

A GUIDE TO SERVICES FOR SENIOR CITIZENS OF CONNECTICUT



INTRODUCTION

The Connecticut Department of Social Services, Elderly Services Division is at the center of the network of services for Connecticut senior citizens. The focus of this booklet is to provide senior citizens and those concerned about their welfare, with a guide to look for state funded and/or affiliated services and the organizations that provide them. Every attempt has been made to provide accurate information about how to contact organizations and service providers. However, changes do occur from time to time. Readers are advised to contact their **Municipal Agent for the Elderly** or local **Senior Center** for additional information. Call your town hall or consult the blue pages of your local phone book for their numbers. **The Elderly Services Division can be reached at 1-860-424-5274.** Contact

the Department's **Information and Referral Line** by calling **1-800-443-9946**.

Also, **INFOLINE**, which is a privately funded statewide clearinghouse for human service information and crisis intervention can be reached statewide by calling **211**.

SERVICES FOR SENIORS

The Elderly Services Division coordinates and provides funding for programs serving Connecticut's senior citizens. Detailed information on these programs will be found throughout this guide.

In addition to its own programs, the Division coordinates federal and state funding to the five Area Agencies on Aging (AAA). These private, nonprofit planning agencies disburse funds for nutrition and other social services for the elderly programs throughout the state in congregate settings such as senior centers or in the homes of frail elderly citizens. The Area Agencies are also the primary source for Connecticut's CHOICES for Seniors programs, providing Health Insurance assistance, Outreach, Information and Referral and

Counseling services and Eligibility
Screening for state and federal benefit
and/or support programs in their
regions. You can contact the Area
Agency on Aging in your area by calling
the statewide toll free number at
1-800-994-9422.

Area Agencies on Aging

Southwestern CT Area Agency on Aging
10 Middle Street
Bridgeport, CT 06604
Phone: (203) 333-9288

South Central CT Area Agency on Aging
201 Noble Street
West Haven, CT 06516
Phone: (203) 933-5431

Eastern CT Area Agency on Aging
47 Town Street
Norwich, CT 06360
Phone: (860) 887-3561

North Central Area Agency on Aging
2 Hartford Square West, Suite 101
Hartford, CT 06106
Phone: (860) 724-6443

Western CT Area Agency on Aging
255 Bank Street, 2nd Floor
Waterbury, CT 06702

Phone: (203) 757-5449

Connecticut's Senior Centers offer older adults a central location to receive information and services of interest to them. The centers provide programs that promote the health and well being of senior citizens. Senior centers serve the sixty plus population, some provide services to persons with disabilities. Consult your town hall or municipal agent for the location of your nearest senior center.

By law, each city and town in Connecticut must have a **Municipal Agent for the Elderly**. Their primary role is to provide residents sixty and older with information and service referral about a specific area or program. The Elderly Services Division provides training sessions for municipal agents twice each year. To reach your municipal agent, call your city or town hall.

FOOD AND NUTRITION



ELDERLY NUTRITION PROGRAM

There are 13 Elderly Nutrition Projects funded by the Elderly Services Division in Connecticut. They serve individuals 60 years of age and over and their spouses with nutritionally balanced meals. (Meals may also be provided to persons with disabilities living in senior housing facilities that have congregate meal sites.) Congregate meals are provided at least once a day for five or more days per week at 200 meal sites

statewide. These meal sites are located in senior centers, senior housing projects, schools, churches and other community settings. Meals are delivered to homebound or otherwise isolated older persons. Often evening and/or weekend meals are served, especially to homebound clients. Congregate and homebound meals are available free of charge to eligible participants, although donations are encouraged and used to provide additional meals.

To be eligible, participants must be 60 years of age or older, or be a spouse of a participant. To qualify for home delivered meals, persons over 60 must meet eligibility criteria through an assessment. Emphasis is given to serving those in greatest economic or social need.

For more information contact your local Area Agency on Aging, senior center or municipal agent for the elderly for the location nearest you.

FOOD STAMP PROGRAM

The Food Stamp Program provides monthly benefits that help low-income households buy the food they need for

good health. Under agreement with the U.S. Department of Agriculture, state public assistance agencies run the program through their local offices.

Eligibility for food stamps is based on household income and assets. Applicants may have no more than \$3,000 in assets; approximate monthly income for seniors (age 60+) and disabled households are:

Number of person In household	Approximate monthly income limit
1	\$893
2	\$1199

There are some exceptions to this guideline, in particular medical expenses.

The amount of food stamps eligible persons receive will depend on the number of people in the household, income, rent and utility expenses.

For more information, contact the local Department of Social Services office nearest you (see Appendix).

HEALTH AND WELFARE



ADULT DAY CARE

Adult Day Care Centers provide health and social services, recreation and custodial care for impaired adults. For information on Day Care facilities in your area, call INFOLINE at 211.

HEMOCARE

Breakthrough to the Aging (Friendly Visitors/Shoppers)

Breakthrough to the Aging trains volunteers of all ages to serve as

Friendly Visitors and Friendly Shoppers. BTA has provided training to over 1300 volunteers who have served more than 1600 elders throughout the 60 programs in Connecticut. BTA provides its volunteers with training workshops, a resource manual, liability insurance, and a newsletter. Contact BTA at the Capitol Region Conference of Churches by calling (860) 236-1295.

Connecticut Home Care Program for Elders

The Department of Social Services provides funds to assist frail elderly persons to remain in their own homes and receive necessary services.

This program provides a wide range of home health and no-medical services to persons age 65 and older who are institutionalized or at risk of institutionalization. Available services include adult day health, homemaker, companion, chore, home delivered meals, emergency response systems, case management, home health services, mental health counseling, and adult foster care. Persons age 65 and older who meet the income and asset limits can apply for services by

contacting the Department of Social Services at 1-800-445-5394.

HEALTHCARE

The Connecticut Pharmaceutical Assistance Contract to the Elderly and Disabled (ConnPACE)

ConnPACE (1-800-423-5026) helps eligible elderly and disabled individuals pay for certain prescription drugs, insulin and insulin syringes and needles. Participants must pay a \$12.00 co-payment for each prescription. ConnPACE pays the balance. Participants must pay an annual enrollment fee of \$25.00.

There is no yearly dollar limit on the amount of prescriptions purchased. There is, however, a limit on the quantity dispensed, which is either 120 doses or a 30-day supply, whichever is greater.

Generic drugs must be substituted for brand name drugs unless otherwise indicated by the prescribing physician.

Each eligible applicant will receive a ConnPACE card. Members must

present this card at participating pharmacies to receive ConnPACE benefits.

Participants must re-enroll before the expiration date on their cards. Renewal forms are automatically mailed to participants 75 days before their card expires. Only one renewal notice is sent. Participants who wish to re-enroll should respond promptly to ensure continuation of eligibility.

Eligibility Requirements

To qualify an applicant must:

- Be 65 years of age or older or
- Be a disabled person over the age of 18 and currently receiving disability benefits under the Social Security Disability Program (Title II), or the Supplemental Security Income Program (Title XVI).
- Have lived in Connecticut for at least six months prior to application.
- Have an annual adjusted gross income of less than \$14,700 if single, or \$17,700 combined, if married. Adjusted gross income means gross income for federal income tax purposes plus any other income not counted for tax purposes.

- Not be currently enrolled in Medicaid (Title XIX), an insurance plan that pays for all or a portion of each prescription, or a deductible insurance plan that includes prescriptions.
- Have an insurance plan with a maximum benefit. You may apply to ConnPACE, however, eligibility will not be granted until after you have exhausted the maximum benefit of your private insurance coverage. Eligibility will be pending until you submit a letter showing that you have exhausted your benefit and the date that occurred.

ConnPACE does not pay for diet pills, antihistamines, smoking cessation gum, contraceptives, cough preparations, multivitamin combinations, cosmetic products, drugs which are experimental or less than effective, or drugs manufactured by a company not participating in the rebate program.

The Connecticut Medicare Assignment Program (ConnMAP)

The Connecticut Medicare Assignment Program (ConnMAP) mandates that participants will be

charged no more than the rates assigned by Medicare for Medicare-covered services by physicians and health care providers.

Medicare part B enrollees whose gross income is below \$24,255 a year (individuals) or \$29,205 (couples) and who have been Connecticut residents for 183 consecutive days, immediately prior to application, may apply for a ConnMAP card by calling the Department of Social Services (1-800-443-9946).

The definition of gross income is the same as for the ConnPACE program.

A valid ConnPACE card and proof of enrollment in Medicare part B may be shown to physicians and health care providers as proof of eligibility for the ConnMAP program.

Connecticut Statewide Respite Care Program

This program enables caregivers to receive respite care services by establishing a care plan of services for their loved ones with Alzheimer's

Disease or related disorders. There is a maximum of \$3,500 available per year to each applicant, and a maximum of 30 days of out of home respite care services (excluding Adult Day Care) available per year to each applicant.

The individual with Alzheimer's must meet financial eligibility requirements to participate in this program. Applicants (individuals with Alzheimer's or related disorder) must have an income of \$30,000 a year or less, liquid assets of \$80,000 or less, and cannot be enrolled in the Medicaid (Title 19) program. Income is considered to be Social Security (minus the Medicare Part B premiums), Supplemental Security Income, Railroad Retirement Income, veteran's benefits, and any other payments received on a one-time or recurring basis. Liquid assets include checking and savings accounts, stocks, bonds, IRAs, certificates of deposit, or other holdings that can be converted into cash.

You can contact the Area Agency on Aging in your area by calling the statewide toll free number at **1-800-**

994-9422 for more information on this program.

The Connecticut Partnership for Long Term Care

Residents of Connecticut may purchase long term care insurance to protect a specified amount of their assets from being counted as part of an eligibility determination for Medicaid (Title 19). Individuals may purchase a policy for a specific amount of coverage. Should they eventually need long term care at home or in a nursing home, the insurance company will pay benefits towards the cost of care. If the individual then applies for Medicaid, he or she will be allowed to retain assets up to the amount that the policy paid and not have this amount counted towards the Medicaid program" asset limit. For more information or volunteer counseling, call the Department of Social Services at 1-800-547-3443.

Elderly Health Screening

The Elderly Services Division supports four Elderly Health Screening programs throughout

Connecticut. The primary goal of these programs is the early detection of disease. Health care education is also provided. Health screening tests include blood analysis, electrocardiograms, blood pressure testing, glaucoma testing, and cancer examinations.

For information about the location of clinics and/or to make an appointment call:

Western and North Central Regions:
Elderly Health Screening Services,
Inc. (203) 753-9284

Bridgeport:
City of Bridgeport, Department of
Health Elderly Health Screening
Program, (203) 576-7690

New Haven
Fair Haven Community Health
Center, Inc. (203) 469-5331

Hartford
Charter Oak Terrace / Rice Heights
Health Center, Inc. (860) 550-7500

Other elderly health screening programs may also be available at

local senior centers. Call your local senior center for information.

Long Term Care

The Connecticut Department of Public Health licenses nursing homes and long term care facilities in the state. These privately owned and operated facilities are available when an elderly person can no longer remain at home because the care and supervision required are too expensive. A book of licensed nursing home facilities in the state is available for \$8.00 from the Department of Public Health 410 Capitol Avenue, MS#12HSR, P.O. Box 340308, Hartford, CT 06134-0308. Send a check or money order payable to "Treasurer State of CT" to the attention of the Nursing Home Publication. The Department of Public Health can be reached by calling (860) 509-7400. The book contains a variety of useful information about nursing home facilities.

Individuals and their families considering long term care facilities should consult their physicians, hospital discharge planners, and

social workers about the decision and facilities under consideration. Additional information may be available from your local Municipal Agent for the Elderly. Regional Elderly Housing Directories, prepared by the Department of Social Services, Elderly Services Division, also include listings of long-term care facilities. Contact DSS at (860) 424-5284 for copies of this book.

Title 19 (MEDICAID)

The Medicaid program provides assistance with a variety of medical costs to both those living independently in their own homes as well as those living in long term care medical facilities. In many cases, it acts as a source of supplemental assistance with costs which are not covered under Medicare benefits. This is particularly true of deductibles and co-pay amounts required under Medicare, costs such as a pharmaceutical which are not covered by Medicare, and long term care costs.

Medicaid is a “means-tested” program, meaning that unlike

Medicare, only those whose income and assets are within the programs limits are eligible for benefits. Those who wish to apply for benefits must contact the Department of Social Services Regional Office in his or her area and request an application form. The Elderly Services Division offers booklets which provide more detailed information on Medicaid eligibility. Anyone interested in these booklets should call 1-800-443-9946 or (860) 424-4925. Anyone who wishes to inquire about the eligibility requirements for Medicaid should contact a regional office of DSS (see Appendix).

ELDER RIGHTS & INFORMATION



CHOICES FOR SENIORS PROGRAM

Through the Area Agencies on Aging, Connecticut provides a number of programs to enable seniors to understand and exercise their rights, receive benefits to which they are entitled, and make informed choices about quality of life issues. *CHOICES for Seniors* programs include:

- **Health Insurance Assistance (HICAP):** Provides free information, counseling and assistance to seniors about Medicare, Medicaid, Medicare Supplement Insurance (Medigap), Long Term Care Insurance and other related state and federal programs. Volunteers are available to meet with seniors throughout Connecticut.
- **Outreach:** Dispenses important program information to seniors through community educational seminars, senior fairs, senior centers

and public libraries; provides education and training of non-traditional referral sources to identify and refer at-risk seniors; and partners “gate-keeping” programs with utility companies for community seniors.

- **Information and Referral:** Serves as a “one stop” centralized information source for senior services and a referral service that coordinates with local providers.
- **Counseling:** Provides general assessment of and appropriate assistance to seniors who appear in need of resource options including such areas as nursing homes and alternatives, and health insurance.
- **Eligibility Screening:** “One stop” information and screening for almost 20 general state and federal benefits and/or support programs will be available to seniors through the mail or in person.

For more information, contact the *CHOICES* statewide toll-free number at 1-800-994-9422.

CENTER FOR MEDICARE ADVOCACY

The Center for Medicare Advocacy, Inc., is staffed by attorneys, paralegal and technical assistants who provide legal advice, self-help materials, and representation to the elderly and disabled who are unfairly denied Medicare coverage. The Center operates a toll-free telephone line to assure that Medicare beneficiaries receive all the medical care and Medicare coverage to which they are entitled. Advice and written materials are free to all Connecticut residents to enable them to initiate grievances, when appropriate, or pursue a Medicare appeal either on their own or with the assistance of Center personnel. If legal representation by the Center is appropriate, it too is provided at no cost. You can reach the Center for Medicare Advocacy by calling 1-800-262-4414 or (860) 456-7790.

CONNECTICUT DEPARTMENT OF
SOCIAL SERVICES ELDERLY
SERVICES INFORMATION LINE

This toll-free line was established to better handle questions concerning the programs and services available for persons 60 years of age and older. By dialing this number, callers will be able to speak with trained staff who can provide information about programs for senior citizens in the State of Connecticut. The toll-free line is 1-800-443-9946.

CONSERVATOR OF ESTATE PROGRAM (COE)

The Commissioner of the Department of Social Services may be appointed Conservator of Estate for individuals sixty years of age or older whose liquid assets do not exceed \$1,500 at the time of appointment. Appointment of the DSS Commissioner is intended to be a last resort, considered only after the court has found that the person under consideration is incapable of managing his or her affairs and,

- The ward has property rights, which will be wasted or dissipated unless proper management is provided. And/or,

- Funds are needed for the support, care or welfare of the ward and/or the ward's dependents. And,
- The DSS Commissioner is appointed conservator of estate in situations in which an involuntary appointment of conservator is sought. DSS does not accept voluntary appointment of conservators.

The Elderly Services staff within the Elder Rights Unit execute the functions of the Conservator of Estate Program. You can contact them by calling (860) 424-5241. To obtain the location and phone number of the Court serving your community call your local Town Hall or look in the blue pages of the telephone book.

CONSERVATOR OF PERSON PROGRAM (COP)

The Conservator of Person Program is a program of the Department of Social Services that was initiated in Connecticut in 1984, in recognition of the critical need for individuals to act on behalf of elders who, due to mental or physical disability, were incapable of managing their own affairs. Staff, representing the Department of Social Services Commissioner, are appointed

by the Probate Court to supervise the personal affairs of an individual, including arrangement for medical needs and ensuring that the individual has nutritious meals, clothing, safe and adequate housing, personal hygiene and is protected from physical abuse or harm. For more information on the Conservator of Person Program, contact the DSS Regional Offices at numbers listed below:

Bridgeport	(203) 551-2701
Danbury	(203) 207-8955
Hartford	(860) 723-1003
Manchester	(860) 647-5930
Middletown	(860) 647-5930
New Britain	(860) 612-3565
New Haven	(203) 974-8027
Norwich	(860) 886-0521
Stamford	(203) 251-9392
Torrington	(860) 496-6950
Waterbury	(203) 596-4242

GRANDPARENTS AS PARENTS SUPPORT PROGRAM (GAPS)

The State of Connecticut Department of Social Services, Elderly Services Division, developed this statewide

program to provide assistance in establishing grandparent support groups for grandparents and relatives raising children. The Grandparents As Parents Support Program (GAPS), is designed to encourage and promote the creation of services for relatives who have taken on the responsibility of parenting. GAPS support groups were started in all five regions of the state under the auspices of the Brookdale Foundation Groups' national program *Relatives as Parents Program* (RAPP). The Elderly Services Division has developed a network of over 100 agencies, individuals and organizations that are providing service or assistance to grandparent and relative caregivers. The GAPS Network meets every other month providing educational sessions for its members on advocacy, legislative updates, support group ideas and updates on resources. For more information on GAPS or a list of agencies providing caregiver support please call (860) 424-5233.

INFOLINE

INFOLINE is a statewide clearinghouse for human service information and a telephone help-line, which provides information, assistance,

and crisis intervention for all Connecticut residents, and as such it:

- Provides information on human services and community resources including specialized services, such as substance abuse, Alzheimer's disease, child care, and maternal and child health issues
- Refers callers to services they need
- Helps callers define their problems, needs, and options
- Helps callers mobilize their own resources
- Acts as an advocate when necessary
- Intervenes in crisis situations such as abuse, suicide attempts, and other emergencies.

Most callers receive help as a result of their calls to INFOLINE. You can reach INFOLINE by dialing 211.

LEGAL ASSISTANCE SERVICES

Connecticut legal assistance organizations are independent, nonprofit corporations which provide free legal assistance in civil cases to income eligible people. Some of these organizations also contract with the Area Agencies on Aging to provide free

legal services specifically to seniors with great social and/or economic need, with priority given to cases involving issues of income benefits, health and long-term care, nutrition, housing, utilities, discrimination, abuse and protective services. Legal assistance attorneys have expertise in dealing with problems involving public benefits such as Medicaid (Title 19), support and other entitlement programs, housing, and nursing home issues.

A list of legal assistance offices in Connecticut can be found in the Appendix , or for more information call your regional Area Agency on Aging at 1-800-994-9422.

LONG TERM CARE OMBUDSMAN PROGRAM

The Long Term Care Ombudsman program advocates for quality care and the rights of individuals living in nursing homes. Ombudsmen receive and investigate complaints, and assist residents to resolve problems related to their nursing home care. They educate residents, families and staff about resident's rights and empower residents and families to discuss concerns with nursing home staff. Ombudsmen

representatives respect the privacy and confidentiality of residents and work to resolve problems in a way that builds common ground, alleviating conflicts and misunderstandings.

One of the most successful ways the Ombudsmen program has of helping residents is its Volunteer Resident Advocate Program. Community volunteers are trained by program staff on rights of residents, problem solving, listening and communication skills, and working with nursing home staff and the health care system. After training, Volunteer Advocates spend 4 hours per week in one assigned nursing home to visit regularly, establish rapport with residents and help resolve problems or concerns.

To find out how the Ombudsman Program can help you, contact the State Ombudsman in Hartford at (860) 424-5200 or one of the following regional offices:

Eastern	(860) 823-3366
North Central	(860) 566-4499
Northwestern	(203) 597-4181
South Central	(203) 974-3030
Southwestern	(203) 579-6903
Central Sub-Office	(860) 612-3521

MEDICARE ASSISTANCE AND APPEALS

There are two legal assistance programs that offer free advice to Medicare recipients and their families about Medicare benefits and their rights to appeal decisions about Medicare coverage.

The Center for Medicare Advocacy (1-800-262-4414) described earlier in this section offers free information, advice and representation to assure Medicare beneficiaries that they receive all the Medicare benefits and coverage to which they are entitled.

Legal Assistance to Medicare Patients (LAMP) (1-800-413-7796) is administered by CT Legal Services. Its toll free line provides information to seniors and their families about Medicare benefits and rights of appeal. LAMP staff also offer legal assistance and referrals for non-Medicare cases and coordinate legal representation with private attorneys and other legal assistance programs as appropriate. Although advice and counseling are free, further representation by LAMP is

based on income and assets, or other great social or economic needs.

MEDI\$AVE

Medi\$ave is a new initiative, through the Department of Social Services Elderly Services Division, which focuses on educating Medicare beneficiaries to detect fraud and abuse in the Medicare and Medicaid programs. The project is funded by the Administration on Aging. It began in 1995 with five states; Connecticut is one of 29 new states beginning similar projects in 2000.

A special hotline is set up to track reports of fraud and abuse. Curbing fraud and abuse in these programs will result in improved quality of care and quality of life for Medicare beneficiaries. To report fraud call Medi\$ave toll free at 1-877-728-3477. Volunteer opportunities are available by calling (860) 424-5241.

PROTECTIVE SERVICES FOR THE ELDERLY (PSE)

This program is designed to safeguard people 60 years of age and older from physical, mental and

emotional abuse, neglect, abandonment and/or financial abuse and exploitation. The Department of Social Services (DSS) Social Workers devise a plan of care aimed at assuring an elder safety while preserving the person's right of self-determination. Staff may help the person remain in the living situation he or she prefers, safeguard legal rights, prevent bodily injury or harm, determine service needs and then mobilize resources to provide necessary services.

The Social Work service plan may include crisis intervention, arranging for and coordinating any of the following services: adult day care, companion, counseling, homemaker, home health care, home-delivered meals, long-term care or, if necessary, emergency placement.

In extreme cases, the Department of Social Services can seek court authorization to provide services to a person who appears to "lack the capacity" to give consent to reasonable and necessary services to assure personal safety. Under certain circumstances, the Department may apply to the Probate Court for the appointment of a Conservator whose

role is to make decisions on behalf of an incompetent person.

To report cases of suspected abuse, neglect or exploitation, call the TOLL-FREE REFERRAL LINE at 1-888-385-4225.

THE ELDER FINANCIAL ABUSE PREVENTION PROJECT

The Elder Rights Unit of the Elderly Services Division has developed a program to address financial exploitation of the elderly. The project was started as an effort to prevent and increase early intervention in elder financial exploitation. The project provides detection and reporting training to bank employees, raise public awareness of the problem of financial exploitation of the elderly and most importantly strive to prevent, or stop financial exploitation before an elder's resources are exhausted. For more information please contact the Elder Rights Unit of the Elderly Services Division by calling (860) 424-5241.

EMPLOYMENT AND VOLUNTEER OPPORTUNITIES



JOB TRAINING PARTNERSHIP ACT (JTPA)

The Job Training Partnership Act (JTPA) Older Worker Program provides employment and training opportunities to individuals 55 years of age and over. The Connecticut Department of Social Services, Elderly Services Division administers the program and works cooperatively with nine Workforce Development Boards located throughout the State. This cooperative effort ensures that needed services and training are offered to meet labor market demands of the respective parts of the State. To qualify, individuals must be at least 55 years of age and their total income must be less than 100% of the poverty level, or they must be certified for the Senior Community Service Employment Program. For more information please contact the

Department of Social Services, Elderly Services Division at (860) 424-5293. **Please note** that JTPA will end on 6/30/2000 and be replaced with the Workforce Investment Act (WIA) Program.

RETIRED & SENIOR VOLUNTEER PROGRAM (RSVP)

The Retired & Senior Volunteer Program (RSVP) provides opportunities to persons 55 years of age and older to participate in their communities by sharing their knowledge and skills through meaningful volunteer experiences. Connecticut's 12 RSVP Programs link retirement-aged people with community organizations seeking assistance. Volunteers provide valuable services in day care centers, nursing homes, hospice programs, hospitals, home health agencies and schools with mentoring and tutoring programs (among other opportunities) as well as being community organizers for special projects. To qualify, a volunteer must be a least 55 years of age. There are no income restrictions and liability insurance is provided. For information contact the Elderly Services Division at (860) 424-5279.

SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM (SCSEP)

SCSEP offers employment and training opportunities to interested older persons wishing to remain in the work force. The program attempts to match the older worker's interests and abilities with a position in a community services agency. Ultimately, SCSEP's goal is to assist the older worker with the transition into unsubsidized employment. To qualify, the individual must be 55 years of age or over and have an income not exceeding 125% of the poverty level. For further information, contact the Department of Social Services Elderly Services Division at (860) 424-5293.

SENIOR JOB BANKS

Senior Job Banks assist older people in finding employment. Senior Job Banks collect information on employers seeking older workers and on older people seeking employment. They then attempt to match the older person to an appropriate job opening. The Job Banks are located throughout the state.

To find one near you, contact your
Municipal Agent for the Elderly or your
local Senior Center.

HOUSING



ADULT FAMILY LIVING

Adult Family Living is an adult foster care program that matches one or two adults who require room, board, and personal care services with approved host families or individuals. In exchange for a monthly allowance, the host family provides 24 hour supervision when needed and assistance with activities of daily living, housekeeping, shopping and meals. Participants in this living arrangement can enjoy the benefits of living in a home setting for as long as possible while receiving the supervision and assistance they need. For more information call Sage Services of Connecticut, Inc. at (203) 777-7401 or The Department of Social Services, Elderly Services Division at (860) 424-5233.

APARTMENT CONVERSION FOR THE ELDERLY (ACE)

The Connecticut Housing Finance Authority (CHFA) offers the Apartment Conversion for the Elderly program to elderly homeowners to enable them to convert space in their single family homes into an accessory apartment or build an addition to the home for that purpose. The loan finances the construction of the apartment or addition. Rent covered provides additional income to older homeowners who wish to remain in their current homes.

The homeowner must be at least 62 years of age and his/her residence must be a single-family home. The loan amount may not exceed 80% of the appraised value of the home. The maximum amount of financing is \$80,000. For further information please call or write:

CT Housing Finance Authority
Single Family Underwriting
999 West Street
Rocky Hill, CT 06231
Phone: (860) 571-3502

CONTINUING CARE
COMMUNITIES/RETIREMENT
COMMUNITIES (CCRC's)

Continuing Care Retirement Communities (CCRCs) provide residents, through contractual agreements, lifetime shelter and wide variety of services, including long-term health services. Each resident pays a substantial entrance fee and monthly fees in exchange for a living unit and services. Entrance fees and monthly service fees vary significantly by community and can be considered costly.

The amount of long term care included in the contract, the type of living unit chosen and whether one person or a couple occupies the unit can also have an effect on costs. Communities have different policies regarding the availability and terms of entrance fee refunds. Various levels of care such as independent living, assistance with daily activities and nursing home care are typically provided on CCRC campuses. As needs change, residents are usually able to move from one level of care to another without leaving the community.

If a CCRC does not have a health center on campus, it will often have an arrangement with a nearby healthcare

facility to admit its residents on a priority basis.

CCRCs are not licensed by the state. A CCRC is not allowed to offer or enter into a continuing care contract unless it is registered with the Department of Social Services and meets certain disclosure requirements. The continuing care contract is a legal agreement between the resident and CCRC that specifies the rights and obligations of both parties. Potential residents should obtain professional advice before signing this agreement. A list of CCRCs in Connecticut is available from the Elderly Services Division at (860) 424-5284.

GOVERNMENT ASSISTED HOUSING PROGRAMS

The Department of Economic and Community Development provides support to local housing authorities and private sector developers for the construction of housing for income eligible seniors. Some developments consist of individual units; others are congregate facilities with individual apartments, central dining areas and some personal and housekeeping

services. For information contact your local Housing Authority or Department of Economic and community Development at 505 Hudson Street, Hartford (860) 270-8171.

PROJECT HOME SHARE PROGRAMS

The Department of Social Services funds three programs which provide Home Share options for seniors in Connecticut. The project matches older persons with physical needs or financial difficulties with suitable house mates and provides housing counseling. One person in each match must be age 60 or older. Home share programs work to match single adults who are having difficulty maintaining their homes because of financial, social or physical needs with other adults who need decent, affordable housing and/or do not want to live alone. For more information call:

Hartford:

Project Home Share
Town of Newington Senior & Disabled
Center
120 Cedar Street
Newington, CT 06111
Phone: (860) 594-4197

Project Home Share
Manchester Office
60 Bidwell Street
Manchester, CT 06040
Phone: (860) 647-7010

New Haven

Sage Home Share
Sage Services of Connecticut, Inc.
703 Whitney Avenue
New Haven, CT 06511
Phone: (203) 777-7401

New London

Program Home Share
United Community and Family Service, Inc.
Norwich, CT 06360
Phone: (860) 892-7042 Ext. 413

REVERSE ANNUITY MORTGAGE PROGRAM (RAM)

The Connecticut Housing Finance Authority (CHFA) offers the RAM Program to low-income elderly homeowners, who are at least 70 years of age with long-term care needs, to use the equity in their homes to provide a monthly tax-free cash payment. A lump sum can also be provided at the time of closing. Borrowers receive payments from CHFA each month for either five or ten years, and the loan balance is

repaid in one payment after the death of the borrower or when he/she ceases to occupy the property. The amount of the monthly payment received varies based on the equity in the home; CHFA lends up to 70% of the home's value. There are no out-of-pocket application costs. For additional information, contact CHFA at (860) 571-3502.

TRANSPORTATION



GRADUATED DRIVER'S LICENSE PROGRAM

The Department of Motor Vehicles, with the help of its Medical Advisory Board, has developed a Graduated Driver's License program. This licensing program is for the person whose abilities, for whatever reason, have changed since his or her initial licensing. It also allows the Department of Motor Vehicles to issue a new license under this program to drivers who would not have previously qualified for a license.

The goal of the Graduated Driver's License program is to support self-respect and dignity by ensuring the greatest possible mobility for the driver without jeopardizing safety. Anyone who currently meets the residency and age requirements in Connecticut is eligible to apply for a Graduated License provided they meet the minimum medical standards. Applications are reviewed on a case-by-case basis. For

more information contact the Department of Motor Vehicles, Driver Qualifications Section at (860) 263-5223.

SENIOR CITIZEN DRIVER INSURANCE PROGRAM

Drivers age 62 or older who complete an approved accident prevention course will receive a discount of at least 5% on their automobile liability or physical damage insurance. This discount shall apply to the premium charges for the automobile for at least twenty-four (24) months. For more information contact the Mature Driver Services at the Department of Motor Vehicles at (860) 263-5265.

SENIOR/DISABLED PHOTO REDUCED FARE CARD

Elderly and disabled persons may ride for a reduced fare, usually 50% or less of base fare, on all Connecticut Transit buses. A Medicare card or a special State I.D. card will allow a senior citizen to ride on state-subsidized buses for the discount rate.

The Department of Transportation provides this special Photo I.D. card for those persons who do not have a Medicare card. There is a \$5.00 application fee for new cards. A \$10.00 processing fee is charged for replacement cards. To obtain an application for this card, contact CTTTRANSIT at (860) 522-8101.

EDUCATION



CENTER FOR LEARNING IN RETIREMENT (CLIR)

The Center for Learning in Retirement is open to all retired and semi-retired persons for intellectual stimulation and for sharing camaraderie with their peers. Courses are offered under the aegis of the University of Connecticut. There is an annual membership fee of \$25 and a per semester (Fall, Winter or Spring) registration fee of \$10 which entitles the member to enroll in as many courses that semester as he or she wishes. For more information contact CLIR at (860) 486-5383.

ELDERHOSTEL

Elderhostel is a network of colleges, universities, and independent schools which offers low-cost, one week, academic programs for persons 55 years of age and older. The program offers over 10,000 programs year round, word-wide, to over a quarter of a million

people. No formal education is required for participation in the program.

The Elderly Services Division serves as a liaison between New England Elderhostel and low income individuals in Connecticut. A limited number of hostelships are offered for people who cannot afford the attendance cost and can be requested from the Elderly Services Division. The hostelship covers the full amount of tuition in New England (maximum \$340). Each recipient is responsible for a \$75 registration fee. Tuition covers all costs for housing, meals, courses and extra curricular activities. Hostelship recipients are responsible for their own transportation to and from the campus. Hostelships are valid for programs offered in New England and recipients may apply for only one program per year. Elderhostelship applications can be obtained by contacting the Department of Social Services, Elderly Services Division (860) 424-5293 or Elderhostel Catalogs can be obtained by contacting: Elderhostel Catalog Request Department P.O. Box 260, Wakefield, MA 01880-0860, 1-800-895-0727.

HUMANITIES PROGRAMS FOR OLDER ADULTS (HPOA)

Through the office of the Humanities Program Coordinator at the Elderly Services Division, opportunities for continued growth and learning are provided throughout the state to older adults, many of whom have had limited educational experiences because of lifetime commitments to work and family.

Humanities Programs for Older Adults (HPOA) has sponsored or co-sponsored cultural programs, including book and film discussion series on a variety of subjects ranging from local history to literature.

To learn more about the Humanities Programs For Older Adults you can contact David Shuldiner at the Department of Social Services, Elderly Services Division at (860) 424-5240.

ADVOCACY ORGANIZATIONS



AMERICAN ASSOCIATION OF RETIRED PERSONS (AARP)

AARP is a non-profit membership organization, made up of persons 50 and older dedicated to addressing many intergenerational needs and interests.

AARP has 80 chapters in Connecticut, most of which meet monthly. Chapters present programs, conduct community service and educational projects, inform members of legislative issues, foster understanding of the national AARP program, and provide opportunities for fellowship. The State Director of AARP in Connecticut can be reached at Columbus Corporate Center, 10 Columbus Boulevard, Hartford, CT 06106 (860) 725-6858.

CONNECTICUT COMMISSION ON AGING

The Connecticut Commission On Aging is composed of 11 appointed voting members who are knowledgeable about areas of interest to the elderly and 12 ex officio members representing various State Departments, the Legislative Chairman and ranking members of the Human Services Committee. The voting members of the Commission serve in a volunteer capacity for a four-year term and are limited to two consecutive terms.

The Commission is dedicated to shaping a positive future for older adults giving full attention and energy to the concerns of Connecticut's residents. Through public hearings, needs assessments and an open door philosophy, they encourage participation from residents across the state.

For further information, contact the Commission at 25 Sigourney Street, 12th Floor, Hartford, CT 06106 or call (860) 424-5360.

CONNECTICUT COALITION ON AGING

The Connecticut Coalition on Aging, Inc. is a non-profit, volunteer advocacy organization dedicated to promoting a

way for seniors to work together to improve the quality of life for all, especially for those seniors who are most vulnerable: the poor, disabled, minority, isolated and frail.

The organization provides seniors an opportunity to meet and discuss issues, publishes newsletters, and advocates on priority issues at the General Assembly.

For information, contact the Connecticut Coalition on Aging at P.O. Box 398, Cheshire, CT 06410-0398 or by calling (203) 758-0658.

UNITED SENIORS IN ACTION (USA)

USA is a statewide coalition of neighborhood groups and senior citizen organizations that advocates for better access to health care, insurance, housing and other areas of concern to seniors.

For information, contact USA in Hartford at (860) 297-5154.

APPENDIX



DSS REGIONAL OFFICES

Bridgeport Office

Telephone Number: 203-551-2700
925 Housatonic Avenue
Bridgeport, CT 06606-5700

Towns Served: Bridgeport, Easton,
Fairfield, Monroe, Norwalk, Stratford,
Trumbull, Weston, Westport

Danbury Office

Telephone Number: 203-207-8900
342 Main Street
Danbury, CT 06810-4783

Towns Served: Bethel, Bridgewater,
Brookfield, Danbury, New Fairfield,
New Milford, Newtown, Redding, Ridgefield,
Sherman

Hartford Office

Telephone Number: 860-723-1000
3580 Main Street
Hartford, CT 06120-1187

Towns Served: Avon, Bloomfield, Canton,
East Granby, Farmington, Granby, Hartford,
Newington, Rocky Hill, Simsbury, Suffield,
West Hartford, Wethersfield, Windsor, Windsor Locks

Manchester Office

Telephone Number: 860-647-1441
699 East Middle Turnpike
Toll free in CT: 800-859-6646
Manchester, CT 06040-3744

Towns Served: Andover, Bolton, East Hartford,
East Windsor, Ellington, Enfield, Glastonbury, Hebron,
Manchester, Marlborough, Somers, South Windsor,
Stafford, Tolland, Vernon

Middletown Office

Telephone Number: 860-704-3100
117 Main Street Extension
Clinton, Deep River, Essex, Old Saybrook:
860-388-3515
Middletown, CT 06457-3843

Towns Served: Chester, Clinton, Cromwell, Deep River,
Durham, East Haddam, East Hampton, Essex, Guilford,
Haddam, Killingworth, Lyme, Madison, Middlefield,
Middletown, Old Lyme, Old Saybrook, Portland, Westbrook

New Britain Office

Telephone Number: 860-612-3457
270 Lafayette Street
New Britain, CT 06053-4174

Towns Served: Berlin, Bristol, Burlington, New Britain,
Plainville, Plymouth, Southington

New Haven Office

Telephone Number: 203-974-8245
194 Bassett Street
New Haven, CT 06511-1059

Towns Served: Ansonia, Bethany, Branford, Derby,
East Haven, Hamden, Meriden, Milford, New Haven,
North Branford, North Haven, Orange, Seymour,
Shelton, Wallingford, West Haven, Woodbridge

Norwich Office

Telephone Number: 860-823-3366
401 West Thames St, Unit 102
Plainfield/Killingly: 860-779-9730
Norwich, CT 06360

Towns Served: Ashford, Bozrah, Brooklyn, Canterbury,
Chaplin, Colchester, Columbia, Coventry, Eastford,
East Lyme, Franklin, Griswold, Groton, Hampton, Killingly,
Lebanon, Ledyard, Lisbon, Mansfield, Montville, New London,
North Stonington, Norwich, Plainfield, Pomfret, Preston,
Putnam, Salem, Scotland, Sprague, Sterling, Stonington,
Thompson, Union, Voluntown, Waterford, Willington, Windham,
Willimantic, Woodstock

Stamford Office

Telephone Number: 203-251-9300
1642 Bedford Street
Stamford, CT 06905-4731
Towns Served: Darien, Greenwich, New Canaan, Stamford, Wilton

Torrington Office

Telephone Number: 860-496-6900
62 Commercial Blvd
Toll Free: 800-742-6906
Torrington, CT 06790-9983

Towns Served: Barkhamsted, Bethlehem, Canaan,
Colebrook, Cornwall, Goshen, Hartland, Harwinton, Kent,
Litchfield, Morris, New Hartford, Norfolk, North Canaan,
Roxbury, Salisbury, Sharon, Thomaston, Torrington, Warren,
Washington, Winchester, Woodbury

Waterbury Office

Telephone Number: 203-597-4000
249 Thomaston Avenue
Waterbury, CT 06702-1397

Towns Served: Beacon Falls, Cheshire,
Middlebury, Naugatuck, Oxford, Prospect,
Southbury, Waterbury, Watertown, Wolcott

**Connecticut Department of Social
Services - Central Office**

25 Sigourney Street
Hartford, CT 06106
Information and Referral: 1-800-842-1508
Toll free TDD/TTY line: 1-800-842-4524

LEGAL ASSISTANCE OFFICES IN CONNECTICUT

STATEWIDE LEGAL SERVICES OF CONNECTICUT (SLS):

424 Main Street, 4th Floor
Middletown, Connecticut 06457
Phone: (800)453-3320 9:00 am - 3:00 pm
Local: (860) 344-0380 9:00 am - 3:00 pm

CONNECTICUT LEGAL SERVICES, INC.:

Serving Eastern Connecticut:

153 Williams Street
P.O. Box 1208
New London, CT 06320
Phone: (860) 447-0323 or (800) 413-7798

Serving Southwestern Connecticut:

211 State Street
P.O. Box 8400
Bridgeport, CT 06601
Phone: (203) 336-3851 or (800) 809-4434

Serving Western Connecticut:

85 Central Avenue
P.O. Box 2397
Waterbury, CT 06722
Phone: (203) 756-8074 or (800) 413-7797

GREATER HARTFORD LEGAL ASSISTANCE:

Serving North Central Connecticut:

80 Jefferson Street
Hartford, CT 06106
Phone: (860) 541-5000

NEW HAVEN LEGAL ASSISTANCE ASSOCIATION:

Serving South Central Connecticut

426 State Street
New Haven, CT 06510
Phone: (203) 946-4811

Serving Western Connecticut:

85 Central Avenue
P.O. Box 2397

Waterbury, CT 06722
Phone: (203) 756-8074 or (800) 413-7797

GREATER HARTFORD LEGAL ASSISTANCE:

Serving North Central Connecticut:
80 Jefferson Street
Hartford, CT 06106
Phone: (860) 541-5000

NEW HAVEN LEGAL ASSISTANCE ASSOCIATION:

Serving South Central Connecticut
426 State Street
New Haven, CT 06510
Phone: (203) 946-4811