



State of Illinois
Illinois Department on Aging



STATE & FEDERAL PROGRAMS *for* OLDER ADULTS

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Caregiver Resources

Caregiver Support Program

The Illinois Department on Aging Caregiver Support Program provides assistance to family and friends who are caring for an older adult. A caregiver can be an adult family member or another individual who provides unpaid help with day-to-day activities for someone age 60 or older. The caregiver is eligible for services regardless of where the senior lives. The senior could be living in his or her own home, in a long-term care facility, or in another state.

Adult Day Services

This service is designed especially for older adults who want to remain in the community but cannot be home alone during the day due to physical, social or mental impairments. Adult day service facilities may provide health monitoring, medication supervision, personal care, recreational and therapeutic activities. The service also offers respite care to family members who serve as caregivers.

Caregiver Resource Center

The local **Area Agency on Aging** is one of the first resources a caregiver should contact when help is needed. In addition, over 100 Caregiver Resource Centers throughout Illinois have been identified to link caregivers to services.

Caregiver Support Groups

These groups offer information on caregiving to help family members, friends and other interested persons learn how to meet the challenges they might face while providing care for an older adult.

Respite

Respite service provides appropriate temporary, substitute care or supervision to impaired persons 60 and older. A specially designed package of services is developed to ensure that proper assistance is provided.

For more information on the Caregiver Support program and services, contact the local **Area Agency on Aging** (see page 43) or the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), e-mail: aging.ilsenior@illinois.gov. Also visit <https://www2.illinois.gov/aging/programs/caregiver/Pages/default.aspx>.

Comprehensive Care Coordination

Care Coordination Units

Care plans are developed for the evaluation, treatment or care of individuals who, because of age, illness, disability or other difficulties, are unable to arrange for services on their own behalf. Care coordinators assess individuals' needs, coordinate the delivery of needed services, and ensure that services are obtained in accordance with the care plan and monitored to have a beneficial impact on the older adult.

Referral Services

This program is designed to assist vulnerable older adults who need help but may be unable to get the help for themselves. For information, contact the local **Area Agency on Aging** (see page 43).

Well-being Checks

Well-being checks are requests for care coordinators to check on the well-being of older adults in their homes. Care coordinators evaluate the condition of the older adult and review programs to which they are entitled. To make a referral for a well-being check, contact the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), e-mail: **aging.ilsenior@illinois.gov**.

Outreach Services

People who are difficult to contact are targeted through outreach services. Outreach staff inform isolated older adults about available services and help them to access needed assistance. For more information, contact the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), e-mail: **aging.ilsenior@illinois.gov**.

Friendly Visiting

This program provides volunteer companions who visit isolated older adults in their homes. Friendly visitors may help read materials, share experiences and monitor an older adult's well-being. However, they do not perform personal care support. This service may not be available in every area of the state. For information, contact your local **Area Agency on Aging** (see page 43).

Telephone Reassurance

Telephone Reassurance Program staff call older adults on a periodic basis to check on their well-being. These programs may be operated by volunteers or paid staff and may not be available in every area of the state. For information, contact your local **Area Agency on Aging** (see page 43).

Consumer Services

Credit Report

Individuals are entitled to a free annual credit report under the Fair Credit Reporting Act. To request a credit report, visit **www.annualcreditreport.com** or call **1-877-322-8228**.

Individuals may also contact the three nationwide consumer credit reporting companies directly:

- **Equifax:** 1-800-685-1111, **www.equifax.com**
- **Experian:** 1-888-397-3742, **www.experian.com**
- **TransUnion:** 1-888-909-8872, **www.transunion.com**

Illinois Attorney General's Office

The Office of the Illinois Attorney General investigates consumer fraud and crime.

Identity Theft

For information on how to protect yourself from identity theft or what to do if personal information is stolen, contact the Office of the Attorney General **Identity Theft Hotline** at **1-866-999-5630, 1-877-844-5461 (TTY)** or visit **www.illinoisattorneygeneral.gov**.

To learn about filing an identity theft complaint with the **Federal Trade Commission**, call **1-202-326-2222**, or visit **www.ftc.gov** or call **identitytheft.gov** at **1-877-438-4338, 1-866-653-4261 (TTY)**.

Health Care Bureau

As part of the Attorney General's Consumer Protection Division, the Health Care Bureau responds to problems related to health care insurance plans. It has statewide responsibility to investigate and litigate deceptive practices, advocate and mediate complaints from consumers and health care providers, and provide information to individual consumers. For more information or to file a complaint, contact the **Health Care Bureau Hotline** at **1-877-305-5145, 1-800-964-3013 (TTY)**, or visit **www.illinoisattorneygeneral.gov**.

Home Repair Fraud

The Office of the Attorney General investigates consumer fraud and crimes against the elderly. The Attorney General's Office advises consumers to watch out for the following to protect themselves against home repair fraud:

- door-to-door sales people with no local connections who offer to do home repair work for much less than the market price,
- solicitations for repair work from a company that provides only a telephone number or post office box number,
- sales people or contractors who offer to inspect your home for free or ask you to sign a contract that has blank spaces.

Consumer Services

For more information, contact the Office of the Illinois Attorney General **Senior Citizens Consumer Fraud Hotline**, at **1-800-243-5377**, **1-800-964-3013 (TTY)** or visit **www.illinoisattorneygeneral.gov**.

Illinois Commerce Commission

The Illinois Commerce Commission (ICC) governs utility disconnections for ICC-regulated gas and electrical service between November 1 and April 1 when the temperatures fall below 32 degrees on certain days. The ICC also responds to concerns about state-regulated water and telephone services. For more specific information, contact the Consumer Services Division at **1-800-524-0795**, **1-800-858-9277 (TTY)**, or visit **www.icc.illinois.gov**.

Nursing Home Complaint Hotline

(Nursing Facility Regulatory Complaints)

The Department of Public Health operates a Central Complaint Registry to record and investigate complaints regarding hospitals, nursing facilities, home health agencies, and the treatment of patients. Call toll-free at **1-800-252-4343**, **1-800-547-0466 (TTY)**. If out-of-state, call **1-217-785-0321**. Also visit **<http://dph.illinois.gov/topics-services/health-care-regulation/complaints>**.

See also “Illinois Long-Term Care Ombudsman Program” on page 12.

Post Office Programs

Mail Fraud

U.S. Postal Inspectors investigate any crime in which the U.S. Mail is used to further a scheme whether it originated in the mail, by telephone or on the internet. To obtain a complaint form, ask your local postmaster or visit **<https://postalinspectors.uspis.gov>**

Stamp Purchasing Program

The U.S. Postal Service provides a service by which individuals may purchase stamps without leaving their homes. Stamps may be purchased on the internet at **www.usps.com**, by mail or by telephone at **1-800-275-8777** or **1-800-877-8339 (TTY)**. For more information, ask your postal carrier.

Educational Programs

Adult Education and Lifelong Learning

Adult education and lifelong learning programs provide opportunities for adults to complete high school education, expand knowledge in a particular field, and develop skills in a new area of interest. To find out if such programs are offered in your community, check with the nearest community college or university. Reduced tuition or fee waivers are often available.

Cooperative Extension Programs

The University of Illinois Extension's urban and rural programs are aimed at making life better, healthier, safer and more profitable for individuals and their communities. U of I Extension offers educational programs in five broad areas:

- Healthy society
- Food security and safety
- Environmental stewardship
- Sustainable and profitable food production and marketing systems
- Enhancing youth, family and community well-being

While most Extension programs are offered on an informal, non-credit basis, U of I Extension does offer continuing education credits in some fields of study. Extension programs may be offered as hands-on workshops, field days, self-paced tutorials via the Internet or in other formats that are suitable for the audience and subject-matter.

To locate the nearest Extension educator, visit <http://web.extension.uiuc.edu/state/> or call **217-333-5900**.

Road Scholar

Road Scholar is the name for programs developed and offered by Elderhostel, Inc., a not-for-profit organization offering lifelong learning since 1975. Road Scholar programs combine travel with continued intellectual stimulation through courses, tours and social events. For more information, contact **1-800-454-5768** or visit www.roadscholar.org.

Elder Rights

Adult Protective Services

This program assists people age 60 and older and persons with disabilities aged 18-59, living in the community, who are victims of abuse, neglect and financial exploitation. Services are coordinated through local agencies that investigate and assess reports and can include everything from housing, money management, in-home care and legal assistance to respite care and counseling. In addition, the program also assists adults 60 years of age and older and persons with disabilities aged 18-59 in a self-neglect situation through investigation, casework and follow-up. To report abuse or for more information, call the Department on Aging **Adult Protective Services Hotline** at **1-866-800-1409**; 711 (TRS), 24-hours-a-day, 7-days-a-week (see page 33).

Illinois Long-Term Care Ombudsman Program

Regional Ombudsmen advocate on behalf of residents and their families in long-term care facilities. The ombudsmen also intercede on behalf of individuals and groups to ensure that they receive the benefits and services to which they are entitled and that their rights guaranteed by law are protected and enforced. For information, or the Regional Ombudsman in your area, contact the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), e-mail: aging.ilsenior@illinois.gov.

Home Care Ombudsman Program

The Illinois Home Care Ombudsman Program works to resolve complaints made by or on behalf of persons who are receiving services through the Medicare Medicaid Alignment Initiative (MMAI) and older adults and persons with disabilities who receive services through select Home and Community Based Services Waivers. The goal of the Illinois Home Care Ombudsman (HCO) Program is to empower, advocate on behalf of, and protect the rights of individuals who live in the community and receive services to help them stay in their homes. If you have questions or concerns about the services you receive, call the Illinois Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), email: aging.HCOProgram@illinois.gov.

Emergency Services

Disaster Relief

These programs facilitate the exchange of information or provide assistance for people who have suffered injuries or incurred losses due to fire, flood, hurricane, earthquake, tornado or other disasters of natural or human origin. Assistance is usually in the form of search and rescue activities, food, clothing, blankets, temporary shelter, low-interest loans or temporary financial aid. For more information, contact your local **Area Agency on Aging** (see page 43).

Emergency Clothing, Food and Shelter

There is assistance available to help older adults who are at risk of losing the basic human needs of food, water and shelter. For information, contact your local **Area Agency on Aging** (see page 43).

Employment Programs

Illinois Employment and Training Centers

The Illinois Employment Training Centers are one-stop centers offering job placement, training and career counseling services. For more information, contact the **Illinois Department of Employment Security** at **1-800-247-4984** or visit **www.ides.illinois.gov**.

Senior Community Service Employment Program

The Senior Community Service Employment Program fosters and promotes part-time community service opportunities that contribute to the general welfare of the community. Anyone who is at least 55 years of age, meets income guidelines and is capable of performing the tasks involved in the proposed assignment is eligible to enroll in the program.

Enrollees receive job-related training designed to help them find permanent unsubsidized employment. Training may consist of upgrading existing skills, development of new skills, educational opportunities, counseling, and assistance in finding and keeping a job to help improve their lives.

For information regarding training and assistance for older adults, contact your **Area Agency on Aging** (see page 43), or the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), e-mail: **aging.ilsenior@illinois.gov**.

Financial Assistance

Aid to the Aged, Blind and Disabled (AABD)

This cash assistance program is available through the Illinois Department of Human Services. A person who is eligible for AABD receives cash and medical assistance and may also be eligible for the Supplemental Nutrition Assistance Program (SNAP). For more information or to apply, contact the **Department of Human Services HelpLine** at **1-800-843-6154**, **1-866-324-5553 (TTY)**, or visit **www.dhs.state.il.us**.

Lifeline and Link-Up

The Link-Up and Lifeline programs help low-income households obtain local telephone services. Link-Up covers some of the costs of telephone installation. The Lifeline program provides a monthly credit to lower the costs of local phone service. For eligibility requirements, contact the local telephone company or visit **www.linkupillinois.org**.

Financial Assistance

Benefit Access Program

For additional information on the benefits listed below, contact the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), or visit <https://www2.illinois.gov/aging/BenefitsAccess/Pages/default.aspx>.

License Plate Discount

Older adults and disabled persons with an approved Benefit Access application are eligible to receive a license plate discount from the Secretary of State.

Rides Free Transit Card

Older adults and disabled persons, who meet the income eligibility requirements of the Benefit Access program, may be eligible for free rides on all fixed-route transit systems. Once you are enrolled in Benefit Access, contact your local transit system (or any fixed-route system statewide on which you wish to ride). Please note that your local fixed-route transit system may still require a local transit ID.

Energy Assistance Programs

Low-Income Home Energy Assistance Program (LIHEAP)

The Low-Income Home Energy Assistance Program (LIHEAP) helps low-income people pay heating and cooling bills. The amount of payment is determined by income, household size, fuel type and geographic location. For information, contact a local office (listed at www.illinois.gov/dceo/communityservices), or call the **Energy Assistance Hotline** at **1-877-411-9276**.

Illinois Home Weatherization Assistance Program

The Illinois Home Weatherization Assistance Program (IHWAP) assists in the form of labor and supplies, cash and tax rebates for homeowners who want to make home improvements designed to reduce energy consumption. It may include weatherstripping, insulation, windows or other approved materials. For more information, contact a local office (listed at www.illinois.gov/dceo/communityservices) or call the Energy Assistance Program Hotline at **1-877-411-9276**.

Financial Assistance

Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program (SNAP) was designed to help end hunger and improve nutrition for low-income households and is administered by the Illinois Department of Human Services. Benefits can be used to buy any food or food product for human consumption, plus seeds and plants for use in home gardens to produce food. For more information, visit www.dhs.state.il.us or call the **Department of Human Services HelpLine at 1-800-843-6154, 1-866-324-5553 (TTY)**.

Medicare

Medicare Low-Income Subsidy (“Extra Help”)

Medicare beneficiaries are eligible for “**Extra Help**” paying for prescription drugs if they have limited income and resources. The extra help can increase their cost savings by paying for part of the monthly premiums, annual deductibles and prescription co-payments under the Medicare Part D prescription drug program. The extra help is estimated to be worth an average of \$5,000 per year. You may need to reapply annually.

For more information or to apply, contact the **Social Security Administration** at **1-800-772-1213, 1-800-325-0778 (TTY)** and ask for the Application for Help with Medicare Prescription Drug Plan Costs. To apply online, visit www.ssa.gov/benefits/medicare/prescriptionhelp

You may also contact:

- **Senior Health Assistance Program (SHAP)** sites provide free counseling and assistance applying for prescription drug assistance programs, including Medicare Part D and “Extra Help.” For a SHAP site near you, contact the Illinois Department on Aging **Senior HelpLine** at **1-800-252-8966; 711 (TRS)**, e-mail: aging.ilsenior@illinois.gov.
- **Senior Health Insurance Program (SHIP)** sites provide free counseling and assistance to Medicare beneficiaries to help them make informed decisions regarding their healthcare. To locate a site near you, contact SHIP at **1-800-252-8966; 711 (TRS)** or email: aging.SHIP@illinois.gov.

Financial Assistance

Medicare Savings Programs

Medicare Savings Programs help Medicare beneficiaries of modest means pay all or some of Medicare's cost sharing amounts (i.e., premiums, deductibles and co-payments). Eligibility is determined based on set asset guidelines and the federal poverty level (FPL). Savings may be available through the following programs:

- **Qualified Medicare Beneficiary (QMBs)**
 - Income cannot exceed 100% of FPL
- **Specified Low-income Medicare Beneficiary (SLMBs)**
 - Income cannot exceed 120% of FPL
- **Qualified Individual Program (QIs)**
 - Income cannot exceed 135% of FPL

See also "Medicare" on page 25 and "Medicare Supplemental Policies" on page 35.

You can also visit www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs for more information.

Railroad Retirement

Railroad Retirement provides pension payments for former railroad employees and their surviving spouses. Payments are based on time served working for the railroad and are provided through a federal government agency known as the Railroad Retirement Board. To see if you qualify for benefits as a former railroad employee or surviving spouse, schedule an appointment with your local **Railroad Retirement Board office**. For a list of offices, visit www.rrb.gov or call **1-877-772-5772, 1-312-751-4701 (TTY)**.

Social Security

The Social Security Administration (SSA) is responsible for implementing the old age, survivors, and disability social insurance programs. The programs provide monthly benefits to retired or disabled workers, their dependents, and to the survivors of workers who have died.

Social Security Retirement Benefits

Social Security retirement benefits are based on a person's lifetime earnings. Individuals may begin receiving retirement benefits as early as age 62. However, the benefit amount will be reduced permanently based on the number of months the benefits are received prior to reaching the full retirement age. The full retirement age is 65 for persons who were born before 1938. Individuals should apply for benefits 90 days prior to retirement.

Financial Assistance

Social Security Disability Insurance

Social Security disability insurance pays monthly benefits to workers who are no longer able to work due to a significant illness or impairment that is expected to last at least a year or to result in death within a year. Benefits are based on the disabled worker's past earnings and are paid to the disabled worker and to his or her dependent family members.

Supplemental Security Income (SSI)

SSI is designed to help individuals age 65 or older, blind or disabled, who have little or no income. It provides cash to meet basic needs for food, clothing, and shelter. SSI beneficiaries are automatically eligible for Medicaid. In addition, beneficiaries may be eligible to receive both SSI and Social Security retirement benefits if such benefits are low enough to qualify.

For information about Social Security programs and to see if you qualify, call **1-800-772-1213** or visit **www.ssa.gov**.

Tax Relief and Incentive Programs

For more information on the following programs, call the **Illinois Department of Revenue** at **1-800-732-8866, 1-800 544-5304 (TTY), or 217-782-3336**. You may also visit **www.tax.illinois.gov**.

General Homestead Exemption

This annual exemption is available for residential property that is occupied as the principal dwelling place by the owner or a lessee with an equitable interest in the property and an obligation to pay the property taxes on the leased property. The amount of exemption is the increase in the current year's equalized assessed value (EAV), up to a maximum of \$6,000 reduction.

Homestead Improvement Exemption

This exemption is limited to the fair cash value that was added to the homestead property by any new improvement, up to an annual maximum of \$75,000 in market value. The exemption continues for four years from the date the improvement is completed and occupied. The Homestead Improvement Exemption may be granted automatically or **Form PTAX-323**, Application for Homestead Improvement Exemption, may be required by the Supervisor of Assessments or County Assessor. In Cook County, an application must be filed with the County Assessor along with a valuation complaint.

Financial Assistance

Senior Citizens Assessment Freeze Homestead Exemption

This exemption allows older adults, who have a total household income of less than \$65,000 and meet certain other qualifications, to elect to maintain the equalized assessed value (EAV) of their homes at the base year EAV and prevent any increase in that value due to inflation. Qualified individuals must complete and file **Form PTAX-340**, Senior Citizens Assessment Freeze Homestead Exemption Application and Affidavit, each year with the Supervisor of Assessments or County Assessor.

Senior Citizens Homestead Exemption

This exemption allows a \$5,000 reduction in the EAV of the property that a person 65 years of age or older is obligated to pay taxes on, and owns and occupies, or leases and occupies as a residence. Generally, the initial application, **Form PTAX- 324**, Application for Senior Citizens Homestead Exemption, must be filed with the chief county assessment officer.

Senior Citizens Real Estate Tax Deferral Program

This program allows persons 65 years of age and older, who have a total household income of less than \$55,000 and meet certain other qualifications, to defer all or part of the real estate taxes and special assessments on their principal residences. The deferral is similar to a loan against the property's market value. A lien is filed on the property in order to ensure repayment of the deferral. The state pays the property taxes and then recovers the money, plus 6 percent when the property is sold or transferred. For more information, contact your local **County Treasurer's Office**.

Disabled Persons' Homestead Exemption

This exemption provides a \$2,000 reduction in the equalized assessed value (EAV) of a qualifying property owned by a disabled person. A disabled person must file an annual application, **Form PTAX-343**, by the county's due date to receive the exemption. Obtain an application at the **Township Assessor** or the **Chief County Assessment Office**.

Disabled Veterans' Exemption

This exemption may be up to \$70,000 of the assessed value for certain types of housing owned and used by a disabled veteran or his or her unmarried surviving spouse. The **Illinois Department of Veterans' Affairs** determines the eligibility for this exemption, which must be re-established annually. For more information, contact the **Township Assessor** or the **Chief County Assessment Office**.

Financial Assistance

Temporary Assistance for Needy Families (TANF)

TANF provides financial assistance in the form of a monthly check to help families care for children who need help. This program also provides help to children who have been deprived of parental support or care. Most grandchildren under a grandparent's care are eligible to receive child-only grants under the TANF program. This means that the grandparent's income and assets are not counted toward the child's eligibility. For more information, visit www.dhs.state.il.us/page.aspx?item=30358 or call the **Illinois Department of Human Services** at 1-800-843-6154, 1-866-324-5553 (TTY).

See also "Grandparents and Other Relatives Raising Grandchildren" on page 23.

Financial Services

Basic Checking Accounts

Banks and savings and loan associations in Illinois are required by law to offer a basic checking account to anyone 65 or older who requests an account. The first 10 checks written each month on this account are free. An account can be established by either a minimum initial deposit of \$100 or a written agreement with the account holder requiring direct deposits with the financial institution by a third party. No minimum balance or minimum deposit requirement may be imposed. For more information, contact your local bank or savings and loan institution.

Estate Planning

Estate Planning programs make arrangements for an individual's estate, taking into account applicable laws that govern wills, taxes, insurance, property and trusts. These programs attempt to gain maximum benefits while carrying out the wishes for the disposition of the property upon death. For more information, visit the National Association of Estate Planners and Councils at www.naepc.org.

Financial Services

Income Tax Assistance Programs

Internal Revenue Service (IRS)

Tax credits are available to qualified older adults and their caregivers. U.S. citizens and residents age 65 and older and retirees on permanent and total disability may qualify for special tax credit if they meet income limits and other eligibility criteria set for in IRS Publication 524. Individuals who provide direct care to adults age 65 and older may qualify for a dependent tax credit. See IRS Publication 503 for details. In addition, adult day service expenses may be considered medical deductions if the taxpayer itemizes using the appropriate IRS form. For IRS publications, call **1-800-829-3676, 1-800-829-4059 (TTY)**, or visit **www.irs.gov/formspubs/index.html**.

For help preparing returns, refund inquiries, and answers to questions about bills and IRS correspondence, call the U.S. Internal Revenue Service **Problems Resolution Office** at **1-800-829-1040**. To locate an office near you, visit **www.irs.gov/help/contact-your-local-irs-office**.

Illinois Department of Revenue

The Illinois Department of Revenue provides assistance to taxpayers by providing forms, helping with tax form preparation and answering questions. For more information, call **1-800-732-8866, 1-800-544-5304 (TTY)** or visit **www.tax.illinois.gov**.

Tax Counseling for the Elderly

The Tax Counseling for the Elderly (TCE) Program offers free tax help to individuals who are aged 60 or older. Trained volunteers from non-profit organizations provide free tax counseling and basic income tax return preparation for senior citizens.

Volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.

As part of the IRS-sponsored TCE Program, AARP offers the Tax-Aide counseling program at nearly 7,000 sites nationwide during the filing season. Trained and certified AARP Tax-Aide volunteer counselors help people of low-to-middle income with special attention to those aged 60 and older. For more information on TCE or to locate the nearest AARP Tax-Aide site, call **1-888-687-2277** or visit **www.aarp.org/money/taxes/aarp_taxaide/**.

Volunteer Income Tax Assistance Program (VITA)

The Volunteer Income Tax Assistance (VITA) Program offers free tax help to low- to moderate-income (generally, \$54,000 and below) people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing. To locate the nearest VITA site, call **1-800-906-9887** or email: **partner@irs.gov**.

Financial Services

Money Management

The Illinois Money Management Program is a financial service program assisting low income older adults who have difficulty managing their personal finances. The program helps promote independent living. A participant must meet eligibility criteria based on income and asset limits. For more information, contact your **Area Agency on Aging** (see page 43).

Reverse Mortgage

A Reverse Mortgage is the opposite of a conventional mortgage. Instead of the homeowner sending a monthly payment to a lender, the lender pays the homeowner. To be eligible for a Reverse Mortgage, you need to be at least 62 years of age, own your own home and be free and clear of a mortgage or have a mortgage near payoff.

Counselors

A session with a Reverse Mortgage Counselor is required by law before someone can obtain a Reverse Mortgage. The counseling session provides hands-on information from a nonprofit or public agency for free or low-cost individualized reverse mortgage counseling.

Lenders

A Reverse Mortgage Lender enables older homeowners to obtain cash from the equity in their homes without selling them. The lender does not receive the title to the home or cash from the sale of the home until the older adult dies or moves away and the home is no longer the senior's primary residence.

For more information on Reverse Mortgages or to locate a nearby Reverse Mortgage Counselor, contact the Illinois Attorney General's Homeowner Help Line at **866-544-7151** or visit **www.illinoisattorneygeneral.gov/consumers/homeowners_help.html**. Also visit the Housing and Urban Development (HUD) Web site at **www.hud.gov/program_offices/housing/sfh/hecm/hecmhome**.

Food Programs

For more information on the food programs mentioned below, contact the local **Area Agency on Aging** (see page 43) or the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), e-mail: **aging.ilsenior@illinois.gov**.

Congregate Meal and Nutrition Sites

State and federally funded meal and nutrition education programs with outreach services are administered by the Illinois Department on Aging through the **Area Agencies on Aging**. Thousands of meals are served daily in over 625 congregate sites in Illinois, such as senior centers, churches, senior housing facilities and community buildings.

Home-Delivered Meals

More than 6.5 million meals are delivered five days a week to homebound elderly each year. **Illinois Meals-on-Wheels**, a private/public partnership, raises funds for holiday, weekend and emergency meals, helping to fill the “gaps” left by the state and federally funded home-delivered meals program.

Food Pantries

Food pantries are nonprofit organizations that provide food assistance. Each pantry has its own guidelines.

Senior Farmers’ Market Coupons

The Senior Farmers’ Market Nutrition Program (SFMNP) is a federally funded program that provides coupons to low-income seniors to purchase fresh fruits and vegetables at local farmers’ markets. The SFMNP is intended to improve the diet of senior participants as well as provide an awareness of farmers’ market locations and the attractiveness of farmers’ markets as a source of fresh fruits and vegetables.

See also “Supplemental Nutrition Assistance Program” on page 15.

Grandparents Raising Grandchildren

Grandparents and Other Relatives Raising Grandchildren Program

The Illinois Department on Aging, in cooperation with the Illinois Task Force on Grandparents Raising Grandchildren, works to locate, assist and promote awareness of older caregivers who are currently raising their family's children. Due to these efforts and growing local concern, support groups have been established in many Illinois communities. For more information about the services available or a referral to a local support group, contact the Department on Aging **Senior HelpLine at 1-800-252-8966; 711 (TRS)**, or visit <https://www2.illinois.gov/aging/programs/caregiver/Pages/grg.aspx>.

See also "Temporary Assistance for Needy Families (TANF)" on page 19.

Health Care

Health Support Products

Daily Living Aids

Daily living aids are equipment, products and supplies designed or adapted to assist people with physical disabilities to perform daily tasks. For more information, contact your local **Area Agency on Aging** (see page 43). You may also contact the **Illinois Assistive Technology Program at 1-800-852-5110 (Voice and TTY, Illinois only)** or visit www.iltech.org.

Durable Medical Equipment

Durable medical equipment provides therapeutic benefits or enables people to perform certain tasks that they are otherwise unable to undertake due to certain medical conditions or illnesses. Durable medical equipment is designed for repeated use, primarily for a medical purpose, and is appropriate for use in the home. Such equipment may include canes, crutches, walkers, wheelchairs, bedside commodes, hospital beds, etc.

To obtain equipment, Medicare recipients should obtain a prescription from their doctor, then locate a local supplier by visiting www.medicare.gov and linking to "**Resource Locator, then Medical Equipment Suppliers.**" Non-Medicare recipients over the age of 60 should contact their local **Area Agency on Aging** (see page 43) to locate possible nonprofit agencies or suppliers.

HIV/AIDS and Sexually Transmitted Diseases (STD)

The Human Immunodeficiency Virus (HIV) causes Acquired Immunodeficiency Syndrome (AIDS), a disease that causes the body to lose its natural protection against infection. The virus is found in the blood and other body fluids of infected individuals, and it can be transmitted during vaginal, anal or oral sex, as well as when sharing a needle to shoot drugs, pierce the body or make tattoos. Pregnant women with HIV infection can pass the virus to their baby during pregnancy or delivery, as well as through breast feeding. A person with AIDS is more likely to become ill from infections and unusual types of pneumonia and cancer that healthy persons normally can fight off.

AIDS Drug Assistance Program (ADAP)

The Illinois Department of Public Health administers the AIDS Drug Assistance Program (ADAP). Clients approved for ADAP must reapply every 6 months in order to continue to receive services. ADAP provides 81 different drugs, including all anti-retroviral therapies approved by the U.S. Food and Drug Administration. Clients have a benefit cap of \$2,000 a month, except for three drugs in Category V, which is sufficient to support triple and quadruple combination therapies. These drug combinations have been successful in treating persons with HIV infection, including the treatment of opportunistic infections frequently associated with HIV, and have been credited with the dramatic reductions in AIDS cases.

For more information on how to qualify, call the **HIV/AIDS and STD Hotline** at **1-800-243-2437** or visit **www.dph.illinois.gov/topics-services/diseases-and-conditions/hiv-aids**.

Home Health

Home health services are prescribed by a physician to persons who are at risk of hospitalization or following a hospital stay. These services can include nursing services, physical therapy, occupational therapy, speech therapy, and medical social services provided by a home health aide. These services are usually temporary, lasting until the patient or caregiver can be taught proper care techniques, maintenance is no longer needed, or the patient is no longer homebound. For information on home health services, contact your doctor's office.

Hospice

Hospice is a special way of caring for people who are terminally ill. Regardless of age, a person can have hospice care during his or her final months of life. The goal of hospice is to provide care for the patient and manage pain and other symptoms, not cure the illness.

Families may also benefit from counseling support. For more information, call your doctor's office. Individuals may also call the **Illinois Hospice and Palliative Care Organization** at **1-217-528-3434** or visit **<https://il-hpco.org/>**.

Medicaid

Medicaid is a jointly funded state and federal program that provides medical assistance to persons who are 65 years or older, blind or disabled who cannot afford necessary medical care. Eligibility is determined by the Illinois Department of Human Services (DHS) and is based on income and set asset guidelines. If income or assets are over the guidelines, an individual may be ineligible or have to meet spend down. A spend down is similar to a deductible under an insurance policy. The amount of the spend down will vary depending on how much the income or assets exceed the guidelines. To apply for Medicaid, visit the nearest DHS office. A list of local offices can be accessed at www.dhs.state.il.us.

Spousal Impoverishment

Spousal Impoverishment allows a couple to divide their assets when one spouse needs Medicaid payment for nursing facility care or Community Care Program services (see page 28). The amount of income and assets a spouse living in the community is allowed to keep changes annually based on the percentage increase of the Consumer Price Index. For more information, contact the Illinois Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), e-mail: aging.ilsenior@illinois.gov.

Medicare

This medical program is available to adults receiving Social Security at age 65 and older, Social Security Disability beneficiaries of any age after a 24-month wait and anyone with end stage renal failure. Medicare benefits consist of four parts:

Part A: Hospitalization

Medicare Part A (Hospitalization Insurance) helps cover inpatient care in hospitals, critical access hospitals and skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and some home health care. Certain conditions must be met.

Part B: Doctor's Services and Home Health

Medicare Part B (Medical Insurance) helps cover doctor's services and outpatient hospital care. It also covers some other medical services that Part A does not, such as some of the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

Health Care

Part C: Medicare Advantage Plans

Medicare Part C, “Medicare Advantage,” expands managed care options to include preferred provider and provider-sponsored organization services, private fee-for-service plans and medical savings accounts, in addition to the Medicare HMOs previously available. For more information about Medicare Advantage Plans, contact the **Senior Health Insurance Program (SHIP)** at **1-800-252-8966**; 711 (TRS), or visit <https://www2.illinois.gov/aging/ship/Pages/default.aspx>.

Part D: Medicare Prescription Drug Program

Medicare prescription drug coverage is insurance that covers both brand-name and generic prescription drugs at participating pharmacies. All Medicare beneficiaries are required to take a Part D plan, or face future penalties to get it. Everyone with Medicare is eligible for this coverage, regardless of income and resources, health status, or current prescription expenses. Beneficiaries may obtain prescription drug coverage by joining a stand alone Medicare prescription drug plan, or by joining a Medicare Advantage Plan or other Medicare Health Plan that includes drug coverage.

Medicare Preventive Benefits

Screening and early detection is the best way to guarantee independence and a quality of life by avoiding chronic conditions that cause disability or even death.

Medicare beneficiaries qualify for preventive tests and screenings such as:

- “Welcome to Medicare” physical exam
- Cardiovascular screenings
- Mammograms, Pap tests and pelvic exams
- Colorectal cancer screenings
- Prostate exams and Prostate-Specific Antigen (PSA) tests
- Flu, Pneumonia and Hepatitis B inoculations
- Bone mass measurements
- Diabetes services
- Glaucoma tests

For more information on Medicare benefits, call **1-800-MEDICARE (1-800-633-4227)**, **1-877-486-2048 (TTY)**, or visit **www.medicare.gov**. For free Medicare counseling and health insurance information, call the Senior Health Insurance Program (SHIP) at **1-800-252-8966**; 711 (TRS).

Illinois Medicare Quality Improvement Organization

The Illinois Medicare Quality Improvement Organization, also known as the (QIO), is contracted with Medicare to improve health quality for beneficiaries. The QIO strives to promote communication and coordination of care for Medicare during inpatient services covered under Part A of Medicare and/or Medicare Advantage plans. For information and assistance call **1-888-524-9900** or visit www.livantaqio.com/en.

See also “Medicare” on page 15 and “Medicare Supplemental Policies” on page 35.

Prescription Drug Assistance

Illinois Rx Card

Illinois Rx Card is a free statewide discount prescription assistance program. The program was launched to help uninsured and underinsured residents afford their prescriptions. There are no requirements needed to use the Illinois Rx Card program. Unlike insurance programs, there are no income, age, pre-existing condition, deductible, or waiting period restrictions. The program is designed to help patients nationwide who do not have prescription drug coverage or who have coverage but are subject to large deductibles, large co-pays, formulary limitations, dosing limitations, gaps, and/or any cash out-of-pocket expenses. For more information visit www.illinoisrxcard.com.

Other Prescription Drug Assistance Programs

Patient assistance programs are sponsored by pharmaceutical companies to provide free or discounted prescription medications to people who cannot afford to buy their medicines. Each company has its own guidelines for participation. For information, contact the **Partnership for Prescription Assistance** at **1-571-350-8643** or visit www.pparx.org. Individuals may also call **1-800-503-6897** or visit www.needymeds.org for information on prescription assistance programs.

In addition, doctors often receive samples of medication from the pharmaceutical companies. Individuals can ask the doctor for samples of their medication.

Senior Health Assistance Program (SHAP)

Senior Health Assistance Program (SHAP) sites help older adults complete forms for prescription drug assistance programs, such as Medicare Part D and Extra Help. They also provide information on prescription drug assistance options and assist with obtaining any local help that may be available. For a SHAP site near you, contact the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), e-mail: aging.ilsenior@illinois.gov.

Home Care

Community Care Program

The Community Care Program helps older adults, who might otherwise need nursing home care, to remain in their own homes. Services offered through the program are listed below. Eligibility for the program is determined based on need, both physical and financial.

For more information on the Community Care Program and its services, contact the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), or visit <https://www2.illinois.gov/aging/programs/ccp/Pages/default.aspx>.

Adult Day Service

This service is designed especially for older adults who want to remain in the community but cannot be home alone during the day due to physical, social or mental impairments. Adult day service facilities may provide health monitoring, medication supervision, personal care, recreational and therapeutic activities. The service also offers respite care to family members who serve as caregivers.

Comprehensive Care Coordination

The foundation of the Community Care Program (CCP) is Comprehensive Care Coordination provided by a statewide network of community-based Case Coordination Units. Care coordinators within these agencies arrange for an array of supportive services and make appropriate referrals for older adults who need assistance. Care coordinators determine program eligibility, assess and monitor needs, develop care plans and help older adults and their families decide if, and when, nursing facility placement is appropriate.

Choices for Care

Illinois law requires that everyone seeking admission to a long-term care facility be informed of all care options prior to admission. This information is provided to adults age 60 and older by case managers, who also follow-up with seniors who choose to be admitted to nursing facilities to determine if they can eventually return home.

Emergency Home Response Service

Emergency Home Response Service (EHRS) is a 24-hour emergency communication link to assistance outside the home for older adults with documented health and safety needs and mobility limitations. This service is provided by a two-way voice communication system consisting of a base unit and an activation device worn by the client that will automatically link the older adult to a professionally staffed support center.

Home Care

Automated Medication Dispenser

Automated Medication Dispenser (AMD) service is a portable, mechanical system that can be programmed to dispense or alert the participant to take non-liquid oral medications in the participant's residence or other temporary residence in Illinois through auditory, visual or voice reminders; to provide tracking and caregiver notification of a missed medication dose; and to provide 24 hour technical assistance to the participant and responsible party for the AMD service in the home.

In-Home Service

In-Home Service provides assistance with household tasks that include cleaning, preparing meals, doing laundry, shopping and running errands. In-Home Service also assists moderately impaired clients with personal-care tasks such as bathing and grooming.

Senior Companion

Senior Companion services offer assistance, support and companionship to frail older adults provided by low-income volunteers who are also age 60 and older.

The service not only assists clients, but it also provides economic and social benefits for the volunteers and respite for family caregivers. The Senior Companion program is available on a limited basis in five areas of the state.

Home-Delivered Meals

This program provides healthy, balanced meals to older adults who cannot leave their homes and cannot personally prepare nutritious meals. For information on meal programs, call your **Area Agency on Aging** (see page 43).

See also "Home-Delivered Meals" on page 22.

Home Modification and Repair

Home modifications and repairs are designed to help older adults "age in place" by making activities such as bathing and cooking easier and to ensure that the home remains a safe environment.

Home modifications may include structural changes, such as adding a wheelchair ramp, widening doors or reinforcing a bathroom wall to safely install grab bars by a bathtub or commode. Home repairs often include fixing damaged windows, doors or other ongoing home maintenance problems.

For more information on Home Modification and Repair programs that may be available in your area, contact your **Area Agency on Aging** (see page 43). You may also contact the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), e-mail: aging.ilsenior@illinois.gov.

Home Care

In-Home Service (Private Pay)

Private pay in-home services are available to persons needing assistance and who are not eligible for the state-funded Community Care Program. As with services under the Community Care Program, private pay In-Home Service staff can perform non-medical tasks such as bathing, grooming, dressing, meal preparation and household tasks. For information and a list of private pay in-home service agencies in your area, contact your **Area Agency on Aging** (see page 43).

Housing Options

Assisted Living Facilities

Assisted Living Facilities (ALFs) offer alternatives to nursing homes for older adults who are at risk if living alone but do not require nursing care. Residents live in their own apartments but are provided certain services, including meals, housekeeping, laundry, and assistance with activities of daily living. The Illinois Department of Public Health licenses all ALFs. For a list of ALFs in your area, visit <https://idph.illinois.gov/assistedliving>.

Comprehensive Care in Residential Settings (CCRS)

Comprehensive Care in Residential Settings (CCRS), available in select areas of the state, combines housing, personal and health-related services within specialized apartment buildings for those who need assistance with activities of daily living. For more information, contact the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), e-mail: aging.ilsenior@illinois.gov.

Shared Housing Establishments

A Shared Housing Establishment (SHE) is a residence for 16 or fewer persons, at least 80 percent of whom are age 55 or older. A SHE is licensed by the Illinois Department of Public Health and must meet the same requirements relating to services and residential care as those for an Assisted Living Facility (ALF). However, a SHE has different requirements relating to the physical environment and staffing. For a list of SHEs and ALFs in your area, visit <https://idph.illinois.gov/assistedliving>.

Skilled Nursing Facilities

Nursing homes provide care for individuals who need 24-hour nursing care without being in a hospital. A doctor supervises this type of care and the Illinois Department of Public Health regulates these facilities. For more information, visit <https://dph.illinois.gov/topics-services/health-care-regulation/nursing-homes>.

Housing Options

Supportive Living Facilities

The Department of Healthcare and Family Services developed the Supportive Living Program as an alternative to nursing home care for low-income older adults and persons with disabilities under Medicaid. By combining apartment-style housing with personal care and other services, residents can live independently and take part in decision making. For more information, contact the Illinois Department of Healthcare and Family Services, Bureau of Long Term Care at **217-782-0545** or **844-528-8444**.

Senior Housing (Subsidized)

Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) offers rental assistance to eligible low-income residents of public or private housing units constructed and operated with HUD funds. Eligible residents pay approximately 30 percent of their income as rent. Supportive services may be available at some locations. For more information visit **www.hud.gov/topics/information_for_senior_citizens** or contact the local **Area Agency on Aging** (see page 43).

Rural Housing Service

The Rural Housing Service (RHS) provides a number of housing and community facility programs in rural areas, including subsidies for home ownership, rental housing, home repairs and rehabilitation. The programs are carried out by the U.S. Department of Agriculture's Rural Development staff through a network of state and local offices. To locate an office, visit **www.rd.usda.gov/il** or contact the local **Area Agency of Aging** (see page 43).

Illinois Housing Development Authority

The Rental Housing Support Program, available through the Illinois Housing Development Authority (IHDA), provides rental assistance to low income households. IHDA contracts with agencies around the state to manage the program in their areas. Those agencies, called Local Administering Agencies (LAAs), locate landlords to provide units for the program and accept applications from potential tenants. For more information, visit **<https://www.ihda.org/rental-housing-main/rental-housing/>** or call IHDA at **312-836-5200, 866-324-4431 (TTY)**.

Information and Assistance

Eldercare Locator

The Administration on Aging, U.S. Department of Health and Human Services, offers this nationwide service to help families and friends easily access information about community services for older adults anywhere in the United States and its territories. For more information, call **1-800-677-1116** between 8:00am and 7:00pm (CST) or visit <https://eldercare.acl.gov/public/index.aspx>.

Illinois Area Agencies on Aging

The Illinois Department on Aging distributes federal and state funds to 13 Area Agencies on Aging, which reallocate the money to community-based social service agencies and projects that directly serve older adults, their caregivers, and grandparents raising grandchildren. Since the 1970s, each Area Agency on Aging has helped to build a network of aging service providers at the local level. For more information, contact the local **Area Agency on Aging** (see page 43), the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), or visit https://www2.illinois.gov/aging/forprofessionals/Pages/aaa_list.aspx.

Illinois Department of Human Services

The Illinois Department of Human Services (DHS) is the state's lead agency serving individuals with disabilities. DHS works in partnership with people with disabilities and their families to assist them in making informed choices to achieve full community participation through employment, education, and independent living opportunities. For more information, call the **DHS Helpline at 1-800-843-6154, 866-324-5553 (TTY)** or locate the nearest **DHS office** at www.dhs.state.il.us/page.aspx.

Illinois Department on Aging — Senior HelpLine

The Illinois Department on Aging's statewide toll-free Senior HelpLine provides information on programs and links older adults and their caregivers to local services. Professionally trained staff assess client needs, send literature and provide written referrals on a range of issues including pharmaceutical assistance, elder rights and home- and community-based service options. Contact the **Senior HelpLine**, Monday through Friday, 8:30am to 5:00pm (CST), at **1-800-252-8966**; 711 (TRS), or e-mail aging.ilsenior@illinois.gov.

Reporting Abuse

The Senior HelpLine also provides abuse intake. To report suspected abuse, exploitation or neglect of an older adult or a person with a disability aged 18-59, living in the community, call the 24-hour **Adult Protective Services Hotline at 1-866-800-1409**; 711 (TRS).

See also "Adult Protective Services" on page 12.

Information and Assistance

Illinois Relay Service

Illinois Relay Service allows people who are deaf, hard of hearing or voice impaired and use a teletypewriter (TTY) to communicate with people who use a standard telephone. The Illinois Telecommunications Access Corporation (ITAC) administers and manages Illinois Relay on behalf of all local telephone companies in Illinois. For more information about Illinois Relay, call ITAC at **1-800-841-6167 (Voice and TTY)**, or visit **www.itactty.org**.

To use Illinois Relay, TTY and Voice, users can dial 7-1-1 and give the operator the telephone number of the person or business they want to call. If they prefer, users may also use the following traditional 10-digit numbers:

- 1-800-526-0844 (TTY)
- 1-800-526-0857 (Voice)
- 1-800-501-0864 (Español TTY)
- 1-800-501-0865 (Español Voz)
- 1-877-826-1130 (Voice Carryover)
- 1-877-526-6690 (Speech to Speech)
- 1-877-526-6680 (ASCII)

Insurance Programs

Comprehensive Health Insurance Program (CHIP)

This program provides access to health insurance coverage for certain eligible Illinois residents who have been denied major medical coverage by private insurers due to a pre-existing condition or disability. For more information, contact the **Illinois Comprehensive Health Insurance Program** at **1-800-962-8384** or visit **www.chip.state.il.us**.

Insurance Counseling and Senior Health Insurance Program (SHIP)

The Senior Health Insurance Program (SHIP), sponsored by the Illinois Department on Aging, is a free insurance counseling service for Medicare beneficiaries and their caregivers. It is offered statewide through trained volunteers in various sponsoring organizations. SHIP is not affiliated with any insurance company, and its counselors do not sell or solicit insurance. Counselors are trained to (1) answer questions about Medicare, Medicare Supplement insurance, long-term care insurance, Medicare HMOs and other health insurance; (2) organize and assist in filing Medicare and Medicare Supplement claims, as well as appeals to claim denials; (3) analyze Medicare Supplement and long-term care insurance policies; and (4) educate consumers. SHIP also offers publications such as an annual Medicare Supplement Premium Comparison Guide, a booklet on long-term care insurance, and other informational materials to assist consumers in making decisions on insurance coverage. For assistance and information, call toll-free **1-800-252-8966**; 711 (TRS), or visit **<https://www2.illinois.gov/aging/ship/Pages/default.aspx>**.

Long-Term Care Insurance

Long-term care insurance provides assistance for a prolonged illness or disability. It can range from help with daily activities at home, such as bathing and dressing, to skilled nursing care in a nursing home. Many people mistakenly believe that Medicare or Medicare supplemental insurance will pay long-term care expenses, but that is often not the case.

Such coverage is intended to provide benefits for hospitalization and doctor bills, so it pays only nominal amounts for skilled nursing care. Long-term care insurance is specifically designed to help pay for long-term care services, which can be very expensive.

The Deficit Reduction Act (DRA) of 2005 includes a number of reforms related to long-term care services. Under the DRA, all states can implement **Long-Term Care (LTC) Partnership** programs to create new opportunities for moderate-income individuals or those at the most risk of future reliance on Medicaid to cover long-term care needs.

For more information, contact the Department on Aging, **Senior Health Insurance Program (SHIP)** at **1-800-252-8966**; 711 (TRS), or visit **<https://www2.illinois.gov/aging/ship/Pages/default.aspx>**.

Insurance Programs

Medicare Supplemental Insurance

Medicare Supplemental Insurance, also known as “Medigap,” is insurance sold by private companies to help pay some of the health care costs that Medicare doesn’t cover. For more information, contact the **Senior Health Insurance Program (SHIP)** at **1-800-252-8966**; 711 (TRS), or visit <https://www2.illinois.gov/aging/ship/Pages/default.aspx>.

See also “Medicare” on pages 15 and 25.

Veterans Care Program

Veterans Care Program is a new program designed to provide comprehensive, affordable healthcare to Illinois’ uninsured veterans age 19 through 64 who have the least access to reliable healthcare. These are the veterans who cannot currently access Veterans Health Administration’s benefits and who meet specific income requirements and other qualifications. Under this program, veterans will pay an affordable monthly premium of \$40 or \$70 and receive medical, limited dental and vision coverage. Veterans can apply at their nearest **Illinois Department of Veterans Affairs** office or service center. To locate an office, call **1-800-437-9824**, **217-524-4645 (TTY)**, or visit <https://www2.illinois.gov/veterans/Pages/default.aspx>.

Legal Services

Advance Directives

Illinois law allows an individual to authorize another person to handle financial and business affairs in the event he or she is unable, due to absence, illness or disability, to make decisions. This authorization is called a **Durable Power of Attorney for Property**. State law also allows one to designate another to make health care decisions in case of illness, disability or incapacity. This is called the **Durable Power of Attorney for Health Care**. Also, if the individual wishes to be an organ donor, he or she can so indicate on this form. A **Living Will** enables Illinois adults to legally authorize, in advance, the withholding of life-sustaining procedures should they become terminally ill or seriously injured with no medically viable chance of recovery. The living will is prepared while the individual is able to make independent decisions, thereby removing a heavy burden from the family and other loved ones. For more information and to download forms, visit https://www2.illinois.gov/aging/AboutUs/Pages/legal_adv-directives.aspx. You may also contact the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), e-mail: aging.ilsenior@illinois.gov.

Legal Services

Guardianship

The Office of State Guardianship serves as “guardianship of last resort” for individuals with disabilities of all ages when no other person is available to serve. For more information, contact the **Illinois Guardianship and Advocacy Commission** at **1-866-274-8023, 1-866-333-3362 (TTY)**. You may also visit <https://www2.illinois.gov/sites/gac/Pages/default.aspx>.

Legal Assistance

Legal assistance providers may advise and represent older adults in civil cases, particularly those that involve elder abuse and neglect, financial exploitation, consumer fraud, landlord and tenant relationships, nursing facility residents’ rights and public benefit programs.

They may also help with simple estate planning and the preparation of living wills and durable power of attorney forms, as well as conduct research and educate seniors about their legal rights. For the legal assistance provider in your area, contact the Illinois Department on Aging **Senior HelpLine** at **1-800-252-8966; 711 (TRS)**, e-mail: aging.ilsenior@illinois.gov. You may also visit <https://www2.illinois.gov/aging/programs/Pages/LegalAssistance.aspx>.

Leisure and Recreation

Camping Discount

Adults age 62 and older and people with disabilities can camp at state-managed campgrounds at half rate, Monday through Thursday. Full rates are charged on other days. Former POW’s and disabled veterans can camp without charge. All campers are required to pay a small utility fee at sites with electricity. For more information, visit www.dnr.illinois.gov/parks/camp/pages/camping-fee-schedule.aspx or call **1-217-782-6302**.

See also “Road Scholar” on page 11.

National Parks’ America the Beautiful Senior Pass

An America the Beautiful Senior Pass is available (\$80 Lifetime/\$20 Annual) to people age 62 and older upon entry to any national park. The pass admits the holder and companions traveling in a single, private, non-commercial vehicle to all national parks. The pass can be purchased only in a national park where an entrance fee is charged. For more information, call **202-208-6843** or visit www.nps.gov/planyourvisit/passes.htm.

Leisure and Recreation

Reduced-Rate Hunting and Fishing Licenses

With valid proof of age, adults age 65 and older pay half-price for a hunting or fishing license. In Illinois, individuals who have a disability and meet eligibility requirements do not need to purchase a hunting or fishing license, regardless of age. Appropriate identification is required. For information, contact the **Illinois Department of Natural Resources** at **217-782-6302** (Springfield) or visit **www.dnr.illinois.gov**. Local telephone directories also list regional Department of Natural Resources offices.

Senior Centers

Multipurpose senior centers are community focal points offering a wide range of programs and activities for older adults, while often providing important services such as congregate meals, information and assistance and pharmaceutical assistance. For more information on senior centers in your area, contact the **Area Agency on Aging** (see page 43) or visit **<https://www2.illinois.gov/aging/programs/Pages/sr-centers.aspx>**.

Transportation Services

Driver Safety Information

The Secretary of State offers a free **Rules of the Road Review** course. The class is designed to give drivers, especially older adults and persons with disabilities, the knowledge and confidence needed to renew or obtain a driver's license. The Rules of the Road Review courses are offered across the state. For a schedule, visit **www.cyberdriveillinois.com**, or call **1-800-252-8980** or **1-888-261-5280 (TTY)**. AARP also provides a refresher course for drivers age 50 and older, as well as a list of the warning signs signaling when older adults should begin to limit or stop driving. For more information, call **1-888-687-2277**, **1-877-434-7598 (TTY)**, or visit **www.aarp.org/auto/driver-safety/**.

Medical Transportation and Escort

This service provides assistance to persons having physical or mental difficulties that limit or impair their abilities to use transportation independently. For more information, contact your **Area Agency on Aging** (see page 43).

Transportation Services

Reduced Bus Fares and Discounts

Discounts or coupons for public supported transportation systems may include support for public taxi systems, dial-a-ride, county, township or city services. For more information, contact your local **public transportation office** or **Area Agency on Aging** (see page 43).

Senior Transport

Many older adults cannot drive because of health conditions, including hearing, vision or mobility losses. Transportation programs help link these older adults to the services they need to remain independent. For information on transportation services in your area, contact the **Area Agency on Aging** (see page 43).

Rides Free

Rides Free is a program in Illinois that directs mass transit agencies statewide to allow older adults, aged 65 and older, and persons 16 years of age or older with a qualifying disability, to use main line and fixed route public transit service for free. For more information, contact the **local transit agency** or the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS). To apply online for the Rides Free Program visit: <https://www2.illinois.gov/aging/BenefitsAccess/Pages/default.aspx>.

See also “Rides Free Program” on page 14.

Volunteer Programs

Foster Grandparent Program (FGP)

The Foster Grandparent Program allows senior volunteers to link up with disadvantaged youngsters who need love, care and attention. At the heart of the program is the one-on-one daily attention that Foster Grandparents provide. This special care helps young people gain confidence, grow and become productive members of society.

To be a volunteer in the Foster Grandparent Program, you must be at least 55 years of age, meet certain income eligibility requirements, love children and be willing to volunteer 20 hours a week. For more information, visit <https://americorps.gov/serve/americorps-seniors> or call **1-800-942- 2677** or contact the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS).

Volunteer Programs

Illinois Long-Term Care Ombudsman Volunteer

The Ombudsman Program seeks volunteers to visit long-term care facilities in their communities to empower and help residents resolve complaints. Complaints can range from cold food or a missing sweater, to more serious issues such as abuse or a resident's right to decline medical treatment.

Volunteers must complete a training course established by the Office of State Long-Term Care Ombudsman, Department on Aging, and attend ongoing in-service training. For more information, contact the **Senior HelpLine** at **1-800-252-8966**; 711 (TRS) or visit

https://www2.illinois.gov/aging/programs/LTCOmbudsman/Pages/ombuds_volunteer.aspx.

Retired and Senior Volunteer Program (RSVP)

The Retired and Senior Volunteer Program (RSVP) matches community needs with people willing to help. The Illinois Department on Aging helps fund the state's 23 Retired and Senior Volunteer Programs, which are operated through the Corporation for National Service's Senior Corps program.

Individuals age 55 and older utilize their skills and experiences to help their communities. They can serve from a few hours a week to 40 hours a week in one or more efforts.

Volunteers receive a pre-service orientation, followed by on-the-job training from the agency or organization where they are placed. While on duty, volunteers also receive supplemental insurance.

For more information, contact the Department on Aging **Senior HelpLine** at **1-800-252-8966**; 711 (TRS), or visit **<https://americorps.gov/serve/americorps-seniors>** or call **1-800-942-2677**.

Appendices

- I. State Offices on Aging Telephone Numbers
- II. Area Agencies on Aging in Illinois
- III. Summary of Toll-free and Other Important Telephone Numbers

Alabama	800-243-5463	Montana	406-444-4077
Alaska.....	907-465-3250	Nebraska.....	402-471-2307
Arizona	602-542-4446	Nevada	775-687-4210
Arkansas	501-682-9164	New Hampshire	603-271-9203
California.....	916-419-7500	New Jersey.....	877-222-3737
Colorado.....	303-866-5700	New Mexico.....	800-432-2080
Connecticut.....	860-424-5055	New York.....	844-697-6321
Delaware.....	800-223-9074	North Carolina.....	919-855-3400
Dist. of Columbia	202-724-5626	North Dakota.....	855-462-5465
Florida	850-414-2000	Ohio	800-266-4346
Georgia	404-657-5258	Oklahoma.....	405-521-2281
Guam	800-677-1116	Oregon	503-945-5858
Hawaii	808-586-4400	Pennsylvania.....	717-783-1550
Idaho	208-334-3833	Puerto Rico.....	787-721-6121
Illinois.....	in-state only: 800-252-8966 or 217-524-6911	Rhode Island	401-462-0501
Indiana.....	888-673-0002	American Samoa	011-684-633-1251
Iowa	800-532-3213	South Carolina	800-868-9095
Kansas	785-296-4986	South Dakota	605-773-3656
Kentucky.....	502-564-6930	Tennessee.....	615-741-2056
Louisiana.....	866-758-5035	Texas.....	512-424-6500
Maine.....	800-262-2232 or 207-287-9200	Utah	801-538-4171
Mariana Islands.....	670-233-1321	Vermont	802-241-2401
Maryland.....	800-243-3425 or 410-767-1100	Virgin Islands.....	340-772-9811
Massachusetts.....	800-243-4636 or 617-727-7750	Virginia.....	804-662-9333
Michigan.....	517-241-4100	Washington	360-725-2300
Minnesota	651-431-2500 Toll-free: 800-882-6262	West Virginia	304-558-3317
Mississippi	601-359-4915	Wisconsin	608-266-2536
Missouri.....	573-751-6400	Wyoming	307-777-7995

Do you need services for an older relative in another state?

Contact Eldercare Locator at 1-800-677-1116 or <https://eldercare.acl.gov/public>

AREA 1:**Northwestern Illinois AAA**

1111 S. Alpine Rd., Suite 600
Rockford, Illinois 61108-1652
800-542-8402 (9 counties only)
815-226-4901, 815-226-1954 (TTY)
Fax: 815-226-8984
E-mail: niaaaa@nwilaaa.org
Web: www.nwilaaa.org

AREA 2:**AgeGuide**

Main Office:

1910 S. Highland Ave., Suite 100
Lombard, Illinois 60148
800-528-2000
Fax: 630-293-7488
E-mail: info@ageguide.org
Web: www.ageguide.org

AREA 3:**Western Illinois AAA**

729 34th Avenue
Rock Island, Illinois 61201-5950
800-322-1051 (I and A)
309-793-6800
Fax: 309-793-6807
E-mail: information@wiaaaa.org
Web: www.wiaaaa.org

AREA 4:**Central Illinois Agency on Aging, Inc.**

700 Hamilton Blvd.
Peoria, Illinois 61603-3617
877-777-2422
309-674-2071, 309-674-1831 (TTY)
Fax: 309-674-3639
E-mail: ciaa@ciaoa.net
Web: www.ciaoa.net

AREA 5:**East Central Illinois AAA, Inc.**

1003 Maple Hill Road
Bloomington, Illinois 61705-9327
800-888-4456 (I and A) (16 counties only)
309-829-2065
Fax: 309-829-6021
E-mail: aginginfo@eciaaaa.org
Web: www.eciaaaa.org

AREA 6:**West Central Illinois AAA**

P.O. Box 428
Quincy, Illinois 62306-0428
Non-U.S. Post Office deliveries:
639 York St., Rm. 204
Quincy, Illinois 62301
800-252-9027
217-223-7904
Fax: 217-222-1220
E-mail: info@wciagingnetwork.org
Web: www.wciagingnetwork.org

AREA 7:**AgeLinc**

2731 S. MacArthur Blvd
Springfield, Illinois 62704
800-252-2918
217-787-9234
Fax: 217-787-6290
Web: www.agelinc.org

AREA 8:**AgeSmart Community Resources**

801 W. State St.
O'Fallon, Illinois 62269
618-222-2561
Fax: 618-222-2567
E-mail: ask@AgeSmart.org
Web: www.agesmart.org

AREA 9:**Midland AAA**

P.O. Box 1420

Centralia, Illinois 62801-1420

Non-U.S. Post Office deliveries:

434 S. Poplar

Centralia, Illinois 62801-1420

877-532-1853

618-532-1853

Fax: 618-532-5259

E-mail: office@midlandaaa.orgWeb: www.midlandaaa.org**AREA 10:****Southeastern Illinois AAA, Inc.**

516 N. Market Street

Mt. Carmel, Illinois 62863-1558

800-635-8544 (local service area only)

618-262-2306

Fax: 618-262-4967

E-mail: southeasternaaa@gmail.comWeb: www.agingcare.com**AREA 11:****Egyptian AAA, Inc.**

200 E. Plaza Drive

Carterville, Illinois 62918-1982

888-895-3306

618-985-8311

Fax: 618-985-8315

E-mail: egyptianaaa@egyptianaaa.orgWeb: www.egyptianaaa.org**AREA 12:****Senior Services Area Agency on Aging**

Chicago Senior Services Hotline

1615 W. Chicago Ave, 5th Floor

Chicago, Illinois 60622

312-744-4016, 312-744-6777 (TTY)

Fax: 312-744-8168

E-mail: aging@cityofchicago.orgWeb: www.cityofchicago.org/aging**AREA 13:****AgeOptions, Inc.**

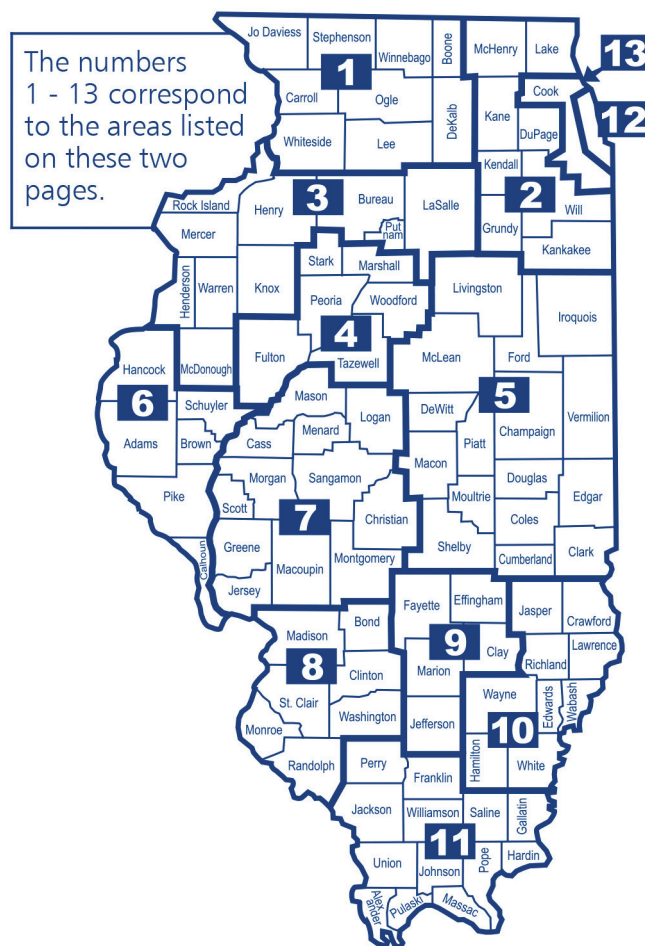
1048 Lake Street, Ste. 300

Oak Park, Illinois 60301

800-699-9043 (Suburban Cook County only)

708-383-0258, 708-524-1653 (TTY)

Fax: 708-524-0870

E-mail: info@ageoptions.orgWeb: www.ageoptions.org

This list is kept up-to-date on the Illinois Department on Aging Web site at ilaging.illinois.gov/providers&partners.

	Phone Number:	Mentioned on page:
Area Agencies on Aging	see page	43
AARP.....	.888-OUR-AARP (888-687-2277) TTY: 877-434-7598	20
Tax-Aide Program	.888-227-7669	
Aid to the Aged, Blind and Disabled (AABD), Illinois Department of Human Services	.800-843-6154 TTY: 866-324-5553	13
AIDS Drug Assistance Program, Illinois Department of Public Health	.800-243-2437	24
All Kids Hotline	.866-255-5437 TTY: 877-204-1012	
Alzheimer's Disease Information	.800-272-3900	
American Cancer Society	800-227-2345	
American Diabetes Association	.800-342-2383	
American Heart Association.....	.800-242-8721	
Annual Credit Report Request Service.....	.877-322-8228	9
Equifax	.800-685-1111	
Experian.....	.888-397-3742	
TransUnion	.833-395-6938	
Arthritis Foundation	Help Line: 800-283-7800	
Coalition of Limited-English Speaking Elderly	.312-461-0812	
Consumer Protection Division, Office of the Illinois Attorney General	Chicago: 800-386-5438 TTY: 800-964-3013 Springfield: 800-243-0618 TTY: 877-844-5461 Carbondale: 800-243-0607 TTY: 877-675-9339 Spanish: 866-310-8398	9
(See also "Illinois Attorney General" on page 46.)		
Corporation for National and Community Service.....	1-800-942-2677	38 & 39

	Phone Number:	Mentioned on page:
Depression Awareness, National Institute of Mental Health	866-615-6464 TTY: 866-415-8051	
Do Not Call Registry	888-382-1222 TTY: 866-290-4236	
Adult Protective Services Hotline, Illinois Department on Aging.....	24-hour, Toll-free: 866-800-1409 TRS: 711	12, 33
Eldercare Locator, U.S. Administration on Aging	Voice and TTY: 800-677-1116	32
Road Scholar	National toll-free: 800-454-5768	11
Eye Care America Helpline	877-887-6327	
Federal Trade Commission	202-326-2222	9
Health Care Bureau Hotline, Office of the Illinois Attorney General.....	877-305-5145 TTY: 800-964-3013	9
HIV/AIDS and STD Hotline, Illinois Department of Public Health	800-243-2437	24
Hospice Information, Illinois Hospice and Palliative Care Organization	217-528-3434	24
Illinois Assistive Technology Program.....	Voice and TTY: 800-852-5110 (Illinois only)	23
(Office of the) Illinois Attorney General, Senior Consumer Fraud Hotline	800-243-5377	10
Illinois Commerce Commission	800-524-0795 TTY: 800-858-9277	10
Illinois Comprehensive Health Insurance Program	800-962-8384	34
Illinois Department of Financial and Professional Regulation, Division of Banking	All Inquiries: 888-473-4858 Springfield: 217-785-2900 Chicago: 312-793-7090 TTY: 866-325-4949	

	<u>Phone Number:</u>	<u>Mentioned on page:</u>
Illinois Department of Human Rights.....	Help Line: 800-662-3942 Chicago: 312-814-6200 Springfield: 217-785-5100 TTY: 866-740-3953	
Illinois Department of Human Services.....	24-hour Hotline: 800-843-6154 TTY: 866-324-5553	32
Illinois Department of Natural Resources	Springfield: 217-782-6302	37
Illinois Department of Public Health	Springfield: 217-782-4977 Chicago: 312-814-2793 TTY: 800-547-0466	10, 24 31
Illinois Department of Revenue	800-732-8866 TTY: 800-544-5304	17, 20
Illinois Department of Veterans' Affairs	800-437-9824 TTY: 217-524-4645	35
Illinois Medicare Quality Improvement Organization	888-524-9900	27
Illinois Guardianship and Advocacy Commission	866-274-8023 TTY: 866-333-3362	36
Illinois Home Weatherization Assistance Program (IHWAP), Illinois Department of Commerce and Economic Opportunity.....	877-411-9276	14
Illinois Housing Development Authority.....	312-836-5200	32
Illinois Legislative Information Hotline.....	217-782-3944 TTY: 217-782-2050	
Illinois Rx Buying Club Member Services	866-215-3462	27
(Office of the) Illinois Secretary of State.....	800-252-8980 Driver/Seniors TTY: 888-261-5280	37
Illinois Supportive Living Program, Illinois Department of Healthcare and Family Services, Bureau of Long Term Care	217-782-0545 or 844-528-8444	31
Low Income Home Energy Assistance Program (LIHEAP), Illinois Department of Commerce and Economic Opportunity.....	877-411-9276 TTY: 800-785-6055	14

	<u>Phone Number:</u>	<u>Mentioned on page:</u>
Lung Line, National Jewish Medical and Research Center (lung disorders, allergies).....	877-225-5654	
Medicare.....	800-MEDICARE (800-633-4227) TTY: 877-486-2048	26
National Parks Foundation.....	202-208-6843	36
Nursing Home Complaint Hotline (Central Complaint Registry), Illinois Department of Public Health.....	800-252-4343 TTY: 800-547-0466 Out-of-state: 217-785-0321	
Organ Donations, The Living Bank.....	800-528-2971	
Parkinson's Disease Information.....	800-4PD-INFO (800-473-4636)	
Partnership for Prescription Assistance.....	571-350-8643	27
Railroad Retirement Board.....	877-772-5772 TTY: 312-751-4701	16
Senior Citizens Consumer Fraud Hotline, Office of the Illinois Attorney General.....	800-243-5377	10
Senior Health Insurance Program (SHIP), Illinois Department on Aging.....	800-252-8966 TRS: 711	15, 26 34
Senior HelpLine, Illinois Department on Aging.....	800-252-8966 TRS: 711	33
Stamp Purchasing Program, U.S. Postal Service.....	800-275-8777 TTY: 800-877-8339	10
Tax Aide Program, AARP.....	888-687-2277	20
Tax Problems Resolution Office, U.S. Internal Revenue Service.....	800-829-1040	20
Taxpayer Publications, U.S. Internal Revenue Service.....	800-829-3676 TTY: 800-829-4059	20
Temporary Assistance for Needy Families (TANF), Illinois Department of Human Services.....	800-843-6154 TTY: 866-324-5553	19, 32
Tourism Information, Illinois Department of Commerce and Economic Opportunity.....	800-226-6632	

	<u>Phone Number:</u>	<u>Mentioned on page:</u>
U.S. Department of Housing and Urban Development (HUD).....	202-708-1112 TTY: 202-708-1455	31
U.S. Department of Veterans' Affairs	800-827-1000	
Disabled Veterans Exemption		18
Veterans Care	877-483-8779	35
U. S. Social Security Administration.....	800-772-1213	15
Women's Health-Line, Illinois Department of Public Health.....	888-522-1282	

State of Illinois, Department on Aging
One Natural Resources Way, #100, Springfield, Illinois 62702-1271

Senior HelpLine (8:30am – 5:00pm, Monday – Friday):
1-800-252-8966; 711 (TRS)

Adult Protective Services Hotline (24-Hour):
1-866-800-1409; 711 (TRS)

Senior Health Insurance Program - SHIP (8:30am - 5:00pm, Monday - Friday):
1-800-252-8966; 711 (TRS)

ilaging.illinois.gov

The Illinois Department on Aging does not discriminate against any individual because of his or her race, color, religion, sex, national origin, ancestry, age, order of protection status, marital status, physical or mental disability, military status, sexual orientation, gender identity, pregnancy, or unfavorable discharge from military service in admission to programs or treatment of employment in programs or activities. If you feel you have been discriminated against, you have a right to file a complaint with the Illinois Department on Aging.
For information call the Senior HelpLine: 1-800-252-8966.