

Referrals

The following organizations and agencies can provide information and assistance about long-term care:

The Texas Department of Insurance (TDI) is a state regulatory agency that provides information on various types of insurance to consumers. This is a good place to refer clients who need information about companies that sell long-term care insurance.

The Consumer Protection Division of TDI can assist counselors and seniors in resolving complaints with insurance companies. The Division also serves as a resource for information on long-term care and Medicare insurance plans (Medicare Advantage and Medigap/ supplemental insurance). For more information, visit the TDI website.

Texas Department of Insurance
333 Guadalupe
P. O. Box 149104
Austin, Texas 78714-9104
512-463-6174
1-800-252-3439 (Consumer Helpline)

Internet: www.tdi.state.tx.us
<http://www.tdi.state.tx.us/consumer/index.html>
Click on "Senior Issues"

E-mail: ConsumerProtection@tdi.state.tx.us

The Texas Department of Aging and Disability Services (“DADS”) is the state agency that provides consumers with information on aging and disability services, including home health, skilled nursing care and care coordination. This agency provides useful information on long-term care services available in the community. In addition to providing information, the agency plays a key role in developing coordinated and comprehensive systems of home and community-based care for older adults.

One of the goals of DADS is “to enable older Texans to live dignified, independent, and productive lives in a safe living environment through an accessible, locally-based, comprehensive and coordinated continuum of services and opportunities, to provide appropriate care based on individual needs ranging from in-home and community based services for elderly people and people with disabilities who request assistance in maintaining their independence and increasing their quality of life, to institutional care for those who require that level of support, seeking to ensure health and safety and to maintain maximum independence for the client while providing the support required.”

Texas Department of Aging and Disability Services (“DADS”)
701 W. 51st Street
Austin, Texas 78751
512-438-3011
1-800-252-9240

Internet: www.dads.state.tx.us
E-mail: mail@dads.state.tx.us

The Texas Department on Aging and Disability Services (“DADS”) was established in September 2004 as a result of House Bill 2292 (78th Texas Legislature) which consolidated the Department of Mental Health and Mental Retardation (MHMR), the Department of Human Services (TDHS) and the Department on Aging (TDoA). As a result of the consolidation, DADS is now the state agency that administers health insurance programs for certain low-income people (i.e. Medicaid).

Beneficiaries can speak with DADS representatives about their personal situation in order to find out more about programs in their community that may assist with their long-term care needs (Long-Term Care Medicaid, the Community Based Alternatives Program, and other community care/ waiver programs).

Texas Department of Aging and Disability Services (“DADS”)
701 W. 51st Street
Austin, Texas 78751
512-438-3200 (Aging Programs & Services)
1-800-252-9240

Texas Medicaid Hotline
(Texas Health and Human Services Commission)
1-800-252-8263

Internet: www.dads.state.tx.us

The Office of the Long-Term Care Ombudsman is a state organization that advocates for the rights of residents of nursing facilities, board and care homes, and assisted living facilities. The Ombudsman Program operates in the Texas Department of Aging and Disability Services (“DADS”). You may refer your clients here for more information on how to find long-term care facilities in their area. A directory of long-term care ombudsman offices is available at <http://www.ltombudsman.org>.

The Texas Ombudsman Program advocates for quality of life and care for residents in nursing homes and assisted living facilities. Federal and state authority mandates ombudsmen to identify, investigate and resolve complaints made by, or on behalf of, residents and to provide services to help in protecting health, safety, welfare and rights. Information and assistance in choosing the most appropriate living residence is also a valuable service.

Across Texas, through all [28 Area Agencies on Aging](#), certified ombudsmen serve residents, their families and friends. Professional staff supervise the volunteers.

Texas Long-Term Care Ombudsman Program
1-800-252-2412

Contact Person: John Willis

Texas Long-Term Care Regulatory Facility/Agency Information
1-800-458-9858

The Department of Housing and Urban Development (HUD) is the federal agency for housing and urban development. HUD has established counseling programs throughout the United States to help individuals with housing and mortgage questions. This agency can provide more information about reverse mortgages and/or help find a list of approved lenders. A directory of HUD approved counseling programs is available at:

<http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm>

Texas Department of Housing & Community Affairs
507 Sabine, Suite 400
Austin, Texas 78701
512-475-3800

Internet: www.tdhca.state.tx.us

The Texas Department of Banking is a state organization that assists with financial planning and mortgages. This agency can provide information on private financing options and also counsel individuals on mortgages.

Texas Department of Banking
2601 N. Lamar
Austin, Texas 78705-4294
512-475-1300

Internet: www.banking.state.tx.us

The Texas Office of the Attorney General is a state agency charged as the lawyer for the people of Texas. The Consumer Protection Division of the Office of the Attorney General works to identify and aggressively prosecute those who cheat or deceive the elderly. Its efforts are focused on the advertising and sale of insurance and retirement-oriented investments, financial planning services, estate planning, legal services directed at senior Texans, and the advertising and sale of home improvements, and medical devices and other services and products that target seniors.

Texas Office of the Attorney General
300 W. 15th St.
Austin, Texas 78701
1-800-621-0508 (Consumer Protection Hotline)

Internet: <http://www.oag.state.tx.us>

E-mail: cac@oag.state.tx.us

Other State and Local Agencies/Organizations

The Texas Legal Services Center (TLSC), a Legal Services Program, is a state support office that provides specialized assistance to advocates of low-income people. TLSC's areas of assistance are training, litigation support, and communications. One of TLSC's major projects is the Legal Hotline for Texans.

Texas Legal Services Center
815 Brazos, Suite 1100
Austin, Texas 78701

Internet: www.tlsc.org

The Legal Hotline for Texans is a project of the Texas Legal Services Center. The Hotline receives funding from the Texas Department on Aging & Disability Services ("DADS") through the HICAP Program, coordinating services with DADS and the Texas Department of Insurance (TDI) for elderly clients needing benefits analysis and legal advice.

The Hotline offers legal advice and referrals to Texans age sixty (60) and older, provided by staff and volunteer attorneys. For clients needing ongoing legal representation, and whose cases are not of a type legal aid will accept, or who are otherwise not legal services eligible, the Hotline maintains a panel of attorneys who have agreed to receive referrals of Hotline clients for a reduced fee basis. In addition, the Hotline provides informational publications to Texans on a variety of topics such as alternatives to guardianship, wills and probate, public benefits, consumer and debtor rights, health care rights, and nursing homes.

Legal Hotline for Texans
815 Brazos, Suite 1100
Austin, Texas 78701
(512) 477-3950
(800) 622-2520 (Client calls only)

Internet: www.tlsc.org

TexasLawHelp.org is a one-stop resource for free and low-cost civil legal assistance in Texas. Low-income Texans in need of legal assistance may visit their website to:

- **Get answers to common legal questions**
- **Find free and low-cost legal assistance in your area**
- **Get help with non-legal problems from local organizations**

Internet: <http://www.texaslawhelp.org/TX/index.cfm>

The Texas Information and Referral Network has been designated by the Texas Legislature as the Texas Health and Human Services Commission program responsible for the development, coordination and implementation of a statewide information and referral network. By calling 2-1-1 from most telephones in Texas, a person will be routed to an Area Information Center call specialist/operator who can advise the caller about needed assistance with health and/or human service needs. The 2-1-1 operator can assist callers in locating needed long-term care services in the area.

2-1-1 Texas Information and Referral Network (TIRN)
4900 North Lamar Blvd., 4th Floor
Austin, Texas 78751-2316
512-424-6520

call 2-1-1 from most telephones in Texas

Internet: www.helpintexas.com

Resources

Health Care

- For more information on the quality of care of facilities in your area, view the [Home Health Compare](#) and [Nursing Home Compare](#) sections on the Medicare website:

<http://www.medicare.gov>

- In addition to information provided on the Medicare website regarding home health care, you can also obtain information about home and hospice care from the National Association for Home Care (NAHC) website. This website includes information on how to find a home care or hospice agency and how to prepare for care:

<http://www.nahc.org>, select “Family Care Giver”

- Call the Texas Long-Term Care Regulatory Facility/Agency Information Line at 1-800-458-9858. Ask if you can get information on the quality of nursing homes and other long-term care facilities and services in your area.
- Find specific information pertaining to the Medicaid home and community based services (HCBS) waiver program on the CMS website:

<http://www.cms.hhs.gov/HCBS/>

You may also find specific Texas Medicaid home and community based services programs on the Texas Department of Aging & Disability Services (DADS) website:

<http://www.dads.state.tx.us>

Housing

- The Federal Government and most states have programs that help pay for housing for older people with low or moderate incomes. To obtain more information on finding low-income housing, view the Administration on Aging (AoA) website and the Housing and Urban Development (HUD) website:

AoA

http://www.aoa.gov/eldfam/Housing/Housing_Services/Board_Care.asp

Telephone number: 1-800-677-1116 (Weekdays, 9:00 am to 8:00 pm Eastern)

HUD

<http://www.hud.gov/groups/seniors.cfm>

You can also call the Eldercare Locator to find out if this long-term care choice is available in your area:

<http://www.eldercare.gov/Eldercare/Public/Home.asp>

Telephone number: 1-800-677-1116 (Weekdays, 9:00 am to 8:00 pm Eastern)

- Board and care homes (also called residential care facilities) are small, private residential facilities. This group living arrangement provides a basic room (often in shared rather than private accommodations), meals, help with money management, setting up health care and other appointments, and/or reminders to take medications for people who cannot live on their own but do not need nursing home services. It is sometimes called a group home.

To obtain more information about board and care homes, view the Administration on Aging website:

http://www.aoa.gov/eldfam/Housing/Housing_Services/Board_Care.asp

You can also call the Eldercare Locator to find out if this long-term care choice is available in your area:

<http://www.eldercare.gov/Eldercare/Public/Home.asp>

Telephone number: 1-800-677-1116 (Weekdays, 9:00 am to 8:00 pm Eastern)

Assisted Living

- Residents often live in their own room or apartment within a building or group of buildings and take some or all of their meals together. Social, recreational activities and transportation are usually provided. Some assisted living residences have health services on site. To obtain more information on assisted living residences, view the Assisted Living Federation of America website:

<http://www.alfa.org/i4a/pages/index.cfm?pageid=3278>

- You can also visit the National Center for Assisted Living (NCAL) website (part of the American Health Care Association) for more information about how to select a facility. You can also obtain free printed copies of *A Consumer Guide to Assisted Living and Residential Care Facilities*.

<http://www.ncal.org>

Telephone number: 1-800-628-8140

- Continuing Care Retirement Communities (CCRCs) are housing communities that have different levels of care based on your needs. Where you live depends on the level of care you need. In the same community, there may be individual homes or apartments for residents who still live on their own, an assisted living facility for people who need some help with daily care, and a nursing home for those who require higher levels of care.

To find out if a CCRC is accredited and obtain advice on selecting this type of long-term care community, visit the Continuing Care Accreditation Commission website:

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

Telephone number: 1-202-783-7286 (Note: Not a toll-free number)

For Consumer tips on finding CCRCs, view the American Association of Homes and Services for the Aging (AAHSA) website.

<http://www.aahsa.org>

For more about this housing option, visit the AoA's website.

http://www.aoa.gov/eldfam/Housing/Housing_Services/CCRC.asp

Reverse Mortgages

- AARP offers a website on reverse mortgages that contains articles and tools (e.g., loan calculator and glossary of reverse mortgage terms):

<http://www.aarp.org/money/revmort/>

- The National Reverse Mortgage Lenders Association is a national nonprofit trade association for financial services companies that make, service and invest in reverse mortgages in the U.S. States and Canada.

<http://www.reversemortgage.org>

- The link below from AoA provides information on different types of reverse mortgage policies, consumer issues associated with some types of programs and emerging state and federal initiatives.

http://www.aoa.gov/prof/notes/Docs/Reverse_Mortgages.pdf

Other Programs

- The Programs of All-inclusive Care for the Elderly (PACE) may pay for your long-term care needs. PACE combines medical, social, and long-term care services for frail people. PACE is available only in states that have chosen to offer it under Medicaid.

To learn more about the PACE program and to determine if your state offers the program, view the CMS website:

<http://www.cms.hhs.gov/pace/>

Currently in Texas, the PACE program is available at two sites—Bienvivir Senior Health Services in El Paso, Texas and the Basics at Jan Werner in Amarillo, Texas.

- The Department of Veterans Affairs (VA) may provide long-term care for service-related disabilities or for certain eligible veterans and their spouses. There may be a waiting list for VA nursing homes. The VA also provides some

at-home care. To obtain more information about veterans benefits, view the VA website.

<http://www1.va.gov/opa/fact/docs/lccarefs03.doc>

Telephone number: 1-800-827-1000

- Many people who need long-term care will also need prescription drugs. There are programs that may offer you discounts or free medication. For more information view the section on prescription drug assistance program on the Medicare website.

<http://www.medicare.gov>

Telephone number: 1-800-MEDICARE (1-800-633-4227)

TTY users should call: 1-877-486-2048

- The **Texas Cares** program was created in 2003 by the Texas Legislature to provide resources to help people access prescription assistance programs offered by prescription drug manufacturers. This program is administered by the Texas State Unit on Aging through 28 Area Agencies on Aging (AAA's). The AAAs work with area seniors and persons on Medicare to connect them to appropriate assistance programs.

<http://www.dads.state.tx.us/services/txcares/>

Call your AAA

Toll Free: (800) 252-9240- Those calling from inside the state of Texas will be connected with their local AAA.

Insurance Programs

- The Federal Long-Term Care Insurance Program (FLTCIP) offers Federal and U.S. Postal service employees and annuitants, members and retired members of the Uniformed Services, their spouses, and other qualified relatives the opportunity to buy long-term care insurance at a group rate. To learn more about this program, view the Office of Personnel Management (OPM) website.

<http://www.opm.gov/insure/ltc/>

- The Teachers Retirement System of Texas offers eligible current employees and retirees, their spouses, and other qualified relatives the opportunity to buy long-term care insurance at a group rate. To learn more about this program, view the Texas Teachers' Retirement System website.

<http://www.trs.state.tx.us>

- The Partnership for Long-Term Care, a partnership between Medicaid and long-term care insurers, is currently available in four states (listed below) to provide an alternative to spending down or transferring assets.

New York

<http://www.nyspltc.org>

Telephone number: 1-888-NYS-PLTC (1-888-697-7582) (Note: This telephone number is toll-free in-state only) or 1-518-473-8083 (Note: This telephone number is not a toll-free number)

California

<http://www.dhs.ca.gov/cpltc>

Telephone number: 1-800-Care445 (1-800-227-3445)

Indiana

<http://www.IN.gov/fssa/iltcp>

Telephone number: 1-317-233-1470 (Note: This telephone number is not a toll-free number)

Connecticut

<http://http://www.opm.state.ct.us/pd4/ltc/home.htm>

Telephone number: 1-860-418-6318 (Note: This telephone number is not a toll-free number)

- For tips on how to purchase LTC insurance view the United Seniors Health Council's (USHC) website.

<http://www.unitedseniorshealth.org>

Counseling and Assistance

- **American Association of Home and Services for the Aging.** The American Association of Homes and Services for the Aging (AAHSA) offers a series of free “Consumer Tips” on finding home and community services, assisted living facilities, nursing homes, and continuing care retirement communities. You can also use the AAHSA website to find a range of long-term care housing and services for older people by state or ZIP Code.

<http://www.aahsa.org>, select “Consumer Information”

Telephone number: 1-202-783-2242 (Note: This is not a toll-free telephone number.)

- **AARP.** AARP has brochures and other information on long-term care and housing options for older people. You can obtain this information by viewing the AARP website or by calling AARP.

<http://www.aarp.org>

Telephone number: 1-800-424-3410

- **American Health Care Association.** The American Health Care Association (AHCA) has a wealth of online information to help you understand the different types of long-term care, how to select the level of long-term care that is right for you and what you should look for in a long-term care insurance policy. You can get this information by viewing the AHCA website or by calling AHCA.

<http://www.ahca.org>

Telephone number: 1-800-628-8140

Additional information on long-term care facilities in your state can be accessed on websites provided by AHCA state affiliates. To connect with the long-term care association in Texas, go to www.ahca.org/about/pubstate.htm, and then click on Texas.

- **Healthfinder.** The Healthfinder website, run by the U.S. Department of Health and Human Services, offers reliable consumer information from the Federal Government and its many partners. It has links to websites with consumer health information, online publication catalogs, online brochures, and databases and search engines that will help you find information on the web.

<http://www.healthfinder.gov>

- **Health Insurance Association of America.** The Health Insurance Association of America (HIAA) has brochures and other information on long-term care insurance. You can get this information by the viewing HIAA website or by calling HIAA.

<http://www.hiaa.org>

Telephone number: 1-877-582-4872 (1-877-LTC-4USA)

Publications

The following are useful publications related to long-term care.

National Association of Insurance Commissioners (NAIC)

- A Shopper's Guide to Long Term Care Insurance
https://external-apps.naic.org/insprod/Consumer_info.jsp

Texas Long-Term Care Guide

The Texas Department of Insurance has published a Texas-specific **Long-Term Care Insurance Guide**, as well as a **Long-Term Care Insurance Rate Guide**. Contact the Texas Department of Insurance by calling 1-800-252-3439 or by calling the publications line at 1-800-599-SHOP.

<http://www.tdi.state.tx.us>

Centers for Medicare & Medicare Services (CMS)

- Medicare and Home Health Care
<http://www.medicare.gov/Publications/Pubs/pdf/10969.pdf>
- Medicare Coverage of Skilled Nursing Facility Care
<http://www.medicare.gov/Publications/Pubs/pdf/snf.pdf>
- Your Guide to Choosing a Nursing Home
<http://www.medicare.gov/Publications/Pubs/pdf/nhguide.pdf>
- Medicare & You 2003
<http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf>

Academy Health (<http://www.academyhealth.org>)

- Long-Term Care: Informed by Research
<http://www.academyhealth.org/publications/lcresearch.pdf>
- Long-Term Care: Confronting Today's Challenges
<http://www.academyhealth.org/publications/lccchallenges.pdf>

American Health Care Association (AHCA)

- A Consumer's Guide to Nursing Facilities
http://www.longtermcareliving.com/planning_ahead/nursing/nursing1.htm
- Understanding Long-Term Care Insurance
http://www.longtermcareliving.com/pdf/ltc_insurance.pdf

Health Insurance Association of America (HIAA)

- Employer's Guide to Long-Term Care Insurance
<http://membership.hiaa.org/pdfs/2002LTCIGuide.pdf>
- Guide to Long-Term Care Insurance
<http://membership.hiaa.org/pdfs/2002LTCIGuide.pdf>
<http://membership.hiaa.org/pdfs/Spanish.pdf> (Spanish)
- HIAA Long-Term Care Insurance Directory
<http://www.ahip.org/content/default.aspx?bc=31|42|55>

This directory lists HIAA member companies offering long-term care insurance products. CMS and HIAA do not endorse particular products. HIAA provides this directory as an informational service for consumers.

National Center for Assisted Living (NCAL)

- A Consumer's Guide to Assisted Living and Residential Care Facilities
http://www.longtermcareliving.com/planning_ahead/assisted/assisted1.htm
- Understanding Long-Term Care Insurance
http://www.longtermcareliving.com/financial_information/insurance1.htm

General Publications

Long-Term Care Planning, The Complete Idiot's Guide, Marilee Driscoll, 2003.

Long-Term Care, Your Financial Planning Guide, Phyllis Shelton, 2001.

Planning for Long-Term Care, United Seniors Health Council, A Program of the National Council on the Aging, Inc., 2002.

Long-Term Care: Knowing the Risk, Paying the Price, Health Insurance Association of America, 1997.

Financing Long-Term Care Needs, Exploring Options and Reaching Solutions, Health Insurance Association of America, 2002.