







2022 BENEFITS & RIGHTS FOR OLDER PENNSYLVANIANS



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Dear Fellow Pennsylvanians,

Supporting, protecting and advocating for older Pennsylvanians so that they can live safely and independently in their homes continues to be a priority for my administration. This is why I am pleased to present this updated 2022 Benefits and Rights for Older Pennsylvanians book. This book serves as a valuable resource for older adults, their families, and caregivers in locating many services available to them.



Older Pennsylvanians make significant contributions to their communities, and many want to remain independent as long as possible. The Department of Aging supports older adults by providing key assistance, including home and community-based services, protective services and prescription assistance that help keep people healthy and safe. Currently, there are about 3.4 million adults aged 60 and older living in the commonwealth, representing just over a quarter of Pennsylvania's total population. This older adult population is expected to reach 4 million, nearly one-third of the total state population, by 2030 so learning what services and supports are available will continue to be important.

Far too often, Pennsylvania's aging population struggles to afford necessary things like medicine, groceries, and rising property taxes. This should not happen in our state. Seniors have spent their lives working hard to provide for families and communities. Therefore, it is incumbent on us to make sure government works effectively for older Pennsylvanians.

My administration is dedicated to ensuring our most vulnerable residents remain active, engaged, and, most importantly, protected from all forms of abuse and neglect. This book provides information on the many programs and services in place throughout the commonwealth that are designed to do this.

I encourage you to share it with the older adults in your life as well as their families, friends, and caregivers.

Sincerely,

Tom Wolf Governor

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Dear Fellow Pennsylvanians,

As Pennsylvania's older adult population continues to grow and become more diverse, the Department of Aging has worked to conduct effective outreach and to raise awareness of the services available to support and respond to their needs. We are pleased to provide this 2022 edition of the Benefits and Rights for Older Pennsylvanians book, which is designed to serve as a single, comprehensive source of information to help you locate aging and long-term services and programs quickly and easily.



The Department of Aging works to serve, protect and advocate for older Pennsylvanians. We partner with Area Agencies on Aging, other state agencies, and the General Assembly to ensure quality service delivery and to promote a positive quality of life. We are committed to making Pennsylvania a welcoming, safe environment for older adults. To do so, we must reach, serve and empower an increasingly diverse Pennsylvania to live and age in the manner they desire.

The COVID-19 pandemic heightened awareness of the critical needs and challenges that many older adults face in their daily lives, such as making sure nutritional needs are being met and taking steps to reduce social isolation. It challenged us to ensure that our services are responsive, accessible and flexible, to help meet the needs of older adults under a variety of circumstances. We offer help at home, meals, support for caregivers, health and wellness activities, protective services, prescription services, legal assistance and more to support keeping older adults independent, safe and healthy.

With the proper services and community supports, life in our later years can be a time of new opportunity and positive experiences. We encourage you to review this book to learn about the many services and programs available to assist older Pennsylvanians on this journey. We also hope that you will share the information with others who may have a need for support and not know where to turn for help. The Department of Aging and our partners are available to help older Pennsylvanians, their families and caregivers. To learn more about the Department of Aging, please visit our website at www.aging.pa.gov or call us at 717-783-1550.

Respectfully,

Robert Torres Secretary of Aging

Dear Fellow Pennsylvanians,

Since ticket sales began in 1972, the Pennsylvania Lottery has remained focused on generating funds for programs that benefit older residents through the sale of entertaining Lottery games. The Pennsylvania Lottery remains the only U.S. Lottery that dedicates all of its proceeds for that important purpose, and over the decades the Lottery has contributed more than \$32.6 billion to benefit older Pennsylvanians.



This year, the Lottery is again expected to generate more than a billion dollars for

programs providing hundreds of thousands of property tax and rent rebates, millions of free and reduced-fare transit rides, and care services to tens of thousands of our most vulnerable residents. It will also provide millions of low-cost prescriptions through the PACE and PACENET programs and a wide range of social, educational, and recreational programs through 52 Area Agencies on Aging and hundreds of senior centers throughout the state.

Another benefit to living in Pennsylvania is an income tax system favorable to retired citizens, since Social Security benefits, formal pension plans and IRAs are not subject to the state income tax. Many older residents also qualify for Tax Forgiveness, eliminating the need to make estimated tax payments on interest or dividends earned from investments.

The Department of Revenue and the Lottery are proud to benefit older Pennsylvanians, every day, by protecting their independence, preserving their health, and improving the quality of their lives.

If you need assistance with personal income tax matters or in completing a Property Tax/Rent Rebate Program application, I encourage you to review the resources available on the Department of Revenue website, www.revenue.pa.gov, or call or visit the Revenue district office, listed in the government pages of the telephone directory, nearest you.

Sincerely,

Dan Hassell Secretary of Revenue



Benefits Older Pennsylvanians. Every Day.

The Pennsylvania Lottery is proud to generate funds for vital programs that benefit older Pennsylvanians. It remains the only state lottery to dedicate all proceeds to benefits for older residents.

BENEFIT PROGRAMS FOR OLDER ADULTS

Programs that receive Lottery funds are detailed throughout this booklet, and listings are marked with a Lottery logo. While the Pennsylvania Lottery funds these programs, it does not operate them or set eligibility requirements. These programs include:

- The Property Tax/Rent Rebate program administered by the Department of Revenue (page 86)
- A free transit program administered by the Department of Transportation (page 89)
- The PACE/PACENET low-cost prescription drug programs (page 76) administered by the Department of Aging
- A long-term living services program administered by the Department of Human Services
- A broad range of local services provided by the 52 Area Agencies on Aging (page 107), including hundreds of full and part-time senior centers throughout Pennsylvania

OVER \$32 BILLION IN BENEFITS FUNDING SINCE 1972

Thanks to its players, during the 2020-21 fiscal year, the Pennsylvania Lottery generated \$1.3 billion in net revenue to support benefits for older Pennsylvanians. Since the first ticket was sold in 1972, the Lottery has contributed over \$32.6 billion to benefit older adults. Learn more at www.palottery.com

WHERE DOES THE MONEY GO?



*Profits based on sales and interest income.

LEARN ABOUT FUNDING IN YOUR COUNTY

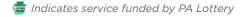
Some older residents of all 67 counties benefit from services supported by over \$1 billion in Lottery funds annually. Visit the Pennsylvania Lottery's website at www.palottery.com and explore the Map of Lottery Benefits to learn about specific benefits funding levels in your county.

Please Play Responsibly.

Problem Gambling Helpline: 1-800-GAMBLER (1-800-426-2537) Players must be 18 or older.

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DEPARTMENT OF AGING

Mission: to promote independence, purpose and well-being in the lives of older adults through advocacy, service and protection.

Vision: a Pennsylvania where older adults are embraced and empowered to live and age with dignity and respect.

The Pennsylvania Department of Aging is formally charged by the federal government via the Older Americans Act (42 U.S.C.A. § 3025(a)) and the Pennsylvania General Assembly (71 P.S. § 581-1) with being an advocate for the interests of older Pennsylvanians at all levels of government. Created in 1978, the department serves as the state unit on aging representing Pennsylvania's rapidly growing older population, which presently includes more than 3 million people age 60 and over. In addition to overseeing an array of benefits, services, and programs that are made available through its network of 52 local Area Agencies on Aging (AAAs), which cover the commonwealth's 67 counties, the department is responsible for representing the state's interests in the design, implementation and continuous improvement of long-term services and supports for older Pennsylvanians.

Although it is one of Pennsylvania's smallest departments — relative to the number of employees — it is most significant in terms of its budget and its impact on the lives of Pennsylvanians.

The department's annual budget of more than \$550 million is comprised of federal dollars and state funds, which are generated through the Pennsylvania State Lottery Fund. Hundreds of millions of dollars are allocated annually to provide a wide array of services and programs intended to help older Pennsylvanians live and thrive in their homes and communities for as long as possible. These services include home-delivered and congregate meals, caregiver support, health and wellness services, personal assistance, senior community centers, Medicare enrollment counseling, transportation, job training, elder abuse prevention and more.

Among the largest programs the department administers are PACE and PACENET, which assist qualified, older state residents in paying for their prescription medications. Thousands of older Pennsylvanians take advantage of these programs each year.

In addition to its advocacy role, the department is committed to fostering strategic partnerships to ensure that older adults in a variety of settings across Pennsylvania have access to quality services and supports that help them age and live well.

Contact:

Pennsylvania Department of Aging 555 Walnut Street, 5th Floor Harrisburg, PA 17101-1919

Phone: 717-783-1550 Email: aging@pa.gov

Website: www.aging.pa.gov

AGING SERVICES NETWORK

AREA AGENCIES ON AGING .

Aging services in Pennsylvania are carried out through a robust network made up of Area Agencies on Aging (AAAs), senior community centers, adult daily living centers, and the PA Link to Aging and Disability Resources. This network is vital to ensuring the effective provision of services so that older Pennsylvanians receive the support and services they need.

The department and AAAs collaborate with other state agencies in the delivery of shared supports. These include Pennsylvania's Department of Health on transition and diversion activities from nursing facilities to private residences, facilities licensing, and health and wellness initiatives; the Department of Transportation on coordinating transportation for older adults: the Department of Community and Economic Development and Pennsylvania Housing Finance Agency on housing and community development programs; the Department of Agriculture on nutrition programs; the Department of Human Services on home and community-based services, and coordination of longterm services and supports; and the Department of Labor & Industry on employment programs, direct care worker initiatives, and programs focused on independent living for persons with physical disabilities.

SENIOR COMMUNITY CENTERS =



Senior community centers are a vital linkage in the distribution of aging services, promoting socialization, engagement, and a positive quality of life. Further, senior community centers work with a variety of local organizations including their Area Agency on Aging to provide access to legal assistance, health screenings, senior employment programs, and volunteer opportunities. To find a center near you, go to www.aging.pa.gov/SCC or contact the local Area Agency on Aging (page 107).

OLDER ADULT DAILY LIVING CENTERS

The Pennsylvania Department of Aging licenses 244 older adult daily living centers, providing assistance with personal care, nursing services, social, recreational, therapeutic, and nutritional support of more than 13,000 older Pennsylvanians. Older adult daily living centers offer an interactive, safe, supervised environment for older adults and adults with a dementia-related disease, Parkinson's Disease, or other organic brain syndromes. One hundred seventeen centers primarily serve older adults with dementia-related conditions, 120 serve adults with developmental or intellectual disabilities, and 7 are LIFE centers. To locate an older adult daily living center, visit the Department of Aging Adult Day Center Directory website. https://www.aging.pa.gov/local-resources/Pages/Adult-Day-Center.aspx

To find out if funding is available to help subsidize the cost of adult daily living center services, please contact your local Area Agency on Aging (page 107).

PENNSYLVANIA LINK TO AGING & DISABILITY RESOURCES

Pennsylvania's Aging and Disability Resource Centers (PA Link) are dedicated to improving access to long-term care supports, expanding the use of community-based solutions, promoting consumer-directed decision making through person-centered counseling, and improving the quality of services regardless of an individual's age, physical or developmental disability, or ability to pay. PA Link partners work together to connect consumers with all available resources related to care, medication, nutrition, insurance, housing, transportation, employment, behavioral health services, and other supports that make it possible for them to continue to live as independently as possible. To contact PA Link, call 800-753-8827 on weekdays from 9 a.m. until 5 p.m. or email carelink@pa.gov.

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ADVISORY COUNCILS

PENNSYLVANIA COUNCIL ON AGING

The Pennsylvania Council on Aging serves as an advocate for older individuals and advises the governor and the department on planning, coordination, and delivery of services to older individuals. Sixteen of the members who make up the council (the majority of whom are required to be age 60 or older) are nominated by the governor and subject to Senate confirmation. Five additional members of the council are chairs of the five Regional Councils.

PENNSYLVANIA LONG-TERM CARE COUNCIL

The Pennsylvania Long-Term Care Council consults with various departments and agencies to make recommendations on regulations, licensure, financing, or any other responsibilities of those departments or agencies relating to long-term care. Established by Act 64 of 2015, the council replaces the Intra-Governmental Council on Long-Term Care in order to reflect today's broader long-term care continuum. The council's scope includes all areas of long-term care, including, but not limited to, institutional care and home and community-based services. Chaired by the Secretary of Aging, the council is comprised of 35 members, including long-term care consumers, advocates, caregivers, providers, and policymakers.

CULTURAL DIVERSITY ADVISORY COUNCIL

The Cultural Diversity Advisory Council advises the department on developing and sustaining an aging services network that is culturally sensitive, responsive, and inclusive of the diverse

needs of Pennsylvania's older adults. The council is made up of AAA representatives and members from diverse backgrounds and perspectives.

AGING SERVICES

CAREGIVER SUPPORT

PENNSYLVANIA CAREGIVER SUPPORT PROGRAM



Benefits: The Caregiver Support Program aims to alleviate the stresses associated with caregiving by offering support and financial reimbursement for certain caregiving out-of-pocket expenses ranging from respite care to supplies related to caregiving. Caregivers are assigned a Care Manager from their local Area Agency on Aging who assesses their needs in the caregiving role, provides emotional and educational support including local support groups, and manages financial reimbursement provided to the caregiver. Reimbursement for costs associated with modifications to the home, such as installation of a chair lift or a wheelchair ramp, or the purchase of an assistive device may be approved on a case-by-case basis if they are necessary for providing support to the caregiver.

Those Eligible: Pennsylvania's Caregiver Support Program is designed for individuals who are caring for loved ones or others who have an illness or disability resulting in functional deficits which require assistance, or for a dependent child.

- A caregiver age 18 and older who is the primary caregiver for a functionally dependent individual age 60 and older or an individual of any age who has a diagnosis of Alzheimer's Disease or other chronic dementia.
- A caregiver age 55 and older caring for an individual age 18-59 with a disability who is related by blood, marriage or adoption.
- A caregiver age 55 and older who is not the biological parent but is the primary caregiver for a dependent child under the age of 18 who is related by blood, marriage or adoption.

Contact: Your local Area Agency on Aging (page 107).

EMPLOYMENT

SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM

The Senior Community Service Employment Program (SCSEP) assigns unemployed low-income individuals age 55 and older to part-time community service positions with public and private nonprofit agencies such as social service agencies, public housing facilities, senior centers, public schools, etc.

Benefits: SCSEP strives for participants to obtain an unsubsidized job through the work experience obtained from the community service assignment. Participants usually work an average of 20 hours a week for which they are paid the federal or state minimum wage, whichever is higher.

Note: If you live in Clinton, Erie, Fayette, Greene, Lancaster, Luzerne, Lycoming, Philadelphia, Washington, Westmoreland, or Wyoming counties, please contact your local Area Agency on Aging (page 107). If you live in a county that's not listed in the previous sentence, please contact the Pennsylvania Department of Aging's SCSEP contractor, The AARP Foundation. You can also contact your local PA CareerLink at www.pacareerlink.pa.gov/jponline/ to find the local SCSEP program office in your area. In addition to the 7 AAAs and The AARP Foundation that operate SCSEP in the commonwealth through contracts with the Pennsylvania Department of Aging, there are other national organizations that operate the SCSEP Program through direct contracts with the U.S. Department of Labor.

Those Eligible: SCSEP participants must be unemployed, age 55 or older, and meet income requirements.

Contact: Your local Area Agency on Aging or: AARP Foundation 601 E Street NW Washington, DC 20049 202-434-6231

PENNSYLVANIA CAREERLINK®

Benefits: This office will evaluate your employment capabilities and needs, offer free information on employment opportunities, and refer you to part-time or full-time employers.

Those Eligible: All Pennsylvania residents regardless of age.

Contact: Pennsylvania CareerLink® nearest you by visiting www.pacareerlink.pa.gov.

THE OFFICE OF VOCATIONAL REHABILITATION

Benefits: The Office of Vocational Rehabilitation (OVR) program provides services to people with disabilities that present a substantial impediment to employment. Services may include diagnosis; counseling and guidance; medical, restoration, psychological, and allied services; training; and job placement. There is no charge for diagnostic services, counseling, and job placement. However, a customer may be required to share the cost of other services after a financial needs assessment is completed.

Those Eligible: Those people whose disability causes a substantial impediment to employment. Eligibility will be determined by a vocational rehabilitation counselor.

Contact: Office of Vocational Rehabilitation Department of Labor & Industry 1521 North 6th Street Harrisburg, PA 17102 717-787-5244 (Voice); 717-787-4885 (TTY) 800-442-6351 (Voice); 866-830-7327 (TTY)

For more information visit: http://www.dli.pa.gov/Individuals/disability-Services/ovr/Pages/default.aspx

SUPPLEMENTAL SOCIAL SECURITY INCOME

Benefits: Supplemental Social Security Income (SSI) is run by the Social Security Administration. The money to pay benefits does not come from Social Security taxes or trust funds; it is financed by general revenue funds of the U.S. Treasury. SSI makes monthly payments to people who have low incomes and few assets. States have the option to add money to the SSI payment resulting in a higher monthly benefit.

Those Eligible: U.S. citizens age 65 or older, blind or disabled, living in the U.S., with low incomes and few assets. Income includes earnings from Social Security, pensions, and interest income. Assets include nonresidential property, bank accounts, stocks, and bonds.

Contact: The local Social Security Office or call 800-772-1213 between 7 a.m. and 7 p.m.

TICKET TO WORK

The Ticket to Work Program is a voluntary and free program that helps Social Security beneficiaries go to work and become financially independent.

Benefits: This program may help individuals with disabilities earn enough so they will no longer need to rely on Social Security cash benefits.

Those Eligible: Individuals who receive Social Security benefits, because of their own disability, and are 18 through 64 years old may already qualify for the program. The Ticket to Work Program can be used to access employment, vocational rehabilitation and other related services.

Contact: If you choose to pursue the Ticket to Work program and wish to seek services from OVR, the best way to get started is by contacting your local OVR district office.

Visit <u>www.dli.pa.gov/ovr</u> and select "OVR Office Directory" for a list of OVR's offices or call OVR at 800-442-6351 for assistance.

UNEMPLOYMENT COMPENSATION

Benefits: If you have recently lost your job through no fault of your own, you may be eligible for unemployment compensation. Under this program you can receive up to 26 weeks of full Unemployment Compensation (UC) benefits during your benefit year.

Those Eligible: Pennsylvania residents who have recently lost their jobs through no fault of their own. A determination of eligibility must be made based on a review of certain financial criteria and the reason for separation from the employer.

Contact: To file a claim online, go to www.uc.pa.gov. You may also call the UC Service Center at 888-313-7284 or for TTY service for the hearing impaired at 888-334-4046.

PENNSYLVANIA HUMAN RELATIONS COMMISSION

Age discrimination is illegal. If you feel you have been fired, laid off, harassed, or denied a job, promotion, benefits, or equal pay because of your age or other factor listed below, you have a right to file a complaint with the Pennsylvania Human Relations Commission. This office enforces the Pennsylvania Human Relations Act, which prohibits discrimination in employment, housing, education, and public accommodations. The commission also investigates violations of federal law on behalf of the U.S. Equal Employment Opportunity Commission (EEOC) and Department of Housing and Urban Development (HUD).

Benefits: Discrimination in housing and commercial property is prohibited on the basis of race, color, sex, religion, national origin, ancestry, age (40 and over), pregnancy, familial status, handicap or disability, the use of a guide or support animal due to blindness, deafness, or physical disability or because the user is a handler or trainer of such animals, or the disability of an individual with whom the person is known to have a relationship or association.

Housing for older persons can be provided under specific federal or state programs that are designed and operated to assist elderly persons. The criterion for this includes housing that is: 1) intended for and solely occupied by persons 62 years of age or older or 2) intended and operated for occupancy by at least one person 55 years of age or older per unit.

Those Eligible: Anyone who feels he or she has been discriminated against because of age (40 or over), race, sex, color, religion, creed, ancestry, national origin, disability, or use of a support animal for a disability. You have 180 days from the date of the alleged act of harm to file a complaint.

Contact: The Human Relations Commission regional office serving the county where the employer is located:

Pittsburgh: 301 Fifth Ave., Ste. 390, Piatt Place Pittsburgh, PA 15222 412-565-5395

Philadelphia: 110 N. 8th Street, Ste. 501 Philadelphia, PA 19107 215-560-2496

Harrisburg: 333 Market St., 8th Fl. Harrisburg, PA 17126-0333 717-787-4410

www.phrc.pa.gov

U.S. EQUAL EMPLOYMENT OPPORTUNITY COMMISSION

Benefits: The U.S. Equal Employment Opportunity Commission is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of the person's race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability or genetic information. It is also illegal to discriminate against a person because the person complained about discrimination, filed a charge of discrimination, or participated in an employment discrimination investigation or lawsuit.

Contact: EEOC at 800-669-4000, the office nearest you, or visit <u>www.eeoc.gov</u>.

Philadelphia District Office: 801 Market St, 10th Floor Philadelphia, PA 19107

Pittsburgh Area Office: William S. Moorhead Federal Building 1000 Liberty Ave., Suite 1112 Pittsburgh, PA 15222

Phone: 1-800-669-4000 TTY: 412-395-5904

ASL Video Phone: 844-234-5122

WORKERS' COMPENSATION/OCCUPATIONAL DISEASE

The Bureau of Workers' Compensation, an agency of the Pennsylvania Department of Labor & Industry, administers the laws that provide a variety of benefits to people injured on the job or disabled due to an occupational disease.

Benefits: Benefits may include payment for total disability or partial disability, medical and hospital expenses, and survivors' benefits.

Those Eligible: Any person who has suffered an industrial injury in employment and is disabled from that injury or anyone who is disabled from a covered occupational disease resulting from exposure in the state of Pennsylvania.

Contact:

Workers' Compensation Claims Information 1171 S. Cameron St., Room 324 Harrisburg, PA 17104-2501

Toll-free helpline: 800-482-2383 Local and outside PA: 717-772-4447 Hearing Impaired: PA Relay 7-1-1

<u>ra-li-bwc-helpline@pa.gov</u> www.dli.pa.gov

Note: Under a separate program, the federal government provides benefits to Pennsylvanians who have developed breathing problems from working in mines. For information, contact your local Social Security Office (page 117).

SCORE

Since 1964, SCORE has helped more than 11 million aspiring entrepreneurs. Each year, SCORE's 10,000 volunteer business experts provide 750,000+ free small business mentoring sessions, workshops and educational services to clients in 300 chapters nationwide. In 2018, SCORE volunteers helped to create 32,000 small businesses and 103,000 non-owner jobs.

For more information about starting or operating a small business, visit SCORE at www.score.org. Follow @SCOREMentors on Facebook, Instagram and Twitter for the latest small business news and updates.

Contact: SCORE at 800-634-0245 or www.score.org

BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS

The Bureau of Corporations and Charitable Organizations (BCCO) maintains the records repository of more than 3 million companies that do business in the Commonwealth and serves as the centralized filing office for Uniform Commercial Code financing statements. In order to register a business, you will need to file with the Bureau.

The Bureau also administers the state's charitable solicitation law. It maintains registration and financial information on over 13,000 charities soliciting in the Commonwealth, as well as more than 450 professional solicitors and fundraising counsels.

Benefits:If you have any questions or want to file a complaint about a corporation or charitable organization, you can contact BCCO by phone or visit the website.

Contact: Call 800-732-0999 or visit www.dos.pa.gov.

HEALTH & WELLNESS

COVID-19 RESOURCES FOR OLDER ADULTS

COVID-19 vaccine resources for older adults can be found by visiting the Department of Aging's website, www.aging.pa.gov.

COVID-19 resources and vaccine information are also continually updated on the Department of Health's website, www.health.pa.gov.

FOR OLDER ADULTS WITHOUT INTERNET ACCESS: In addition to the resources listed below, older adults and adults with disabilities that do not have internet access can dial 211, Pennsylvania's social services assistance hotline, which can connect anyone to their local Area Agency on Aging.

PACE/PACENET (Pennsylvania's Pharmaceutical Assistance Contract for the Elderly): The Department of Aging provides access to vaccine information for individuals enrolled in the PACE/PACENET programs, which provide pharmaceutical assistance to older adults ages 65 and older. If you are a current PACE/PACENET enrollee, please contact 1-800-424-4326 for information regarding vaccinations.

PA Link (Pennsylvania Link to Aging and Disability Resources): For older adults and adults with disabilities who do not have access to a computer or internet, the PA Link is providing access to vaccine information, locating access to transportation needs, and assistance in scheduling a vaccination. If you are an older adult or an adult with disabilities and do not have a computer or access to the internet, please contact the PA Link at 1-800-753-8827 for assistance.

Area Agencies on Aging: PA's 52 Area Agencies on Aging are providing assistance to older adults who need a COVID-19 vaccine. Please visit the Area Agency on Aging Locator to find the AAA located in your county of residence or dial 211 to be connected to your local Area Agency on Aging via telephone.

PA Health Hotline: If an individual does not have internet access and has questions about the vaccine process, they can call 877-PA-HEALTH to speak with a representative. If an individual is currently eligible, the representative will help the individual locate nearby vaccine providers and provide contact information so the individual can make a vaccine appointment directly with a provider.

Persevere PA is a free COVID-19 crisis hotline designed to link callers with counselors to assist with anxiety, depression and mental health impacts of COVID-19. Reach out to Persevere PA at 1-855-284-2494.

For an individual who is deaf or hard of hearing to receive information via telephone, PA Relay Services are available by dialing 711.

For any other questions about COVID-19 and older adults, please contact the Pennsylvania Department of Aging by calling (717) 783-1550 or emailing to aging@pa.gov.

HEALTH & WELLNESS PROGRAMS =

Benefits: The Pennsylvania Department of Aging's Health & Wellness programs focus on keeping older adults healthy and on preventing disease through evidence-based approaches. Programs include classes on chronic conditions, injury and disease prevention, incontinence, mental health, substance abuse, medication-management, exercise, and nutrition.

There are approximately 30 Health & Wellness Evidence-Based Programs available offered by the Area Agencies on Aging across the state. Some of the most widely available programs include:

- Chronic Disease Self-Management Program (CDSMP); which reviews healthy ways to manage living with a chronic condition through six workshops covering managing medications, improving nutrition, increasing fitness and exercise, communicating with your doctor, managing the daily emotions that often accompany a chronic condition, and learning to work within the health care system.
- Diabetes Self-Management Program (DSMP) like CDS-MP reviews healthy ways to manage living with diabetes through six workshops.
- Chronic Pain Self-Management Program (CPSMP) like CDS-MP and DSMP reviews healthy ways to manage living with chronic pain through six workshops.
- Healthy IDEAS (Identifying Depression Empowering Activities for Seniors) provides depression screening and depression intervention to older adults and empowers them to manage their depression through a behavioral activation approach that encourages involvement in meaningful activities.

- Healthy Steps for Older Adults (HSOA) is an evidence-based falls prevention program that is designed to raise awareness of falls, screen for falls risk, introduce methods to prevent falls, and provide referrals and resources through two workshop sessions.
- Healthy Steps in Motion (HSIM) is an evidence-based falls prevention exercise program open to participants of all fitness levels and designed to increase strength and balance through eight workshop sessions.

Those Eligible: Anyone age 60 and older.

Contact: Your local Area Agency on Aging (page 107).

ALZHEIMER'S DISEASE AND RELATED DISORDERS

Benefits: Alzheimer's Disease and Related Disorders (ADRD) information is provided through the 52 Area Agencies on Aging (page 107). Additional information is available through geriatric assessment centers, dementia care units, older adult daily living centers, Alzheimer's Disease Research Centers, and Alzheimer's Association chapters.

The Alzheimer's Association has two chapters and eight regional offices in Pennsylvania that can assist you and your loved ones with a wide range of services and information.

Contact:

Alzheimer's Association Toll-free 24/7 helpline: 800-272-3900

Greater Pennsylvania Chapter 2595 Interstate Drive, Suite 100 Harrisburg, PA 17110 717-651-5020 https://www.alz.org/pa?set=1

Delaware Valley Chapter 399 Market Street, Suite 102 Philadelphia, PA 19106 215-561-2919 www.alz.org/delval

Contact: Alzheimer's Disease Research Centers

UPMC Montefiore 4th Floor, Suite 421 200 Lothrop Street Pittsburgh, PA 15213-2582 412-692-2700 www.adrc.pitt.edu

Penn Memory Center at the Penn Neuroscience Center Perelman Center for Advanced Medicine 3400 Civic Center Boulevard South Pavilion, 2nd Floor Philadelphia, PA 19104 215-662-7810 www.pennmemorycenter.org

DENTAL CARE

Benefits: Many members of the Pennsylvania Dental Association provide dental care to older adults at reduced fees of at least 10 percent.

Contact: Dentists in your area to inquire about whether they offer discounts to older adults or visit the Pennsylvania Dental Association's website at www.padental.org to access its "Find a Member Dentist" section, which contains information on dentists in your area who offer discounts to older adults.

PENNSYLVANIA DONATED DENTAL SERVICES (DDS)

Benefits: Pennsylvania Donated Dental Services (DDS) is a program that helps find comprehensive care for older adults, people with disabilities, or those who are medically at risk. DDS has 590 dentists and 110 dental laboratories across the state who volunteer their services and provide free in-office help to people who are eligible for the program. There may be waiting lists in some areas because of the volume of applications received vary by county.

Those Eligible: People who are over the age of 65, medically at risk, or have a permanent disability. Income guidelines are deter-

mined by the combined monthly household income versus the number of people residing in the home, using the most current poverty level percentages. If the applicant has any form of dental coverage, proof of coverage and/or a denial letter is needed with their application. The DDS program is for people needing extensive dental care. The program is not designed for emergency care or people who just need a checkup, cleaning, or X-rays.

Documents Needed: Copies of disability statements or award letters may be requested with your application.

How to Apply: Applications can be completed online at https://dentallifeline.org/Pennsylvania/ by clicking on "Apply" or you can download and print the application and mail it to the address on the application.

Contact:

Marsha Thomas, DDS Coordinator Dental Lifeline Network • Pennsylvania P.O. Box 357 Vandergrift, PA 15690 800-716-8721 or 724-568-4343

Fax: 724-568-4944

mthomas@dentallifeline.org

https://dentallifeline.org/Pennsylvania/

Tammy Shumaker, DDS Coordinator
Dental Lifeline Network • Pennsylvania
P.O. Box 205
Newville, PA 17241
844-489-9446 or 717-776-3262

Fax: 717-776-3268

tshumaker@dentallifeline.org

https://dentallifeline.org/Pennsylvania/

TRANSITIONAL CARE

Transitional Care refers to a coordinated system of transitioning a person between health care settings and providers during the course of an acute or chronic illness. Transitional Care programs provide person-centered support and follow-up to guide a successful discharge and prevent avoidable hospital readmissions.

Benefits: Transitional Care programs facilitate communication

between the care recipient, their caregivers and health providers. These programs support and promote awareness of a person's medical condition and ongoing health management needs. Transitional Care programs have been developed throughout the commonwealth to provide a 30-day person-centered intervention following discharge from a hospital or other healthcare setting. The programs focus on the goals and the needs of the individual person, providing health management tools, follow-up support, and connections to community resources, increasing the likelihood that a person will be successful in transitioning out of a health care facility.

Contact: Transitional Care services are provided by many hospitals, nursing facilities, and managed care organizations that are partnered with social service agencies, home health agencies, and Area Agencies on Aging (page 107). Contact the Social Services staff person at your health facility or your local Area Agency on Aging for information on the availability of Transitional Care services in your county.

DEPARTMENT OF HEALTH, HEAD INJURY PROGRAM

The Department of Health's Head Injury Program (HIP) pays for head injury rehabilitation services for individuals who are eligible. The goal of the program is to help individuals with a traumatic brain injury live independently in their homes and communities.

Benefits: Services provided by HIP include: pre-enrollment assistance, pre-admission assessment, service plan development, rehabilitation services (cognitive therapy, physical therapy, therapeutic recreation, work skills training, etc.), and case management. Services may be provided in residential facilities, day facilities (outpatient), or home and community settings.

Those Eligible: A U.S. Citizen and a Pennsylvania resident at the time of injury and application that the resident had a traumatic brain injury after July 2, 1985. Further eligibility guidelines require an individual to be 18 years of age or older, meet income guidelines, complete an application, and have needs that can be addressed by the HIP through rehabilitation.

Contact: To obtain more information or an application, please contact the HIP at 717-772-2763 during regular business hours, 8 a.m. until 5 p.m., or call the Brain Injury Helpline at 866-412-4755 to be connected to an Enrollment Specialist, or visit www.health.pa.gov.

DEPARTMENT OF HEALTH, CHRONIC RENAL DISEASE

The Department of Health's Chronic Renal Disease Program (CRDP) provides care and treatment for adults with end-stage renal disease (ESRD).

Benefits: The CRDP assists eligible Pennsylvania residents with the cost of medical services, transportation services and pharmacy services related to their diagnosis with ESRD. Covered services may include dialysis services, renal transplantation, medical management, inpatient and outpatient service, medications, home dialysis supplies and equipment, and limited patient transportation.

Those Eligible: A U.S. citizen or legal immigrant and a Pennsylvania resident diagnosed with ESRD; and has a household income at or below 300 percent of the federal poverty income guidelines. Income and health coverage are considered in determining costs on a sliding scale and with the Department of Health as payer of last resort.

Contact: For information about enrollment, please contact the CRDP customer service hotline at 1-800-225-7223, Monday through Friday from 8:30 a.m. to 5:00 p.m., and ask for an Eligibility Specialist, or visit www.health.pa.gov/topics/programs/Chronic-Renal-Disease.

IMMUNIZATIONS

Benefits: The following immunizations are recommended for adults 65 years and older:

Influenza (Flu) vaccine - recommended for all adults annually, early in the fall. Flu vaccines can be obtained through many local businesses, your physician's office, or your local pharmacy. There are several different vaccines available. Please discuss with your physician which is the correct vac-

- cine for you.
- Tetanus, Diphtheria and Pertussis (Td/Tdap) recommended from childhood through adulthood. Receive the Tdap once, then a booster every 10 years.
- Herpes Zoster prevents shingles for those 50 years and older. Two types of vaccines: two doses for age 50 years and older, one dose for age 60 and older. Please discuss with your physician which is the correct vaccine for you.
- Pneumococcal vaccine lessens your chance of getting pneumococcal pneumonia or lessens the severity of pneumococcal pneumonia if you do become ill. There are two vaccines, please discuss with your physician which is the correct vaccine for you.
- Access and availability to COVID-19 vaccines can be found at vaccine.gov as well as health.pa.gov
- Other immunizations or boosters such as measles, mumps and Rubella, meningococcal, or hepatitis should be considered in special situations including travel.

Contact: For more information visit www.cdc.gov/vaccines.

STATE HEALTH CENTERS

Benefits: Public health services are available either at the State Health Center or by prompt referral. A variety of services are offered including selected immunizations; STD/HIV counseling, testing, and referral; and tuberculosis treatment and follow-up.

Those Eligible: Immunizations are available for adults who are uninsured or underinsured. There is no eligibility criteria for other services.

Contact: 877-PA HEALTH (877-724-3258); or contact your local Area Agency on Aging (page 107).

MENTAL HEALTH

Mental health services for people eligible for Medical Assistance or people uninsured or underinsured are accessed through the 48 county Mental Health/Intellectual Disabilities (MH/ID) program offices that cover Pennsylvania's 67 counties.

Benefits: These county programs are the contact points for a

variety of services including: counseling, case management, crisis/emergency services, residential, and rehabilitative services for individuals and their families.

Specialized community services and supports for older adults are available in a growing number of communities. Also available is the Community Support Program, a coalition of individuals with mental health concerns, family members, and professionals working to help adults with serious mental illnesses live successfully in the community.

Those Eligible: All residents of Pennsylvania, regardless of age.

Contact: The county MH/ID office in your area, or:

Office of Mental Health and Substance Abuse Services

Commonwealth Tower, 12th Floor

P.O. Box 2675

Harrisburg, PA 17105

717-705-8395

Toll-free: 877-356-5355

Fax: 717-705-8386

Other Resources:

Mental Health Association in Pennsylvania

717-346-0549

Toll-free: 866-578-3659

National Alliance for the Mentally III (NAMI) Kevstone Pennsylvania

412-366-3788

Toll-free: 888-264-7972

Pennsylvania Mental Health Consumers Association

717-564-4930

Toll-free: 800-887-6422

Note: You will be asked about your ability to pay for hospital and medical services. Some costs may be paid by Medicare and Medical Assistance.

PREVENT SUICIDE PA

Prevent Suicide PA is located in Harrisburg and is a statewide, nonprofit organization solely dedicated to preventing suicide

in Pennsylvania.

The mission of Prevent Suicide PA is to support those who are affected by suicide, provide education, awareness, and understanding by collaborating with the community to prevent suicide and reduce the stigma associated with suicide. Our vision is to have a commonwealth where every life is valued, that everyone has the support necessary to get help when needed, and that hope and healing abounds in every person.

Contact: Please visit <u>www.preventsuicidepa.org</u> to learn about available training and resources, or call 717-885-9161 or email us at <u>info@preventsuicidepa.org</u>. If you or anyone that you know is in emotional distress or a suicidal crisis, please contact the National Suicide Prevention Lifeline at 1-800-8255 or contact the Crisis Text Line by texting 741-741.

SOUTH MOUNTAIN RESTORATION CENTER

The Department of Human Services operates South Mountain Restoration Center to provide long-term care for Pennsylvania residents who cannot be served in community nursing facilities. The Center provides care to persons who have histories of serious psychiatric illness, persons who have lived for many years in state centers and persons who have been incarcerated. Residents of the Center have exhausted other alternatives for placement, are psychiatrically stable and do not exhibit behaviors that would put themselves, or other residents, at risk of harm.

Benefits: Residents participate in a full range of services and programs, including physical and occupational therapy, psychotherapy, and psychological services, and receive social and spiritual support. The ultimate goal of each resident's treatment team is to return the resident to their home community whenever possible. The mission to restore people to a full and satisfying life while recognizing the need to maintain the fundamental dignity of the individual and their right to care, remedial therapy, training and rehabilitative services as best fit their needs.

Those Eligible: All residents admitted to the center must be certified by their county's Area Agency on Aging as needing nursing home care.

Contact:

South Mountain Restoration Center

10058 South Mountain Rd. South Mountain, PA 17261-0999 717-749-3121

Admission Information:

South Mountain Restoration Center Social Service Department 717-749-4003

INTELLECTUAL DISABILITIES, AUTISM, AND DEVELOPMENTAL DISABILITY

Services are administered through administrative entities (AE). The administrative entities are usually the county's mental health/intellectual/developmental disabilities office (MH/IDD). The AE serves as both a referral source and oversees local services. Services are delivered by willing and qualified provider agencies through an agreement with DHS.

Benefits: The administrative entities determine a person's program eligibility and authorize funding for the services contained in an individual support plan (ISP) which is developed with the individual and their team with the assistance of their supports coordinator. A person will be offered a choice of supports coordination organizations.

An AE will:

- Complete the Level of Care determination.
- Discuss the supports and services that are available.
- Offer an opportunity to complete an application for the Medicaid home and community-based waiver program.
- Offer the person choice of Supports Coordination Organizations.

A supports coordinator will:

- Develop an ISP with the individual and their team.
- Help the person identify individuals or agencies in the community that could offer supports and services.
- Coordinate, locate and monitor supports and services.

Individuals from birth may also be eligible to receive services offered through the Consolidated Waiver, Community Living Waiver or Person/Family Directed Support Waiver. These waivers offer the following services:

- Advanced Supported Employment
- Assistive Technology
- Behavioral Support
- Benefits Counseling
- Communication Specialist
- Community Participation Support
- Companion
- Consultative Nutritional Services
- Education Support
- Family/Caregiver Training and Support
- · Home Accessibility Adaptations
- Homemaker/Chore
- Housing Transition and Tenancy Sustaining Services
- In-Home and Community Support
- (Licensed and Unlicensed) Life Sharing (Consolidated and Community Living Waivers)
- Music, Art and Equine Assisted Therapy
- Participant-Directed Goods and Services (Community Living and Person/Family Directed Support Waivers)
- (Licensed and Unlicensed) Residential Habilitation (Consolidated Waiver)
- Respite
- Shift Nursing
- Small Group Employment
- Specialized Supplies
- Supported Employment
- Supported Living
- Supports Broker
- Supports Coordination
- Therapies
 - » Physical
 - » Speech/Language
 - » Occupational
 - » Orientation, Mobility and Vision
- Transportation
- Vehicle Accessibility Adaptations

Note: Individuals may only be enrolled in one waiver program.

Those Eligible:

- There is no age limit for individuals with an intellectual disability or autism.
- Individuals with a developmental disability with a high

probability of resulting in an intellectual disability or autism are eligible from age 0 through 8.

- » Level of Care
- » Medical Evaluation
- » Diagnosis of an intellectual disability, autism or developmental disability
- » Recommended for an intermediate care facility (ICF) level of care based on a medical evaluation
- » Determined eligible for Medical Assistance (MA)
- » Meet the financial requirements as determined by your local County Assistance Office

Persons interested in more information regarding eligibility for services may contact ODP by telephoning the Intellectual Disabilities Services Customer Service Line at 1-888-565-9435 or by contacting their local county mental health/intellectual/developmental disabilities (MH/IDD) office.

Regional Contact:

Northeast Regional Office, 570-963-4749 Southeast Regional Office, 215-560-2245 Central Regional Office, 717-772-6507 Western Regional Office, 412-565-5144

Main Office:

Office of Developmental Programs Room 502, Health & Welfare Building P.O. Box 2675 Harrisburg, PA 17105-2675 717-787-3700 or Toll-free 888-565-9435 www.dhs.pa.gov

ADULT AUTISM SERVICES

The Office of Developmental Programs (ODP) administers two additional programs for adults 21 and older with a diagnosis of Autism Spectrum Disorder (ASD), the Adult Autism Waiver (AAW) and the Adult Community Autism Program or ACAP.

In order to be eligible for the AAW, a person must be age 21 or older, a resident of Pennsylvania at the time of enrollment, have an ASD diagnosis (IQ is not a consideration for the AAW), and meet certain functional and financial eligibility criteria.

In addition to Supports Coordination, the following services are offered under the Adult Autism Waiver:

- Assistive Technology
- Career Planning
- Job Finding
- Vocational Assessment
- Community Transition Services
- Day Habilitation
- Family Support
- Home Modifications
- Nutritional Consultation
- Residential Habilitation
- Respite
- Specialized Skill Development
- Behavioral Specialist Services
- Systematic Skill Building
- Community Support
- Supported Employment
- Extended Employment Supports
- Intensive Job Coaching
- Temporary Supplemental Services
- Therapies (Speech and Language, Counseling)
- Transportation
- Vehicle Modifications

Individual needs and interests are used by the participant and their team to develop the Individual Support Plan (ISP). The ISP Team includes the Supports Coordinator, the individual, and anyone else the individual chooses to have involved. The ISP specifies the services a participant will receive, the reason(s) those services are needed, and the goals and objectives of the services.

Contact:

For additional information regarding the Adult Autism Waiver (AAW), please call 866-539-7689 or go to www.dhs.pa.gov, click on Services, then go to Disabilities and Aging. Interested individuals may also contact their local county mental health/

intellectual-developmental disability (MH/IDD) office for additional information.

The second program supporting adults with ASD is the Adult Community Autism Program or ACAP. As in the AAW, a person must be age 21 or older, a resident of Pennsylvania at the time of enrollment, have an ASD diagnosis (IQ is not a consideration for the ACAP), and meet certain functional and financial eligibility criteria. ACAP is only available to individuals who reside in Dauphin, Chester, Cumberland or Lancaster counties.

ACAP is a managed care program and is a fully integrated, comprehensive system of care that includes physical health, behavioral health, social, recreational, transportation, employment, therapeutic, educational, crisis, in-home support, and independent living services. Keystone Autism Services (KAS) functions as the managed care organization as well as the provider of many of the services included in the ACAP. Other services are provided KAS' network of qualified providers (e.g., primary care physicians, dentists).

Services provided by ACAP include:

All physician services (including emergency services provided by a physician, psychiatric services, and direct access to a woman's health specialist to provide women's routine and preventive health care services)

- Assistive Technology
- Audiologists' services
- Career Planning
- Certified registered nurse practitioner services
- Chiropractors' services
- Community Transition Services
- Day Habilitation
- Dentists' services
- Family Support
- Health promotion and disease prevention services
- Home Modifications
- Homemaker/Chore
- Hospice Services
- Intermediate Care Facility (ICF) services
- Medical supplies and Durable Medical Equipment
- · Mental health crisis intervention services
- Non-Medical Transportation

- Nutritional Consultation
- Personal Assistance Services
- Residential Habilitation Services
- Respite
- Non-Emergency medical transportation to services covered under the Medical Assistance Program
- Nursing facility services
- Optometrists' services
- Outpatient psychiatric clinic services
- Podiatrists' services
- Prosthetic eyes and other eye appliances
- Respiratory services
- Specialized Skill Development (includes Behavioral Specialist Services, Systematic Skill Building, and Community Support)
- Supported Employment
- Supports Coordination
- Therapies: Speech/language, Occupational, Physical/ Mobility, Counseling
- Transitional Work Services
- Vehicle Modifications
- Visiting Nurse Services

Other services are covered under Medical Assistance (fee-for-service): Inpatient facility, ambulatory surgical center, home health care, clinic-including family planning, transportation, renal dialysis center, laboratory, X-ray clinic, pharmacy.

Contact: For additional information regarding ACAP, contact the Office of Developmental Programs at 866-539-7689 or visit the website at www.dhs.pa.gov, click on Services, then go to Disabilities & Aging.

The mailing address is:
Department of Human Services Office of
Developmental Programs
Bureau of Supports for Autism and Special Populations
P.O. Box 2675
Harrisburg, PA 17105

OFFICE OF VOCATIONAL REHABILITATION

The Pennsylvania Office of Vocational Rehabilitation's (OVR) mission is to assist Pennsylvanians with disabilities to secure and maintain employment and independence. OVR provides

services to eligible individuals with disabilities both directly and through a network of approved vendors. Services are provided on an individualized basis.

BUREAU OF VOCATIONAL REHABILIATION SERVICES

OVR's Bureau of Vocational Rehabilitation Services (BVRS) provides services to help individuals with disabilities prepare for, obtain or maintain employment. BVRS provides services to eligible individuals with disabilities, both directly and through a network of approved vendors. Services are provided on an individualized basis and can include diagnostic, vocational evaluation, vocational counseling, training, assistive technology, placement and support services.

To learn more about BVRS services and eligibility requirements for receiving services, please visit www.dli.pa.gov/ovr or contact a district office near you. For contact information for district offices, please visit www.dli.pa.gov/ovr and click on "OVR Office Directory."

Central Office Contact Information 1521 N. 6th Street Harrisburg, PA 17102 717-787-5244 Voice 717-787-4885 TTY 800-442-6351* Voice 866-830-7327* TTY

Email: <u>OVRfeedback@pa.gov</u>

BUREAU OF BLINDNESS AND VISUAL SERVICES

OVR's Bureau of Blindness and Visual Services (BBVS) provides services to assist Pennsylvanians who are blind or visually impaired to work and maintain independent lives. BBVS has six district offices that provide a range of services throughout Pennsylvania.

BBVS also has six core program areas:

- Vocational Rehabilitation
- Independent Living Older Blind
- Specialized Services Programs for Adults and Children
- Business Enterprise Program
- Vision Rehabilitation Therapy
- Orientation and Mobility

To learn more about these programs and the eligibility requirements, please contact a district office near you.

BBVS District Offices
Toll free within Pennsylvania

ALTOONA

1130 12th Ave., Suite 300 Altoona, PA 16601 814-946-7330 Voice 866-695-7673* Voice 844-242-1060* TTY

ERIE

4200 Lovell Place Erie, PA 16503 814-871-4401 Voice 814-871-4599 TTY 866-521-5073* Voice 888-884-5513* TTY

HARRISBURG

Forum Place 555 Walnut Street, 8th Floor Harrisburg PA 17101 717-787-7500 Voice 717-787-1733 TTY 866-375-8264* Voice 888-575-9420* TTY

PHILADELPHIA

801 Market Street Suite 6034 Philadelphia, PA 19107 215-560-5700 Voice 866-631-3892* Voice

PITTSBURGH

531 Penn Avenue Pittsburgh, PA 15222 412-565-5240 Voice 412-392-5921 TTY 866-412-4072* Voice 888-870-4474* TTY

WILKES-BARRE

8 W. Market Street, Suite 200 Wilkes-Barre, PA 18701 570-826-2361 Voice 570-820-4848 TTY 866-227-4163* Voice

PENNSYLVANIA ASSOCIATION FOR THE BLIND

Benefits: This statewide organization works on behalf of its member agencies to secure and manage state-wide funding for local services and to speak with one voice in support of Pennsylvanians experiencing vision loss. They have 25 local agencies throughout the state and can connect you with the association that serves your community.

Contact:

PA Association for the Blind 555 Gettysburg Pike, Ste. A300 Mechanicsburg, PA 17055 717-766-2020

Fax: 717-766-2099 www.pablind.org info@pablind.org

OFFICE FOR THE DEAF AND HARD OF HEARING

The Office for the Deaf and Hard of Hearing (ODHH) is an office within the Pennsylvania Department of Labor & Industry.

Benefits: ODHH provides four core functions:

- Advocates on behalf of individuals who are deaf, hard of hearing, or DeafBlind
- Provides information and acts as a resource that can answer questions, for example: staff can answer questions about hearing aids, programs/services, sign language interpreters, or technology
- Makes referrals and ensures providers are accessible
- Administers the Sign Language Interpreter & Transiterator State Registration Act.

Those Eligible: All Pennsylvanians who are deaf, hard of hearing or Deaf Blind.

Contact:

1521 N. 6th Street Harrisburg, PA 17102 717-783-4912 V/TYY 800-233-3008 (v/tty) (in PA only).

Videophone: 717-831-1928

Email: odhh@pa.gov

Website: www.dli.pa.gov/odhh

PENNSYLVANIA SOCIETY FOR THE ADVANCEMENT OF THE DEAF

Benefits: The mission of the Pennsylvania Society for the Advancement of the Deaf (PSAD) is to empower deaf and hard of hearing individuals to achieve full and equal access to their civil, human, and linguistic rights, through information and advocacy.

Contact:

www.psadweb.org

HEARING LOSS ASSOCIATION OF AMERICA-PA STATE OFFICE

Hearing Loss Association of America-PA State Office (HLAA-PA) is the state office of the Hearing Loss Association of America (HLAA), a national consumer organization representing people with hearing loss.

Benefits: The HLAA mission is to open the world of communication to people with hearing loss through information, education, advocacy and support.

Contact:

Nancy Kingsley, State Director info@hlaa-pa.org
https://hlaa-pa.org/WP/

DRUG AND ALCOHOL SERVICES

Benefits: People with drug, alcohol, or gambling problems and those seeking information may receive assistance from the Department of Drug and Alcohol Programs (DDAP). DDAP works with 47 local agencies throughout Pennsylvania identified as Single County Authority (SCA) for treatment, prevention, and

intervention. DDAP also licenses nearly 800 treatment providers around the commonwealth. Pennsylvanians can use DDAP's website to find one of the more than 700 prescription drug take-back boxes around the state to safely dispose of old and unneeded prescription medications.

Contact: Individuals seeking immediate substance use treatment for themselves or a loved one should call 1-800-662-4357 (HELP) toll-free, 24/7, 365 days a year to be connected to a treatment facility based on their individual needs. Individuals seeking treatment for problem gambling may call 1-800-GAMBLER.

For more information, visit www.ddap.pa.gov.

BIRTH AND DEATH CERTIFICATES

The Department of Health's Division of Vital Records maintains records of Pennsylvania births and deaths from 1906 to the present. You may need birth certificates for passport, Social Security or other benefits, employment, and personal identification; you or your family may need death certificates for estate purposes, inheritance, and genealogy research.

Benefits: Birth certificates (with a raised seal) are issued for a fee of \$20 and acceptable for various uses, such as personal identification, employment, passport application, and Social Security. Death certificates (with a raised seal) are issued for a fee of \$20 and acceptable for various uses, such as settling an estate, insurance, pension/retirement, property transfer, Social Security, and stock/bonds. The fees may be waived for Armed Forces members (active or retired), the legal spouse of said Armed Forces members, and the dependent child of Armed Forces members (documentation may be required). Fees are being waived for individuals experiencing homelessness.

Note: You may order birth and death certificates at https://mycertificates.health.pa.gov; at one of the Vital Records branch offices; or through the mail. Vital Records branch offices are located in Erie, Harrisburg, New Castle, Philadelphia, Pittsburgh, and Scranton. Applications to order by mail can be found at www.certificates.health.pa.gov.

Contact: Call the Division of Vital Records at 844-228-3516 or email RA-DHPAVITALRECDINQ@pa.gov.

HELP AT HOME

HELP AT HOME

Benefits: The Area Agency on Aging in your county offers a wide range of home and community-based services to eligible consumers. These services may include:

- Home Health Services (skilled nursing and therapies, medication management, and home health aides)
- Personal care (assistance with activities of daily living such as bathing, dressing, eating, grooming, and toileting)
- Home support services (may include light housekeeping, shopping, and laundry assistance)
- Home delivered meals
- Respite care (caregiver relief)
- Transportation
- Personal Emergency Response Systems (PERS)

Contact: Your local Area Agency on Aging (page 107).

HOME HEALTH CARE

Home Health Agencies provide and coordinate services for consumers who require skilled nursing, therapies, or other health care services in the home as ordered and prescribed by a physician.

Benefits: Home Health Care includes the services of skilled nursing, medication management, physical therapy, occupational therapy, speech therapy, and home health aides on a part-time or intermittent basis. These services are provided by Registered Nurses, licensed therapists, and home health aides. Duties of a home health aide include the performance of procedures as an extension of therapy services, personal care, ambulation and exercise, household services essential to health care at home, assistance with medications that are ordinarily self-administered, reporting changes in the patient's conditions and needs and completing appropriate records. These services are performed under the direct supervision of a Registered Nurse and/or licensed therapist.

Those Eligible: Consumers in need of care during a period of illness or recuperation as determined by a physician.

Note: Medicare, Medicaid, and other third-party insurance may cover Home Health Care services prescribed by a physician if eligibility criteria is met. In instances where the services are not covered by third-party insurance, the Area Agency on Aging may offer Home Health Services under the OPTIONS program.

Contact: Contact your local Area Agency on Aging for a list of certified Home Health Agencies in your area (page 107).

OPTIONS PROGRAM 🗁

The Pennsylvania Department of Aging's OPTIONS program provides services to help Pennsylvanians who are 60 years of age and older remain in their homes and communities. A comprehensive interview is conducted by the local Area Agency on Aging to determine eligibility and identify the consumers' unmet needs. A care manager works closely with the consumer to develop a plan of care to address the unmet needs and coordinates the provision of services.

Benefits: Services available under the OPTIONS program may include:

- Adult Daily Living Services
- Assistive/Adaptive Devices
- Care Management
- Emergent Services
- Home Health
- Home Modifications
- Home Support
- In-Home Meal Services
- Medical Equipment and Supplies
- Personal Care
- Personal Emergency Response System
- Pest Control/Fumigation
- Specialized Medical Transportation

*Not all services are available in every county.

There are no financial eligibility requirements, however, consumers receiving OPTIONS services may be required to share in the cost of services they receive. The consumer's cost share

fee is based upon countable monthly income on a sliding scale. Financial verification is required to receive services.

Contact: For more information or to apply for OPTIONS services, contact your local Area Agency on Aging (page 107).

COMMUNITY HEALTHCHOICES (CHC) WAIVER

Benefits: The CHC managed care program includes a 1915(c) waiver which provides long-term services and supports at home or in the community to eligible participants.

Those Eligibile:

Individuals age 21 and over who are eligible for Medicaid longterm services and supports because they need the level of care provided by a nursing facility.

Contact: Your CHC-Managed Care Organization, or <u>RA-PWCHC@pa.gov</u>. For more information on CHC, please go to <u>www.HealthChoices.pa.gov</u>

LIVING INDEPENDENCE FOR THE ELDERLY PROGRAM (LIFE)

Living Independence for the Elderly Program (LIFE) is Pennsylvania's only fully integrated long-term care program that provides a comprehensive all-inclusive coordinated package of care and services.

Benefits: If eligible, participants receive both their Medicare and Medicaid services through the LIFE program. The program provides day health center services, on-site primary health care, therapies, personal care, pharmaceuticals, recreation, socialization, nursing, monitoring, meals, and transportation. Other services that may be provided include specialists, inpatient and outpatient hospital care, lab and X-ray services, eyeglasses, hearing aids, dentures, emergency care, behavioral health services, and nursing facility care. Staff, specializing in geriatric care, evaluate the needs of each participant and develop an individual program of care.

Those Eligible: Individuals age 55 and over who meet the level of care criteria for a skilled nursing facility. Financial requirements as determined by the County Assistance Office must be

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met or be able to pay privately. Individuals must reside in an area served by the LIFE center and be able to be safely served in the community at the time of enrollment.

Note: Medicare and Medicaid cover costs if eligible. A private pay option is also available. Further, LIFE is not currently available in all counties.

Contact: Your local Area Agency on Aging (page 107) or Department of Human Services Independent Enrollment Broker: 1-877-550-4227

Department of Human Services
Office of Long-Term Living
Office of Chief of Staff
Division of Coordinated Care
555 Walnut Street, 6th Fl.
Harrisburg, PA 17101
717-787-8091
www.dhs.pa.gov
https://www.dhs.pa.gov/Services/Disabilities-Aging/Pages/LIFE.aspx

OLDER ADULT DAILY LIVING CENTERS

Benefits: Older adult daily living centers offer a community-based alternative to institutionalization for older adults and adults with a functional impairment or dementia-related disease for part of a 24-hour day.

These services are designed to:

- Maintain or improve a participant's level of functioning
- Promote socialization
- Provide respite and support for caregivers, thereby contributing to a participant's ability to remain in the community

All adult daily living centers in Pennsylvania provide:

- Personal care
- Nursing services
- Social services
- Therapeutic activities
- Nutritional services and therapeutic diets
- Emergency care

Some centers offer additional services including:

- Physical, occupational, and speech therapies
- Medical services
- Podiatry
- Dentistry
- Laboratory, radiological and diagnostic services
- Pharmacy
- Psychiatric or psychological services
- Ophthalmology/Optometry
- Audiology
- Cosmetology/Barber

Services are provided as appropriate for each participant through an individualized plan of care.

Adult daily living centers are inspected at least annually by the Pennsylvania Department of Aging. Inspection reports can be found online at www.aging.pa.gov.

Contact: To learn more about the adult daily living centers, call 717-214-6716 or visit www.aging.pa.gov.

HOUSING

DOMICILIARY CARE SERVICES FOR ADULTS

Benefits: The Domiciliary Care (Dom Care) program provides a supervised, homelike living arrangement for adults age 18 and older who are unable to live independently in the community. Dom Care homes are certified by the local Area Agency on Aging for three or fewer residents. Area Agencies on Aging match eligible residents to Dom Care providers with consideration of their mutual needs, preferences, and interests. Area Agencies on Aging also provide ongoing care management services to residents and conduct annual Dom Care home inspections. Residents of the Dom Care home receive assistance with self-help activities such as bathing, grooming, and laundry. Dom Care providers assure the resident receives nutritious meals, transportation to medical appointments, and assistance with self-administration of medication, when needed.

Dom Care providers are typically individuals who open their homes

and are willing to provide residents with housing, support, care, and encouragement in a family-like setting. They participate in a certification process to make sure their home meets health and safety requirements. The success of the Dom Care program is dependent upon these nurturing individuals who have the desire to give daily, personalized care and attention to residents and encourage a sense of belonging and independence in their own home.

Contact: To learn more about the Dom Care program, either as a prospective resident or provider, please go to <u>aging.pa.gov</u> or contact your local Area Agency on Aging (page 107).

SHARED HOUSING AND RESOURCE EXCHANGE PROGRAM (SHARE)

Benefits: The Shared Housing and Resource Exchange Program or SHARE is an affordable housing choice that brings together home hosts who have extra room in their home with home seekers who are looking for housing, in exchange for rent, help around the house, or a combination of both.

The SHARE program follows a structured, one-on-one, thorough application process to ensure safety, verify compatibility and collaboratively establish ground rules with the host and sharer. A SHARE Housing Counselor will conduct an introduction with the potential home host and home sharer, conduct reference and criminal background checks, and arrange a home sharing trial.

SHARE is currently available in Pike, Wayne, Monroe, Venango, Crawford, Adams, Union, and Snyder counties, with planning underway for expansion into additional counties.

Those Eligible: SHARE participants must be at least 18 years of age and one of the individuals in the match must be over 60. Contact: For more information on SHARE, call 888-801-SHARE-HOME or visit the Department of Aging's website: www.aging.pa.gov/SHARE

ELDER COTTAGE HOUSING OPPORTUNITY (ECHO)

Benefits: The Pennsylvania Department of Aging partners with the Pennsylvania Association of Area Agencies on Aging (P4A) to offer the Elder Cottage Housing Opportunity (ECHO). Elder cottages are small, separate, manufactured residences for

older adults that are temporarily placed in the side or backyard of a host family (relatives or close friends). The arrangement provides independence and privacy for its resident along with easy access to family or friends who can provide assistance. When living requirements of the resident change, the cottage will be relocated to the home of another host family.

Those Eligible: All seniors served are lower income and pay no more than 30% of their monthly incomes to reside in the cottage. The cottages will be made available through a local collaboration between the Area Agencies on Aging (AAAs) and a local housing partner.

There are currently six cottages in the following counties/AAAs service areas:

- Centre
- Fayette
- Lackawanna
- Huntingdon/Bedford/Fulton

Contact: For more information about ECHO, contact your local AAA (page 107)

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM

The Pennsylvania Department of Human Services (DHS) administers the Low-Income Home Energy Assistance Program (LIHEAP) through the County Assistance Offices.

Benefits: LIHEAP offers assistance in the form of a cash grant, sent directly to the heating vendor to help pay a portion of heating bills. The LIHEAP cash minimum payment for the 2021-2022 LIHEAP season is \$500 and the maximum is \$1,500. In addition to the LIHEAP cash program, households experiencing a heating crisis may be eligible for additional benefits through the LIHEAP crisis program. A heating crisis is when a household is without heat or is in immediate danger of being without heat. The LIHEAP crisis minimum payment for the 2021-2022 LIHEAP season is \$25 and the maximum payment is \$1,200. A household may only receive one cash benefit during the LIHEAP season but may receive multiple crisis payments until the \$1,200 maximum threshold is reached. Both the LIHEAP cash and crisis programs operate during the winter heating season.

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For the 2021-2022 LIHEAP season, the programs opened on October 18, 2021 and will close on May 6, 2022. DHS may extend or shorten the program depending upon the availability of federal funds. LIHEAP is not welfare or a loan. No lien is placed on the home and the consumer does not have to pay back the money. LIHEAP ensures that Pennsylvanians can stay safe and warm their homes through the winter months.

Those Eligible: Individuals and families whose income meets the guidelines established for the program. Eligibility for the 2021-22 LIHEAP season is set at 150 percent of the federal poverty income guidelines. The chart below shows the maximum income allowed for eligibility based on household size.

Household Size	Maximum Income
1	\$19,320
2	\$26,130
3	\$32,940
4	\$39,750
5	\$46,560
6	\$53,370
7	\$60,180
8	\$66,990
9	\$73,800
10	\$80,610

Each additional person in the household adds \$6,810 to the maximum income allowed for eligibility.

Contact: The County Assistance Office (page 111) or the local Area Agency on Aging (page 107).

EDUCATION FOR HOMEOWNERS, RENTERS, AND DEVELOPERS

The Pennsylvania Department of Health (DOH) provides information and referral services regarding Lead Poisoning Prevention Information through operation of the Lead Information Line.

Benefits: An information and referral specialist can answer questions regarding childhood lead poisoning and in home environ-

mental investigations. The lead line can also provide resources for the removal of lead-based paint. Anyone who is concerned about lead and related issues can call to learn about current lead legislation, regulations and policies related to healthy homes. If you are a homeowner or renter and occupy a home built prior to 1978, it may have lead-based paint. As this paint breaks down, it creates dust, which can be breathed in or touched. Childhood lead poisoning at low levels may make learning difficult, interfere with growth, harm hearing and delay development. At high levels, lead may cause coma, convulsions and even death. Children under age 6 are most at risk, because they put their hands and other things in their mouths. It is recommended that any children under age 6 be tested for lead poisoning, using a simple blood test. A health professional can work with you to lower or eliminate the long-term impact if your child has been exposed to lead. Additionally, it is important to have your home inspected for lead paint. Call the Department of Health for more information on resources for inspection and removal of leadbased paint.

Contact: Call 800-440-LEAD (5323), or <u>visit https://www.health.pa.gov/topics/disease/Lead%20Poisoning/Pages/Information-Line.aspx.</u>

RETIREMENT COMMUNITIES

Retirement communities are evolving and offer a wide range of amenities and levels of services. Retirement communities are generally intended for healthy, active older adults. Units may be rented or purchased.

Check community and property descriptions carefully to ensure the desired amenities or services are offered.

CONTINUING CARE RETIREMENT COMMUNITY

Continuing Care Retirement Communities (CCRCs) are residential communities for older adults, generally over the age of 55 where residents have access to a continuum of health care, including assisted living and skilled nursing care. Pennsylvania is a leader in the continuing care industry, offering more than 290 licensed CCRCs from which to choose.

Benefits: A continuing care retirement community offers independent living, usually in an apartment or cottage, and access to

a higher level of care such as personal care or a nursing facility. Residents move between levels of care as their needs change. Services, such as meals, medical care, and social and recreational activities, are provided through a contractual arrangement for the lifetime of the resident. Residents usually pay an entrance fee and a monthly charge.

Contact: To find a local Continuing Care Retirement Community, call 877-881-6388, or visit www.insurance.pa.gov and click on "Continuing Care" from the Coverage dropdown list. Consumers can also download a copy of the publication at https://www.insurance.pa.gov/Coverage/ContinuingCare/Pages/default.aspx.

ASSISTED LIVING RESIDENCES

Pennsylvania's Department of Human Services licenses and oversees assisted living residences.

These residences provide: food, shelter, personal care, and supplemental health care services along with assistance or supervision in such matters as dressing, bathing, diet, financial management, and transportation. Licensing regulations applicable to assisted living residences prescribe enhanced standards of care over personal care homes such as: larger resident living units, service care packages, increased staffing, including nursing staff, and health care services.

Only licensed Assisted Living Residences may use the term "assisted living" in their name or advertising to differentiate them from a personal care home.

The Department of Human Services Bureau of Human Services Licensing licenses and monitors Assisted Living Residences.

Further information on inspections can be found on the department's website: www.dhs.pa.gov. Click on Licensing & Providers or call 717-783-3670.

ASSISTED RENTAL HOUSING

Benefits: The federal government provides rental assistance to low-income, older adults/families and to people with disabilities. www.PAHousingSearch.com and Affordable Apartment Search are online resources to search for assisted rental housing and accessible apartments in Pennsylvania.

Those Eligible: Age eligibility is at least 62 years of age or at least 18 years of age for permanently disabled people. Income eligibility is based on a percentage of the median income for the county of residence. Tenants pay 30 percent of their income toward the rent.

Contact: For information about assisted rental housing for older adults, visit www.PAHousingSearch.com or call toll-free phone at 1-877-428-8877 (Monday-Friday, 9 a.m.-8 p.m.).

ACCESSIBLE AND AFFORDABLE APARTMENTS

Benefits: www.PAHousingSearch.com is a free listing to help people find housing that meets specific needs, such as accessibility features, affordability, and proximity to public transit. Search by location, rent amount, pet friendliness, and more. Searchers with accessibility needs and older adults can use tools such as the "senior/disability housing" search field or the "accessible" search tool to look for units with features important to independent living. Live assistance with searching is available by toll-free phone.

Contact: Online at www.PAHousingSearch.com or by toll-free, bilingual phone at 877-428-8844 (weekdays, 9 a.m.-8 p.m.).

NURSING FACILITIES

There are approximately 700 long-term care nursing facilities in Pennsylvania. Nursing facilities are licensed and certified by the Department of Health and monitored by the Department of Health to assure quality of care.

Benefits: Nursing facilities provide medical care and services for individuals who require 24-hour supervised, skilled care. Services are provided based on the individual's needs due to illness, injury, convalescence, or physical or mental infirmity. Staff is available to assist individuals with all of their medical and personal needs while they are in the nursing facility.

Those Eligible: Services are reimbursed for individuals who are determined eligible for services through the Medical Assistance program (Medicaid). Eligible individuals receive a personal allowance on a monthly basis for their personal use. Medicare and other private insurances may also cover nursing facility services if the individual meets the criteria for coverage. Individuals who

meet the criteria for care in a nursing facility may also be able to be served with home and community-based services, allowing them to continue living in the community.

Contact: You can become familiar with the nursing facilities in your area by contacting your local Area Agency on Aging (page 107) or the Department of Health website at www.health.pa.gov.

PERSONAL CARE HOMES

Benefits: Personal Care Homes are congregate, residential settings that offer food, shelter, and personal assistance or supervision with activities of daily living (such as bathing, grooming, and meal preparation). They are inspected and licensed by the Department of Human Services Bureau of Human Services Licensing. Personal Care Homes may be privately owned or operated by a corporation and are for-profit and nonprofit. A Personal Care Home is required to have a written contract between the resident and the home, and list services provided, cost of each service, financial arrangements and information, assessment of medical and support needs, home rules, and additional information.

Contact: Further information on Personal Care Homes in your area and inspections can be found on the department's website: www.dhs.pa.gov. Click on Licensing & Providers.

Personal Care Home Complaint Hotline: 877-401-8835

Operator Support Hotline: 866-503-3926

Regional Offices:

Central Region: 800-882-1885 Northeast Region: 800-833-5095 Southeast Region: 866-711-4115 Western Region: 888-322-3664

Main Office:

Bureau of Human Services Licensing Health and Welfare Building 625 Forster Street, Room 631 Harrisburg, PA 17120 717-783-3670

HOME REPAIR AND REHABILITATION

Benefits: Many of Pennsylvania's older adults prefer to remain in their home as they age. However, expenses such as medical bills and utility costs can make it difficult for homeowners to pay for home maintenance and repairs. There are often local programs available to help.

Contact: Contact your local Area Agency on Aging (page 107) for information on what programs may be available in your area. You may also find helpful programs through Pennsylvania Housing and Finance Agency (PHFA) and the United States Department of Agriculture (USDA) – Rural Development (page 51).

REVERSE MORTGAGES

Benefits: Reverse mortgages are special home loans that allow older homeowners to convert the equity in their home to cash. The proceeds of the loan may be received as a lump sum, monthly payment, or line of credit. The amount you may borrow depends upon the value of your home, your age, the current interest rate, and for certain loans, the lending limits in your area. There are no restrictions on how you may use the reverse mortgage funds. Unlike a traditional mortgage, you do not make monthly payments on this type of loan. Repayment of the loan is due when you or the last borrower, such as your surviving spouse, no longer lives in the property due to death, selling the home, or a permanent move. You continue to own your home and make necessary home repairs as well as to pay the taxes and insurance.

Those Eligible: In general, all borrowers must be 62 years of age or older. Health status is not a factor. There are no special income requirements. The home must be a single family residence or a two to four-unit property that you own and occupy. Manufactured homes built after 1976, condominiums and townhouses may also qualify. Any existing loan or mortgage against the home must be paid off with the proceeds of the reverse mortgage. In addition, any required home repairs must also be completed with the proceeds. You can use any remaining funds for any purpose.

Note: The reverse mortgage must be in the first lien position. Counseling is required for all reverse mortgages before you begin the application process. Counseling sessions can be conducted face-to-face or over the telephone.

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Contact: For information about reverse mortgage programs or to obtain a current list of participating lenders, contact the U.S. Department of Housing and Urban Development (HUD) office nearest you or a Home Equity Conversion Mortgage (HECM) Counselor at 800-569-4287. You may also visit the website at www.hud.gov.

Other sources of information about reverse mortgages:

The National Reverse Mortgage Lenders Association 1400 16th St. N.W., Suite 420 Washington, D.C. 20036 202-939-1760 https://www.reversemortgage.org/

AARP® 1-888-687-2277 www.aarp.org

PUBLIC UTILITY COMMISSION

Benefits: The Pennsylvania Public Utility Commission (PA PUC) balances the needs of consumers and utilities, ensures safe and reliable utility service at reasonable rates, protects the public interest, educates consumers to make independent and informed utility choices, furthers economic development, and fosters new technologies and competitive markets in an environmentally sound manner.

PA PUC is responsible for answering questions and handling complaints about electric, natural gas, telephone, steam heat, water, and wastewater utilities. Investigators arbitrate billing, credit, and termination of service issues, along with complaints about electric and natural gas suppliers.

Contact: For information on choosing an electric generation supplier visit www.puc.pa.gov or www.PAPowerSwitch.com. For information on switching your natural gas supplier visit www.PAGasSwitch.com.

PA Public Utility Commission Bureau of Consumer Services 400 North Street Harrisburg, PA 17120

Toll-free: 800-692-7380

Hearing Impaired: PA Relay 7-1-1

CUSTOMER ASSISTANCE PROGRAMS, UTILITY PROVIDERS

ENERGY ASSISTANCE PROGRAMS:

Budget Billing - All residential customers may contact their electric or natural gas company and request budget billing at any time. Each monthly bill will be the same amount. The company may adjust the bill four times a year, up or down, depending on the customer's usage.

Customer Assistance Program (CAP) - CAPs can lower your monthly utility bill. CAPs also may remove the amount you already owe. Each company has a CAP and works with the customer to determine what the customer can pay versus the cost of energy used.

Customer Assistance Referral and Evaluation Program (CARES) - The CARES program helps customers with special needs. CARES may help you find ways to pay your utility bill. For example, special needs are customers who are experiencing family emergencies, divorce, unemployment or medical emergencies. The goal is to provide support and direction to help customers pay their utility bills.

Hardship Funds - Utility companies have hardship funds that provide cash assistance to utility customers to help them pay their utility bills. Hardship funds provide assistance grants to customers who "fall through the cracks" of other financial assistance programs, or to those who still have a critical need for assistance after the other resources have been exhausted. The funds make payments directly to companies on behalf of eligible customers.

Low Income Usage Reduction Program (LIURP) - LIURP helps low-income residential customers lower the amount of electricity or natural gas used each month. Typically, the company may install energy saving features in your home to help reduce bills. For example, a smaller bill means your payment covers a greater portion of the bill or perhaps covers the whole bill.

Benefits: Utility provider representatives will review a custom-

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er's problems and provide assistance or referral information about agencies that may be able to help with the problem. Many utility providers offer an optional payment plan and may accept partial payment or make special arrangements if necessary. However, if a customer becomes delinquent and makes no payment arrangements, utility service may be terminated.

Contact: Your utility provider first to find out more information about these programs. For additional information, visit <u>www.puc.pa.gov</u>.

PENNSYLVANIA HOUSING FINANCE AGENCY

The Pennsylvania Housing Finance Agency (PHFA) was created with the mission to provide "decent, safe, and affordable homes and apartments for older adults, people of modest means, and those with special housing needs."

Benefits: PHFA has a variety of housing-related programs that are helpful for older Pennsylvanians, including:

- Affordable home purchase loans for those looking to downsize to a smaller home or to a single-level residence.
- Down payment and closing cost assistance to help with up-front costs.
- The Access Home Modification Program provides financial assistance to people with disabilities or who have a disabled family member living with them to purchase a home and make it accessible according to their needs.
- Refinancing programs to help homeowners take advantage of today's lower interest rates to reduce their mortgage costs.
- The HomeStyle® Renovation Program which allows eligible homebuyers purchasing a home, or existing homeowners seeking a refinance mortgage, to repair, remodel, renovate or complete energy improvements. This allows buyers to make needed repairs right away without having to take out another loan at a higher rate and with a shorter repayment period.
- The Homeowners Energy Efficiency Loan Program (HEELP), which provides a 1 percent interest rate loan for specific energy efficiency improvements for homeowners, including roofs.
- The PENNVEST Homeowner Septic Loan, which provides financing for the repair or replacement of homeowners' on-lot septic systems, first-time connections to public

sewage systems, and repairs to existing public sewer line connections to homes.

• The Homeowners' Emergency Mortgage Assistance Program (HEMAP), which helps people who, through no fault of their own, have fallen behind on their mortgage payments and are in danger of foreclosure.

Contact: Other housing programs provided by the Pennsylvania Housing Finance Agency may be found on the agency's website at www.PHFA.org or by calling the agency's Customer Solutions Center at 1-855-U-Are-Home (827-3466).

Note: For older Pennsylvanians who want help finding the right apartment for their housing needs, <u>www.PAHousingSearch.</u> <u>com</u> is an apartment locator that is available.

THE 504 HOME REPAIR PROGRAM

Benefits: This program provides loans to very low-income homeowners to repair, improve, or modernize their homes and provides grants to elderly very low-income homeowners to remove health and safety hazards.

Contact: USDA Rural Development, www.rd.usda.gov/pa

RURAL RENTAL ASSISTANCE

Benefits: The Rural Rental Assistance program provides an additional source of support for households with incomes too low to pay the Housing and Community Facilities Program subsidized rent from their own resources.

Those Eligible: People with very low and low incomes, older adults, and people with disabilities are eligible if they are unable to pay their basic monthly rent within 30 percent of adjusted monthly income. Very low income is defined as below 50 percent of the Area Median Income (AMI), low income is between 50 and 80 percent of AMI, and moderate income is established by adding \$5,500 to the low-income limit.

Contact: USDA Rural Development Office in Harrisburg, PA, 717-237-2186, or find a local office at www.rd.usda.gov/pa.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Benefits: The U.S. Department of Housing and Urban Development (HUD) offers a wide variety of housing programs and also offers tips on home buying, obtaining a mortgage, and finding affordable rental properties.

Contact: For information about HUD programs, contact the HUD office closest to you, or visit https://www.hud.gov/states/pennsylvania/offices

U.S. Department of Housing and Urban Development William S. Moorhead Federal Building 1000 Liberty Ave., Ste. 1000 Pittsburgh, PA 15222-4004 412-644-6428, 412-644-5747 (TTY)

U.S. Department of Housing and Urban Development Pennsylvania State Office Philadelphia Regional Office the Wanamaker Building 100 Penn Square East Philadelphia, PA 19107-3380 215-656-0500, 215-656-3452 (TTY)

WEATHERIZATION PROGRAM

The Pennsylvania Department of Community and Economic Development (DCED) works with the Weatherization Assistance Program (WAP) network of agencies to administer the WAP. In addition, the WAP network partners with the local County Assistance Offices to administer the Crisis Interface Program for homes without heat.

Benefits: The goal of the program is to make the cost of energy more affordable for low-income families throughout Pennsylvania by helping them make their homes more energy efficient. Weatherization services are provided at no charge to eligible individuals and families. Homeowners and renters alike can benefit from this program.

The first step is to conduct a home energy audit to determine the most appropriate energy conservation measures for the home. Such measures may include, but are not limited to, stopping air infiltration by caulking or weather-stripping doors and windows and replacing broken glass, ensuring adequate insulation in

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attics, and insulating electric hot water heaters. Crisis assistance is available to Low-Income Home Energy Assistance Program (LI-HEAP) eligible clients to repair or replace heating systems.

Those Eligible: Individuals and families with household income at or below 200 percent of the federal poverty level. Eligibility for crisis assistance requires a referral from the County Assistance Office.

Contact: For information on the program and to apply for WAP, contact your local weatherization agency by visiting https://dced.pa.gov/. The local County Assistance Office website: http://www.dhs.pa.gov/citizens/heatingassistanceliheap/index.htm should be visited to apply for the LIHEAP emergency crisis assistance.

CENTERS FOR INDEPENDENT LIVING

Benefits: Centers for Independent Living (CILs) are typically nonresidential, private, nonprofit, consumer-controlled, community-based organizations providing services and advocacy by and for people of all ages with all types of disabilities. They work to help those with disabilities achieve their maximum potential within their families and communities. There are 17 Centers for Independent Living, which also serve as a strong advocacy voice on a wide range of national, state, and local issues. They work to assure physical and programmatic access to housing, employment, transportation, communities, recreational facilities, and health and social services, among others.

Contact:

1007 Mumma Road, Suite #100 Wormleysburg, PA 17043 717-713-3910 www.thepcil.org

INSURANCE

PENNSYLVANIA MEDICARE EDUCATION AND DECISION INSIGHT (PA MEDI) - HEALTH INSURANCE COUNSELING AND ASSISTANCE PROGRAM =

Benefits: Specially-trained counselors provide free, objective assistance, in-person or via telephone or virtual format to provide Medicare beneficiaries with easy-to-understand information

about Medicare, Medicare supplement insurance (Medigap), Medicare Advantage Plans, Medicare prescription drug plans (Part D), long-term care insurance policies, and Medicare Cost Savings Programs. PA MEDI can also help beneficiaries understand and assist with the Medicare appeal process and understand benefits under Long-Term Care policies. All services are free and confidential.

Those Eligible: All Medicare beneficiaries, their families, or their caregivers needing assistance.

Contact: PA MEDI at 800-783-7067 from 8 a.m. to 5 p.m. Monday-Friday or your local Area Agency on Aging (page 107).

ANNUITIES SCAMS

Benefits: Pennsylvania law prohibits insurance companies from canceling or refusing to renew or write many types of insurance policies solely because of the age of an applicant or insured person. Those policies that may be refused solely because of age include disability income insurance and hospitalization insurance, among others.

Annuities: An annuity is a contract between you and an insurance company for the payment of money while you are living. Many people buy annuities to help manage their income in retirement.

Insurance companies and agents base the appropriateness or "suitability" of an annuity on:

- Age and annual income
- Financial situation, needs, experience, and objectives
- Intended use of the annuity and time frame for using the money
- · Liquidity needs and liquid net worth
- Existing assets, including investments and life insurance
- Risk tolerance and tax status

Under the law, insurance companies and agents must:

- Inform you of any surrender charges (a charge for withdrawing some or all of your money during a specified period of time, usually five to ten years) investment advisory fees, tax penalties, or other costs.
- Believe you would benefit from the annuity, and its features, including riders or enhancements
- Take specific training to sell annuities

Beware of the inappropriate sales practice called "churning" or "twisting." This is where someone sells you a replacement for an existing annuity you already own, which does not benefit you and is not suitable for your needs and goals.

If you are exchanging or replacing an annuity, the law requires the insurance company or agent to tell you that you may:

- Incur a surrender charge or be subject to a new surrender period
- Lose existing benefits
- Be subject to increased fees and changes to riders

The insurance company or agent must also consider whether you will benefit from the new annuity enhancements and improvements, and, importantly, whether you have had another annuity exchanged or replaced within the last 36 months. This is when you are most likely to face a surrender charge.

Before you buy or change an existing annuity:

DO

- Read the materials. If you don't understand something, find someone you trust and ask.
- Understand that money put in an annuity is typically "locked up" for a period of time specified in the annuity, often five to ten years. If you withdraw some or all of your money during the specified time period, you will have to pay a penalty called a surrender charge. Annuities are not for short term goals.
- Ask about these surrender charges. Do you intend to keep the annuity for the entire surrender charge period? Usually, the closer you are to the end of the time the money must be "locked up," the smaller the surrender charge.
- Pay attention to optional features offered with annuities and get information about additional fees associated with adding benefits.
- Use the free look period all annuities all have. Read and understand the terms of the contract. If you decide the terms are not favorable, you can cancel the contract and receive all of your money back. This only applies during the free look period, so make sure you know when this period ends.

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DON'T

- Be pressured into thinking you need to buy an annuity today or right now. Don't feel obligated to buy because someone gave you a free lunch, dinner, or gift.
- Make your check out to the agent or producer, only to the company issuing the annuity.
- Accept verbal assurances. Always verify policy terms in writing.
- Work with an agent unable or unwilling to provide credentials

The Insurance Department can hold insurance companies, not just agents, accountable for inappropriate annuity sales practices. Under the law, the insurance commissioner may impose penalties and sanctions on both an agent and an insurance company for either inappropriate sales practices or for failing to make sure the seller obtained all the financial information needed to determine whether the specific annuity was suitable.

Now companies:

- Make sure anyone selling annuities for the company has completed the required training courses
- Set up a supervision system to make sure both the company and its agents comply with the law
- May review the seller's recommendation for an annuity and if they feel it is not suitable for you, refuse to issue the annuity

Agents, or insurance companies if selling directly to you, must make a written record of their recommendation and get a signed statement from you if you refuse to provide the above listed suitability information, or if you decide to buy an annuity that the agent or insurance company does not recommend.

For more insurance information, visit <u>www.insurance.pa.gov</u>, click on "Coverage" at the top of the page.

To verify a license at www.insurance.pa.gov, go to "Consumers" at the top of the page, click on "Find Insurance Professional," then under Resources, click on "Find a Licensed Individual."

Contact:

The Pennsylvania Insurance Department Bureau of Consumer Services 1209 Strawberry Square Harrisburg, PA 17120 877-881-6388 www.insurance.pa.gov

Note: A copy of your insurance card, policy, and name of the insurance agent are needed when contacting the department.

MEDICARE

Benefits: Medicare is a federal health insurance program for individuals 65 years of age or older, individuals under 65 years of age with disabilities, and individuals at any age with end-stage renal disease (ESRD) or ALS (also called Lou Gehrig's disease).

MEDICARE PART A - HOSPITAL INSURANCE

Benefits: Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care.

MEDICARE PART B - MEDICAL INSURANCE

Benefits: Medicare Part B helps pay for:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits)

MEDICARE PART D - PRESCRIPTION DRUG COVERAGE

Benefit: Helps cover the cost of prescription drugs (including many recommended shots or vaccines). Beneficiaries can join a Medicare drug plan in addition to Original Medicare, or by joining a Medicare Advantage Plan with drug coverage. Plans that offer Medicare drug coverage are run by private insurance companies that follow rules set by Medicare.

MEDICARE ADVANTAGE

Benefits: Medicare Advantage Plan (Part C) A type of Medicare-approved health plan from a private company that bene-

ficiaries can choose to cover most of Part A and Part B benefits instead of Original Medicare. It usually also includes drug coverage (Part D). Plans may also include additional benefits not covered by Medicare, such as vision and dental coverage.

Contact: PA MEDI at 800-783-7067 from 8 a.m. to 5 p.m. Monday-Friday or your local Area Agency on Aging (page 107).

MEDICARE SUPPLEMENT INSURANCE (a.k.a. Medigap)

Benefits: Extra insurance beneficiaries can buy from a private company that helps pay the beneficiary's share of costs in Original Medicare. Policies are standardized, and in most states named by letters, like Plan G or Plan K. The benefits in each lettered plan are the same, no matter which insurance company sells it.

Contact: PA MEDI at 800-783-7067 from 8 a.m. to 5 p.m. Monday-Friday or your local Area Agency on Aging (page 107).

MEDICAL ASSISTANCE (MEDICAID)

Benefits: Medicaid, or Medical Assistance, is a joint federal and state program that provides health coverage for some people with limited income and resources. Medicaid offers benefits, like nursing home care, personal care services, and assistance paying for Medicare premiums and other costs. The program is administered by the Pennsylvania Department of Human Services.

MEDICARE SAVINGS PROGRAMS

Benefits: The Medicare Savings Programs help Medicare beneficiaries pay for their Medicare Part B premium. Some individuals may also qualify for help with their Medicare deductibles, copays, and coinsurance.

Contact: PA MEDI at 800-783-7067 from 8 a.m. to 5 p.m. Monday-Friday or your local Area Agency on Aging (page 107).

MEDICAL ASSISTANCE FOR WORKERS WITH DISABILITIES

Benefits: Medical Assistance for Workers with Disabilities (MAWD) lets Pennsylvanians with disabilities take fulfilling jobs while earning money and still keeping their full medical benefits. With MAWD, a consumer can keep Medicaid while they work, even if their earnings increase above the limits for other

programs. Under MAWD, consumers pay a monthly premium for their coverage. Their premium is 5 percent of their countable monthly income after all allowable deductions.

Those Eligible:

- Must be at least age 16 and under 65 years of age
- Must be employed and receiving compensation
- Must have a disability that meets the Social Security Administration's standards
- Must have a countable income at or below
 250 percent of the Federal Poverty Guidelines
- Must have \$10,000 or less in countable resources (excluding resident property and one automobile)

Contact: The local County Assistance Office (page 111) to apply or online at www.compass.state.pa.us or by phone at 1-866-550-4355.

HEALTHY HORIZONS

Benefits: The Healthy Horizons program ensures adequate health care for low-income seniors and individuals with disabilities. This program assists with paying Medicare premiums, coinsurance and deductibles.

The four levels of benefits are:

- Healthy Horizons Categorically Needy Program, which provides medical benefits (including prescriptions, doctor or clinic visits, dental and eye care) as well as payment of Medicare Part A and B premiums, deductibles, and coinsurance
- Healthy Horizons Medicare Cost-Sharing Program, which pays for Medicare Part A and B premiums, deductibles, and coinsurance
- Specified Low-Income Medicare Beneficiary (SLMB)
 Program, which pays Medicare Part B premiums only
- Qualifying Individual (QI) Program, which also pays Medicare Part B premiums only

Those Eligible: To be eligible for the first two programs, your income may not be greater than 100 percent of the Federal Poverty Income Guidelines. For the SLMB Program, your income must be between 100 percent and 120 percent of the Federal Poverty Income Guidelines. To qualify for the QI Pro-

gram, your income must be between 120 percent and 135 percent of the Federal Poverty Income Guidelines.

For the Healthy Horizons Categorically Needy Program, resources may not exceed the Supplemental Security Income (SSI) resource limit. The resource limits for Healthy Horizons Cost Sharing, SLMB, and QI Programs are \$7,970 for one-person and \$11,960 for two people. These resource limits may increase each January. Adults with a dependent under age 21 living in their home may be exempt from the resource limits, with the exception of the SLMB and QI programs.

Contact: For more information, contact your local Department of Human Services County Assistance Office (page 111) or call (800) 692-7462 from 9 a.m. until 4:30 p.m. Monday-Friday, or contact your local Area Agency on Aging (page 107).

PENNIE, THE PENNSYLVANIA INSURANCE EXCHANGE

Those Eligible: Older adults under age 65 who do not qualify for Medicare currently, but who still need health care coverage can sign up through Pennie, the Pennsylvania Insurance Health Exchange.

Benefits: Pennie provides health and dental insurance plans, and older adults may be eligible for financial assistance to lower their monthly premium and/or out-of-pocket expenses.

The annual open enrollment period for Pennie runs from November 1 to January 15. Outside of the open enrollment, those seeking health coverage can sign up through Pennie if they experience a qualifying life event and are eligible for a Special Enrollment Period. Examples of qualifying life events include loss of health coverage, moving, or getting married.

Contact: For more information, call 1-844-844-8040 or visit www.pennie.com.

INSURANCE COVERAGE FOR MAMMOGRAMS

All group and individual fully-insured major medical health insurance policies must also provide coverage for mammographic examinations.

Benefits: The required minimum coverage must include all costs associated with an annual mammogram for women 40 years of age and older as well as for women under 40 when based on a physician's recommendation. Coverage must also be provided for breast imaging, including supplemental magnetic resonance imaging (or ultrasound if magnetic resonance imaging is not available). Imaging must be recommended by a treating physician because the woman is believed to be at an increased risk for breast cancer based on certain risk factors.

OTHER HEALTH INSURANCE OPTIONS

Benefits: A variety of other options are available to help pay for medical expenses, services, and supplies that Medicare covers only partly or not at all.

- Group Health Insurance Continuation conversion or continuation of an employer-provided policy
- Long-Term Care Insurance pays cash amounts for care received in a nursing facility or in your home
- Hospital Indemnity Policies pay cash amounts for each day of inpatient hospital services
- Specified Disease Insurance provides benefits for the treatment of a specific disease such as cancer
- Medicare Supplements/Medigap private insurance plans that can be purchased to pay for certain out-ofpocket expenses not covered by Medicare (Parts A and B)

LIVANTA

Livanta, LLC., is a Beneficiary and Family Centered Care Quality Improvement Organizations (BFCC-QIO) that protects the rights of Medicare beneficiaries receiving care in Pennsylvania.

Benefits: Livanta offers free assistance to those with Medicare for quality-of-care complaints and appealing discharges from nursing homes, hospitals, home health agencies, comprehensive outpatient rehabilitation facilities and hospices. All Medicare and Medicare Advantage patients or their representatives may call Livanta to appeal a discharge, file a complaint or request immediate advocacy about your healthcare. If you have questions about the healthcare you are receiving or are having trouble receiving healthcare, please call Livanta. All services provided by Livanta are at no-cost to the Medicare beneficiary.

Those Eligible: All Medicare beneficiaries who receive medical care in the Commonwealth of Pennsylvania. Applies to Traditional Medicare and Medicare Advantage Plan holders equally.

Contact:

Livanta LLC BFCC-QIO Area 1 10820 Guilford Road, Suite 202 Annapolis Junction, MD 20701-1105 888-396-4646 888-985-2660- TTY www.LivantaQIO.com

Note: It's helpful to have as much background information on hand as possible when calling Livanta, including name on Medicare card, Medicare number, address and phone number, date of birth, date of service, and full name and contact information of the healthcare professional. If you leave a voicemail, please provide as much information as possible and you will receive a call back as soon as possible.

LEGAL ASSISTANCE

OLDER PENNSYLVANIA LEGAL ASSISTANCE PROGRAM

The Older Pennsylvania Legal Assistance Program provides access to legal assistance for older adults. The program is offered through Area Agencies on Aging (AAAs) and funded in part by the Older Americans Act and through the Pennsylvania Department of Aging. The program is open to Pennsylvania residents age 60 and older with a specific focus on older adults with the greatest social and economic need. The services include access to legal counsel, advice, and representation in specific types of civil cases including: abuse, age discrimination, guardianship defense, health care, housing, long-term care, Medicaid, Medicare, nutrition, Social Security, SSI, and utilities. The services are free; however, clients are required to pay court costs or filing fees. To access legal assistance through the Older Pennsylvania Legal Assistance

Program, contact your local Area Agency on Aging (page 107) or visit https://www.aging.pa.gov/aging-services/legal/Pages/default.aspx.

PENNSYLVANIA LEGAL AID NETWORK (PLAN)

The Pennsylvania Legal Aid Network (PLAN) is a statewide consortium of independent legal aid programs that provides civil legal assistance to low-income individuals and families. Some programs offer legal assistance in a range of public benefits and consumer matters, including challenges to denials of Medicaid, Medicare, or disability benefits, decisions by managed care organizations to deny care, and violations of residents' rights and quality-of-care requirements in nursing homes and personal care homes. PLAN offers a continuum of critically needed legal information, legal advice, and legal services through direct representation for low-income individuals and families who face urgent civil legal problems. To locate a legal aid program, contact 717-236-9486, 800-322-7572, or https://palegalaid.net.

PALAWHELP.ORG

<u>PALawHELP.org</u> is an online guide to legal information and free civil legal services for low-income persons and seniors in Pennsylvania. The site allows access to information on a variety of legal issues, as well as information on how to contact programs providing legal assistance in Pennsylvania.

PALawHELP.org provides information on civil legal issues and answers to many civil legal questions. Including: Advance Directives, Guardianships, Powers of Attorney, Living Wills, Consumer Issues for Seniors, Family Issues for Seniors, Housing, Medical Assistance, Elder Abuse and Exploitation.

PENNSYLVANIA SENIORLAW HELPLINE

The Pennsylvania SeniorLAW Helpline is a confidential legal helpline telephone service for Pennsylvania adults age 60 and over.

The Pennsylvania SeniorLAW HelpLine is available for seniors living anywhere in the 67 counties of the Commonwealth of Pennsylvania. The SeniorLAW Helpline provides legal advice, information, and referral services to adults age 60 and over the telephone.

The Pennsylvania SeniorLAW Helpline (877-PA SR LAW or

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877-727-7529), staff volunteer attorneys and give seniors across the state information they need to protect themselves and their property, to ensure their rights are not violated, to make important personal planning decisions, to resolve a wide variety of legal problems, and, when necessary, to obtain additional assistance. The helpline resolves some problems immediately and serves as an important link to a wide variety of legal and nonlegal resources in the aging network.

Benefits: Free confidential telephone legal advice.

Contact:

SeniorLAW Center Two Penn Center 1500 JFK Boulevard, Suite 1501 Philadelphia, PA 19102

www.seniorlawcenter.org

SeniorLAW Helpline hours are Monday through Thursday, 10 a.m. to 12 p.m. 877-PA SR LAW Helpline (877-727-7529).

BUREAU OF CONSUMER PROTECTION

Benefits: Bureau of Consumer Protection is a bureau of the Office of Attorney General that will mediate consumer complaints by contacting the companies in an effort to facilitate a satisfactory resolution of the issues presented in the complaints. For example, if you are unhappy with a purchase and the company refuses to consider your complaint, you should contact the Bureau of Consumer Protection. The Bureau of Consumer Protection also investigates businesses and brings enforcement actions against those that violate relevant consumer protection laws.

Contact: The Pennsylvania Bureau of Consumer Protection office nearest you, call 800-441-2555, email at consumers@ attorneygeneral.gov or visit www.attorneygeneral.gov.

Harrisburg:

15th Floor, Strawberry Square Harrisburg, PA 17120 717-787-9707

Philadelphia:

1600 Arch Street, 3rd Floor Philadelphia, PA 19103 215-560-2414

Erie:

4801 Atlantic Avenue Erie, PA 16506 814-871-4371

Pittsburgh:

1251 Waterfront Place Mezzanine Level Pittsburgh, PA 15222 412-565-5135

State College:

2515 Green Tech Drive State College, PA 16803 814-863-3900

BUREAU OF PROFESSIONAL & OCCUPATIONAL AFFAIRS

The Bureau of Professional and Occupational Affairs provides administrative and legal support to 29 professional and occupational licensing boards and commissions.

Benefits: Professional licensing protects the health and safety of the public from fraudulent and unethical practitioners. Professionals range from Physicians and Cosmetologists to Accountants and Funeral Directors. You can find information about practitioners by calling the Bureau or visiting the Department's website.

Contact: Call 833-367-2762 or visit www.dos.pa.gov.

OFFICE OF CONSUMER ADVOCATE

The Office of Consumer Advocate (OCA) is a state agency that represents the interests of Pennsylvania utility consumers.

Benefits: We encourage you to contact OCA with questions or problems regarding your electric, natural gas, telecommunica-

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tions, water, or wastewater service. The OCA staff will respond by providing information or helping to resolve your complaints.

Contact:

Office of Consumer Advocate 555 Walnut St., 5th Fl. Harrisburg, PA 17101-1923 717-783-5048 800-684-6560 www.oca.state.pa.us consumer@paoca.org

NURSING HOME COMPLAINT HOTLINE

Benefits: The Department of Health is available to assist you if you're concerned about quality of care in a nursing home. But first, you should talk to your Nursing Home Administrator and/ or Director of Nursing. He or she is licensed and responsible for the operation of the facility.

The facility is required to have a system in place to address your concerns and develop a plan to lead to a reasonable and acceptable solution. Second, you should call your local Area Agency on Aging (page 107) to get connected with a Department of Aging Ombudsman. Ombudsmen are trained professionals who resolve complaints made by, or on behalf of, older residents of long-term care facilities such as nursing homes, assisted living facilities, and personal care homes. If you are still dissatisfied, the Department of Health will assist you in assuring quality of care and safety for nursing home residents. They have a toll-free hotline staffed by trained individuals on weekdays from 8 a.m. until 4:30 p.m.

Those Eligible: Anyone who is in a Pennsylvania facility as well as their family, friends, and other advocates.

Contact: Complaints may be received directly by phone, 800-254-5164, email (<u>c-ncomplai@pa.gov</u>), and through an electronic form on the Department of Health website, <u>www.</u> health.pa.gov.

Note: Complaints are taken and forwarded to the appropriate field office for investigation. They also receive referrals of complaints from other agencies associated with nursing homes. Af-

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ter a complaint is reported, division staff will conduct an investigation. When completed, the results of this investigation will be shared with the person who filed the complaint.

OFFICE OF VICTIMS' SERVICES

The Office of Victims' Services operates both the Victim Services Program and the Victims Compensation Assistance Program. These programs are available to help crime victims deal with the physical, emotional, and financial consequences that crime imposes upon them.

Benefits: The Victim Services Program provides funding to local victim service programs to provide services, such as advocacy, court accompaniment, crisis intervention, supportive counseling, legal assistance, emergency housing, forensic exams/interviewing, temporary and emergency housing, emergency medical assistance, and assistance filing a claim with the Victims Compensation Assistance Program. If you are a victim of crime and in need of assistance, visit the PA Crime Victims website at www.pcv.pccd.pa.gov to determine which victim service programs are available in your county.

The Victims Compensation Assistance Program processes claims to reimburse victims who have been financially impacted by crime. This program is a reimbursement program funded by offenders and is able to assist with financial losses such as medical, counseling, funeral and other expenses. The program does not pay for damage to personal property.

Contact:

The Pennsylvania Commission on Crime and Delinquency 3101 N. Front St., P.O. Box 1167
Harrisburg, PA 17108-1167
717-705-0888
Toll-free in PA: 800-692-7292

The Victims Compensation Assistance Program is available weekdays from 8 a.m. to 4:30 p.m. by contacting: 800-233-2339

Fax: 717-787-4306

www.pcv.pccd.pa.gov ra_davesupport@pa.gov

DISABILITY RIGHTS PENNSYLVANIA

Benefits: Disability Rights Pennsylvania (DRP) is a statewide, nonprofit corporation designated as the federally mandated organization to advance and protect the civil rights of adults and children with disabilities. DRP works in various ways to ensure the rights of people with disabilities and their families to live in their communities, to receive a full and inclusive education, to live free from discrimination, abuse, and neglect, and to have control and self-determination over the services they need.

Contact:

Harrisburg Office 301 Chestnut Street, Suite 300 Harrisburg, PA 17101 800-692-7443; TDD: 877-375-7139 717-236-8110: TDD: 717-346-0293

Fax: 717-236-0192 drnpa-hbg@drnpa.org

Philadelphia Office 1800 JFK Blvd. Suite 900 Philadelphia, PA 19103 215-238-8070 Fax: 215-772-3126

drnpa-phila@drnpa.org

Pittsburgh Office 429 Fourth Avenue, Suite 701 Pittsburgh, PA 15219-1505 412-391-5225

Fax: 412-467-8940 drnpa-pgh@drnpa.org

PENNSYLVANIA HEALTH LAW PROJECT

Pennsylvania Health Law Project (PHLP) is a nationally recognized expert and consultant on access to health care for low-income consumers, the elderly, and persons with disabilities.

PHLP provides free legal services to lower-income consumers, seniors, and persons with disabilities who are having trouble

accessing publicly funded healthcare coverage or services. If you are denied or terminated from enrollment in a publicly funded healthcare program or if you have a service denied, reduced, or terminated, PHLP may provide you free direct representation on your appeal.

Benefits: Pennsylvania Health Law Project provides free legal services and advocacy to Pennsylvanians having trouble accessing publicly funded health care coverage or services.

Contact: For assistance, please call 1-800-274-3258 or by email at staff@phlp.org or:

Pittsburgh: 412-434-5779 Harrisburg: 717-236-6310 Philadelphia: 215-625-3990

LEGAL DOCUMENTS THAT BENEFIT OLDER ADULTS

Some legal documents that older adults should be aware of include: Wills, Power of Attorney and Advance Directive. General information regarding these legal documents are provided. The information provided is general information and not legal advice. Individuals should consult an attorney regarding obtaining any legal documents.

ADVANCE DIRECTIVE FOR HEALTH CARE (LIVING WILL)

Advance Directives are legal documents that have information about a person's preferences for care in the event the person becomes unable to make decisions on their own behalf. The advance directive is prepared when a person is capable of making and communicating their own decisions. The document allows a person to choose their own health care decision makers and the specific instructions about the type of medical care he or she wants if they are unable to communicate on their own behalf.

The Advance Directive has two parts:

- Health Care Power of Attorney which names the person to make decisions on your behalf.
- Living Will which states your preferences about medical treatment that sustains or prolongs your life, if you have an end-stage medical condition, have suffered irreversible brain damage or disease, or have entered a permanent unconscious state. A Living Will contains your specific instructions for your medical treatment, for use before your death. This information is indicated in your Living Will and must be followed if you have an end-stage medical condition.

Benefits of Health Care Power of Attorney: A Health Care Power of Attorney allows YOU to select the person to make decisions for you.

Benefits of Living Will: A living will allows a person to make and record their own decisions regarding medical procedures or treatments, such procedures as tube feedings, ventilators, chemotherapy, radiation, dialysis, surgery, antibiotics, and resuscitation. A living will is utilized when the person is unable to communicate that information to his/her health care provider. Living wills can be revoked by you at any time.

Who is Eligible: Any person of sound mind and age 18 and over (limited exceptions apply for those under age 18).

Contact: For information regarding obtaining an advance directive, contact <u>PALawHelp.org</u>, your local Area Agency on Aging (page 107), the Pennsylvania Bar Association Lawyer Referral Service (page 71), The SeniorLAW Helpline (page 63) or your family doctor.

POWER OF ATTORNEY

A power of attorney (POA) is a written document that allows you to delegate or authorize another person to act on your behalf. A POA is a legal document, governed by the laws of Pennsylvania (20 Pa.C.S. Chapter 56). The individual making the POA is known as the "principal" and the person designated to act on the principal's behalf is the "agent".

Having a POA is a good idea to protect yourself if you become unable to take care of your finances or your medical treatment and want someone else to have the power to make decisions on your behalf.

There are various types of POAs including:

- Durable Power of Attorney: a durable POA is a document that remains in effect or automatically comes into effect after you become disabled or incapacitated. Under Pennsylvania law, POAs signed on or after December 16, 1992, are considered "durable" unless the document specifically states otherwise.
- Springing Power of Attorney: a POA that "springs" into effect at a specified future time or when something specified happens.
- Health Care Power of Attorney: a POA designed to specifically to address medical decisions.

Quick POA Facts for Pennsylvania:

- The principal must be over 18 years of age and competent.
- A POA document must be witnessed and notarized.
- A POA must be signed and dated by the principal or another adult on behalf of the principal. If another adult signs, there are additional complex rules.
- An agent must act in the best interest of the principal.
- The principal can revoke a POA. Please contact legal counsel or one of the below resources to revoke a POA.

Individuals should consult an attorney when drafting or modifying a Power of Attorney document.

Contact: For assistance in having a POA prepared, contact your local Area Agency on Aging (page 107), the local Legal Aid office through the Pennsylvania Legal Aid Network at https://palegalaid.net, the Pennsylvania Bar Association Lawyer Referral Service at pabar.org or 800-932-0311, or the SeniorLAW Helpline (page 63).

WILLS

A will is a legal document that allows a person to determine and report how his or her property should be distributed upon their death. A will allows a testator (the person writing the will)

to determine how his or her property should be distributed. In Pennsylvania, the law requires that the testator (person writing the will) be at least 18 years old and of sound mind (mentally competent). Every will must be in writing and must be signed and dated at the end of the will by the testator. Should circumstances change, a testator may have a new will prepared, or an addition may be added to an existing will by making an addition, known as a codicil.

Benefits: A will allows an adult to select/choose the people who will inherit his or her property (estate) after his or her death. In Pennsylvania, dying without a will is known as dying intestate. Dying intestate allows the Commonwealth of Pennsylvania to distribute the person's property according to Pennsylvania law, which may not be in accordance with the person's wishes.

Who is Eligible: Any person 18 years or older who is of sound mind.

Contact: For information on locating an attorney to obtain a will or for additional information, contact your Pennsylvania Bar Association for lawyer referral at 800-932-0311, <u>PALawHelp.org</u> (page 63), or the SeniorLAW Helpline (page 63).

MEALS

MEALS PROGRAMS 😇

The Department of Aging provides nutritious meals at Senior Community Centers and through home-delivered meal programs to Pennsylvanians age 60 and older and their spouses.

Benefits: Congregate meals provided at Senior Community Centers are available free of charge or through an anonymous donation. Home-delivered meals are provided through the Department of Aging's OPTIONS program for eligible consumers. The meals follow the Dietary Guidelines for Americans and are reviewed and approved by a registered dietitian to provide 1/3 of the Recommended Daily Allowances. Nutrition education and counseling is available upon request for older adults found to be nutritionally at risk.

Contact: For more information regarding nutrition education and counseling, meal sites, or home delivered meals, contact your local Area Agency on Aging (page 107) or go online to www.aging.pa.gov/AAA. Older Pennsylvanians are also encouraged to contact their local food bank or apply for various federal nutrition programs, both of which can be done at www.feedingpa.org/find-assistance.

SENIOR FARMERS MARKET NUTRITION PROGRAM

Benefits: Pennsylvania produce is best enjoyed fresh from the market. The Senior Farmers Market Nutrition Program provides low-income seniors the ability to purchase fresh, nutritious, unprepared Pennsylvania-grown fruits, vegetables, and herbs by using four \$6 voucher checks. Shop at participating farmers markets from June 1 through November 30 each year.

Those Eligible: Seniors who are 60 or older and meet the income guidelines, which are based on 185 percent of the federal poverty rate.

Contact: Contact your local Area Agency on Aging (page 107) to find a check distribution center near you. A list of participating farmers markets is available at www.agriculture.pa.gov by searching "senior farmers markets." or by downloading the FMNP Market Locator app from the Apple Store or Google Play.

DEPARTMENT OF AGRICULTURE NUTRITION PROGRAMS

Benefits: Using state and federal resources, the Pennsylvania Department of Agriculture's Bureau of Food Distribution works with Pennsylvania's more than 1,800 local food banks and pantries, lead agencies, soup kitchens, and other local non-profit organizations to secure food products and funding to help feed low-income Pennsylvanians in need of food assistance.

Contact: The Bureau of Food Assistance at 800-468-2433 or RA-Fooddist@pa.gov. Or contact the National Hunger Hotline at 866-348-6479 to find emergency food in your community.

SENIOR FOOD BOX PROGRAM

Benefits: Older Pennsylvanians receive a nutritional boost with a monthly box of food containing nutrients their diets typically lack. Among the types of foods included: milk, juice, rice, pasta, peanut butter, protein, and canned fruits and vegetables.

Those Eligible: Low-income Pennsylvanians who are at least 60 years old and whose household income is at or below 130 percent of the U.S. poverty level.

Contact: Pennsylvania Department of Agriculture Bureau of Food Distribution by phone at 800-468-2433, through email at <u>RA-fooddist@pa.gov</u>, or online at <u>www.agriculture.pa.gov</u> (search "Senior Food Box Program").

THE EMERGENCY FOOD ASSISTANCE PROGRAM

Benefits: Free surplus food available for you, either to take from a food bank or pantry to prepare at home, or to enjoy in a soup kitchen setting or a similar public group meal.

Those Eligible: Recipients of food for home use must meet certain income and household size criteria.

Contact: Pennsylvania Department of Agriculture Bureau of Food Distribution by phone at 1-800-468-2433, through email at RA-fooddist@pa.gov, or online at www.agriculture.pa.gov (search "TEFAP").

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM

The Supplemental Nutrition Assistance Program (SNAP) is a food assistance program that helps people buy fresh, healthy foods at grocery stores and other food retailers near you. The program was formerly known as food stamps.

Benefits: You can enjoy a healthier, more nutritious diet by using SNAP to buy food at grocery stores. If you are eligible, you will receive a Pennsylvania Electronic Benefits Transfer (EBT) Card, which is used to make food purchases at grocery stores and supermarkets. You can also use your EBT card to purchase groceries online for delivery through certain supermarkets and food retailers. SNAP cannot be used to pay for delivery fees, however.

Those Eligible: To get SNAP benefits, your income has to be under certain limits. SNAP households may receive deductions from their gross income for things like housing costs, child or dependent care payments, and medical expenses over \$35 for elderly or disabled people.

To Apply: You can apply for or renew your SNAP benefits by phone at 866-550-4355, online by using COMPASS, or you can file an application at your local county assistance office (page 111).

U.S. DEPARTMENT OF AGRICULTURE, RURAL DEVELOPMENT

U.S. Department of Agriculture (USDA) Rural Development is committed to helping improve the economy and quality of life in rural America.

Benefits: USDA programs offer loans, grants, and loan guarantees to support essential services such as housing, economic development, health care, first responder services and equipment, and water, electric, and communications infrastructure. They also help rural residents buy or rent safe, affordable housing and make health and safety repairs to their homes.

OMBUDSMAN

LONG-TERM CARE OMBUDSMAN PROGRAM =

Under the Older Americans Act, long-term care ombudsmen (both paid staff and volunteers) are advocates for residents of nursing homes, board and care homes, assisted living facilities, and similar adult care facilities. They also work to resolve concerns on behalf of individual residents and to bring about changes at the local, state, and national levels to improve care.

Benefits: Ombudsmen advocate for and protect the rights of individuals receiving long-term care services. All services are confidential and free to those individuals.

Ombudsmen:

- Advocate on behalf of residents in long-term care
- Ensure that residents' rights are upheld

 Build relationships and empower individuals to advocate for themselves

Those Eligible: Individuals receiving long-term care services.

Contact: To learn more about the Office of the Long-Term Care Ombudsman, contact your local Area Agency on Aging (page 101) and ask to speak to an ombudsman or:

Pennsylvania Department of Aging Office of the Long-Term Care Ombudsman 555 Walnut St., 5th Floor Harrisburg, PA 17101-1919 717-783-8975 LTC-ombudsman@pa.gov

THE PENNSYLVANIA EMPOWERED EXPERT RESIDENTS PROGRAM

Benefits: Pennsylvania Empowered Expert Residents (PEER) are residents of long-term care facilities trained to advocate to improve the quality of life in their homes. After graduating from a Long-Term Care Ombudsman five-part empowerment training, residents will be equipped to help their fellow residents improve day-to-day life in long-term care facilities. Not only do PEERs impact the community where they live, but they also have a voice in the issues that affect all of Pennsylvania's older adults.

Contact: To learn more about the PEER program, contact your local Area Agency on Aging (page 107) and ask to speak to an ombudsman.

PRESCRIPTIONS

PACE AND PACENET

Benefits: The Pharmaceutical Assistance Contract for the Elderly (PACE and PACENET) programs offer comprehensive prescription coverage to older Pennsylvanians. The programs cover most medications that require prescriptions, including insulin and diabetes supplies. PACE and PACENET are administered by the Pennsylvania Department of Aging and are

funded by the Pennsylvania Lottery. Individuals can enroll in PACE or PACENET while also receiving benefits from another insurer — for example, a former employer-retiree plan, the VA, or a Medicare Advantage plan.

PACE or PACENET wraps around Medicare Part D prescription coverage, supplementing this coverage to offer older Pennsylvanians the best benefits of both programs. Older adults continue to receive the same prescription benefits while, in many cases, they save more money.

Additional Benefits:

- If a person receives no other prescription benefits, PACE/ PACENET provides a one-month supply of medication.
- For PACE, \$6 for each generic and \$9 for each brandname prescription drug
- For PACENET, \$8 for each generic and \$15 for each brand-name prescription drug
- For PACE, the Program pays the Medicare Part D premium if the cardholder is enrolled in a premium payment plan.
- For PACENET, the cardholder is responsible for paying the monthly premium.

Eligibility:

- 65 years of age or older
- Pennsylvania resident for at least 90 days prior to applying
- Cannot be enrolled in the Department of Human Service's Medicaid prescription benefit
- Eligibility is based upon all income in the prior calendar year excluding Social Security Medicare Part B premiums. For example, eligibility in 2022 is based upon 2021 income.
- Assets are not taken into account in determining eligibility.
- For PACE, a single person's total gross income from the previous year must be \$14,500 or less.
- For PACE, a married couple's combined total gross income from the previous year must be \$17,700 or less.
- For PACENET, a single person's total gross income from the previous year must be between \$14,501 and \$33.500.
- For PACENET, a married couple's combined total

income from the previous year must be between \$17,701 and \$41,500.

Contact:

- Find enrollment applications online at PACECares.magellanhealth.com
- Call PACE Cardholder Services at 800-225-7223
- Call the PACE Application Center at 866-712-2060
- Applications can be taken over the phone
- Area Agencies on Aging (page 107), Senior Community Centers, pharmacies, and legislative offices

PACE APPLICATION CENTER

Benefits: The PACE Application Center provides outreach services to Pennsylvanians believed to be eligible for benefits and submits applications on their behalf to enroll in PACE and PACENET, Medicare Part D Low-Income Subsidy (LIS), and other local, state, and federal benefits.

Contact: For more information, call 866-712-2060.

PACE CLEARINGHOUSE (PENNSYLVANIA PATIENT ASSISTANCE PROGRAM)

Benefits: The PACE Clearinghouse assists anyone needing prescription help, regardless of income. If you are uninsured, under-insured, over the age of 18 and do not currently have Medicaid or PACE coverage, the PACE Clearinghouse will help you apply for prescription assistance through various patient assistance programs that you may not have known about.

Contact: For more information, call 800-955-0989.

PENNSYLVANIA PRESCRIPTION PRICE FINDER

Benefits: On the Price Finder website, consumers shop for the best medication prices for commonly used drugs. The website includes prices, pharmacy location, store hours, where to find low-cost generics, and drug education materials.

Contact: For more information, call 800-835-4080 or visit www.parxpricefinder.com.

MEDICARE PART D

Benefits: Medicare beneficiaries may choose to have Medicare

Prescription Drug Coverage through Part D. This benefit is voluntary; however, delaying enrollment in a drug plan may result in added premium charges.

There are two types of drug plans for Medicare enrollees:

- Medicare Advantage Plan enrollees obtain drug coverage through the Medicare Advantage Prescription Drug Plan offered by an HMO or PPO.
- Original Medicare and private fee for service plan enrollees may choose a stand-alone Prescription Drug Plan.

Those Eligible: Medicare enrollees may select a drug plan during the enrollment period from October 15 to December 7.

Contact: For more information about Medicare prescription drug plans, call the Department of Aging's free health insurance counseling program, PA MEDI, at 800-783-7067, or visit www.medicare.gov.

PART D "EXTRA HELP" (a.k.a. Low Income Subsidy)

Benefits: The Extra Help Program helps Medicare beneficiaries with limited income and resources pay for prescription drug costs through Medicare Part D, including the monthly premium and deductible and copay amounts. The program is administered by the Social Security Administration.

Other Prescription Drug Assistance, if eligible:

- The Department of Aging's PACE program (page 76)
- Medical Assistance (Medicaid) covers the cost of prescription drugs
- Pharmacies offer discounts
- Prescription drug manufacturers support patient care programs, providing free medications to qualified individuals

Contact: The PA MEDI Program at 800-783-7067 from 8 a.m. to 5 p.m. Monday-Friday or your local Area Agency on Aging (page 107)

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PROTECTIVE SERVICES

PROTECTIVE SERVICES

Benefits: The Older Adults Protective Services Act protects Pennsylvanians 60 years of age and older against all types of abuse (physical, emotional, sexual, verbal, and financial) as well as exploitation, neglect, or abandonment. Reporting of abuse is mandatory for employees and administrators of nursing homes, personal care homes, assisted living homes, domiciliary care homes, adult daily living centers, home health care providers, and other facilities specified by their licensing body/entity. For the general public, reporting of abuse is voluntary and can be anonymous. The law protects all reporters from retaliation and civil or criminal liability. Under this law the Area Agencies on Aging (page 107) receive reports 24 hours a day, 7 days a week and are responsible for initiating an investigation within 72 hours. If someone is in imminent danger, please contact your local law enforcement immediately.

Contact: Any person who believes that an older adult is being abused, neglected, exploited, or abandoned may file a confidential report at any time with any Area Agency on Aging (page 107) or by calling the statewide abuse hotline at 800-490-8505.

PROTECTION AGAINST ABUSE AND FRAUD

Benefits: In addition to the Pennsylvania Department of Aging's Abuse Hotline, the Pennsylvania Department of Banking Securities and Office of Attorney General also have hotlines devoted to public protection, including financial exploitation, fraud, and scams.

Contact:

Department of Aging's Abuse Hotline: 800-490-8505 Department of Banking and Securities: 800-600-0007

Office of Attorney General: 717-783-1944

MISSING ENDANGERED PERSON ADVISORY SYSTEM

Benefits: Pennsylvania's Missing Endangered Person Advisory System (MEPAS) is a method of alerting citizens that a person is

missing who is at special risk of harm or injury, such as citizens with Alzheimer's disease or related disorders. An alert is sent to local media for distribution to the public and also to local law enforcement to assist in the recovery of the missing person.

Those Eligible: A person who is missing under circumstances that do not meet the criteria for an Amber Alert, and are missing under unexplained, involuntary, or suspicious circumstances, or the person's age, health, mental or physical disability, environment or weather conditions places the missing person in peril of serious bodily injury or death, and if information is distributed to the public, it could assist in their safe recovery.

Contact: For questions on MEPAS, go online to www.psp.
pa.gov or contact your local law enforcement, or contact the Watch Center at 877-777-9975.

RECREATION

SENIOR COMMUNITY CENTERS

Benefits: Most communities have an Area Agency on Aging-supported Senior Community Center where older individuals get together for social activities, recreation, education, creative arts, physical health programs, and nutritious meals. Centers offer a variety of programs and activities including computer classes, pool/billiards leagues, Tai Chi, travel, special events and educational programs. They also work with a variety of local organizations, including their Area Agency on Aging, to provide access to legal assistance, health screenings, senior employment programs, and volunteering opportunities.

Those Eligible: Adults age 60 and older and their spouses.

Contact: Your local Senior Community Center or Area Agency on Aging (page 107) or visit www.aging.pa.gov/SCC.

ADULT BASIC EDUCATION/ ENGLISH AS A SECOND LANGUAGE

Benefits: Many educational entities and social service organizations offer adult basic education, high school equivalency prepa-

ration, and English-as-a-Second-Language classes for adults.

Those Eligible: Eligibility varies depending on the program. Classes funded through the Pennsylvania Department of Education (PDE), Bureau of Postsecondary and Adult Education are open to Pennsylvania residents who are at least 16 years old and have an educational need.

Contact: : Information on PDE funded programs is available at http://www.paadultedresources.org/home/find-a-program/. Other programs can be found at https://www.nld.org/

ROAD SCHOLAR

Benefits: Formerly Elderhostel, Road Scholar has been a notfor-profit leader in educational travel since 1975. Choose from thousands of educational adventures across the U.S, around the globe, and online. Alongside local and renowned experts, experience in-depth and behind-the-scenes learning opportunities, from cultural and study cruises to walking, biking, and more. Programs include meals, lectures, field trips, gratuities, a travel assistance plan, and accommodations. Virtual classes now available!

Those Eligible: Adults 50 years of age or older. Family and grandparent/grandchild adventures also available.

Contact:

Road Scholar 11 Avenue de Lafayette Boston, MA 02111-1746 800-454-5768, weekdays from 9:00 a.m. to 6:30 p.m. www.roadscholar.org

LIBRARY OF ACCESSIBLE MEDIA FOR PENNSYLVANIANS (LAMP)

Benefits: These libraries offer a wide variety of services for registered Pennsylvanians, including books and magazines in Braille, large print, and audio formats as well as audio playback equipment. All services are available free and sent through the mail or available as digital downloads. These resources are in addition to the special library services maintained by all public libraries.

Those Eligible: All Pennsylvania residents who have difficulty reading standard print due to a visual or physical or cognitive impairment, permanent or temporary.

Contact:

1500 Spring Garden Street Suite 230 Philadelphia, PA 19130 215-683-3213, Toll-free: 800-222-1754 www.mylamp.org

Leonard C. Staisey Bldg. 4724 Baum Boulevard Pittsburgh, PA 15213-1389 412-687-2440, Toll-free: 800-242-0586

www.mylamp.org

PUBLIC LIBRARIES

Benefits: Public libraries have books, large-print books, DVD's, audiobooks, downloadable and streaming books, audios, and video content available to borrow. Some libraries offer bookmobiles, mail delivery of materials, or special services to homebound residents. Libraries also offer many programs and classes that may be of special interest to older adults.

Pennsylvania residents who have difficulty using standard print materials because of a visual, physical, or reading disability may be eligible for services from Library of Accessible Media for Pennsylvanians (LAMP). This service offers accessible materials including books in audio and braille formats for print disabled Pennsylvania residents. Learn more about this program offered as part of the Library of Congress' National Library Service at http://MyLAMP.org or contact us at:

Free Library of Philadelphia

1500 Spring Garden Street.

Philadelphia, PA 19130

Suite 230

Carnegie Library of Pittsburgh 4724 Baum Blvd Pittsburgh, PA 15213 Telephone: 412-687-2440 or

800-222-1754 800-242-0586 OR 215-683-3213

http://MyLAMP.org Email: info@mylamp.org

Contact: Find a local public library online at: https://powerlibrary.org/about/find-a-pa-library/

For further information: The State Library of Pennsylvania Keystone Building, 400 North Street Harrisburg, PA 17120-0600

Ph: 717-783-5950

Email: ra-reflib@pa.gov

For Reading Room hours and additional information please visit our website at https://www.statelibrary.pa.gov

HUNTING AND FISHING

Benefits: Pennsylvania residents age 65 and older can purchase hunting and fishing licenses at reduced rates of \$13.90 for a hunting license and \$11.97 for a fishing license (plus \$9.97 annually for the trout stamp). A lifetime hunting license is \$51.90, or pay \$101.90 for a lifetime license that includes hunting, fur taking, archery, and muzzleloader privileges. As of January 2016, a lifetime fishing license is \$51.97 plus \$9.90 annually to add the yearly trout stamp (Lifetime trout stamps purchased prior to 2015 do not need to be renewed). Free fishing licenses are available for Pennsylvania veterans with 100 percent service-connected disabilities

Those Eligible: Pennsylvanians 65 and older.

Contact: Licenses may be purchased from sporting goods stores, county treasurer's offices, or online at www.huntfish.pa.gov or:

Pennsylvania Game Commission HQ:

The Pennsylvania Game Commission Headquarters 2001 Elmerton Ave. Harrisburg, PA 17110-9797 717-787-4250

Also available at any of the six PGC Regional Office listed online at https://www.pgc.pa.gov/Pages/default.aspx.

Pennsylvania Fish and Boat Commission HQ:

Pennsylvania Fish & Boat Commission (PFBC) Headquarters 1601 Elmerton Ave.

Harrisburg, PA 17110 717-705-7800 877-707-4085

Any PFBC Region Office listed online at www.fishandboat.com.

STATE PARKS

Benefits: Free admission to all Pennsylvania state parks and free use of most state park facilities. People 62 years of age or older, with proof of age, will be given a \$4.50 reduction on the base campsite price at any campground operated by the Pennsylvania DCNR Bureau of State Parks, for any night. To receive the reduced price, an older adult must be part of the camping party.

Contact: Any Pennsylvania State Park Office or: DCNR Bureau of State Parks

P.O. Box 8551

Harrisburg, PA 17105-8551 888-PA-PARKS, 888-727-2757

For reservations: www.dcnr.pa.gov

REDUCED FEES FOR DOG LICENSES

All dogs three months or older must be licensed by January 1 of each year. A license is a lost dog's ticket home, and it's the law. Love your dog, license your dog!

Benefits: Citizens age 65 and over can purchase a dog license at a reduced price of \$6.50, or \$4.50 if the animal is spayed or neutered. Dogs with permanent identification like a microchip or tattoo number may be eligible for a lifetime license at \$31.50, or \$21.50 if the animal is spayed or neutered.

Contact: Your local county courthouse or treasurer's office. Call 717-787-3062 or visit www.licenseyourdogPA.com.

PENNSYLVANIA SENIOR GAMES

Benefits: Several days of competition in various indoor and

outdoor sports are held during the summer. The National Senior Games are held during alternate years at different locations across the country. Gold, silver, and bronze medals are awarded to event winners.

Those Eligible: Athletes who will be 50 years of age or older by the end of the year may participate.

Contact:

Pennsylvania State Senior Games C/O Keystone State Games, Inc. P.O. Box 1166 Wilkes-Barre, PA 18703

National Senior Games Association www.nsga.com, your local Area Agency on Aging (page 107), Senior Community Center, or www.kevstonegames.org

STATE-OWNED MUSEUMS AND HISTORICAL SITES

Benefits: Reduced admission fees are offered to Pennsylvania Historical and Museum Commission museums, sites, and properties.

Those Eligible: Pennsylvania residents 65 years of age and over.

Contact:

Pennsylvania Bureau of Historic Sites and Museums Commonwealth Keystone Building Plaza Level, 400 North St. Harrisburg, PA 17120-0053 717-787-2723 www.PATrailsofHistorv.com

TAXES

PROPERTY TAX/RENT REBATE PROGRAM 💆



Older residents, widows or widowers, and disabled individuals on limited incomes may be eligible to receive rebates on money paid for property taxes or rent during the prior year.

Benefits: The amount of payment varies according to income,

but qualifying homeowners may receive as much as \$975. People living in subsidized rental housing may only get a rebate based on the amount they paid in rent.

Those Eligible: Pennsylvania residents who are 65 years of age or older, widows or widowers 50 years of age or over, and permanently disabled people age 18 and over who meet the Social Security disability requirements and whose income does not exceed \$35,000 for homeowners and \$15,000 for renters.

When to Apply: Applications for the Property Tax/Rent Rebates program must be submitted every year because claims are based on property taxes or rent paid during the previous year. myPATH, the online filing system, is always an option for applicants. Paper application forms are typically made available each January. As a reminder, it is free to apply for a rebate.

Older adults seeking additional information may also visit <u>www.revenue.pa.gov/ptrr</u> or call, toll-free, 888-222-9190. Applicants may check the status of rebates online at <u>mypath.pa.gov</u> or by calling 888-728-2937. Each claimant will need to provide his/her Social Security number, birth date, and claim year.

How to Apply: Property Tax/Rent Rebate Program claimants now have the option to submit program applications online with the Department of Revenue's myPATH system available at mypath.pa.gov. This is the first time in the history of the program that an electronic filing option is available for the Pennsylvanians who benefit from this program.

Paper applications and information are available for download at www.revenue.pa.gov or at Department of Revenue district offices, legislative offices, Area Agencies on Aging (page 107) and Senior Community Centers.

Contact:

Pennsylvania Department of Revenue Property Tax/Rent Rebate Program P.O. Box 280503 Harrisburg, PA 17128-0503 888-222-9190 www.revenue.pa.gov

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FEDERAL INCOME TAX PREPARATION ASSISTANCE

Benefits: Some communities have programs that provide older people with free or low-cost income tax preparation assistance. Many of these programs are volunteer organizations, such as Volunteer Income Tax Assistance Program (VITA) and Tax Counseling for the Elderly (TCE).

Note: Retirement income, veterans pensions and Supplemental Security Income are income tax-free for all Pennsylvania residents. Lower-income taxpayers may qualify for the Tax Forgiveness Credit.

Documents Needed: Older adults needing assistance should bring W-2 forms, 1099 forms, a copy of the prior year's tax returns, and the current year's state and federal tax packets received by mail.

Contact: IRS at 800-906-9887 or AARP® — the largest TCE participant at 888-227-7669. For information on volunteering with tax assistance see page 89.

PENNSYLVANIA PERSONAL INCOME TAX

Benefits: You do not pay state income tax on retirement income (Social Security, Railroad Retirement, or any pension benefits), veterans pensions, or Supplemental Security Income. Lower-income taxpayers may qualify for a refund or reduction of state income taxes through the Tax Forgiveness Program.

Contact:

Department of Revenue Taxpayer Service and Information Center Strawberry Square, 6th Fl. Harrisburg, PA 17128-0610 717-787-8201

LOCAL TAX EXEMPTIONS

Benefits: Under Pennsylvania law, local governments may include special provisions in local tax ordinances. Such provisions could include exemption for all or part of local per capita, occupation or occupational privilege taxes, and exemption of assessed home improvement costs from your real property taxes.

Those Eligible: Any person whose annual income does not exceed a specified amount or a person who is a resident of a designated deteriorated neighborhood.

Note: The provision of such benefits is up to your local government. Therefore, even though you may be eligible for such a program, it may not be available in your community.

Contact: Your local tax collector or local government officials.

TAX PREPARATION ASSISTANCE

Benefits: The Tax Counseling for the Elderly (TCE) Program provides free tax help to people age 60 and older. The VITA Program offers free tax help for low-to-moderate-income (generally \$57,000 and below) people who cannot prepare their own tax returns. Many trained volunteers are from nonprofit organizations and provide free tax counseling and basic income tax return preparation.

Contact: To learn more about these programs, please visit https://www.irs.gov/individuals.

If you are interested in becoming a VITA/TCE Volunteer, please visit https://www.irs.gov/individuals/irs-tax-volunteers.

TRANSPORTATION

PENNSYLVANIA'S FREE TRANSIT PROGRAM 💆



Benefits: This program provides free transit service on local bus or trolley routes anytime these services are operating (a reduced fare may be charged on commuter rails).

Those Eliqible: Adults 65 years of age or older. You will need a senior citizen transit identification card to ride free. The identification card is available free of charge from participating local transit operators. An acceptable proof of age document must be shown to the transit operator to obtain the identification card.

Contact: Your local transit operator, or: Bureau of Public Transportation

400 North St., Sixth Floor P.O. Box 3151 Harrisburg, PA 17105-3151 717-783-8025 https://gis.penndot.gov/transitmap/

SHARED-RIDE PROGRAM 💆

Benefits: This program provides reduced fare transportation services to eligible older adults utilizing shared-ride transportation services. The cost to the rider under this program is 15 percent of the existing shared-ride fare, the Lottery Fund pays the remaining 85 percent portion of the fare. In some cases, the 15 percent copay or a portion of the 15 percent copay may be paid by a third party sponsor such as the local Area Agency on Aging.

Those Eligible: Adults age 65 and over. Proof of age is required when enrolling in the program.

Contact: Your local shared-ride transportation provider or your Area Agency on Aging (page 107).

Bureau of Public Transportation 400 North St., Sixth Floor P.O. Box 3151 Harrisburg, PA 17105-3151 717-783-8025 http://www.dot7.state.pa.us/TransitMap/

TRANSPORTATION FOR OLDER PENNSYLVANIANS

Benefits: Local Area Agencies on Aging (page 107) may also refer, provide or fund transportation for older Pennsylvanians.

MEDICAL ASSISTANCE TRANSPORTATION PROGRAM

Medical Assistance Transportation Program (MATP) provides non-emergency medical transportation to medical services for MA consumers who do not have other available transportation. Local MATP offices either provide transportation services

directly or arrange for a transportation provider to take you to your medical appointment (depending on the transportation resources available in a county). The transportation available may be:

- Tickets or tokens to ride public transportation
- · Mileage reimbursement for use of a private car
- Paratransit services
- Volunteer driver

Those Eligible: MA beneficiaries who are a permanent or temporary resident of the county where they applied for transportation services. MA beneficiaries must be able to provide documentation related to the need for transportation services.

Contact: The local MATP provider to complete an application. Local providers are available through the Department of Human Services website at matp.pa.gov.

COMMUNITY HEALTH CHOICES (CHC)

Benefits: All CHC participants have access to emergency transportation and non-emergency medical transportation. Emergency medical transportation is provided by an ambulance for emergency medical conditions. Non-emergency medical transportation is used when traveling to and/or from a medical facility, physician's office, dentist's office, hospital, clinic, pharmacy, or medical equipment vendor. Participants living in the community continue to use the Medical Assistance Transportation Program (MATP) for these services. Nursing facilities continue to be responsible for providing non-emergency transportation for their residents.

All CHC participants receiving long-term services and supports (LTSS) in their homes or in nursing facilities also have access to non-medical transportation which can be used to access community activities, grocery shopping, religious services, and other community-based activities and must be included in the participant's person-centered service plan.

Those Eligible: Individuals age 21 and over who have both Medicare and Medicaid or receive LTSS through Medicaid.

If a participant needs assistance with accessing any type of transportation, their CHC-MCO will assist them with obtaining the needed transportation.

Contact: Your CHC-Managed Care Organization, or <u>RA-PW-CHC@pa.gov</u>. For more information on CHC, please go to <u>www.</u> HealthChoices.pa.gov.

PROCESSING FEE IN LIEU OF REGISTRATION

Benefits: Under this program, retired adults can register their automobiles for a \$10 processing fee instead of the usual registration fee. For a complete listing of motor vehicle fees, refer to Form MV-70S, "Bureau of Motor Vehicle Schedule of Fees," found on our website at www.dmv.pa.gov.

Those Eligible: Any Pennsylvania resident who is retired and receiving Social Security or other pension and annuities. Income from other sources such as interest dividends, capital gains, business income, rental income, wages, public assistance, unemployment compensation, cash gifts, life insurance and death benefits must be considered in calculating total income. The total income from all sources named above must not exceed \$19,200 annually.

Contact:

Pennsylvania Department of Transportation Bureau of Motor Vehicles Riverfront Office Center 1101 S. Front St. Harrisburg, PA 17104-2516 717-412-5300, TTY callers - please dial 711

Note: To get the necessary Form MV-371, "Application for a Retired Person's \$10.00 Processing Fee on a Vehicle Registration" visit www.dmv.pa.gov and look under "Driver Services," click on "Mature Drivers," then look under the "Retired Status Registration" tab, or search for the form under "Forms and Publications." You can also contact a local PennDOT authorized agent or your Area Agency on Aging (page 107).

RESTRICTED LICENSE

Benefits: People who do not meet the vision standards for a driver's license may qualify for a restricted (low vision) license. A restricted license allows the driver to drive during daylight hours on roadways other than freeways.

Those Eligible: A person with visual acuity of less than 20/70 combined vision, but at least 20/100 combined vision with best correction and 120 degrees field vision in the horizontal meridian may qualify (with a recommendation from an optometrist or physician).

Contact:

Bureau of Driver Licensing P.O. Box 68682 Harrisburg, PA 17106-8682 717-412-5300, TTY callers - please dial 711

IDENTIFICATION CARDS

Benefits: Because most establishments require photo identification, an identification card similar in appearance to a driver's license can be obtained by non-drivers and is accepted as a bona fide ID.

Those Eligible: Any Pennsylvania driver who voluntarily surrendered his/her license for medical reasons can obtain an identification card free of charge. For all others, including those who never received a license, there is a fee.

Contact: Any PennDOT Driver License Center. Bring along proof of ID — a birth certificate or your old driver's license. If you did not have a Pennsylvania driver's license, you will need your proof of ID (birth certificate with a raised seal, U.S. issued by an authorized government agency), valid U.S. Passport or Certificate of Citizenship or Naturalization, your original Social Security card and two proofs of residency.

For more information, call 717-412-5300. TTY callers - dial 711.

REAL ID

Beginning May 3, 2023, Pennsylvanians will need a REAL ID-compliant license, identification card, or another form of

federally-acceptable identification (such as a valid passport or military ID) to board domestic commercial flights, enter a military base, or enter a federal facility that requires ID at the door. Upgrading your driver's license or ID card to a REAL ID is optional.

Contact: Visit www.PennDOT.gov/REALID or contact Penn-DOT's Customer Call Center at 717-412-5300.

PARKING FOR PEOPLE WITH DISABILITIES

Those who are interested in a special parking placard or plate may take Form MV-145, "Application for Person with a Disability or Hearing Impaired Registration Plate or a Person with a Disability Motorcycle Plate" or Form MV-145A, "Person With Disability Parking Placard Application" to their authorized health care provider for certification of the reason for their disability. Eligible customers may also use Form MV-145V, "Application for Disabled Veteran, Severely Disabled Veteran Registration Plate or Severely Disabled Veteran Motorcycle Plate Decal" and must have their certification done by U.S. Department of Veteran Affairs Regional Office Administrator. In lieu of the U.S. Department of Veteran Affairs Regional Office Administrator certification, a Letter of Promulgation or Awards Letter that indicates they have a 100% service-connected disability will be accepted.

Contact:

Pennsylvania Department of Transportation Bureau of Motor Vehicles P.O. Box 68268 Harrisburg, PA 17106-8268 717-412-5300 TTY callers dial 711 www.dmv.pa.gov

MATURE DRIVER IMPROVEMENT PROGRAM

Benefits: Pennsylvania has a mandated discount on auto insurance for older drivers who complete a PennDOT-approved Basic and Refresher Mature Driver Improvement course at various locations throughout the commonwealth and online.

Those Eligible: Adults 55 years of age and over.

Courses are conducted by approved organizations including the following:

A+ DriveSafe Online
1-877-265-2170
www.drivesafeonline.org/driving-courses/pennsylvania/insur-ance-discount/mature-driving

AAA Check local offices for availability www.aaa.com

AARP 1-888-227-7669 www.aarp.org

ADEPT Driver 1-855-839-9090 www.lifelongdriver.com/pamaturedriver

Defensive Driving by Improv 1-800-660-8908 www.myimprov.com/defensive-driving/pennsylvania

National Safety Council
1-800-775-1484
www.nsc.org/ddc/pa/maturedriver

Road Review 1-800-559-2580 www.roadreview.com

Safe 2 Drive (offers online course only) support@safe2drive.com
1-800-763-1297
www.safe2drive.com/pennsylvania.aspx

Senior Driving Discount of America 1-888-541-5576 www.seniordrivingdiscount.com/state/pa

Seniors for Safe Driving 1-800-559-4880 www.seniorsforsafedriving.com

Contact:

PennDOT Bureau of Driver Licensing
P.O. Box 68682
Harrisburg, PA 17106-8682
www.penndot.gov or www.dmv.pa.gov
717-412-5300 or call your local Area Agency on Aging
(page 107).

VETERANS SERVICES

STATE VETERANS SERVICES

Benefits: The Pennsylvania Department of Military and Veterans Affairs (DMVA) administers a variety of programs to assist veterans and their families. Special programs include the Blind Veterans Pension, Amputee and Paralyzed Veterans Pension, Disabled Veterans Property Tax Exemptions for 100 percent disabled veterans, county burial allowances for veterans and their spouses, and a Veterans Temporary Assistance program to aid veterans and their families who require help due to an unexpected loss of income. Additionally, this department provides long-term nursing care specifically for Pennsylvania veterans in its veterans homes located in Erie. Hollidaysburg, Philadelphia, Pittsburgh, Spring City, and Scranton, Free hunting and fishing licenses are available through the County Treasurer for war-time veterans with the loss of one or more limbs, total blindness, or who are 100 percent service-connected disabled. Also available to eligible disabled veterans: reduced rates in state parks through DCNR and veterans license plates through PennDOT.

Those Eligible: Honorably discharged Pennsylvania veterans and their families. Each program has eligibility requirements.

Contact: Your County Director of Veterans Affairs to discuss benefits and eligibility, the nearest office of the Department of Military and Veterans Affairs, or visit www.dmva.pa.gov.

Office of the Deputy Adjutant General for Veterans Affairs Bldg. 0-47, FTIG Annville, PA 17003 800-547-2838 www.veterans.pa.gov

Office of the Deputy Adjutant for Veterans Affairs 1000 Liberty Ave., Ste. 1612 Pittsburgh, PA 15222 866-754-8636

Office of the Deputy Adjutant General for Veterans Affairs P.O. Box 42938 Philadelphia, PA 19101 866-754-8637

Other State Resources Include: Birth and Death Records Bureau of Vital Statistics 724-656-3100

https://www.health.pa.gov/topics/certificates/Pages/Vital%20 Records.aspx

Or visit <u>www.health.pa.gov</u> and click on Birth & Death Certificates

PA VETCONNECT

PA VETCONNECT is the commonwealth's premier information and referral network compiled specifically for service members, veterans, and their families. The network, populated with valuable information from creative inter-agency coordination and community partnerships, is used by County Directors of Veterans Affairs to facilitate the delivery of services to veterans and their beneficiaries. Resource areas include: un-employment, homelessness, mental wellness, substance use disorders, post-traumatic stress, traumatic brain injuries, and dozens more. If you need assistance, we can help you make the connection!

Contact: Contact the County Director of Veterans Affairs in the county you reside (see listing at the end of this booklet) to

make the connection.

VETERANS REGISTRY

Sign up for the Pennsylvania Veterans Registry at <u>dmva.pa.gov</u>. The application allows veterans, family members and people who live with veterans to connect with DMVA for information about state benefits and programs.

BUREAU OF VETERANS' HOMES

The DMVA Bureau of Veterans' Homes operates six long-term care facilities for eligible veterans and spouses across the commonwealth. Homes are located in Philadelphia, Spring City, Scranton, Hollidaysburg, Pittsburgh, and Erie. All six homes provide skilled nursing and dementia care and the homes in Spring City, Hollidaysburg, and Erie provide personal care. Each home also provides in-house medical care, pharmacy services, and therapy, social services, recreational programs, religious services, transportation, and barber and beauty services. Most services are provided at no extra cost beyond the daily fee. Honorably discharged veterans and their spouses are eligible for admission.

Contact: The Bureau of Veterans' Homes at 717-861-8906, or visit www.dmva.pa.gov/stateveteranshomes/.

NATIONAL CEMETERY BURIAL BENEFITS

Contact: For general information, call 800-827-1000.

Indiantown Gap National Cemetery (Lebanon County): 717-865-5254

National Cemetery of the Alleghenies (Washington County): 724-746-4363

Washington Crossing National Cemetery (Bucks County): 215-504-5610

EDUCATIONAL GRANTS AND FINANCIAL AID FOR VETERANS

Contact: Veterans Employment Representative at a Pennsylvania CareerLink® office for free job counseling, training refer-

rals, and placement service for veterans. Veterans also receive preference in state Civil Service. Call the Civil Service Commission for details: 717-787-6039 or 800-692-7392.

HUNTING/FISHING/FUR TRAPPER LICENSE AT NO COST FOR CERTAIN DISABLED VETERANS

Application can be made at the County Treasurer's office.

LICENSE PLATES/PLACARDS

Call the PA Department of Transportation (PennDOT) toll-free, 800-932-4600.

Note: Please check with the Department of Military and Veterans Affairs for specific eligibility requirements prior to submitting your request to add the Veterans Designation to your driver's license or identification card.

Once the Veterans Designation has been added to your license or ID, it will automatically appear each time your license or ID is renewed.

The Veterans Designation does not entitle a veteran to any special consideration or discount but rather identifies the bearer as a veteran who honorably served their Nation and this commonwealth. Any other recognition such as a discount, free meal, or other token of appreciation is completely and solely determined by the organization, business, or entity providing a service.

There is no fee for the Veterans Designation, however qualified applicants must pay any initial issuance, renewal, or duplicate driver's license or ID fees.

PROPERTY TAX EXEMPTIONS

One hundred percent service-connected-disabled veterans who served during a period of war or armed conflict may be eligible for Property Tax Exemption.

Contact: Your County Director of Veterans Affairs for assistance with the application. County Directors of Veterans Affairs (page 114) are accredited to represent veterans to the Federal

VA in the execution of claims. Veterans can also have their DD-214 recorded in the County or in the DMVA offices.

Veterans may apply to have a "Veteran" designation placed on their driver's license free of charge at the time of renewal. Qualified applicants for a veterans designation on their driver's license or identification card include those who have received a Certificate of Release or Discharge from Active Duty/DD214 or equivalent for service in the United States Armed Forces, including a reserve component or the National Guard.

FEDERAL PROGRAMS

Benefits: The U.S. Department of Veterans Affairs offers numerous programs for qualifying veterans. These include compensation and pension benefits, health care and social services, burial and memorial benefits, home loans, and education benefits. Healthcare and social services for eligible veterans include health screenings and checkups, outpatient and inpatient medical care, prosthetic devices, prescription drugs, residential and nursing facility care, and assistance to visually impaired veterans. Free and personal counseling is offered to war-time veterans by the department's Vet Centers. The U.S. Department of Veterans Affairs, through its VA Stars & Stripes Healthcare Network, has eight medical centers in Pennsylvania. These are located in Altoona, Butler, Coatesville, Erie, Lebanon, Philadelphia, Wilkes-Barre, and Pittsburgh. In addition, the Network has numerous community-based out-patient clinics located in smaller cities around the state. Both the medical centers and clinics sponsor health fairs that offer preventive health services. (The Network also has medical centers in Wilmington, DE and Clarksburg, WV).

Note: The VA Stars & Stripes Healthcare Network is part of the U.S. Department of Veterans Affairs and is not affiliated with this publication, "The Stars and Stripes." Stars and Stripes is the registered trademark of the National Tribune Corporation and is used with their permission.

Contact: 800-827-1000, specifically on healthcare or social services. 877-222-8387, visit www.visn4.va.gov, or contact your local County Director of Veterans Affairs (page 114).

THE GOVERNOR'S ADVISORY COUNCIL ON VETERANS SERVICES (GAC-VS)

Purpose: Established by Executive Order 2013-03, and amended in November of 2019, the GAC-VS is the commonwealth's first inter-agency collaborative approach to veterans' services. The updated order includes and recognizes contributions to the veteran community from other state agencies, while improving the services provided to Pennsylvania veterans and their families. Solving complicated challenges facing our veteran population requires collaboration among multiple state agencies, community partners, and other veteran advocates working together toward the common goal of serving those who served.

Contact:

800-547-2838

https://www.dmva.pa.gov search "Governor's Advisory Council."

THE PENNSYLVANIA VETERANS TRUST FUND

Benefits: The Pennsylvania Veterans Trust fund (VTF) is a fund whose mission is to assist and support Pennsylvania veterans and their families. The VTF issues grants to statewide charitable organizations, veterans service organizations, and county directors of veterans affairs to assist veterans.

Contact:

Pennsylvania Veterans' Trust Fund Bldg. 9-26 Fort Indiantown Gap Annville, PA 17003

717-861-8904 Fax: 717-861-8589

RA-MVVETTRUSTFUND@pa.gov

VOLUNTEER

PENNSYLVANIA MEDICARE EDUCATION AND DECISION INSIGHT (PA MEDI)

Benefits: PA MEDI is the Pennsylvania Department of Aging's State Health Insurance Assistance Program. PA MEDI provides

one-on-one unbiased and personalized education and assistance to Medicare-eligible individuals, their families and caregivers to assist them in making informed health insurance decisions that optimize cost-savings and access to health care and benefits. More information about PA MEDI can be found on page 53.

Many PA MEDI counselors are volunteers who start out with a question or issue regarding their own health insurance. Once they are assisted by PA MEDI, they want to learn more and share what that knowledge with others. Volunteers can become a counselor, a speaker, or assist with administrative tasks or data entry. PA MEDI volunteers receive free training on topics like Medicare, Medicare Advantage, Medigap, Medicare prescription drug coverage, appeals, fraud and abuse, and more. Whatever your talents may be, there is an opportunity for you to volunteer!

Contact: For more information on becoming a PA MEDI volunteer, visit www.aging.pa.gov/volunteer or your local Area Agency on Aging (page 107).

VOLUNTEER LONG-TERM CARE OMBUDSMEN

Benefits: Volunteer Ombudsmen advocate for and protect the rights of individuals receiving long-term care services. All services are confidential and free to those individuals.

Volunteer Ombudsmen:

- · Advocate on behalf of residents in long-term care
- · Ensure that residents' rights are upheld
- Build relationships and empower individuals to advocate for themselves

Contact: To learn more about the Long-Term Care Ombudsman Program, contact your local Area Agency on Aging (page 107) and ask to speak to an ombudsman or:

Pennsylvania Department of Aging Office of the State Long-Term Care Ombudsman 555 Walnut St., 5th Floor Harrisburg, PA 17101-1919 717-783-8975

CONSERVATION VOLUNTEER PROGRAM

Benefits: The Pennsylvania Department of Conservation and Natural Resources operates the Conservation Volunteer Program. You'll have the opportunity to volunteer in a state park or state forest to help build a trail, plant a flower garden, teach a group of students about wildlife, or welcome visitors to the campgrounds.

Contact: Your local state park or district forest office and ask for the Conservation Volunteer Coordinator, or submit an application online at www.dcnr.pa.gov (choose Connect with Us at the bottom).

AMERICORPS

Benefits: AmeriCorps members serve in hundreds of nonprofit organizations and public agencies throughout the country — working to fight illiteracy, improve health services, create businesses, increase housing opportunities, or bridge the digital divide.

Contact:

AmeriCorps National Headquarters 800-942-2677 www.AmeriCorps.gov help@americorps.gov

or:

Maureen K. Eccleston, Executive Director PennSERVE: The Governor's Office of Citizen Service PA Department of Labor & Industry 651 Boas Street, Room 1306 Harrisburg, PA 17121 717-722-4428

Fax: 717-705-4215

www.dli.pa.gov/pennserve

AmeriCorps Mid-Atlantic Region

Colleen Homer
Senior Portfolio Manager, Mid-Atlantic Region
Office of Regional Operations
www.AmeriCorps.gov
pa@cns.gov

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AMERICORPS SENIORS: FOSTER GRANDPARENTS PROGRAM

Benefits: Foster Grandparents serve as mentors, tutors, and caregivers for at-risk children and youth with special needs through a variety of community organizations, including schools, hospitals, drug treatment facilities, correctional institutions, Head Start, and day care centers. Income-eligible Foster Grandparents receive a modest, tax-free reimbursement for transportation, meals during service, an annual physical examination, and accident and liability insurance while on duty. Foster Grandparents serve 15 to 40 hours a week.

Those Eligible: The Foster Grandparent Program is open to people age 55 and over with limited incomes. All applicants undergo a background check and a phone interview, as well as pre-service and in-service training.

Contact: Your local Area Agency on Aging (page 107) or: AmeriCorps Seniors of Pennsylvania 800-870-2616 www.seniorcorpsofpa.org

AMERICORPS SENIORS: RETIRED SENIOR VOLUNTEER PROGRAM

Benefits: Retired? Senior Volunteer Program (RSVP) volunteers serve in a diverse range of nonprofit organizations, public agencies, and faith-based groups. Among other activities, they mentor at-risk youth, organize neighborhood watch programs, test drinking water for contaminants, teach English to immigrants, and lend their business skills to community groups that provide critical social services. RSVP volunteers are not paid, but sponsoring organizations may reimburse them for some costs incurred during service. RSVP provides appropriate volunteer insurance coverage, and volunteers receive pre-service orientation and in-service training from the agency or organization where they are placed.

Those Eligible: RSVP is open to people age 55 and over. Community and faith-based organizations receive grants to sponsor and operate RSVP projects in their community. These projects recruit older adults to serve from a few hours a month

to almost full-time, though the average commitment is four hours a week. Most volunteers are paired with local community and faith-based organizations that are already helping to meet community needs.

Contact: Your local Area Agency on Aging (page 107) or: AmeriCorps Seniors of Pennsylvania 800-870-2616 www.seniorcorpsofpa.org

SENIOR COMPANION PROGRAM

Benefits: Senior Companions serve frail older adults, adults with disabilities, those with terminal illnesses and offer respite for caregivers. They assist their adult clients by offering companionship and friendship, assisting with simple chores, providing transportation, and adding richness to their clients' lives. Senior Companions receive pre-service and monthly training sessions, reimbursement for transportation, some meals during service, an annual physical, and accident and liability insurance while on duty. Income-eligible Senior Companions also receive a modest, tax-free stipend to offset the cost of volunteering.

Those Eligible: Volunteers must be 55 or over and be able to serve between 15 and 40 hours a week.

Contact: Your local Area Agency on Aging (page 107) or: AmeriCorps Seniors of Pennsylvania 800-870-2616 www.seniorcorpsofpa.org

PEACE CORPS

Benefits: The Peace Corps has three goals: to help people of interested countries meet their need for trained men and women, to help promote a better understanding of Americans on the part of the people served, and to help promote a better understanding of other people on the part of American citizens. Explore your dream to be a volunteer now. Older Peace Corps Volunteers have the opportunity to share a lifetime of work and wisdom with people of developing nations who respect and appreciate age. They put their wealth of experience to work in all corners of the world and in a variety of assignments, ranging

from business advising or community development to teaching English, math, agriculture, or science.

Those Eligible: Volunteers must be 55 or over and be able to serve between 15 and 40 hours a week.

Contact:

Western PA (including Pittsburgh and State College): rstannard@peacecorps.gov, 412-320-1844

Eastern PA (including Harrisburg and Philadelphia): dmorales@peacecorps.gov, 202-460-5423

AREA AGENCIES ON AGING (AAAs)

Area Agencies on Aging provide and coordinate services for older adults. Call your Area Agency on Aging for information regarding transportation, health care, help at home, employment, legal aid, and other programs for older adults. The Area Agencies on Aging function under the guidance of, and partial funding from, the Pennsylvania Department of Aging.

Adams County

318 W. Middle St. Gettysburg, PA 17325 717-334-9296 www.acofa.org

Allegheny County

2100 Wharton St. 2nd Fl. Pittsburgh, PA 15203 412-350-4234 www.alleghenycounty.us

Armstrong County

120 South Grant Ave. Ste. 4 Kittanning, PA 16201 724-548-3290 800-368-1066 armstrong.pa.us

Beaver County

1020 8th Ave. Beaver Falls, PA 15010 724-847-2262 888-548-2262 beavercountypa.gov

Bedford County

240 Wood St. P.O. Box 46 Bedford, PA 15522 814-623-8148 www.hbfaaa.org

Berks County

633 Court St. 8th Flr. Reading, PA 19601 610-478-6500 berks.pa.us

Blair County

1320 12th Ave. Altoona, PA 16601 814-946-1235 800-245-3282 www.blairsenior.org

Bradford County

220 Main St. Unit 2 Towanda, PA 18848 570-265-6121 800-982-4346 www.bsstaaa.org

Bucks County

55 E. Court St. 3rd Fl. Doylestown, PA 18901 267-880-5700 buckscounty.gov

Butler County

111 Sunnyview Circle Ste. 101 Butler, PA 16001 724-282-3008 888-367-2434 butlercountypa.gov

Cambria County

Central Park Complex 110 Franklin St. Ste. 400 Johnstown, PA 15901 814-539-5595 cambriacountypa.gov

Cameron County

118 Center St. P.O. Box A Ridgway, PA 15853 814-776-2191 800-672-7145 www.ohsaging.com

Carbon County

401 Delaware Ave. 3rd Fl. Palmerton, PA 18071 610-824-7830 800-441-1315 carboncounty.com

Centre County

Willowbank Office Building 420 Holmes St. Ste. 245 Bellefonte, PA 16823 814-355-6716 www.centrecountypa

Chester County

601 Westtown Rd. Ste. 320 West Chester, PA 19380 610-344-6350 800-692-1100 centrecountypa.gov

Clarion County

16 Venture Ln. Clarion, PA 16214 814-226-4640 clarionaging.com

Clearfield County

116 S. Second St. Clearfield, PA 16830 814-765-2696 800-225-8571 www.ccaaa.net

Clinton County

2138 Lincoln St. Williamsport, PA 17701 570-858-5800 stepcorp.org

Columbia County

702 Sawmill Rd. Ste. 201 Bloomsburg, PA 17815 570-784-9272 800-598-5001 www.cmaaa15.org

Crawford County

1034 Park Ave. Meadville, PA 16335 814-336-1792 800-321-1792 www.activeaging.org

Cumberland County

1100 Claremont Rd. Carlisle, PA 17015 717-240-6110 www.ccpa.net/aging

Dauphin County

Administration Building 2 S. 2nd St. 3rd Fl. Harrisburg, PA 17101 717-780-6130 800-328-0058 dauphincounty.org

Delaware County

1510 Chester Pike Ste. 250 Eddystone, PA 19022 610-490-1300 www.delcosa.org

Elk County

118 Center St. P.O. Box A Ridgway, PA 15853 814-776-2191 800-672-7145 www.ohsaging.com

Erie County

18 W. 9th St. Erie, PA 16501 814-459-4581 www.gecac.org

Fayette County

305 Chamber Plaza. Charleroi, PA 15022 724-489-8080 888-300-2704 www.swpa-aaa.org

Greene County

305 Chamber Plaza Charleroi, PA 15022 724-489-8080 888-300-2704 www.swpa-aaa.org

Forest County

905 4th Ave. Warren, PA 16365 814-726-1700 www.experienceinc.org

Franklin County

600 Norland Ave. Ste. 11 Chambersburg, PA 17201 717-263-2153 800-642-6990 franklincountypa.gov

Fulton County

240 Wood St. P.O. Box 46 Bedford, PA 15522 814-623-8148 www.hbfaaa.org

Huntingdon County

240 Wood St. P.O. Box 46 Bedford, PA 15522 814-623-8148 www.hbfaaa.org

Indiana County

1055 Oak St. P.O. Box 519 Indiana, PA 15701 724-349-4500 agingservicesinc.com

Jefferson County

186 Main St. Ste. 2 Brookville, PA 15825 814-849-3096 800-852-8036 www.jcaaa.org

Juniata County

249 W. 3rd St. Lewistown, PA 17044 717-242-0315 800-348-2277 www.mymjrsc.com

Lackawanna County

123 Wyoming Ave. 4th Fl. Scranton, PA 18503 570-963-6740 lackawannacounty.org

Lancaster County

150 N. Queen St. Ste. 415 Lancaster, PA 17603 717-299-8372 800-801-3070 www.lancoaging.org

Lawrence County

Shenley Square 2706 Mercer Rd. New Castle, PA 16105 724-658-3729 ccpgh.org/services

Lebanon County

710 Maple St. 2nd Floor Lebanon, PA 17046 717-273-9262 lebcounty.org

Lehigh County

17 S. 7th St. Rm. 230 Allentown, PA 18101 610-782-3034 <u>lehighcounty.org</u>

Luzerne County

111 N. Pennsylvania Blvd. Wilkes-Barre, PA 18701 570-822-1158 <u>luzernecounty.org</u>

Lycoming County

2138 Lincoln St. Williamsport, PA 17701 570-323-3096 stepcorp.org

McKean County

118 Center St. P.O. Box A Ridgway, PA 15853 814-776-2191 800-672-7145 www.ohsaging.com

Mercer County

133 N. Pitt St. Mercer, PA 16137 724-662-6222 mercercountyaging.org

Mifflin County

249 W. 3rd St. Lewistown, PA 17044 717-242-0315 800-348-2277 www.mymjrsc.com

Monroe County

724 Phillips St. Ste. 102 Stroudsburg, PA 18360 570-420-3735 monroecountypa.gov

Montgomery County

Human Services Center 1430 DeKalb St. 2nd Floor Norristown, PA 19404 610-278-3601 montcopa.org

Montour County

702 Sawmill Rd. Ste. 201 Bloomsburg, PA 17815 570-784-9272 800-598-5001 www.cmaaa15.org

Northampton County

2801 Emrick Blvd. Bethlehem, PA 18020 610-829-4540 800-322-9269 northamptoncounty.org

Northumberland County

322 N. 2nd St. Sunbury, PA 17801 570-495-2395 877-622-2251 www.ncaging.org/

Perry County

315 Keystone Way New Bloomfield, PA 17068 717-582-5128 perryco.org

Philadelphia County

642 N. Broad St. Philadelphia, PA 19130 215-765-9000 pcacares.org

Pike County

150 Pike County Blvd. Hawley, PA 18428 570-775-5550 800-233-8911 www.pikepa.org

Potter County

62 North St. Roulette, PA 16746 814-544-7315 800-800-2560 pottercounty.org

Schuvlkill County

110 E. Laurel Blvd. Pottsville, PA 17901 570-622-3103 schuylkilloss.org

Snyder County

116 N. 2nd St. Lewisburg, PA 17837 570-524-2100 570-374-5558 www.usaaa17.org

Somerset County

1338 S. Edgewood Ave. Somerset, PA 15501 814-443-2681 800-452-0825 www.somersetaaa.org

Sullivan County

220 Main St. Unit 2 Towanda, PA 18848 570-265-6121 800-982-4346 www.bsstaaa.org

Susquehanna County

220 Main St. Unit 2 Towanda, PA 18848 570-265-6121 800-982-4346 www.bsstaaa.org

Tioga County

220 Main St. Unit 2 Towanda, PA 18848 570-265-6121 800-982-4346 www.bsstaaa.org

Union County

116 N. 2nd St. Lewisburg, PA 17837 570-524-2100 570-374-5558 www.usaaa17.org

Venango County

1 Dale Ave. Franklin, PA 16323 814-432-9711 866-452-4464 venango.pa.us

Warren County

905 4th Ave. Warren, PA 16365 814-726-1700 800-281-6545 www.experienceinc.org

Washington County

305 Chamber Plaza. Charleroi, PA 15022 724-489-8080 888-300-2704 www.swpa-aaa.org

Westmoreland County 200 S. Main St.

Greensburg, PA 15601 724-830-4444 westmoreland.pa.us

York County 100 W. Market St. Ste. 102 York, PA 17401 717-771-9610

Wayne County 323 10th St. Honesdale, PA 18431 570-253-426 waynecountypa.gov

Wyoming County 111 N. Pennsylvania Blvd. Wilkes-Barre, PA 18701 570-822-1158 www.luzernecounty.org

800-632-9073 yorkcountypa.gov

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COUNTY ASSISTANCE OFFICES, DEPARTMENT OF HUMAN SERVICES

County Assistance Offices can provide information on SNAP, formerly known as food stamps (page 74), Medical Assistance (page 53), the Temporary Assistance for Needy Families (TANF) program, and many other special services. The locations and phone numbers of the county offices are listed below.

Adams County

Gettysburg, 17325 Phone: 717-334-6241 Toll Free: 800-638-6816

Allegheny County HQ

Pittsburgh, 15222 Phone: 412-565-2146

Armstrong County

Kittanning, 16201 Phone: 724-543-1651 Toll Free: 800-424-5235

Beaver County

Rochester, 15074 Phone: 724-773-7300 Toll Free: 800-653-3129

Bedford County

Bedford, 15522 Phone: 814-623-6127 Toll Free: 800-542-8584

Berks County

Reading, 19602 Phone: 610-736-4211 Toll Free: 866-215-3912

Blair County

Altoona, 16601 Phone: 814-946-7111 Toll Free: 866-812-3341

Bradford County

Towanda, 18848 Phone: 570-265-9186 Toll Free: 800-542-3938

Bucks County

Bristol, 19007 Phone: 215-781-3300 Toll Free: 800-362-1291

Butler County

Butler, 16001 Phone: 724-284-8844 Toll Free: 866-256-0093

Cambria County

Johnstown, 15901 Phone: 814-533-2491 Toll Free: 877-315-0389

Cameron County

Emporium, 15834 Phone: 814-486-3757 Toll Free: 877-855-1824

Carbon County

Lehighton, 18235 Phone: 610-577-9020 Toll Free: 800-314-0963

Centre County

State College, 16801 Phone: 814-863-6571 Toll Free: 800-355-6024

Chester County

Thorndale, 19372 Phone: 610-466-1000 Toll Free: 888-814-4698

Clarion County

Clarion, 16214 Phone: 814-226-1700 Toll Free: 800-253-3488

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Crawford County

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Cumberland County

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Erie County

Erie, 16512

Phone: 814-461-2000 Toll Free: 800-635-1014

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Northumberland County

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Phone: 570-988-5900 Toll Free: 800-368-8390

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York, 17405

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VETERANS AFFAIRS COUNTY OFFICE DIRECTORY

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BEAVER (724) 770-4452

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PARTNERS

PENNSYLVANIA ORGANIZATIONS

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Toll Free: 866-389-5654

www.aarp.org

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Delaware Valley Chapter 399 Market St., Ste. 102

Philadelphia, PA 19106

215-561-2919

Toll Free: 800-272-3900 http://www.alz.org/delval/

ALZHEIMER'S ASSOCIATION

Greater Pennsylvania Chapter South Central Regional Office 2595 Interstate Dr., Ste. 100 Harrisburg, PA 17110 717-651-5020

Toll Free: 800-272-3900

www.alz.org/pa

CENTER FOR ADVOCACY FOR THE RIGHTS AND INTERESTS OF THE ELDERLY (CARIE)

1500 JFK Blvd., Suite 1500 Philadelphia, PA 19102 1-800-356-3606 www.carie.org

JEWISH HEALTHCARE FOUNDATION

EQT Plaza 625 Liberty Ave., Ste. 2500 Pittsburgh, PA 15222 412-594-2550 info@jhf.prg

LEADINGAGE PA

1100 Bent Creek Blvd. Mechanicsburg, PA 17050 717-763-5724 Toll Free: 800-545-2270 www.leadingagepa.org

LGBT ELDER INITIATIVE

1315 Spruce Street Philadelphia, PA 19107 (215) 720-9415 www.lgbtelderinitiative.org

PENNSYLVANIA ADULT DAY SERVICES ASSOCIATION (PADSA)

P.O. Box 3097 Bethlehem, PA 18017 215-671-0200 www.PADSA.org

PENNSYLVANIA ASSISTED LIVING ASSOCIATION (PALA)

105 North Front Street Suite 106 Harrisburg, PA 17101 717-695-9734 www.pala.org

PENNSYLVANIA ASSOCIATION OF AREA AGENCIES ON AGING (P4A)

525 South 29th Street Harrisburg, Pennsylvania 17104 717-541-4214 www.p4a.org

PENNSYLVANIA ASSOCIATION OF RETIRED STATE EMPLOYEES

2929 Gettysburg Rd. Ste. 1 Camp Hill, PA 17011 717-731-9522

Toll Free: 888-809-7429 www.parseofpa.org

PENNSYLVANIA ASSOCIATION OF SENIOR CENTERS (PASC)

240 Wood Street, PO Box 46 Bedford, PA 15522-0046 814-623-8148 www.pascpulse.org

PENNSYLVANIA COUNCIL ON INDEPENDENT LIVING (PCIL)

301 Chestnut Street, Suite 403 Harrisburg, PA 17101 717-234-2621 www.thepcil.org

PENNSYLVANIA HEALTH CARE ASSOCIATION (PHCA)

315 N. 2nd St. Harrisburg, PA 17101 717-221-1800 www.phca.org

PENNSYLVANIA HOMECARE ASSOCIATION (PHA)

600 N. 12th St., Ste.200 Lemoyne, PA 17043 717-975-9448 1-800-382-1211 www.pahomecare.org

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William Way LGBT Community Center 1315 Spruce St. Philadelphia, PA 19107 (215) 732-2220 www.waygay.org

PERSAD CENTER

5301 Butler St., #100 Pittsburgh, PA 15201 (412) 441-9786 www.persadcenter.org

UNITED WAY OF PA

909 Green St. Harrisburg, PA 17102 717-238-7365 www.uwp.org

SOCIAL SECURITY ADMINISTRATION OFFICES IN PENNSYLVANIA

For all PA offices call: 800-772-1213

TTY: 800-325-0778 www.socialsecurity.gov

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Pennsylvania Department of Aging proudly supports the PA Council on the Arts through the Creative Aging partnership to provide opportunities for older adults to find joy through artistic expression.

The art shown here was created during the COVID-19 pandemic by participants in the Senior Adult Club at the Jewish Community Center, Harrisburg, Pennsylvania.