Chef Meals" is to prepare affordable gourmet meals and deliver them to the home. They cater to busy families, overworked singles, the elderly, homebound and disabled. The meals are prepared without any added salt or preservatives. Made to order and flash frozen. They are designed to simply heat and eat. All meals are packed in specially designed oven and microwavable safe biodegradable trays. Customers choose an entree and two side dishes with next day delivery.

175 Clearbrook Road, Elmsford, NY 10523

Phone: **(914) 372-7080** Fax: (914) 372-7083 meals@topchefmeals.com www.topchefmeals.com

Rye Police Department

Other Rye Police Service - Responding to Cardiac Arrest

Rye Police Department (914) 967-1234 personnel are trained to the level of "Certified First Responders," who are qualified to use Automated External Defibrillators (AEDs). These are electronic devices that analyze the heart's rhythm and administer a shock if necessary when a patient is in cardiac arrest. This service is accessed by dialing 911 and only in emergencies.

All Rye police cars are equipped with AED devices. Although our local EMS response time is excellent, time is critical when a patient experiences a heart attack, and the role of the police is to be able to begin Cardio-Pulmonary Resuscitation (CPR) and deploy an AED within minutes, and continue care until the arrival of Paramedics.

Community Links for the Homebound and Ill

Friendly Callers Program

The Metro-American Red Cross will make weekly phone calls for a friendly chat and a well-being "check-up". Calls are friendly conversations, not counseling or therapy sessions. Callers are also able to make referrals to community resources if needs come up in the conversation. Once a year 'callees' are invited to attend a luncheon. Contact (914) 946-6500 for further information

Red Cross Mail Watch Program

When a person registers with Red Cross Mail Watch Program, a special label, not visible to anyone else, is placed inside his or her mailbox. If mail is not picked up regularly, the postal carrier will notify the Westchester County Chapter of the American Red Cross.

Medical Emergency Information Front-Door Bags

The "Front Door Bags" contain health information, specific to the individual, as well as emergency contacts and general information. Seniors are encouraged to fill out the Emergency Medical Information Card and leave the bag on the inside of the front door. In the event of a medical emergency, rescuers would easily be able to find the information and expedite treatment. The Emergency Front Door Bags can be picked up from local offices for aging, Full Service Caregiver Resource Centers, Nutrition Programs and the Metro-American Red Cross. For more information call: Department of Senior Programs and Services (914) 813-6300.

Driving Education and Rehabilitation Programs

Despite the declining physical conditions associated with advancing age, research is showing that older persons are successfully adjusting for those age related changes and are driving safely well into their 70s, 80s and 90s. And today, there are programs which can help many to drive safely longer.

But while many older persons know when to surrender the keys, there are others who continue to drive when they are at-risk. For families, friends and caregivers, the issue of what to do about an aging loved one who is at-risk driving can be both perplexing and paralyzing. The following are among the programs that have been developed to deal with the above issues:

- **AARP Defensive Driving Course** is designed for individuals over 55. It focuses on violations that older drivers typically include such as failure to yield right-of-way, improper turning, and incorrect lane changing, as well as on problems individuals have in driving situations that require quick response, full vision, and interaction with other drivers. An added benefit from taking the course often is enjoying savings on auto insurance premiums. The 8 hour program is offered from time to time by either the Rye Recreation Department or the Rye Police Department. It can also be accessed on-line through AARP's web page:
www.aarp.org/families/driver_safety/driver
- **Burke Rehabilitation Hospital** offers a Driver Rehabilitation Program. These programs typically specialize in the evaluation of the necessary skills for safe driving in individuals who have physical, mental or cognitive conditions. The programs generally have three phases: a clinical evaluation, a behind-the-wheel road test and a driver training program if indicated. For information, contact Outpatient OT at **(914) 597-2326**.
- **"When You Are Concerned"** is a 47-page guide for families, friends and caregivers about the safety of an older driver, published by the New York State Office for the Aging. The handbook covers a range of issues from skill improvement, leaving the road and life after driving. It can be accessed by calling **(800) 342-9871** or by downloading a pdf at:
<http://www.aging.ny.gov/Caregiving/OlderDriver/DriverChapter3.cfm>

Caregiver & Respite Services

Taking care of an older relative or friend can at times, be challenging. Whether you prepare meals for your father, drive your mother to the doctor, or provide 24-hour care for your spouse, you are making an invaluable contribution to your loved one's life. You need and deserve the most up-to-date information about community resources and services available to help you in your caregiving role.

The Westchester County Department of Senior Programs and Services Family Caregiver Support Program offers free:

- Caregiver consultations during which our staff will meet with you to review your caregiving situation and provide guidance about your options;
- A Guide for Caregivers: What You Need to Know, a 30 page booklet filled with practical advice for the caregiver;
- A Guide for Caregivers: Respite Services and Caregiver Support Groups
- Educational programs throughout the County;
- Older Driver Family Assistance Program for those concerned with the safety of an older driver that provides information on how to talk to the older driver about this concern and the services available to make them a better driver;
- Faith Based Outreach, a program to assist congregations; and
- A network of support groups and workshops to help seniors, 60-plus who are raising grandchildren younger than 18 years of age under a "Grandparents Program

Call the Family Caregiver Support Program at **(914) 813-6441** for more information.

Caregiver Support Groups are composed of people who share information and common experiences. These groups are good informational resources and stress outlets, and are often led by a health care professional and may include guest speakers. The county guide on support groups lists over two dozen organizations. (Three examples are listed on the next page.)

Respite Services provide temporary substitute care to an elderly homebound person allowing the caregiver some necessary time off. Respite can be a few hours in the home or several days outside of the home in a nursing home or hospital setting. Respite is a benefit to both the caregiver and the care receiver. (Examples are listed on the next page).

Support Groups

Greenwich Adult Day Care, Inc. (For Caregivers of those with Alzheimer's Dementia, other).

Meets every other Wednesday, 2pm

(203) 622-0079

Greenwich Adult Day Care, 70 Parsonage Road, Greenwich, CT 06830 Contact Jane Kramer, CSW
Free

Club Wartburg Adult Day Health Services (For Caregivers caring for a loved one at home)

Third Thursday of every month, 6-8 pm, light dinner served. Family members are always welcome.

(914) 513-5472

Club Wartburg, Bldg. #3, Lower Level, Wartburg Place, Mount Vernon, NY 10552 Contact Dana Nolan

\$5 donation requested

Hugh A. Doyle Center in partnership with ElderServe Alzheimer's Community Service

Program of the Hebrew Home at Riverdale (Alzheimer Caregiver Respite Support Group)

Wednesdays, twice a month, 10:30-11:30 am

(914) 235-2363 or (914) 683-7530

New Rochelle Office for Aging, Hugh A. Doyle Center, 94 Davis Avenue. New Rochelle, NY 10805

Contact Phillis Maucieri, Program Specialist, or Lucy Ortiz, LSW, or Arlene Rosen, R.N., Ed.D

Contributions Voluntary.

Respite Services

Project Time-Out: Westchester Jewish Community Services (In-home respite program and escort service for those over 60 years of age and homebound)

(914) 761-0600 Ext. 344

845 North Broadway (Suite 2), White Plains, NY 10603 Contact Valerie Rissman, C.S.W.
Sliding Fee Scale (\$0 - \$12.75/hour), MEDICAID is **not** accepted.

Sprain Brook Manor (For stays up to 20 days)

(914) 472-3200 ext. 104

77 Jackson Avenue Scarsdale, NY 10583 Contact JoAnn Farenga, Admissions Director
\$345/day semi-private room, \$360/day private room, MEDICAID accepted. Religious services and activities are offered to all residents.

Hebrew Home for the Aged at Riverdale (Patients w/ Alzheimer's, and those requiring skilled nursing care for 1-6 weeks)

(718) 581-1249 or (718) 581-1000

5901 Palisade Avenue, Riverdale, NY 10471 Contact Elena Racca-Stevens
\$300/day. MEDICAID accepted.

For a full listing of Caregiver Support Groups and Respite Services go to:
www.westchestergov.com/seniors_CaregiverSupportProgram.htm

For additional help or information you may also call the Westchester County Department of Senior Programs & Services at **(914) 245-9167**.

Finding a Good Manager for an Older Adult's Care

(Suggestions from experts for hiring geriatric care managers, from the New York Times)

Contact professionals: The National Association of Professional Geriatric Care Managers (www.caremanager.org) will help find managers closest to the person needing care. The Eldercare Locator of the federal Administration on Aging (www.eldercare.gov, or call (800) 677-1116) which links consumers to services in their cities.

Check credentials: The care manager should be a licensed or certified social worker (LCSW), nurse (Registered Nurse), psychologist or licensed therapist, or be "certified care manager," a credential that is offered by the National Academy of Certified Care Managers in Colchester, Connecticut.

Know the scope of practice: Some agencies specialize in initial assessments and development planning, but do not follow up continually with clients. Others may not be able to help with money management or other needs. Ask to see the agency's code of ethics.

Assess style: During your consultation, get a sense of the care manager's personality. Does he or she seem empathetic and knowledgeable about the social and emotional issues that face older people? Ask what the manager might do in various situations your relative might encounter.

Ask about outside resources: Is the manager familiar with transportation, home care, senior centers and other local services? If an agency sells home care or legal services as well as care management, make sure that you are comfortable with the arrangement or ask for alternatives. Find out how the agency supervises the people who provide the services.

Get references: Ask for names of other clients.

Discuss fees: Get a copy of the fee structure. It should include the cost of the initial assessment as well as hourly fees. If the manager recommends outside services, make sure you know those costs, too.

Check on availability: Ask managers how often they visit or call, and how after-hour emergencies are handled. What are their vacation backup systems?

Follow up on care: Make sure the care manager provides what is promised. Talk to your relative about the care, and ask the manager for regular and detailed reports. Check in with one of the services that the manager has arranged, or ask a neighbor to drop by occasionally.

Preparing for Emergencies

Establish a plan for emergencies

- Identify a circle of people who can offer hands-on assistance in emergencies — family members, friends, professional caregivers, relatives, neighbors and business associates.
- Work with this support network to create an agreed-upon emergency plan. Important details to highlight in the plan include emergency medical treatment options, relevant emergency documents/health information, home escape routes, transportation needs, community response and evacuation plans, and family/friend communication contacts.
- List safe places to shelter in the home, and note where to secure safe lodging within the community and outside the area.
- Select a main contact person who will check on you during an emergency. Consider means of communication (knock on door, etc.) if telephone service is down.
- Determine an action plan for those with health limitations who may need physical assistance during an emergency. The Centers for Disease Control and Prevention recommends, “If you have medical, transportation, or other access needs during an emergency, consider signing up for SMART911, Code Red, or your local county registry, depending upon which service your area uses to help first responders identify people who may need assistance right away.”
- Safeguard copies of important documents such as insurance and financial records, birth certificates, Social Security cards, passports and wills in a fire-protected container or at a separate location.

Organize an emergency supply kit

- Be aware that in an emergency, you may not have time to collect essential supplies. Basic services such as water, gas, electricity and communications may be disrupted. Grocery stores, gas stations and pharmacies may be closed or overwhelmed with lengthy lines.
- Prepare your own emergency supply kit now before any medical alert or disaster situation arises. Assemble and place the following preparedness items in a seal-tight plastic bin, waterproof duffle bag or wheeled carrier that is easy to transport:
 - First aid kit and first aid manual.
 - Flashlight and extra batteries.
 - Adequate supplies of water, nonperishable food, medications, hygiene items, etc. for a minimum of three days.
 - Hearing aids, eyeglasses and/or supplies for contacts, and other assistive devices.
 - Blankets, and if room, a sleeping bag.
 - Extra clothing and comfortable walking shoes or warm boots.

- Cash and coins since ATMs may be inaccessible.
- Cellphone with charger.
- Supplies for pets or service animals.
- Keep the emergency supply kit in a handy place, and be sure to include your identification and contact information for family and friends.
- Stock a vehicle supply kit that includes jumper cables, a tire repair kit and flares. In summer, your vehicle supply kit should include sunscreen, shade-providing hat and extra water. A wintertime kit should include tire chains, ice scraper/snow brush, and warm clothes, gloves and boots. Review the supply kit's contents and update supplies every six months or with seasonal changes.

Identify community resources

Emergency warning systems — It is pertinent to know how your community will warn you of an impending disaster and stay in contact with you during and after an area emergency. Local authorities may use a Reverse 911 call system to warn of dangers, and you will need to register in advance for this free community communication system. Also, find out which local television and radio stations will broadcast emergency messages via the Emergency Alert System. You can also get emergency alerts via smartphone with the Wireless Emergency Alert, or receive SMS (Short Message Service) text or email alerts from the National Weather Service. Check in advance which community first responders (fire, ambulance services, etc.) will go door to door with emergency warnings and evacuation orders.

National Oceanic and Atmospheric Administration (NOAA) Weather Radio All Hazards — The NOAA offers a 24-hour network of VHF (very high frequency) weather radio stations that will send out the earliest warnings of hazardous weather and other disasters and civil emergencies in your area. Contact your local National Weather Service office or visit [nws.noaa.gov/nwr](https://www.nws.noaa.gov/nwr) for more information.

Local hospitals — As communities expand and offer more medical facilities, you may not realize which hospital or freestanding emergency clinic is closest to you. To find a nearby hospital, visit the U.S. Hospital Finder at [ushospitalfinder.com](https://www.ushospitalfinder.com).

Government support services — The Federal Emergency Management Agency (FEMA) can provide disaster assistance for individuals and businesses. FEMA also offers specialized support for those with disabilities or access or functional needs. The FEMA helpline is **800-621-3362** / TTY **800-462-7585**. For online information and resources, visit [fema.gov/individuals-disaster-assistance](https://www.fema.gov/individuals-disaster-assistance). FEMA's mobile app can connect you with weather warnings and resources on disaster preparation, aid and shelter.

Red Cross /Disaster Preparedness

Red Cross: Publishes a 17-page booklet “Disaster Preparedness for Seniors by Seniors.” Emergencies and disasters can strike quickly without warning and can force you to evacuate your neighborhood or be confined to your home. Learn how to protect yourself and cope with disasters, even if you have **NO** physical limitations.

The booklet lists the essential supplies needed for evacuations and steps to prepare an evacuation plan, including vital records and documents to protect along with contacts, and protective measures to take beforehand. Also, it gives steps to take should a disaster strike and effect your home.

Booklets are available from www.redcrosstbc.org/pdf/DisasterPreparednessSeniors.pdf or contact Metro-American Red Cross offices at **(914) 946-6500**.

Project Lifesaver

Project Lifesaver: a free program that uses radio-frequency technology to find seniors with Alzheimer’s disease who wander from their homes.

It located seven missing seniors and safely returned them home to their grateful and greatly relieved families.

Project Lifesaver works through bracelets with special batteries that the seniors wear on their wrists. Should the senior become lost, specially trained and equipped police officers from the Westchester County Department of Public Safety can locate them by tracking a radio signal the bracelets t r a n s m i t . The public safety department co-sponsors Project Lifesaver with the county’s Department of Senior Programs and Services (DSPS) and Project Lifesaver International.

For more information about Project Lifesaver, contact **Melody Keel** at the ElderServe Safe Center for Seniors at **(914) 365-1983** or send an e-mail to mkeel@hebrewhome.org.

Telephone, Cable and Utility Companies

Verizon (phone, cable TV, internet) **(800) 837-4966**

(Special discount service for low income customers and customers with disabilities - 914 890-0550)

Optimum/Cablevision (phone, cable TV, internet) **(914) 777-9000**

(Promotional discounts for senior citizens)

ConEd (electricity & gas) **(800) 752-6633**

Water

- Westchester Joint Water Works **(914) 698-3500**
- Suez Water **(914) 632-6900**

Sewers (Rye Department of Public Works) **(914) 967-7464**

Health Services

Health Service Providers - General.....Page 39
(hospitals, urgent care facilities, family health, ambulance)

Evaluation Services: Counseling, Psychiatric & Geriatric.....Page 40

Special Health Needs & Services.....Page 41
("Alzheimer's" to "Visual Rehabilitation")

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The authors and sponsors of this directory make no guarantee (expressed or implied) as to the quality of any provider, and do not recommend or endorse any provider in particular. The full responsibility for choosing a provider rests with the senior citizen and his or her immediate advisers

Health Service Providers - General

Life threatening emergency/needs, alwaysDial 911

Greenwich Hospital (CT).....(203) 863-3000

Montefiore New Rochelle Hospital.....(914) 632-5000

White Plains Hospital Center.....(914) 681-0600

Rye Walk-in Medical Center.....(914) 967-3266

"Urgent care" (not Primary Care) for minor problems (e.g. flu, x-rays, stitches), 150 Purchase St, accepts private insurance & Medicare.

Walk-in Urgent Care, Westchester Medical Group.....(914) 848-8890

Seven days a week at 1 Theall Road in Rye, Weekdays: 8 a.m. to 9 p.m., Sat & Sun: 9 a.m. to 5 p.m., covers diagnostic capabilities of a hospital, including general X-ray, CT scans and laboratory testing.

Physicians respond to non-life-threatening medical needs that require prompt medical attention such as abdominal pain, allergic reactions, asthma, back pain, bronchitis, eye, ear, and skin infections, gastroenteritis, headaches, injuries of the shoulder, leg, hand, wrist, knee, including ankle, lacerations, contusions, minor burns, urinary tract infections, and pneumonia.

Open Door Family Medical Center..... (914) 939-1205

A non-profit, affordable, primary medical care family practice at 123 Rectory Street Port Chester, accepting most insurance including Medicare & Medicaid.

Port Chester, Rye, Rye Brook EMS Ambulance 911

Evaluation, Counseling, Psychiatric, and Geriatric Services

Burke Rehabilitation Hospital, White Plains.....(914) 597-2500

Memory Evaluation and Treatment Service

NY Presbyterian Hospital, Westchester Division(914) 682-9100

Behavioral health programs for the elderly and others with psychiatric, behavioral, emotional and addiction problems

St. Vincent's Westchester.....(914) 967-6500

Psychiatric evaluation & treatment, geriatric outpatient & inpatient services, mental health & substance abuse programs

Geriatric Assessment Centers Comprehensive physical & cognitive assessment followed by recommendations & referrals as required

Greenwich Hospital, Greenwich, CT.....**(203) 863-4373**

Geriatric Associates of Westchester at Montefiore NR Hospital.....**(914) 637-1646**

The Guidance Center, Inc., New Rochelle.....(914) 636-4440

Individual/group therapy, mental illness, psychiatric rehabilitation, substance abuse, vocational, housing & nutrition assistance

Family Services of Westchester.....(914) 937-2320

Individual, couples, and family mental health treatment, elder abuse prevention, geriatric care management, home health care, adult day program

Greenwich Hospital Center for Healthy Aging.....(203) 863-4373

Aging assessment (including memory screening and safety assessment), caregiver and psychiatric consultation, Generations Program (including some discounts for outside goods and services, seminars, and workshops), and literature

Special Health Needs & Services

Alzheimer's Association Westchester Office.....(914) 253-6860

Safe Return Bracelets available to assist in the quick return of people who may wander and get lost, support groups, educational programs, care consultations, caregiver help, advocacy and outreach, 24/7 national helpline (800) 272-3900

Arthritis Foundation Helpline (NY Chapter).....(800) 246-2884

Cardiac Rehabilitation, Montefiore New Rochelle Hospital.....(914) 637-1520

Gilda's Club Westchester.....(914) 644-8844

Social opportunities & emotional support for men, women & children with various cancers or for their family & friends. **FREE.**

My Sister's Place.....(800) 298-7233

Shelter, support & legal services to battered women & children

Healthy Living Center at Greenwich Hospital.....(203) 863-3177

Cardiac and Pulmonary Rehabilitation

Stroke Center at White Plains Hospital.....(914) 681-1168 First

state-designated stroke center in Westchester, provides initial rapid assessment of stroke symptoms and planning for long term treatment.

Visual Rehabilitation, Lighthouse International.....(800) 829-0500

Visual rehabilitation & facilitating access to physicians and community care providers for people with vision impairment

Soul Ryeders.....(914) 412-4884

A volunteer-driven charitable organization, based in Westchester County, NY, committed to empowering those in our community who are affected by any kind of cancer. From diagnosis through treatment, recovery and survivorship, we offer practical resources and nurturing support services that provide dignity, confidence, hope, and compassion.

www.soul@soulryeders.org.

Dialysis Facilities

Port Chester Dialysis & Renal Center

(914) 937-8800

38 Buckley Avenue,
Port Chester, NY 10573

White Plains Dialysis

(914) 328-4900

200 Hamilton Avenue (Suite 13B)
White Plains, NY 10601

Sound Shore Dialysis Center (Fresenius Medical Care) (914) 235-6878

16 Guion Place,
New Rochelle, NY 10801

Payment or Insurance for Health Care & Prescriptions

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Medicare Basics

Medicare

Medicare is health insurance for people age 65 or older, under age 65 with certain disabilities, and any age with End-Stage Renal Disease (ESRD) or "permanent kidney failure" requiring dialysis or a kidney transplant.

Different Parts of Medicare

The different parts of Medicare help cover specific services if you meet certain conditions.

Medicare has the following parts:

- **Medicare Part A (Hospital Insurance):** Helps cover inpatient care in hospitals, skilled nursing facilities, hospice, and home health care
- **Medicare Part B (Medical Insurance):** Helps cover doctors' services and outpatient care and home health care and some preventive services to help maintain your health and to keep certain illnesses from getting worse.
- **Medicare Part C (Medicare Advantage Plans) (like an HMO or PPO):** A health coverage choice run by private companies approved by Medicare. Includes Part A, Part B, and usually other coverage including prescription drugs.
- **Medicare Part D (Medicare Prescription Drug Coverage):** A prescription drug option run by private insurance companies approved by and under contract with Medicare. Helps cover the cost of prescription drugs. May help lower your prescription drug costs & help protect against higher costs in the future.

Medicare Coverage Choices

With Medicare, you can choose how you get your health and prescription drug coverage. Below are brief descriptions of your coverage choices.

- **Original Medicare:** Run by the Federal government. Provides Part A and Part B coverage. You can go to any doctor or hospital that accepts Medicare, join a Medicare Prescription Drug Plan to add drug coverage, and buy a Medigap (Medicare Supplement Insurance) policy (sold by private insurance companies) to help fill the gaps in Part A and Part B coverage.

- **Medicare Advantage Plans (like an HMO or PPO):** Run by private companies approved by Medicare. Provides Part A and Part B coverage but can charge different amounts for certain services. May offer extra coverage and prescription drug coverage for an extra cost. Costs for items and services vary by the plan selected. If you want drug coverage, you must get it through your plan (in most cases). You don't need a Medigap policy.
- **Other Medicare Health Plans:** Plans that aren't Medicare Advantage Plans but are still part of Medicare include Medicare Cost Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE). Some plans provide Part A and Part B coverage, and some also provide prescription drug coverage (Part D)
- **Medicare Prescription Drug Coverage (Part D):** Medicare offers prescription drug coverage (Part D) for everyone with Medicare. To get Medicare drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. Each plan can vary in cost and drugs covered. If you want Medicare drug coverage, you need to choose a plan that works with your health coverage.

Answer Sources to Your Medicare Questions: 1-800-MEDICARE (1-800-633-4227) TTY 1-877-486-2048 or Go to Medicare's web page: www.medicare.gov

State Health Insurance Assistance Program (SHIP)

To get FREE personalized health insurance counseling, including help making health care decisions, getting information on programs for people with limited income and resources, as well as help with claims, billing, and appeals.

Social Security

Provide replacement Medicare cards, will change your address or name, get information about Part A and/or Part B eligibility, clarify entitlements, and enrollment, and apply for "extra help" with Medicare prescription drug costs, and report a deaths at 1-800-772-1213 TTY 1-800-325-0778.

Coordination of Benefits

To get information on whether Medicare or your other insurance pays first and to report changes in your insurance information. 1-800-999-1118 TTY 1-800-318-8782

Veterans and Special Situations: Contact U.S. Department of Defense, State Department of Health and Human Services and the U.S. Department of Veterans Affairs

Medicare Prescription Drug Coverage

There are two ways to get Medicare prescription drug coverage:

- **Medicare Prescription Drug Plans:** These plans (sometimes called “PDPs”) add drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee for-Service (PFFS) Plans, and Medicare Medical Savings Account (MSA) Plans.
- **Medicare Advantage Plans (HMO or PPO) or Health Plans that offer Medicare Rx's:** You get all of your Part A and Part B coverage, including prescription drug coverage (Part D), through these plans. Medicare Advantage Plans with prescription drug coverage are sometimes called “MA-PDs.”

Types of Plans called “Medicare Drug Plans”

Even if you don’t take a lot of prescription drugs now, you should still consider joining a Medicare Drug Plan. If you decide not to join a Medicare Drug Plan when you are first eligible, and you don’t have other creditable prescription drug coverage as defined by Medicare, you may likely pay a late enrollment penalty (higher premiums) should you choose to join later.

Note:

Discount cards, doctor samples, free clinics, drug discount web sites, and manufacturer pharmacy assistance programs are not classified as Prescription Drug Coverage or Creditable Coverage. If you have limited income and resources, you may qualify for “extra help” from Medicare paying your Prescription Drug Coverage. You may also be able to get help from your state.

How Medicare Drug Plans Work in Providing Coverage:

To join a Medicare Prescription Drug Plan, you must have Medicare Part A and/or Part B. To join a Medicare Advantage Plan (HMO/PPO), you must have Part A and Part B. You must also live in the service area of the Medicare drug plan you want to join. If you have employer or union coverage, call your Benefits Administrator before you make any changes, or before you sign up for any

other coverage. If you drop your employer or union coverage, you may not be able to get it back. You also may not be able to drop your employer or union drug coverage without dropping your employer or union health protection (physician/hospital coverage). If you drop coverage for yourself, you may be obligated to terminate coverage for your spouse and dependents.

Choosing Medicare Prescription Drug Coverage (Part D):

Joining a Medicare Drug Plan when you are first eligible means you won't have to pay a late enrollment penalty. Every year (between **November 15th–December 31st**), you can switch to a different Medicare drug plan if your plan coverage is changing or your medical needs change. When you join or switch to a new Medicare Drug Plan, your coverage generally begins on January 1st of the following year. After you join a Medicare Drug Plan, the plan will mail you membership materials, including a card to use when you get your prescriptions filled. When you use the card, you may have to pay a copayment, coinsurance, and/or deductible charged by the plan.

When Can You Join, Switch, or Drop a Medicare Drug Plan:

You can join, switch, or drop a Medicare Drug Plan when you first become eligible for Medicare between **November 15th–December 31st** each year. Then your coverage will begin on January 1st of the following year. In most cases, you must stay enrolled for that calendar year starting the date your coverage begins.

How Do You Join a Medicare Drug Plan:

Once you choose a Medicare Drug Plan, you may join by completing a paper application, or by calling the plan, or enrolling online. Medicare Drug Plans are not allowed to call you to enroll you in their plan. So, you should contact the Plan to find out how to enroll. When you join a Medicare Drug Plan, you will have to provide your Medicare number and the date your Part A or Part B coverage started. This information is on your Medicare card.

Visit www.medicare.gov, or call 1-800-MEDICARE (1-800-633-4227) for a list of the Medicare plans in your area. TTY users should call 1-877-486-2048.

How Do You Switch Your Medicare Drug Plan:

Depending on your circumstances, you can switch your Medicare Drug Plan simply by joining another Drug Plan during the enrollment periods listed above. You don't need to cancel your old Medicare drug plan or send them anything because you will get a letter from your new Medicare Drug Plan informing you when your **NEW** coverage begins.

How Much Does Medicare Drug Coverage Cost:

Exact coverage and costs are different for each Plan, but all Medicare Drug Plans must provide at least a standard level of coverage set by Medicare. Your actual drug plan costs will vary

depending on the drugs you use, the plan you choose, or whether you go to a pharmacy in your plan's network, and whether you qualify for "extra help" that results in paying your Part D costs.

Monthly premiums:

Most drug plans charge a monthly fee that varies according to the Plan. You pay this in addition to the Part B premium. If you belong to a Medicare Advantage Plan (HMO/PPO) or a Medicare Cost Plan that includes Medicare prescription drug coverage, the monthly premium may include the cost for the prescription drug coverage.

Yearly deductible:

This is the amount you pay for your prescriptions before your plan begins to pay. Some drug plans charge no deductible.

Copayments or coinsurance:

This is the amounts you pay for your prescriptions after the deductible, that is, you pay your share, and your plan pays its share for covered drugs.

Coverage gap:

Most Medicare Drug Plans have a coverage gap period. This means that after you and your plan have spent a certain amount of money for covered drugs, you have to pay all costs thereafter out-of-pocket for your drugs up to a certain limit. Your yearly deductible, your coinsurance or copayments, and what you pay in the coverage gap period all count toward this out-of-pocket limit. The limit doesn't include the drug plan's premium. There are plans that offer some coverage during the gap, like for generic drugs. However, plans with gap coverage may charge a higher monthly premium.

Check with the Plan's Formularies first to see if your drugs would be covered during the gap period.

Catastrophic coverage:

Once you reach your plan's out-of-pocket limit during the coverage gap, you automatically get "catastrophic coverage." Catastrophic coverage assures that once you have spent up to your plan's out-of-pocket limit for covered drugs, you only pay a small coinsurance amount or a copayment for the rest of the year.

Note:

If you get "extra help" paying for your drug costs, you will not have a coverage gap; and will pay a small or no copayment until you reach the catastrophic coverage period.

Medicaid Basics

Medicaid is a program for New Yorkers who can't afford to pay for medical care.

You may be covered by Medicaid if:

- You have high medical bills.
- You receive Supplemental Security Income (SSI). and
- You meet certain income, resource, age, or disability requirements.

You can apply for Medicaid in any one of several ways, including writing, phoning, or going to your local Department of Social Services (DSS). In Westchester, contact the Westchester County DSS office at 914-995-5000 or visit the County Office Building #2, 112 East Post Road, White Plains, New York 10601 for assistance.

- When I go for my application interview, I should take:
 - Proof of age, like a birth certificate,
 - Proof of citizenship or alien status,
 - Recent paycheck stubs (if you are working),
 - Proof of your income from sources like Social Security, Supplemental Security Income (SSI), Veteran's Benefits (VA), retirement,
 - Any bank books and insurance policies that you may have,
 - Proof of where you live, like a rent receipt or landlord statement,
 - An Insurance Benefit Card or the policy (if you have any other health insurance), and Medicare Benefit Card

NOTE:

Medicaid coverage is available, regardless of alien status, if you are pregnant or require treatment for an emergency medical condition. A doctor must certify that you are pregnant or had an emergency, and you must meet all other eligibility requirements.

If I think I am eligible for Medicaid, should I cancel any other health insurance I might already have? **NO**. If you currently pay for health insurance or Medicare coverage or have the option of getting that coverage, but cannot afford the payment, Medicaid can pay the premiums under certain circumstances.

Even if you are not eligible for Medicaid benefits, the premiums can still be paid, in some instances, like losing your job or having your work hours reduced. If you need help with a COBRA premium, you must apply quickly, to determine if Medicaid can help pay the premium.

You may be eligible for the Medicare Savings Program which pays your Medicare premiums and deductibles.

How do I know if my income and resources qualify me?

The chart below shows how much income you can receive in a month and the amount of resources you can retain and still qualify for Medicaid. The income and resource levels depend on the number of family members who live with you.

2019 Income & Resource Levels:

Net Income for Individuals who are Blind, Disabled or Age 65+

	Annual Income
1 Person household	\$10,300
2 Person household	\$15,200
3 Person household	\$17,480

Income and Resource Levels are subject to yearly adjustments. You may also own a home, a car, and personal property and still be eligible. The income and resources of legally responsible relatives in the household will also be counted.

Eligibility for Medicaid beyond the money in the chart:

Yes, some people can. Disabled persons and others may also be eligible for Medicaid if their income and/or resources are above these levels, and they have medical bills. A Medicaid worker can define if you fit into one of these groups. And in those instances where an adult has too much income/resources and is not Medicaid-eligible, that adult may be eligible for Family Health Plus or the Family Planning Benefit Program.

Rights:

The Medicaid application, Access NY Health Care, tells you what your rights are when you apply for Medicaid. See the pages titled "Terms, Rights and Responsibilities." People who receive Medicaid have privacy rights. Medicaid also keeps your health information private and shares it only when they need to.

Generally, local districts must determine if you are eligible and send a letter notifying you if your application was accepted or denied within 45 days of the application date. If you are pregnant or applying on behalf of children, the local district office has 30 days from the application date to determine your eligibility for Medicaid. Persons with disabilities must be evaluated within 90 days.

If you are not satisfied with a decision made by the local social services district office, you may request a conference with the agency. You may also submit a Fair Hearing Appeal to the NYS Office of Temporary and Disability Assistance by calling (800) 342-3334.

With certain circumstances under Medicaid you are allowed to keep a small amount of your income for personal needs. You can also keep some of your income for your family if they are dependent on you. A spouse who remains in the community may also keep resources and income above the levels shown.

Health Services covered by Medicaid:

In general, the following services are paid for by Medicaid, but some may not be covered for you because of your age, financial circumstances, family situation, transfer of resource requirements, or living arrangements. Some services have small co-payments and these services may be provided using your Medicaid card or through your Managed Care Plan if you are enrolled therein. You will not have a co-pay if you are in a Managed Care Plan that offers:

- smoking cessation agents,
 - Note – Free smoking cessation agents are available to all NY residents by Calling 1-866-NY-QUITS or www.nysmokefree.com.
- treatment and preventive health and dental care (doctors and dentists),
- hospital inpatient and outpatient services,
- laboratory and X-ray services,
- care in a nursing home,
- care through home health agencies and personal care,
- treatment in psychiatric hospitals (for persons under 21 or those 65 and older), mental health facilities, and facilities for the mentally retarded or the developmentally disabled,
- family planning services,
- early periodic screening, diagnosis, and treatment for children under 21 years of age under the Child/Teen Health Program,
- medicine, supplies, medical equipment, and appliances (wheelchairs, etc.),
- clinical services,
- transportation to medical appointments, including public transportation and car mileage,
- emergency ambulance transportation to a hospital,
- prenatal care,
- some insurance and Medicare premiums, and other health service

If you are eligible for Medicaid, you will receive a Benefit Identification Card which must be used when you apply for medical services, but there may be limitations on certain services.

For you to use your Benefit Identification Card for certain medical supplies, equipment, or services (e.g., wheelchair, orthopedic shoes, and transportation), you or the person or facility that will provide the service must receive prior approval before the service can be given.

Medicaid Managed Care Program:

Enrollment in a Medicaid Managed Care Program (MCP) through a Health Maintenance Organization (HMO), clinic, hospital, or physician group is available at any local DSS Office. And if you are NOT enrolled in a MCP you may be required to join one. When you join a MCP, you will choose a personal doctor who will be responsible for making sure all your health care needs are met and only that doctor can refer you to some other doctor if you need more help than your original doctor can provide.

Managed Care Coverage:

MCP covers most of the benefits recipients will use, including all preventive and primary care, inpatient care, and eye care. People in MCP use their Medicaid Benefit Card to get those services that the plan does not cover.

Long Term Care Insurance

(Sourced from www.aaarp.org)

Factors to consider when looking into Long Term Insurance:

- **Your age and health:** Policies cost less if purchased when you're younger and in good health. If you're older or have a serious health condition, you may not be able to get coverage — and if you do, you may have to spend considerably more.
- **The premiums:** Will you be able to pay the policy's premiums — now and in the future — without breaking your budget? Premiums often increase over time, and your income may go down. If you find yourself unable to afford the premiums, you could lose all the money you've invested in a policy.
- **Your income:** If you have difficulty paying your bills now or are concerned about paying them in the years ahead, when you may have fewer assets, spending thousands of dollars a year for a long-term care policy might not make sense. If your income is low and you have few assets when you need care, you might quickly qualify for Medicaid. (Medicaid pays for nursing home care; in most states it will also cover a limited amount of at-home

care.) Unfortunately, in order to qualify for Medicaid you must first exhaust almost all your resources and meet Medicaid's other eligibility requirements.

- **Your support system:** You may have family and friends who can provide some of your long-term care should you need it. Think about whether or not you would want their help and how much you can reasonably expect from them.
- **Your savings and investments:** A financial adviser — or a lawyer who specializes in elder law or estate planning — can advise you about ways to save for future long-term care expenses and the pros and cons of purchasing long-term care insurance.
- **Your taxes:** The benefits paid out through a long-term care policy are generally not taxed as income. Also, most policies sold today are "tax-qualified" by federal standards. This means if you itemize deductions and have medical costs in excess of 7.5 percent of your adjusted gross income you can deduct the value of the premiums from your federal income taxes. The amount of the federal deduction depends on your age. Many states also offer limited tax deductions or credits.

Long-term care policy sources

- **Individual plans:** Most people buy long-term care policies through an insurance agent or broker. If you go this route, make sure the person you're working with has had additional training in long-term care insurance (many states require it) and check with your state's insurance department to confirm that the person is licensed to sell insurance in your state.
- **Employer-sponsored plans:** Some employers offer group long-term care policies or make individual policies available at discounted group rates. A number of group plans don't include underwriting, which means you may not have to meet medical requirements to qualify, at least initially. Benefits may also be available to family members, who must pay premiums and might need to pass medical screenings. In most cases, if you leave the employer or the employer stops providing the benefit, you'll be able to retain the policy or receive a similar offering if you continue to pay the premiums.
- **Plans offered by organizations:** A professional or service organization you belong to might offer group-rate long-term care insurance policies to its members. Just as with employer-sponsored coverage, study your options so you'll know what would happen if coverage were terminated or if you were to leave the organization.
- **State partnership programs:** If you purchase a long-term care insurance policy that qualifies for the State Partnership Program you can keep a specified amount of assets and

still qualify for Medicaid. Most states have a State Partnership Program. Be sure to ask your insurance agent whether the policy you're considering qualifies under the State Partnership Program, how it works with Medicaid, and when and how you would qualify for Medicaid. If you have more questions about Medicaid and the partnership program in your state, check with your State Health Insurance Assistance Program.

- **Joint policies:** These plans let you buy a single policy that covers more than one person. The policy can be used by a husband and wife, two partners, or two related adults. However, there is usually a total or maximum benefit that applies to everyone insured under the policy. For instance, if a couple has a policy with a \$100,000 maximum benefit and one person uses \$40,000, the other person would have \$60,000 left for his or her own services. With such a joint policy you run the risk of one person depleting funds that the other partner might need.

Long-term care policies and preexisting conditions

Insurers often turn down applicants due to preexisting conditions. If a company does sell a policy to someone with preexisting conditions, it often withholds payment for care related to those conditions for a specified period of time after the policy is sold. Make sure this period of withheld payments is reasonable for you. If you fail to notify a company of a previous condition, the company may not pay for care related to that condition.

Most companies will provide an informal review to determine whether you are eligible for the policy. This is helpful if you're likely to be denied coverage since another company may ask whether you've ever been turned down for coverage.

Covered services

Some insurance companies require you to use services from a certified home care agency or a licensed professional, while others allow you to hire independent or non-licensed providers or family members. Companies may place certain qualifications — such as licensure, if available in your state — or restrictions on facilities or programs used. Make sure you buy a policy that covers the types of facilities, programs and services you'll want and that are available where you live. (Moving to another area might make a difference in your coverage and the types of services available.)

Policies may cover the following care arrangements:

- **Nursing home:** A facility that provides a full range of skilled health care, rehabilitation care, personal care and daily activities in a 24/7 setting. Find out whether the policy covers more than room-and-board.
- **Assisted living:** A residence with apartment-style units that makes personal care and other individualized services (such as meal delivery) available when needed.

- **Adult day care services:** A program outside the home that provides health, social and other support services in a supervised setting for adults who need some degree of help during the day.
- **Home care:** An agency or individual who performs services, such as bathing, grooming and help with chores and housework.
- **Home modification:** Adaptations, such as installing ramps or grab bars to make your home safer and more accessible.
- **Care coordination:** Services provided by a trained or licensed professional who assists with determining needs, locating services and arranging for care. The policy may also cover the monitoring of care providers.
- **Future service options:** If a new type of long-term care service is developed after you purchase the insurance, some policies have the flexibility to cover the new services. The "future service" option may be available if the policy contains specific language about alternative options.

Policy coverage amounts and limits

Long-term care policies can pay different amounts for different services (such as \$50 a day for home care and \$100 a day for nursing home care), or they may pay one rate for any service. Most policies have some type of limit to the amount of benefits you can receive, such as a specific number of years or a total-dollar amount. When purchasing a policy you select the benefit amount and duration to fit your budget and anticipated needs.

"Pooled benefits" allow you to use a total-dollar amount of benefits for different types of services. With this coverage option you can combine services that meet your particular needs.

To determine how useful a policy will be to you, compare the amount of your policy's daily benefits with the average cost of care in your area and remember that you'll have to pay the difference. As the price of care increases over time, your benefit will start to erode unless you select inflation protection in your policy.

Qualifying for benefits

"Benefit triggers" are the conditions that must occur before you start receiving your benefits. Most companies look to your inability to perform certain "activities of daily living" (ADLs) to figure out when you can start to receive benefits.

Generally, benefits begin when you need help with two or three ADLs. Requiring assistance with bathing, eating, dressing, using the toilet, walking and remaining continent are the most common ADLs used. You should be sure your policy includes bathing in the list of benefit triggers because this is often the first task that becomes impossible to do alone.

Pay close attention to what the policy uses as a trigger for paying benefits if you develop a cognitive impairment, such as Alzheimer's disease. This is because a person with Alzheimer's may be physically able to perform activities but is no longer capable of doing them without help. Mental-function tests are commonly substituted as benefit triggers for cognitive impairments. Ask whether you must require someone to perform the activity for you, rather than just stand by and supervise you, in order to trigger benefits.

Coverage exclusions

All policies have some conditions for which they exclude coverage. Ask the agent to review these exclusions with you. Most states have outlawed companies from requiring you to have been in a hospital or nursing facility for a specific number of days before qualifying for benefits. However, some states permit this exclusion, which could keep you from ever qualifying for a benefit.

Coverage exclusions for drug and alcohol abuse, mental disorders and self-inflicted injuries are common. Be sure that Alzheimer's disease and other common illnesses, such as heart disease, diabetes or certain forms of cancer, aren't mentioned as reasons not to pay benefits.

Waiting and elimination periods

Most policies include a waiting or elimination period before the insurance company begins to pay. This period is expressed in the number of days after you are certified as "eligible for benefits," once you can no longer perform the required number of ADLs. You can typically choose from zero up to 100 days. Carefully calculate how many days you can afford to pay on your own before coverage kicks in. (The shorter the period, the higher the price of the policy.)

Choose a policy that requires you to satisfy your elimination period only once during the life of the policy rather than a policy that makes you wait after each new illness or need for care.

Many policies allow you to stop paying your premium after you've started receiving benefits. Some companies waive premiums immediately while others waive them after a certain number of days.

Will Medicare & Medicaid cover long term care needs?

Most people assume that Medicare, the healthcare program for the elderly, or Medicaid, the government's program for the poor, will pay for all their long-term care needs. Not so. Here's a guide to what each plan generally covers.

Medicare

Nursing homes

To qualify: **You have been hospitalized 3 days** prior to needing skilled-nursing care, and a doctor certifies that you need it.

Coverage includes:

- Semiprivate room.
- Nursing services (not private duty).
- Supplies and equipment, and medicine furnished by facility.

What is paid: Skilled-nursing-facility expenses for 20 days. Then you are responsible for a copayment. The plan ceases payments after 100 days per benefit period. (A benefit period begins the first time you are hospitalized and ends only after you have been out of the hospital for 60 days.)

Home care

To qualify: You are homebound, under a doctor's care, require skilled-nursing care, and require a part-time/intermittent.

Coverage may include

- Physical, occupational or speech therapy
- Skilled Nursing
- Limited home-health-aide services for bathing and dressing.

Hospice care

To qualify: A doctor certifies that you are terminally and have 6 months or less to live.

Coverage may include:

- Doctor services
- Nursing care
- Medical equipment and supplies
- Prescription drugs for symptom control or pain relief

Medicaid

Nursing homes

To qualify: You meet a state-determined poverty level and certain health-related criteria. Generally, you may keep only the house in which your spouse or dependent resides, the furniture, a car, a burial plot and funeral funds, and a small amount of cash.

Coverage includes: Room, board, nursing care, and social activities in the nursing facility.

Source: Consumers Union of U.S. Inc.,

Home care

New York's managed care programs Program for All-Inclusive Care for the Elderly (PACE) and Managed Long-Term Care (MLTC) both offer home health services as part of their benefit package, so if you are a participant in those programs, you can receive assistance from skilled nurses, home health aides, or personal care attendants in your home, as long as your doctor or care coordinator has authorized those services for you according to the requirements in your particular managed care plan. Must Qualify for Medicaid.

Source: nolo.com

Elderly Pharmaceutical Insurance Coverage (EPIC) Program

The Elderly Pharmaceutical Insurance Coverage (EPIC) program is a New York State program for seniors administered by the Department of Health. It helps more than 327,000 income-eligible seniors aged 65 and older to supplement their out-of-pocket Medicare Part D drug plan costs. Seniors can apply for EPIC **at any time of the year** and must be enrolled or eligible to be enrolled in a Medicare Part D drug plan to receive EPIC benefits and maintain coverage.

EPIC provides secondary coverage for Medicare Part D and EPIC-covered drugs purchased after **any Medicare Part D deductible is met**. EPIC also covers approved Part D-excluded drugs once a member is enrolled in Part D.

EPIC helps pay the **Medicare Part D drug plan premiums** for members with income up to \$23,000 if single or \$29,000 if married. Higher income members are required to pay their own Part D premiums but EPIC provides premium assistance by lowering their EPIC deductible.

EPIC has two plans based on income. The **Fee Plan** is for members with income up to \$20,000 if single or \$26,000 if married. The **Deductible Plan** is for members with incomes ranging from \$20,001 to \$75,000 if single or \$26,001 to \$100,000 if married.

It is easy to join the program. Just complete the application and mail or fax it to EPIC. No documentation is required. EPIC verifies information with the Social Security Administration and the New York State Department of Taxation and Finance.

Medicare Part D Drug Plan Requirement: EPIC members without other primary drug coverage are required to enroll in a Medicare Part D plan (with limited exceptions). If seniors do not already have Part D, EPIC will help them select and enroll in a basic Medicare plan based on their drug and pharmacy needs. Medicare provides primary drug coverage and EPIC coverage is secondary. Using the two plans together results in greater savings for drug costs that are not covered by Medicare (including deductibles, co-payments, coinsurance and coverage gap) and can be submitted to EPIC.

- EPIC pays the Medicare Part D premiums, up to the average monthly cost of a basic drug plan, for members in the Fee Plan.
- EPIC lowers the deductible for its Deductible Plan members to help pay for their monthly Medicare Part D premiums.

Outcomes of EPIC used with other Prescription Drug Coverage (including Part D):

EPIC supplements other prescription coverage for greater benefits and savings. When purchasing prescription drugs, the enrollee shows both EPIC and other insurance cards at the pharmacy. Any drug costs that are not covered by the other prescription coverage, including deductibles, coinsurance/co-payments and coverage gap, can be submitted to EPIC. This results in the lowest possible copayment, and is often less than if EPIC or the other coverage is used alone. For example, if an EPIC enrollee also has other prescription drug coverage that requires a \$25 co-payment on a brand-name drug that costs \$100, the \$25 copayment will be covered by EPIC and the enrollee would pay only a \$7 EPIC co-payment. In this example, if the senior did not use EPIC, \$25 would have been paid. If they used EPIC alone, they would have paid a \$20 EPIC co-payment. By using both plans together, they paid a much lower co-payment!

Senior Applications for Extra Help: EPIC seniors who are income eligible for *Extra Help* from Medicare are required to complete a Request for Additional Information (RAI) form to enable EPIC to apply for this federal benefit on their behalf. The application for *Extra Help* will also be submitted to the NYS Medicaid program for eligibility in a MSP that provides additional benefits as well as LTS for approved members.

The EPIC System:

- Seniors with moderate incomes pay a low quarterly fee, and participate in the Fee Plan.
- Seniors with higher incomes must meet an annual deductible, and participate in the Deductible Plan.
- Those who pay a fee or those who met their deductibility copayment at the pharmacy when purchasing prescriptions.

Drugs Covered: Almost all prescription medicines are covered, as well as insulin, and insulin syringes and needles. Both brand and generic drugs are included.

Drug Quantity Allowances: Allowed quantities depend on what Part D or other primary drug coverage the EPIC member has. The dispensing limits under the primary coverage apply. For members without Part D or other coverage, EPIC allows prescriptions up to a 30-day supply or 100 tablets or capsules, whichever is greater. For other drug forms (such as patches, liquids, creams, injectables) the maximum is also a 30-day supply.

Pharmacy Restrictions: Most pharmacies in New York State are enrolled as EPIC providers, allowing seniors full access to EPIC benefits. However, EPIC cannot be used at pharmacies located outside of New York State, including mail order pharmacies. When traveling outside New York State, enrollees should plan to have an adequate supply of their medications with them. They can also make arrangements with their pharmacy in New York to have their prescriptions mailed or delivered to them on a short-term basis or in emergency situations.

For more information: 1-800-332-3742 or nysdohepic@magellanhealth.com for an application:
www.health.ny.gov/forms

New York Rx Card

(Cost savings on prescription drugs)

As a resident of New York, you and your family have access to a FREE Prescription Drug Card program. Simply download and print a free "New York Rx Card" from;
<http://www.newyorkrxcard.com>

This pharmacy coupon card will provide you with Rx medication **savings of up to 75%** at more than 68,000 pharmacies across the country including **CVS/pharmacy, Walgreens, Rite Aid, Walmart, Kmart**, and many more. You can create as many coupons as you need.

The New York Card was developed by a non-profit organization and is made possible through the support of pharmacies and pharmaceutical companies. This program is not a government-sponsored program nor is it a Medicare Prescription Drug Plan. For more information call (800) 931-2297 (toll-free) or (917) 715-1560. This plan is not insurance.

There are no enrollment forms, no restrictions, no age or income requirements, no waiting periods, no eligibility requirements, and covers pre-existing conditions, no claim forms, no annual limits, and includes generic and brand medications.

This program can be used by people who have Health Savings Accounts, High Deductible Plans and Medicare Part D on non-covered drugs.

No personal information is required to get a card. All New York residents are eligible to get pharmacy discounts through this program.

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The authors and sponsors of this directory make no guarantee (expressed or implied) as to the quality of any provider, and do not recommend or endorse any provider in particular. The full responsibility for choosing a provider rests with the Senior Citizen and his or her immediate advisers.

Legal Services

Legal Services of the Hudson Valley: This is a nonprofit organization funded in part by Westchester County, New York State, and the federal government. It provides free legal advice for low income elderly clients struggling with pressing non-criminal legal problems, such as bankruptcy, lockouts, evictions, utility cut-off, no food, Medicaid denial, benefits, unemployment, and divorce. Call (877) 574-8529

Elder Care Attorneys: Specialize in legal issues of concern to seniors. Westchester County Department of Senior Programs has a list of lawyers known to have this specialization (page 6.5) but this listing should not be considered an endorsement.

Westchester County Bar Association: The Association offers a "Lawyer Referral Service" whereby residents may identify an attorney to address a legal matter. The Association can be reached from 10 a.m. to 4 p.m. at **(914) 761-5151**. www.legalmatch.com

The AARP Legal Services Network: Publishes a directory of attorneys. This list is not a "lawyer referral service" or "prepaid legal plan." It is a complimentary member benefit for AARP members, their spouses/partners giving easy access to a large directory of attorneys. Where available these attorneys have agreed to provide specific services to AARP members, spouses/partners at discounted rates. The list highlights attorneys near or around Rye. Attorneys from this AARP Network can address legal concerns of seniors from buying a home to making a will to addressing consumer issues. For full information on this network go to: www.aarpls.com/lisn/home.do or call **(866) 330-0753**. This service offers (where available) an initial FREE consultation up to 45 minutes by phone or in the attorney's office. Other legal services are available at a 20% discount or at the attorney's usual and customary rates.

The initial meeting will be used by the attorney to ask questions, assess needs, and identify the options available. If the consultation extends beyond 45 minutes, the attorney can charge for the extra time. There is no obligation to retain the attorney after the initial 45 minutes. Seniors should come prepared with pertinent documents, questions, addresses and phone numbers, and/or a written history of events pertaining to the legal matter.

The Law Firm and each Associated Attorney will offer to each AARP member who seeks to retain it, a written fee agreement prior to initiating any legal services. This allows AARP members to understand their obligations as it relates to the attorney handling their legal issue once hired..

The Network has a directory of attorneys across the country by zip code. Below please find a list of attorneys in the directory within a few miles of Rye. For more information **(866) 330-0753**.

To reach a specific attorney, use the contact details beside his or her name below. Contact the attorney directly to schedule an appointment by telephone or e-mail to schedule an appointment. When you make your appointment with a Listed Attorney, notify them that you found them through the AARP Legal Services Network. If you are an AARP member, provide them your AARP membership number to ensure you are offered AARP member benefits. Come prepared and on time to your appointment and bring your AARP membership card. Ask your attorney for a written fee agreement if you intend to retain him/her.

AARP claims that each listed attorney must meet the following requirements:

- They must have been actively licensed to practice law for at least 3 years,
- They must remain in good standing to practice law in the state(s) in which they are licensed to practice law,
- They must carry minimum levels of malpractice insurance. The AARP Network requires that each attorney carry malpractice insurance in limits of at least \$100,000 per claim and \$300,000 per aggregate, and
- They must be engaged full time in the practice of law.

The Network is pleased to provide access to articles containing legal information provided by Nolo. Nolo is not affiliated in any way with AARP Legal Services Network, AARP Services, Signature Agency, Inc. or any of their affiliates. Neither the articles, nor the information contained in the articles, and shall not be deemed to constitute, financial or legal advice. Legal advice should only be provided by the attorney. The articles contain information about legal, financial, and practical issues for individuals and their families. And the information contained in these articles is not the same as receiving advice from a licensed professional. To access the articles, go to <http://www.aarplsn.com/ltn/ui/jsp/legalInfo.jsp>

List of Attorneys in the AARP Legal Service Network

(Partial list)

Michael K. Getman, Law Offices of Michael K. Getman PLLC

(914) 837-4552

445 Hamilton Avenue (Suite 1102), White Plains, NY 10601

Areas of Practice: Elder Law, Estate Planning, Probate/Estate Administration, Small Business, Trusts, Wills

Robert A. Peirce & Associates

(914) 946-8200

8 Cottage Place, White Plains, NY 10601

Areas of Practice: Accident injury, Auto Accident, Insurance, Personal Injury, Probate/Estate Administration, Wills

Kenneth Busman, Kenneth Busman Attorney at Law

(914) 946-6555

175 Main Street (Suite 507), White Plains, NY 10601

Areas of Practice: Accident injury, Bankruptcy, Divorce/Separation, Family/Domestic, Negligence, Probate/Estate Administration

Ely J. Rosenzweig & Associates, P.C.

(914) 816-2900 Fax: (914) 617-21515

info@ejrosenlaw.com

50 Main Street (Suite 1275) White Plains, NY 10606

Penelope Morgan

Bress Law Firm

(914) 428-0770

399 Knollwood Road #107

White Plains, NY 10603

Anthony J. Enea Bashian, Enea & Sirignano, LLP

(914) 948-1500

245 Main St.

White Plains, NY 10601

Scott Sherman

(914) 941-2515

800 Westchester Avenue (Suite 641)

Rye Brook, NY 10573

Neil T. Rimsky Cuddy & Feder

(914) 761-1300

445 Hamilton Ave, 14th Floor

White plains, NY 10601

Steve Schurkman Keane & Beane Attorneys, PC

(914) 946-4777

445 Hamilton Ave, 15th Floor

White Plains, NY 10601 (914) 946-4777

This list should not be considered an endorsement from the Westchester County Department of Senior Programs and Services. It serves only as a partial list of known attorneys specializing in elder care law in Westchester. For other names, contact the Lawyer Referral Service of the Westchester County Bar Association at (914) 761-5151.

Elder Abuse

According to the best available estimates, between 1 and 2 million Americans age 65 or older have been injured, exploited, or otherwise mistreated physically; and up to 5 million abused financially by someone on whom they depended for care or protection. Estimates indicate that for every single case of elder abuse, neglect, exploitation, or self-neglect reported to authorities, about five go unreported.

Elder Abuse vs Financial Abuse: Hitting an older person, taking their money or ignoring a health problem are examples of elder abuse. It can happen to anyone be they smart and healthy seniors or those who are confused, frail and lonely. The abuser can be a caregiver - a wife caring for her husband, a son caring for his elderly mother, or a worker in a nursing home. Elder abuse can come from a friendly stranger on the telephone promising a free cruise or a neighbor who asks for cash to repair a leaky roof. Many people keep abuse a secret. Researchers estimate that for every one case that is reported, five are not. Victims often feel ashamed to report that a family member is hurting them, or embarrassed to admit they were tricked out of their money. And no caregiver wants to admit harming or neglecting someone they love. But elder abuse exists and it is on the rise. So it's time to do something about it – learn about it, get help for it, report it and stop it.

Signs and Symptoms: Elder abuse is complex; there is no one cause. Most likely it's a combination of psychological, physical, social and economic factors affecting both the victim and perpetrator. The New York State Office of Children and Family Services compiled the following lists:

- Substance abuse
- Unemployment
- Lack of knowledge of duties, resources, and/or services
- Stress, fatigue and/or dissatisfaction
- History of violence
- Psychological and/or physical impairments
- Poor impulse control
- Bruises, welts, fractures, rope burns, signs of hair pulling
- Unexplained STDs (sexually transmitted diseases)
- Signs of malnutrition/dehydration, weight loss or dry skin
- Soiled clothing or bed linens
- Unexpected or unexplained health problems

- Unexplained paranoia
- Excessive fear
- Insomnia, sleep deprivation, or need for excessive sleep
- Signs of excessive drugging or lack of medication
-

Sometimes elder abuse is not physical. In fact, the most insidious kind is financial. Financial abuse is the improper use of an adult's funds, property, or resources by another individual. This includes fraud, embezzlement, forgery, falsifying records, coerced property transfers, or denial of access to assets. Some indicators of financial abuse include:

Unexplained or sudden inability to pay bills,

Unexplained or sudden withdrawal of money from accounts, and Disparity between assets and living conditions.

Many people keep abuse a secret. Victims often feel ashamed to report that a family member is stealing from them or embarrassed to admit they were tricked out of their money by a stranger. Westchester seniors are encouraged to participate in a new program to prevent elder fraud and crime. Senior Crime Busters is designed to teach seniors and there are family ways to stay safe and avoid financial exploitation and other scams. The new outreach effort in Westchester brings officials from law enforcement, social service agencies, and non-profit organizations together to offer FREE presentations to senior groups. Anyone interested in bringing Senior Crime Busters to a group, or is seeking more information, should call **(914) 995- 2190**.

Who to Call for Help: In cases of emergency, call 911 or the Rye Police Department at **(914) 967-1234**.

Westchester County District Attorney's Office {Special Prosecution's Division Elder Abuse Bureau **(914) 995-3000**

Westchester County Department of Social Services (DSS): For seniors, contact Adult Protective Services at **(914) 995-5411**

Westchester County Department of Senior Programs and Services: This is the county's department that plans and provides agency services for seniors as well as the organizations that they fund. Call (914) 813-6300

Elder Abuse Help Line: Call **(914) 813-6436**

Victims Assistance Services of Westchester, Inc: Call **(914) 345-3113**

ElderServe-The Hebrew Home for the Aged at Riverdale: Operates a special sheltered protective program 24/7 to respond to abused seniors, providing a safe environment surrounded with professional staff, known as "ElderServe at Night". Call **(800) 567-3646**.

The ElderServe Safe Center for Seniors: There are other offices in White Plains **(914) 365-1983** and Mount Vernon **(914) 813-6436**

Adult Protective Services

Protective Services for Adults (PSA) is a New York State-mandated program which is provided without regard to income to assist adults age 18 or older who, because of mental or physical impairment, can no longer provide for their basic needs for food, clothing, shelter, or medical care, or protect themselves from neglect, abuse, or hazardous situations, and who have no one willing and able to help in a responsible manner.

Adult Protective Service Programs:

- Investigations,
- Assessments,
- Counseling.
- Case Management,
- Advocacy,
- Money Management,
- Housing Referrals,
- Crisis Intervention,
- Short-Term Involuntary protective Service Orders (imminent risk of death or serious physical harm).
- Admission to a Psychiatric Facility in conjunction with Mental Health Professionals and/or the police of a person at risk of harm to himself or others.
- Orders of Protection,
- Guardianship, and
- Petition the court when APS Supportive Services are not enough to ensure safety due to legal incompetence.

Additional Information:

Visit your Local Social Service Center in White Plains 9 AM to 5 PM Monday through Friday, except holidays, or call **(914) 995-6522** during the workweek. For evenings (after 4:30 PM) and weekends call Emergency Services at **(914) 995-2099**.

What a Spouse Needs to Know

Financial Planners and estate attorneys suggest that each spouse have easy access to a letter with crucial financial information pointed each year and should include:

**Indicates four important documents everyone should have.*

Bank Accounts: List checking and savings accounts and name and location of bank or savings and loan. List T-bills, CDs. Know ahead of time your bank's policy on joint accounts upon the death of a spouse.

Insurance Policies: List company, policy number, agent, location of life or health insurance policies.

Safety Deposit boxes: Location of safety deposit box, private vaults, home safe. Who has key, combination or passwords.

Real Estate: List real estate holdings and location of mortgages, deeds and documents.

Car Titles: Registrations, loan & lease arrangements.

Corporate Benefits: List pensions, profit sharing plans, 401(K) savings plans. Numbers, vesting rights, telephone number of corporate contact.

IRAs, Mutual Funds and Securities: Location and details of investments, individual retirement accounts, mutual fund and stock certificates and records, and stock brokers.

Advisers: Name and telephone number of attorney, accountant, financial planner, and broker.

Loans: Amount and due dates. Name, address of lender.

Tax Returns: Location of state & federal tax returns for past five years.

***Health Care Proxy**: Location of documents authorizing the spouse or another party to make medical decisions if an individual is unable to do so

***Living Will**: Indicate to what extent the individual wants or does not want life-sustaining measures implemented in the event of extreme medical emergencies.

***Power of Attorney**: Location of document authorizing the spouse or another party to make financial decisions and sign legal commitments documents, if the individual is unable to do so.

***Will and Birth/Marriage Certificates**: Provide documentation locations.

Identity Theft: How to Protect Yourself

(From the New York State Office of the Attorney General)

Theft of identity is when someone else uses personal identification information about you, for example, your social security number and date of birth, to apply for credit, open bank accounts or make unauthorized purchases. Theft of identity is fast becoming the most prevalent and costly financial crime in the nation. If someone has fraudulently obtained a credit card in your name, he/she may be ruining your credit and your reputation. Unfortunately, you may not find out until damage has been done; when you are rejected for a mortgage or a loan or denied an employment opportunity.

Tips to Protect Yourself

Never provide any personal, bank account or credit card information to anyone who contacts you through a telephone solicitation. Any reputable company would be happy to send you information about their product or service.

Be careful about to whom you give out personal identification information, such as your mother's maiden name and your Social Security Number. Ask if it can be kept confidential. Inquire into how it will be used and with whom it will be shared.

Tear Up/Destroy all ATM and bank receipts, old insurance forms, bank checks, expired charge/credit cards, and any other papers that include personal information, identification, and account numbers about you. This includes pre-approved credit card solicitations. Thieves oftentimes search through garbage to find these forms and information and use it to apply for credit in your name.

Keep items with personal information in a safe place. Keep a list of all credit cards, account numbers, expiration dates, and the customer service phone numbers in a secure place so that you can quickly contact your creditors in case your cards are lost or stolen.

Minimize the number of credit cards and other items with personal information printed on them that you carry. Cancel all inactive accounts. Even though you do not use them, those accounts appear on your credit report, which can be used by thieves.

Do not leave envelopes containing your checks in your home mailbox, unless they're secured. Due to the increased risk of theft, it is best to mail bills and other sensitive items at the post office, rather than from your residence.

Social Security Number: Give it out only when necessary. Ask to use other types of identifiers when possible. DO NOT store your Social Security Card in your wallet.

When creating passwords or PINs, do not use the last four digits of your Social Security Number, your birth date, middle name, mother's maiden name, address or anything else that could be discovered easily by thieves.

To decrease the number of credit card applications that you receive (and the chances of these applications being stolen) call (888) 5OPT-OUT or (888) 567-8688 to have your name removed from marketing lists sold by credit bureaus.

Monitoring your credit card statements and your credit report are the most important steps you can take to safeguard your credit identity. Under federal law, you are entitled to one free copy of your credit report from each of the three nationwide credit bureaus every 12 months. You may contact **(877) 322-8228** or visit www.annualcreditreport.com to order your report. You can order your report from each of the companies one at a time. To order or purchase additional copies of your report, contact the following credit bureaus: Equifax - **(800) 685-1111**; Experian - **(888) 397- 3742**, and Trans Union - **(800) 916-8800**.

Don't let merchants record your credit card number on a check. It's prohibited by law for them to require it. The same goes for traveler's checks and money orders.

Consider placing a security freeze on your credit file to restrict access to your credit line and prevent an impostor from opening an account in your name.

For more information about identity theft contact the Attorney General's Office at **(800) 771-7755** or

http://www.ag.ny.gov/bureaus/consumer_frauds/identity_theft.html

The web site has several pamphlets including one for victims of identity theft.

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Reverse Mortgages

Source: AARP Publications – see AARP’s web page for more information
(AARP does not endorse any reverse mortgage lender or product)

Until recently, there were two main ways to get cash from your home: (1) Sell your home, but then you would have to move; or (2) Borrow against your home, but then you would have to make monthly loan repayments. Now Reverse Mortgages give you a third way of getting money from your home. And you don't have to leave your home or make regular loan repayments.

A Reverse Mortgage is a loan against your home that you do not have to pay back for as long as you live there. It can be paid to you all at once, as a regular monthly advance, or at times and in amounts that you choose. You pay the money back plus interest when you die, sell your home, or permanently move out of your home.

Eligibility: All owners of the home must apply for the Reverse Mortgage and sign the loan papers. All borrowers must be at least 62 years of age for most Reverse Mortgages. Owners generally must occupy the home as a principal residence.

Single family one-unit dwellings are eligible properties for all Reverse Mortgages. Some programs also accept 2-4 unit owner-occupied dwellings, along with some condominiums, cooperatives, planned unit developments, and manufactured homes. Mobile homes are generally not eligible.

How They Work: Reverse Mortgage loans typically require no repayment for as long as you live in your home. But the money borrowed must be repaid in full, including all interest and other charges, when the last living borrower dies, sells the home, or permanently moves.

Because you make no monthly payments, the amount you owe grows larger over time. As your debt grows larger, the amount of cash you would have left after selling and paying off the loan (your "equity") generally grows smaller. But you generally cannot owe more than your home's value is at the time the loan is repaid.

Reverse Mortgage borrowers continue to own their homes. So you are responsible for property taxes, insurance, and repairs or the loan is payable in full.

What You Get: These loans can be paid to you all at once in a single lump sum of cash, as a regular monthly loan advance or as a credit line that lets you decide how much cash to use and when to use it. Or you may choose any combination of these payment plans.

Some Reverse Mortgages are offered by state and local governments. These "public sector" loans generally must be used for specific purposes, such as paying for home repairs or property taxes. Others are offered by banks, mortgage companies, and savings associations. These "private sector" loans can be used for any purpose.

The amount of cash you can get from a private sector Reverse Mortgage generally depends on your age, your home's value and location, and the cost of the loan. The greatest cash amounts typically go to the oldest borrowers living in the most expensive homes on loans with the lowest costs.

The amount of cash you can get also depends on the specific Reverse Mortgage plan or program you select. The differences in available loan amounts can vary greatly from one plan to another. Most homeowners get the largest cash advances from the federally insured Home Equity Conversion Mortgage (HECM). HECM loans often provide much greater loan advances than other Reverse Mortgages.

What You Pay: The lowest cost Reverse Mortgages are offered by state and local governments. They generally have low or no loan fees, and the interest rates are typically low or moderate as well. Private sector Reverse Mortgages are very expensive, and include a variety of costs. An application fee usually includes the cost of an appraisal and a credit report. Other loan costs typically include an origination fee, closing costs, insurance, and a monthly servicing fee. These costs generally can be paid with loan advances, which mean they are added to your loan balance (the amount you owe). Interest is charged on all loan advances.

Reverse Mortgages are most expensive in the early years of the loan, and then become less costly over time. The cost can be very high in the short term, and is least costly if you live longer than your life expectancy. The federally insured HECM is generally less expensive than other private sector Reverse Mortgages. Consumers considering a private sector reverse mortgage other than a HECM should carefully consider how much more it may cost before applying.

Other Information on HECM: This is the most well-known and widely available Reverse Mortgage. This is the only Reverse Mortgage insured by the federal government. HECM loans are insured by the Federal Housing Administration (FHA). It tells HECM lenders how much they

can lend you, based on your age, current interest rates and home value. The HECM program limits your loan costs, and the FHA guarantees that lenders will meet their obligations. HECM's are generally less expensive than privately insured Reverse Mortgages. These other Reverse Mortgages may have smaller fees, but they generally have higher interest rates. For HECM's, your home must meet HUD's minimum property standards and you must discuss the program with a counselor from a HUD-approved counseling agency. Reverse Mortgages generally must be a "first" mortgage so if you now owe any money on your property, you must pay off the old debt when you take out your Reverse Mortgage.

Lenders can require repayment at any time if you: (a) fail to keep your home insured, pay your property taxes or assessments, or maintain and repair your home, or (b) rent or change ownership of the house. The home value used to determine the loan amount was subject to a limit of \$726,525. It could be higher or lower after that. The costs of a loan include an origination fee, third-party closing costs, a mortgage insurance premium, a servicing fee, and interest.

Taxes, Estates, and Public Benefits: Reverse Mortgages may have tax consequences, affecting eligibility for assistance under Federal and State programs, and have an impact on the estate and heirs of the homeowner. An American Bar Association guide states that generally "the IRS does not consider loan advances to be income." The guide explains that if you receive SSI, Medicaid, or other public benefit loan advances, they are counted as "liquid assets" and if you keep them in an account past the end of the calendar month in which you receive them, you could lose your eligibility for these programs if your total "liquid assets" (money you have in savings and checking accounts) are greater than these programs allow.

Other important questions to keep in mind: Do you really need a Reverse Mortgage? They may be an expensive way to raise money for a vacation or cost more than the return if the funds are used for investment. And another question is: (1) Can you afford a Reverse Mortgage because they have high upfront costs and are expensive, especially if you plan to stay in the house for a short period. (2) Can you afford to start using up your home equity now? The more you use now, the less you will have later for health care or everyday living expenses or a move to assisted living. If you are not facing a financial emergency now, then consider postponing a Reverse Mortgage.

If you have regular income and can afford monthly payments, do you have less costly options such as a standard "forward mortgage", a home equity loan or line of credit. Or, do you have access to state, county or other assistance as an alternative.

Comparisons with a standard “forward mortgage”: Both types of mortgages create debt against your home and affect how much equity or ownership value you have in your home. But they do so in opposite ways. With a “forward mortgage”, you make monthly payments and have falling debt and rising equity. With a Reverse Mortgage, you have rising debt and falling equity, unless home values increase. When a Reverse Mortgage becomes payable because you sell, move, violate loan terms or die, you may owe a lot of money, up to the value of the house.

Contacts for Reverse Mortgages

(Counseling mandated before completing any transaction)

Westchester Residential Opportunities, Inc. (914) 428-4507 x313 (Contact Jane Lindau)

Lenders

A list of Reverse Mortgage lenders operating in New York State may be found at:

<http://www.reversemortgage.org/Default.aspx?tabid=255&ViewID=1&t1=New%20York&AutoRun=1>

Bank of America Home Mortgage

170 Hamilton Avenue (#310), White Plains, NY 10601

(914) 397-2866

American Advisors Group

Jennifer Feliciano, Reverse Mortgage Consultant,

707 Westchester Avenue. (#105), White Plains, NY 10604

565 Taxter Road. (Suite 630), Elmsford NY 10573

(914) 462-8978 or **(800) 224-9121**

Fax: (518) 953-1544

www.aag.com

Wells Fargo Home Mortgage

50 Main Street, White Plains, NY

(914) 286-4911

Property Tax Exemption Programs

Partial exemption from school property taxes is available to persons over 65 who hold property in the City of Rye and reside on that property as their principal residence. These exemptions are available under the following programs. Exemption amounts depend on the program:

Residents approved for Real Property Tax Aged Exemption under Section 467 of the Real Property Tax Law (applicable to all property taxes): Eligibility is based upon an annual gross income under \$37,400 (includes Social Security Income - requires annual filing (renewals) and proof of age and income

Residents approved for "Enhanced" STAR (School Tax Relief exemption program) Eligibility is based upon an annual adjusted gross income under \$83,300 (as of 2014) Requires annual filing (renewals) and proof of age and income Residents approved for "Basic" STAR Requires a one-time filing . There is NO age requirement.

To qualify for these programs, complete the application forms; and various documents must be submitted to the office of the Assessor of the City of Rye. The application process must be complete by May 1st to be eligible for the coming year.

For full information on these programs and the necessary application forms, please contact the City of Rye Assessor's Office at 1051 Boston Post Road in Rye or **(914) 967-7565**.

Income Tax Preparation

Offered by AARP Tax-Aide
People Helping People

Is available from February 1st to April 15th each year. Some locations listed below.

Port Chester Public Library

1 Haseco Avenue, Port Chester, NY 10573

Thursday 10 a.m. - 12 noon, and 1 p.m. - 3 p.m.

New Rochelle Public Library

1 Library Plaza, New Rochelle, NY 10801 Tuesday &

Thursday 10 a.m. - 3 p.m.

White Plains Senior Center

65 Mitchell Place – Armory Plaza, White Plains, NY 10601 Monday

Thursday 10 a.m. - 3 p.m., and Friday 1 p.m. - 4 p.m.

Theodore D. Young Community Center

32 Manhattan Avenue, White Plains, NY 10607

Friday & Saturday 10 a.m. - 2 p.m.

Verify timing/locations in subsequent years by calling (888) 227-7669

- AARP membership is not required. Please bring the following:
- Copy of last year's federal & state income tax returns
- W-2 forms showing income from your employer
- 1099-R forms showing pension or annuity income
- SSA-1099 forms showing Social Security benefits
- 1099-Div, -INT, -G, -MISC, -OID forms showing dividends, interest, NYS tax refund, gambling income, etc.
- Any other information concerning your income and deductions
- Photo ID and Social Security / ITIN cards.

Finding Help with Investment Planning

Advice on finding help with investment planning can be found from a number of sources. Here are extracts from a few articles that you may find helpful.

Finding an Investment Professional: Investing wisely doesn't require an advanced degree, but it takes time to master the basics of investing and to stay on top of your accounts over time. The challenge is to identify a financial professional who is a good match with your situation — someone with experience, integrity and a working style that makes you comfortable. Here are some things to keep in mind.

Ask your friends and family for referrals. The best recommendation for a financial professional is a personal one. If someone you know and trust is willing to recommend a financial professional, that's a check in the plus column. Look for recommendations from someone whose life circumstances are similar to yours.

Consider more than one name. You're hiring the chief financial officer of your investment plan. Interview at least two or three candidates before you make a decision. Come prepared with a list of questions about the candidates professional experience and credentials and investment philosophy. Ask the candidate to describe his or her "average" client.

Ask about education, experience and specific training. Unlike a physician or a teacher, there's no easy way to determine whether a financial professional has adequate training or education. In fact, anyone can use the title "financial advisor" without training, education or experience. However, most financial professionals seek to demonstrate their expertise by gaining one or more of the following designations:

Certified Financial Planner (CFP®) - Requires years of training and testing on financial subjects, continuing education to update knowledge and adherence to a prescribed code of ethics.

Chartered Financial Consultant (ChFC®). An insurance professional who has completed courses on financial subjects and continues to update knowledge through additional coursework and testing.

Chartered Financial Analyst (CFA®). Must pass three rigorous exams, have at least three years of experience and commit to a code of ethics and professional standards of conduct. Continuing education is voluntary.

Registered Investment Adviser (RIA®). Indicates that the adviser has registered with the SEC or with their state securities board (depending on the amount of money they manage). There are numerous additional designations, indicating specialties in estate planning, divorce, personal financial planning, insurance, retirement and others.

Ask about compensation. Some financial professionals charge a percent of assets under management, which may go down as the size of your account goes up. Others charge a flat fee or an hourly fee. Some managers are compensated based on the products they sell you. And some professionals have more than one way to charge, depending on the service they provide. Ask for a clear statement as to where compensation comes from and how you will pay. Don't hire anyone who is not clear and forthcoming on this question.

U.S. Securities & Exchange Commission

Choosing Between Investment Advisers & Financial Planners

<http://www.sec.gov/investor/pubs/invadvisers.htm>

Most financial planners are investment advisers, but not all investment advisers are financial planners. Some financial planners assess every aspect of your financial life— including saving, investments, insurance, taxes, retirement, and estate planning—and help you develop a detailed strategy or financial plan for meeting all your financial goals.

Others call themselves financial planners, but they may only be able to recommend that you invest in a narrow range of products, and sometimes products that aren't securities.

Before you hire any financial professional, you should know exactly what services you need, what services the professional can deliver, any limitations on what they can recommend, what services you're paying for, how much those services cost, and how the adviser or planner gets paid.

Be sure to meet potential advisers "face to face" to make sure you get along. And remember: there are many types of individuals who can help you develop a personal financial plan and manage your hard-earned money. The most important thing is that you know your financial goals, have a plan in place, and check out the professional you chose with your securities regulator.

Depending on their size, investment advisers have to register with either the SEC or the state securities agency where they have their principal place of business. For the most part, investment advisers who manage \$25 million or more in client assets must register with the SEC. If they manage less than \$25 million, they must register with the state securities agency in the state where they have their principal place of business.

Most investment advisers must fill out a form called "Form ADV." They must file their Form ADVs with either the SEC or the state securities agency in the state where they have their principal place of business, depending on the amount of assets they manage.

You can get copies of Form ADV from the investment adviser, your state securities regulator or the SEC, depending on the size of the adviser. If the SEC registers the investment adviser, you can get a copy of the Form ADV by accessing [How to Request Public Documents](#).

If the professional you're considering claims to be a CFP® certificate, you should also visit the website of the Certified Financial Planner Board of Standards, Inc. (CFP Board) to see if the professional is, in fact, certified as a CFP® professional and whether the professional's certification has been suspended or revoked by the CFP Board. You can also call the CFP Board at (888) 237-6275 to obtain other disciplinary information about the professional.

While some investment advisers and financial planners have credentials -- such as CFP® certification or CFA (chartered financial analyst) -- no state or federal law requires these credentials. Many states require advisers to pass a proficiency exam or meet other requirements.

Investment advisers and financial planners may come from many different educational and professional backgrounds. Before you hire a financial professional, be sure to ask about their background. If they have a credential, ask them what it means and what they had to do to earn it.

For information on various financial professional credentials and the entities that issue them, please visit FINRA's website and read [Understanding Financial Professional Designations](#).

Consumer Federation of America

What are the Differences in Providers' Legal Obligations?

<http://www.consumerfed.org/>

Investment services providers not only offer different types of services and charge for them differently, they also are subject to different federal and state regulatory requirements and have different legal obligations to their customers. Important distinctions depend on which legal category the provider falls into under our securities laws.

Investment advisers: Are subject to a fiduciary duty. That means they have to put your interests ahead of theirs at all times by providing advice and recommending investments that they view as being the best for you. Investment advisers also are required to provide up-front disclosures about their qualifications, what services they provide, how they are compensated, possible conflicts of interest, and whether they have any record of disciplinary actions against them.

Brokers: Are generally not considered to have a fiduciary duty to customers, although this

standard may apply in certain limited circumstances. Instead, brokers are required: 1) to know your financial situation well enough to understand your financial needs, and 2) to recommend investments that are suitable for you based on that knowledge.

Financial planners: Are not separately regulated as planners. Instead, their regulation and the level of responsibility they owe customers depends on the type of services they provide. Planners who provide investment advice must be registered or licensed as investment advisers and are subject to a fiduciary duty. Those who trade securities must be registered or licensed representatives or brokers. Some financial planners perform other activities that do not involve securities and therefore are not regulated under laws.

Money advice: Finding trustworthy financial advisors

By Liz Pulliam Weston, Money Talk, Los Angeles Times

[You need] at least three advisors to handle [a large amount to investment] i.e., a financial planner, an accountant and an estate-planning attorney. You can get referrals for fee-only financial planners - who are compensated only by fees their clients pay and not by commissions or kickbacks - from the National Association of Personal Financial Advisors at <http://www.napfa.org> or the Garrett Planning Network at <http://www.garrettplanningnetwork.com>.

You should interview at least three prospects about their education, ethical commitment and experience advising people who acquire sudden wealth. Check out their backgrounds using the Broker Check feature at the Financial Industry Regulatory Authority website (FINRA.org). Garrett advisors typically charge by the hour and often don't manage assets - the client makes the actual investments. NAPFA advisors typically do offer asset management and may charge a percentage of assets.

One way to reduce the chances of becoming a Ponzi scheme victim is to make sure your money is held by an independent financial institution such as a bank, brokerage or mutual fund and that your statements come from that institution. You also should find out who audits your advisor and do a background check on that company as well.

Checking Medigap & Long Term Care Insurers

Call the New York State Insurance Dept. at **(800) 342-3736** or **(212) 480-6400** M-F 8:30-4:30

Aged ALL (Property Tax Savings)

seniors 65+ with income under \$36,400 can fill out one application to get city, county and school tax reductions or call. Rye tax assessor's office at **(914) 967-7565** or **(914) 939-3566**

Property Tax Credit for Homeowners & Renters (Circuit BreakerIT-214)

Tax credits or cash payment of up to \$375 to eligible homeowners and renters. For homeowners with property value assessed up to \$85,000 or renters with monthly rents of \$450 or less. Household income under \$18,000. Find the application at **www.tax.state.ny.us/pdf/2005/inc/it214i_2005.pdf** or Call Westchester Residential Opportunities, Inc. **(914) 428-4507**

The Supplemental Nutrition Assistance Program SNAP

Eligible low income individuals will receive debit cards with an allotted dollar amount to be spent on food items. SNAP, Westchester County Department of Social Services **(914) 995-5846** or **(914) 995-4774** or **(914) 995-3333**

Home Energy Assistance Program HEAP

Assists low-income New Yorkers with the cost of heating their homes November/April. An additional grant may be awarded for emergencies & shut offs. Income limits are: 1 person: \$2,391/month; 2 persons: \$3127/month. Department of Social Services **(914) 995-5619** (available after mid-September) or go to **www.otba.state.ny.us**

Minor Home Repair Program

In conjunction with weatherization (see below), this program provides eligible 60+ seniors or disabled homeowners with free minor repair of items that can improve energy savings. These include but are not limited to: minor repair of roofs, plumbing, water heaters or window repair where there is energy loss. Recent income limits were: 1 person: \$2,030/month; and 2 persons: \$2,654/month. County Department of Senior Programs **(914) 813-6300**

The Bureau of Prescription Drugs Help

A private organization that provides financial aid and advice, and help purchasing medication, for those who have exhausted all other sources. P.O. Box 515, Doniphan, MO 63935 **(573)996-7300**

Senior Citizen Rent Increase Exemption (SCRIE)

Tenants 62+ may qualify for full or partial exemption from rent increases in rent-regulated apartments. Local communities set exemption allowance amounts. For rent that is more than $\frac{1}{3}$ of household income. State Rent Abatement Program, **(914) 948-4434** (Forms & Info Only) Westchester Residential Opportunities, Inc. **(914) 428-4507** or 428-0953 or **(914) 428- 4507**, extension 313 (Jane Lindau) for additional information, call the Office for Senior Programs and Services at **(914) 813-6300**

Social Security Benefits

Monthly cash benefit based on prior employment and amount withheld from earnings during employment years. No income limits. Local Social Security Office (85 Harrison St, New Rochelle) or **(800) 772-1213**

Supplemental Security Income (SSI)

Provides monthly cash benefits to meet food, clothing or shelter needs. The benefit amount depends on other income, whether person lives alone, with others, in another's household or in a residential facility, and what financial resources the person has. Income limits involve a number of complex adjustments but start with: Living alone: single - \$694; Couple - \$1,031 Local Social Security Office (85 Harrison St, New Rochelle) or **(800) 772-1213**

Veterans Benefits

Provides pensions, medical care and prescription drugs, vocational rehabilitation, education, home loans, burial and other benefits. County Veterans Service Agency **(914) 995-2146** or **(914) 995-2145**

Weatherization

Helps eligible low income 60+ seniors and disabled homeowners make their home energy efficient. Income limits: 1 person: \$2,030/month; and 2 persons: \$2,654/month. County Department. of Senior Programs and Services **(914) 813-6300**

Housing for Seniors in Westchester

Introduction.....Page 87

Westchester Residential Opportunities Inc. &
Affordable & Subsidized Rental Housing..... Page 88

Other Residential Options for Seniors.....Page 92

Partial Directory of Senior Living and Care FacilitiesPage 93

The authors and sponsors of this directory make no guarantee (expressed or implied) as to the quality of any provider, and do not recommend or endorse any provider in particular. The full responsibility for choosing a provider rests with the Senior Citizen and his or her immediate advisers.

Housing Introduction

There is a wide variety of housing designed for senior citizens available in Westchester. They include subsidized housing, assisted living facilities, residential health care facilities, life care communities, continuing care retirement communities, retirement residences and more. Comprehensive information on many alternatives may be found by referring to the county's "Housing and Energy" web page - <http://seniorcitizens.westchestergov.com/> and click on "Housing" in the yellow bar at the top or by calling **(914) 813-6300**. The county's "At the Crossroads" directory is available on the web page or by calling **(914) 813-6300**. The directory covers residential and health care facility options, adult homes, assisted living, enriched housing and retirement residences.

Also available on the web page or by calling **(914) 813-6300** is "Westchester Senior Housing Sites," a listing of subsidized housing alternatives with information on financial and rental assistance that is available. A list of subsidized rental apartment buildings in or near Rye is listed. The list includes **Rye Manor** sponsored by Rye Interfaith Housing. Information on Rye Manor can be found by calling Roberta Fox at **(914) 592-5434** or **(914) 967-5023**.

The federal government sets income limits, based on the size of a household, to qualify for the county's subsidized housing programs. The income limits for 2019 for Rye Manor are \$50,580 for one person and \$57,770 for two persons. This amount changes yearly, please call the number below for updated information. Rent is usually 30% of household incomes. Arrangements and limits available elsewhere are similar but can vary. To participate outside of Rye, one must apply for a "Section 8 Housing Choice Voucher" by calling the county's Section 8 program at **(914) 995-2415**. There are waiting lists for the programs.

As for other options for seniors the director contains for a list of nearby assisted living facilities, independent & retirement living facilities, nursing care and rehabilitation facilities and continuing care retirement communities. The list includes The Osborn in Rye with facilities for independent living, assisted living, skilled nursing, short-term rehabilitation and home health care. Information on The Osborn can be found at www.theosborn.org or by calling **(914) 921-2200**.

The New York State Attorney General's Office provides two guides in this area - one outlining legal issues of special interest to seniors as owners or renters and the other outlining the rights of tenants with the following information:

Housing Guides for Seniors: For seniors as tenants, homeowners or purchasers, this guide addresses such key issues as age discrimination, harassment, Senior Citizen Rent Increase Exemption (SCRIE), alternative housing, in-home assistance, financial assistance, help with electric and gas utilities, and help with telephone service.

Tenant's Rights Guide: For tenants, an explanation of leases, rent, habitability requirements, safety issues, utility services, and tenants' personal protections.

The guides may be had by contacting the AGO's office at **(800) 771-7755** or **(914) 422-8755** or at www.oag.state.ny.us

WRO & Affordable Housing

Mission: Westchester Residential Opportunities, Inc. (WRO) is a nonprofit organization whose mission is to promote equal, affordable and accessible housing opportunities for all residents of our region.

Founded in 1968 as a nonprofit housing agency, WRO champions the expansion of nondiscriminatory housing opportunities for low- and moderate-income people in Westchester County, minorities, senior citizens, and the psychiatrically disabled.

WRO is a HUD-certified Housing Counseling agency, a licensed real estate broker, and a United Way agency. All of WRO's housing services for consumers are free, and are funded by government grants, private contributions, and corporate support.

WRO collaborated with other agencies to reach individuals who can benefit from its services. WRO works with realtors, managing agents, and landlords to ensure that fair housing laws are followed as well as with banks and other lenders to ensure that fair lending procedures are practiced.

(914) 428-4507 Fax: **(914) 428-9455** www.wroinc.org
470 Mamaroneck Avenue, White Plains, NY 10605

Programs

Senior Housing Assistance Program: The program provides counseling services to clients on a one-to-one basis for seniors who:

- Experience housing emergencies such as rent or security shortfalls, mortgage payments problems, moving expenses and termination of utility services;
- Want to apply for subsidized housing and obtain legal entitlements, such as the New York State Senior Citizen Rent Exemption Program, the New York State Real

Property Tax Credit or Rebate Program, the Home Energy Assistance Program, as well as many other federal, state, and local programs and entitlements.

- Would like to obtain Section 8 rental subsidies and additional support when applying for assistance from other social services or government agencies.

Project SHARE: Helps with renting a room in your house or apartment to earn extra dollars, have companionship, and link up with someone to share chores and shopping. Project SHARE has over the years brought together over 600 older homeowners or apartment dwellers with congenial renters of various ages.

Reverse Equity Mortgage Program

WRO counsels homeowners 62 years of age or older who may benefit from a Reverse Equity Mortgage. - see Section 5. A reverse mortgage allows you to borrow against the accumulated equity in your home, and make no payments while you live in the house.

Senior Housing

seniorhousing@wroinc.org

(914) 428-4507 Ext. 312

Contact: Esperanza Marte-Pina

Independent Living Program: WRO's Independent Living Program assists clients who are psychiatrically disabled with housing issues, both assisting clients with Section 8 vouchers to locate decent, affordable housing, and case management services to clients who have yet to obtain a Section 8 voucher. To apply, the client should speak to a counselor to schedule an appointment in his/her office.

Shelter Plus Care Program: This program provides a housing subsidy similar to Section 8. Clients in this program sublease apartments from WRO for 30% of their monthly income. WRO also provides case management for clients in this program. To qualify for this program, clients must be homeless and psychiatrically disabled.

Supported Housing Program: This program functions in the same manner as the Shelter Plus Care Program, with the exception that clients do not have to be homeless to qualify.

Single Room Occupancy Program: The SRO is a nine-room home with twenty-four hour staff. It has the same admission process and requirements as Supported Housing. Residents of the SRO have their own rooms, and share a kitchen and bathroom with three other clients of the same sex. The SRO is ideal for clients who are almost ready to live on their own but still benefit from having a staff member available to them at all times.

Independent Living Program

lbundy@wroinc.org

(914) 428-4507 Ext. 310

1st Time Home Buyer Counseling and Education Programs

WRO's homeownership counseling can prepare individuals to buy a home. WRO is a HUD-approved housing agency offering counseling to potential homebuyers. WRO's home buying program is designed to assist potential buyers review their overall household's financial situation and prepare for homeownership. Workshops offered by WRO's Homeownership Program cover topics ranging from credit & budgeting, to learning who the key players in the home buying process are.

The workshops offered by WRO cover all areas of the home buying process while providing you the opportunity to see samples of important documents and address a range of questions. WRO is a Fair Housing agency. **(914) 428-4507 x306** Fax: **(914) 428-9455** Contact Marlene Zarfes, Fair Housing Director at mzarfes@wroinc.org

General Housing Program

This program deals with the issues such as Homelessness, Eviction Prevention Shut-off Prevention, and Mortgage Default Counseling on landlord-tenant problems
General Housing Program Fair Housing for All **(914) 428-4507 ext. 305** housinghelp@wroinc.org

Rental Opportunities

WRO provides information on available rentals and vacancy listings throughout Westchester, and provides information about applying for Section 8 and subsidized rental housing.

To request the most "current" apartment listing, please contact:

Maureen Davis

(914) 428-4507 Ext. 301

mdavis@wroinc.org

Delores Palmer:

914-428-4507 Ext. 305

housinghelp@wroinc.org

Subsidized Senior Housing Rentals

There are some six dozen buildings with subsidized senior housing rentals available in Westchester. Complete lists are available from WRO and on Westchester Dept. of Senior Services web pages.

They include the following in or near Rye:

Mamaroneck

Mamaroneck Towers

233 Halstead Avenue Mamaroneck, NY 10543

Managed by Community Housing Management Corp.

5 West Main Street, Suite 214 Elmsford, NY 10523

(914) 592-5434

Port Chester

Brooksville Terrace

167&169 Terrace Avenue

Port Chester, NY 10573

Drew Gardens

10 & 22 Drew Street

Port Chester, NY 10573

Managed by Port Chester Housing Authority

2 Weber Drive

Port Chester, NY 10573

(914) 937-5550

Kingsport

245 King Street

Port Chester, NY 10573

Managed by Community Housing Management Corp.

5 West Main Street – Suite 214

Elmsford, New York 10523

(914) 592-5434

Rye

Rye Manor

300 Theall Road Rye, NY 10580

Managed by Community Housing Management Corp.

(914) 592-5434

Vienna Senior Housing

250 Theadore Fremd Avenue

Rye, NY 10580

(914) 332-4144

Other Residential Options for Seniors

Assisted Living

Assisted Living is senior housing designed for those who are no longer able to live safely on their own, but who don't require the high level of care provided in a nursing home. Assisted living facilities are licensed by state governments and known by many different names including Residential Care, Board and Care, Congregate Care and Personal Care.

Independent & Retirement Living

Independent living is the ability to maintain one's residence and lifestyle without custodial or medical assistance. Independent living options range from fully furnished private apartments or cottages to large two-three bedroom units that are available on a buy-in, rental-assisted or market-rate basis depending on the community. Social activities and fine-dining meals are often available and residents can select the services they want, often at an additional fee. Generally referred to as elder housing in the government-subsidized environment. If custodial or medical care becomes necessary, residents in independent living communities are often permitted to bring in outside services of their choice.

Nursing Care & Rehabilitation

A nursing home is a licensed facility that is staffed with 24-hour onsite nursing professionals for the care of the frail residents who require a high level of medical care and assistance. Short-term rehabilitative care can include such therapies as intensive physical, occupational or speech therapy in order to restore a patient to a former capacity.

Continuing Care Retirement Communities & Multilevel Care Facilities Include facilities or a campus offering more than one level of care including independent living as well as skilled and nursing care. Also known as life care communities.

Lists of these types of facilities may be obtained from the Westchester County, either in their "At the Crossroads Directory" by calling at **(914) 813-6300** or through the following web page: <http://seniorcitizens.westchestergov.com> and click on "Housing" in the yellow bar at the top. The web page has the directory as well as a 'senior housing locator'. The attached list of facilities near Rye was assembled from the 'senior housing locator'.

Assisted Living & Residential Care (PARTIAL)	Independent Living & Retirement Communities (PARTIAL)
The Osborn 101 Theall Road Rye, NY 10580 (914) 921-2200	Sterling Part at The Osborn 101 Theall Road Rye, NY 10580 (914) 925-8000
Sunnydale Home 809 Stuart Avenue Mamaroneck, NY 10543 (914) 698-2824	Atria Rye Brook 1200 King Street Rye Brook, NY 10573 (914) 939-2900
The Mews 1/2 Bolling Place Greenwich, CT 06830 (203) 869-9448	Garito Manor 180 Union Avenue New Rochelle, NY 10801 (914) 636-4200
The Esplanade, White Plains 95 South Broadway White Plains, NY 10601 (914) 761-8100	Edgehill Health Center 122 Palmers Hill Road Stamford, CT 06902 (203) 323-2323
King Street Rehab, Inc. 787 King Street Rye Brook, NY 10573-1225 (914) 937-5800	Pilgrim Towers 25 Washington Court Stamford, CT 06902 (203) 324-2327
Nursing Care & Rehabilitation (PARTIAL)	
Sarah Neuman Center for Healthcare and Rehabilitation 845 Palmer Avenue Mamaroneck, NY 10543-2406 (914) 698-6005	The Pavilion at The Osborn 101 Theall Road Rye, NY 10580 888-9-Osborn
Willow Towers EHP 355 Pelham Road New Rochelle, NY 10805 (914) 636-6565	The Enclave 1000 High Street Port Chester, NY 10573 (914) 937-1200
The Greens at Greenwich 1155 King Street Greenwich, CT 06831-3246 (203) 531-5500	King Street Rehab 787 King Street Port Chester, NY 10573 (914) 937-5800

Transportation Services

Paratransit for the Disabled.....Page 96

Bee Line Bus Routes for Westchester..... (914) 813-7777

Bus & NYC Subway Fare Discounts.....(914) 813-6300

Senior reduced fares are available on Bee Line for riders at least 65 years of age with a Medicare Card, a Westchester County Senior ID (call **(914) 813-6300** for information) or a personalized Reduced Fare MetroCard (1-800-638-7622 for information). The Reduced Fare MetroCard allows riders who are at least 65 to pay only \$1.10 per ride on NYC local buses and subways.

Metro North Commuter Railroad.....(845) 373-4333

Driving Education & Rehabilitation Program.....Page 29

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Rye Taxi Cab Companies

County Taxi & Airport Svc. **(914) 967-9111**

Purchase St. Taxi **(914) 967-5000**

Rye Brook Taxi & Airport Service. **(914) 967-5656**

Rye Cab **(914) 967-0500**

Rye Taxi **(914) 967-0150**

Rye Metro Taxi **(914) 921-0666** or **(914) 967-0555**

Westchester Taxi **(914) 967-8261**

Para-Transit System for the Disabled

ParaTransit is available from the county Bee-Line bus service for people with a disability. Disability alone does not qualify a person to ride. A person must be functionally unable to use the fixed-route, regular Bee-Line service. ParaTransit service is provided to the following general groups of persons with disabilities:

- Persons who have specific impairment-related conditions which make it impossible — not just difficult — to travel to or from the bus stop.
- Persons who need a wheelchair lift-equipped bus, but it is not available on the fixed-route when they need to travel.
- Persons who are unable to board, ride or exit from the regular Bee-Line buses even if they are able to get to a bus stop and the bus is equipped with a wheelchair lift.

Temporary eligibility may apply to individuals with temporary physical disabilities, or visually as well as cognitively impaired individuals

The cost of each Bee-Line ParaTransit ride is a shared ride service for \$5/ride; and appointments must be made from one day to 5 days in advance. Since it is a curb-to-curb service, no assistance is provided to individuals between the door of their starting point or destination; and Para Transit vehicles do not go into driveways or parking lots.

Para Transit does not provide service to any area outside of Westchester County. Although ParaTransit currently provides some services beyond those required under ADA, the goal in the future is for ParaTransit service to more closely “mirror” regular Bee-Line bus service.

All ParaTransit riders can travel within Westchester County during Core Service Hours, Monday through Friday from 6 a.m. to 7 p.m.; on Saturdays from 8 a.m. to 7 p.m. ParaTransit is only required to provide service if both the starting point and destination of a trip are located within 3/4 mile of a regular Bee-Line bus route and only during hours when that regular Bee-Line bus route is in service. Some ParaTransit riders whose trips begin and end within the 3/4 mile limit can travel during additional service hours, Mondays through Fridays, 7 p.m. to 11 p.m., Saturdays from 6 a.m. to 8 a.m. and 7 p.m. to 11 p.m. & Sundays from 8 a.m. to 8 p.m.

For ParaTransit applications or information, please call **(914) 995-2956** or **(914) 995-2960** or **(914) 995-7393** (TTY only) or write to the Westchester County Office for the Disabled Attn.: ParaTransit, 148 Martine Avenue, Room 102, White Plains, NY 1060.

Additional Information Resources

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Private Professionals Practitioners.....Page 99

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Helpful Information

Dial 211: This easy-to-dial 2-1-1 number is a free and confidential helpline that easily links people to the services they need. People can call about everything from basic needs like food, clothing and shelter, to volunteer opportunities, legal services, drug treatment, employment support, eldercare and more.

Westchester County Department of Senior Programs and Services: Provides numerous services & publications on various subjects, including services, benefits and savings for Senior Citizens. **(914) 813-6300** or <http://www.westchestergov.com/seniors.htm>

Westchester County Department of Social Services: They are concerned with citizens in need of assistance and services by providing child support, financial, food, housing, medical and protective services. **(914) 995-5000** or <http://socialservices.westchestergov.com/>

Elder Care Locator: This is a public service of the U.S. Administration on Aging. It helps find local agencies that can help older persons access home and community-based services like transportation, meals, home care, and caregiver support services. **(800) 677-1116** or www.eldercare.gov

New York State Office of Attorney General (OAG) For information on guarding against scams such as telemarketing, mail sweepstakes, predatory lending, identity theft, bogus charities, protecting savings & medical scams call **(800) 771-7755** or <http://www.oag.state.ny.us>

AARP: A nonprofit membership organization that helps people 50+ improve the quality of their lives through advocacy, community service, products & services. <http://www.aarp.org> or **1-888-OUR-AARP**

Consumer Federation of America: Gives consumers a voice in decisions that affect their lives. Gathers facts, analyzes issues, & disseminates information to the public & policymakers. <http://www.consumerfed.org>

Westchester Jewish Community Services: A wide range of senior services including bereavement, caregiver network, case management, geriatric care, meals, counseling and services for the disabled. **(914) 761-0600**, or www.wjcs.com

Private Professional Practitioners

Geriatric Care Managers: These are licensed professional practitioners who work in the field of the aging on issues that are imperatively important to seniors and/or their families. The practitioners are involved in counseling related to life experiences and determining the proper application of professional assistance needed to resolve presenting problems. Comprehensive Care Plans are developed in preparation for identifying the appropriate levels of care, ideally, keeping the seniors in their homes for the duration of their life experiences. Some of these individuals are:

Linda Ziac, LPDC, LACDC, BCPC, CEAP, CCM, CDP, CSW, President

The Caregiver Resource Center (Provides services in client's home or place of residence)

(203) 861-9833 (business & fax) LindaZiac@CaregiverResourceCenter.com (e-mail)

www.CaregiverResourceCenter.com (website)

P.O. Box 122222 Cos Cob, CT 06807

The Caregiver Resource Center, serving the community since 1990. It is a division of Employee Assistance Professionals, Inc., and provides a spectrum of case management and advocacy services for individuals, families and businesses.

Senior Living Help (<https://www.seniorlivinghelp.org/assisted-living/new-york/>), an organization that provides senior living assistance to the elderly. Senior Living Help assists New York senior citizens, their family members and caregivers in finding appropriate senior living and care facilities. Many elderly adults are no longer able to be cared for at home, so finding a senior living facility with caring and loving staff becomes necessary. This is when your residents can come to us for help. I would like to ask for Senior Living Help to be added on your website at:<https://www.ryeny.gov/>

Joseph P. Murphy, LCSW

J.P. GROUP

(914) 643-7813 & Fax: (914) 967-7456

DE-Mail: josephmurphy4@verizon.net

57 Franklin Avenue, Rye, NY 10580

Joe Murphy, a licensed clinical social worker has been in private practice for more than 35 years, working with seniors in nursing homes and other health related facilities. He also developed new initiatives for seniors, like co-founding the Rye Senior Advocacy Committee in the City of Rye. He is particularly skilled in handling complex cases and fostering financial alternatives to sustain medical services and Medicaid.

Physical Therapists: PT's are licensed health care professionals who diagnose and treat individuals with medical or other health-related conditions that limit their abilities to move and perform functional activities in their daily lives. PTs examine each individual and develop a plan, using treatment techniques to promote the ability to move, reduce pain, restore function and balance, and prevent disability. In addition, PTs work to prevent the loss of mobility before it occurs by developing fitness and wellness-oriented programs for healthier and more active lifestyles. Working with a PT can help you maintain and promote optimal physical function, resulting from injury or disease, enabling you to achieve the quality of life you desire.

Dr. Stacey Rittenberg, PT, DPT, NCS

(914) 522-7997, Fax: (914) 560-2302

E-Mail Address: s.rittenbergpt@gmail.com Website:

www.westchesterhomept.com

27 Leslie Place, New Rochelle, NY 10804

Stacey Rittenberg is a licensed physical therapist who brings over 17 years of clinical expertise to your home. Since 2006, Stacey has been providing home physical therapy and wellness services to adults and seniors in Westchester County. The convenience of in home PT and wellness services allows for personalized one-to-one care in the comfort of your home.

END