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**Aging and Disability
Resources for Colorado**

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Leveraging Resources for **10**
Stronger Communities

**Region 10 – Area Agency on Aging and
Aging and Disability Resource’s for Colorado
Resource Guide**

Covering:

**Montrose, Delta, Gunnison, Hinsdale, Ouray,
and San Miguel Counties**

2017

Every effort has been made to include, correct, current and updated information in this directory. All resource information was collected by ADRC members. However, Region 10, The Area Agency on Aging (AAA), Aging and Disabilities Resources (ADRC) and the author cannot accept any responsibility for the quality of services rendered. Inclusion of any organization or company does not constitute endorsement, nor does the absence of a potential resource imply a problem with that agency or program. Agency or program omissions were not knowingly made by the author.

Use of this resource directory is strictly voluntary.

**Please call Region 10 with any questions or with updates that need to be added to the guide.
(970) 249-2436**

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Aging and Disability Resources for Colorado (ADRC)

Mission – The Aging and Disability Resources for Colorado’s (ADRC) mission is to provide a coordinated and streamlined access points to long term services and support for adults age 60 and over, or ages 18 and over living with a disability, and their caregivers. The ADRC empowers older adults, adults with disabilities, and caregivers to navigate health and long term care options by providing options counseling in a person centered manner.

VISION - The vision of the Colorado ADRC Program is to serve as a visible and trusted source of information on the full range of long-term services and support options that are available in the community; to provide personalized and consumer friendly assistance to empower individuals to make informed decisions about their service and support options; to provide coordinated and streamlined access to all publicly supported long-term services and supports options so that consumers can obtain the care they need; to provide options counseling in a person-centered, interactive, decision-support process whereby individuals are supported in their deliberations to make informed choices regarding long term services and supports in the context of their own preferences, strengths, and values; and to assist individuals in planning for their future long-term service and support needs.

Regional ADRC Offices:

Area Agency on Aging/ADRC at Region 10, (970) 249-2436, (855) 500-6050,

Main Office: 300 N. Cascade Ave. # 1, Montrose, CO 81401, Serving: Montrose, Delta, Gunnison, San Miguel, Hinsdale, and Ouray County

Delta County ADRC Office supported by Region 10: (970) 399-3615, 145 W. 4th St. Delta, CO 81416, serving all of Delta County

Gunnison County ADRC supported by Gunnison Public Health: (970) 641-7923, 225 N. Pine St. Gunnison, CO 81230, serving Gunnison County

Hinsdale County ADRC supported by Hinsdale Public Health: (970) 944-0321, 304 W. Third Lake City, CO 81235, serving Lake City

Ouray County ADRC supported by Neighbor to Neighbor: (970) 325-4586, P.O. Box 463, Ouray, CO, 81427, serving Ouray County <http://www.ourayneighbor.com/services.html>

San Miguel County/West End of Montrose ADRC supported by Tri County Health Network: (970) 708-7096, Deon (970) 428-4047, Serving: San Miguel, and the West End of Montrose County

Area Agency on Aging (AAA)

Supported by Region 10 under Community Living Services: (970)-249-2436, (855) 500-6050,
Main Office: 300 N. Cascade Ave. #1, Montrose, CO 81401
Serving: Montrose, Delta, Gunnison, Hinsdale, San Miguel and Ouray County

Director of the Area Agency on Aging and ADRC: Eva Veitch (970) 765-3127

(ADRC) Programs Coordinator and Lead Options Counselor: Amy Rowan (970) 765-3123

Lead Long Term Care Ombudsman: Sandy Walker (970) 765-3131

Material Aid/Colorado Choice Transition Options Counselor: Claudette Nicolas (970) 765-3121

Options Counselor for Delta County: Caitlin Williams, (970) 399-3615, 145 W. 4th St. Delta, CO 81416

Volunteer Coordinator Supported by AmeriCorps Vista Program: Madison Fowler (970) 249-2436

The Area Agency on Aging (AAA) receives funding from the Older Americans Act (OAA). Mission: The Area Agency on Aging (AAA) in Region 10 seeks to assure that a comprehensive array of services provided through a coordinated network will be available to enable older persons in the region to live independently as long as possible. The AAA funding targets the frail elderly, low income and minority populations. Assessments must be completed on applicants applying for services. OAA programs and support are provided to adults 60 years and older; some exceptions are made for caregivers under the age of 60 if they are caring for someone over 60 and grandparents age 55+ raising grandchildren. Payments to the Area Agency on Aging is by donation only (no one will be turned away if they are unable to donate.) The Area Agency on Aging cannot Means test consumers applying for services.

Programs the Area Agency on Aging helps fund:

Caregiver Support:

Assistance provided to caregivers of any age caring for an adult 60+, or grandparents 55+ caring for grandchildren. Services provided are to assist with homemaking, personal care, in home, overnight, facility and adult day center respite provided, profession counseling, caregiver training, support groups, educational classes and material aid. An Options Counselor will complete an in-home assessment to assess the needs and complete the required documentation. Service is provided by the professional agency the consumer has chosen.

Caregiver Support & Networking Group: The Caregiver Support and Networking Groups are designed for Montrose and the surrounding areas. Meetings are structured to be an all-inclusive support/networking group for caregivers who care for someone with any disability or illness in any living environment. Group meets the First Wednesday and Third Thursday: 1:30 – 2:30 p.m. at Region 10, 300 N. Cascade Ave. (Gunnison Room). Call Amy Rowan (970) 765-3123.

Kinship Connections for Kids Support Group: This Support/Networking group is structured for persons raising children that are not their own. Group meets the First Thursday from 6:00-8:00 p.m. sponsored by Region 10 facilitated by Danielle McCarthy. Each session will have a different educational topic along with group support; Region 10, 300 N. Cascade Ave. Montrose, CO 81401. Call Eva Veitch at (970) 765-3127.

Partners in CareGiving (PIC): PIC is a caregiver peer support program designed to connect caregivers to one another. A partner in CareGiving empowers, educates, and encourages CareGivers; providing compassion, understanding, and encouragement for CareGivers, developing long-term relationships, in order to strengthen CareGivers for the extraordinary task they brave. Contact Danielle McCarthy (970) 417-5319, vibrantcaregiving@outlook.com.

Case Management and Options Counseling: Options Counselors will give guidance on what long term care supports, services and benefits available; and help consumers navigate and under the supports and services.

Colorado Choice Transitions (CCT):

CCT is a Money Follows the Person initiative (MFP), is a program to help transition Colorado Medicaid members out of nursing homes and long-term care facilities back into their home and community-based settings. CCT Options Counselors are located at Region 10, (970) 249-2436 ext. 201.

Community Connections Volunteer Program:

Region 10 has partnered with the Time Bank of the Rockies to certify volunteers who will provide support to Region 10 consumers. The certification will include training, reference and criminal background checks. For Volunteer information call Madison Fowler (970) 249-2436. We also need volunteer drivers for the Volunteer Driver Program call All Points Transit (970) 249-0128 for more information.

Educational Presentations:

Presentations are designed to educate the public on topics related to aging, disabilities and some of the issues caregivers face. This series will help you learn what resources are available in the Region.

Educations on Planning For Long Term Supports and Services: Montrose

Second Thursday, 12:45 – 1:45 p.m. at the Montrose Senior Center, 1800 Pavilion Drive

Third Tuesday, 4:00 – 5:00 p.m. at Region 10, 300 N. Cascade Ave.

Legal presentations: Second Monday, 4:30 – 5:30 p.m. at Region 10, 300 N. Cascade Ave.

Pre-registration required. Call (970) 765-3123, or online www.region10.net/calendar.

Educations on Planning For Long Term Supports and Services: Delta

Third Tuesday, 11:00 a.m. – 12:00 p.m., Grand Mesa Oncology Center, 1501 3rd St.

Legal presentation Third Monday, 4:30 – 5:30 p.m. Grand Mesa Oncology Center, 1501 3rd St.

Pre-registration required. Call (970) 399-3615, or online www.region10.net/calendar.

See www.region10.net/calendar for educations throughout the region.

Health Promotions:

Evidenced Based classes, Livings with Chronic Conditions, Diabetes Self-Management, Matter of Balance, REACH (Resources Enhancing Alzheimer’s Caregiver Health) and Powerful Tools for Caregivers.

Homemaking:

Homemaking services assist with meal prep, light housekeeping, shopping, laundry and linen changes etc. An Options Counselor will complete an in-home assessment to assess the needs and complete the required documentation. Service is provided by the professional agency the consumer has chosen.

Legal Aid:

- Legal services provided to low income seniors by Uncompahgre Volunteer Legal Aid. Legal services provided to low income seniors by Uncompahgre Volunteer Legal Aid.
- Free Legal Night for seniors every 2nd Thursday from 7-8:30 pm. 300 N. Cascade.
- There now is Free Legal Advice on the last Wednesday from 12 noon to 1:30pm at the Court House for Family Law Only. Montrose. 970-249-7202

Long Term Care Ombudsman:

A long-term care Ombudsman is a trained advocate who protects and promotes the rights and quality of life for people who reside in nursing homes and assisted living residences. Lead Ombudsman Sandy Walker (970) 765-3131.

Material Aid Funding:

Funding is available for Glasses, Hearing Aids, Dental/Dental Hygiene, Medical Equipment not covered by any medical insurance. Low Vision funding is also available for life alerts and in-home assessments for safety.

Medicare Counseling:

State Health Insurance Assistance Program (SHIP): (970) 249-2436, Free Medicare Counseling Provided by trained certified counselors. Region 10, 300 N. Cascade Ave. Montrose, CO 81401

Nutrition Programs:

Congregate Meal: Sites located in Nucla, Norwood, Olathe, Paonia, Delta, Hotchkiss and Cedaredge \$3.00 asking donation per meal. Meals are served three days per week; see congregate meals for days and times.

Home Delivered Meals: \$3.00 asking donation per meal

Hot Meals are delivered three days per week in Delta County and Nucla.

Twelve frozen meals are delivered in Montrose and surrounding areas out of the hot meal delivery area.

Personal Care:

Personal Care hours are provided by a professional agency to assist with bathing, medication prompts and personal/protective oversight etc. An Options Counselor will do an in-home assessment to assess what the needs are and complete the required documentation. Service is provided by the professional agency the consumer has chosen.

Transportation:

Transportation vouchers for Dial a Ride programs available to those who qualify, consumers must register with All Points Transit and speak with an Option Counselor from Region 10 to have an assessment completed. Riders will be responsible for private paying the \$3.50 fare per ride until they have had their assessment completed from Region10. Priority for rides will be given to medical, shopping and eating at the nutrition sites.

Abuse/Child Advocacy

See Crime and Safety

7th Judicial District Child Advocacy Center: (970) 240-8655

Child Protection Services: (970) 707-7005 local caseworker, statewide 1-844-264-5437

Dolphin House Child Advocacy Center: (970) 240-8655, 735 South 1st St. Montrose, CO 81401

Court Appointed Special Advocates for Children (CASA) of the 7th Judicial District:
(970) 249-0337, 301 N. Cascade Ave., Montrose, CO 81401, P.O. Box 1708 Montrose, CO 81402

Hilltop Montrose Juvenile Services: (970) 252-7445, 540 S. 1st St. Montrose, CO 81401

Abuse/Elder

See Crime and Safety

Long Term Care Ombudsman:

A long-term care Ombudsman is a trained advocate who protects and promotes the rights and quality of life for people who reside in nursing homes and assisted living residences. Lead Ombudsman Sandy Walker (970) 765-3131, Region 10, 300 N. Cascade Ave. # 1, Montrose, CO 81401

Colorado Mandatory Reporting Laws: These laws ensure the elder communities are safe and cared for by requiring certain identified individuals to report any observations or reasonable suspicions of abuse of an at-risk elder to the proper authorities within 24 hours. Elder abuse can include physical abuse, sexual abuse, caretaker neglect, and exploitation of a person 70 years of age or older. See Adult protection for numbers.

Adult Protective Services (APS) in of an Emergency always call 911 first

The purpose of the Adult Protective Services (APS) program is to protect adults who cannot protect themselves. These adults are known as “at-risk adults.” They are considered to be at risk of mistreatment or self-neglect because: they are unable to protect themselves; unable to perform or arrange for services that will help them protect their health and safety; and lack sufficient understanding or lack the capacity to make or communicate decisions that keep them safe and health.

Adult Protection Services:

Delta (970) 872-1000

Delta after-hours (970) 872-1230

Gunnison (970) 641-3244

Hinsdale (970) 641-3244

Montrose (970) 252-7068

Adult Protection Services:

Ouray (970) 252-7068 or 626-2299

San Miguel (970) 728-4411 ext. 2

Law Enforcement: Mandatory Reporting

Delta County Dispatch: (970) 874-2015

Law Enforcement Dispatch: (970) 641-8200

Law Enforcement Dispatch: (970) 944-2291

Police 252-5200 Sherriff and Dispatch (970) 252-4021

Law Enforcement: Mandatory Reporting

Ouray 325-7272 Montrose Dispatch (970) 252-4020

Law Enforcement Dispatch: (970) 728-1911

Colorado has a mandatory reporting law for adults 70

Adult Day Care

Crossroads Assisted and Independent Living: (970) 874-1421, 1380 Aspen Way, Delta, CO 81416
www.crossroadsalc.org/

Crossroads at Delta Memory: (970) 808-6020, 1379 Aspen Way Delta, CO 81416 www.crossroadsalc.org

Day-By-Day: (970) 874-4195, 1402 Howard St. Delta, CO 81416

Hilltop's Day Haven: (970) 244-0493, 238 S. 2nd St. Montrose, CO 81401

Program of All Inclusive Care for the Elderly (PACE): Senior Community Care provides health care, social/recreation programs, therapy and end of life programs for adults ages 55+.

PACE Day Center locations: <http://seniorcommunitycare.org>

Eckert: (970) 835-8500, 11485 Highway 65, Eckert, CO 81418

Paonia: (970) 527-4162, 108 W. 3rd St. Paonia, CO 81428

Montrose: (970) 252-0522, 2377 Robins Way, Montrose, CO 81401

Riverside Gardens Senior Care: (970) 874-8589, 802 2200 Road, Delta, CO 81416

Advocate/Ombudsman

See Abuse/Elder

Alcohol and Drug Abuse See Mental/Behavioral Health

Application Assistance

Certified Application Assistance Sites (CAAS): Senior Community Care PACE: These sites assist with filling out applications for Medical Insurance, Long Term Care Medicaid, SNAP, Old Age Pension and more free of charge.

Eckert: (970) 835-8500, (970) 901-7768, 11485 Highway 65, Eckert, CO 81418

Montrose: (970) 252-0522, (970) 901-7768, 2377 Robins Way, Montrose, CO 81401

Assisted Living Facilities

Overnight Respite available; call for prices.

Brookdale Sunrise Creek Assisted Living: (970) 240-0600, 1968 Sunrise Drive, Montrose, CO 81401, <http://www.brookdale.com/communities/emeritus-sunrise-creek/>

Comfort Home: (970) 874-0604, 540 Grand Blvd., Delta, CO 81416

Crossroads Assisted Living: (970) 874-1421, 1380 Aspen Way, Delta, CO 81416

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

Delta House: (970) 874-4448 or (970) 874-1117, 233 Main St. Delta, CO 81416

Gunnison Care – Willows: (970) 641-3031, 300 N. 3rd St. Gunnison, CO 81230

Heidi's Chateau Assisted Living: (970) 252-8228, 2720 Sunnyside Rd. Montrose, CO 81401

The Homestead at Montrose: (970) 252-9359, 1819 Pavilion Dr. Montrose, CO 81401
www.homesteadatmontrose.org

Cancer Centers

Grand Mesa Oncology Center: (970) 874-2239, (970)-399-2895, 1501 3rd St. Delta, CO 81416
www.deltahospital.org/

Gunnison Valley Hospital: (970) 641-1456, [711 N Taylor St. Gunnison, CO 81230](http://www.gunnisonvalleyhealth.org), www.gunnisonvalleyhealth.org

San Juan Cancer Center: (970) 240-7242, 600 South 5th St. Montrose, CO 81401 www.montrose-hospital.com

Care Management

See the Area Agency on Aging

CM Care Management: (970) 250-9135, Guardianship, Conservatorship, Payee and financials management for persons with disabilities and seniors.

Caregiver Support

See the Area Agency on Aging

See Support Groups

See Veterans Caregiver Support

See Disease Processes

State-by-State Help for Family Caregivers: <https://caregiver.org/family-care-navigator>

Eldercare Locator: (800) 677-1116, <http://www.eldercare.gov> Elder Care Locator is a public service of the U.S. Administration on Aging connecting you to services for older adults and their families.

Civil Service Pensions

Office of Personnel Management (OPM): (888) 767-6738, www.opm.gov. OPM manages pension benefits for retired Federal employees and their families, and administers health and other insurance programs for federal employees and retirees.

Colorado Public Employees' Retirement Association (PERA): (303) 832-9550 or (800) 759-7372, www.copera.org PERA answers questions about benefits payable from the Colorado Public Employees' Retirement Association.

National Active and Retired Federal Employees (NARFE): (703) 838-7760 www.narfe.org, Advisory Assistance on civil service retirement and survivor benefits, changes in beneficiaries, federal employee health benefits programs and open seasons, death benefit claims, etc.

Classes

See education collaboration and Region 10 website www.region10.net/calendar

Notes:

Clinics – Medical

Basin Clinic: (970) 865-2666, 421 Adams St. Naturita, CO 81422, <http://basinclinic.org>

Moseley Health Care Complex: Houses the Lake City Medical, Dental Clinic and Wellness Center, (970)-944-2331, 700 N. Henson St. Lake City, CO 81235

Mountain Clinic: (970) 349-0321, 12 Snowmass Road, Axtell 100, Mt. Crested Butte, CO 81225

Mountain Medical Center: (970) 626-5123, 295 Sherman St. Ridgway, CO 81432
ridgwaymountainmedical.com

River Valley Family Health Center: (970) 323-6141, 308 Main St. Olathe, CO 81425, www.river-valleyfhc.com RVFHC is a PE (presumptive eligibility), DOT physicals available.

River Valley Family Health Center: (970) 497-3333, 100 Tessitore Ct Ste. B Montrose, CO 81401, www.rivervalleyfhc.com RVFHC is a PE (presumptive eligibility), DOT physicals available.

Uncompahgre Medical Center: (970) 327-4233, 1350 Aspen St. Norwood, CO 81423, www.umclinic.org

Tri County Health Network: (970) 708-7096, The Telluride Foundation met with the regional healthcare leaders to define and discuss opportunities to enhance local healthcare in San Miguel, Montrose & Ouray Counties by integrating healthcare services.

Health Advocacy, Community Health Workers, Chronic Disease Outreach & Prevention

Regional Medical Shuttle, Entitlement Assistance & Insurance Assistance Programs, Assistance in enrolling eligible children and their families in entitlement programs, such as Medicaid, Colorado Health Plan Plus (CHP+) and other similar programs. Navigators are Certified Enrollment Assistants, Health Coverage Guides can offer individual navigation of the Colorado Health Insurance Benefits Exchange or “Marketplace” as well as education on the Affordable Care Act & how it affects individuals as well as small business.

Community Centered Boards, Develop Mental Disabilities

Community Options Inc.: (970) 249-1415, 336 S. 10th, Montrose CO 81401 <http://communityoptionsinc.org/> Community Options, Inc. is the Community Centered Board for Region 10 and provides and coordinates services and supports for persons with intellectual and developmental disabilities in Delta, Gunnison, Hinsdale, Montrose, Ouray, and San Miguel counties.

Six Points Evaluation and Training (Gunnison): (970) 641-3081, 320 S. 14th St. Gunnison, CO 81230, www.sixpointsgunnison.org Six Points Evaluation and Training, Inc. is a private, nonprofit organization (under IRS Code 501(c) 3) serving developmentally disabled adults in Gunnison and Hinsdale Counties. Six Points provides a variety of services based on each individual client’s needs as a subcontractor of Community Options, Inc. of Montrose, CO.

Notes:

Crime Prevention & Safety

See Child Advocacy

AARP ElderWatch: Hotline number (800) 222-4444 option 2, AARP ElderWatch is consumer protection collaboration between the AARP Foundation and the Colorado Attorney General's office. They fight financial exploitation of older Coloradans through education and outreach, data collection and by providing information, assistance and referrals to appropriate agencies.

Hilltop Domestic Violence Services previously Tri-County Resources: (970) 249-8345, 540 S. 1st St. Montrose, CO 81401

Hilltop Domestic Violence: 24hr Crisis Lines, Montrose (970) 249-2486, Delta (970) 874-4941, Ouray (970) 626-3777

Hilltop Regional Office: (970) 252-7445, 540 South 1st St. Montrose, CO 81401 <http://www.htop.org>

Montrose Regional Crime Stoppers, Inc.: (970) 249-8500, mail reports to 434 S. 1st St. Montrose, CO 81401 Or call the Montrose police Department (970) 252-5200

No Call List: To stop telemarketers from contacting you, call the automated Colorado No-Call List number to add or remove your residential, cell phone and/or fax numbers. Registration is good for 5 years under the Telemarketing Sales Rule. Most sales calls will stop once your number has been on the Registry for 31 days. Coloradans need to register on the Colorado and National Lists.

Colorado No Call List - (303) 776-2678, (800) 309-7041 www.coloradonocall.com

National No Call List (888) 382-1222, TTY (866) 290-4236 www.donotcall.gov

San Miguel Resource Center: (970) 728-5660, 135 W Colorado Ave. Telluride, CO 81435

Victims Assistance Delta Sherriff's office: (970) 872-2007, 555 E. Palmer St. Delta, CO 81416

Dialysis

DaVita Dialysis: (970) 240-7925, 3421 S Rio Grande Ave. Montrose, CO 81401
<http://www.davita.COM>

DCI Dialysis Clinic: (970) 240-3302, 846 S. 5th St. Montrose, CO 81401 www.dciinc.org/montrose

Gunnison Valley Hospital: (970) 641-1456, [711 N Taylor St. Gunnison, CO 81230](http://www.gunnisonvalleyhealth.org), <http://www.gunnisonvalleyhealth.org>

Delivery Mobile Service

Cedaredge Food Town: Delivers groceries, (970) 856-3151, 210 SE Independence Ave. Cedaredge, CO 81413

Notes:

Dental Services

See Financial Assistance/Information

Colorado Medicaid Member Services: (855) 225-1729

Colorado Medicaid Provider Relations/Services: (855) 225-1731 PAR line: (855) 225-1947

Community Dental Clinic: (970) 252-8896, 1901 S. Townsend Ave. Montrose, CO 81401

Dental Lifeline Network's: (303) 534-3863, 1800 15th St. Suite 100 Denver, CO 80202 <http://dentallifeline.org/colorado/>

DentaQuest Member Services: (844) 254-9490, TTY Number: (800) 466-7566 - AT&T Relay Service 711, <http://dentaquest.com/state-plans/regions/colorado/>

Marillac Dental Clinic: Clinic Care Coordinator, (970) 298-6345, Dental Clinic eligibility (970) 298-6320, 2333 North 6th St. Grand Junction, CO 81501, (970) 298-6345 Medicaid OAP eligibility, Fax (970) 298-1711 <https://marillacclinic.org/en/eligibility>

Parkway Dental: (970) 208-8046, 1300 N. 7th St. Grand Jct, CO 81501, <http://www.smile-helper.com/grandjunction/>

Disabilities

(See Independent Living Centers, Social Security Disability, Supplemental Security Insurance, Long Term Medicaid, Financial Assistance Aid to the Needy Disabled)

Benefits for People with Disabilities: <http://www.ssa.gov/disability/>

Guide to Disability Rights Laws: www.disability.gov

Employment Resources: The National Organization on Disability <http://nod.org>

Emergency Preparedness for People with Disabilities: <http://www.cdc.gov/ncbddd/disabilityandhealth/emergencypreparedness.html>

Fire Safety and Disabilities Guide:
<http://www.improvenet.com/a/fire-safety-and-disabilities-guide>

Brain Trauma and Equal Opportunity: <http://www.swoperodante.com/traumatic-brain-injury-trauma-equal-opportunity/>

Rocky Mountain ADA Center: (800) 949-4232, 3630 Sinton Road Colorado Springs, CO 80907 www.rockymountainADA.org The Rocky Mountain ADA Center is a member of the National Network of ADA Centers funded by the National Institute on Disability and Rehabilitation Research (NIDRR). Disability Advocates of America: (866) 215-5406 (Tammy L. Kellerman CEO) America's Leading Source of Services for Individuals with Disabilities.

Disease Specific Organization

See Adult Day Centers; See Support Groups

See Evidenced Based classes under the Area Agency on Aging: Livings with Chronic Conditions, REACH (Resources Enhancing Alzheimer's Caregiver Health), A Matter of Balance and Powerful Tools for Caregivers, Diabetes Self-Management

Alzheimer's Association: Helpline 24/7 (800) 272-3900,

Western Slope Alzheimer's Association: (970) 256-1274, 2232 North 7th St. Suite B1, Grand Junction, CO 81501, <http://www.alz.org/co>

Parkinson Disease: Parkinson's Disease Foundation Helpline (800) 745-6676, www.pdf.org

Stroke: National Stroke Association, Stroke Helpline (800) STROKES (787-6537)

Emergency Services – 911

Fire Departments: 911 for emergencies.

Mental Health: Emergency Services, (970) 252-6220

Poison Help Emergency Line: (800) 222-1222

Rocky Mountain Poison and Drug Center: (303) 739-1100 www.rmpdc.org, Centers provide services related to public health information, poison control, medical information, adverse event, product quality and nurse triage and are completely devoted to maintaining both compliance with federal regulatory agencies and the standards of public health.

Employment

Ability Connection Colorado: (970) 256-2457, speak with David Nelson, 512 29 ½ Road, Grand Junction, CO 81504, abilityconnectioncolorado.org dnelson@abilityconnectioncolorado.org. The purpose of this program is to explain employment support programs to Social Security Disability (SSDI) and Supplemental Security Income (SSI) beneficiaries to assist them in making informed choices about their SSA benefits and work.

Colorado Division of Vocational Rehab: (970) 249-4468, 1010 S. Cascade Ave. # C, Montrose, CO 81401 Employment training and support for persons with a disability.

Colorado Division of Vocational Rehab Gunnison: (970) 249-4468, 109 E. Georgia St. Gunnison, CO 81230 Employment training and support for persons with a disability

Colorado Work Force (Connection Colorado): <https://www.connectingcolorado.com/>

Colorado Work Force Gunnison: (970) 641-0031, 109 E. Georgia St. Gunnison, CO 81230

Montrose Workforce Center: (970) 249-7783, 504 N 1st St. Montrose, CO 81401

Senior Employment: SER National SCSEP Colorado (970) 256-1382, 518 28 Rd Suite A103 Grand Junction, CO 8150, <http://www.ser-national.org>, Senior Employment and counseling program for seniors 50 and older

Financial Assistance/Information

See Long Term Care Medicaid

See Medicare/Medicaid for the Medicare Savings Program and Extra Help (LIS)

See Nutrition for Supplemental Nutrition Assistance Program (SNAP)

See Area Agency on Aging – provides funding for consumers 60 years and older

See Social Services/Department of health and human services for local county information

See Utilities/Weatherization Assistance, for energy assistance, home modifications, LEAP and weatherization

Aid To The Needy Disabled (AND): This program provides a small cash assistance benefit to low-income Colorado residents age 18 – 59 who have at least a six-month total disability that precludes them from working. Max monthly cash benefits of \$189 gross a month. Applicants must apply for SSI (Supplemental Security Income). (Apply with your local county see Social Services for locations)

Association of Montrose Churches Inc.: First Presbyterian Church (970) 249-4732, 1840 Niagara Rd. Montrose, CO 81401 Provides Utility and Rental Assistance.

A.V. Hunter Trust: Financial assistance for dental, vision, hearing and durable medical equipment. (Must apply through a local agency applications available at Region 10)

Colorado Property Tax, Heat, and Rent Rebate (PTC): Region 10 has applications (970) 765-3123 or Denver office (303) 238-7378. <https://www.colorado.gov/pacific/tax/property-tax-rent-heat-credit-ptc-rebate-forms>. Requirements: A Colorado resident for at least 1-year, and at least 65 years old; or a surviving spouse at least 58 years old; or disabled for all of 2014 and 2015 regardless of age and have received benefits for the full year.

2015: Applicants may file a claim until December 31, 2017. Income of less than \$12,953; or married couple income of less than \$17,460

2014: Applicants may file a claim until December 31, 2016. Income of less than \$12,720; or married couple income of less than \$17,146

Delta Montrose Electric Association Operation Roundup: (970) 249-4572, Customer donations help individuals and organizations in the community. An application is available online at www.dmea.com/community/operation-roundup.

Friends of Man: Financial assistance for dental, vision, hearing and durable medical equipment. (Must apply through a local agency applications available at Region 10)

Guide to Keeping Your Home for the Newly Disabled: <http://www.mortgagecalculator.org/helpful-advice/keeping-your-home.php>

LEAP: See Utilities and Weatherization

Financial Assistance/Information

Old Age Pension (OAP): ages 60+, income less than \$771 (Apply with your local county)

(OAP) program provides cash assistance and may provide medical benefits. To qualify to receive OAP benefits you must be 60 years or older and a Colorado resident, a citizen of the United States, a naturalized citizen, or an eligible legal resident. You must meet all other eligibility requirements; 60 through 64 who are disabled, 60 or older who do not have an employment history in the past 15 years, 60 or older who are not able to return to their previous job, 62 or older and are potentially eligible for Social Security early retirement benefits. Maximum grant is \$771 minus any existing earned/unearned income received by client or spouse, including any Social Security income, Medicare premium may be paid by the State, Resource limit \$2000 for an individual, \$3000 a couple,

OAP Medicaid: Clients approved for OAP are automatically eligible for Medicaid if approved for Old Age Pension Program above.

Supplemental Nutrition Assistance Program (SNAP): (formally Food Stamps)

Income: Household of (1) Gross \$1245; Net \$918, (2) Gross \$1726; Net \$1328 per month, Resources for 60+/disabled \$3250 You must provide proof of the income of all household members. Examples of proof include latest pay stubs or a statement from your employer, or benefit letters from Social Security, Veterans Administration, unemployment compensation, or pensions. (Apply with your local county, see social services for locations)

Starkey Hear Now Program: Hearing aid funding for low income (Must apply through a local agency applications available at Region 10)

Temporary Assistance to Needy Families (TANF) Now Colorado Works: TANF is program is designed to help needy families achieve self-sufficiency. States receive block grants to design and operate programs that accomplish one of the purposes of the TANF program. (Apply with your local county, see social services for locations)

Food and Nutrition

Commodities programs: See your county below for site locations

The Emergency Food Assistance Program (TEFAP):

TEFAP is a USDA program that helps supplement the diets of low-income individuals, by providing them with emergency food at no cost. Food Bank of the Rockies partner agencies are able to subsidize their food pantries and/or soup kitchen inventories with food products such as, canned fruits/vegetables, starches (rice or potatoes), juice, cereal, frozen meat and fresh produce. These items are then distributed to clients seeking food assistance in the form of food boxes and/or a prepared meal. There is no fee assessed to the member agency for participation in this program. <http://www.foodbankrockies.org/programs/>

Food and Nutrition

Commodities programs: See your county below for site locations

Commodity Supplemental Food Program (CSFP): Low income senior program

CSFP is a USDA program designed to improve the health of low-income people at least 60 years of age, by supplementing their diets with nutritious foods. Eligible seniors receive a monthly food box consisting of non-perishable protein, milk (powdered or UHT), juice, cereal, canned or dried fruits and vegetables, refrigerated cheese nutrition education and recipes are also included in the food boxes. They also utilize partner agencies to act as “host” sites to assist in outreach, certification and distribution of CSFP food boxes monthly to ensure no senior goes hungry. Gross income: household size of (1) \$1,287, (2) \$1,735.50. Most show ID proof of age, gross income you would receive every month. <http://www.food-bankrockies.org/programs/>

Delta County

Delta County Food Bank of the Rockies: TEFAP (Emergency Food Assistance Program)

Call the Salvation Army for more information, (970) 399-3884

Pick up at 117 Meeker St. Delta, CO 81416, and Commodity Distribution Time: 10:00 a.m. Commodity distribution by the Salvation Army at the Odd Fellows Hall on Highway 92, Eckert, starting at 10:00 a.m. and go until all items are distributed. Must be a Delta County and show ID.

Delta Food Pantry: (970) 252-6462 this is an information only phone number, do not call the church for information. Housed in St. Michael’s Catholic Church, 628 Meeker St. Delta, CO 81416 (use the alley entrance), Open M-F, Register 10:30 - 11:30 a.m. Pick up at 12:00 p.m. Must live in Delta County, community members can only pick up every 60 days.

Cedaredge Food Bank: (970) 209-4536, (970) 856-9692, 245 W. Main St. Cedaredge. CO 81413 Open Monday’s 9:00 - 11:00 a.m., Thursday’s 1:00 – 3:00 p.m. must be a resident of Surface Creek area (Austin, Eckert, Cory, Cedaredge) Need to provide a photo ID and two pieces of 1st class mail & proof of income.

Hotchkiss Food Bank (for emergency food): (970) 872-3355, M, T 4:00 – 6:00 p.m. TH-Sun by appt. Location at the Elks Lodge 190 East Bridge St. Hotchkiss, CO 81419

Paonia Food Pantry (location and days not confirmed): (970) 527-6808, Paonia Christian Fellowship; Third & Box Elder, Paonia, CO 81428, Pick up every other Wednesday 9:00 – 10:30 a.m.

Gunnison County

Gunnison Food Pantry: (970) 641-4156, 321 N. Main St. Gunnison, CO 81230

Open Mondays and Wednesdays 1:00 – 4:00 p.m., Tuesday 65+, 1:00 a.m. – 2:00 p.m.

Crested Butte Food Bank: (970) 349-6237, CBFM will be operating the Real Food Bank on Sundays after the farmers market closes from 3:00 – 5:00 p.m. at Bliss Community Chiropractic, 226 Elk Ave. Crested Butte, CO 81224

Food and Nutrition

Commodities Continues:

Hinsdale County: (970) 944-0321, 304 E. 3rd St. Lake City, CO 81235 Food Stored at Public Health

Montrose:

MADA: (970) 249-4774, 17 N. 6th St. Montrose CO, 81401

Sharing Ministries: (970) 240-8385, 121 N. Rio Grande, Montrose CO, 81401

TEFAP (Emergency Food Assistance Program)

CSFP Division Low income senior program

Must show Social Security care, proof of income and picture ID, MTW 9:00 – 11:00 a.m. Fri. 9:30 a.m. – 12:30 p.m.

Nucla:

Family Link: (970) 864-2245 835 Main St. Nucla, CO 81424 Provides food banks, clothing, classes, energy assistance.

Olathe:

Sheila's Emporium: (970) 250-8357, 302 Main St. Olathe, CO 81425, will deliver to consumers in Olathe– Must apply at Sharing Ministries.

Ouray County:

Ouray County Food Bank: (970) 318-8993, <http://www.ouraycountyfoodpantry.org>

Ridgway and Ouray: Contact Bev, (970) 626-4273, (970) 325-4230, 257 Sherman (just past the bridge on right) open 12:30 - 3:30 p.m. on Thursdays.

Ridgway Community Church: (970) 626-5692, P.O. Box 322, Ridgway, CO 81432

San Miguel County:

Alpine Chapel Food Bank: (970) 728-3504, PO Box 2701, Telluride, CO 81435

Angel Baskets: (970) 708-7188, <http://tellurideangelbaskets.org/>

Telluride: Aspen and W. Colorado, Thursdays, 4:00 – 6:00 p.m. Our core Services: Food Banks, Holiday, School Supply and Elder Care

Norwood Care and Share Food Bank of Western Colorado: (970) 708-7188, 1272 Spruce Norwood, CO 81423. Christ in F.O.C.U.S Church aka Norwood Southern Baptist Church 2nd and 4th Thursdays 12:30 - 2:30 p.m. and 4:00 – 6:00 p.m. Call Michele Blunt @ (970) 327-0356 to Volunteer

F.R.E.S.H Food Resources Encompassing a Social Hub: (970) 239-1399, 1630 Grand Ave. Norwood, CO 81423. info@freshfoodhub.net currently open Sundays 10-2p.m. and Tuesdays 4-8p.m., if you would like to purchase in shop outside of their normal open hours please call/text Leila at 510-205-4550 or email us to arrange a time.

Food and Nutrition

Congregate Meal sites:

Delta County:

Delta Community Center: (970) 874-7837, 247 Meeker St. Delta 81416

Meals provided by Senior Community Meals, All by Donation, served at Noon M/W/F

Christmas and Thanksgiving Meals: Delta Christian Church in Delta has in the past provided meals. They usually engage the community churches and provide Meals delivered for those who are shut in. The contact number varies from year to year, (970) 874-4322.

Cedaredge Community Center: (970) 856-3636, 140 NW Second St. Cedaredge, CO 81413

Meals provided by Senior Community Meals, All by Donation, served at Noon T/W/TH

Cedaredge Holiday Meals Surface Creek Community Services: (970) 856-9692

Hotchkiss Senior Citizen Center: (970) 872-3494, 276 West Main St. Hotchkiss, CO 81419

Meals provided by Senior Community Meals, All by Donation, served at Noon M/W/F

Hotchkiss Holiday Meals: Larry Jakubiak at the Sr. Center in Hotchkiss

Delta County:

Paonia Senior Citizen Center: (970) 527-3435, 108 Third St. Paonia, CO 81428

Meals provided by Senior Community Meals, All by Donation, served at Noon M/W/F

Paonia Holiday meal delivery: (970) 527 4162

Gunnison:

Young at Heart Luncheon: (970) 641-2107 Gunnison Community Center, 200 East Spencer Ave. Gunnison, CO 81230, Congregate - M-W-F 12:00 – 1:00 p.m.

Young At Heart is an organization that provides a great social opportunity along with a delicious hot meal every Monday, Wednesday, and Friday. If you are unable to leave your home to attend the lunches due to illness or disability, you may order the same hot meals to be delivered to your home by a friendly volunteer. For prices and more information, please contact the Young At Heart office.

Hinsdale:

Senior Community Luncheons: (970) 944-0321 Meals held at the Baptist Fellowship Hall is located on Bluff St. (across from the Baptist Church) Lake City, CO. Call Public Health.

Thanksgiving Meals: (970) 944-0321 Sponsored by Hinsdale Public Health

Toys for Tots/Christmas meals program: (970) 944-2291, Sponsored by the Hinsdale Sheriff's Office along with the community churches provide meals and toys for families in need.

Montrose:

Christ Kitchen: (970) 252-6415, 2305 S. Townsend Ave. Montrose, CO 81401

M-F 11:30 a.m. – 1:00 p.m. By donation

Olathe Community Center: (970) 323-5391, 105 Main St. Olathe, CO 81425

Meals provided by Senior Community Meals, All by Donation, served at Noon T/TH/F

Food and Nutrition

Congregate Meal sites:

Senior Hot Meals at the Montrose Pavilion Senior Center: (970) 252-7797, Reservation Required, 1800 Pavilion Drive, Montrose, CO 81401, Served M-F at noon, \$5 charge per meal, Cancellations accepted before 9:00 a.m. the day of. No age limit.

The Shepherd's Hand: (970) 249-4774, 17 N. 6th St. Montrose, CO 81401
Breakfast served 7:30 – 9:00 a.m. 7 days per week
Lunch served 11:30 a.m. – 12:30 p.m. M-F, by donation
Sack Lunches may be available on the weekend

Ouray:

Neighbor to Neighbor: (970) 325-4586, Ouray Community Center, 320 6th Ave. Ouray, CO 81427. Lunch served every Monday Lunch for reservations or request transportation
Home Delivered Meals provided M-F for a minimal fee.

Ridgway: (970) 626-2299, 177 Sherman #104 Ridgway, CO 81432

San Miguel & West End:

Norwood Community Center: (970) 327-4594, 1670 Naturita St. Norwood, CO 81423
Meals provided by Senior Community Meals, All by Donation, served at Noon M/T/TH

Nucla West End Senior Center: (970) 864-7278, 386 Main St. Nucla, CO 81424
Meals provided by Senior Community Meals, All by Donation, served at Noon M/W/TH

Home Delivered Meals

Delta County:

Senior Community Meals, Home Delivered Meals: (970) 835-8028, www.seniorcommunitymeals.org, there is a \$3.00 asking donation per meal

Home Delivered Frozen Meals: 12 frozen meals per month provided in Montrose, Olathe, Crawford, Naturita, Norwood and anyone outside the hot meals delivery area..

Hot Delivered Home Meals: Hot meals are delivered 3 days per week in Delta, Cedaredge, Paonia, Hotchkiss and Nucla. See congregate meals site for deliver days in your area.

Gunnison:

Young at Heart Home delivered meals: (970) 641-2107 Gunnison Community Center 200 East Spencer Ave. Gunnison, CO 81230, M-W-F, call between 8:00 – 9:00 a.m., Delivery from 11:00 a.m. – 1:00 p.m.

Ouray:

Neighbor to Neighbor: (970) 325-4586, Home Delivered Meals provided Mon.-Fri. for a minimal fee in Ouray and Ridgway, call for reservations.

Moms Meals: online Frozen Meals Delivery: (866) 971-6667, www.momsmeals.com

Food and Nutrition

Home Delivered Meals:

Montrose County, San Miguel County, West End:

Senior Community Meals: (970) 835-80286,

12 frozen meals delivered once per month. \$3 asking donation

Hot Meals Delivered three days per week, see congregate meals site for deliver days in your area.

Golden Circle Hot Wheels: (970) 252-4889, Hot Meals delivered M-F, \$5 each, pre-registration required.

Montrose Thanksgiving Day Meals: sponsored by Montrose Community Meals Inc. Served from 12:00 - 3:00 p.m. volunteers call (970) 240-4350, between 1:00 - 6:00 p.m. For meal delivery call (970) 901-7780, between 9:00 a.m. - 2:00 p.m.

Montrose Christmas Day Home Delivered Meals:

Norm and Lexi Stevenson, (970) 275-3336, (970) 275-3300

Live Well: (970) 249-0705, 238 S. 2nd St. PO Box 3152, Montrose, CO 81401

GRANDPARENT SERVICES

See Abuse/Child Advocacy

See Kinship Connections for Kids Support Group under the Area Agency on Aging

AARP Grandparent Information: (888) 687-2277, Spanish (877) 342-2277 www.aarp.org/relationships/friends-family www.aarp.org

Colorado Kinship Support: (303) 866-5932, <http://www.cofosterandadopt.org/> Provides information for seniors acting as guardian or caretaker for grandchildren.

Health and Wellness see recreation/social

Hearing Impairment

See also financial assistance/information

Hearing Impaired Telephone: (720) 949-7457, V: (303) 866-2097, <http://www.captel.com/> Colorado residents may be eligible for a free CapTel telephone through the Colorado Telecommunications Equipment Distribution Program, which provides free equipment to qualified individuals who have difficulty hearing over the phone.

Colorado Commission for the Deaf and Hard of Hearing (CCDHH): (720) 457-3679, (VP/voice) (303) 866-4824, 1575 Sherman St. Garden Level Denver, CO 80203 <http://www.ccdhh.com/>

Veteran Hearing Aids: (970) 263-2848, Dave Dunnagan, DAV Disabled American Veterans

Homecare Agencies Unskilled Care

Homemaking, Personal Care Respite and Caregiver Support, Does Not needs a physician's order.

Comfort Keepers: (970) 240-4121, 300 N. Cascade Ave. Suite C-6 Montrose, CO
<http://www.comfortkeepers.com/> Covers: Montrose, Delta, and Cedaredge, call to check coverage for: Paonia, Crawford, and Hotchkiss

First Light Home Care: (970) 417-4812, 122 S. Park Ave. Montrose, CO 81401
<http://www.firstlighthomecare.com/>, Covers: Montrose, Delta, call to check coverage for: Paonia, Crawford, Hotchkiss, Ridgway, Placerville, and Telluride

Hinsdale County Homemaker Program: (970) 944-0321, www.hinsdalepublichealth.com

Phoenix Home Care, LLC: (formally Cimarron Home Care): (970) 249-6767, 100 Tessitore Ct. Montrose, CO 81401, www.phoenixhomehc.com, covers: Montrose

People Care Health Services: (970) 874-0136, 1565 Highway 50 Delta CO 81416
www.peoplecarehs.com, Covers: Montrose, Ridgway, Ouray, Cedaredge, Delta, Paonia, Crawford, Hotchkiss, Gunnison and the West End of Montrose County

Touch of Care:

Montrose: (970) 249-6080, 1100 E. Main St. Unit A Montrose, CO 81401

Delta: (970) 874-6115, 108 W. 2nd St. Delta, CO 81416

<http://www.touhofcarepcp.com/>, Covers: Montrose, Ridgway, Ouray, Delta, Cedaredge, Paonia, Crawford, Hotchkiss, Gunnison and the West End of Montrose County

Valley Care Providers: (970) 527-5393, 205 3rd St. Paonia, CO 81428, Covers Paonia and Hotchkiss

Visiting Angels Gunnison: (970) 264-5991, based out of Pagosa Springs, Covers Gunnison

Home Health Agencies Skilled Care

Nursing, Certified Nursing Assistant, Physical Therapy, Occupational Therapy Support, Needs a physician's order.

Delta Montrose Home Health: (970) 874-2463, 70 Stafford Ln. Delta, CO 81416

<http://www.deltahospital.org> Cover: All of Delta and Montrose Counties, Summerset, Ouray, Ridgway and West End

Gunnison Valley Home Health: (970) 641-1456, 711 N Taylor St. Gunnison, CO 81230,

<http://www.gunnisonvalleyhealth.org>, Provides skilled home health and hospice through Hope West Hospice.

Pasco Home Health: (970) 240-1771, 501 S. Townsend Ave. Montrose, CO 81401

<http://pascosw.com/contact-pasco-southwest-home-health/>

Cover: All of Delta and Montrose Counties, Summerset, Ouray, Ridgway and West End

Phoenix Home Health: (970) 249-6767, 100 Tessitore Ct. Montrose, CO 81401

www.phoenixhomehc.com, Covers: Montrose, Ridgway, Delta

VOA Home Health of Western Colorado: (970) 240-0139, 300 N. Cascade Suite T9, Montrose, CO 81401, www.homehealthco.org, Cover: All of Delta and Montrose Counties

Homeless Programs

See Association of Churches under Financial Assistance/Information

See Housing Authority under Housing

Abrahams Connection: (970) 773-8290, 480 Silver St. Delta, CO 81416

Providing emergency, overnight winter housing to homeless families, women and men, open from November 1 through April 30. Nightly meal served to anyone in need!

Homeless Coalition: Homeless Coalition Single Entry Intake line, MADA (970) 249-4774

The Homeless Coalition meets the Third Monday monthly at Hilltop 540 S. 1st St. Montrose, CO 81401.

MADA: (970) 249-4774 17 N. 6th St. Montrose, CO 81401, See Shephard's Hand under Congregate meals for meal times, also provides showers, laundry, used clothing, and application assistance,

Home Modifications

See Habitat for Humanity under housing

See Housing Resources under utilities and weatherization

See Long Term Medicaid benefits under Long Term Care Medicaid Waiver Programs

Hospice

Hope West Hospice:

Montrose: (970) 240-7734, 724 S. 4th St. Montrose, CO 81401, <http://www.hopewestco.org/>

Delta: (970) 874-6823, 195 Stafford Ln. Delta, CO 81416, <http://www.hopewestco.org/>

Provides Palliative Care, Hospice Care, Grief Support for Kids and Brief and Bereavement Support for adults and provides end of life support.

Gunnison Valley Home Health Medical Services and Hospice and Palliative Care: (970) 641-4254, 711 N Taylor St. Gunnison, CO 81230, <http://www.gunnisonvalleyhealth.org>

Hospitals see also clinics

Delta County Memorial Hospital: (970) 874-7681, 1501 E 3rd St. Delta, CO 81416, www.deltahospital.org

Gunnison Valley Hospital: (970) 641-1456, 711 N Taylor St. Gunnison, CO 81230, <http://www.gunnisonvalleyhealth.org>

Montrose Memorial Hospital: (970) 249-2211, 800 S. 3rd St. Montrose, CO 81401, <http://www.montrosehospital.com/>

Housing

Guide to Housing: Disability.gov <https://www.disability.gov/resource/disability-govs-guide-housing/>

Montrose Housing Authority: (970) 323-6179, 239 Rebekah Dr. Olathe, CO 81425 <http://montrose-housingauthority.com/>

Delta Housing Authority: (970) 874-7266, 501 E 14th St. Delta, CO 81416
<http://deltahousingauthority.org/>

Ouray County Housing Authority: (970) 626-5308, 201 N. Railroad St. Post Office Box 10, Ridgway, CO 81432

San Miguel County Telluride Housing Authority: (970) 728-3034, 820 Black Bear Rd, Telluride, CO 81435 www.smrha.org/

Gunnison Housing Authority: Main (970) 641-7900, Mtn. View: (970) 641-4389, 202 E Georgia Ave. # A, Gunnison, CO, 81230, <http://www.gvrha.org/>

Habitat for Humanity of the San Juan's: (970) 252-9303 1601 N. Townsend Ave. Montrose, CO 81401 <https://buildinglives.org> Habitat for Humanity of the San Juan's provides the opportunity for low-income families to partner with us to become homeowners, and offers Critical Home repair programs.

Independent Living Centers/Centers for Independence

Center for Independence (CFI): (970) 249-3783, 300 N. Cascade Ave. Suite C10 Montrose, CO 81401 www.cfigj.org CFI provides assistance with Social Security Disability applications, low vision groups and counseling for living independently with a disability.

Incontinence Supplies

Adult Incontinence Supplies covered by Medicaid and delivered to the home.

Active Style: (800) 651-6223, <http://activstyle.com/>

Sheild Healthcare: (800) 765-8775, www.sheildhealthcare.com

Insurance Assistance

See Medicare and Medicaid

Coordinator of Benefits: Colorado State (800) 999-1118

Colorado Division of Insurance: (800) 930-3745 cdn.colorado.gov/, ccdn.colorado.gov/cs/Satellite/DORA-DI/CBON/DORA/1251623036807

Address: 1560 Broadway Denver, CO 80202. The Colorado Division of Insurance (DOI) regulates the insurance industry and assists consumers and other stakeholders with insurance issues. The Division maintains general information to help consumers and industry keep informed of laws and regulations, meetings, enforcement actions and other valuable resources.

Colorado Long-Term Care Partnership: (303) 894-7547, the Colorado Long-Term Care Partnership is a public/private arrangement between long-term care insurers, Colorado's Medicaid program, the Division of Insurance, the Department of Human Services and the citizens of Colorado. It enables Colorado residents who purchase Long-Term Care Partnership insurance.

Insurance Assistance

See Medicare and Medicaid

Colorado Retirement Services: (888) 707-1040, (970) 252-1040, assists with Long Term Care policy issues, retirement planning, investment counseling, home health/care resources, understanding Medicare, Health Care coverage analysis, and Community Awareness.

Connect for Health Colorado: Connect for Health Colorado Customer Service at (855) 752-6749. Assistance sites help individuals and companies get health insurance through Connect for Health Colorado. They are trained to help individuals and employers complete their applications but are not allowed to provide help selecting plans.

Montrose County:

Volunteers of America, Alicia Plantz and Lynn Carretta (970) 252-0660, 121 Park St. Montrose, CO 81401 voa@connectforhealthco.com

Gunnison County: (970) 642-7301 or (970) 641-7984 225 N. Pine
Gunnison, CO 81230 connectforhealthcolorado@gunnisoncounty.org

San Miguel and Montrose County West End: Tri-County Health Network, Stacey Wright/Erich Lange (970) 708-7096, 238 East Colorado Ave., Suite 8, Telluride, CO 81435 info@tchnetwork.org, Westend office hours by appointment only.

Department of Health and Human Services Colorado State: www.cdhs.state.co.us/

The Department of Regulatory Agencies (DORA) – The Division of Insurance (DOI):
(800) 866-7675 www.dora.state.co.us/

KEPRO: Beneficiary Helpline (844) 430-9504 www.keproqio.com KEPRO is the Beneficiary and Family Centered Care Quality Improvement Organization, working under contract to the Centers for Medicare & Medicaid Services (CMS) to improve the quality of care for Medicare beneficiaries. Medicare beneficiaries in Colorado who are concerned about the medical care they received from a doctor or hospital can contact KEPRO. KEPRO physicians can provide a FREE review of your medical record and determine if you received the proper care. This is one of your rights under Medicare. To file a quality of care complaint, or appeal a discharge from a skilled nursing facility, home health agency, hospital, or a hospice, call KEPRO.

Medicaid: Department of Health Care Policy and Financing (303) 866-2993 <http://www.colorado.gov/hcpf>, Medicaid - <http://medicaid.gov/>

Medicare: (800) MEDICARE (633-4227) www.medicare.gov/, <https://mymedicare.gov>
Centers for Medicare and Medicaid: www.cms.gov/

Medicare Counseling: State Health Insurance Program

What is SHIP? SHIP is a free health benefits counseling service for Medicare beneficiaries and their families or caregivers. SHIP's mission is to educate, advocate, counsel and empower people to make informed healthcare benefit decisions. SHIP is an independent program funded by Federal agencies and is

not affiliated with the insurance industry. SHIP Counseling is FREE of charge, Region 10, 300 N. Cascade, (970) 249-2436.

Insurance Assistance

See Medicare and Medicaid

Ombudsman for Medicaid Managed Care: (800) 221-3943, for those enrolled in a Medicaid Managed Care Plan or a Behavioral Health Organization. The Ombudsman is independent from all of the Medicaid health care plans. If you have a problem or concern the Ombudsman will work with both you and your doctor or health plan to find a solution that works for everyone.

Ombudsman for Managed Care: help123@maximus.com, 877-435-7123, Disability Law

Rocky Mountain Medicaid:

Call (888) 367-6557 to change your Medicaid enrollment or for benefits questions.

Western Slope Long Term Care Solutions: (719) 765-5029, (719) 640-1300, assistance with long term care planning, helps determine appropriate and affordable long term care insurance.

Legal Services

Colorado Advance Directives Consortium: (CADC) is an informal organization of professionals in healthcare, senior services, law, and ethics dedicated to improving the tools and processes for healthcare decision making in Colorado. The Medical Orders for Scope of Treatment (MOST) program has been in effect in Colorado since passage of the “Directives Concerning Medical Orders for Scope of Treatment” statute (C.R.S. 15-18.7-101-110) in 2010.

No patient or provider is required to complete a MOST form, however, when presented with a MOST, healthcare providers MUST: follow the orders as written, or obtain consent from patient or an authorized decision maker to change the orders, or promptly and safely transfer the patient to a provider who will follow the orders.

Please be aware that what follows is just information, not advice:

More information about Colorado’s advance directive documents as well as blank copies of the documents is available in the booklet “Your Right to Make Health Care Decisions,” which is available here in English and Spanish. Medical Durable Power of Attorney; Living Will; CPR Directive; Proxy Decision Makers for Medical Treatment; Children and Teens <http://coloroadvancedirectives.com/most-in-colorado/>

Legal Services

Delta Free Legal Service: (970) 765-5292, Low income eligible consultation service that takes place every Wednesday from 10:00 a.m. to 1:00 p.m., in the basement of the Delta County Courthouse. Facilitated by Anna Cooling, on a first come, first served basis.

Disability Law Colorado: <https://disabilitylawco.org/>

Denver Office: (800) 288-1376 or (303) 722-0300. All lines voice/TTY, Denver Office 455 Sherman St. Ste. 130 Denver, CO 80203

Grand Junction Office: (800) 531-2105 or (970) 241-6371, all lines voice/TTY 322 North 8th St. Grand Junction, CO 81501

Gunnison Legal Aid: (800) 521-6968. 109 E. Georgia St. Gunnison, CO 81230

Law Offices of Brown and Brown, P.C: (970) 243-8250

Uncompahgre Volunteer Legal Aid: (970) 249-7202, 300 N. Cascade Ave. # U2, Montrose, CO 81401, Office hours 8:00 a.m. – 4:00 p.m. T/W/TH, serves: Montrose, Delta, Hinsdale, Gunnison, San Miguel and Ouray Counties.

Self-Rep. Litigant Coordinator, 7th Judicial District: Leslie M. German (970) 252-4312, 1200 Grand Ave. Montrose, CO 81401

Long Term Care Medicaid Waiver Programs

See Social Services for local county information

Long Term Services and Supports are paid for through private funds, long-term care insurance, or Medicaid Waiver Programs. To qualify for Medicaid Long Term Services and Supports, you must have:

Financial need: you must have limited income. You should apply at the Department of Human Services in the county where you live to determine qualifying income levels.

Physical need: you must need help with daily tasks like bathing, dressing, or eating. You should apply at the Single Entry Point agency in the county where they live.

Medicaid Waiver Programs will not pay for your rent, mortgage, utilities, or food.

Long Term Care Medicaid Waiver Programs

See Social Services for local county information

Medicaid Waiver eligibility

Income Eligibility: The income limit is \$2,199 a month for single and \$3000 for a couple. For those individuals who are not hospitalized an income trust can be established if one's income exceeds \$2,199 a month. There are limits for the income trust which are dependent on which county the applicants resides. Only individual applicant income is considered in the eligibility determination. An applicant's spouse's income is not considered.

Resource Eligibility: The individual resource limit is \$2,000, \$3000 for couple. The couple resource limit is \$4,000 if both members of a marital couple are applying for long-term care benefits. The couple resource limit is \$121,220 (2015 limit) if one member of the couple is applying for long-term care services and the other spouse is not applying for Medicaid and is not institutionalized.

EBD Elderly, Blind and Disabled Waivers, Long Term Care Medicaid (HCBS)

The Home and Community-Based Services Waiver for persons who are Elderly, Blind, or Disabled (EBD) provides assistance to people ages 65 and older who have a functional impairment or are blind, and to people ages 18-64 who are physically disabled or have a diagnosis of HIV or AIDS, and require long-term supports and services in order to remain in a community setting. Effective April 1, 2014 this program incorporates services formerly provided under the Persons Living with AIDS/HIV (PLWA) program...

If you receive services through the EBD waiver, you are also eligible for all Colorado Medicaid covered services **except** nursing facility and long-term hospital care.

Brain Injury Waiver (BI) This program helps people with a brain injury that needs extra support to live in their communities. You can get these extra services along with your regular Colorado Medicaid benefits. Nursing facility and long-term hospital care are not covered while you get waiver services. Getting waiver services won't change supports that you may get from other public programs or from your family or community. Client must be 16 years or older, must have a brain injury, and the injury have to occur before the age of 65.

Community Mental Health Supports Waivers (CMHS): CMHS provides assistance to people with a mental illness that requires long-term supports and services in order to remain in a community setting. CMHS works with the support that families and communities provide.

If you receive services through the CMHS waiver, you are also eligible for all Colorado Medicaid covered services **except** nursing facility and long-term hospital care.

Long Term Care Medicaid Waiver Programs

See Social Services for local county information

Consumer Directed Attendant Support Services (CDASS): CDASS lets you direct and manage the attendants who provide your personal care, homemaker and health maintenance services, rather than working through an agency. Through CDASS, you are empowered to hire, train and manage attendants of your choice to best fit your unique needs, or you may delegate these responsibilities to an Authorized Representative.

In-Home Support Services (IHSS) IHSS is a service-delivery option that allows home and community-based services (HCBS) waiver participants to direct their care and have control over their attendant services, while having additional support with budgeting.

Medical Alert/Life Alert

Life Alert/Medical Alert Systems: Tips: Do not get locked into any kind of contract, there should be no activation or sign up fees for regular life alerts, GPS locators may have an activation fee.

Touch of Care Medical Alert System: (970) 874-6115, covers: all Region 10 counties, funding available through Region 10 for vision impaired participants starting at \$23 per month.

Get Help Now: American Senior Safety Agency- Starts at \$24.95, (888) 473-2800, www.seniorsafety.com Have Fall Detection alerts, GPS, and regular alerts.

Alert 1: Starts at \$25.95, (866) 681-6461, <http://www.alert-1.com/>

greatcall: Jitter Bug phone, Splash mobile life alert. Starts at \$14.99 per month, plus device purchase, (800) 918-8543, <http://www.greatcall.com/>, Can be bought locally at Walmart or Sears.

Medical Equipment

See financial assistance

Medical Supply Lending Closets:

Montrose Elks Lodge 1053: (970) 249-4852, 801 Hillcrest Dr. Montrose, CO 81401

The Montrose Elks Club has a lending closet for donated medical equipment. They are in need of wheelchairs and other equipment in good condition. It is best to drop off donations between 8:00 a.m. – 12:00 p.m., Monday – Friday, they do not have hospital beds because they do not have room to store them.

Delta Elks Lodge Number 1235: (970) 874-3624 563 Main St. Delta, CO 81416

Ouray CO. Medical Loan Closet: Gail Jossi – (970) 318-1424, Lois Fisher - (970) 325-4679

Sponsored by the Woman's Club of Ouray County (W.C.O.C.), the medical loan closet provides gently used, sanitary medical equipment for loan to Ouray County residents.

Medical Supply Companies:

Air Options:

Delta: (970) 874-1268, 713 Main St. Delta, CO 81416

Gunnison: (970) 641-1828, 500 US-50 Gunnison, CO 81230

Montrose: (970) 252-0212, 843 S. 3rd St. Montrose, CO 81401

Nucla: (970) 864-7902, 340 Main St. Nucla, CO 81424

Grand Mesa Medical: (970) 241-0833, 1708 North Ave. Grand Junction, CO 81501,

Medical Equipment

See financial assistance

Hanger Clinic: Prosthetics & Orthotics: (970) 252-1956 902 S. 4th St. Montrose, CO 81401

Hartman Brother's:

Office Hours Monday-Friday: 9:00 a.m. – 5:00 p.m. Saturday-Sunday: Closed

Montrose: (970) 240-9556, 531 Main St. Montrose, CO 81401

Delta: (970) 874-2828, 1450 E. 3rd St. Delta, CO 81416

Gunnison: (970) 641-6036, 701 N. Main St. Gunnison, CO 81230

<http://www.hartmanmedical.net/>

Maxi Aids: (800) 522-6294 / TTY (800) 281-3555, <http://www.maxiaids.com>

Medicare/Medicaid

See Social Security, See Insurance

See the Area Agency on Aging for the Medicare SHIP Counselor information Medicare Counseling:

Center for Medicare and Medicaid Services (CMS): (800) 633-4227 7500 Security Blvd Baltimore, MD 21244, CMS is a federal agency within the United States Department of Health and Human Services (DHHS) that administers the Medicare program and works in partnership with state governments to administer Medicaid, the State Children's Health Insurance Program.

Medicare age eligibility: You qualify at age 65 or older if:

You are a U.S. citizen or a permanent legal resident; and

You or your spouse has worked long enough to be eligible for Social Security or railroad retirement benefits — usually having earned 40 credits from about 10 years of work — even if you are not yet receiving these benefits; or you or your spouse is a government employee or retiree who has not paid into Social Security but has paid Medicare payroll taxes while working.

Note: You can qualify for Medicare on your spouse's work record if he or she is at least age 62 and you are at least age 65.

You qualify under age 65 if: You have been entitled to Social Security disability benefits for at least 24 months (which need not be consecutive); or you receive a disability pension from the Railroad Retirement Board and meet certain conditions; or you have Lou Gehrig's disease (amyotrophic lateral sclerosis), which qualifies you immediately; or you have permanent kidney failure requiring regular dialysis or a kidney transplant — and you or your spouse has paid Social Security taxes for a certain length of time, depending on your age.

Medicare Savings Programs:

You can get help from your state paying your Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance)

deductibles, coinsurance, and copayments if you meet certain conditions listed under "How to Apply." 4 kinds of Medicare Savings Programs

Qualified Medicare Beneficiary (QMB) Program:

Individual \$1001, Married \$1,348

Program helps pay for: Part A premiums, Part B premiums, Deductibles, coinsurance, and copayments

Specified Low-Income Medicare Beneficiary (SLMB) Program: Program helps pay for: Part B premiums only, Income, Individual \$1,197, Married \$1,613

Medicare/Medicaid

See Social Security, See Insurance

See the Area Agency on Aging for the Medicare SHIP Counselor information Medicare Counseling:

Qualifying Individual (QI) Program:

You must apply every year for QI benefits. QI applications are granted on a first-come, first-served basis, with priority given to people who got QI benefits the previous year. (You can't get QI benefits if you qualify for Medicaid). Income, Individual \$1,345, Married \$1,813

Program helps pay for: Part B premiums only

Qualified Disabled and Working Individuals (QDWI) Program: The QDWI program helps pay the Part A premium. You may qualify if any of these apply to you:

You're a working disabled person under 65

You lost your premium-free Part A when you went back to work

You aren't getting medical assistance from your state

You meet the income and resource limits required by your state

Individual monthly income limit, \$3,975

Married couple monthly income limit, \$5,329

Medicare Savings Program Resource Limits:

Resource limits for the QMB, SLMB, and QI Medicare Savings Programs are \$7,160 for one person and \$10,750 for a married couple. Resource limits for the QDWI program are \$4,000 for one person and \$6,000 for a married couple. Countable resources include: Money in a checking or savings account, Stocks and Bonds

How to apply for Medicare Savings Programs: See Social Services for local county information

If you answer yes to these 3 questions, call your State Medicaid Program (See Medicare SHIP Counselor) to see if you qualify for a Medicare Savings Program in your state:

Do you have, or are you eligible for, Part A?

Is your income for 2016 at, or below, the income limits below?

Are your resources under the resource limit?

It's important to call or fill out an application if you think you could qualify for savings even if your income or resources are higher than the amounts listed here.

Mental Health/Behavioral Health

Health Behaviors:

Bright Futures: (970) 728-5613, 657 W. Colorado Ave. Telluride, CO 81435

Community Options: (970) 249-1412, 336 S. 10th St. Montrose, CO 81401

San Miguel Public Health: (970) 728-4289, 333 W. Colorado Ave. 3rd Floor, P.O. Box 949, Telluride, CO 81435

Voyager: (970) 626-4279, 112 Village Sq. W. Ridgway, CO 81432

Lake City: (970) 275-9344, PO Box 1207 Lake City, CO 81235, www.claritycounseling.com, Donna Sue Spear: MA, LPCC, NCACII ; Moseley Health Care Complex ; Mental Health Counselor associated with Gunnison Mental Health Video-Conference for a remote session to Psychiatry and Gunnison Mental Health is available.

Mental Health/Behavioral Health

Center for Mental Health:

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

Mental Health Emergency Services: (970) 252-6220

Delta Clinic: (970) 874-8981

M–F 8:00 a.m. - 5:00 p.m.

Walk-In Clinic Hours:

Mon/Wed: 9:00-11:00 a.m. & 1:00-3:00 p.m.

Tue/Thurs: 1:00 - 3:00 p.m.

Friday: 9:00 a.m. - 1:00 p.m.

107 W. 11th St. Delta, CO 81416

Fax: (970) 874-4169

Gunnison Clinic: (970) 641-0229

M–F 8:00 a.m. - 5:00 p.m.

Walk-in clinic hours:

Monday-Thursday: 1:00 - 3:00 p.m.

Friday: 10:30 a.m. - 1:00 p.m.

710 N. Taylor St. Gunnison, CO 81230

Fax: (970) 641-2949

Montrose Administrative: (970) 252-3200

M–F 8:00 a.m. - 5:00 p.m.

2130 East Main St. Montrose, CO 81401

Fax: (970) 252-3208

Norwood Clinic: (970) 327-4449

M–F 8:00 a.m. - 5:00 p.m.

1175 Grand Ave. Norwood, CO 81423

Fax: (970) 327-4676

The Basin Clinic: Call (970) 327-4449

for office hours.

Montrose Clinic: (970) 249-9694

M–F 8:00 a.m. - 5:00 p.m.

Walk-in clinic hours:

Mon/Wed: 9:00 - 11:00 a.m.

& 1:00 - 3:00 p.m.

Tue/Thurs 1:00 - 3:00 p.m.

Friday: 9:00 a.m. - 1:00 p.m.

605 East Miami Road Montrose, CO 81401

Fax: (970) 249-2955

421 Adams St. Naturita, CO 81422

Fax: (970) 327-4676

Telluride Clinic: (970) 728-6303

Call (970) 327-4449

for office hours.

100 W. Colorado Blvd. Suites 203 & 204

Telluride, CO 81435

Fax: (970) 369-1261

Western State Colorado University Office:

(970) 642-4615

Mon/Fri: 8:30 a.m. - 3:00 p.m.

Tues/Thurs: 8:30 a.m. - 6:30p.m.

Wed: 8:30 a.m. - 6:00 p.m.

Tomichi Hall #104, Adams St.

Gunnison, CO 81231

Fax: (970) 943-2318

Military See Veterans

Minority Resources

Colorado Civil Rights Division: (800) 262-4845, Main office-Denver (303) 894-2997
8:00 a.m. - 5:00 p.m., MST, M-F, www.dora.colorado.gov/crd The Mission of the Civil Rights Division is that the Division that promotes and protects civil rights in the State of Colorado through education and enforcement of anti-discrimination laws in the areas of employment, housing and public accommodation.

NAACP National headquarters: NAACP: (877) 622-2798, Colorado Springs (719) 475-7255.
www.naacp.org Eliminates racial discrimination and segregation from all aspects of public life in America.

Minority Resources

Colorado Division of Labor: (888) 390-7936 633 17th St. Denver, CO 80202 www.coloradolaborlaw.gov
The Division of Labor is a unit within the CO Dept. of Labor and Employment (CDLE). The Unemployment Division is another unit within CDLE. This Division administers the Colorado Labor laws, Youth Employment Act, and the CO Labor Peace Act. Answers questions about wages paid, hours worked, minimum wage.

Office of Fair Housing & Equal Opportunity: (800) 877-7353, 1670 Broadway St. Denver, CO 80202
www.hud.gov a department of US Dept. of Housing and Urban Development (HUD). The Office of Fair Housing and Equal Opportunity (FHEO) administers and enforces federal laws and establishes policies that make sure all Americans have equal access to the housing of their choice.

Nursing Home/Skilled Nursing Facility

See the Area Agency on Aging for the Colorado Choice Transition's (CCT) Program

Colorow Care Center: (970) 323-5504, 885 S. Hwy 50/Business Loop, Olathe, CO 81425
<http://www.vivage.com/colorow/>

Gunnison Living Center: (970) 641-0704, 1500 West Tomichi, Gunnison, CO 81230
<http://www.gvh-colorado.org>

Horizons Health Care: (970) 835-3113, 11411 Hwy 65 Eckert, CO 81418 www.horizonsretirement.org

Paonia Care and Rehab: (970) 527-4837, 1625 Meadowbrook Paonia, CO 81428
<http://www.paoniacareandrehab.com/>

San Juan Living Center: (970) 249-9683, 1043 Ridge St. Montrose, CO 81401
<http://sanjuanlivingcenter.com>

Valley Manor Care Center: (970) 249-9634, 1401 S. Cascade Ave. Montrose, CO 81401
www.valleymanorcare.org

Willow Tree: (970) 874-9773, 2050 S. Main St. Delta, CO 81416
<http://www.fivestarseniorliving.com/communities/co/delta/willow-tree-care-center>

Physician Referral

Montrose Memorial Hospital: (970) 240-7374, www.montrosehospital.com

Delta County Memorial Hospital: (970) 874-7681, www.deltahospital.org

Gunnison Valley Hospital: (970) 641-1456, <http://www.gunnisonvalleyhealth.org>

Prescription Assistance

State Pharmaceutical Assistance Program:

<https://www.medicare.gov/pharmaceutical-assistance-program/state-programs.aspx>

Colorado Bridging the Gap: (303) 692-278, (303) 692-2716

Low Income Subsidy (LIS) /Extra Help: Pays for prescription premiums and reduce co-pays.

Full Extra Help,

Monthly Income \$1,313/month single, \$1,770/month couple

Assets-resources limited to \$8660 for an individual, \$13,750 for a married couple.

Partial Extra Help

Monthly Income \$1,313/month single, \$1,770/month couple

Assets-resources limited to \$8661-\$13,440 for an individual, \$13,751-\$26,860 for a married couple.

If you qualify for a QMB, SLMB, or QI program, you automatically qualify to get Extra Help paying for Medicare prescription drug coverage.

Recreation/Social/Education

Bill Heddles Recreation Center: (970) 874-0923, 530 Gunnison River Dr. Delta, CO 81416,
<http://www.deltacountycolorado.com>

Montrose Recreation District: (970) 249-7705, 25 Colorado Ave. Montrose, CO 81401

Montrose Recreation 50+ Activities: (970) 252-4884, Montrose Senior Center 1800 Pavilion Dr.
Montrose, CO 81401, www.montroserec.com

Gunnison Parks and Recreation: (970) 641-8060, 116 N Wisconsin St. Gunnison, CO 81230
<http://www.cityofgunnison-co.gov>

Gunnison Boomers and Beyond: (970) 641-1940, 116 N. Wisconsin St. Gunnison, CO 81230
Check out Gunnison's first dedicated hangout for folks ages 50+, now in the W Mountain Room of the Community Center, 200 East Spencer (same area where Young At Heart meets). Volunteers will wel-

come you with a cup of coffee and conversation Monday through Friday 10 a.m. to 4 p.m. Closed Saturday and Sunday. Stop by or call Dan Vollendorf, City of Gunnison Parks and Recreation Supervisor, at (970) 641-8422 to find out about activities and outings planned specifically for those ages 50 and better!

Rehabilitation Services

Delta Locations:

Delta Physical Therapy and Sport Rehabilitation: (970) 874-5747, 185 Stafford Ln. Delta, CO 81416 <http://deltapt.net/>

Valley Therapy Services: (970) 874-6111, 257 Cottonwood St. Delta, CO 81416 <http://valley-therapyservicesdelta.com/>

Rehabilitation Services

Montrose Locations:

In Motion Therapy: (970) 249-1646, 611 East Star Ct Ste. B Montrose, CO 81401 · Hand Therapy, Physical Therapy and Sports Medicine.

Montrose Hospital Therapy programs: <http://www.montrosehospital.com/medical-services/mountain-view-therapy/locations#sthash.ytqfiFje.dpuf>

Mountain View Therapy: Main Clinic: Phone: (970)240-7369, 801 S 4th St. Montrose, CO 81401 Services provided - Physical, Occupational, Speech therapy, Adult (teen to elderly) Rehabilitation, Orthopedic and Neurological conditions, Balance, Wheelchair fitting, Low vision, Hivamat, Functional Capacity Evaluations and Lift Testing, Hand Therapy/Splinting

Center for Wellness: (970) 252-2646, 815 S. 4th St. Montrose, CO 81401, Services provided - Wound Care with physician consultation available on-site by Dr. Sarah Judkins as needed, Lymphedema, Ostomy Care, Cardiopulmonary Rehabilitation, Pelvic Health Clinic,

Pediatric Clinic: (970) 252-2819, 645 S 5th St. Montrose, CO 81401, Services provided - Speech Therapy, Occupational Therapy, and Physical Therapy for infants to teens

Hawk Park Clinic: (970) 240-5958, 1404 Hawk Parkway Unit 101 Montrose, CO 81401, Services provided - Physical Therapy for Orthopedic and Neurological Conditions, Sports Medicine, Community Classes

Montrose Recreational Center (New building)

We will have an office/clinic in the new Rec Center once it is completed. This is slated for late 2016. Services provided - Physical Therapy, Aquatic Therapy, Sports Medicine, Injury recovery

Ouray County

Ridgway Clinic: (970) 626-4050 185 Sherman St. Unit 103 Ridgway, CO Services provided - Physical Therapy for Orthopedic and Neurological conditions, Dry Needling

San Miguel and West End Locations

Physical Therapy Resources: (970) 327-4567, 1175 W Grand Ave. Norwood, CO 81423

Balanced Physical Therapy: (970) 728-3122, 317 E Colorado Ave. Telluride, CO 81435

Peak Performance Therapy: (970) 728-1888, 300 S Mahoney Dr. # C-1 Telluride, CO 81435
physicaltherapytelluride.com

Respite

See Nursing Home/Skilled Nursing Facility; See Assisted Living
See Home Care Agencies; Area Agency on Aging; Adult Day Center

Senior Centers see congregate meal sites

Gunnison Senior Care Center: (970) 641-0704, 200 East Spencer Ave. Gunnison, CO 81230

Montrose Senior Center: (970) 252-4889, 1800 Pavilion Dr. Montrose, CO 81401

SOCIAL SECURITY

Social Security Administration www.ssa.gov

Montrose office: (866) 758-1317, 1805 Pavilion Dr. Montrose, CO 81401

National number: (800) 772-1213

Social Security Eligibility: (866) 758-1317, you must be at least 61 years and 9 months old to apply for retirement benefits.

If you are already age 62, you may be able to start your benefits in the month you apply.

You should apply for benefits no more than four months before the date you want your benefits to start. Benefits are paid the month after they are due. (If your benefits start in April, you will receive your first benefit payment in May.)

If you are not getting Social Security **and** you are not ready to retire, you should still use our online retirement benefit application to sign up for just Medicare three months before your 65th birthday.

Social Security Disability (SSDI): www.socialsecurity.gov/disability

Pays benefits to people who cannot work because they have a medical condition that is expected to last at least one year or result in death. Federal law requires this very strict definition of disability. While some programs give money to people with partial disability or short-term disability, Social Security does not. Call your local office to make an appointment.

Supplemental Security (SSI): Income per month under \$733 individual, resources under \$2,000;

Income under \$1,110 couple per month, resources under \$3,000 couple

WHO IS ELIGIBLE FOR SSI? Anyone who is: aged (age 65 or older); Blind; or disabled.

Social Services/Department of Health and Human Services

Montrose County Health and Human Services: (970) 252-5000

<http://www.montrosecounty.net/107/Health-Human-Services>

1845 S. Townsend Ave. Montrose, CO 81401

Montrose County HHS West End: (970) 864-7319
851 Main St. Nucla, CO 81424

Delta County Health and Human Services: (970) 874-2030
Eligibility: 560 Dodge St. Delta, CO 81416

Delta County Health and Human Services: (970) 872-1000
<http://www.deltacounty.com/7/Human-Services>
North Fork Annex, 196 Hotchkiss, CO 81419

Gunnison County Health and Human Services: (970) 641-3244
www.gunnisoncounty.org
225 Pine St. Gunnison, CO 81230

Hinsdale Public Health: (970) 944-0321
www.hinsdalepublichealth.com
304 E. 3rd St. (P.O. Box 277) Lake City, CO 81235

Social Services/Department of Health and Human Services

Ouray County Health and Human Services: (970) 325-4670
<http://ouraycountyco.gov/149/Public-Health>
302 2nd St. Ouray, CO 81427

Ouray County Social Services: (970) 626-2299
<http://ouraycountyco.gov/153/Social-Services>
177 Sherman St. (P.O. Box 530), Ridgway, CO 81432

San Miguel Health and Human Services: (970) 728-4411
<http://www.sanmiguelcounty.org/202/Social-Services>
333 W. Colorado Ave. Telluride, CO 81435

Norwood office: 1120 Summit St. Norwood, (970) 327-4646
Tuesdays, Laurie Sorkin

Support Groups

Date	Time	Location	Phone # to register	Agency	Program
First Wednesday & Third Thursday	1:30 – 2:30 P.M.	Region 10 300 N. Cascade Ave.	765-3123	Region 10 ADRC	Caregiver Support Group
Second and Fourth Monday	1:00 P.M.	19 S. Park Ave. Montrose	249-3716	United Methodist Church Montrose	Caregiver Support Group
Third Monday & Thursday	6:00 P.M.	1401 S. Cascade Montrose	249-9634	Valley Manor Care Center	Alzheimer's Support

Last Monday of the month	2:00 P.M.	800 S. 3rd Montrose 1 st floor conference room	252-2996	Montrose Memorial Hospital	Parkinson's Support Group
Second and Forth Thursday	2:00 P.M.	800 S. 3rd Montrose	252-2996	Montrose Memorial Hospital	Stroke Support Group
First Thursday	6:00 P.M.	Region 10 300 N. Cascade Ave.	765-3127	Region 10 ADRC	Kinship Support Group
First Wednesday	1:30 P.M.	Hotchkiss Town Hall	(970) 510-0724	Jess Deegan Caregiver	Delta County Support Group for Caregivers Caring for someone with Dementia
Second and Forth Wednesday	1:30 P.M.	Delta - 135 E 4th, Westminster Hall	(970) 510-0724	Jess Deegan Caregiver	Delta County Support Group for Caregivers Caring for someone with Dementia
Third Wednesday	1:30 P.M.	Cedaredge Senior Center	(970) 510-0724	Jess Deegan Caregiver	Delta County Support Group for Caregivers Caring for someone with Dementia
First and Forth Thursday	11:00 A.M.	800 S. 3rd Montrose Class room B	252-2941	Tarri	Stroke and Brain injury support

Tax Aid

Senior Tax Aid: (970) 252-4889, Montrose Senior Center, Annually Jan. – April 15

Transportation Services

Medicaid Transportation

Medicaid may cover transportation to medical appointments and other personal trips. Call your County Health and Human Services representative to see if you are eligible. If you have Medicaid you can get transportation to Medical appointment paid for. Call All Points Transit (970) 249-0128

All-Points Transit: Main Location, 431 S. 2nd Montrose, CO 81401

Montrose: West End and San Miguel Counties, (970) 249-0128

Delta County, (970) 874-7334, <http://allpointstransit.org/>

All Points Transit - provides pre-scheduled Dial-A-Rode transportation for seniors 60+ and people with a disability. General public transit is available on the public bus M-F

Client Eligibility: Dial a Ride: Seniors 60+ / People with Disabilities for pre scheduled rides

Fees/Rates: Dial A Ride: Seniors Local Rides \$3.50/ Regional Rides \$5. ADA Local Rides: \$5

Vouchers for seniors 60+ available through Region 10 Area Agency on Aging

Medicaid may pay for approved rides

All-Points Transit: Continued

Public Bus Montrose: Senior / ADA / Youth / Student: \$0.50 per ride. Adults: \$1 per ride

Public Bus Olathe: Senior / ADA / Youth / Student: \$1.50 each way Adults: \$3 each way

Medical Shuttle: For medical appointments \$5 suggested donation. For personal trips \$10 fare.

Naturita to the Uncompahgre Medical Clinic: will run based on appointment times every 2nd Wednesday.

Regional Medical Shuttle: Call All Points Transit at (970) 249-0128 for the month's schedule.

Care Cars: (970) 245-8949, Grand Junction, CO 81501

Community Options (Montrose): (970) 249-7768

DAV – Disabled American Veterans: (970) 249-2468, Volunteer Program, any Veteran in Montrose, Delta and Ouray

Galloping Goose: (970) 728-5700, daily round trips from Norwood and Placerville to Telluride, also provides local service around the Town of Telluride.

Gunnison

Gunnison County Senior Transportation: (970) 596-6700

Crested Butte: (970) 275-4768

Hinsdale – Call the Coordinator for Senior Services - (970) 944-0321

Millennium Services: (970) 270-9092, Wheel Chair transport provided in Grand Junction, Montrose, Delta

Ouray

Neighbor to Neighbor: (970) 325-4586, (must give a 3 day notice) **See All Points Transit**

Transportation Services

Region 10 Transportation 60+ Vouchers: (970) 249-2436 for Montrose, Delta San Miguel and the West End of Montrose County

Road Runner Stage Lines: (970) 563-4545, Daily bus service between Durango, Montrose and Grand Junction, www.roadrunnerstagelines.com.

San Miguel County: (970) 728-3844, Daily commuter shuttles, Monday through Friday, from Montrose and Ridgway to Telluride.

Taxi Service:

Montrose Eagle Taxi Service: (970) 596-4067

Telluride Express: (888) 212-TAXI Telluride Express Airport Shuttle – Montrose Airport to Telluride Adults – \$48 one way / \$96 round trip (2 adult minimum charge), Kids – \$30 one way / \$60 round trip, Call 888-212-TAXI to make a reservation, <http://www.tellurideexpress.com>

Town of Mountain Village: (970) 708-9657, Daily commuter shuttles from Montrose, Ridgway, Nucla, Norwood, Redvale, Cortez and Rico to the Town of Mountain Village. <http://townofmountainvillage.com>

Transcare Ambulance Inc.: (970) 240-9544, 142 Apollo Rd. Montrose, CO 81401 [http://www.tcam-
bulance.com](http://www.tcam-
bulance.com) TransCare Ambulance is a group of Registered Nurses, Paramedics, Emergency Medical Technicians and Emergency Vehicle Operators who are trained to provide medical care and transport to patients requiring specialized treatment that is not available at many of Western Colorado's smaller, rural hospitals, offices in Montrose and Silt.

Uranium Miners/Coal Miners Benefits

Miners Benefits: Cold War and Coal Miners:

Nuclear Care Partners: (970) 244-0900, 2470 Patterson Rd. # 2, Grand Junction, 81505
Amy Austin, Marketing Manager, (970) 644-2992

Professional Case Management: (970) 623-7500 ext. 553, www.procasemanagement.com

Utilities/Weatherization Assistance

Energy Assistance Weatherization:

Eco Action Partners: (970) 728-1340, P.O. Box 1625 Telluride, CO 81435

<http://www.ecoactionpartners.org>

In Partnership with Energy Outreach Colorado, EcoAction Partners will be running the San Miguel Power Association's IQ Weatherization Program to help families with lower incomes improve their home efficiency. Participants can receive up to \$3,000 in home energy improvements.

Energy Outreach Colorado Utility Assistance Program: (303) 825-8750, (855) 4-MY-HEAT (855) 469-4328), www.energyoutreach.org, the funds provide emergency fuel bill assistance for Colorado's low-income households facing an energy crisis. seniors and individuals with special health needs receive utility bill assistance each year. Get Your Furnace Fixed; Improve the Efficiency of Your Home; Help for Getting Assistance

Utilities/Weatherization Assistance

Housing Resources: (970) 417-3436, speak with Debra, Office is located at 242 W. Main St. #1, Montrose, CO 81401, Moving to 460 N. Townsend Ave. Montrose, CO 81401 May 2016 <http://www.housingresourceswc.org/> (2015) Income \$22,980/yr. single, \$31,020/yr. couple

In partnership with the Colorado Energy Office, Housing Resources works to improve the energy efficiency of residential structures throughout Colorado. The Weatherization Program makes cost-effective, energy-efficient home improvements available to qualifying low-income residents. Designed to reduce energy usage while improving comfort, weatherization improvements can include the following:

Insulation in attics and walls; Furnace replacement; Furnace safety testing; Refrigerator replacement; Sealing air leaks; Compact fluorescent light bulbs (CFL); Energy audit; Storm windows and doors; Energy conservation information.

LEAP: Low Income Energy Assistance Program 2015- (866) 432-8435,

Income limit - \$1,618 per month single, \$2,190 married, available November 1 – April 30

Must apply each year, LEAP is a federally funded program that helps eligible hard working Colorado families, seniors and individuals pay a portion of their winter home heating costs.

It is not intended to pay the entire cost of home heating, but rather to help alleviate some of the burden associated with the colder months. <https://sites.google.com/a/state.co.us/cdhs-leap/apply-now>

Free Cell Phone:

Lifeline Free Cell Phone Program: (855) 754-6543

Free lifeline program that provides eligible people with a free cell phone and 250 minutes per month. Qlink Wireless <https://www qlinkwireless.com/>

With Q Link Wireless, we are able to offer free cell phones and airtime under the Lifeline Program to eligible applicants. States set their own guidelines of who is eligible, though most people who participate in the government programs listed below may qualify:

Medicaid, Temporary Assistance for Needy Families (TANF), Food Stamps/Supplemental Nutrition Assistance Program (SNAP).

Life Wireless Free Cell Phone: (888) 543-3620, <http://www.lifewireless.com/enroll.php>. Apply at the Workforce Center in Montrose on Wednesday's from 2:00 – 4:00 p.m. Applicant must print, fill out and mail or fax the completed form to Life Wireless together with supporting documents: A Copy of Proof of Address (e.g. Utility Bills), Federal/State Government-Issued ID (e.g. Driver License, Passport), Participating Subsidy (e.g. State-Issued EBT card, Medicaid card), or to demonstrate household income that is at or below 135% of Federal Poverty Level Guidelines:

A Copy of Proof of Income (e.g. Prior year's tax return, Social Security Statement of Benefits, Unemployment Statement of Benefits, paystubs covering three consecutive months within the past year)

USDA: (970) 874-5735, 690 Industrial Blvd, Delta, CO 81416, <http://www.usda.gov>

USDA Rural Repair and Rehabilitation Grant Qualifications: There are geographic and age requirements to participate in the USDA Rural Development Grant program. Homeowners must be at least 62 years of age and live in rural areas of the country. For a state by state and county by county list of eligible areas, visit this website. There are also income limits. Individuals must have income at such a level that they are unable to obtain loans from other organizations.

USDA Rural Repair and Rehabilitation Grant Benefits and Limits: The maximum USDA Rural Development Grant amount is \$7,500. There is a requirement that states the grant must only be used repairs and improvements for the health and safety of the occupants. In addition, if the home is sold within 3 years of receiving the grant, then the USDA can collect repayment from grantee's home sale proceeds. The maximum loan amount is \$20,000 with a repayment period of up to 20 years. Loans and grants to a single applicant can be combined allowing for the maximum assistance of \$27,500.

Veterans Services

Veterans Aid and Attendance: See Comfort Keepers under homecare, See Veteran Service Officers

Disabled American Veterans DAV: (970) 249-0128, Volunteer Program, any Veteran in Montrose, Delta and Ouray Counties call All Points Transit for transportation.

VA Clinic Montrose: (970) 249-7791, move to 54 Colorado, by Dr. Stucky's office

VA: (877) 222-VETS (8387) between 8:00 a.m. and 8:00 p.m. ET, Monday-Friday

VA Medical Center: Eligibility (970) 263-2848, 2121 North Ave., Grand Jct, CO 81501

Veteran Hearing Aids: Dave Dunnagan DAV: (970) 263-2848

VA Caregiver Assistance: (970) 242-0731 or (970) 242-0731 Grand Junction VA Medical Center 2121 North Ave., Grand Junction, CO 81501 www.caregiver.va.gov

Veteran Service Officers:

Delta: Brian Ayers (970) 874-2082 Montrose: Sheldon Smith (970) 249-2115

Gunnison: Al Falsetto (970) 641-7919 Ouray: Sheldon Smith (970) 249-2115

Hinsdale: Erin Cavit (970) 944-0191 San Miguel: Jim Botenhagen (970) 728-4501

West End: Sheldon Smith (970) 249-2115

Register for benefits online <https://www.myhealth.va.gov/index.html>

Welcome Home Montrose: (970) 765-2210, 11 South Park Ave. Montrose, CO 81401

Emily R. Smith, Executive Director emily.smith@whafv.org, welcomehomemontrose.org

Vision/Visual Impairments

See Independent Living Center for low vision group

See the Area Agency on Aging Material Aid for financial assistance

America's Best Contacts and Eyeglasses: (970) 208-1032, 2546 Rimrock Ave. Grand Junction, CO 81501, free eye exam and 2 pairs of glasses for \$69 America's Best provides FREE eye exams! Those come with single vision, uncoated plastic lenses in each pair. Eye exam regularly \$45 without the two pair offer. Two pair purchase required for FREE eye exam offer.

Colorado Talking Book Library: (303) 727-9277 180 Sheridan Blvd, Denver, CO 80226
www2.cde.state.co.us/ctbl/ a free service to Coloradans of all ages who are unable to read standard print material due to visual, physical or learning disabilities whether permanent or temporary. CTBL provides audio, Braille and large-print books and magazines. <http://www.cde.state.co.us/ctbl/tbapplications.htm>

Gunnison Elks Club: may assist with funding eye glasses, ONLY Letters accepted mail a letter stating your needs to P.O. Box 1037, Gunnison, CO 81230

Lions Club Montrose: Call Sherry for an application (970) 249-1271

New Eyes for the Needy: <http://www.new-eyes.org/>, apply at your local ADRC office.

Volunteer Opportunities

See the Area Agency on Aging for Volunteer programs

Time Bank of the Rockies: (970) 209-6886, <http://timebankoftherockies.com/>

Department of Health and Human Services

And The Social Security Administration

Reporting Guidelines/Rules/Considerations

Created by Tai Blair

Updated: March 25, 2015

All Programs-Use

Countable Income

Both the Department of Health and Human Services (DHHS) and the Social Security Administration (SSA) have similar standards by which they view income for all benefits, except Food Stamps (FS) and Medicare Savings Plans (MSP's), called Countable Income. Countable income breaks down into two categories: Earned and Unearned.

Earned is anything the benefits recipient earns through hourly or salary employment.

Unearned income consists of any type of benefit, such as SSI or OAP payments, as an awarded benefit based on eligibility and comes from a variety of different sources and also includes In-kind Income. In-kind incomes are funds the benefits recipient receives outside the realm of employment and should be claimed for tax-purposes and the adjustment of benefits paid. This type of unearned income can vary but typically consists of the following: cash payments for non-payroll jobs where the beneficiary is paid with no deductions for taxes; receiving Traveler's Cheques (Checks); winnings from lotto, lottery, or in cash or check and/or items which have assigned value that could reasonably be exchanged/transfer-of-ownership for cash value.

Unearned Income also includes interest on interest-bearing savings, annuities, and trusts. Only recently was the law expanded to include “In-Kind Income”; items that are gifted (when ownership is transferred to the benefits recipient); or when transfer-of-ownership takes place in exchange for countable resources like cash or another in-kind-form income (trading) [SSA-2008 “Red Book”]. These items are reported with an estimated value. As a warning, undervaluing items to avoid reporting is considered “transferring for unfair market-value” and is hiding resources; this can also be considered tax evasion!

There are two exceptions, beginning with gift cards: despite being a store-card or Visa/MasterCard the card is not a countable form of resource, rather, is considered merchandise with no tradable value for liquidation. Although it is unethical to advise families to gift in any specific form it is perfectly fine to educate them on what is considered countable and what is not. It is important to note that neither agency qualifies benefit payments, except SSI payments, as countable except FS’s and MSP’s programs.

Monthly unearned income reporting requirements for DHHS and SSA are set by federal law and are the same for both agencies: monthly ‘reporting triggers’ for In-Kind-Form and Unearned Income totaling \$20 or more is tracked: when the amount exceeds \$19.99 it is then necessary to use an itemized report detailing how this total was arrived. This amount is verified and checked by the party responsible for reporting, typically the same party that is either the Representative Payee (explained later) or the part responsible for the redeterminations for Medicaid or other benefits, the in-kind income is then reported to DHHS and SSA who determine and monitor eligibility.

Part of the latter function is facilitated by a federal agency called the Medicaid Integrity Program or MIP. The MIP program works in support of states to provide education, training, and enforcement for all Medicaid benefits/issues. MIP helps enforce laws and policy and to train state employees in valuing resources; eligibility for programs based on resource limits; and providing possible fraud “queries” through the use of data-mining and computer algorithms to catch disputable Medicaid billing and the release of benefit funds to questionably ineligible cases.

Resources and Reporting Guidelines

Anyone who accepts a benefit or welfare-award is required to report to SSA and DHHS resources and limitations (the limitations are federally mandated and state and federally enforced):

All Earned Income and verification of its sources is tracked and reported monthly for eligibility and adjustment of benefits. The only exception is a “Simplified Reporting” record (below).

Tracking and reporting of all unearned income.

Expenses (Limitations) including medical, household, and personal.

Completion of Redeterminations (DHHS) and Eligibility Verification and Gross Earnings (SSA – also called ‘Federal Redeterminations’) in a timely and accurate manner.

Tracking of benefits recipient resources (also referred to as “assets”) which include:

Automobiles/ATV’s/Boats/RV’s/Motorized transports of any kind.

Burial Funds that are irrevocable or can be transferred.

Life Insurance Policies that have cash value or can be borrowed against.

Place of residence (only if owned by the benefits recipient).

Cash-On-Hand, easily accessible cash assets.

Bank accounts that bears the name of the benefits recipient. For all accounts, added together, the balances cannot exceed resource limits: \$2000 (DHHS); \$2199 (Medicaid); \$2000 (SSA-individual); and \$3000/\$4000 (SSA/DHHS-married couples). When only one of the married couple is applying for benefits, the asset test is moved to \$121,220 (DHHS only).

Simplified Reporting records mean that there are likely no wages or earned income and the benefits recipient need only report every six months or at the time of redetermination.

When it is determined that the benefits recipient is unable to manage their own affairs then someone may be asked to become a Representative Payee, or Rep Payee, and is charged with the fiduciary responsibilities for that person. This can be an organization (called an Organizational Representative Payee), or an individual in the community or family. When a representative payee is assigned to a case all tracking and reporting responsibilities become their responsible for any discrepancies that occur. They are additionally charged with redeterminations both state and federal.

Wages

Wage information is culminated through payroll of a community-based employer and is reportable to all benefit-award systems (DHHS/SSA.) All income is then tracked and reported via wage reports, copied check stubs, redeterminations, and resource verification documents specific to the type and category of the income or resource. All of this information should be kept on file for quick access as well as auditing purposes whereby it can be verified. This information also “lives” (stored) on a super computer at each HHS for the county the benefits recipient resides. Other government departments check the accuracy of reporting and eligibility, like the MIP, and actively communicate “live” with each other to ward off misreporting or fraud.

Benefits recipient Resource Verification Forms, In-Kind Income Reporting Forms, Bank Statements, and Wage and Rent Verification forms, as well as notation and receipts from purchases in the ledgers, create a trail demonstrating what our benefits recipient does with their money and how it is being spent. This trail is submitted to DHHS and SSA for their review and to show that we are operating within the letter of the law and creates a system of check-and-balances. It also means that the agency determining eligibility already has, to some degree, a financial snapshot.

NOTE: By not reporting all sources and amounts of income benefits may be halted, cancelled, or permanently reduced. This may result in losses of benefit amount rather than a temporary and minor deduction. With benefits like Food Stamps and Medicare Savings Programs a total loss of the benefit can occur and result in hundreds of dollars of overpayments. When the benefit is reissued it can come with steep repayment schedules and/or penalties assessed; this can create a problem where benefits recipients cannot pay the benefits or other costs back. If this is the result of a Representative Payee then they are responsible for the loss!

Food Stamps (FS)

Food Stamps benefits are solely income-dependent where the “need” is financial; the bulk of all public aid has a medical or physical need. All wages/all types of income issued to the benefits recipient, including that of SSI, SSDI, military benefits, and personal need’s, are counted as income that could support the beneficiary in obtaining food. To simplify, any item that has value and all funds received are considered when eligibility is being determined, as well as what bills are currently paid in support of living. To further glean accuracy recipients fill out FS Change Reports when: 1) the benefits recipient moves to a new location; 2) the benefits recipient makes more than \$1174.00 a month or a set weekly amount (differs per case); 3) the benefits recipient has a reduction or increase in work hours or benefit-award payments for longer than one week.

Some reasons for ineligibility can also come from the type of long-term-care setting that an individual resides in. Two ineligible care settings are assisted living facilities and nursing-home settings. FS can be issued to host-homes on the condition that the benefits recipient has the ability to purchase and prepare at least half of their own meals.

Married Benefits Recipients When redeterminations are due on benefits recipients that are married then resource and income information is required for both. Benefits will vary depending on the amount each of the married couple has in countable monthly income. In most cases, wage reporting allows for the SSA and DHSS to determine spouses’ income and therefore is not always required for the redetermination but should be reported anyway to avoid unnecessary delays in services.

Medicaid requires that both spouses apply in general, even if only one spouse requires Medicaid. If they both require the benefit then they are given a separate case file and are linked in the benefits system. When one has a redetermination all information on wages, resources, etc.... will be required of them both.

Medicare: As It Applies to the General Public

Medicare is a federally funded, voluntary insurance program offered to all US citizens and residents that meet the criteria and timelines (open or special enrollment times). Medicare is governed by federal laws and enforced by SSA. Despite being voluntary, penalties may be assessed for a number of reasons, such as not signing up when eligible, and are typically paid for the duration of issuance of Medicare benefits. Medicare is offered and guaranteed to all US residents; not just natural-born citizens are eligible. In some cases, recipients of Medicare benefits may be drawing from someone else’s benefits whereby another person and not the recipient paid into Medicare through deductions in their earnings; a spouse is allowed to obtain Medicare based on the other spouse’s benefit and is called “piggy-backing”.

NOTE: Medicare is usually the first medical program that most people are eligible for, followed by Medicaid. Having both Medicaid and Medicare allows for more coverage, special enrollment periods, and adds long-term care elements to coverage. Also, Medicare is a federal program whereas Medicaid is a state and federal program where both pay equally for the program benefits. Medicaid is also applied at and managed by the Department of

Health and Human Services (DHHS) while Medicare is applied at and managed by the Social Security Administration (SSA).

Medicare is broken into four parts: Part A applies to Hospitalization; Part B applies to Medical Coverage; Part C are the Medicare Advantage Plans (MAP's) that add to Medicare's original coverage (some MAP's might include Part D); and Part D is the prescription drug plan. Parts A and B are the same for all people. For Parts C and D, a beneficiary has to shop around, selecting from plans that suit their needs and budget. It is important to note that, while Part C is optional, all beneficiaries must have Part D or pay a penalty.

Medicare vs. Part C MAP's: Part C Medicare coverage is mandated to have all of the same coverage as Original Medicare but can add to the benefits of what Medicare would offer such as Dental and Vision. If a recipient does not have Part C then they are considered to have Original Medicare. If a recipient does not obtain Part C coverage when they first obtain Medicare and choose to have it later there is no penalty assessed.

To qualify for Medicare, you have to meet most of the following criteria:

Be 65 or older;

Have worked at least 40 work quarters or 10 years and have paid into the Medicare system via payroll deductions all that time (this gets you part A ONLY for free, if you do not qualify or have Part A you can still get Part B at the appropriate age or situation for a premium payment);

Be physically, mentally, or cognitively disabled, receiving SSDI (payments from SSA for disabled persons) for 2 years, defined by the Centers for Medicare and Medicaid (CMS) (a federal agency that sets policy for Medicare and Medicaid and aids in oversight of both);

Any who is afflicted with Lou Gehrig's disease and have been diagnosed for 6 month or have kidney disease and have just received a kidney transplant or currently on dialysis for 3 months automatically qualifies.

Anyone who has End Stage Renal Disease (ESRD).

Medicare is the primary medical payer for medical bills if a benefit-recipient has it. If a benefits-recipient has both Medicare and Medicaid the benefits recipient is referred to as "Medi-Medi" or "Dual Eligible" and typically have few, if any, co-pays as Medicaid picks up the bulk of the remaining bill. It is important to note that Medicare is like any insurance in that it has a premium, yearly-deductible, co-pays, and other out-of-pocket expenses referred to as True Out-Of-Pocket Expenses (TrOOP) [CMS-website glossary]. For those benefits recipients that cannot afford the portions that Medicare costs or does not cover, Medicaid or Social Security can step in to pay the remainder. When this is the case it is because an application and eligibility was approved for a specific benefit called Low-Income Subsidy (LIS) which includes Medicare Savings Programs (MSP's, explained later). No matter the type of MSP/LIS, the program works to help cover all or a portion of the remaining medical expenses left by Medicare. Finally, Medicare does not pay for any type of long-term-care or institutionalization unless the patient is not expected to live longer than six months in which case Medicare can help to pay for Hospice services.

Medicaid: LTC, AMA, MSP

There are several types of Medicaid that are important to note: AMA – Adult Medical Assistance or general Medicaid; Medicare Savings Plans (MSP) which are Medicaid Programs that pay for Medicare costs; and Medicaid Long-Term-Care (LTC) which pays for the long-term care needs and incorporates AMA and MSP Medicaid. Medicaid pays the biggest portion for care and, typically, medical bills when people require long-term care stays. The DHHS provides and processes the applications and eligibility determinations, and are entrusted to monitor Medicaid dollars.

The state is charged with the responsibility to recover funds from those that fraudulently take Medicaid dollars and reimbursements for costs from medical and long-term-care expenses. All benefit applications processed through DHHS requires recipients/applicants to complete and sign “Estate Recovery Notices” stating that they have read and understood estate recoveries and how it may affect their assets. Exceptions also exist for recovery but few of them would apply to our benefits recipients.

Adult Medical Assistance (AMA)

Adult Medical Assistance, called Adult Medicaid, is the primary health insurance portion of Medicaid. With it come all the standard parts of medical care including hospitalization, doctor visits, prescription coverage, and minor dental work. Children’s Medicaid, coming in the form of CHP+ offers the same formulary of care but has added dental and vision features.

Eligibility requires that the applicant meets resource limits for both their assets as well as their income. Further, in order to get Medicaid you must be SSI or OAP (Old-Age-Pension) eligible meaning that you either currently are awarded SSI/OAP or that you have been awarded it before and are still eligible by exception of certain laws such as the Pickle Amendment, 1634C, or 1619B.

Medicare Savings Programs (MSP)

Although the name may seem misleading, the program is one of Medicaid. MSP’s come in different forms and are to aid differently depending upon the recipient’s income and resources. These individual parts of MSP’s are designed to assist with the co-pays, premiums, and deductions that come as a cost of having Medicare. The four parts are:

Qualified Medicare Beneficiary (QMB) Program

Specified Low-Income Medicare Beneficiary (SLMB) Program

Qualified Individual (QI) Program

Qualified Disabled and Working Individuals (QDWI) Program

You do not have to have AMA or meet standard Medicaid eligibility (SSI eligible for Medicaid resource limits) to qualify. Medicare Savings Plans are the state's programs to assist and are the responsibility to be issued and managed by the DHHS whereas Social Security's Low-Income Subsidies (LIS, below), includes other programs that do the same as MSP but are funded through Social Security.

NOTE: It is important to note that LIS are generally grouped with MSP's but is not funded by Medicaid.

Low-Income Subsidies (LIS)

It is important to note that LIS will only help with prescription drug costs. Eligibility and issuance for Low-Income Subsidies are determined by the Social Security Administration. While you can apply for an LIS through the DHHS on the Medicaid application, this only means that the information is forwarded to SSA after eligibility for MSP's are determined, first. If the benefits recipient is determined eligible for an MSP then the process ends there. LIS can also be applied for through SSA and if determined ineligible then the application is automatically forwarded to DHHS. LIS programs generally pay smaller amounts to aid in paying premiums, deductibles, and co-pays of Part D Medicare only.

Long-Term-Care (LTC)

As the name implies, LTC benefits pay the bulk of bills to keep someone in 24-hour care including medications, housing, treatments, food, etc.... Depending on the need and ability to pay of the recipient of Medicaid LTC, it may well pay for the entire cost of the LTC. As attachments, or riders, of LTC come Adult Medical Assistance (AMA) and Medicare Savings Plans (MSP).

LTC benefits come in several different Medicaid Waivers and are reviewed once a year by way of redeterminations. Loss of this benefit for reasons of misreporting or overpayment due to increased resources would cause payments from Medicaid to be halted and the program 'pending'. In some cases, when corrected, the payments will begin retroactive to the time lost; a decision as to Medicaid becoming retroactive lies solely in the hands of the eligibility tech and case workers. LTC Insurance policies, VA-dependent issued benefits, and other benefit payments help to supplement Medicaid dollars for LTC care but only just over 14% leaving Medicaid to foot the remaining bill!

Federal and State Laws and their Impact

Medicaid LTC is far more resource/income-sensitive and the guidelines for Medicaid and its reporting are far more stringent in that the benefits recipient must meet Social Security's criteria of disabled then DHHS' financial eligibility. Assets are also recoverable to reimburse costs of care or if funds are taken fraudulently; the power to do so is granted to Colorado under the Medicaid Estate Recovery Act (OBRA '93) and the Deficit Reduction Act of 2005. The Medicaid Estate Recovery Act paved the way for the state to recover costs paid for LTC; the act

also redefined transfer of ownership to include gifts and necessitated trusts for Medicaid recipients to save beyond the resource or income limits.

The act was further expanded by the Deficit Reduction Act of 2005. States now could count some of the previously-exempt assets, certain annuities, and estate trusts as resources. It also increased punishment for fraud, discontinued mortgages as deductions, and no longer allowed promissory notes from family members for property. Recipients are now required to report all resources and income monthly. When a cognitive impairment requires that a care-provider assist LTC-recipient with financial affairs, the provider is subject to reporting standards and can be equally liable. Failure to report or aiding in the unethical transfer of resources (like encouraging someone to give gifts in a specific kind to avoid reporting) is strictly prohibited and can be punishable by law.

PLEASE NOTE: Medicaid will NOT take your home! Neither will programs that accept Medicaid and provide care such as Hospice, PACE, or LTC services. Neither will items of value be taken, sold, or disposed of in any way. Companies that provide care may reclaim those items considered durable medical equipment (wheel chairs, transfer chairs, oxygen equipment, etc....) that they have placed in the home during care.

Medicaid MAY put a lien on the estate but cannot force the sale of or take possession of the home. Medicaid cannot place a lien against a home when the following is true:

There is a spouse or adult child living in the home

The recovery would cause undue hardship on the family

The probate of the estate amounts to less than what their final expenses and debt are

In any case where there is a reverse mortgage

Trusts

There are several types of trusts that will help people to qualify for Medicaid LTC. It is important to note that you should contact an elder-law attorney or estate planner prior to setting them up or for more information on the specifics of the trusts. The four more common trusts are: a Disability Trust, Supplemental Needs Trust, Special Needs Trust, and an Income Trust.

Disability Trust:

Disability trusts are authorized under both federal and state law to protect assets for a disabled individual without disqualifying him or her from eligibility for public benefits programs. They are most commonly used to protect personal injury settlements and inheritances, retroactive public benefits, etc. For more information contact a professional who specializes in elder law or estate planning.

Supplemental or Special Needs Trust:

A special needs trust or SNT (also referred to as a supplemental needs trust) is a discretionary non-support trust designed to provide for a disabled person's supplemental care, which is defined as items and services not provided

by any public benefit programs such as Supplemental Security Income ("SSI") and/or Medicaid. These trusts are typically set up with assets not belonging to the disabled person. As there are so many types of trusts in this category, it is highly encouraged that you contact a professional who specializes in elder law or estate planning.

Income Trust:

An income trust is established with the help of DHHS to qualify for Medicaid eligibility when the applicant(s) make more than 300% of the federal poverty level, or \$2,199 (as of April 2015).