



# An Information Guide for Senior Citizens



Distributed by State Representative

# Terry Goodin

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**Senior Citizens**

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# Indiana Government

*The State of Indiana provides several services to help senior citizens through the Family and Social Services Administration (FSSA). This section provides you with descriptions of some of these services.*

## **HoosierRx**

Indiana's State Pharmaceutical Assistance Program, known as HoosierRx, can provide assistance to members enrolled in a Medicare Part D Plan working with HoosierRx. HoosierRx may be able to help you pay for your monthly Part D premium up to \$70 per month.

Through Hoosier Rx, thousands of low-income seniors are able to buy the prescription drugs they need to stay healthy.

To be eligible for HoosierRx, you must:

- Be an Indiana resident, 65 years old or older.
- Have a yearly income of \$16,995 or less for a single person, or \$22,935 or less for a married couple living together.
- Have applied for the "Medicare Extra Help" through Social Security to pay for your Medicare Part D plan, and received either a "Notice of Award" or "Notice of Denial" from Social Security.
- Your Social Security "Notice of Denial" must be because your resources are above the limit established by law.
- Your Social Security "Notice of Award" must state that you are receiving partial extra help subsidy to help pay for your Medicare Part D premium.
- If you think you meet these eligibility requirements, please call a HoosierRx representative toll-free at 1-866-267-4679 to find out how you can enroll in HoosierRx and start saving money on your Medicare Part D Plan premiums. TTY users should call 711. You may also visit the HoosierRx website at **[www.in.gov/HoosierRx](http://www.in.gov/HoosierRx)**.

# Indiana Long Term Care Insurance Program

One out of every two women and one of every three men over the age of 65 will need nursing home care at some point in their lifetime. Even more will need home care. Currently, 40% of those using long term care services in the United States are between the ages of 18 and 64.

Have you planned for your long term care needs?

The Indiana Long Term Care Insurance Program (ILTCIP) is an innovative partnership between the State of Indiana and private long term care insurance companies. Indiana has taken the lead in helping its residents protect their hard-earned savings from the high costs of long term care.

All long term care insurance is not the same. Policies approved by the Indiana Long Term Care Insurance Program, better known as “Indiana Partnership policies,” offer significant advances never before available. And, with the state tax deduction, Indiana Partnership policies can help Hoosiers protect even more of their savings.

Get more information at [www.in.gov/fssa/iltcp](http://www.in.gov/fssa/iltcp).

## Medicaid & other health programs

Medicaid is the state-federal health care program for low-income children and families, senior citizens and people with severe disabilities.

Medicaid serves about one in seven Hoosiers — nearly 800,000 individuals — including more than 450,000 children and pregnant women through Hoosier Healthwise. Through “waivers,” Medicaid also helps seniors and people with disabilities live in their homes and communities instead of institutions.

FSSA's Office of Medicaid Policy & Planning also administers the Children's Health Insurance Program (CHIP), the Hoosier Rx prescription drug program for low-income seniors and the Healthy Indiana Plan.

Applications for Medicaid Waiver services can be initiated statewide at all Area Agency on Aging (AAA) offices, local Vocational Rehabilitation (VR) offices, and Bureau of Developmental Disabilities Services (BDDS) field offices. Additional information is available online at [www.in.gov/fssa/ompp](http://www.in.gov/fssa/ompp) or by calling toll-free 1-800-457-4584.

## Government phone numbers you may need

State Information Center	1-800-457-8283
Federal Information Center	1-800-688-9889
U.S. Senator Dan Coats	1-202-224-5623
U.S. Senator Joe Donnelly	1-202-225-3915
Indiana House of Representatives	1-800-382-9842
Indiana Senate	1-800-382-9467
Office of the Governor	1-317-232-4567
Indiana Secretary of State	1-317-232-6531
Medicaid Information	1-800-446-1993
Child Support Helpline	1-800-840-8757
Bureau of Motor Vehicles*	1-317-233-6000
Department of Natural Resources	1-317-232-4200
Department of Correction	1-317-232-5711
Department of Education	1-317-232-6610
Department of Labor	1-317-232-2655
Department of Revenue	1-317-232-2240
Department of Insurance	1-800-622-4461
Family and Social Services	1-800-403-0864
Indiana Consumer Protection	1-800-382-5516
State Tourism Division	1-800-289-6646
Unclaimed Property	1-800-447-5598
Unemployment Claims	1-800-437-9136
Social Security	1-800-772-1213
Medicare (federal)	1-800-633-4227
Internal Revenue Service (federal)	1-800-829-1040

\* This is the statewide BMV office. There are also several local BMV branches.

# Physical Well-Being

It is safe for most adults over the age of 65 to exercise.

Even patients with chronic illnesses such as heart disease, high blood pressure, diabetes and arthritis can exercise safely. In fact, many of these conditions are improved with exercise.

If, however, you are uncertain if exercise is safe for you – or if you are currently inactive – ask your doctor for personal guidance.

## How do I get started?

It is important to wear loose, comfortable clothing and well-fitting, sturdy shoes. Your shoes should have a good arch support and an elevated, cushioned heel to absorb shock.

If you are not already active, you should begin slowly. Start with exercises you are already comfortable doing. Starting slowly makes it less likely that you will injure yourself and helps prevent soreness from “overdoing” it. The old saying about “no pain, no gain” is not true for older or elderly adults. You do not have to exercise at a high intensity to get most health benefits.

Walking, for example, is an excellent activity to start with. As you become used to exercising, or if you are already active, you can slowly increase the intensity of your exercise program.

## What is fitness?

Fitness can be performance-related or health-related.

Performance-related fitness is a measure of an individual’s agility, balance, power and speed.

We will focus upon the second type of fitness: health-related fitness. Health-related fitness can be achieved through regular physical activity.

The benefits of *both* types of fitness include a healthy heart and lungs (cardiorespiratory fitness), increased flexibility, enhanced muscular strength and improved endurance.

Health-related fitness helps you feel your best and reduces the risks of heart attack, colon cancer, diabetes and high blood pressure. Being fit helps you to have more energy throughout the day and energy left over to enjoy your leisure time.

## How much physical activity?

Experts recommend activity at moderate intensity (equal to a brisk walk) for 30 minutes a day, 5 days a week or more.

Vigorous exercise for 20 minutes a day, 3 times a week or more. Vigorous exercise is done at a pace that increases your heart rate to 70% or more of your maximum heart rate. Your maximum heart rate is the fastest your heart can beat at a maximum activity level.



# What types of physical activity improve physical fitness?

Most experts agree that there are three kinds of fitness:

1. **Flexibility** is the ability to move joints and use muscles through their full range of motion. Stretching is a flexibility exercise.
2. **Aerobic (cardiorespiratory) fitness** is the body's ability to use oxygen efficiently and depends upon the condition of your heart, lungs and muscles. This type of fitness increases the amount of oxygen that is delivered to your muscles, which allows them to work longer. Walking and bicycling are examples of aerobic exercise.
3. **Muscular fitness** includes building stronger muscles and increasing the length of time you can use them (another term for this is "endurance"). Resistance training through weight-lifting and body movements (such as push-ups) can improve muscular fitness.

## How can I be more physically active?

Try to make physical activity a regular and essential part of your day, just like eating or brushing your teeth.

Start slowly and be sure to consult your doctor first, especially if you are not at all active or suffer from health problems.

Make an exercise appointment with yourself when you are most likely to keep it. For example, consider scheduling your activity in the morning if you tend to talk yourself out of it later in the day.

Activity throughout the day burns calories and helps maintain your weight. Small activities such as taking the stairs instead of the elevator or parking far away and walking to your office or the grocery store can add up quickly to the recommended 30 minutes of moderate activity. Make a plan to ride your bike to work once a week. If you don't have time to take one 30-minute walk, break it up into three 10-minute walks.

Walking is an activity that most people can do safely and routinely with family members, friends, coworkers or pets.

Keep track of your steps with a step counter or pedometer, which you can buy at a sporting goods or department store. You may see how little you actually move in a typical day. Wearing the step counter will motivate you to accumulate more steps through the course of each day.



If you want a structured way to get exercise, consider joining a health club or community center that offers fitness activities.

Find an activity that you enjoy and feel you can stick with, and then vary it with other activities so you don't get bored. For example, 3 days a week, take a brisk, 30-minute walk with a friend and then lift some weights together. On other days, take a water aerobics class, ride a bike or take the dog for a hike. Join a soft-ball, volleyball or basketball league for seniors.

The more physical activities you can find to enjoy, the greater your chances for overall health and fitness success.

## **When should I call my doctor?**

If your muscles or joints are sore the day after exercising, you may have exerted yourself too much. Next time, exercise at a lower intensity. If the pain or discomfort persists, you should talk to your doctor.

You should also talk to your doctor if you have any of the following symptoms while exercising:

- Chest pain or pressure
- Trouble breathing or excessive shortness of breath
- Dizziness or light-headedness
- Difficulty with balance
- Nausea

## **How to lower your risk of falling**

Anyone can fall – but statistics show the risk is higher for older individuals. This increased risk of falling may be the result of changes that come with aging or with certain medical conditions such as arthritis, cataracts or hip problems. Most falls occur in the home. Consider the following tips to improve safety in your home:

- Rugs should be firmly fastened to the floor or have nonskid backings. Loose ends should be tacked down.
- Electrical cords should not be placed on the floor in walkways.
- Install handrails in your bathroom for bath, shower and toilet use.
- Install handrails on both sides of your stairways for support.
- In the kitchen, make sure items are within easy reach.
- Make sure that you have good lighting in your home. A well-lit home will help you avoid tripping over objects that are not easy to see. Put night lights in your bedroom, hallways, stairs and bathrooms.
- Wear shoes with firm, nonskid soles. Avoid wearing loose-fitting slippers that could cause you to trip.

*Take good care of your body and stay healthy by following these tips:*

- Visit your eye doctor once a year. Cataracts and other eye diseases that cause you not to see well can lead to falls.
- Pursue regular physical activity to keep your bones and muscles strong.
- Take care of your feet. If you have pain in your feet or if you have large, thick nails and corns, have your doctor examine your feet.
- Talk to your doctor about any side effects you may have from your medicines. Such side effects are a common cause of falls. The more medicines you take, the greater your risk of suffering a potentially dangerous side effect.
- Talk to your doctor if you have dizzy spells.
- If your doctor suggests that you use a cane or a walker to help you walk, be sure to use it. This will give you extra stability when walking and will help you avoid falls.
- Don't smoke.
- Limit alcohol to no more than 2 drinks per day.
- When you get out of bed in the morning or at night to use the bathroom, sit on the side of the bed for a few minutes before standing up. Your blood pressure takes some time to adjust when you sit up. It may be too low if you get up quickly. This can make you dizzy, and you might lose your balance and fall.

## **Healthy eating**

Heart disease, stroke, diabetes, cancers and damage to your arteries can be linked to what you eat. Fiber, fruits and vegetables can help reduce your risk of some cancers. Calcium helps build strong bones.

What you should eat:

- 2 to 4 servings of fruits and 3 to 5 servings of vegetables a day
- 6 to 11 servings of bread, cereal, rice or pasta a day
- 2 to 3 servings of low-fat or fat-free milk, yogurt or cheese a day
- 2 to 3 servings of meat, poultry, fish, dry beans, egg whites or nuts a day
- Lots of fiber (found in whole-grain breads and cereals, fruits and vegetables)

What things to avoid eating:

**Saturated fat** - Saturated fats include animal fats, hydrogenated vegetable fats and tropical fats (such as coconut and palm oil). A high-fat diet increases your risks of heart or gallbladder disease, and breast and colon cancer.

**Sodium** - Sodium, found in table salt and some foods, increases blood pressure in some people. Don't cook with salt, avoid prepared foods that are high in sodium and add salt sparingly – if at all – when you are eating.

## Is it hard for you to shop for food?

*Maybe you can't drive anymore or perhaps you have trouble walking or standing for a long time. Consider these suggestions:*

- Ask a local food store to bring groceries to your home. Some stores deliver groceries for free or at a modest cost; other times, there is a charge.
- Ask your church or synagogue for volunteer help. Or sign up for help with a local volunteer center.
- Ask a family member or neighbor to shop for you or hire someone to do it. Some companies let you hire home health workers for a few hours a week. These workers may shop for you or perform other vital tasks. These companies can often be found in your local phone directory under “Home Health Services.”

## Do you face difficulties in cooking your own food?

*Perhaps it has grown difficult to hold heavy cooking utensils, pots and pans or perhaps you have trouble standing for relatively long periods of time at the stove. Consider these suggestions:*

- Use a microwave oven to cook TV dinners, other frozen foods and foods prepared ahead of time by the store.
- Take part in group meal programs offered through senior citizen programs. Have meals brought to your home, if this is an option.
- Move to a place where someone else will cook, such as a family member's home or a home for senior citizens.

To find out about senior citizen group meals or meals delivered to your home, you can call the Elder Care Locator toll-free at 1-800-677-1116. These meals often cost little or nothing for those who qualify.

# Have you lost your appetite?

*Many people who live alone sometimes feel lonely at mealtimes. This feeling can make you lose your appetite. Or you may not feel like making meals for just yourself. Maybe your food has no flavor or tastes bad. This could be caused by medicines you are taking.*

What to do:

- Eat with friends or family members as often as possible.
- Take part in group meal programs offered through senior citizen programs.
- Ask your doctor if your medications could be causing appetite or taste problems. If so, ask about possibly changing medicines.
- Enhance the flavor of foods by adding spices or herbs.

For more information, please contact:

Department of Health & Human Services  
U.S. Food & Drug Administration  
5600 Fishers Lane, Rockville, MD 20857-0001

... or review the information in this online publication:

**[www.fda.gov/downloads/Food/ResourcesForYou/Consumers/Seniors/UCM182784.pdf](http://www.fda.gov/downloads/Food/ResourcesForYou/Consumers/Seniors/UCM182784.pdf)**

## Medications

The FDA is working to make drugs safer for senior citizens, who consume a large share of the nation's medications. People over the age of 65 buy 30 percent of all prescription drugs and 40 percent of all over-the-counter (OTC) drugs.

Of all the problems older people face in taking medication, drug interactions are possibly the most dangerous. When two or more drugs are mixed in the body, they may interact with each other and produce uncomfortable or even dangerous side effects. This is especially a problem for older people because they are much more likely to take more than one drug. The average older person is taking more than four prescription medications at once plus two OTC medications.

It is important to use caution when taking drugs in combination. For example, high blood pressure is often treated with several different drugs. Many older people have multiple cardiovascular risk factors – high blood pressure, diabetes, abnormal cholesterol – and will often need multiple drugs to treat them. Unless carefully supervised by a doctor, taking a mixture of drugs can be dangerous.

For example, a person who takes a blood-thinning medication should not combine this with aspirin, which will thin the blood even more. Antacids can interfere with absorption of certain drugs for Parkinson's disease, high blood pressure, and heart disease. Before taking any new drug, the patient should be aware of possible interactions.

## What should I ask my doctor?

Before you leave your doctor's office with any new prescription, make sure you fully understand how to take the drug correctly. Your pharmacist can also provide valuable information about how to take your medicines and how to cope with side effects. Ask the following questions:

- What is the name of this drug? What is it designed to do?
- Is this a generic or a name-brand product?
- Should I take this on an empty stomach or with food? Is it safe to drink alcohol with this drug?
- What is the dosing schedule and how do I take it?
- What should I do if I forget a dose?
- What side effects should I look for? What should I do if I experience these side effects?
- How long will I be on this drug?
- How should I store this drug?

## The value of exercise

No matter how old you are, exercise can benefit your health.

Physical activity can boost your heart, your mood and your confidence level. Being physically fit allows you to be stronger and more independent. Vigorous exercise can strengthen the heart and lungs. A regular brisk walk can lower your risk for heart disease.

Climbing stairs and doing housework can increase your strength and stamina. Strength training is a good way to stop muscle loss and slow down bone loss.

- Physically active people are less likely to develop diabetes.
- Strength training can lessen arthritis pain.
- Light exercise is also good for your mental health.

Of course, you should always talk to your physician before initiating any type of exercise program.

## Overweight?

Maintaining a healthy weight can help your overall health. Being overweight, on the other hand, has been shown to increase your chances of high blood pressure, diabetes, heart disease and some types of cancer.

If you feel you need to lose weight, contact your physician for a healthy weight-loss plan.

## Underweight?

It is not healthy to be too thin, either. Many changes occur naturally with aging. As people age, it becomes harder for the body to absorb nutrients. At the same time, many older people eat less or skip meals.

Improperly-fitting dentures can cause trouble chewing. A dentist can correct the problem for you. You should report to your physician any difficulty you encounter in swallowing. Soft foods such as yogurt, and cooked fruits and vegetables can also help.

## Arthritis

Arthritis can affect joints in any part of the body. It causes pain and loss of movement in half of all people age 65 and older.

For additional information, visit the Arthritis Foundation's website at [www.arthritis.org](http://www.arthritis.org), call their toll-free phone number at 1-800-283-7800, or write to:

Arthritis Foundation  
P.O. Box 7669, Atlanta, GA 30357

## Eyesight problems

As people age, some begin to lose their eyesight. To help you see better, add brighter lights around the house. Have your eyes examined annually. The eye doctor will check for eye diseases, test your eyesight, check your glasses and test your eye muscles. The doctor should also test for glaucoma. It may also help to see your doctor regularly to check for diseases such as diabetes. Diabetes can affect one's eyesight if left untreated.

For additional information, visit the American Optometric Association's website at [www.aoa.org](http://www.aoa.org), call the AOA toll-free at 1-800-365-2219 or write to them at:

American Optometric Association  
243 N. Lindbergh Blvd., St. Louis, MO 63141

## Cancer information

The American Cancer Society has trained cancer information specialists available 24 hours a day, 7 days a week to answer questions and link callers with resources in their communities.

You can contact them at 1-800-227-2345 or visit their website at [www.cancer.org](http://www.cancer.org).

The following steps can reduce your chances of getting cancer:

**1. Maintain a healthy weight:**

- Balance caloric intake with physical activity.
- Avoid excessive weight gain.
- Achieve and maintain a healthy weight, particularly if currently overweight.

**2. Adopt a physically active lifestyle:**

- Adults should engage in at least 30 minutes of moderate to vigorous physical activity, in addition to usual activities, on 5 or more days a week.

**3. Consume a healthy diet with emphasis on plant sources:**

- Choose foods and beverages in amounts that help achieve and maintain a healthy weight.
- Eat 5 or more servings of fruits and vegetables every day.
- Choose whole grains over processed or refined grains.
- Limit consumption of red and processed meats.

**4. If you drink alcoholic beverages, limit your consumption:**

- Alcohol increases risks of cancer of the mouth, pharynx, larynx, esophagus, liver and breast. Risk increases significantly with consumption of more than 2 drinks a day.

# Heart disease

Risk factors for heart disease include diabetes, smoking, excess body weight, high cholesterol, high blood pressure and a lack of physical activity. A healthy diet and regular physical activity can lower your risk for heart disease.

## Facts about heart disease:

- Heart disease is the number one killer in Indiana.
- 42% of all deaths in Indiana are caused by heart disease, almost double the number of deaths caused by AIDS, cancer and all accidents combined.
- Cardiovascular disease costs the United States about \$274.2 billion annually.

## Symptoms of a heart attack include:

- Uncomfortable pressure, squeezing, fullness or pain in the center of the chest lasting for more than a few minutes.
- Pain spreading to shoulders, neck or arms.
- Chest discomfort accompanied by sweating, light-headedness, fainting, nausea or shortness of breath.

*A special note to women:* The symptoms and signs of a heart attack for a woman are often more subtle than those for a man. Shortness of breath, nausea, vomiting and tightness in the chest (not necessarily combined with any of the above) should be taken very seriously. Many women do not recognize the warning signs involved with a heart attack. In fact, any sign of not feeling well should be a reason for concern. If you experience any of these symptoms or have any questions, dial 911 or contact emergency services *immediately*.

## Warning signs of a stroke:

- Sudden numbness or weakness of leg, arm or face — especially on one side of the body.
- Sudden confusion, difficulty in speaking or understanding.
- Severe and sudden headache with no obvious cause.
- Sudden vision problems in one or both eyes.
- Dizziness or difficulties in balance, coordination or walking.

## **Risk factors for stroke:**

- High blood pressure
- Smoking
- High-fat diet
- Physically inactive lifestyle
- Excessive consumption of alcohol
- Family history
- Atrial fibrillation, irregularities or other heart disease

## **Who is at risk of a stroke:**

- Men are more likely than women to suffer a stroke
- African-Americans, Puerto Ricans, Cuban-Americans and Mexican-Americans are more likely to have high blood pressure

For more information, contact one of the offices of the American Heart Association listed below:

American Heart Association / National Office  
7272 Greenville Ave.  
Dallas, TX 75231  
1-800-AHA-USA1 (242-8721)

American Heart Association / Indiana Office  
6100 W. 96th St.  
Indianapolis, IN 46278  
(317) 873-3640

*Women's Health Information:* 1-888-MYHEART (694-3278)

## **Symptoms of diabetes:**

- Frequent urination
- Excessive thirst
- Unexplained weight loss
- Extreme hunger
- Sudden vision changes
- Tingling or numbness in hands or feet
- Fatigue
- Dry skin
- Slow-to-heal sores
- More infections than usual

## **Risk factors for diabetes:**

- Older age
- Obesity
- Family history of diabetes
- Prior history of gestational diabetes
- Impaired glucose tolerance
- Physical inactivity



Diabetes is a disease that affects the way your body uses food.

*To prevent or control diabetes:*

- Develop and maintain a healthy diet
- Control your weight
- Exercise regularly
- Get regular checkups
- Don't smoke

## **Facts about diabetes:**

- More than 447,700 Indiana adults have been diagnosed with diabetes.
- An additional 139,600 adults in Indiana are estimated to have undiagnosed diabetes.
- In the U.S., 25.9% of adults are estimated to be pre-diabetic, a condition involving impaired glucose tolerance and impaired fasting glucose, which is associated with increased risk of developing type 2 diabetes, heart disease and stroke.
- African-Americans are 60% more likely to have diabetes.
- In 2009 due to diabetes, Hoosiers incurred approximately \$3.9 billion in excess direct health care costs.

For additional information, please visit the American Diabetes Association's website at **[www.diabetes.org](http://www.diabetes.org)** or contact the organization at one of these offices:

Local ADA Office  
8604 Allisonville Road, Suite 140  
Indianapolis, IN 46250  
(317) 352-9226

American Diabetes Assoc.  
1701 N. Beauregard St.  
Alexandria, VA 22311  
1-800-342-2383

## **Osteoporosis**

As bones age, they may become brittle and may fracture more easily. One out of five women and one in eight men over age 50 will suffer an osteoporosis-related fracture.

Eating 1200 to 1500 milligrams of calcium daily can protect you against this disease. To increase your calcium intake, eat foods such as milk, yogurt and cheese. You should also consider taking calcium supplements.

Regular weight-bearing exercise (such as walking) builds bone strength and helps prevent bone loss.

For more information, you can visit the National Osteoporosis Foundation's website at **[www.nof.org](http://www.nof.org)**, call them toll-free at 1-800-231-4222, or write to:

National Osteoporosis Foundation  
1150 17th Street NW, Suite 850  
Washington, DC 20036



# Health Care

## What is Medicare?

Medicare is health insurance for people age 65 or older, under age 65 with certain disabilities, and any age with permanent kidney failure. Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance).

## What is Medicare Part A?

Medicare Part A helps cover your inpatient care in hospitals. This includes critical access hospitals and skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and home health care.

You must meet certain conditions to get these benefits. If you are not sure if you have Medicare Part A, look on your red, white and blue Medicare card. If you have Medicare Part A, “HOSPITAL (PART A)” is printed on your card.

Cost: Most people automatically get Part A coverage without having to pay a monthly payment, called a “premium.” This is because they or a spouse paid Medicare taxes while working. If you do not automatically get premium-free Medicare Part A, you may be able to buy it if:

- you are 65 or older, you’re entitled to (or enrolling in) Part B, and you meet the citizenship or residency requirements; or
- you are under 65, disabled and your premium-free Part A coverage ended because you returned to work.

Medicare Part A helps cover the following medical necessities:

- blood
- home health services
- hospice care
- hospital stays (inpatient)
- skilled nursing facility care

## What is Medicare Part B?

Medicare Part B helps cover medical services like doctors’ services, outpatient care, home health services and other medical services that Part A does not cover.

Medicare Part B is *optional* and helps pay for covered medical services and items when they are medically necessary. Part B also covers some preventive services.

**Cost:** The Medicare Part B premium must be paid each month. Most people will pay the standard premium amount. In some cases, this amount may be higher if you didn't sign up for Medicare Part B when you first became eligible. If you did not sign up for Medicare Part B when you first became eligible, call Social Security at 1-800-772-1213 to see when you can apply.

For some services, there are no costs, but you may have to pay for the doctor's visit. You also pay a Medicare Part B deductible each year before Medicare starts to pay its share. Then, after your deductible is met, you typically pay 20% of the Medicare-approved amount of the service. You may be able to get help from the state to pay this premium and deductible.

## **Medicare Part B and TRICARE**

TRICARE is a regionally managed health care program for active duty and retired uniformed services members and their families. It serves as a supplement to Medicare, paying the Medicare deductible and coinsurance amounts, and for any services not covered by Medicare that TRICARE covers. If you have Medicare Part A because you are age 65 or older, disabled or have end stage renal disease, you **MUST BE ENROLLED** in Medicare Part B to get TRICARE benefits. However, if you are an active duty service member – or the spouse or dependent child of an active duty service member – you may be able to get Medicare Part B during a special enrollment period without paying a late enrollment penalty.

## **Medicare Part B helps cover these items and services:**

Medicare Part B covers certain medical items and services no matter how you get your Medicare health care. Costs for these services vary depending on the plan you choose. For most of these items and services, you must pay a copayment or coinsurance, and a deductible may apply. A sample of the services Medicare Part B helps cover includes:

- Ambulance services
- Cardiovascular screenings
- Limited chiropractic services
- Colorectal cancer screenings
- Diabetes screenings, supplies and self-management training
- Emergency department services
- Eye examinations and eyeglasses
- Foot examinations and treatment
- Glaucoma tests
- Mammograms
- Prescription drugs
- Prostate cancer screenings
- Certain vaccinations

# Replacing your Medicare card

If your Medicare card is lost or damaged, you can order a new card by clicking the 'Medicare' link at the Social Security agency's website: [www.socialsecurity.gov](http://www.socialsecurity.gov). Or call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

If you receive benefits from the Railroad Retirement Board (RRB), call your local RRB office or 1-877-772-5772, or visit their website at [www.rrb.gov](http://www.rrb.gov) and select "Benefit Online Services."

## Division of Aging

The Division of Aging falls directly under the Family and Social Services Administration. The division is granted the legal authority to establish and monitor programs that serve the needs of Indiana seniors.

The agency collaborates with communities, local organizations, and other units of government to provide services to individuals and their families.

## Division of Aging CHOICE program:

- CHOICE (Community and Home Options to Institutional Care for the Elderly and Disabled)

The CHOICE program provides in-home services to individuals who are at risk of losing their independence in their own homes and communities. The program allows seniors to remain in their homes while receiving care, preserving autonomy, independence and privacy for the individual it serves.

CHOICE services include attendant care, transportation, adult day care, home-delivered meals, homemaker, home health aide, respite care and other services necessary to prevent institutionalization. The program is cost-effective: The average cost per month for a CHOICE client in 2009 was \$423.81 compared to \$4,575.89 per month for a skilled nursing facility.

Medicaid waivers allow Indiana to provide home and community based services to individuals who would otherwise require the level of care provided in an intermediate-care or skilled nursing facility. The Aged and Disabled Waiver serves individuals 65 years of age or older or individuals who have disabilities and meet the Medicaid guidelines. Individuals served by this waiver must meet the level-of-care standards of a skilled or intermediate nursing facility.

Contact the Division of Aging toll-free at 1-888-673-0002 or online at [www.in.gov/fssa/da](http://www.in.gov/fssa/da).

## **Other Division of Aging services:**

- Adult Day Services
- Adult Foster Care
- Adult Guardianship Services
- Adult Protective Services
- ARCH (Assistance to Residents in County Homes)
- Assisted Living
- Home Health Care
- Hospice
- Long Term Care Ombudsman Program
- Medicaid Waiver Program
- Money Management Program
- Nursing Facilities
- Nutrition Program
- Older Hoosiers Program
- OBRA / PASRR Administration
- OPTIONS
- RCAP (Residential Care Assistance Program)
- Self-Directed Attendant Care
- Social Services Block Grant (SSBG)
- TANF (Temporary Assistance to Needy Families)
- Title III-B Supportive Services and Senior Centers Program
- Title III-D Disease Prevention and Health Promotion Services
- Title III-E National Family Caregiver Support Program
- Title V Senior Community Service Employment Program

## **Things to consider when selecting a nursing home:**

- Is the home convenient to friends and relatives?
- Does the facility size fit your needs?
- Are the visiting hours convenient for your friends and relatives?
- What are the costs involved?
- Can you choose your room? Your roommate?
- Will your place be held if you go into the hospital?
- How are valuables protected?
- Are community volunteers used at the home?
- Do the patients like the quality of the food served?
- Do the patients appear to have high morale?
- Do patients have a formal grievance procedure?

**Contact your local Area Agency on Aging office for more information. These offices are listed in the appendix at the back of this booklet.**



# Legal and Financial

## Social Security

Social Security provides a guaranteed income for persons who have a disability, are a surviving spouse, or are 62 years old or older. Social Security provides a measure of financial stability for many laborers, retirees and their families.

To apply for retirement benefits, call the Social Security Administration toll-free at 1-800-772-1213. When seeking retirement benefits, you should apply for benefits no more than four months before the date you want your benefits to start.

You will need the following information of the person applying for benefits when applying for Social Security:

- Social Security number
- Birth certificate
- W-2 forms or self-employed tax return for last year
- Military discharge papers (if applicable)
- Proof of U.S. citizenship or lawful alien status (if applicable)
- Bank name and account number (if wanting direct deposit)

For additional information, visit [www.ssa.gov](http://www.ssa.gov).

## American Association of Retired Persons (AARP)

Members of this organization receive the following benefits for a \$16.00 annual membership fee:

- A subscription to *AARP The Magazine*
- Discounts for airline travel, auto rental, cruise lines, hotels/motels and Internet service.
- Services such as auto insurance, credit card services, an investment program, homeowners insurance, legal services, life insurance, as well as health care and pharmacy services.

For more information, you can call AARP toll-free at 1-888-OUR-AARP (687-2277), visit their website at [www.aarp.org](http://www.aarp.org), or write to them at this mailing address:

AARP  
601 E Street NW  
Washington, DC 20049

# Buying prescriptions online

With hundreds or perhaps even thousands of drug-dispensing websites in business, how can consumers tell which ones are legitimate – especially when it is so easy to set up a website that is very professional-looking and promises deep discounts or a minimum of hassles?

The Food and Drug Administration offers these tips to consumers who buy health products online:

- Check with the National Association of Boards of Pharmacy to determine if the site is a licensed pharmacy in good standing (visit the association’s website at [www.nabp.net](http://www.nabp.net) or call 1-847-391-4406).
- Do not buy from *any* website that offers to prescribe a prescription drug for the first time without a physical exam, sell a prescription drug without a prescription, or sell drugs not approved by the FDA.
- Utilize websites that provide convenient access to a licensed pharmacist who can answer your questions.
- Avoid websites that do not identify with whom you are dealing and do not provide a U.S. address and phone number to contact if there’s a problem.
- Beware of websites that advertise a “new cure” for a serious disorder or a quick cure-all for a wide range of ailments.
- Be careful of websites that attempt to use impressive-sounding terminology to disguise a lack of good science or those that claim the government, the medical profession, or research scientists have conspired to suppress a particular product or type of product.
- Steer clear of any website that includes undocumented case histories claiming “amazing” medical results.
- Talk to your health-care practitioner before using any medication for the first time.

If you suspect that a website may be operating illegally, you can report it to the U.S. Food & Drug Administration by using the form found at [www.fda.gov/buyonline](http://www.fda.gov/buyonline). This FDA website also provides helpful information about buying medicines and medical products online.



# Recreation

## Historic sites in Indiana

- Angel Mounds State Historic Site - *Evansville (812) 853-3956*  
Conner Prairie - *Fishers (800) 966-1836*  
Culbertson Mansion State Historic Site - *New Albany (812) 944-9600*  
Fort Ouiatenon - *West Lafayette (765) 476-8411*  
Gene Stratton-Porter Cabin - *Rome City (260) 854-3790*  
Grissom Air Museum - *Peru (765) 689-8011*  
Indiana Dunes National Lakeshore - *Portage (219) 926-7561 ext. 3*  
Indiana's First State Capitol - *Corydon (812) 738-4890*  
Lanier Mansion State Historic Site - *Madison (812) 265-3526*  
*Also oversees Pigeon Roost State Historic Site near Underwood*  
Levi Coffin Home State Historic Site - *Fountain City (765) 847-2432*  
Limberlost - *Geneva (260) 368-7428*  
Lincoln Boyhood National Memorial - *Lincoln City (812) 937-4541*  
Madison Historic District - *(812) 265-2967*  
"Madonna of the Trail" Monument - *Richmond (765) 983-7275*  
New Harmony State Historic Site - *(800) 231-2168*  
Old National Road - *U.S. 40 between Richmond and Terre Haute (765) 478-3172*  
President Benjamin Harrison Home - *Indianapolis (317) 631-1888*  
Railroad Depot Historic District - *Richmond (765) 962-5756*  
Reitz Home Museum - *Evansville (812) 426-1871*  
Richmond Historic District - *(800) 828-8414*  
Scottish Rite Cathedral - *Indianapolis (800) 489-3579*  
Soldiers' & Sailors' Monument - *Indianapolis (216) 621-3710*  
Starr Historic District - *Richmond (765) 935-8687*  
Statehouse - *Indianapolis (317) 233-5293*  
T.C. Steele Home - *Nashville (812) 988-2785*  
Tippecanoe Battlefield Park - *Battle Ground (765) 463-2306*  
Veterans National Memorial Shrine - *Fort Wayne (260) 625-4944*  
Vincennes State Historic Sites - *(812) 882-7422*  
Whitewater Canal State Historic Site - *Metamora (765) 647-6512*  
Whitewater Gorge Park - *Richmond (765) 983-7275*

## Indiana State Parks

- Brown County - *Nashville (812) 988-6406*  
Chain O'Lakes - *Albion (260) 636-2654*  
Charlestown - *(812) 256-5600*  
Clifty Falls - *Madison (812) 273-8885*  
Falls of the Ohio - *Clarksville (812) 280-9970*  
Fort Harrison - *Indianapolis (317) 591-0904*



Harmonie - *New Harmony (812) 682-4821*  
Indiana Dunes - *Chesterton (219) 926-1952*  
Lincoln State Park - *Lincoln City (812) 937-4710*  
McCormick's Creek - *Spencer (812) 829-2235*  
Mounds - *Anderson (765) 642-6627*  
O'Bannon Woods - *Corydon (812) 738-8232*  
Ouabache - *Bluffton (260) 824-0926*  
Pokagon - *Angola (260) 833-2012*  
Potato Creek - *North Liberty (574) 656-8186*  
Prophetstown - *Battle Ground (765) 567-4919*  
Redbird State Riding Area - *Dugger (812) 665-2158*  
Shades - *Waveland (765) 435-2810*  
Shakamak - *Jasonville (812) 665-2158*  
Spring Mill - *Mitchell (812) 849-4129*  
Summit Lake - *New Castle (765) 766-5873*  
Tippecanoe River - *Winamac (574) 946-3213*  
Turkey Run - *Marshall (765) 597-2635*  
Versailles - *(812) 689-6424*  
Whitewater Memorial - *Liberty (765) 458-5565*

## **Indiana State Reservoirs**

Brookville Lake

*Brookville (765) 647-2657*

Cagles Mill Lake (Lieber SRA)

*Cloverdale (765) 795-4576*

Cecil M. Harden Lake (Raccoon SRA)

*Rockville (765) 344-1412*

Hardy Lake

*Scottsburg (812) 794-3800*

J. Edward Roush Lake (Huntington Lake)

*Huntington (260) 468-2165*

Mississinewa Lake

*Peru (765) 473-6528*

Monroe Lake

*Bloomington (812) 837-9546*

Patoka Lake

*Birdseye (812) 685-2464*

Salamonie Lake

*Andrews (260) 468-2125*

# Indiana Museums

- Indiana State Museum - *Indianapolis (317) 232-1637*
- Children's Museum of Indianapolis – *The largest museum of its kind in the world (317) 334-3322*
- Fort Wayne Museum of Art - *(260) 422-6467*
- Indiana University Art Museum - *Bloomington (812) 855-5445*
- Indianapolis Museum of Art - *(317) 923-1331*
- Eiteljorg Museum of American Indians & Western Art - *Indianapolis (317) 636-9378*
- Reitz Home Museum - *Evansville (812) 426-1871*
- Indiana Basketball Hall of Fame - *New Castle (765) 529-1891*
- NCAA Hall of Champions Museum - *Indianapolis (317) 916-4255*
- Auburn Cord Duesenberg Automobile Museum - *Auburn (260) 925-1444*
- Studebaker National Museum - *South Bend (888) 391-5600*
- College Football Hall of Fame - *South Bend (800) 440-3263*
- George Rogers Clark National Historic Site - *Vincennes (812) 882-1776 ext. 110*
- Lincoln Boyhood National Memorial - *Lincoln City (812) 937-4541*
- Indiana Medical History Museum - *Indianapolis (317) 635-7329*
- National Automotive & Truck Museum of the United States - *Auburn (260) 925-9100*
- Conner Prairie Pioneer Settlement - *Fishers (800) 966-1836*

# *Appendix*

## **Indiana Area Agencies on Aging**

### Area 1

Northwest Indiana Community Action Corp.  
5240 Fountain Dr., Crown Point, IN 46307  
1-800-826-7871

### Area 2

REAL Services, Inc.  
1151 S. Michigan St., South Bend, IN 46634  
1-800-552-2916

### Area 3

Aging & In-Home Services of Northeast Indiana, Inc.  
2927 Lake Ave., Fort Wayne, IN 46805-5415  
1-800-552-3662

### Area 4

Area IV Agency on Aging & Community Action Programs, Inc.  
660 N. 36th St., Lafayette, IN 47903  
1-800-382-7556

### Area 5

Area 5 Agency on Aging & Community Services  
1801 Smith St. / Suite 300, Logansport, IN 47947  
1-800-654-9421

### Area 6

LifeStream Services, Inc.  
1701 Pilgrim Blvd., Yorktown, IN 47396  
1-800-589-1121

### Area 7

West Central Indiana Economic Development District, Inc.  
1718 Wabash Ave., Terre Haute, IN 47807  
1-800-489-1561

### Area 8

CICOA Aging & In-Home Solutions  
4755 Kingsway Dr. / Suite 200, Indianapolis, IN 46205  
1-800-489-9550

Area 9  
Area 9 In-Home & Community Services Agency  
520 S. 9th St. / Suite 100, Richmond, IN 47374  
1-800-458-9345

Area 10  
Area 10 Agency on Aging  
630 W. Edgewood Drive, Ellettsville, IN 47429  
1-800-844-1010

Area 11  
Aging & Community Services of South Central Indiana, Inc.  
P.O. Box 2249, Columbus, IN 47202-2249  
1-866-644-6407

Area 12  
LifeTime Resources, Inc.  
13091 Benedict Dr., Dillsboro, IN 47018  
1-800-742-5001

Area 13  
Generations  
1019 N. 4th St., Vincennes, IN 47591  
1-800-742-9002

Area 14  
LifeSpan Resources, Inc.  
33 State Street, Third Floor, New Albany, IN 47151  
1-888-948-8330

Area 15  
Hoosier Uplands  
521 W. Main St., Mitchell, IN 47446  
1-800-333-2451

Area 16  
Southwestern Indiana Regional Council on Aging  
16 W. Virginia, Evansville, IN 47737  
1-800-253-2188

**To contact your local Area Agency on Aging toll-free,  
call 1-800-986-3505.**