
SERVICES *for* SENIORS

LAWS AND PROGRAMS FOR SENIOR ADULTS



Dear Michigan Senior Citizen:

The importance of senior citizens to the state of Michigan is reflected in the legislation enacted to assist older individuals. Your Legislature is one of the most responsive and progressive governmental bodies in the nation when it comes to addressing issues that affect the lives of senior citizens.

This publication is a collection of various laws and programs that specifically affect services designed to help the elderly in Michigan.

Some of the areas covered are tax credits, Medicaid and Medicare, nursing homes and other long-term care options, consumer protection, housing, transportation, employment, and senior discount programs. The booklet also contains a list of agencies that serve as focal points for community services and programs for senior citizens.

The lives of seniors in the Great Lake State have been greatly enhanced by laws enacted by the Legislature and the services provided by governmental agencies. We hope this publication will provide a better understanding of the benefits available to Michigan seniors.

Prepared by the Michigan Legislature

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The Michigan tax system offers a number of credits for senior citizens, including the homestead property tax credit, renter's tax credit, home heating tax credit, deferments and exemptions, all which can provide eligible senior citizens with substantial tax relief.

Michigan Department of Treasury

Lansing, Michigan 48922

Phone: (517) 373-3200

TTY MI Relay Center: 800-649-3777 or 711

Printed material in alternative format

Phone: (517) 636-4486

www.michigan.gov/treasury

Income Tax Information,

Forms and Refund Status

Phone: (517) 636-4486

Financial Hardship Property Tax Exemptions

Homeowners meeting the federal poverty income standards have the opportunity to apply for an exemption from the payment of property taxes on their principal residence due to financial hardship. If you think that you may be eligible, you may file a claim with the township supervisor or board of review on a form provided by your local assessor.



Homestead Property Tax Credit

Seniors may receive a homestead property tax credit for up to 100 percent of the amount paid on their homestead property taxes. This credit may be claimed regardless of whether

or not a Michigan income tax return (form MI-1040) must be filed. You may claim a property tax credit by filing form MI-1040CR.

Seniors may claim the homestead property tax credit for up to four years from the annual date (April 15) set for filing the claim if the following criteria are met:

- Applicant or spouse of applicant has reached the age of 65 by December 31 of the tax year.
- Applicant is the unremarried survivor of a spouse who was 65 or older at the time of his or her death.
- Applicant's homestead is located in Michigan.
- Applicant must have lived in Michigan for at least six months of the tax year.
- An applicant's total household resources must have been less than \$50,000 for the tax year.
- An applicant's homestead must have a taxable value at or below \$135,000 for the tax year.

Calculating your homestead property tax credit is accomplished in three steps: determine your total household resources; determine the percentage of property taxes paid that are nonrefundable; and calculate the credit, applying reductions and phase out multipliers, if applicable. Applicants must determine their total household resources for each tax year the credit is claimed. Total resources include, but are not limited to, stipends, grants or GI bill benefits; inheritance (except an inheritance from one's spouse); death benefits paid by or on behalf of an employer; forgiveness of debt; and reimbursement from dependent care and/or medical care spending accounts. They do not include energy assistance grants; government payments to a third party (e.g., a doctor); food assistance program benefits; payments from

Tax Credits

a long-term care policy made to a nursing home or other care facility; and inheritance and/or life insurance benefits from a spouse. If your total household resources are more than \$50,000, you are not eligible for this credit.

Determining how much of the property taxes paid will not be refunded is next. The homestead property tax credit is a “circuit breaker” tax, meaning that tax relief is provided to individuals who, based on their income, have too great of a property tax liability. The nonrefundable portion of the paid property taxes is 3.5 percent of one’s household resources. However, a special provision for senior citizens permits a property tax credit to be calculated when household resources are below \$6,000. For this tax year, the percentage of property taxes not to be refunded is determined based on the following household resource levels:

Percentage Nonrefundable	
Household Resources	Percentage
\$3,000 or less	0%
\$3,001 to \$4,000	1.0%
\$4,001 to \$5,000	2.0%
\$5,001 to \$6,000	3.0%
\$6,001 or above	3.5%

If the household resources are less than \$3,001, a credit can be claimed for all property taxes paid up to a maximum of \$1,200.

To calculate the value of one’s homestead property tax credit, subtract from the total homestead property taxes paid one’s total household resources for the tax year times the applicable percentage from the table above. For example: Mr. and Mrs. Jones’

household income amounted to \$5,400. They were billed \$500 for property taxes. Their credit is computed by first multiplying their household income (\$5,400) by the percentage from the above table (3 percent) and then taking the difference between 3 percent of income and the amount of taxes paid, or $3 \text{ percent} \times \$5,400 = \$162$; $\$500 - \$162 =$ credit of \$338. So, in this example, the initial homestead property credit is valued at \$338.

For applicants whose household resources are greater than \$21,000, the credit is reduced by four percentage points for each additional thousand in household resources. Using the senior credit reduction table, provided below, the initial homestead tax credit is multiplied by the applicable percentage for the applicant’s household resources. The credit is phased out for individuals whose household resources are greater than \$41,000 but less than \$50,000. For applicants whose household resources fall in this range, the homestead property credit is multiplied again using the phase out schedule provided below.

Senior Credit Reduction	
Household Resources	Percentage
\$21,000 or less	100%
\$21,001 to \$22,000	96%
\$22,001 to \$23,000	92%
\$23,001 to \$24,000	88%
\$24,001 to \$25,000	84%
\$25,001 to \$26,000	80%
\$26,001 to \$27,000	76%
\$27,001 to \$28,000	72%
\$28,001 to \$29,000	68%
\$29,001 to \$30,000	64%
\$30,001 or above	60%

Tax Credit Phase Out	
Household Resources	Percentage
\$41,001 to \$42,000	90%
\$42,001 to \$43,000	80%
\$43,001 to \$44,000	70%
\$44,001 to \$45,000	60%
\$45,001 to \$46,000	50%
\$46,001 to \$47,000	40%
\$47,001 to \$48,000	30%
\$48,001 to \$49,000	20%
\$49,001 to \$50,000	10%
\$50,001 or above	0%

For example: Mr. and Mrs. Smith's household income amounted to \$45,750. They were billed \$1,900 for property taxes. Their credit is computed by first multiplying their household income (\$45,750) by the applicable percentage provided on the percentage nonrefundable table (3.5 percent) and then taking the difference between 3.5 percent of income and the amount of taxes paid, or $3.5 \text{ percent} \times \$45,750 = \$1,600$; $\$1,900 - \$1,600 = \$300$ (initial credit). So, in this example, the initial homestead property credit is valued at \$300. However, because their household resources are greater than \$21,001, the credit reduction must be applied: $\$300 \text{ (initial credit)} \times 60 \text{ percent (applicable credit reduction percentage)} = \180 . Since their household resources are also above \$41,001, the credit phase out must be applied: $\$180 \times 50 \text{ percent (applicable phase out percentage)} = \90 . In this example, Mr. and Mrs. Smith's homestead property credit is valued at \$90.

Renters' Tax Credit

Renters may also use the homestead property tax credit to obtain a tax credit by

substituting 20 percent of the renter's gross rent for the year as the amount of property taxes paid. Applicants whose housing costs are subsidized should base their claim on the amount they paid, excluding any federal subsidies.

People renting apartments exempt from property taxes but who pay service fees to the municipality in which they live may use 10 percent of their rent to calculate their property tax credit. However, if your housing is exempt from property taxes and no service fee is paid, you are not eligible for the credit. Permanent residents of nursing homes, foster care homes, or homes for the aged may also claim a tax credit by using their share of the total property tax paid by the facility as taxes eligible for credit. Your manager should be able to tell you your share of the tax. If you pay room and board in one fee, a tax credit may be claimed based on the square footage of the facility. It is important to note, however, that **individuals must file a claim to receive any of these credits.**

Tax Deferments

The summer tax deferment is a beneficial tax break for certain people over the age of 62. This provides those with a household income of not more than \$40,000 for the preceding year the benefit of deferring summer property taxes until February 15 of the following year. The benefit of this procedure is that it usually gives sufficient time for state income tax refund checks to be received by the senior to be used to pay the summer property taxes. Receiving a tax deferment is accomplished by applying to the city, village, or township treasurer by September 15 of that tax year, or by the time that the tax would become subject to interest or late penalty charges. Your local treasurer can supply more information.

Senior citizens may also delay paying their winter taxes without the imposition of certain fees, penalties, or interest. Payment of these taxes may be extended until April 30 of the first year of delinquency. This deferment is permitted only if the local county board of commissioners has adopted a resolution approving a winter tax deferment. Eligibility may be accorded to those who have applied for a property tax credit before February 15 and have not received their refund before March 1. Such individuals must present a copy of their property tax credit form to their county treasurer. Your local treasurer can tell you if this deferral has been made available and whether or not you qualify.

Special assessments are taxes that are imposed to finance installation of curbs, gutters, sidewalks, sewers, water, pavements, drains, and connections for water and sewer systems. Deferments of these special assessments may be extended to individuals who are 65 years of age or older, citizens of the United States, residents of Michigan for at least five years, and sole owners of the homestead for five or more years. Each year this income limit is adjusted based on the annual average percentage increase or decrease in the U.S. Consumer Price Index. You may contact your local assessor to obtain the current amount for the particular tax year. The money that is deferred will be recouped when the house is sold.

Home Heating Credit

The Home Heating Assistance Program gives many low-income persons the opportunity to claim a credit against their state income tax for part of their home heating costs. There are two methods available for computing a home heating credit: the **standard method** and, for individuals with very low incomes and high heating costs, an **alternative formula**.

In calculating your credit using the **standard method**, the amount of the home heating tax credit is calculated by first determining the amount of your household income and the number of exemptions you can claim. Your credit is your standard allowance minus 3.5 percent of your household income. If you are a claimant whose heating costs are included in your rent, multiply the result of the preceding calculation by 50 percent. You will not get a credit if your household income exceeds the amount of the income ceiling as detailed in the home heating credit tax form.

To compute the **alternative formula**, you must determine your total heating costs for the 12 consecutive monthly billing periods ending during October of the tax year. This credit is funded by a block grant from the federal government. Depending on the available amount of federal funding, the credit available may be subject to a proration factor. If your claim is for less than 12 months or your heating costs are currently included in your rent, you cannot claim an alternative credit.

You do not need to file a state income tax return to receive the Home Heating Credit. You do have to complete the MI-1040CR-7 claim form to apply. Claims must be filed by September 30 of each year.



One of the most important factors contributing to the well-being of senior citizens is good health, its maintenance and its preservation. Michigan's senior citizens are fortunate in having available to them numerous avenues to ensure quality health care, some of which include physical and mental health clinics, health screening programs, and nutrition services.

Additionally, the federal Medicare program and the state-administered Medicaid program assist seniors in need of medical services.

MiRx Card

The MiRx card is a new program for middle- to low-income Michigan residents who have no prescription coverage. The MiRx card is free. With the MiRx prescription drug discount card, uninsured or underinsured residents can get up to 20 percent off their prescriptions at participating pharmacies. There is no age limit for participants. When individuals fill out the application, they should include all eligible members of the family or household. Once the application is completed and processed, eligible applicants will receive a MiRx card in the mail within two weeks and a list of participating pharmacies in their area.

To receive a MiRx application or for more information:
www.michigan.gov/mdhhs
Phone: (866) 755-6479

Many Michigan county governments or health departments also offer prescription discount cards with price reductions of 5 to 40 percent savings. The average discount is about 25 percent. For more information, contact your local Area Agency on Aging office or the Michigan Medicare/Medicaid Assistance Program (MMAAP) at (800) 803-7174.

Prescription Drug Assistance Under the Medicare Program

The *Medicare Modernization Act of 2003* (MMA), enacted on December 8, 2003, created drug benefits for Medicare beneficiaries—Medicare Part D. The drug benefit began on January 1, 2006.

Medicare Prescription Drug Benefit (Medicare Part D)

In January 2006, Medicare began to pay for outpatient prescription drugs through private plans under the new Part D benefit.

For more information:
www.medicare.gov
Toll-Free:
(800) MEDICARE
((800) 633-4227)
TTY: (877) 486-2048



Medicare Program

Medicare is a federal health insurance program available to people 65 years of age or older, some persons with disabilities under the age of 65, and people with end-stage renal disease. There are two parts to Medicare—Part A and Part B. Part A is referred to as hospital insurance and helps pay for inpatient hospital care, as well as care in critical access hospitals, some skilled nursing facility care, hospice care, and some home health care. Part B is referred to as medical insurance and helps to pay for doctors' services, outpatient hospital care, medical supplies, and a variety of other health care services that are medically necessary. Certain preventive services may also be eligible for coverage. Enrollment in Part A is available to most senior citizens at no charge. Part B, however, must be purchased by paying a monthly premium. It should be noted that under certain circumstances some individuals may have to pay more than this premium amount and in other cases the cost may be covered for certain recipients with Medicaid eligibility. Individuals may choose to receive their health care coverage from the original Medicare plan or from Medicare + Choice (i.e., a Medicare managed-care plan).

Medigap policies, otherwise known as Medicare supplemental insurance policies, are available for purchase from private insurance companies and may provide coverage for benefits that the original Medicare plan does not. You do not need to purchase a Medigap policy if you are enrolled in a Medicare Advantage. All Medigap policies are sold in twelve standardized plans known as Plans A through L and each has a different set of benefits. Plan A covers only the basic (core) benefits, while Plans B through L cover basic and the offered extra benefits.

For further information about Medicare and Medigap policies, or to request and receive a variety of Medicare and related booklets, call **(800) MEDICARE** or **(800) 633-4227**, TTY/TDD **(877) 486-2048** (for the hearing and speech impaired) or access the Medicare website at **www.medicare.gov**. Individuals can also call the Medicare/Medicaid Assistance Program at **(800) 803-7174** to get help with their questions.

Medicaid is funded by the state and federal governments and helps to ensure that essential health care services are made available to those who otherwise would not have financial resources to purchase them. Eligibility for Medicaid depends on your family size, income and assets. This program can pay for services that are not paid for by Medicare. Medicaid can also help pay your Medicare premiums. Medicaid is automatically available to those who are eligible for Supplemental Security Income (SSI). If you have questions or would like more information on the program, contact the Department of Health and Human Services office or the **Medicare/Medicaid Assistance Program (MMAP)** at **(800) 803-7174**. There is also information about the programs at **www.michigan.gov/mdhhs**.

Medicare Savings Programs

Qualified Medicare Beneficiaries (QMB)

QMB is a program for people who are eligible for Medicare Part A and/or Part B and have income up to 100% of the Federal Poverty Level (FPL). There is an asset eligibility questionnaire. This program pays the Medicare Part B premium, Medicare co-insurances, and deductibles for the eligible person.

Specified Low-Income Medicare Beneficiaries (SLMB)

SLMB is available for individuals with income between 100% and 120% of the FPL. There is an asset eligibility questionnaire. SLMB pays the Medicare Part B premium only.

Additional Low-Income Medicare Beneficiaries (ALMB)

ALMB pays the Medicare Part B premium for persons between 120% and 135% of the FPL. There is an asset eligibility questionnaire and enrollment is limited to funds available for the calendar year.

For more information, contact the Department of Health and Human Services, and MMAP.

Michigan Medicare/Medicaid Assistance Program

Michigan MMAP is a statewide health insurance education counseling and assistance program which responds to the concerns of seniors regarding Medicare, Medicare Advantage, Medicaid, supplemental insurance, long-term care insurance, Medicare and Medicaid funds for long-term care, and other related benefit issues. Direct counseling services are provided by volunteers trained to help seniors understand the increasing complexities of health care coverage. Service is provided at senior citizen centers, churches, community centers, over the phone, and through home visits for those individuals with mobility limitations. Persons in need of assistance with their Medicare benefits or managed care, problems enrolling in QMB or SLMB (see description of programs), understanding supplemental (Medigap) and/or long-term care insurance, should contact the **MMAP** toll-free at (800) 803-7174.

Health and Nutrition Services

Food Assistance Programs are another means to help reduce the high cost of meals. Electronic Benefit Transfer (EBT) is the way Michigan distributes Food Assistance benefits provided under the Supplemental Nutrition Assistance Program (SNAP). Benefits are issued into a food account using electronic technology and a debit card known as the **Michigan Bridge Card**. The EBT card can be used at USDA-certified retailers with Point-of-Sale (POS) devices. Only the recipient and their authorized representative can access the EBT account. Many senior citizens are eligible for Food Assistance benefits which help buy proper food for good health. This program is administered through the Department of Health and Human Services in cooperation with the U.S. Department of Agriculture. For additional information on the Food Assistance Program, contact your local Department of Health and Human Services.



Additional Health and Nutrition Services

Health maintenance and preservation are further promoted through various other state programs. As people grow older, they require increased medical and personal care assistance. The State of Michigan has responded to these needs by providing help with homemaking, home health aides, personal and day care, and preventive services to assist seniors with substance abuse problems.

Senior Project FRESH or Market FRESH is an innovative seasonal nutritional program made available to older adults who receive coupons to purchase fresh, locally-grown produce from authorized Michigan farmers' markets and roadside stands.

Several other programs may be available in your area, such as congregate meals and home-delivered meals. Check you local Department of Health and Human Services and Office of Services to the Aging for more information and eligibility requirements.

Evidence-based Disease Prevention (EBDP) programs provide older adults affected by chronic diseases and conditions maintain a healthy lifestyle through self-management behaviors.

State Long-Term Care Ombudsman Program

Office of Services to the Aging
www.michigan.gov/osa

The Long-Term Care Ombudsman Program was created by the Older Americans Act and authorized by the Older Michiganians Act to address the quality of care and quality of life experienced by residents of licensed nursing homes, homes for the aged, and adult foster care homes. Local Ombudsmen advocate on behalf of long-term care residents no matter what their age, diagnosis, or condition. Local Ombudsmen work with individual residents and their families and

friends to resolve problems and promote high-quality care.

Local Ombudsmen provide a community presence by:

- Routinely visiting residents of long-term care facilities,
- Explaining residents' rights,
- Empowering residents to communicate their concerns individually or collectively,
- Assisting in the resolution of resident concerns,
- Promoting community education regarding long-term care,
- Promoting best practices, and
- Seeking solutions to identified problems within the long-term care system.

Local Ombudsmen also provide information regarding alternatives to:

- Long-term care facilities;
- Issues in particular facilities;
- Sources of payment for care services; and
- Federal and state regulations regarding care.

Those needing ombudsman services should call toll-free **(866) 485-9393**. Upper Peninsula residents can call **211**. All calls are toll-free and staffed 24 hours a day. In-state calls are automatically routed to the Local Ombudsman office closest to the caller. The State Long-Term Care Ombudsman handles out-of-state calls and matters that are not resolved at the local level.

Information about nursing facility and other long-term care facility certification can be obtained from the Michigan Department of Licensing and Regulatory Affairs, Bureau of Health Facilities, at (517) 335-1980. Those wishing to know which nursing homes can accept Medicaid patients may contact a county Department of Health and Human Services.

When to Call an Ombudsman

If residents and families would like to:

- Receive information;
- Learn how to resolve problems; or
- Begin the complaint process for concerns in licensed nursing homes, homes for the aged, and adult foster care homes.

Become a Volunteer Ombudsman

Older adults, individuals with disabilities and family members need education, support and advocacy. A volunteer Ombudsman can play a crucial and helpful role in fulfilling these needs.

Volunteers receive intensive training and will acquire an understanding of the complex long-term care system. As a volunteer, these learned skills will be used to promote better care and quality of life for residents in need.

As a volunteer, you can expect to:

- Visit with long-term care residents;
- Explain their rights;
- Answer questions;
- Report resident complaints to the Local Ombudsman.

A one-year commitment is required for all volunteer Ombudsmen. If you are interested in participating in this program, please contact the Michigan Long-Term Care Ombudsmen toll-free **(866) 485-9393**.

Respite Care – Adult Day Services

Respite refers to a short time of rest or relief. Respite care services allow a caregiver to take a break from day-to-day duties while the person in their care receives assistance from qualified individuals. There are many different ways and settings in which respite care can be provided. Respite care can be very beneficial to the health and well-being of the person providing care as well as the person needing care.

Respite care can be provided in-home or in other settings. In-home respite may be provided by an agency staff person or trained volunteer. Adult day care programs allow older adults to participate in social activities with others and have the benefit of varied recreational opportunities. Other types of respite include overnight respite, emergency respite, and extended respite of up to two weeks' duration.

Adult Service unit employees can help you or someone you love find the resources they need to maintain in some capacity within their own home.

There are non-Medicaid Services and Medicaid Home Help Services. The Adult Service employee will determine if you need assistance with eating or feeding, bathing, dressing, meal preparation, laundry, housework and even shopping.

For more information, contact your local county **Department of Health and Human Services**:

Toll-Free: (855) 275-6424

www.michigan.gov/mdhhs

Fees for respite care will vary. The ability to care for a more physically or cognitively impaired individual will also vary by provider.

For more information:

Office of Services to the Aging

www.michigan.gov/miseniors

**Michigan Helpline for Alzheimer's
Disease**

Toll-Free: (800) 272-3900

Michigan Adult Day Services Association

Toll-Free: (616) 485-5018

Michigan Elder Justice Initiative

(517) 827-8025 or (517) 827-8028

meji.org

Program of All-Inclusive Care for the Elderly (PACE)

The Program of All-Inclusive Care for the Elderly (PACE) is a capitated benefit authorized by the Balanced Budget Act of 1997 (BBA) that features a comprehensive service delivery system and integrated Medicare and Medicaid financing for frail, elderly individuals who meet Long-Term Care (LTC) level of care criteria.

For most PACE participants (enrollees), the comprehensive service package permits them to continue living at home while receiving services rather than being institutionalized. Participants must meet the following criteria:

- Medically qualified, must meet Medicaid's LTC eligibility criteria.
- Must be at least 55 years of age or older.
- Must live within the approved geographic area of the PACE organization.
- Must be able to live safely in the community (not residing in a nursing facility) at the time of enrollment.
- Must not be concurrently enrolled in the Medicaid MICHoice waiver.
- Must not be concurrently enrolled in a Health Maintenance Organization (HMO).

The PACE organization receives referrals from providers in the community who believe a person meets Medicaid eligibility and LTC eligibility criteria.

The PACE organization will assist a person in applying for Medicaid and with initial asset and income assessments. The PACE organization will also help the person obtain required information and verification.

The PACE organization is responsible for performing the medical/functional assessment that determines if a person meets the Medicaid LTC criteria.

An interdisciplinary team consisting of professional and paraprofessional staff assesses the participant's needs, develops care plans and delivers all services, including acute care services, hospital services and, if necessary, nursing facility services. PACE programs provide social and medical services primarily in an adult day health center, supplemented by in-home and referral services in accordance with the participant's needs.

The PACE service package must include all Medicare- and Medicaid-covered services, and other services as determined necessary by the interdisciplinary team.

A prospective PACE organization must be a not-for-profit private or public entity that is primarily engaged in providing PACE services. Prospective PACE organizations must complete a feasibility study which includes providing evidence the PACE organization will either be cost-neutral or save money for long-term care services provided by the State in the service area.

The PACE organization enters into a three-party agreement with the Centers for Medicare and Medicaid Services and the Michigan Department of Health and Human Services (MDHHS).



PACE Providers

Michigan has sixteen PACE providers:

PACE Southeast Michigan

Southfield Center
24463 W. 10 Mile Road
Southfield, Michigan 48033
Phone: (855) 445-4554

Dearborn Center
15401 N. Commerce Drive
Dearborn, Michigan 48120
Phone: (855) 445-4554

Thome Rivertown PACE Center
250 McDougall Street
Detroit, Michigan 48207
Phone: (855) 445-4554

Warren Center
30713 Schoenherr Road
Warren, Michigan 48088
Phone: (855) 445-4554

The area served by PACE of Southeast Michigan is in all zip codes in Wayne, Macomb, and Oakland Counties, **except:** **48111, 48165, 48167, 48168, 48170, 48178, 48187, 48188, 48374, 48375, 48377, 48390 and 48393**

CentraCare

200 West Michigan Avenue
Battle Creek, Michigan 49017
Phone: (269) 441-9300
Toll-Free: (877) 284-4071

CentraCare

445 West Michigan Avenue
Kalamazoo, Michigan 49001
Phone: (269) 488-5460
Toll-Free: (800) 488-5860

Serving Counties: Calhoun and Kalamazoo and the following zip codes in Van Buren County: **49009, 49010, 49026, 49055, 49065, 49067, 49071, 49078, 49079 and 49087**

Care Resources

1471 Grace Street, S.E.
Grand Rapids, Michigan 49506
Phone: (616) 913-2006
Toll-Free: (800) 610-6299

Serving County: Kent and the following zip codes in Ottawa County: **49418, 49428, 49435, 49534 and 49544**

Genesys PACE of Genesee County

412 E. First Street
Flint, Michigan 48502
Phone: (810) 236-7500

The area served by Genesys PACE of Genesee County is all of Genesee County

Great Lakes PACE

3378 Fashion Square Boulevard
Saginaw, Michigan 48603
Phone: (989) 272-7610

The area served by Great Lakes PACE is the following zip codes in their entirety: **48417, 48435, 48449, 48601, 48602, 48603, 48604, 48607, 48609, 48611, 48614, 48615, 48616, 48620, 48623, 48626, 48631, 48634, 48637, 48638, 48640, 48642, 48649, 48650, 48655, 48662, 48701, 48706, 48708, 48722, 48723, 48724, 48732, 48733, 48734, 48744, 48746, 48747, 48757, 48767, 48768, 48817, 48841, 48867** and the Saginaw, Midland, Bay, Gratiot, Tuscola, Shiawassee and Arenac County portions of the following zip codes: **48415, 48457, 48460, 48807 and 48831**

Huron Valley PACE

2940 Ellsworth Road
Ypsilanti, Michigan 48197
Phone: (855) 483-7223

Serving County: Washtenaw and the following zip codes in Wayne, Monroe, Oakland and Livingston Counties: **48111, 48116, 48117, 48131, 48159, 48160, 48161, 48162, 48164, 48165, 48166, 48167, 48168, 48170, 48174, 48178, 48179, 48187, 48188, 48189, 48191, 48242, 48374, 48375, 48377, 48390, 48393 and 49270**

LifeCircles-PACE Holland

12330 James Street
Holland, Michigan 49424
Phone: (616) 582-3100

LifeCircles-PACE Muskegon

560 Seminole Road
Muskegon, Michigan 49444
Phone: (231) 733-8686
Toll-Free: (888) 204-8626

Serving Counties: Muskegon and the following zip codes in Allegan and Ottawa: 49010, 49026, 49055, 49056, 49090, 49315, 49318, 49330, 49401, 49403, 49404, 49406, 49408, 49409, 49415, 49417, 49419, 49423, 49424, 49426, 49434, 49448, 49450, 49451, 49453, 49456, 49460 and 49464

PACE of Southwest Michigan

2900 Lakeview Avenue
St. Joseph, Michigan 49085
Toll-Free: (855) 243-8876

Serving Counties: Berrien, portions of Cass and Van Buren with zip codes: 49013, 49022, 49031, 49038, 49043, 49045, 49047, 49057, 49064, 49079, 49085, 49098, 49101, 49102, 49103, 49104, 49106, 49107, 49111, 49112, 49113, 49115, 49116, 49117, 49119, 49120, 49125, 49126, 49127, 49128 and 49129 and the Van Buren County portions of 49056, 49065, 49067 and 49090

Community at Home-PACE, Inc.

231 West Pine Lake Drive
Newaygo, Michigan 49337
Toll-Free: (800) 689-6675

Serving Counties: with zip codes in Lake, Mason, Mecosta, Oceana, Osceola, Newaygo and Montcalm: 48886, 49303, 49304, 49305, 49307, 49309, 49310, 49312, 49320, 49322, 49327, 49329, 49330, 49332, 49336, 49337, 49338, 49339, 49340, 49342, 49343, 49346, 49347, 49349, 49402, 49405, 49410, 49411, 49412, 49413, 49420, 49421, 49425, 49431, 49436, 49437, 49446, 49449, 49452, 49454, 49455, 49458, 49459, 49623, 49631, 49639, 49642, 49644, 49655, 49660, 49665, 49677, 49679, 49688 and 49850

VOANS Senior Community Care of Michigan

1921 E. Miller Road
Lansing, Michigan 48911
Phone: (517) 319-0700

Serving Counties: Ingham, Eaton, Clinton, Shiawassee, Livingston, Barry and Ionia with the following zip codes: 48808, 48813, 48819, 48820, 48821, 48822, 48823, 48824, 48825, 48827, 48831, 48835, 48837, 48840, 48842, 48848, 48853, 48854, 48861, 48864, 48866, 48872, 48876, 48879, 48890, 48892, 48894, 48895, 48906, 48910, 48911, 48912, 48915, 48917, 48924, 48933, 49021, 49076, 49096, 49251, 49264, 49284 and 49285

Cascade-Thome PACE

2282 Springport Road
Jackson, Michigan 49202
Phone: (517) 768-9791

Serving Counties: Jackson, Lenawee, and Hillsdale

For more information on PACE, contact:

Integrated Programs Management Section

Medical Services Administration
P.O. Box 30479
Lansing, Michigan 48909
Phone: (517) 241-4293

National PACE Association

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



CONSUMER PROTECTION

Legislation

Consumer protection is a serious concern to all citizens, but particularly to older adults who are often targeted by con artists and other unscrupulous individuals who engage in fraudulent activities.

The State of Michigan has enacted a considerable amount of legislation to protect people from deception or fraud in purchasing goods and services. Included is the Michigan Consumer Protection Act (1976 PA 331), which provides an opportunity for redress by filing a lawsuit in court or a complaint with the county prosecuting attorney or the state Attorney General; the Pricing and Advertising of Consumer Items Act (1976 PA 449), which provides a specific remedy for many situations in which a price charged exceeds the marked price; and numerous laws addressing the growing problem of identity theft.

The Michigan Attorney General operates a Consumer Protection Division **(877) 765-8388** www.michigan.gov/ag to respond to complaints and provide consumer information and resources. For complaints related to insurance, financial institutions or securities, consumers can file a complaint with the Michigan Department of Financial and Insurance Services **(877) 999-6442** www.michigan.gov/ofis. Complaints related to licensed professionals including contractors should be directed to the Michigan Department of Licensing and Regulatory Affairs, Licensing Division at **(517) 241-9288**. Consumers can also check with the Bureau to verify the license of a professional or occupation by calling that number. Additional information is available online at www.michigan.gov/lara.

Legal Hotline for Michigan Seniors (800) 347-5297

The Legal Hotline for Michigan Seniors, staffed by specially-trained attorneys, is available to all Michigan residents 60 years of age and older regardless of income. Hotline attorneys determine if callers have a legal problem, give free legal information over the phone, and provide brief service such as calling a third party or writing a letter to resolve a legal problem. Problems that cannot be resolved by the hotline are referred to legal aid organizations for low-income clients, legal assistance programs serving seniors and to pro bono panels, specially-created panels of attorneys in private practice who agree to charge reduced fees.

Title III-B Legal Assistance

Legal assistance is also available to seniors 60 years of age and older through programs funded under the Older Americans Act. Services are targeted to seniors who are considered most economically and socially needy. Services include, at a minimum, representation, advice/counsel, and legal education. The Older Americans Act has established the following priorities for **Title III-B** legal services: income, health care, long-term care, nutrition, housing and utilities, defense of guardianship, abuse and neglect, and age discrimination. Priorities may vary between programs depending on staff expertise and contractual agreements with the Area Agency on Aging they serve. There are no income eligibility guidelines or fees charged for services; however, donations are accepted. Seniors should contact their local Area Agency on Aging for the nearest senior legal assistance program.

Nursing Facility Legislation

Other important legislation that protects Michigan's senior population concerns nursing facilities. The law prohibits physical, mental, and emotional abuse, mistreatment, or harmful neglect of patients. It further establishes standards of care and provides for remedies and penalties for violations of the law. Especially important to seniors and their families are the law's provisions guarding a patient's rights. These safeguards include the right to appropriate care on a nondiscriminatory basis, the right to be informed of medical conditions and to refuse treatment, to send and receive mail unopened, to manage one's own financial affairs, to exercise one's rights as a citizen, to have visitors, and to retain personal belongings. Additionally, the Michigan Department of Health and Human Services is empowered to impose certain sanctions if homes are judged substandard. Admissions or readmissions may be suspended, a nursing home's allowed capacity may be reduced, patients may be transferred to other homes, and nursing homes may be placed in receivership. The Department of Health and Human Services may send correction notices to the nursing home licensee and the Department of Health and Human Services specifying what must be done to remedy violations of the law.



Elder Abuse

Elder abuse can happen. Ways to protect yourself against abuse, neglect and exploitation are by planning, being cautious, and staying connected with family and friends. Don't hesitate to report instances of abuse or neglect.

Adult Protective Services, a division of the Department of Health and Human Services, investigates and coordinates adult abuse, exploitation and/or neglect cases. Trained investigators work with mental health, public health, and law enforcement

professionals along with the probate courts, the aging network, community groups and the general public to ensure adult safety.

If you suspect abuse, neglect, or exploitation, call (855) 444-3911 (24-hour hotline).

If you would like more information, contact:

Elder Law of Michigan

Toll-Free: (800) 347-5297

elderlawofmi.org/benefits

Michigan Department of Health and Human Services

Toll-Free: (855) 275-6424

www.michigan.gov/mdhhs

National Center on Elder Abuse (NCEA)

Toll-Free: (855) 500-3537

E-mail: ncea-info@aoa.hhs.gov

Website: www.ncea.acl.gov

Although most Michigan seniors own their own homes, it would be a mistake to assume that is the end of senior housing problems. Maintenance of the home, both physically and financially, presents a challenge that increases as the senior grows older. While all agree that most seniors prefer to remain in their homes, among friends and in familiar surroundings, rather than move to an apartment or institutional setting, it is sometimes difficult for a senior to continue to support the home. Both for homeowners and for renters, there is a range of options to allow seniors to live in an independent housing arrangement as long as possible.

The best single source of housing information for a senior is your Local Area Agency on Aging. They maintain up-to-date knowledge on a wide range of housing options and resources in your community. A list of Local Area Agencies on Aging begins on page 28.

Home Repair

To help with home repairs, loans and grant funds are available from a number of sources. Your Local Area Agency on Aging may know of resources through the local unit of government or neighborhood organization, the community action agency, the Michigan State Housing Development Authority (MSHDA), the Department of Health and Human Services State Emergency Relief Program, and, in rural areas, the U.S. Department of Agriculture's Rural Economic and Community Development Service.

Rental Lease Breaking

Michigan law allows low-income senior citizens to terminate rental agreements if they qualify and are offered the opportunity for subsidized senior housing. Tenants who qualify must have occupied their rental unit for more than 13 months and must provide a 60-day written notice. The law also applies to tenants who can no longer live independently. To be released from rental agreements under these circumstances, a notarized statement from a physician is necessary.



Residential Living

Senior housing is an important issue, especially for older adults who are in need of supervision or assistance with daily activities. Currently in Michigan, there are two licensed forms of residences: adult foster care homes and homes for the aged. Either of these settings may be called “assisted living.”

Lists of adult foster care homes and homes for the aged are available on the Department of Health and Human Services website: www.michigan.gov/mdhhs.

Unlicensed residential options exist and may also be called “assisted living.” Older adults are advised to read residential contracts carefully and to have a full understanding of costs and services before signing a contract.

When choosing an “assisted living” environment, you should visit the home or facility, talk with residents and meet with the provider and administrative staff. Also, consider the neighborhood, surrounding property, the cost of care being provided to you and make sure their services will provide you with quality care.

A few things to consider include:

- Decent, safe and sanitary living conditions.
- Nutritious meals.
- Access to meaningful daily activities.
- You are treated with dignity and respect.



Living Transition Programs

Your local and county Area Agency on Aging has services available to assist you with the opportunity to explore a variety of living arrangements and coordinate your care and support services. Service options available to you may depend on your income assets and whether you are currently on Medicaid or Medicaid eligible with a barrier to returning home.

For more information, contact:

Michigan Department of Health and Human Services

Phone: (517) 373-3740

Toll-Free: (800) 649-3777

(855) 275-6424

(855) ASK-MICH

Michigan Relay Center 771

Office of Services of the Aging

www.michigan.gov/osa

or

see page 28 of this booklet.

Safe Driving

As we age, it is not uncommon to eventually stop driving. If this time comes, you may fear losing your independence. However, an older driver doesn't necessarily mean an unsafe driver.

There are many resources available to help you and your family decide if you should continue to drive or not. One resource includes your physician's input. You may qualify for specialized



equipment, like a spinner knob, swivel seat, hand controls for the gas and brake pedals and even pedal extenders. Your Local Area Agency on Aging may help determine your eligibility and if the decision is made to stop driving, help you create a mobility action plan.

Regardless of age, certain functional abilities must be present in order to drive safely. Consider getting a check-up not only with your physician, but your eye physician, too. If your eyesight has had significant changes within the last few months or years, talk to your doctor about what services may be available to you to keep you driving safely. Your physician may also have self-assessments you can take to rate your current driving skills or offer tips on how to stay fit for driving safely.

Alternatives

The Michigan Department of Transportation has a variety of programs to keep you mobile and safe. Many older adults find themselves unable to get around like they used to and some have given up driving on their own altogether. It is important for you to keep mobile even if you have to rely on others to drive for you.

Public transportation can be one transportation alternative that provides fixed-route service (routine bus stops) or demand-response transportation service where the company provides curb-to-curb or door-to-door service. These types of services greatly enhance the mobility of older citizens who can no longer drive or have medical specializations where care is needed to be transported.

Another alternative would be to consider transportation from family members, friends who still drive, church members, senior volunteer groups and home health aides. Many senior living communities, centers or even hospitals may have transportation services available, especially for medical appointments. Last but not least, consider your local taxi or limousine service to get you where you need to go.

For more information, contact:

Michigan Department of Transportation
(MDOT) – Office of Passenger Transportation
Phone: (517) 335-2560
www.michigan.gov/mdot

Michigan Department of Health and Human Services
Phone: (517) 373-3740
www.michigan.gov/mdhhs

ENERGY

There are many programs to assist seniors with home energy and weatherization. By making your home more energy efficient you could reduce your home heating costs by 20 percent a year.

Energy Efficiency Tips include:

- Install a programmable thermostat
- Air dry dishes and laundry instead of using heated air
- Turn off lights and unplug electric devices when not in use
- Lower your hot water thermostat to 120 degrees
- Replace old showerheads with low-flow and high-efficiency models
- Use qualified halogen incandescents, compact fluorescent lamps (CFL) and light-emitting diodes (LED) light bulbs throughout your home
- Seal windows, doors and cracks

Weatherization Services may be provided by your local utility or Community Action Agency. These include:

- Wall insulation
- Attic insulation and ventilation
- Foundation insulation
- Air leak reduction
- Smoke detectors
- Dryer venting

Home Heating Credit offers support for heating costs. The Michigan Department of Treasury determines eligibility and makes payments. You do not need to file a state income tax return to receive the credit. Forms are automatically mailed to households that received a credit the previous year. Applications are available from mid- to late January and may be filed through September 30 of each year.

State Emergency Relief is a crisis intervention program that provides assistance for energy-related expenses such as heating fuel, electricity and home repairs. Eligibility is based in part on the demonstration of need, income and assets. There are annual and lifetime funding and household limitations. Contact Michigan Department of Health and Human Services.

Utility Companies

Many utility companies also provide special services. Call the phone number listed on your bill and speak to a customer service representative about the services available for you.

These services may include:

- Winter shut-off protection (November 1 - March 31)
- Special rates
- Exemptions from late payment charges
- Free or low payment on home energy analysis
- Third-party notification
- Budget billing plans



Winter Protections From Shutoff

The MPSC and state law requires all regulated gas and electric companies and some electric cooperatives to provide shutoff protection for senior citizens (age requirement may vary by company policy) during the *heating season* (November 1 - March 31). Please contact your utility for qualifications.

Medical Emergency

A utility can postpone the shutoff of utility service for 21 days at a time. The account holder must provide a physician's certificate or notice from a public health or a social services official stating that the shutoff of service will aggravate an existing medical emergency with a permanent resident of the premises. This temporary hold will not exceed 63 continuous days in any 12-month period per household member or 126 days per household. Contact your utility company for details.

Michigan Energy Assistance Program

The Michigan Energy Assistance Program (MEAP) administers statewide programs that provide energy assistance to income-eligible households. Energy assistance programs must include services that enable participants to become or move toward becoming self-sufficient, including assisting participants in paying their energy bills on time, assisting participants in budgeting for and contributing to their ability to provide for energy expenses, and assisting participants in utilizing energy services to optimize on energy efficiency.

The Low-Income Energy Assistance Fund (LIEAF) was created so the Department of Health and Human Services can expend money from the fund as provided by the Michigan Energy Assistance Act. The Act allows the Michigan Public Service

Commission (MPSC) to annually approve a low-income funding factor for energy assistance. Customers of utilities that opt out of participating in LIEAF cannot be disconnected between November 1 and April 15.

For more information contact:

Michigan Department of Health and Human Services

Toll-Free: (855) 275-6424

www.michigan.gov/mdhhs

Michigan Department of Licensing and Regulatory Affairs

Michigan Agency for Energy

www.michigan.gov/energy

Toll-Free: (800) 292-9555

Michigan Public Service Commission

www.michigan.gov/mpsc

Phone: (517) 284-8330

U.S. Department of Energy

www.energy.gov

Michigan United Way

www.uwmich.org

Phone: 2-1-1

Toll-Free: (844) 875-9211

Aging and Adult Services Agency

www.michigan.gov/osa

Phone: (517) 373-8230

SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM

Community service employment for mature Americans was initially authorized in 1973 under Title V of the Older Americans Act. The purpose of the program is to promote part-time public service and private-sector employment opportunities for persons aged 55 and older who have low incomes. In order to further the purpose and goals of the program, the Secretary of Labor is authorized to enter into agreements with national organizations and agencies of state government. Not more than 90 percent of the cost of any project may be supported with federal funds. The remaining 10 percent must come from other sources.

Significantly, Senior Community Service Employment Program (SCSEP) projects contribute not only to the general welfare of communities (i.e., through public service in hospitals, schools, social service agencies, historical sites, etc.), but also result in an increase in employment opportunities over and beyond what otherwise would be available. To the fullest extent possible, such projects provide training opportunities and community assignments for minorities, Native Americans, and limited English-speaking individuals in proportion to their total numbers in the state.

Over the last few years the number of enrolled participants has increased to over 65,000 providing 34 million hours of community service.

The program is viewed as an employment and training program, through community service assignments. The major focus of the program is giving participants the opportunity, through subsidized employment, to learn or regain skills that will make them marketable.

The goal of SCSEP is to provide both community service and work-based training.

Participants work on the average of 20 hours a week and are paid the highest federal, state or local minimum wage. Participants are placed in non-profit and public facilities, including day-care centers, senior centers, schools, and hospitals.



For more information about SCSEP programs in your area contact:

American Job Centers

Toll-Free: (877) US2-JOBS or (877) 872-5627
www.doleta.gov

Aging and Adult Services Agency

Phone: (517) 373-8230
www.michigan.gov/osa

Most senior citizens live on fixed incomes. Although many earn additional money by working, the majority receive financial support through such means as Social Security, Supplemental Security Income payments, veterans benefits, and personal savings.

The State of Michigan administers five retirement plans. They include:

- (1) Public School Employees Retirement System
- (2) State Employees Retirement System
- (3) Judges Retirement System
- (4) State Police Retirement System
- (5) Military Retirement System

These retirement systems are designed to provide employees or their beneficiaries with financial security in their senior years through a retirement income.

If you have retired from any of these retirement systems and would like more information please contact:

Michigan Office of Retirement Services

Phone: (517) 322-5103

Toll-Free: (800) 381-5111

www.michigan.gov/ors

For your personal retirement account, login to miAccount at www.michigan.gov/ors and click on the **miAccount** link.

Your employer may have offered you a 401(k) and/or 457 account for added income in retirement. If you have these accounts, it is best to consult with your employer's retirement office, a professional financial advisor and/or a tax preparer to find out the conditions concerning age limits, withdrawals, and tax deductions.

Additional Savings

Seniors can also increase their income by acquiring additional savings accounts, stocks, bonds and individual retirement accounts (IRAs). These accounts have specifications for withdrawals including age requirements and possible penalties.

For more information contact your employer's retirement office, banking institution, financial advisor or tax preparer.

Senior Discount Programs

Senior discount programs are offered by many businesses as another way to help stretch a limited income. It is beneficial for you to ask local grocers, health-care providers, banking institutions, cinemas, and restaurants just to name a few for senior discounts. Age requirements vary depending on the business, but it is worth to ask.

Some discount programs might require you to "sign-up" or "register". Never give out your social security number. Always beware of telemarketers and phishing (electronic) scams that ask you for your social security number, address, birth date, and banking account numbers. You would never want to put your savings in jeopardy. If you have been a victim of any of these scams, contact the Attorney General's office: Lansing (517) 373-1110, Detroit (313) 456-0240.



Direct Deposit of Social Security Payments

One of the conveniences offered to senior citizens is direct deposit of Social Security payments. Each month your whole check may be deposited automatically into your checking or savings account.

This service is offered to people with a savings or checking account in a bank, savings and loan, or federal- or state-chartered credit union. The U.S. government will forward payments to the institution you specify and authorize deposits, but not withdrawals. You can take advantage of this type of deposit if you receive Social Security payments, Supplemental Security Income payments, or Coal Miners' Health Benefit payments.

Direct deposit tax refunds offer taxpayers many advantages over a refund check, including speed, security, and convenience. Many people in areas with a high crime rate prefer using the direct deposit service. The service helps to protect the intended deposit and the depositor from theft.

For further information, contact your local bank or credit union. You may also contact:

Social Security Administration

Toll-Free: (800) 772-1213

TTY: (800) 325-0778

www.ssa.gov

U.S. Treasury Department

Phone: (202) 622-2000

www.home.treasury.gov

Internal Revenue Service

Toll-Free: (800) 829-1040

TTY/TDD: (800) 829-4059

www.irs.gov

Direct Deposit of Income Tax Refunds

In Michigan, most taxpayers have their income tax refund deposited directly into their bank accounts. This is a safe, fast, and convenient way to obtain your refund. If you are filing a home heating credit claim and do not request a direct deposit refund, an energy draft will be issued.

Some taxpayers may not be eligible for direct deposit. If for some reason the Department of Treasury cannot deposit your refund directly, they will send you a check. At the federal level, the IRS also offers direct deposit of tax refunds.

To insure proper depositing, you should verify the bank routing number, bank account number, and account type. If you have any questions, contact your banking institution and/or tax preparer.



PERSONAL NEEDS

Personal relationships change as we grow older and this is especially true for senior citizens. Some seniors may find themselves subject to abuse or exploitation. Solving these problems is often difficult, but two Michigan laws can help.

A remedy for abuse of senior citizens is provided by 1982 PA 519. This law requires human services providers to report to the Michigan Department of Health and Human Services any suspected incidents of abuse, neglect, exploitation, or endangerment involving an adult. This legislation was strengthened by the enactment of 1990 PA 122, which established a measure by which the caretaker of an abused adult could be held accountable for abusing an adult for whom he or she is responsible. Moreover, this law requires county Departments of Human Services to collaborate with appropriate local substance abuse agencies in cases where the abuse, neglect, or exploitation of an adult involves substance abuse.

Another set of laws, highly beneficial to many seniors, passed when the Michigan Estates and Protected Individuals Code was amended in 2000 by a comprehensive package of legislation to protect those persons served by guardians. These laws (2000 PAs 463-469), in part, offer alternatives to full guardianship, require minimum visitation schedules, and provide certain protections against unapproved actions taken in regard to a ward's property.

Talk with your family about what your personal needs are. There are many organizations available to assist you with medical alert systems, mobility devices, home security systems, and Law Offices for pre-planning benefits, creating a will, and establishing a Health Care Directive.

For more information about personal need programs in your area, contact:

Michigan Department of Health and Human Services

Toll-Free: (800) 275-6424

www.michigan.gov/mdhhs

Aging and Adult Services Agency

Phone: (517) 373-8230

www.michigan.gov/osa

U.S. Administration on Aging

www.hhs.gov

Toll-Free: (877) 696-6775

Emergency Preparedness

Disasters or emergencies can happen anywhere, at any time. There are many ways you can prepare for a national, state or local disaster or emergency.

Consider the following:

- Creating an emergency kit containing:
 - Personal documents
 - Medications
 - Water and food
 - First Aid kit
 - Flashlight and batteries
 - Whistle
 - Local maps
 - Dust mask
 - Small hand tools
- Establishing "rules" for when to stay or leave your location
- Creating a support network for available services
- Developing a family communications plan



For more ideas visit:

U.S. Government – FEMA

www.ready.gov/michigan or

www.michigan.gov/michiganprepares

VOLUNTEER PROGRAMS

Retired and Senior Volunteer Program

The Retired and Senior Volunteer Program (RSVP) offers senior citizens a meaningful life in retirement through volunteer service that is responsive to community needs. RSVP provides opportunities for persons age 55 and older to serve on a regular basis in a variety of settings throughout their communities. Senior volunteers serve without compensation, but may be reimbursed for such expenses as transportation and meals. Insurance protection is provided to volunteers while on assignment.

Senior Companions

Senior Companions are volunteers age 55 and older who provide assistance and friendship to adults who have difficulty with daily living tasks, such as shopping or paying bills. Volunteers may also help families or professional caregivers with time off from their duties, which provides extra friendship. Volunteers may serve 15 to 40 hours per week helping an average of two to four adult clients live independently in their own homes.

Senior Companions receive pre-service orientation and specific training from the organization where they will serve. Supplemental insurance is provided while on duty and volunteers may qualify to earn a tax-free hourly stipend.

Foster Grandparent Program

The Foster Grandparent Program (FGP) offers low-income men and women age 55 and older the opportunity to serve as role models, mentors and friends to children in need. Volunteers will serve at local

organizations including faith-based groups, Head Start Centers, schools, child day care centers and other youth facilities around the state.

Foster Grandparents can find volunteering very rewarding as they provide guidance and support to children at critical times of need in their lives, while staying active helping the youth of their community.

Foster Grandparents may find themselves:

- Teaching children how to read
- Providing one-on-one tutoring
- Mentoring troubled teenagers and young mothers
- Caring for premature infants or children with disabilities
- Helping children who have been abused or neglected

Volunteers serve an average of 15 to 40 hours per week and, in return, receive a modest tax-free stipend to cover the cost of volunteering, accident and liability insurance, assistance with transportation, an annual physical examination, training, and possibly a meal on service days. Potential volunteers must have income at or below the established guidelines to be eligible for the FGP. Potential volunteers must also complete a pre-service orientation and training session, receive a physical examination and satisfy various background checks. Once accepted as a Foster Grandparent, you will receive monthly training to keep your skills up to date.



Senior Companion Program

The Senior Companion Program (SCP) offers low-income men and women age 55 and older the opportunity to provide individualized care and assistance to other adults, especially seniors living at home or in institutions.

Senior companions serve an average of 15 to 40 hours per week and, in return, receive a modest tax-free stipend to cover the cost of volunteering, accident and liability insurance, assistance with transportation, an annual physical examination, training, and possibly a meal on service days. Potential volunteers must have income at or below the established guidelines to be eligible for the SCP. Potential volunteers must also complete a pre-service orientation and training session, receive a physical examination and satisfy various background checks. Once accepted as a Senior Companion, you will receive monthly training to keep your skills up to date.

For more information about Senior Volunteer Programs contact:

Aging and Adult Services Agency

Phone: (517) 373-8230

www.michigan.gov/osa

Corporation for National Community Service

Phone: (202) 606-5000

Toll-Free: (800) 942-2677

TTY: (800) 833-3722

www.nationalservice.gov

Michigan Association of Foster Grandparent and Senior Companion Programs

www.mafgscp.org



GOVERNMENT AGENCIES ASSISTING SENIORS

The Michigan Office of Services to the Aging (OSA) is the lead agency in state government for services for older adults. Although numerous state departments have programs aimed at assisting older adults, OSA's enabling legislation, the federal Older Americans Act of 1965 as revised and the Older Michiganians Act (PA 180 of 1981), gives OSA a clear mandate for providing services to and advocating on behalf of older adults.

The office receives federal funds for services designated by the Older Americans Act and the Administration on Aging. In addition, the office administers federal senior volunteer programs. State funds are allocated to the office for service priorities such as nutrition, health and respite care.

The Office of Services to the Aging is responsible for the creation, coordination, and administration of service plans, monitoring the performance of area agencies on aging, and advocating on behalf of older adults at all levels of government with private and public agencies.

Additional Services from the Office of Services to the Aging

For more information on any of the programs listed below, please contact the **Aging and Adult Services Agency** at (517) 373-8230 or visit michigan.gov/osa.

The Aging Network

The U.S. Administration on Aging has an Aging Network that includes over 50 state agencies on aging, 600+ Area Agencies on Aging, 250+ Native American aging programs, more than 29,000 service providers and thousands of volunteers.

The Aging Network participants share a common agenda of providing opportunities and support for older adults to live independent, productive and dignified lives while maintaining close family and community ties.

Michigan's Aging Network is comprised of regional area agencies on aging. To find an agency near you, see page 28. These agencies have community-based programs available to help answer your questions on what services you may qualify for.

Caregiver Programs

Michigan has several programs available to family members who care for their loved ones. It is known that family members supply almost 80 percent of assistance. A loved one could be a spouse, partner, family member or friend.

- Caregiver Action Network
- Program of All-Inclusive Care for the Elderly (PACE) (more on PACE programs, see page 10)
- Michigan Adult Day Services Association
- Caregiver Assessment and Referral Service



“Community for a Lifetime” Program

This program assists people “age” at home or in the setting of their choice. Michigan communities work together with services to prepare for, attract and retain older residents and their families.

Communities that adapt to meet the needs of older adults, their families, and caregivers, will attract and retain more residents while providing a higher quality of life.

An interested community must complete an application and conduct a self-assessment or initiate an improvement that meets the program’s requirements.

Community-Based Services

Available in all Michigan counties are community-based programs for older adults who stay in their homes and communities as they age. Many programs provide individual assessments and coordination of services for daily activities.

Here are a few for you to consider:

- MI Choice Waiver Program provides assistance to eligible adults to receive Medicaid-covered services similar to those provided by nursing homes, but who can stay in their own home or another residential setting.
- Michigan Department of Health and Human Services has many services that can help you and your family, from temporary assistance services, energy assistance to independent living services.
- Housing Information from the Michigan State Housing Development Authority (MSHDA)
- Meals-on-Wheels
- MiCAFE provides a free volunteer service that helps older adults apply for assistance
- Senior Centers and Senior Employment
- Transportation Services

Contact the **Michigan Aging and Adult Services Agency** at:

P.O. Box 30676

333 S. Grand Avenue

Lansing, Michigan 48909-8176

Phone: (517) 373-8230

www.michigan.gov/osa



Local and County Area Agencies on Aging

At the local level, area agencies on aging, which are authorized by both the federal and state governments, are designated by the Commission on Services to the Aging to serve the needs of senior citizens within specified planning and service areas. These agencies serve as focal points for community services and programs for senior citizens. They are particularly helpful to seniors in need of information about services available to them in their local communities.

Region 1-A

Detroit Area Agency on Aging

1333 Brewery Park Boulevard, Suite 200

Detroit, Michigan 48207

Phone: (313) 446-4444

detroitseiorsolution.com

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