

FREE!

West Alabama Senior Resource Directory

2017-2018 Edition



FEATURING:

**Bibb, Fayette,
Greene, Hale,
Lamar,
Pickens & Tuscaloosa
Counties**

Includes Information About:

- ACTIVE LIVING • COMMUNITY RESOURCES
- CAREGIVING
- MEDICAL & HEALTH SERVICES • HOUSING
- FINANCIAL & LEGAL • PLANNING AHEAD
- AND MORE...

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. We offer meaningful daily activities, weekly outings, and a variety of therapy and games to stimulate cognition.





“For many years, counselors at the Area Agency on Aging of West Alabama have provided invaluable assistance to members of my family in choosing the best Medicare Part D prescription plan for the upcoming year. This free counseling, available through the State Health Insurance and Assistance Program (SHIP) for West Alabama, is only one of many programs for seniors administered by the Area Agency on Aging. Because there are often various Medicare insurance options, the process of understanding, analyzing and choosing the most beneficial plan can be challenging. I am so thankful for the knowledgeable, caring and friendly counselors at the Area Agency on Aging who help my family members with this important decision each year!”

-Pat Moore

(Photographed in downtown Northport with her husband, John)

From Our Director

Hello,

Welcome to our latest edition of the West Alabama Senior Resource Directory. This comprehensive directory is designed to assist older adults, individuals with disabilities, their families and caregivers as they search for programs and services available throughout the West Alabama area. As you use our directory, I hope that you will become more familiar with the Area Agency on Aging as well as the advertisers who helped make this publication possible. A listing and description of our Agency programs is on page 26. We are thankful for the support from our advertisers as well as the West Alabama community. For more than 40 years, our agency has provided home and community based services to thousands of older persons in our region. Our mission is to promote the independence, dignity and quality of life for older individuals, those with disabilities and their family caregivers.

To learn more about any of the services we provide, always feel free to call our office at 205-333-2990, 1-800-243-5463 or 1-800-432-5030 or visit our new website at www.westalabamaaging.org.

Sincerely,

Pamela R. McDaniel
Area Agency on Aging Director



Pamela R. McDaniel
Area Agency on Aging Director

Stay in Touch!

Join our e-mail list and stay up to date on the latest news, information and happenings for seniors and individuals with disabilities in our community! Send your name and e-mail address to:

michelle.carter@westal.org



Find us on Facebook!

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This directory and its content are intended to provide an overview of resources available to seniors in West Alabama. It is not meant to provide an exhaustive list of all available resources. Likewise, the inclusion of any advertising, logos or contact information in this directory does not constitute an endorsement by the Area Agency on Aging of West Alabama (AAAWA) of the products, services or organizations advertised. Please contact the AAWA with specific questions or for connections to services in the West Alabama area. For distribution, advertising or listing information, contact Michelle Carter at michelle.carter@westal.org or 205-333-2990 ext. 202. This resource directory is published every two years and is distributed free to seniors in West Alabama.

West Alabama Regional Commission's Area Agency on Aging

West Alabama Regional Commission (WARC) houses the Area Agency on Aging (AAA) serving Bibb, Fayette, Greene, Hale, Lamar, Pickens and Tuscaloosa counties. To make a referral for any AAA program or for more information, call 205-333-2990 or 1-800-432-5030 or visit our new website at www.westalabamaaging.org. If you live outside our coverage area, call 1-800-AGELINE to locate your nearest Area Agency on Aging (see page 5). WARC's physical address is 4200 Hwy. 69 N., Northport, AL 35473 and the mailing address is P.O. Box 509, Northport, AL 35476.



What is an Area Agency on Aging?

The Older Americans Act of 1965 laid the foundation for the development of services that make it easier for older persons to live independently in their own homes and communities. The act established a national aging network designed to respond to the needs of older adults. Through amendments to the act in 1973, states were required to establish Area Agencies on Aging (AAA) to coordinate federal and state programs at the local level. Since that time, the network has grown to include the U.S. Administration on Aging, State Units on Aging, and more than 650 Area Agencies on Aging throughout the United States.

An Area Agency on Aging is a public or private non-profit agency designated by the State to carry out the Older Americans Act at the local level. Like its counterpart at the State level, an Area Agency on Aging serves as both the advocate and visible focal point in its planning and service area to promote the development of more comprehensive and coordinated service systems to serve older individuals and disabled persons.

Staff of the Area Agency on Aging are available to assist seniors and/or disabled individuals and their families in coordinating resources and services that will enable the client to maintain their independence as long as possible. Through direct services and contracts with various service providing agencies throughout the region, the Area Agency on Aging provides numerous programs and services designed to meet the needs of older West Alabamians and disabled individuals.

Alabama's Area Agencies on Aging 1-800-AGELINE

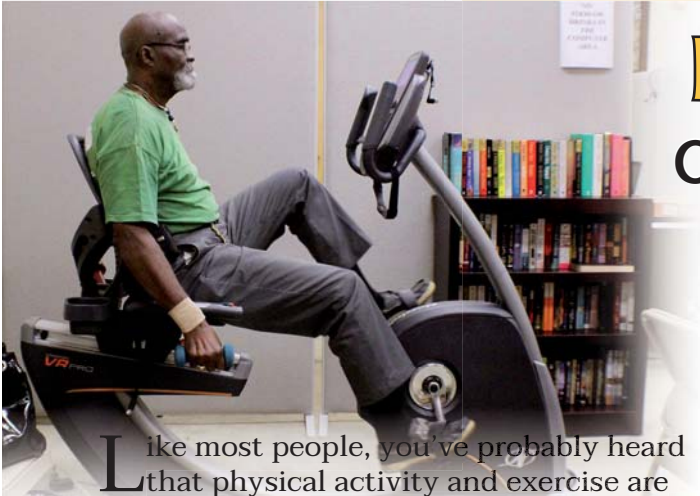
1. Mr. Jeff Thompson, AAA Director
NW AL Council of Local Governments
256-389-0500 / 800-838-5845
Counties: Colbert, Franklin,
Lauderdale, Marion, Winston
www.nacolg.org
2. Ms. Pam McDaniel, AAA Director
West Alabama Regional Commission
205-333-2990 / 800-432-5030
Counties: Bibb, Fayette, Hale, Greene,
Lamar, Pickens, Tuscaloosa
www.westalabamaaging.org
3. Ms. Carolyn Fortner, Executive Director
Middle Alabama AAA
205-670-5770 / 866-570-2998
Counties: Blount, Chilton, Shelby,
St. Clair, Walker
www.m4a.org
- 3A. Ms. Helen Anderson, AAA Director
United Way's AAA of Jefferson County
800-243-5463
Counties: Jefferson
www.uwca.org
4. Ms. Lori Corley, AAA Director
East AL Regional Planning & Development
Commission
256-237-6741 / 800-239-6741
Counties: Calhoun, Chambers,
Cherokee, Clay, Cleburne, Coosa,
Etowah, Randolph, Talladega,
Tallapoosa
www.earpdc.org
5. Ms. Sharon Redd, AAA Director
SC AL Development Commission
334-244-6903
Counties: Bullock, Butler, Crenshaw,
Lowndes, Macon, Pike
www.scadc.net
6. Ms. Delia Brand, AAA Director
Alabama Tombigbee Regional Commission
334-682-5206 / 888-617-0500
Counties: Choctaw, Clarke, Conecuh,
Dallas, Marengo, Monroe, Perry,
Sumter, Washington, Wilcox
www.atrcregion6.com
7. Ms. Dana Eidson, Executive Director
Southern AL Regional Council on Aging
334-793-6843 / 800-239-3507
Counties: Barbour, Coffee, Covington,
Dale, Geneva, Henry, Houston
www.sarcoa.org
8. Ms. Julie McGee, AAA Director
South AL Regional Planning Commission
251-433-6541
Counties: Baldwin, Escambia, Mobile
www.agingsouthalabama.org
9. Ms. Susan Segrest, Exec. Director
Central Alabama Aging Consortium
334-240-4680 / 800-242-5463
Counties: Autauga, Elmore,
Montgomery
www.centralalabamaaging.org
10. Ms. Jackie Pinkard, AAA Director
Lee-Russell Council of Governments
334-749-5264 / 800-239-4444
Counties: Lee, Russell
www.lrcog.com
11. Ms. Heather Belz, AAA Director
NC AL Regional Council of Governments
256-355-4515
Counties: Cullman, Lawrence, Morgan
www.narcog.org
12. Renee Breland, AAA Director
Top of AL Regional Council of Governments
256-830-0818
Counties: DeKalb, Jackson, Limestone,
Madison, Marshall
www.tarcog.us



Active Living

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Like most people, you've probably heard that physical activity and exercise are good for you. In fact, being physically active on a regular basis is one of the healthiest things you can do for yourself. Studies have shown that exercise provides many health benefits and that older adults can gain a lot by staying physically active. Even moderate exercise and physical activity can improve the health of people who are frail or who have diseases that accompany aging. Being physically active can also help you stay strong and fit enough to keep doing the things you like to do as you get older. Making exercise and physical activity a regular part of your life can improve your health and help you maintain your independence as you age.

BE AS ACTIVE AS POSSIBLE

Regular physical activity and exercise are important to the physical and mental health of almost everyone, including older adults. Staying physically active and exercising regularly can produce long-term health benefits and even improve health for some older people who already have diseases and disabilities. That's why health experts say that older adults should aim to be as active as possible.

BEING INACTIVE CAN BE RISKY

Although exercise and physical activity are among the healthiest things you can do for yourself, some older adults are reluctant to exercise. Some are afraid that exercise will be too hard or that physical activity will harm them. Others might think they have to join a gym or have special equipment. Yet, studies show that "taking it easy" is risky. For the most part, when older people lose their ability to do things on their own, it doesn't

BENEFITS OF EXERCISE

One of the healthiest things you can do

Information provided by The National Institute on Aging

happen just because they've aged. It's usually because they're not active. Lack of physical activity also can lead to more visits to the doctor, more hospitalizations, and more use of medicines for a variety of illnesses.

PREVENT OR DELAY DISEASE

Scientists have found that staying physically active and exercising regularly can help prevent or delay many diseases and disabilities. In some cases, exercise is an effective treatment for many chronic conditions. For example, studies show that people with arthritis, heart disease, or diabetes benefit from regular exercise. Exercise also helps people with high blood pressure, balance problems, or difficulty walking.

MANAGE STRESS, IMPROVE MOOD

Regular, moderate physical activity can help manage stress and improve your mood. And, being active on a regular basis may help reduce feelings of depression. Studies also suggest that exercise can improve or maintain some aspects of cognitive function, such as your ability to shift quickly between tasks, plan an activity, and ignore irrelevant information.

EXERCISE OR PHYSICAL ACTIVITY?

Some people may wonder what the difference is between physical activity and exercise. Physical activities are activities that get your body moving such as gardening, walking the dog and taking the stairs instead of the elevator. Exercise is a form of physical activity that is specifically planned, structured, and repetitive such as weight training, tai chi, or an aerobics class. Including both in your life will provide you with health benefits that can help you feel better and enjoy life more as you age.

Aging Program Contractors

Bibb County

City of Brent

22 First St.
Brent, AL 35034
205-926-4643
www.cityofbrentalabama.com

Town of Woodstock

28513 Hwy. 5
Woodstock, AL 35188
205-938-9790
www.woodstockalabama.com

Fayette County

Fayette County Aging Program

125 2nd Ave. NW
Fayette, AL 35555
205-932-2666
www.fayetteal.org/departments/senior-center

Greene County

Greene County Commission

400 Morrow Ave.
Eutaw, AL 35462
205-372-3349

Hale County

City of Greensboro

1101 Main St.
Greensboro, AL 36744
334-624-8119

Moundville

Community Center
39750 AL Hwy. 69
Moundville, AL 35474
205-371-6318

Town of Akron

207 1st Ave. S.
Akron, AL 35441
205-372-3148

Lamar County

Lamar County Aging Program

145 Columbus Ave. NW
Vernon, AL 35592
205-695-0222

Pickens County

Pickens County Resource Center

514 10th Ave. SE
Reform, AL 35481
205-367-9382

Tuscaloosa County

Focus on Senior Citizens

3801 Loop Rd.
Tuscaloosa, AL 35404
205-553-3133

Job Training

Senior Community Service Employment Program (SCSEP)

4200 Hwy. 69 N Ste. 1
Northport, AL 35473
205-333-2990 or 1-800-432-5030
www.westalabamaaging.org



Shelton State Career Services Center

9500 Old Greensboro Rd.
Tuscaloosa, AL 35405
205-391-2413
www.sheltonstate.edu

Shelton State Ready To Work

9500 Old Greensboro Rd.
Tuscaloosa, AL 35405
205-391-2482
800-966-4987
www.sheltonstate.edu/readytowork

Tuscaloosa Area Career Center

202 Skyland Dr.
Tuscaloosa, AL 35405
205-759-2576
www.joblink.alabama.gov/ada/r

Tuscaloosa's One Place

870 Redmont Dr.
Tuscaloosa, AL 35404
205-462-1000
www.tuscaloosaoneplace.org

Senior Activity Centers

Bibb County

Brent/Centreville Senior Center

10445 AL- 5
Brent, AL 35034
205-926-3968

Lawley Senior Center

2971 Hwy. 36
Lawley, AL 36793
334-366-2414

Woodstock Senior Center

28513 Hwy. 5
Woodstock, AL 35188
205-938-7004

Fayette County

Belk Senior Center

7941 Hwy. 96
Belk, AL 35545
205-932-4751

Berry Senior Center

30 School Ave.
Berry, AL 35546
205-689-4940

Fayette Senior Center

125 2nd Ave. NW
Fayette, AL 35555
205-932-2676

Greene County

Eutaw Senior Center

107 Harris Ave.
Eutaw, AL 35462
205-496-3169

Forkland Senior Center

13327 U.S. Hwy. 43
Forkland, AL 36740
334-287-0951

Hale County

Akron Senior Center

7018 1st Ave. N
Akron, AL 35441
205-372-3378

Greensboro Senior Center (Located inside Canterbury Manor)

6400 Hwy. 14 E
Greensboro, AL 36744
334-341-0104

Moundville Senior Center

39750 Hwy. 69 S
Moundville, AL 35474
205-371-6318

Lamar County

Kennedy Senior Center

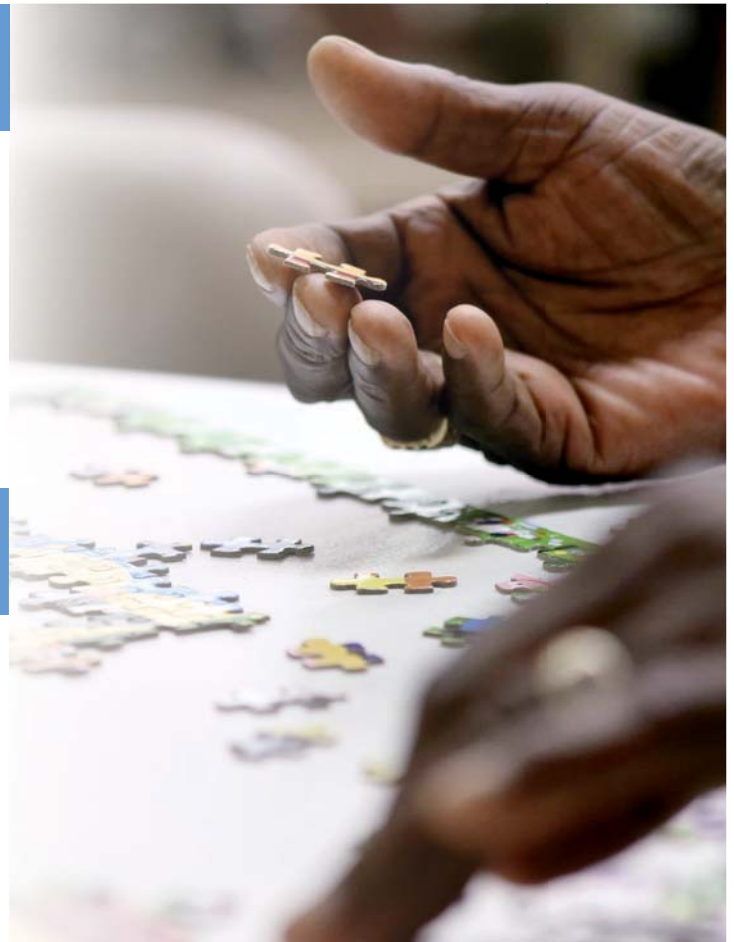
112 Park St.
Kennedy, AL 35574
205-596-4073

Who can participate in the Senior Activity Centers?

- Anyone who is 60 years or older
- Spouses of a participant, regardless of age
- Persons with a disability residing with an eligible participant
- Persons with a disability under the age of 60 residing in a living community where the senior activity center is located

Why go to your local Senior Activity Center?

- Daily fun activities
- Nutritious meals
- Socialization and recreation
- Building friendships and staying connected
- Volunteer opportunities
- Enjoyment
- Staying Informed
- Educational Programs



(Senior Centers Cont.)

Millport Senior Center
294 Old Kennedy Rd.
Millport, AL 35576
205-662-3819

Sulligent Senior Center
211 Project St.
Sulligent, AL 35586
205-698-9482

Vernon Senior Center
230 Strickland Cir.
Vernon, AL 35592
205-695-7122

Pickens County

Aliceville Senior Center
416 3rd Ave. NE
Aliceville, AL 35442
205-373-8872

Carrollton Senior Center
(Located inside Carrollton
Methodist Church)
85 Tuscaloosa Ave.
Carrollton, AL 35447
205-463-2139



Gordo Senior Center
228 Main St.
Gordo, AL 35466
205-364-7966

Reform Senior Center
213 7th Ave. SW
Reform, AL 35481
205-375-2514

Tuscaloosa County

Clara Verner Senior Center
(Located inside Clara Verner)
101 Old Hackberry Ln.
Tuscaloosa, AL 35401
205-349-1202

Focus/McAbee Senior Center
(Located inside McAbee Center)
3801 Loop Rd.
Tuscaloosa, AL 35404
205-553-3133

Southside Senior Center
(Located inside McKenzie Court)
2700 Martin Luther King Jr. Blvd.
Tuscaloosa, AL 35401

Education

Fifty-Five Alive
(Safe Driving Classes)
205-554-1919

Literacy Council of West Alabama
3401 MLK Jr. Blvd.
Tuscaloosa, AL 35401
205-391-2612
www.literacywa.org

Osher Lifelong Learning Institute (OLLI)
The University of Alabama
240 Paul W. Bryant Dr.
Tuscaloosa, AL 35401
205-348-6482
www.training.ua.edu/olli

Shelton State Lifelong Learning Center
9500 Old Greensboro Rd.
Tuscaloosa, AL 35406
205-391-2386
www.sheltonstate.edu

Shelton State PLUS Literacy Program

9500 Old Greensboro Rd.
Tuscaloosa, AL 35406
205-391-2671 or 205-391-2211
www.sheltonstate.edu

University of Alabama**LIFT Program**

205-348-6679
lmckinne@culverhouse.ua.edu

Senior Groups & Organizations

American Association of Retired Persons (AARP)

Alabama Chapter
201 Monroe St., Ste. 1880
Montgomery, AL 36104
866-542-8167
www.aarp.org

DCH Golden Years Senior Group

809 University Blvd. E
Tuscaloosa, AL 35401
205-759-7931

Relatives As Parents Program (RAPP) Tuscaloosa

Sponsoring Organization:
The University of Alabama,
Psychology Department
205-348-7802

West Alabama Gerontological Association

P.O. Box 509
Northport, AL 35476
205-333-2990
1-800-243-5463
www.westalabamaaging.org

Volunteer Opportunities

American Red Cross

1622 Lurleen Wallace Blvd.
Northport, AL 35476
205-758-3608
www.alredcross.org

Caring Days Adult Day Care

943 31st St. E
Tuscaloosa, AL 35405
205-752-6840
www.caringdays.org

Community Soup Bowl

1711 23rd Ave.
Tuscaloosa, AL 35403
205-752-2421
tuscaloosasoupbowl.com

DCH Regional Medical Center

809 University Blvd. E
Tuscaloosa, AL 35401
205-759-7174
www.dchsystem.com

Foster Grandparents Program

Focus on Senior Citizens (FOCUS)
1300 James I Harrison Jr. Pkwy.
Tuscaloosa, AL 35401
205-554-1916
www.focusonseniorcitizens.org

Good Samaritan Clinic

3880 Watermelon Rd., Ste. A
Northport, AL 35473
205-343-2212
www.gscclinic.org

Habitat for Humanity Program

1120 35th St., Ste. B
Tuscaloosa, AL 35401
205-349-4629
www.habitattuscaloosa.org

Hospice of West Alabama

3851 Loop Rd.
Tuscaloosa, AL 35401
205-523-0101
www.hospiceofwestalabama.com

Love, Inc.

3101 Main Ave. Ste. A
Northport, AL 35476
205-523-8494
www.loveinctuscaloosa.com



RSVP - Tuscaloosa & Hale Counties

Focus on Senior Citizens
3801 Loop Rd.
Tuscaloosa, AL 35404
205-553-3133

Salvation Army

2902 Greensboro Ave.
Tuscaloosa, AL 35401
205-632-3691
www.salvationarmyalm.org/tuscaloosa/volunteer

Tuscaloosa Metro Animal Shelter

3140 35th St.
Tuscaloosa, AL 35401
205-752-9101
www.metroanimalshelter.org

United Way of West Alabama (Additional Volunteer Listing)

2720 6th St. Ste. 100
Tuscaloosa, AL 35401
205-345-6640
www.uwwa.org/volunteer-uwwa

West Alabama Regional Commission Area Agency on Aging

4200 Hwy. 69 Ste. 1
Northport, AL 35473
205-333-2990
1-800-243-5463
www.westalabamaaging.org



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- Respite Care

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Caregiving

13



Caregiver Stress

A caregiver is anyone who provides care for another person in need, such as a child, an aging parent, a husband or wife, friend, or neighbor. Caregiving can be rewarding, but it can also be challenging. Stress from caregiving is common.

Women especially are at risk for the harmful health effects of caregiver stress.

Q: What is caregiver stress?

A: Caregiver stress is due to the emotional and physical strain of caregiving. Caregivers report much higher levels of stress than people who are not caregivers. Many caregivers are providing help or are “on call” almost all day. Some caregivers may feel overwhelmed by the amount of care their aging, sick, or disabled family member needs.

Q: What are the signs and symptoms of caregiver stress?

A: Caregiver stress can take many forms. You may feel frustrated and angry one minute and helpless the next. You may make mistakes when giving medicines. Or you may turn to unhealthy behaviors like smoking or drinking too much alcohol.

Other signs and symptoms include:

- Feeling overwhelmed
- Feeling alone, isolated, or deserted by others
- Sleeping too much or too little
- Gaining or losing a lot of weight
- Feeling tired most of the time
- Losing interest in activities you used to enjoy
- Feeling worried or sad often
- Having headaches or body aches often

Q: How does caregiver stress affect my health?

A: Some of the ways stress affects caregivers include:

- Depression and anxiety. Women who are

caregivers are more likely than men to develop symptoms of anxiety and depression.

- Weak immune system. Stressed caregivers may spend more days sick with the cold or flu. A weak immune system can also make vaccines such as flu shots less effective. Also, it may take longer to recover from surgery.
- Obesity. Stress causes more weight gain in women than in men. Obesity raises your risk for other health problems, including heart disease, stroke, and diabetes.
- Higher risk for chronic diseases. High levels of stress can raise your risk for health problems, such as heart disease, cancer, diabetes, or arthritis.
- Problems with short-term memory or paying attention. Caregivers of spouses with Alzheimer’s disease are at higher risk for problems with short-term memory and focusing.

Q: What can I do to prevent or relieve stress?

A: Here are some tips to help you prevent or manage caregiver stress:

- Take a class that teaches you how to care for someone with an injury or illness. To find these classes, ask your doctor or call your local Area Agency on Aging.
- Find caregiving resources in your community to give you a break. Your community may have adult daycare services or respite services.
- Ask for and accept help. Make a list of ways others can help you, such as getting groceries or sitting with the person while you do an errand.
- Make to-do lists and set a daily routine.
- Stay in touch with family and friends, and do things you enjoy with your loved ones.
- Take care of your health. See your doctor for checkups, find time to be physically active on most days of the week, choose healthy foods, and get enough sleep.

-Information from the Office on Women’s Health
www.womenshealth.gov | 800-994-9662



Caring Days Adult Day Care

THE MAL & CHARLOTTE MOORE CENTER

Caring for Adults with Memory Disorders



943 31st Street East, Tuscaloosa 35405
For information call Vicki Kerr at 752-6840
www.caringdays.org

Understanding Dementia, Senility & Alzheimer's Disease

What is Dementia?

Dementia is the permanent, relentless, progressive loss of many intellectual functions. The word "dementia" comes from the Latin words "de men," meaning out of mind. Dementia is caused by death of nerve cells. If a nerve cell dies, it cannot be replaced. Its function may be lost. Nerve cell death or dementia is caused by:

- Alzheimer's disease 60-70%
- Multiple small strokes 15%
- Multiple other causes 10-15%

Five to 20 percent of elderly patients who appear demented have treatable conditions, such as:

- Hormonal imbalance (hypothyroidism)
- Drug/medication-induced confusion
- Depression

What is Alzheimer's disease?

Alzheimer's disease (AD) is one type of dementia; it is often used synonymously with dementia. In 1906, German physician Alois Alzheimer described the disease in a brain specimen autopsy. There is no clear consensus of why the nerve cells die in the brains of Alzheimer's disease patients. Inheritance plays some role:

- 5% clearly inheritable (autosomal dominant)
- 20-60% may have a genetic predisposition

How many people are affected?

Approximately five million Americans are afflicted with Alzheimer's disease. In Alabama, about 57,000 people have dementia. AD is the fourth leading cause of death among adults in America. Approximately 10 percent of the population over 65 years of age have AD. Forty-seven percent of those over the age of 85 have dementia. This is the fastest growing

segment of the population in the United States. Dementia afflicts both men and women in all racial, religious and socioeconomic groups. Sixty percent of all nursing home patients are demented.

What are the symptoms?

Intellectual losses include:

Amnesia: Loss of memory function. Distant memories remain clear while recent memories are lost. Patients lose the ability to store the memory of an event as it occurs; for example, a patient may not remember the course of a conversation from one moment to the next.

Aphasia: Loss of ability to understand spoken/written words and/or inability to speak coherently. Patients may get words confused, jabber incessantly or become mute.

Apraxia: Loss of ability to perform pre-programmed motor tasks or tasks that a normal person completes without any concentration. Some examples include: buttoning a shirt, brushing one's teeth, writing one's name and eating with utensils.

Agnosia: Loss of ability to remember what things look like, including the face of a close relative and even one's own reflection in a mirror.

Psychiatric problems include:

- Major personality changes.
- Poor judgment, irritability or inappropriate behavior.
- 25% suffer from depression that should be treated.
- 30-40% suffer from hallucinations and delusions.
- 50% wander or become aggressive.

Non-neurological symptoms:

Only the brain is damaged in Alzheimer's. Patients have a long survival rate because other organ systems are not damaged.



We know how important professional rehabilitation facilities and services are to your recovery. Our facilities feature skilled nursing and rehabilitation services and a dedicated staff to help you more fully recover. The Rapid Recovery program offers occupational, speech, and physical therapy for all ages.

Let Rapid Recovery Help You Down The Road To Recovery

HUNTER CREEK

HEALTH AND REHABILITATION, LLC

www.huntercreekhealthandrehabilitation.com

Our Family Caring For Yours

What is the course of the disease?

No two patients are alike. No patient's course is predictable.

- **Early - (3 to 5 years)** - Mild amnesia; good function at home; few psychiatric symptoms.
- **Middle - (3 to 10 years)** - Many intellectual impairments; poor function at home; many psychiatric/behavior problems.
- **Late - (5 to 20 years)** - Multiple severe intellectual impairments; no function at home; total care required; loss of bowel and bladder function.

How can families cope with this disease?

- Education about the disease should be the family's first line of defense.
- Realize that denial of the problem will not make it go away.
- Seek out a knowledgeable, caring physician who will work with you to manage the patient's behavioral problems, as well as their physical complaints.
- Plan ahead. Take care of financial issues and legal documents like a living will and durable

power of attorney.

- Seek out services that will ease your burden such as adult day care, Meals on Wheels, and local support groups.
- Remember, Alzheimer's programs are here to help.

For more information contact:

Alzheimer's of Central Alabama

P.O. Box 2273
Birmingham, AL 35201
205-871-7970
www.alzca.org

Alzheimer's & Dementia Help Line:

1-800-272-3900

Alzheimer's Resource Center:

334-702-2273 or 1-888-702-8689
www.wesharethecare.org

Area Agency on Aging:

205-333-2990 or 1-800-243-5463
www.westalabamaaging.org

Dementia Education and Training Program

200 University Blvd.
Tuscaloosa, AL 35401
205-759-0139 or 800-457-5679
www.alzbrain.org

The Alzheimer's Foundation of America

866-232-8484
www.alzfdn.org

For a listing of Caregiving Support Groups refer to page 38.

Global Tracking Bracelets

Project Lifesaver in Alabama

Managed by Alabama State Troopers Aviation Unit
334-284-2658
www.projectlifesaver.org

Caring Days Adult Daycare, Project Lifesaver for Tuscaloosa County

205-752-6840

Adult Day Care

Tuscaloosa County

Caring Days Adult Daycare

943 31st St. E
Tuscaloosa, AL 35405
Monday – Friday
7:30am -5:30pm
205-752-6840
www.caringdays.org

Alzheimer's Units Within Long-Term Care Facilities

Aliceville Manor

703 17th St. NW
Aliceville, AL 35442
205-373-6307
www.alicevillemanornursinghome.com

Brookdale Place

951 Rose Blvd.
Northport, AL 35476
205-206-7933
www.brookdale.com

Crimson Village

1410 18th Ave. E
Tuscaloosa, AL 35404
205-632-6699
www.crimsonvillage.com

Generations of Vernon

1050 Convalescent Rd.
Vernon, AL 35592
205-695-9313
www.genmanco.com/Generations/Generations_of_Vernon,_LLC.html

Glen Haven Health & Rehabilitation, LLC

2201 32nd St.
Northport, AL 35476
205-339-5700
www.glenhavenhealthandrehab.com



Greene County Residential Care Center

509 Wilson Ave.
Eutaw, AL 35462
205-372-3388
www.gcheutaw.com/greene-county-residential-care-center.html

Martinview Assisted Living

2015 32nd St.
Northport, AL 35476
205-333-0085
www.martinviewliving.com

Morning Pointe Assisted Living

1801 Rice Mine Rd. N
Tuscaloosa, AL 35406
205-345-1112
www.morningpointe.com/tuscaloosa

Regency Retirement Village

Rememberance Village
5001 Old Montgomery Hwy.
Tuscaloosa, AL 35405
205-752-5500
www.regencytuscaloosa.com

Traditions Way at Capstone Village

601 5th Ave. E
Tuscaloosa, AL 35401
205-347-0028
www.capstonevillage.ua.edu

Dementia

How to Distinguish Between Dementia and Delirium

By Steve L. Flanagan, LCSW
Senior Care Unit
Pickens County Medical Center

When an older loved one begins to display symptoms of change in their mental or cognitive behaviors, caregivers are often startled and suspect that their loved one has Alzheimer's Disease. As it is reasonable to be concerned about the onset of dementia (Alzheimer's Disease is a form of dementia), it is also important to rule out other factors that may be contributing to changes in a loved one's behavior. In my practice at Pickens County Medical Center's Senior Care Unit, an acute geriatric psychiatric hospital program, efforts are made to rule out symptoms of delirium as the primary cause of behavioral change, as often the application of a medical intervention, such as antibiotic medication or re-hydration may restore a person to previous function rapidly. A person displaying behavioral symptoms over a longer period of time may be experiencing other conditions. Consultation with a physician should be pursued in the event of significant changes in behavior, but here are some tips for caregivers to help determine what may be contributing to changes:

1. Sudden Changes

If a loved one begins to display changes in behavior in a sudden manner (within a 24 hour period), it is possible that the changes may be in response to a medical problem. Should this be the case, the changes may be caused by delirium rather than dementia. Delirium is defined as a state of temporary mental confusion and clouded consciousness (The

American Heritage Dictionary). Symptoms of delirium may include confusion, hallucinations (seeing or hearing things that are not observable to others), anxiety and other behaviors not routinely present. Common sources of delirium include fever, dehydration, constipation or fecal impaction, and urinary tract infection. When these sources are treated, the symptoms will diminish at a rate similar to their onset when the condition is treated.

2. Changes in Behavior Over Time

If a person is observed to display changes in behavior that are sustained over longer periods of time and include symptoms of memory loss, misplacing objects and not being able to locate them, not recognizing well known persons or places (such as home), and speaking aloud to persons not present, dementia, the irreversible deterioration of intellectual faculties (American Heritage Dictionary), may be causing the behaviors. Note, however, that a diagnosis of dementia, even by a physician, is theoretical as confirmation of a dementia diagnosis can only be confirmed by examination of brain tissue. Nonetheless, behavioral evidence and indicators revealed by testing can strongly suggest the presence of dementia in an individual.

3. Dementia and Delirium

A person can, of course, experience symptoms of both dementia and delirium. Due to losses of function by persons suffering from dementia, they are at risk for the frequent onset of delirium due to not being able to properly hydrate (drink fluids) and address hygiene needs. These issues make it necessary for caregivers to be alert to activities of daily living, such as the amount of fluid consumed, medication compliance, and the application of techniques in toileting to prevent delirium. Demented persons cannot be expected to wipe

themselves following urination or defecation in ways to prevent fecal matter and urine from causing infection. Equally as important is routine hand hygiene due to touching of surfaces and body parts. Even the applications of best practices to prevent delirium may not prevent onset, thus contact with a medical professional is suggested to determine contributing factors for changes in behavior.

An excellent source of information on care for persons suffering from dementia as well as delirium is www.alzbrain.org. Dr. Richard Powers, a geriatric psychiatrist, developed this site. It includes suggestions for both caregivers as well as health care professionals of practical ways to assist persons with these conditions. If you are serving in the challenging role of a caregiver, you are to be saluted! But remember that continuing education is essential to allow you to fulfill your role on behalf of your loved one.

Martinview ASSISTED LIVING COMMUNITY

(205) 333-0085 • 2015 32nd Street, Northport, AL 35476

MARTINVIEW provides both assisted living and specialty care in a small, home like environment for one flat rate. We custom design a care plan based on each resident's needs. In addition to regular assisted living, Martinview offers a secure facility and fresh approach for residents with memory care needs and Alzheimer's.



- 24/7 Nursing coverage with LPN's on site daily
- Small facility ensures personal attention
- Assistance with activities of daily living
 - Medication administration
- Secure, locked Memory Care unit
- Emergency call stations
- Housekeeping & laundry service
- Home cooked meals and snacks
 - Maintenance free home
- Daily recreation & activities
- On site Beauty/Barber shop



Quality • Affordable • Healthcare

FULL-SPECTRUM FAMILY MEDICINE

- CHRONIC DISEASE CARE
- WELL CHILD VISITS WITH IMMUNIZATIONS
- SICK CHILD CARE
- WOMEN'S HEALTH CARE
- PRENATAL CARE
- DOT PHYSICALS
- URGENT CARE SERVICES.

**WE ACCEPT ALL INSURANCES
AS WELL AS THE UNINSURED
DISCOUNT PROGRAM AVAILABLE
Call for Appointment
CAHABAMEDICALCARE.COM**

Cahaba Medical Care is a Federally Qualified Health Center with a mission to provide high quality, comprehensive, compassionate care for everyone in your family – all ages and all medical conditions. We are also a **Patient Centered Medical Home.**

If your condition requires hospitalization, our physicians have admitting privileges at various hospitals in the communities we serve. We also offer prenatal care with delivery services at Bibb Medical Center and UAB Medical West.

When you walk into our offices, you can expect to see happy familiar faces from your community.



SERVING WEST ALABAMA

WE HAVE 4 CONVENIENT LOCATIONS SERVING YOUR COMMUNITY

Centreville Office

405 Belcher St • Centreville, AL 35042
APPOINTMENT LINE 205-926-2992

Maplesville Office

9431 Alabama 22 • Maplesville, AL 36750
APPOINTMENT LINE 334-366-4040

Woodstock Office

28921 Highway 5 • Woodstock, AL 35188
APPOINTMENT LINE 205-938-9348

Bessemer Office

1088 9th Avenue SW • Suite 106
Bessemer, AL 35022
APPOINTMENT LINE 205-277-2358

In-Home Care

***Accepts Private Pay**

***Addus Health Care**

2421 Presidents Dr. Ste. B8
Montgomery, AL 36116
334-213-7382
www.addus.com

ADPH - Lamar County

380 Springfield Rd.
Vernon, AL 35592
205-695-9195
www.adph.org

ADPH - Tuscaloosa County

2350 Hargrove Rd. E
Tuscaloosa, AL 35405
205-562-6900
www.adph.org

***Alacare**

5710 Watermelon Rd.
Northport, AL 35473
205-345-5145
www.alacare.com

***Always Home, LLC**

203 N. Cedar Ave.
Demopolis, AL 36732
334-289-8222

***Always There In-Home Care**

971 Fairfax Park Ste. G
Tuscaloosa, AL 35406
205-248-9822
www.alwaysthereinhomecare.com

***Amedisys Home Health Care**

1300 McFarland Blvd. Ste. 320
Tuscaloosa, AL 35406
205-752-0606 or 800-261-4316
www.amedisys.com

A Touch of Love

3815 Stafford Pl.
Tuscaloosa, AL 35405
205-246-1219

Cahaba Valley Home Health Care

142 Pierson Ave.
Centreville, AL 35042
205-926-3211

***Caring Hands Senior Care Provider**

208 6th Ave. NW
Reform, AL 35481
205-463-7044

***Caring Missions Services**

6521 Hwy. 69 S Ste. M
Tuscaloosa, AL 35405
205-248-6793
www.caringmissionsservices.com

Comfort Care

2314 11th St.
Tuscaloosa, AL 35401
205-650-3060
www.comfortcarehospice.com

***DCH Home Health Care**

1401 Greensboro Ave.
Tuscaloosa, AL 35401
205-759-7010
www.dchsystem.com

Fayette Medical Center Home Health

102 2nd Ave. SE
Fayette, AL 35555
205-932-5961
www.lhcgroup.com

***Focus on Senior Citizens**

3801 Loop Rd.
Tuscaloosa, AL 35405
205-554-1916
www.focusonseniorcitizens.org

Greene County Home Health

607 Wilson Ave.
Eutaw, AL 35462
205-372-3399

***Help at Home**

509 Energy Center Blvd. Ste. 804
Northport, AL 35473
205-345-9088
www.helpathome.com

Home Instead Senior Care

303 Hargrove Rd E Ste A
Tuscaloosa, AL 35401
205-764-0387
www.homeinstead.com

***Independent Stay Home Care**

4301 Ridgemont Ave.
Northport, AL 35473
205-534-0847
www.theflahertyllc.com

***Jones' Senior Services**

205-887-1715

***Lamar Home Care**

131 1st Ave NW Ste B
Vernon, AL 35592
205-695-6736
www.lamarhomecareinc.com

***Love's Sitting and Service Care**

P.O. Box 638
Greensboro, AL 36744
334-507-4114 or 334-624-1449
www.lovesitting.com

***Pickens County Family Resource Center**

514 10th Ave. SE
Reform, AL 35481
205-367-9382

Pickens County Medical Center Home Health

241 Robert K. Wilson Dr.
Carrollton, AL 35447
205-367-8111
www.pickenscountymedical
center.com

***Sunbridge Home Health Care**

221 Claiborne St.
Camden, AL 36726
334-682-9969

***The Personal Care Agency**

971 Fairfax Park Ste. D1
Tuscaloosa, AL 35406
205-737-7829

Community Resources 22



Food Assistance

Brown Bag Program

Brown Bag Program

205-333-5353

The Brown Bag Program is a food supplemental program for eligible individuals 60 years of age and older. Seniors are provided with bags of groceries during the third week of each month. There is no cost to the individuals served. Eligibility is determined using the federal poverty level income guidelines. To learn more about this program contact West Alabama Food Bank at www.westalabamafoodbank.org.

Farmers Market Program

Alabama Farmers Market Authority

Richard Beard Bldg. Ste. 003

1445 Federal Dr.

Montgomery, AL 36107

334-240-7247

The goal of the Alabama Senior Farmers Market Nutrition Program (FMNP) is to provide fresh, nutritious, locally-grown fresh fruits, vegetables and herbs from farmers markets and roadside stands to low-income seniors. Vouchers are provided for individuals 60 years of age and older who are on a limited income, allowing them to purchase fresh produce at farmers markets. Qualified recipients may receive only one voucher booklet. Quantities are limited. Booklets are mailed out in the spring. To request vouchers, you can register online at www.BuyLocalAlabama.com

Food Stamps

SNAP (Supplemental Nutrition Assistance Program)

Alabama Elderly Simplified Application Project (AESAP)

AESAP is designed to reinvent the Food Assistance Program application process for those households where all members are elderly (60+) and have no earned income. Income and resource limits are the same for any other food assistance household. If you do not qualify for AESAP, you may still qualify for the regular Food Assistance Program at your local county office. To apply for food assistance through AESAP, contact the AAA at 205-333-2990 or 1-800-432-5030.

Home Delivered Meals

Meals on Wheels

Community Service Programs

205-752-5429

Home Bound Meal Program

Area Agency on Aging

205-333-2990

1-800-243-5463

West Alabama Food Bank

205-333-5353

This program covers Bibb, Fayette, Greene, Hale, Lamar, Pickens and Tuscaloosa Counties and has many partners such as churches and organizations that assist with donations and distribution of the Brown Bags.

Individuals can be sponsored to receive this service for an annual cost of \$50. Monthly donations are also accepted.



***Services available vary from free food pantries, discounted food to prepared meals.**

Bibb County

Brent Baptist Church Caring Center

2446 Main Street
Brent, AL 35034
205-926-7687
[www.brentbaptistchurch.org/
ministries/caring-center](http://www.brentbaptistchurch.org/ministries/caring-center)

Caffee Junction Church of God Food Pantry

21231 Hwy 11 N
McCalla, AL 35111
205-477-9100
www.cj-cog.org/ministries

Lillie Star District Community Development Association

10600 Highway 5
Brent, AL 35034
205-926-6872

New Life Assembly of God Food Pantry

27039 AL-5
Woodstock, AL 35188
205-938-2938
www.nlag.cc

Fayette County

Community Service Programs of West Alabama and the Christian Center for Concern

1600 Temple Ave. N Ste. 7
Fayette, AL 35555
205-932-3218

Greene County

Community Service Programs of West Alabama

116 Prairie Ave.
Eutaw, AL 35462
205-372-4562
cspwal.com

Hale County

Community Service Programs of West Alabama

800 Hall St.
Greensboro, AL 36744
334-624-4455
cspwal.com

Moundville Baptist Church

150 5th Ave.
Moundville, AL 35474
205-371-6370

Lamar County

Christian Center of Concern

55305 Hwy. 17
Sulligent, AL 35586
205-698-7197
cspwal.com

Helping Hand Food Pantry Millport Church of the Nazarene

Hwy. 96 W
Millport, AL 35576
205-662-4174 or 205-662-4826

Matt Miller Food Pantry Propst Memorial United Methodist Church

131 Wood Dr.
Millport, AL 35576
205-662-3406 or 205-712-3327

Pickens County

Carrollton United Methodist Church

85 Tuscaloosa Ave.
Carrollton, AL 35447
205-367-8843

Pickens County Community Action & Community Development Corporation Inc.

71 Lakeside St.
Carrollton, AL 35442
205-367-8166 or 205-367-1283
www.caapickens.org

Pickens County Family Resource Center

514 10th Ave. SE
Reform, AL 35481
205-367-9382

Tuscaloosa County

Catholic Social Services of West Alabama

608 James I. Harrison Jr. Pkwy.
Tuscaloosa, AL 35405
205-759-1268
www.csstuscaloosa.org

Christian Ministry Center

3880 Watermelon Rd. Ste. B
Northport, AL 35473
205-752-8399

Community Service Programs of West Alabama, Inc.

601 Black Bears Way
Tuscaloosa, AL 35401
205-752-5429
855-211-0950
www.cspwal.com/contact

Community Soup Bowl

1171 23rd Ave.
Tuscaloosa, AL
205-752-2421
www.tuscaloosasoupbowl.com

Cornerstone Full Gospel Baptist Church

610 Brooksdale Dr.
Tuscaloosa, AL 35401
205-345-4892

East Tuscaloosa

Community Soup Bowl at Hargrove Memorial United Methodist Church

1812 Hargrove Rd. E
Tuscaloosa, AL 35405
205-553-4588
www.etcbsb.net

Lakewood Baptist Church

14468 Hwy 43 N
Northport, AL 35475
205-333-0414

Love Inc.

3101 Main Ave. Ste. A
Northport, AL 35476
205-614-2849
(also provides transportation, home repairs and other forms of assistance)
www.loveinctuscaloosa.com

Pleasant Grove Baptist Association

Christian Ministries Center
16995 Walden Pond Rd.
Brookwood, AL 35444
205-554-7706
www.pleasantgrovebaptistassociation.org

Temporary Emergency Services

1705 15th St.
Tuscaloosa, AL 35401
205-758-5535
www.temporaryemergencyser-vices.org

The Little Closet Community Food Pantry

13222 Fondren Rd.
Northport, AL 35546
205-534-3104
www.thelittlecloset.org

The Salvation Army

2902 Greensboro Ave.
Tuscaloosa, AL 35401
205-632-3691
www.salvationarmymal.org/tuscaloosa/center-hope

University Church of Christ

1200 Julia Tutwiler Dr.
Tuscaloosa, AL 35404
205-553-3001

Homeless Resources

Dent Transitional Program

(Homeless Shelter for men)
15769 Thomas Chapel Rd.
Cottondale, AL 35453
205-246-5655 or 205-765-4591

King's Home & Hannah Home

(Women & Children only)
205-553-0045

Jesus Way Shelter

2662 24th St.
Tuscaloosa, AL 35401
205-759-9771

Turning Point

(Women & Children only)
Safehouse - Address not disclosed
205-758-0808
www.turningpointservices.org

VA Medical Center

3701 Loop Rd. E
Tuscaloosa, AL 35404
205-554-2000
877-4AID-VET

Area Agency on Aging Programs



complement the care provided.

The eligibility categories are:

- A primary caregiver for an older person age 60+ or any age if person has Alzheimer's disease or a related dementia.
- A grandparent or relative caregiver, age 55+ for a child age 18 or younger or an adult child age 19-59 with severe disability.

Health Promotion Classes & Benefits

Our Agency has certified staff members who teach a variety of Evidence-Based Programs (EBPs). These programs offer proven ways to promote health and prevent disease among older adults. These Evidence-Based Programs are based on research and provide documented health benefits. Older adults who participate in EBPs can lower their risk of chronic diseases and falls, or improve long-term effects of chronic diseases or falls.

- **A Matter of Balance:** This four to six week program is proven to reduce fall risk and fear of falling, improve fall self-management, develop fall self-efficacy and promote physical activity.
- **Chronic Disease Self-Management Program:** This six week program is designed to enable participants to build self-confidence, take part in maintaining their health and manage chronic health conditions such as: hypertension, arthritis, heart disease, stroke, lung disease, and diabetes.
- **Stress Busting Program for Family Caregivers:** This nine week program aims to improve the quality of life of family caregivers who provide care for people with Alzheimer's

Aging & Disabilities Resource Center (ADRC)

Our information and referral services offer aging and individuals with disabilities assistance in understanding how their needs, preferences and unique situations translate into locating services and benefits available in West Alabama. Assistance is available by phone, e-mail, or in person.

Alabama Cares Program

Supports family caregivers in an effort to keep families together and allow seniors to remain at home instead of moving to costly long-term care facilities.

Services include:

- Information on available services;
- Assistance in gaining access to services;
- Education, counseling, support groups and caregiver training;
- Respite care to provide a temporary relief or break;
- Supplemental services, on a limited basis, to

disease or other dementias by helping caregivers manage their stress and cope better with their lives.

Home & Community Based Services Waiver Program

Elderly & Disabled Waiver

HIV/AIDS Waiver

ACT: Alabama Community Transition Waiver

TA: Technology Assisted Waiver

Provides services for elderly and disabled low-income people, who, without assistance, might have to be cared for in a nursing home, but choose to stay in their home.

To qualify for the program, individuals must have an income below three times the Federal Poverty Rate and meet certain standards of medical need established by Medicaid.

The Medicaid Waiver Program provides clients the following services, which are paid for by the Alabama Medicaid Agency:

- **Case Management** – coordinates services, provides needs assessments and information, and assists with referrals, benefits and entitlements.
- **Homemaker Services** – general household activities, which include meal preparation, food shopping, errand running and routine household care.
- **Personal Care** – bathing, dressing, ambulating, light housekeeping, emotional security, feeding and supervising the self-administration of medications.
- **Respite Care** – provided to individuals unable to care for themselves on a short-term basis, offering relief to the person normally providing the care.
- **Home-Delivered Frozen Meals** – delivered to the home once per week. The client must have a microwave or oven for heating the meals and freezer space for storage.
- **Companion Services** – provides supervision to functionally impaired adults who live alone and need assistance with housekeeping and personal grooming tasks.

- **Skilled Nursing** – a service which provides skilled medical observation and nursing services by a Registered Nurse or Practical Nurse.

In-Home Service Program

In-Home Services assist homebound individuals age 60 and older with shopping, minor chores and other homemaking activities if the senior is unable to do these tasks. This service is available on a limited basis.

Legal Services Program

Through a contractual agreement with the University of Alabama Law School, assistance is available for older adults in West Alabama. Legal Counsel for the Elderly provides assistance with a wide variety of issues including health care, advance health care directives, wills and trusts, public benefits, and protective services. No fees are charged for the service, but donations are welcomed. Visit www.uaelderlaw.org or call 205-348-4960

Long-Term Care Ombudsman Program

The Long-Term Care Ombudsman is an advocate for residents who live in licensed nursing homes and assisted living facilities. The Ombudsman is an impartial, third party who investigates complaints and works to resolve issues on behalf of residents.

Personal Choices Program

For clients enrolled in the Home and Community-Based Services Waiver Program who choose to self-direct their care, the Personal Choices Program is available. Through this program, clients select their worker and determine their own schedules.

Senior Activity Center Program

WARC-AAA supports 22 senior activity centers. Senior Activity Centers (SAC) offer a variety of activities and programs as well as hot, nutritious meals to enjoy with friends.

Home-delivered meals, transportation, socialization, recreation, and volunteer opportunities are also available. To be eligible, a person must be 60 years or older or the spouse of an eligible senior.

Senior Community Service Employment Program (SCSEP)

This program provides part-time training assignments for low income persons 55 years or older. Training assignments are in agencies that serve the needs of local communities. These agencies, referred to as Host Agencies, include: schools, libraries, county departments, public parks, local aging service providers and many others. The goal of the Senior Community Service Employment Program (SCSEP) is to promote dignity, independence and the well-being of older workers by providing job skills training, employment preparation and job placement.

SenioRx Prescription Drug Program

Assists individuals with applying for assistance programs offered by pharmaceutical manufacturers.

Those eligible:

- Are at least 55 years of age
- Have NO prescription drug coverage
- Have a chronic medical condition
- Are legal residents of Alabama
- Are in the Medicare Part D coverage gap
- Meet certain income limits
- Are any age and have been deemed disabled by Social Security, or have applied for disability and are waiting on a decision, or have a doctor's declaration of disability
- Are in the 24-month Medicare waiting period.

State Health Insurance & Assistance Program (SHIP): Medicare Counseling

The State Health Insurance and Assistance Program is available in West Alabama to help Medicare beneficiaries sort through their

options for FREE. SHIP can assist someone with understanding their Medicare benefits, Part D plan comparisons, enrollment, Medicare Savings Programs (QMB/SLMB), Medigap/ Secondary coverage, Long-Term Care Insurance, and more.

Veteran-Directed Home and Community Based Services Program

The VD-HCBS program is a new Veteran-Directed approach to providing services and support in the homes and communities of eligible Veterans.

To be eligible, a Veteran must first be enrolled with the Department of Veterans Affairs Medical Center (VAMC), have a VA primary care team, meet the eligibility criteria for the Home and Community Based services as determined by the VA and receive a referral from the VAMC to West Alabama Regional Commission (WARC). This self-directed program allows Veterans' choice, control, flexibility and freedom in planning their own services and supports. They can hire family and friends, if they choose, and pay them a fair wage. They may also purchase goods, which contribute to their established care plan.





CALL YOUR LOCAL ADRC
(205-333-2990 or 1-800-AGELINE)
to locate local services, programs & resources for
seniors, people with disabilities & caregivers!

- Serving individuals age 60 and older, adults with disabilities, their family and caregivers
- Providing information, referral and assistance on state and federal programs
- Providing Options Counseling for planning long-term services and support
- Conducting an in-depth screening to determine eligibility for available programs and services
- Providing outreach within West Alabama

**This is a FREE service provided through the
West Alabama Aging and Disability Resource Center
(ADRC).**

**Located at 4200 Highway 69 N, Northport, Alabama
35473
205-333-2990 or 1-800-AGELINE**

Government Offices

City/Town Government

Bibb County

Brent	205-926-4643
Centreville	205-926-4995
West Blocton	205-938-7622
Woodstock	205-938-9790

Fayette County

Belk	205-932-9292
Berry	205-689-4562
Fayette	205-932-5367
Glen Allen	205-487-2014

Greene County

Boligee	205-336-8531
Eutaw	205-372-4212
Forkland	334-289-3032
Union	205-372-3498

Hale County

Akron	205-372-3148
Greensboro	334-624-8119
Moundville	205-371-2641
Newbern	334-624-3633

Lamar County

Beaverton	205-698-0744
Detroit	205-273-4294
Kennedy	205-596-3670
Millport	205-662-4228
Sulligent	205-698-9111
Vernon	205-695-7718

Pickens County

Aliceville	205-373-2559
Carrollton	205-367-8711

Gordo	205-364-7111
McMullen	205-701-1121
Pickensville	205-373-2068
Reform	205-375-6363

Tuscaloosa County

Brookwood	205-556-1300
Coaling	205-507-0200
Coker	205-333-8181
Lake View	205-477-1999
Northport	205-339-7000
Tuscaloosa	205-248-5311
Vance	205-553-8278

County Government

County Commission Offices

Bibb	205-926-3114
Fayette	205-932-4510
Greene	205-372-3349
Hale	334-624-4257
Lamar	205-695-7333
Pickens	205-367-2020
Tuscaloosa	205-349-3870

Local District Offices

Medicaid Tuscaloosa Office
907 22nd Ave.

Tuscaloosa, AL 35401

205-391-6760

www.medicaid.alabama.gov

Social Security Administration

2005 University Blvd. Ste. 1200

Tuscaloosa, AL 35401

877-480-4988

www.ssa.gov

Alabama Cooperative Extension County Offices

Bibb County

183 SW Davidson Dr.
Centreville, AL 35042
205-926-4310

Fayette County

650 McConnell Loop
Fayette, AL 35555
205-932-8941

Greene County

107 Harris Ave.
Eutaw, AL 35462
205-372-3401

Hale County

701 Hall St.
Greensboro, AL 36744
334-624-8710

Lamar County

281 Columbus Ave.
Vernon, AL 35592
205-695-7139

Pickens County

155 Reform St. Rm. 300
Carrollton, AL 35447
205-367-8148

Tuscaloosa County

2513 7th St.
Tuscaloosa, AL 35401
205-349-4630

SAVE THE DATE

**Annual Enrollment Period:
October 15 - December 7**

**Remember to Review Your
Medicare Benefits Annually**

**Plans (Medicare Part C and D) can change their
costs (premiums/coverage) annually, be sure you
are in the plan that saves you the most!**

**Local help is available through SHIP,
the State Health Insurance & Assistance Program,
located at your local Area Agency on Aging office:**

4200 Hwy 69 N

Northport, AL 35473

**Call SHIP for guidance at
1-800-243-5463 or 205-333-2990
to schedule an appointment**



Alabama State Health Insurance Assistance Program

Department of Human Resources (DHR) County Offices

Bibb County
84 Library St.
Centreville, AL 35042
205-926-2900

Fayette County
410 16th St. NE
Fayette, AL 35555
205-932-1665

Greene County
36 Park St.
Eutaw, AL 35462
205-372-5000

Hale County
906 Wheelan St.
Greensboro, AL 36744
334-624-5820

Lamar County
250 Springfield Rd.
Vernon, AL 35592
205-695-5000

Pickens County
401 Tuscaloosa Ave.
Carrollton, AL 35447
205-367-1500

Tuscaloosa County
3716 12th Ave. E.
Tuscaloosa, AL 35401
205-554-1100

Emergency Management County Offices

Bibb County
157 SW Davidson Dr.
Centreville, AL 35042
205-926-3113

Fayette County
118 1st Ave. NE
Fayette, AL 35555
205-932-6113

Greene County
102 Prairie Ave.
Eutaw, AL 35462
205-372-1911

Hale County
998 Church St.
Greensboro, AL 36744
334-624-8160

Lamar County
1118 Co. Rd. 9
Vernon, AL 35592
205-695-7105

Pickens County
155 Reform St. Rm. 100
Carrollton, AL 35447
205-367-2009

Tuscaloosa County
2810 35 St.
Tuscaloosa, AL 35401
205-349-0150

Public Health Dept. (PHD) County Offices

Bibb County
281 Alexander Ave.
Centreville, AL 35042
205-926-9702

Fayette County
215 1st Ave. NW
Fayette, AL 35555
205-932-5260

Greene County
412 Morrow Ave.
Eutaw, AL 35462
205-372-9361

Hale County
670 Hall St.
Greensboro, AL 36744
334-624-3018

Lamar County
300 Springfield Rd.
Vernon, AL 35592
205-695-9195

Pickens County
80 William E. Hill Dr.
Carrollton, AL 35447
205-367-8157

Tuscaloosa County
2350 Hargrove Rd.
Tuscaloosa, AL 35401
205-562-6900

State Government

**Alabama Dept. of Human
Resources**
50 N. Ripley St. Ste. 2104
Montgomery, AL 36130
334-242-1310
www.dhr.state.al.us

**Alabama Dept.
of Insurance
Consumer Division**
P.O. Box 303351
Montgomery, AL 36130
334-269-3550
aldoi.gov

**Alabama Dept.
of Public Health**
201 Monroe St.
Montgomery, AL 36104
334-206-5300
800-252-1818
adph.org

**Alabama Dept.
of Senior Services**
201 Monroe St. #350
Montgomery, AL 36130
877-425-2243
www.alabamaageline.gov

Alabama Medicaid Agency
501 Dexter Ave.
Montgomery, AL 36103
334-242-5000
www.medicaid.alabama.gov

Federal Government

**Centers for Medicare &
Medicaid Services**
7500 Security Blvd.
Baltimore, MD 21244
800-633-4227
www.cms.gov

FEMA-Region IV
3003 Chamblee Tucker Rd.
Atlanta, GA 30341
800-621-FEMA (3362)
770-220-5200
TDD: TTY dial 800-462-7585
for Federal Relay Service
www.fema.gov

Medicare
www.medicare.gov
800-633-4227 or
1-800-MEDICARE
TTY 877-486-2048

Medicare Fraud Hotline
800-447-8477

**Social Security
Administration**
800-772-1213
TTY 800-325-0778
www.ssa.gov

Veterans Administration and Affairs

Bibb/Hale County
35 Court Square E Ste. 105
Centreville, AL 35042
205-926-3116

Fayette County
103 First Ave. NW
Fayette, AL 35555
205-932-6262

Greene County
20 S Commerce St.
Eutaw, AL 35462
205-372-6977

Lamar County
Courthouse Annex
Bevill Building
West Columbus Ave.
Vernon, AL 35592
205-695-7253

Pickens County
Service Center Bldg.
Room 302B
Hwy 17 N
Carrollton, AL 35447
205-367-2099

Tuscaloosa County
714 Greensboro Ave.
Room 241
Tuscaloosa, AL 35401
205-349-3870 ext. 361

**VA Medical Center
Tuscaloosa**
3701 Loop Rd.
Tuscaloosa, AL 35404
205-554-2000
1-888-269-3405
www.va.gov

Chamber of Commerces

**Aliceville Area
Chamber of Commerce**
419 Memorial Pkwy. E
Aliceville, AL 35442
205-373-2820
www.thecityof
aliceville.com/chamber/
chamber-information

**Bibb County
Chamber of Commerce**
835 Walnut St.
Centreville, AL 35042
205-926-5222
www.bibbchamber.org

**Fayette Area
Chamber of Commerce**
203 Temple Ave. N.
Fayette, AL 35555
205-932-4587
www.fayetteareachamber.org

**Gordo Area
Chamber of Commerce**
25226 Hwy 82
Gordo, AL 35466
205-364-7870
www.gordoareachamber.com

Greensboro Business Association

Steven Barnette, Jr.
P.O. Box 211
Greensboro, AL 36744
334-624-8741

Millport Chamber of Commerce

156 Hwy 96
Millport, AL 35576
205-662-5936

The Chamber of Commerce of West Alabama

2201 Jack Warner Pkwy.
Tuscaloosa, AL 35401
205-758-7588
www.tuscaloosachamber.com

Vernon Chamber of Commerce

44425 Hwy 17
Vernon, AL 35592
205-695-7718

Elected Officials – Federal



Senator Jeff Sessions
1800 Fifth Avenue N
Birmingham, AL 35203
205-731-1500



Senator Richard Shelby
Federal Courthouse
2005 University Blvd Ste. 2100
Tuscaloosa, AL 35401
205-759-5047



Rep. Robert Aderholt
District 4
247 Carl Elliot Building
1710 Alabama Avenue
Jasper, AL 35501
205-221-2310



Rep. Gary Palmer
District 6
3535 Grandview Pwy Ste. 525
Birmingham, AL 35243
205-968-1290



Rep. Terri Sewell
District 7
Federal Building
2501 7th St Ste 300
Tuscaloosa, AL 35401
205-752-5380

Elected Officials - State



**Governor
Robert Bentley**



**Lt. Governor
Kay Ivey**

State Capitol

600 Dexter Ave.
Montgomery, AL 36104
334-242-7100

Lt. Governor: 334-242-7900

Alabama State House

11 South Union St.
Montgomery, AL 36130

Senate Information: 334-242-7800

Representative Information: 334-242-7600



Sen. Gerald Allen
Lamar, Pickens
and Tuscaloosa
County



Sen. Greg Reed
Fayette, Jefferson,
Tuscaloosa, Walker
and Winston County



Sen. Bobby Singleton
Choctaw, Clark, Greene, Hale,
Marengo, Perry, Pickens, Sumter
and Tuscaloosa County



Sen. Cam Ward
Bibb, Chilton, Hale,
Jefferson and Shelby
County



Rep. Chris England
Tuscaloosa County



Rep. Alan Harper
Greene, Pickens and
Tuscaloosa County



Rep. Ralph Howard
Bibb, Greene, Hale,
Marengo, Perry and
Sumter County



Rep. Artis AJ McCampbell
Choctaw, Greene, Marengo,
Pickens, Sumter, Tuscaloosa
County



Rep. Mike Millican
Lamar, Marion and
Winston County



Rep. Bill Poole
Tuscaloosa
County



Rep. Kyle South
Fayette, Jefferson,
Lamar and
Tuscaloosa County



Rep. April Weaver
Bibb, Chilton and
Shelby County



Rep. Rich Wingo
Tuscaloosa County

Transportation

Medicaid Recipients
800-362-1504
www.medicaid.alabama.gov

Bibb County

West Alabama Public Transportation
1145 Montgomery Hwy.
Centreville, AL 35042
205-225-0220

Fayette County

Fayette Aging Programs
125 2nd Ave. NW
Fayette, AL 35555
205-932-2666
www.fayetteal.org/departments/senior-center

Greene County

West Alabama Public Transportation
205-372-4494

Hale County

West Alabama Public Transportation
205-371-6318

Lamar County

Lamar County Aging Programs
205-695-0222

Pickens County

HELP Inc.
205-367-2200



Tuscaloosa County

Easter Seals West Alabama
205-759-1211 ext. 271
www.eswaweb.org/transportation-program

FOCUS on Senior Citizens
205-554-1919
www.focusonseniorcitizens.org/transportation.html

Love INC
205-614-2849
www.loveinctuscaloosa.com

Tuscaloosa Transit Authority
205-343-2300

UCP of West Alabama
1100 UCP Pkwy
Northport, AL 35476
205-345-3031
www.ucpwa.org

Whatley Health Transportation
205-758-6647
www.whatleyhealth.org

Support Groups

Parkinson's Support Groups

Tuscaloosa Parkinson's Support Group
Fellowship Hall at
First Christian Church
627 Paul Bryant Dr.
Tuscaloosa, AL 35401
205-246-9652

Cancer Support Groups

Behind The Ribbon
First Methodist Church
800 Greensboro Ave.
Tuscaloosa, AL
205-759-7877

Cancer Wellness
Lewis and Faye Manderson
Cancer Center
809 University Blvd. E
Tuscaloosa, AL 35401
205-759-7877

**HEART
Healing with the Arts**
Lewis and Faye Manderson
Cancer Center
801 University Blvd.
Tuscaloosa, AL 35401
205-759-7877

**IMPACT
Breast Cancer Support Group**
First Methodist Church
800 Greensboro Ave.
Tuscaloosa, AL
205-759-7877

Look Good...Feel Better
Lewis and Faye Manderson
Cancer Center
809 University Blvd.
Tuscaloosa, AL 35401
205-759-7877

Pickens County Cancer Support Group
Pickens County Medical Center
241 Robert K Wilson Dr.
Carrollton, AL 35447
205-367-8111

Prostate Cancer Support Group
Lewis and Faye Manderson
Cancer Center
809 University Blvd.
Tuscaloosa, AL 35401
205-759-7877

Stretch Cancer Support Group for Women
UA Recreation Center
Studio A
Tuscaloosa, AL
205-759-7877

Grief Support Groups

Grief Share
First Baptist Church
721 Greensboro Ave.
Tuscaloosa, AL 35401
205-394-3464

Hospice of West Alabama
3851 Loop Rd.
Tuscaloosa, AL 35401
205-523-0101
www.hospiceofwestalabama.org/griefsupport



**TUSCALOOSA
MorningPointe**
Assisted Living & Memory Care

**1801 Rice Mine Road North
Tuscaloosa, AL 35406
(205) 345-1112
morningpointe.com**



*The Region's Choice for Assisted Living
& Memory Care!*



Spanish-Hispanic Assistance

**Holy Spirit
Catholic Church**
205-553-9733

Interpreter
Gabriel Muniz
205-239-3145

Caregiver Support Groups

**Alzheimer's Family
Support Group**
Caring Days Mal and
Charlotte Moore Building
943 31st St. E.,
Tuscaloosa, AL 35405
205-752-6840

Alzheimer's Support Group
The Lantern at Morning Pointe
1801 Rice Mine Rd.
Tuscaloosa, AL 35406
205-345-1112

**Amazing Caregiver
Support Group**
Bethel Baptist Church
3003 25th St.
Tuscaloosa, AL 35401
205-758-2108

Caring Hearts
First Baptist Church
Tuscaloosa
721 Greensboro Ave.
Tuscaloosa, AL 35401
205-394-3474

**Dementia with Grace at
Alicville Manor Nursing
Home**
703 17th St. NW
Alicville, AL 35442
205-373-6307

**Fayette County
Support Group**
Morningview Estates
404 25th St. NW
Fayette, AL 35555
205-932-4003 or 205-333-2990
or 800-243-5463

**Hale County
Support Group**
Department of
Human Resources (DHR)
906 Wheelen St.
Greensboro, AL 36744
205-333-2990 or
800-243-5463



Financial & Legal Services 39



Elder Abuse Defined

Elder abuse can occur anywhere. It can occur in a person's home and in Long-Term Care Residential facilities. Elder abuse affects elders of all socio-economic groups, cultures, and races. Data shows that elders are most often abused by family members or a person in a position of trust. Most victims know their abuser. Elders who have the highest risk of abuse are women, "older elders", and individuals with dementia.

Definitions of Elder Abuse include:

- **Emotional Abuse:** The intentional infliction of mental or emotional anguish by threat, humiliation, intimidation, or other verbal or non-verbal abusive conduct.

Examples: name calling, insulting, ignoring for extended periods of time, frightening, intimidating, and isolating from friends and family.

- **Financial:** The unauthorized use of funds or any resources of an elderly individual; the misuse or exploitation of Power of Attorney or Representative Payee Status for one's own advantage or profit.

Examples: stealing jewelry or other property and obtaining the elderly person's signature for transfer of property or for a will through force, pressure or violence.

- **Neglect:** The failure by the caregiver to obtain adequate goods or services for the elderly person's maintenance and well-being, either intentionally or accidentally.

Examples: a caregiver who fails to buy groceries or prescription medications. Neglect can also be self-induced.

- **Self-neglect:** When the behavior of an elderly person threatens his or her own health or safety.

Examples: failure to provide oneself with adequate food, clothing, shelter, medication, safety, and proper hygiene.

- **Physical Abuse:** The intentional use of physical force that results in bodily injury, pain, or impairment.

Examples: beating, slapping, bruising, cutting, burning, pushing or shoving, excessively restraining, force-feeding, and physical punishment.

- **Sexual Abuse:** The non-consensual sexual contact of any kind with an elderly individual.

Examples: fondling of the breast or genitals, rape, coerced nudity, and sexually explicit photographing.

The Red Flags:

* Emotional Abuse:

- Unexplained or uncharacteristic changes in behavior, such as withdrawal from normal activities, unexplained changes in alertness;
- Social isolation;
- Caregiver is verbally aggressive or demeaning, controlling, overly concerned about spending money, or uncaring

* Exploitation:

- Lack of amenities person can afford;
- Elder giving excessive financial reimbursement/ gifts for needed care and companionship;
- Caregiver has control of elder's finances, but fails to provide for elder's needs;
- Elder has signed property transfers (Power of Attorney, new will, etc.) but is unable to comprehend the transaction or what it means.

* Neglect:

- Lack of basic hygiene, adequate food, or clean and appropriate clothing;
- Lack of medical aids (glasses, walker, dentures, hearing aids, medications);
- Person with dementia left unsupervised;
- Person confined to a bed left without care;
- Home cluttered, filthy, in state of disrepair, or fire and safety hazards;
- Home without adequate facilities (stove, refrigerator, heating, cooling, working plumbing, and electricity);
- Untreated pressure "bed" sores (pressure ulcers)

* Physical/Sexual Abuse:

- Unexplained fractures, bruises, welts, cuts, sores, burns, torn or bloody undergarments

- Information from the Alabama Department of Senior Services

Elder Abuse Hotline

800-458-7214

National Center on Elder Abuse

800-677-1116

For additional assistance refer to page 42 as well as www.alabamaageline.gov/assets/eaptoolkit.pdf

Information Sources

Alabama Crime Victims Compensation Commission
5845 Carmichael Rd.
Montgomery, AL 36117
800-541-9388 (Victims Only)
www.acvcc.alabama.gov

Alabama Disabilities Advocacy Program
624 Paul Bryant Dr.
Tuscaloosa, AL 35487
205-348-4928 or 800-826-1675
(In-state clients only)
www.adap.ua.edu

Alabama Public Service Commission
100 N. Union St. RSA Union
Montgomery, AL 36104
334-242-5218
www.psc.alabama.gov

For complaints:
800-392-8050

Eldercare Locator
800-677-1116
www.eldercare.gov

United Way of West Alabama (211)
2720 6th Street
Tuscaloosa, AL 35401
205-345-6640
www.uwwa.org

Abuse, Neglect & Exploitation

Division of Health Care Facilities
Dept. of Public Health
800-356-9596 or 334-206-5300

Alabama Coalition Against Domestic Violence
Hotline:
800-650-6522
Office:
334-832-4842
www.acadv.org

Turning Point of West Alabama
205-758-0808

The National Domestic Violence
Hotline:
1-800-799-7233
TTY: 1-800-787-3224

(Refer to Page 32 for Local DHR Contacts by County)

Legal Services

The University of Alabama Legal Counsel for the Elderly
205-348-4960 or
www.uaelderlaw.org

Legal Services Corporation of Alabama
2315 9th St.
Tuscaloosa, AL 35401
205-758-7503 or 886-456-4995

Tax Preparation Assistance

Focus on Senior Citizens
3801 Loop Road
Tuscaloosa, AL 35404
205-553-3133

University of Alabama Save First
1-888-99-TAXAL (8-2925)
www.impactamerica.com

LEGAL COUNSEL FOR THE ELDERLY

A University of Alabama Law School Clinical Program funded in part by West Alabama Regional Commission's Area Agency on Aging

Legal Counsel for the Elderly (LCE) is a University of Alabama Law School Clinical Program, partly funded by the West Alabama Regional Commission's Area Agency on Aging that introduces law students to the growing field of elder law and provides practical experience to 3rd year law students during the fall and spring terms.

As an AAA legal provider, it also provides a broad range of free legal services to those 60 or over who are residents of Bibb, Fayette, Greene, Hale, Lamar, Pickens and Tuscaloosa Counties. LCE is one of thirteen legal providers offering such services in Alabama under grants from Area Agencies on Aging through the Older Americans Act (42 U.S.C. § 3001 et seq.).

FOR AN APPOINTMENT CALL: 205-348-4960 OR 1-800-492-9036

TOP 10 FINANCIAL SCAMS TARGETING SENIORS

Financial scams targeting seniors have become so prevalent that they're now considered "the crime of the 21st century." Why? Because seniors are thought to have a significant amount of money sitting in their accounts.

Financial scams also often go unreported or can be difficult to prosecute, so they're considered a "low-risk" crime.

However, they're devastating to many older adults and can leave them in a very vulnerable position with little time to recoup their losses. It's not just wealthy seniors who are targeted. Low-income older adults are also at risk of financial abuse. And it's not always strangers who perpetrate these crimes. Over 90% of all reported elder abuse is committed by an older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others.

Review the list below, so you can identify a potential scam.

1. Medicare/Health Insurance Scams

Every U.S. citizen or permanent resident over age 65 qualifies for Medicare, so there is rarely any need for a scam artist to research what private health insurance

company older people have in order to scam them out of some money.

In these types of scams, perpetrators may pose as a Medicare representative to get older people to give them their personal information, or they will provide bogus services for elderly people at makeshift mobile clinics, then use the personal information they provide to bill

Medicare and pocket the money.

2. Counterfeit Prescription Drugs

Most commonly, counterfeit drug scams operate on the Internet, where seniors increasingly go to find better prices on specialized medications. This scam is growing in popularity - since 2000, the FDA has investigated an average of 20 such cases per year, up from five a year in the 1990s. The danger is that besides paying money for something that will not help a person's medical condition, victims may purchase unsafe substances that can inflict even more harm. This scam can be as hard on the body as it is on the wallet.



3. Funeral & Cemetery Scams

The FBI warns about two types of funeral and cemetery fraud perpetrated on seniors. In one approach, scammers read obituaries and call or attend the funeral service of a complete stranger to take

advantage of the grieving widow or widower. Claiming the deceased had an outstanding debt with them, scammers will try to extort money from relatives to settle the fake debts.

Another tactic of disreputable funeral homes is to capitalize on family members' unfamiliarity with the considerable cost of funeral services to add unnecessary charges to the bill. In one common scam of this type, funeral directors will insist that a casket, usually one of the most expensive parts of funeral services, is necessary even when performing a direct cremation, which can be accomplished with a cardboard casket rather than an expensive display or burial casket.

4. Fraudulent Anti-Aging Products

In a society bombarded with images of the young and beautiful, it's not surprising that some older people feel the need to conceal their age in order to participate more fully in social circles and the workplace. After all, 60 is the new 40, right?

It is in this spirit that many older Americans seek out new treatments and medications to maintain a youthful appearance, putting them at risk of scammers. Whether it's fake Botox, like the one in Arizona that netted its distributors (who were convicted and jailed in 2006) \$1.5 million in barely a year, or completely bogus homeopathic remedies that do absolutely nothing, there is money in the anti-aging business.

Botox scams are particularly unsettling, as renegade labs creating versions of the real thing may still be working with the root ingredient, botulism neurotoxin, which is one of the most toxic substances known to science. A bad batch can have health consequences far beyond wrinkles or drooping neck muscles.

5. Telemarketing/Phone Scams

Perhaps the most common scheme is when scammers use fake telemarketing calls to prey on older people, who as a group, make twice as many purchases over the phone than the national average. While the image of the lonely senior citizen with nobody to talk to may have something to do with this, it is far more likely that older people are more familiar with shopping over the phone, and therefore, might not be fully aware of the risk. With no face-to-face interaction, and no paper trail, these scams are incredibly hard to trace. Also, once a successful deal has been made, the buyer's name is then shared with similar schemers looking for easy targets, sometimes

defrauding the same person repeatedly.

Examples of telemarketing fraud include:

The Pigeon Drop

The con artist tells the individual that he/she has found a large sum of money and is willing to split it if the person will make a "good faith" payment by withdrawing funds from his/her bank account. Often, a second con artist is involved, posing as a lawyer, banker, or some other trustworthy stranger.

The Fake Accident Ploy

The con artist gets the victim to wire or send money on the pretext that the person's child or another relative is in the hospital and needs the money.

Charity Scams

Money is solicited for fake charities. This often occurs after natural disasters.

6. Internet Fraud

While using the Internet is a great skill at any age, the slower speed of adoption among some older people makes them easier targets for automated Internet scams that are ubiquitous on the web and email programs. Pop-up browser windows simulating virus-scanning software will fool victims into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that will open up whatever information is on the user's computer to scammers.

Their unfamiliarity with the less visible aspects of browsing the web (firewalls and built-in virus protection, for example) make seniors especially susceptible to such traps. One example includes:

Email/Phishing Scams

A senior receives email messages that appear to be from a legitimate company or institution, asking them to "update" or "verify" their personal information. A senior receives emails that appear to be from the IRS about a tax refund.

7. Investment Schemes

Because many seniors find themselves

planning for retirement and managing their savings once they finish working, a number of investment schemes have been targeted at seniors looking to safeguard their cash for their later years. From pyramid schemes like Bernie Madoff's (which counted a number of senior citizens among its victims), to fables of a Nigerian prince looking for a partner to claim inheritance money, to complex financial products that many economists don't even understand, investment schemes have long been a successful way to take advantage of older people.

8. Homeowner/Reverse Mortgage Scams

Scammers like to take advantage of the fact that many people above a certain age own their homes, a valuable asset that increases the potential dollar value of a certain scam.

A particularly elaborate property tax scam in San Diego saw fraudsters sending personalized letters to different properties apparently on behalf of the County Assessor's Office. The letter, made to look official but displaying only public information, would identify the property's assessed value and offer the homeowner, for a fee of course, to arrange for a reassessment of the property's value and therefore the tax burden associated with it.

Closely related, the reverse mortgage scam has mushroomed in recent years. With legitimate reverse mortgages increasing in frequency more than 1,300% between 1999 and 2008, scammers are taking advantage of this new popularity. As opposed to official refinancing schemes, however, unsecured reverse mortgages can lead property owners to lose their homes when the perpetrators offer money or a free house somewhere else in exchange for the title to the property.

9. Sweepstakes & Lottery Scams

This simple scam is one that many are familiar with, and it capitalizes on the notion that "there's no such thing as a free lunch." Here, scammers inform their mark that they have won a lottery or sweepstakes of some kind and need to make some sort of payment to unlock the supposed prize. Often, seniors will be sent a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is

rejected. During that time, the criminals will quickly collect money for supposed fees or taxes on the prize, which they pocket while the victim has the "prize money" removed from his or her account as soon as the check bounces.

10. The Grandparent Scam

The grandparent scam is so simple and so devious because it uses one of older adults' most reliable assets, their hearts.

Scammers will place a call to an older person and when the mark picks up, they will say something along the lines of: "Hi Grandma, do you know who this is?" When the unsuspecting grandparent guesses the name of the grandchild the scammer most sounds like, the scammer has established a fake identity without having done a lick of background research.

Once "in," the fake grandchild will usually ask for money to solve some unexpected financial problem (overdue rent, payment for car repairs, etc.), to be paid via Western Union or MoneyGram, which don't always require identification to collect. At the same time, the scam artist will beg the grandparent "please don't tell my parents, they would kill me."

While the sums from such a scam are likely to be in the hundreds, the very fact that no research is needed makes this a scam that can be perpetrated over and over at very little cost to the scammer.

If you suspect you've been the victim of a scam...

Don't be afraid or embarrassed to talk about it with someone you trust. You are not alone, and there are people who can help. Doing nothing could only make it worse. Keep handy the phone numbers and resources you can turn to, including the local police, your bank (if money has been taken from your accounts), and Adult Protective Services. To obtain the contact information for Adult Protective Services in your area, call the Eldercare Locator, a government sponsored national resource line, at: 1-800-677-1116, or visit their website at: www.eldercare.gov.

-Article from the National Council on Aging

Additional Fraud Assistance:

A resource for older Americans who fear they have been victimized is their state securities agency.

Extensive background information on investment salespeople and firms is available from the Central Registration Depository files available from your state securities agency.

Call 1-800-222-1253 or write:
Alabama Securities Commission
P.O. Box 304700

Montgomery, AL 36130-4700

Alabama residents should call 800-222-1253 or your local law enforcement agency.

- If you want to cut down on the amount of unsolicited offers you receive, call 1-888-567-8688 or go to www.optoutprescreen.com to be removed from the database that generates credit card pre-approved offers.
- If you want to cut down on the number of sales calls you receive, register on the national Do Not Call List by calling 1-888-382-1222 or on-line at www.donotcall.gov.
- If you find anything on your credit report that should not be there, take action immediately.

Alabama consumers are able to obtain a free copy of their credit report from a credit bureau once every 12 months by calling 1-877-322-8228 or visiting www.annualcreditreport.com

The three major credit bureaus are:

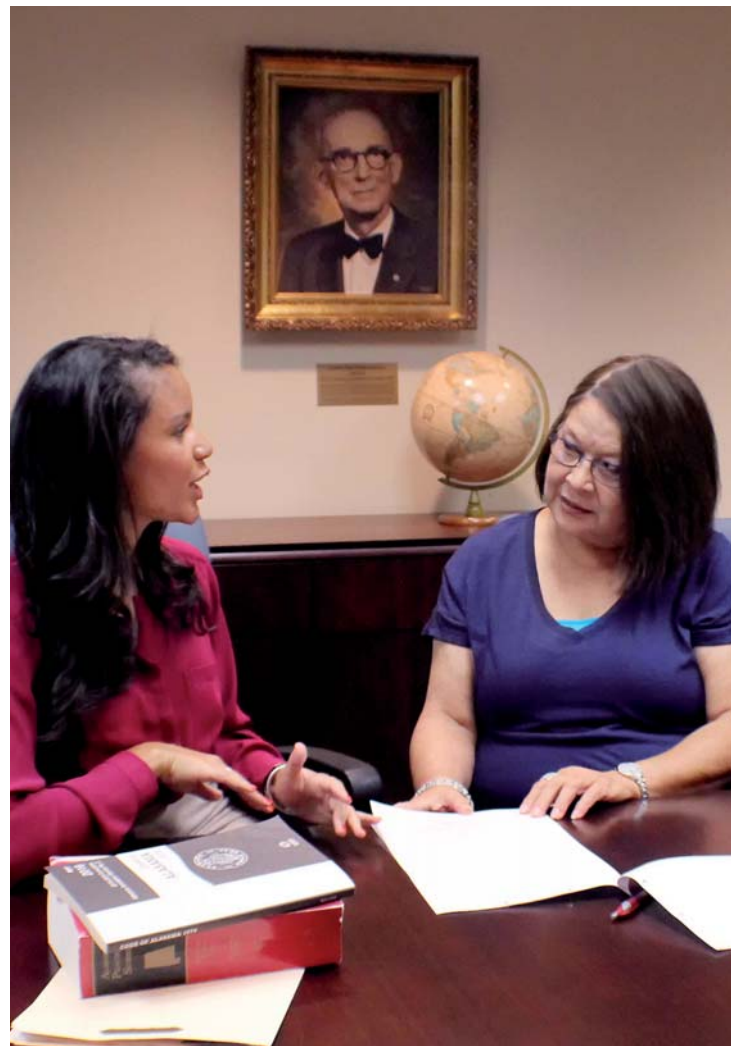
Experian: 1-888-397-3742 or www.experian.com

Trans Union: 1-800-916-8800 or www.transunion.com

Equifax 1-800-685-1111 or www.equifax.com

If your identity is stolen, take immediate action!

- Report fraud to all three credit bureaus.
- Report theft to local law enforcement and the Federal Trade Commission: 1-877-IDTHEFT or www.FTC.gov. Immediately contact banks, credit card issuers and other creditors.
- Immediately contact the Attorney General's Office in Montgomery at: 334-242-7300 or 1-800-392-5658



Various Assistance

Clothing, Financial, Utility, Etc.

Bibb County

**Community Service
Programs of West Alabama**
200 2nd St.
Centreville, AL 35042
205-926-9384

Fayette County

Christian Center of Concern
210 1st St. NW
Fayette, AL 35555
205-932-3218
www.facebook.com/fayettechristiancenterofconcern

**Community Service
Programs of West Alabama**
1600 Temple Ave. N Ste. 7
Fayette, AL 35555
205-932-3218
www.cspwal.com

Greene County

**Community Service
Programs of West Alabama**
116 Prairie Ave.
Eutaw, AL 35462
205-372-4562

**Consolata Missionary
Apostolate**
331 Boligee St.
Eutaw, AL 3462
205-372-3497
www.consolatasisters.org

Hale County

**Community Service
Programs of West Alabama**
800 Hall St.
Greensboro, AL 36744
334-624-4455
www.cspwal.com

HERO

1120 Main St.
Greensboro, AL 36744
334-624-0842
www.herohousing.org

Lamar County

**Community Service
Programs of West Alabama**
145 Columbus Ave.
Vernon, AL 35592
205-695-9573
www.cspwal.com



*Where the Journey
to Healing Begins*

www.dchsystem.com/mentalhealth
(205) 330-3838

**Adult and Geriatric Inpatient Mental Health
Services Offered by Northport Medical Center**





“Always There” In-Home Care, Inc.



“Since my beloved wife died a couple of years ago, after only 65 years of a very happy marriage, I certainly needed someone to take care of me if I expected to continue living in my own home. Thank you, AlwaysThere in-Home Care, for providing a great way for me to do so. On a 24/7 schedule your caregivers have made me feel very comfortable and safe living alone in my own home. I am well fed, the house is very well kept and they have been useful and good company. In particular, I think of my three “regulars” (morning, afternoon & evening, and overnight) as sort of extended family. I simply could not do it without them.” – Mr. George xxxxxxxx

Competent & Compassionate Caregivers to Assist With:

- Bathing & Light Housekeeping
- Meal Preparation & Errands
- Hospital Sitters • Skilled Nurses
- Insured & Bonded • Criminal Background Check

**FREE
In-Home
Assessment**

In this very busy world in which we live, remember that if we are to remain helpful to others, we must also allow others to help us. If you have a family member in need of assistance, or if you just need a break yourself, we are available 24 hours a day; 7 days a week!

Call Us - 205-248-9822

www.alwaysthereinhomecare.com 971 Fairfax Park, Suite G, Tuscaloosa, AL 35406

Pickens County

Community Action

71 Lakeside St.
Carrollton, AL 35442
205-367-8166 or 205-367-1283

Tuscaloosa County

Catholic Social Services of West Alabama

608 James I Harrison Jr. Pkwy. E
Tuscaloosa, AL 35405
205-759-1268
www.csstuscaloosa.org

The Lazarus Ministry Christ Episcopal Church (Utility Assistance)

605 Lurleen B Wallace Blvd. N
Tuscaloosa, AL 35401
205-758-4252
www.christchurch1828.org

Christian Ministry Center

3880 Watermelon Rd. Ste. B
Northport, AL 35473
205-752-8399
[www.tuscaloosacba.com/
christian-ministry-center](http://www.tuscaloosacba.com/christian-ministry-center)

Community Service Programs of West Alabama

601 Black Bears Way
Tuscaloosa, AL 35401
205-752-5429
www.cspwal.com

Forest Lake United Methodist

1711 4th Ave.
Tuscaloosa, AL 35401
205-758-6667

Habitat for Humanity ReStore

1120 35th St. Ste. B
Tuscaloosa, AL 35401
205-349-4620
www.tuscaloosarestore.org

Love Inc.

3101 Main Ave.
Northport, AL 35476
205-614-2849
www.loveinctuscaloosa.com

American Red Cross

1622 Lurleen Wallace Blvd.
Northport, AL 35476
205-758-3608
www.redcross.org

The Salvation Army

2902 Greensboro Ave.
Tuscaloosa, AL 35401
205-632-3691
www.salvationarmyalm.org

Temporary Emergency Services

1705 15th St.
Tuscaloosa, AL 35401
205-758-5535
www.temporaryemergencyservices.org

Energy Assistance

*2.2% Electric Exemption Program

This program permits eligible households to qualify for an exemption from payment of the tax on their monthly electric bill. Those qualifying for this program will no longer be billed the 2.2% tax. You will not receive a money payment from this program but will save 2.2% of your monthly electricity bill.

To qualify for this program, you must:

1. Be the head of household. (Head of household is defined as that adult household member in whose name the monthly electric bill is received);
2. Be 62 years old or older, or between the ages of 18 to 62 and blind or otherwise totally and permanently disabled. If you do not receive a check based on blindness or total and permanent disability, you must present a statement from your doctor saying that you are blind or totally and permanently disabled to engage in gainful employment and give the reason why;
3. Share your residence with not more than one other adult person less than 62 years old. (An adult is defined as a person who is 18 years old or older.);
4. Have a yearly gross income for you and all members of your household of \$12,000 or less.
5. Buy your electricity from a company that collects the 2.2% Gross Receipts License Tax;
6. Be an Alabama resident and live in the county where you apply, and be a U. S. citizen or legal alien;
7. Furnish a recent electric bill to show the current name, address, and customer account number in whose name the bill is received;
8. Cooperate with the Department of Human Resources by furnishing the necessary information or verification required to determine your eligibility;
9. Agree to report to your local County Department of Human Resources any change of name or address on your monthly electric bill if you wish to reapply for the exemption.

Where to apply:

You must apply at the Department of Human

Resources office in the county where you live. You may apply in person or someone may obtain an application form for you which must be completed, signed by the head of household, and returned to the Department of Human Resources in the county where you live (see Government Programs, page 32).

In addition, Alabama Power offers the Rate Rider SSI (Supplemental Security Income).

Rate Rider is the discount of the basic customer charge of \$14.50 which is available to those persons drawing SSI. Apply at your local Alabama Power Company office. Please note, the Social Security number and name on your application should be exactly as shown on your SSI records. Contact 1-800-245-2244 for more information.

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP is a federally funded program to help eligible, low-income homeowners and renters meet their home heating and/or cooling needs. There is a sign-up for heating costs in the winter and cooling costs in the summer. Applicants must be the head of the household or their spouse. Applicants 60 and older or disabled can authorize in writing an individual to apply for him/her. Applicants must provide proof of gross income for everyone in the household for the month prior to sign-up, Social Security numbers for all members of the household, and a copy of the latest utility bill showing the account number. Monthly income limits change annually with the Federal Poverty Guidelines. To apply, contact the call center for **Community Service Programs of West Alabama** at 1-877-803-5509.

Free Garbage Pick-up

In 1989, Alabama adopted legislation requiring each county or municipality to promote and provide for mandatory solid waste collection. In part, the law was established to curtail the illegal dumping and burning of household garbage. Included in the law were provisions to help fixed income households cope with the cost of this service. Included are "households whose sole source of income is Social Security or SSI benefits."

To see if your county or municipality

provides an exemption from the payment of fees required under this article, contact your local Health Department. An environmentalist with the Health Department can provide information about how, where and when to apply.

Telephone Assistance

Lifeline

The federal Lifeline program gives income-eligible consumers a discount on monthly charges for basic local landline residential telephone service purchased from an authorized landline or wireless service provider. Assistance is limited to one monthly discount per customer. Only one Lifeline service is available per household whether landline or wireless. To apply for the discount, contact AT&T at:

1-800-377-9450 or www.att.com/mobility-lifeline
Contact your local landline or wireless telephone company to verify that you are eligible for Lifeline benefits. If your local telephone company is not authorized to provide Lifeline or Link-Up discounts in your area, contact:

Alabama Public Service Commission at:
1-800-392-8050 or **Alabama State Utility**

Consumers Advocate office at the following address:

Office of the Attorney General/Alabama State House
P.O. Box 300125

Montgomery, AL 36130

or call 334-242-7300.

The above article contains excerpts from the following website:

www.lifeline.gov/lifeline_consumers.html

SafeLink

SafeLink is a government-supported program which provides a free cell phone and airtime each month for income-eligible customers. SafeLink Wireless offers Lifeline Service. Through SafeLink, applicants receive free cellular service, a free cell phone and free minutes every month. SafeLink Wireless Service does not cost anything – there are no contracts, no recurring fees and no monthly charges.

Features such as caller ID, call waiting and voicemail are included with the service. Additional minutes can be purchased through TracFone Airtime cards at any TracFone retailer (Walmart, Walgreens, Family Dollar, etc).

In Alabama, SafeLink Wireless' Lifeline Service provides:

- A free SafeLink Wireless phone.
- A free cellular plan with 250 minutes every month.

How to Qualify

You may qualify for Lifeline Service if:

1. You already participate in one of the following assistance programs:
 - Federal Public Housing Assistance/Section 8
 - Low Income Home Energy Assistance Program (LIHEAP)
 - National School Lunch (free program only)
 - Temporary Assistance for Needy Families (TANF)
 - Supplemental Security Income (SSI)
 - Food Stamps
 - Medicaid

OR

2. Your total household income is at or below 135% of the Federal Poverty Guidelines.

AND

3. No one in your household currently receives Lifeline Assistance through another phone carrier. If someone in your household is receiving Lifeline Assistance you must cancel the service before applying for Lifeline Service through SafeLink Wireless.

4. You have a valid United States postal address. In order for SafeLink to ship you your free phone you must live at a residence that can receive mail from the US Post Office. **P.O. Boxes cannot be accepted.**

If you elect to qualify via income you will need to prove your eligibility by sending a copy

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of a document that confirms your income level. The following are examples of documents that are accepted:

- Four months of consecutive pay stubs
- Letter from your employer
- Last year's income tax return
- Employer W-2 form

How to apply for SafeLink Wireless:

Fill out the application on this website: www.safelinkwireless.com or call 800-SAFELINK.

After printing your completed application, sign the application and return it to SafeLink, along with copies of documents that prove you qualify for SafeLink Wireless Service. You may return your application in one of the following ways:

- Fax the application to 1-866-902-5756. Fax is the recommended method.
- Mail your application to PO Box 220009, Milwaukie, OR 97269-0009. Allow 2-3 additional weeks for applications that are sent through the mail.
- Write down the SafeLink Wireless ID provided when you fill out the application. With your ID you can check on the status of your application online or by calling 1-800-977-3768.

Source: www.safelinkwireless.com

Assurance Wireless

Assurance Wireless, one of Virgin Mobile prepaid brands, provides a free wireless phone and 250 minutes of service monthly to eligible low-income customers.

This federally-supported program is available in Alabama, Florida and more than a dozen other states. The phone and basic voice service is free, but customers can choose to pay for additional features such as more minutes, texting or international calls.

You may qualify based on household income or if you participate in one of the following government programs:

- Medicaid
- Food Stamps/Supplemental Nutrition Assistance Program

- Supplemental Security Income
- Temporary Assistance for Needy Families
- Federal Public Housing Assistance or Section 8
- Low Income Home Energy Assistance Program

In Alabama, income is based on 135% of the federal poverty guidelines.

Each month, 250 free voice minutes and texts are added automatically. Apply by calling 1-888-898-4888 or visiting www.assurancewireless.com

-Source: www.assurancewireless.com



We know how important professional rehabilitation facilities and services are to your recovery. Our facilities feature skilled nursing and rehabilitation services and a dedicated staff to help you more fully recover. The Rapid Recovery program offers occupational, speech, and physical therapy for all ages.

Let Rapid Recovery Help You Down The Road To Recovery

GLEN HAVEN
HEALTH AND REHABILITATION, LLC

www.glenhavenhealthandrehabilitation.com

Our Family Caring For Yours

Senior Discounts

***This listing is not meant to be all-inclusive or an endorsement of included businesses. Please remember to check with businesses about their current Senior Discount offers as some may have changed after this directory was published.**

Repairs

Strip Shop

5% off all repair services
55+

Restaurants

Applebee's

15% off with Golden Apple Card
60+

Arby's

Free beverage with combo
55+

Burger King

10% off or a 75 cent drink
60+

Captain D's

\$4.99 dinners
Sundays & Wednesdays
62+

Chick-Fil-A

Small drink or coffee with purchase
55+

Cici's Pizza

\$5.55 all you can eat
55+

Dairy Queen

10% off
60+

Dunkin Donuts

Free donut with large drink purchase
(AARP members) 55+

Hardee's

33 cent beverage
55+

IHOP

10% off
55+

KFC

10% off
55+

McDonald's

Discount on coffee
55+

Outback

15% off (excluding alcohol)
(AARP members) 60+

Taco Bell

10% off
65+

Waffle House

10% off
60+

Wendy's

Free drink with purchase
55+

Retail

Belk

15% off 1st Tuesday
55+

Michael's

10% off
55+

RiteAid

20% off 1st Wednesday
65+

Ross

10% off every Tuesday
55+

Stein Mart

Discounts vary 1st Monday
55+

Walgreens

25% off 1st Tuesday
(AARP members) 60+

Other Services

American Shutterbug

15% off film processing
60+

Ascent Audiology & Hearing

10% off hearing aid purchase
Buy one get one batteries
55+

Massage Life & Wellness

10% off any service
55+

Picture This Frame Shop

10% off
55+

Housing

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Housing Assistance Information

Public Housing

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high-rise apartments for elderly families. There are approximately 1.3 million households living in public housing units, managed by some 3,300 housing authorities. The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing authorities that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

Public housing is limited to low-income families and individuals. The local Housing Authority (HA) determines eligibility based on:

1. Annual gross income
2. Whether you qualify as elderly, a person with a disability, or as a family
3. U.S. citizenship or eligible immigration status.

If you are eligible, the HA will check your references to make sure you and your family will be good tenants. HAs will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment. Housing Authorities use income limits developed by HUD. HUD sets the low income limits at 80 percent and very low income limits at 50 percent of the median income for the county or metropolitan area. Income limits vary by location, so you may be eligible at one HA but not at

another. The HA serving your community can provide you with the income levels for your area and family size. Contact your local HA (listing on page 57) for more information.

Section 8 Housing - Housing Choice Voucher Program

The Section 8 Program provides assistance for low-income families in the private rental market through the Housing Assistance Payments Program. Rental voucher holders select a unit from the private rental market. Rental assistance makes market rate housing affordable. Program participants normally pay no more than 30 percent of their monthly adjusted income towards rent and utilities.

The Housing Assistance Payment subsidizes the balance of the rent to the property owner. The housing unit must meet HUD Housing Quality Standards and the rent must be approvable within HUD Fair Market Rents and market rate comparable.

Eligibility for a rental voucher is determined by the local Housing Authority (HA) based on the total annual gross income and family size and is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. Generally, the family's income may not exceed 50 percent of the median income for the county or metropolitan area in which the family lives. Median income levels are published by HUD and vary by location.

The HA serving your community can provide you with the income limits for your area and family size. During the application process, the HA will collect information on family income, composition and assets. The HA will verify this information with other local agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the rental assistance payment. If the HA determines that your family is eligible, it will put your name on a waiting list, unless it is able to assist you immediately. Once your name is reached on the waiting list, the HA will contact you and issue a rental voucher. Contact your local

HA for more information.

Property Taxes and Homestead Exemption

A Homestead Exemption is a tax reduction a property owner may be entitled to if he or she owns a single family residence and occupies it as their primary residence on the first day of the tax year for which they are applying.

There are four types of homestead exemptions:

- 1. Regular Homestead Exemption, or Homestead 1,** is available to all citizens of Alabama who own and occupy a single-family residence, if the property is used for no other purpose. The amount of the exemption is \$4,000 of the assessed value for the state taxes and \$2,000 of the assessed value for the county taxes.
- 2. Homestead Exemption 2** is for persons age 65 or older whose adjusted gross income on the state income tax return is less than \$12,000 annually. This exemption is for all state and county taxes up to \$5,000 in assessed value. Those who are permanently and totally disabled or blind, regardless of income are entitled to this exemption.
- 3. Homestead Exemption 3** is for all persons age 65 or older, or who are totally disabled. This exemption is for all property taxes if their annual taxable income on the Federal Tax Return is \$7,500 or less.
- 4. Homestead Exemption 4** is for all persons age 65 or older, regardless of income. This exemption is for the total assessed value of the state taxes and up to \$2,000 of the assessed value of the county taxes.

Exemptions should be applied for between Oct. 1 and Dec. 31 based upon the status of the property as of Oct. 1. For homestead exemptions 2 and 3, an application for special homestead exemption is mailed Oct. 1 to previously qualified homeowners allowing them to renew their special homestead exemption each year. Contact

your local county administrative office to inquire about homestead exemption and your status.

USDA Rural Development

USDA Rural Development is a federal agency whose mission is to help rural Americans improve the quality of their lives. Some of the programs available through USDA Rural Development help finance new or improved housing for moderate-, low- and very low-income individuals/families. General descriptions of these USDA Rural Development programs are provided below.

Home Repairs 504 Loan and Grant Program

USDA Rural Development offers a home repair loan and grant program, called 504 Loan & Grant Program to very low-income households who are owner/applicants. This program does not apply to home rental properties.

- Maximum loan amount is \$20,000 at 1% interest for up to 20 years.
- Maximum grant amount is \$7,500 - lifetime limit. Applicants must be 62 years of age or older.
- Loans may be used for remodeling. Grants may only be used to remove health or safety hazards.

Loans can be used for the following purposes:

- Dwelling improvements
- Dwelling modernization
- Removal of safety hazards
- Removal of health hazards

Loans cannot be used for the following:

- New construction
- Repairing dwellings in such poor condition that they would continue to have a major hazard after repairs are made
- Moving a home or relocating mobile/manufactured homes
- Off-site improvements
- Refinancing debts

Limitations and Requirements for loans:

- The balance of all Section 504 loans to an applicant can never exceed \$20,000.
- The interest rate on the outstanding principal is 1 percent.
- Loan terms are based on applicant's repayment ability, never to exceed 20 years.
- Loans of less than \$7,500 may be on a "note only" basis (no mortgage).
- Loans of \$7,500 or more must be secured by a mortgage (with title insurance) with all outstanding debt on the property not exceeding the property value.
- Cases where the total outstanding indebtedness on the property exceeds \$15,000 require escrow for taxes and insurance (either by USDA or a prior debtor).

To qualify for the Loan Program:

- Applicant must be a U. S. citizen or a resident non-citizen admitted for permanent residence.
- Applicant's household must be very low income.
- Applicant must have evidence of ownership.
- Property must be in a rural area or town with a population of 20,000 or less.
- Applicant must possess legal capacity to incur the loan obligation.
- Applicant must have an acceptable credit history.
- Applicant must have sufficient and reliable income to repay loan amount requested.
- Applicant must own and occupy the property being improved and property must be a single family dwelling in a rural area and in need of repair.
- Applicant must be unable to obtain financial assistance from other non-Rural Development or grant sources and lack personal resources that could be utilized to meet the applicant's needs.
- Applicant must have an income under the "very low" income limits defined by USDA Rural Development.
- Applicant must have repayment ability for the proposed loan.

Loan applicants age 62 or older may be eligible for grant assistance, as follows:

Grant limitations are:

- The grant may not be used for cosmetic or convenience purposes such as painting, paneling, carpeting, improving closets, improving kitchen cabinets, changing lighting or adding a room other than a bathroom.
- The loan and grant may be used to make a home or bathroom handicapped accessible.
- The loan or grant may be used to install a septic system, install a well, or connect the home to public water.

Homeownership/Rehabilitation Program

USDA Rural Development provides loans for homeownership and/or home rehabilitation called 502 Direct Loan Program.

- Property financed must be located in eligible rural areas or towns with a population of 20,000 or less.
- Applicant's household income must be within either the very low- or low-income limits as defined by USDA Rural Development. Please contact a USDA Rural Development office for income limits.
- Applicant may qualify for subsidy to reduce the payments to a level as low as 1 percent interest. Subsidy is reviewed periodically and adjusted according to borrower's income. Portions of the subsidy are subject to recapture if borrower sells the property or ceases to occupy the home.
- Homes financed through USDA Rural Development's Direct 502 Program must meet USDA Rural Development program standards, be inspected by a state registered inspector, meet USDA Rural Development's thermal standards, termite and pest control standards and have adequate plumbing, heating and cooling, electrical, water and waste water disposal systems.

Apartments for Rent

An alternative to homeownership is apartment living. USDA Rural Development provides financing for approximately 500 apartment complexes throughout Alabama - giving rural citizens access to more than 16,000 apartment units. Apartments are available for rent to low-income individuals, families, seniors and those with disabilities.

Rental assistance may be available to eligible tenants. For information on the location of USDA Rural Development financed apartments

in Alabama, contact one of the offices listed below or a complete listing is available at www.rurdev.usda.gov/al

USDA Rural Development Offices Serving West Alabama

USDA Rural Development - West Alabama
3831-B Palisades Dr.
Tuscaloosa, AL 35405
205-553-1733 ext. 4
E-mail: jesse.dixon@al.usda.gov

Housing

Housing Authorities & Public Housing

Bibb County

Brent Housing Authority
10 White St.
Brent, AL 35034
205-926-7781

Fayette County

Berry Housing Authority
11 Hud Dr.
Berry, AL 35546
205-689-4564

Fayette Housing Authority
405 6th St. SW
Fayette, AL 35555
205-932-6250

Greene County

Eutaw Housing Authority
315 Carver Circle
Eutaw, AL 35462
205-372-3926

**Greene County
Housing Authority**
429 W.M. Branch Heights Dr.
Eutaw, AL 35462
205-372-3342

Hale County

**Greensboro
Housing Authority**
101 Centreville Circle
Greensboro, AL 36744
334-624-7728

Lamar County

Hamilton Housing Authority
690 Bexar Ave. E
Hamilton, AL 35570
205-921-3155

Kennedy Housing Authority
132 Project St.
Kennedy, AL 35574
205-596-3659

Millport Housing Authority
12080 Hwy. 96
Millport, AL 35576
205-662-3269

Sulligent Housing Authority
211 Project St.
Sulligent, AL 35586
205-698-9482

Vernon Housing Authority
230 Strickland Circle
Vernon, AL 35592
205-695-7122

Pickens County

Aliceville Housing Authority
851 Franconia Village
Aliceville, AL 35442
205-373-8333

Gordo Housing Authority
140 2nd Ave. NE
Gordo, AL 35466
205-364-7114

Reform Housing Authority
510 5th Court NW
Reform, AL 35481
205-375-6360

Tuscaloosa County

Northport

Housing Authority

3500 West Circle
Northport, AL 35476
205-752-8171

Tuscaloosa

Housing Authority

2117 Jack Warner Pkwy.
Tuscaloosa, AL 35401
205-758-6619

Senior Friendly Low Income Housing

Bibb County

Brantwood Apartments

507 Alexander Ave.
Centreville, AL 35042
205-926-5137

Brent Garden Apartments

57 Steele St.
Centreville, AL 35042
205-926-7547

Cahaba Trace

208 Pierson Ave.
Centreville, AL 35042
205-926-3286

Country Wood Apartments

420 Nicholson Ave.
Centreville, AL 35042
205-926-9803

Hill Creek Apartments

1 Hillcreek Dr.
West Blocton, AL 35184
205-938-2977

Cahaba Glades Apartments

1160 S. Scottsville Rd.
Centreville, AL 35042
205-926-7619

Fayette County

Brookside/Claymont

1640 2nd Ave. NE
Fayette, AL 35555
205-932-3227

Eastside Apartments

820 5th Ave. NE
Fayette, AL 35555
205-904-9104

Mayfair Manor

705 7th St. NE
Fayette, AL 35555
205-932-8590

Springhill Apartments

115 Springhill Dr.
Berry, AL 35546
205-689-4194

Terrace Park

744 6th St. SW
Fayette, AL 35555
205-932-6906

Valley Cove Apartments

804 5th Ave. NE
Fayette, AL 35555
205-932-2466

Yester Oakes

612 7th St. NE
Fayette, AL 35555
205-932-8783

Greene County

Arrowood Apartments

260 County Rd 82 #9A
Boligee, AL 35443
205-336-8563

Elmwood Manor

1156 W. End St.
Eutaw, AL 35462
205-372-4400

Eutaw Elderly Village, Inc.

321 Tuscaloosa St.
Eutaw, AL 35462
205-372-1028

Sagewood Apartments

940 W. End St. #1B
Eutaw, AL 35462
205-372-4947

Hale County

Canterbury Manor

6400 AL Hwy. 14
Greensboro, AL 36744
334-624-0770

Carriage Hills

6500 AL Hwy. 14
Greensboro, AL 36744
334-624-4843

Magnolia Village

1910 Blount St. #A
Greensboro, AL 36744
334-624-4388

Moundville Gardens

270 Alabama Ave.
Moundville, AL 35474
205-371-9009

Project Horseshoe Farm

1310 Main St.
Greensboro, AL 36744
334-624-7455

Lamar County

Fox Ridge Apartments

520 County Rd. 9
Vernon, AL 35592
205-695-0011

Lawrence Properties

304 Julia Circle
Sulligent, AL 35586-4509
205-698-8711

Pickens County

Carrollton Manor Apartments

560 Sanders St.
Carrollton, AL 35447
205-367-8196

Grandview Apartments

617 Garden Dr.
Gordo, AL 35466
205-364-6150

Reform Manor

569 Manor Circle
Reform, AL 35481
205-375-2952

Treeline Apartments

198 Treeline Dr. NE
Aliceville, AL 35442
205-373-2639

Turtle Cove Apartments

202 Ball St.
Reform, AL 35481
205-375-2618

West Hill Apartments

25770 Hwy 82
Gordo, AL 35466
205-364-8903

Tuscaloosa County

Bonita Terrace Apartments

1300 Hargrove Rd.
Tuscaloosa, AL 35401
205-758-5870

Branscomb Apartments

570 60th St.
Tuscaloosa, AL 35405
205-758-1829

Chastain Manor

381 34th Ave. E
Tuscaloosa, AL 35404
205-409-8622

Chesnutt Trace Apartments

(Tax Credit Property)
9801 Old Greensboro Rd.
Tuscaloosa, AL 35405
205-722-9200

Clara Verner Towers

101 Old Hackberry Ln.
Tuscaloosa, AL 35401
205-349-1202

Crescent East Apartments

5041 1st St. E
Tuscaloosa, AL 35405
205-556-1074

CSP Village

2700 McFarland Blvd. E
Tuscaloosa, AL 35405
205-391-4936

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1000 Fieldcrest Dr.
Tuscaloosa, AL 35406
205-752-3044

Forrester Gardens

1350 James I Harrison Jr. Pkwy.
Tuscaloosa, AL 35401
205-553-4410

Georgetown Apartments

2725 43rd Ave.
Northport, AL 35476
205-535-0066

Grandview Apartments

(Tax Credit Property)
1700 Snobs Mill Ave.
Northport, AL 35476
205-752-3331

Hallmark Homes

(Tax Credit Property)
815 Garden Pkwy.
Tuscaloosa, AL 35405
205-750-2488

Hampton Point Apartments

(Tax Credit Property)
1900 Snobs Mill Ave.
Northport, AL 35476
205-758-7774

Hay Court Apartments

4420 21st St.
Tuscaloosa, AL 35401
205-758-7514

McConnell Hills

4620 18th Ave. E
Tuscaloosa, AL 35405
205-553-1223

McDaniel Arms

1791 Harper Rd.
Northport, AL 35476
205-333-0224

McKenzie Annex

2498 35th Ave.
Tuscaloosa, AL 35401
205-758-7514

Oak Trace Apartments

5775 McFarland Blvd. E
Tuscaloosa, AL 35405
205-758-0544

Presbyterian Apartments

Building 1 & II
3845 Hwy. 69 N
Northport, AL 35473
205-339-5180

Providence Place
(Tax Credit Property)
3503 38th St.
Northport, AL 35473
205-333-7888

Pine Cone Apartments
2101 44th St. E
Tuscaloosa, AL 35405
205-562-1992

Running Brook
4413 Cypress Creek Ave. E
Tuscaloosa, AL 35405
205-556-8070

Saddlewood Apartments
2400 Deerfield Dr.
Northport, AL 35473
205-339-0660

Somerville Apartments
(Tax Credit Property)
5701 McFarland Blvd.
Tuscaloosa, AL 35405
205-758-4300

Rosedale Apartments
1021 Robert Glenn Dr.
Tuscaloosa, AL 35401
205-759-9700

Winding Creek Apartments
(Tax Credit Property)
6802 Old Greensboro Rd.
Tuscaloosa, AL 35405
205-366-9500



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Long-Term Care

The Long-Term Care Ombudsman Program

Ombudsman is a Swedish term for a person who acts as an impartial third party in mediating problems. In short, an Ombudsman is a go-between.

The Long-Term Care Ombudsman is available to assist residents of nursing homes and assisted living facilities with their concerns. The Ombudsman thoroughly investigates and attempts to resolve complaints received. All complaints are kept confidential and information is disclosed only under the direction of the person being assisted. The Ombudsman is trained and certified by the Alabama Department of Senior Services according to standards set out in the Alabama Long-Term Residential Health Care Recipient Ombudsman Act.

The Ombudsman works with interested citizens, providers of long-term care, and other professional groups to promote the well-being and quality of life for residents of long-term care facilities. This program is a part of Alabama's continuing effort to improve conditions for and services to the elderly.

An Ombudsman can assist residents by:

- Providing information about long-term care options
- Providing education about resident rights
- Investigating complaints concerning residents
- Making suggestions to family members and long-term care facilities about ways to improve quality of life for residents
- Making referrals to other agencies and organizations whose services may be of benefit to residents

An Ombudsman works with facilities by:

- Performing in-service training to educate facility staff on topics related to the care of residents



- Assisting the facility staff in explaining to residents and family members their responsibilities to the facility and to the other residents

Ombudsman services are available to:

- Residents in long-term care facilities who have questions or problems about care, resident rights, Medicaid or Medicare payments or benefits and entitlements, etc.
- Relatives or friends of a resident in a long-term care facility who have questions or wish to discuss problems
- Long-term care facilities who need assistance with a resident, their care or benefits, or with a problem associated with a resident's continued stay at the facility

For more information or to make a complaint contact:

- **West Alabama's Long-Term Care Ombudsman**
4200 Hwy. 69 N Ste. 1
Northport AL 35473
205-333-2990 or 800-243-5463
- **Office of the State Long-Term Care Ombudsman Program**
Alabama Department of Senior Services
201 Monroe St. Ste. 350
Montgomery, AL 36130
334-242-5753

- **Alabama Department of Public Health - Health Care Division:** 1-800-356-9596
Contact if you believe a resident is being abused or neglected at a facility by a member of the facility staff.
- **Department of Human Resources (DHR):**
Contact in the county that the resident lives (see page 32). Report concerns to DHR if the person responsible for the abuse or neglect is a family member or a person not employed by the facility.

The Continuum of Care

For some, there may come a time when adaptation to their living environment or hands-on care is needed to make living independently easier or even possible. Later, they may need more care and at some point may no longer be able to safely live independently. This progression is called the “Continuum of Care,” which usually follows the least restrictive environment to the most restrictive. Following is information on the common progression along life’s continuum of care:

Alabama Quality Assurance Foundation (AQAF)

AQAF is a non-profit company that contracts with the Centers for Medicare & Medicaid Services (CMS) to serve as Alabama’s Medicare Quality Improvement Organization (QIO). As Alabama’s QIO, AQAF works in partnership with health care professionals and organizations, government, business and consumers to improve the quality of health care for Alabama’s more than 968,000 Medicare beneficiaries.

AQAF collaborates with those health care providers to examine their practices and improve their systems of providing care. AQAF provides free education based on the proven best practices to help ensure that care is safe, effective, timely, patient-centered, efficient and equitable.

AQAF protects the right of each Alabama Medicare beneficiary to receive quality health care that meets medically acceptable standards, is medically necessary, and is delivered in the most appropriate setting.

Every Medicare beneficiary in Alabama has the right to file a complaint about the quality of medical care that he or she receives. You may call AQAF directly and leave your name, Medicare number and call back information in your message.

As a contractor with the CMS, AQAF follows federal regulations and guidelines. It obtains the beneficiary’s medical records, determines whether services met medically acceptable standards, were medically necessary, and were delivered in the most appropriate setting. When a quality problem is identified, AQAF delivers education and feedback to the health care providers to improve the quality of services they provide.

If you have any questions about your rights as a Medicare beneficiary, want to request an appeal for discharges from a hospital, skilled nursing facility, hospice, home health care agency, or a comprehensive outpatient rehabilitation facility, or you want more information about AQAF’s work as Alabama’s Medicare QIO, you can call AQAF’s at 1-205-970-1600 or e-mail them at askaqaf@aqaf.com. For more information visit their website at www.aqaf.com.

Paying For Long-Term Care

Adapted from an article by
Clayton Davis, Attorney at Law

Because long-term care can be very expensive, finding accurate information about all possible sources of help is essential.

The first step should be to gather information about all assets, sources of income and health insurance coverage for both you and your spouse. Locate the VA service number if you or your spouse ever served in the military. Reviewing your latest income tax return will help prevent overlooking any assets or incomes.

Medicare Coverage

Many people are surprised Medicare has such limited coverage for nursing home cost. At most, Medicare covers 100 days in the nursing home. You must have been admitted to the nursing home within 30 days of discharge from a Medicare covered inpatient hospital stay of at least three days. Furthermore, you must receive skilled nursing or other medical professional care. Medicare will

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2215 32nd Street Northport, AL 35476



not cover expenses if you require only custodial services regardless of your condition. Continued eligibility is dependent on your continued rehabilitation progress.

Medicare rules are extremely complicated, but nursing home staff can usually explain how they relate to your situation. Medicare Part A pays all the cost, including prescriptions, for the first 20 days of covered skilled care. If you continue to receive skilled care during the next 80 days, Medicare will continue to pay, but a \$164.50 (2017) per day co-payment is required from you or your other coverage.

Co-payment Coverage

All your Medicare co-payments will be covered if you have Medicaid, QMB, TRICARE for Life, or Medicare supplement standard plans C, D, F, G, M or N. Plan K covers 50 percent of co-payments, and Plan L covers 75 percent. Standard Plan B's (such as Blue Cross C+) do not cover any of these co-payments. Civil service retirees usually have coverage for at least 10 days of co-payments.

Skilled Care Beyond 100 Days

If you need skilled care beyond 100 days and have TRICARE for Life, it will pay 75 percent of your nursing home cost for as long as you receive skilled care. You or your spouse may have a union or company plan that provides some coverage, but this is rare.

What if I Need Only Assisted Living or Home Care?

None of the sources previously listed will cover the cost of assisted living or home

care. Services of nurses provided by a hospice or home health company are covered by Medicare. Twenty-four-hour home care or assisted living is not covered.

Long-Term Care Insurance

Long-term care insurance may provide peace of mind that you will be cared for when you can no longer care for yourself. You should speak to several insurance companies to learn more about available options. Policies may cover one or a combination of nursing home, assisted living, or home care. You must choose the length of coverage, which may be unlimited or limited to a number of years or a cap on the amount of money expended by the insurance company.

Another option increases annually the amount paid per day or per month. Before purchasing a long-term care policy, you should ask what you must do to receive payments and how long it takes. When purchasing a policy you should consider all of these issues as well as your ability to pay. Your goal should be to acquire a policy that will pay at least the difference between your income and the cost of your long-term care. (For more information, call National Association of Insurance Commissioners to request "A Shopper's Guide to Long-Term Care Insurance" by calling 1-816-783-8300 and selecting (5) for publications.)

What If I Have Long-term Care Insurance?

If you will soon need assisted living, nursing home, or paid home care, you or a family member should read your policy carefully to determine the coverage provided. If you have an older policy, be certain it does not require an inpatient hospital stay before it begins to cover your long-term care. Notify your insurance company as soon as possible when you need care.

VA Benefits

Veterans and their widows or widowers who have significant expenses for assisted living, nursing home, or home care are usually eligible for VA benefits if the veteran served during an official "war time" period. To qualify for VA Aid

and Attendance, housebound, or pension, total assets excluding the home must generally be less than \$80,000. The asset limit may be less if the VA determines based on your age and medical condition that your assets will likely not be depleted before your death. Current VA rules do not penalize veterans who have transferred assets to come below the asset limits. "Aid and Attendance" is not available to spouses of living veterans in need of long-term care, but a veteran who is over 65 may qualify for a VA pension amount at a lower monthly amount if his or her spouse has enough medical and care costs. The VA determines the benefit by first subtracting all medical and long-term care expenses from the total income of the veteran and his or her spouse to determine countable income. If the veteran or widow needs nursing home care or aid and attendance at home or in assisted living, the countable income is then subtracted from the current maximum monthly aid and attendance benefit rates for a single veteran, married veteran or a veteran's widow or widower. If the veteran does not himself or herself need aid and attendance care, the countable income is subtracted from the current maximum monthly pension benefits rate for a single veteran, married veteran, or veteran's widow. Benefits will be higher if the veteran has more than one dependent. If you qualify for nursing home Medicaid and are not married and have no dependents, the benefit check will be reduced to \$90 per month.

If you believe you may be eligible for VA benefits, contact the local office of the Alabama Department of Veterans Affairs (see page 33).

BE ALERT FOR POSSIBLE CHANGES IN ELIGIBILITY RULES FOR VA BENEFITS: On January 23, 2015, the VA published proposed regulations that would drastically restrict eligibility for these benefits. Among the many proposed changes are the following: The asset limit would be set at the maximum resources limit for nursing home Medicaid for married persons, but the countable income of the couple would be added to assets to determine countable assets; the home would continue to be excluded for all veterans even if no one lives in the home, but the homestead would for the first time be limited to two acres; and also for the first time, a three-year look back period

would be used to determine what the veteran had given away, which could result in disqualification for up to ten years depending on the amount of the uncompensated transfer.

Medicaid

If your retirement income plus any VA benefits, health insurance, and long-term care insurance falls short of paying for your nursing home and other expenses, you should determine whether you qualify for Medicaid.

In Alabama, an unmarried person is allowed one vehicle, a general exclusion of \$2,000, a burial exclusion of \$5,000, and prepaid space items such as casket, vault, plot, and the opening and closing of the grave. Your home may be excluded if a sibling is a joint owner and lives in your home, your child lives in your home who is under age 19, is disabled, or has provided care for you for the past two years that prevented you from being admitted to a nursing home. If you can exclude your home under one of these circumstances, you may transfer ownership of your home to that child or sibling without a Medicaid penalty or waiting period. This should be done prior to applying for Medicaid and giving a property lien to Medicaid.

If you are married or separated, you receive all the exclusions listed above. In addition, your spouse receives another \$5,000 burial exclusion and the space items exclusion. Some assets may also be kept by your spouse. If your spouse resides in the home, the home and adjoining property (without limitation) are excluded. Further exclusion of assets vary based on what is owned when you are admitted to a nursing home or the date of an earlier hospital admission. Your spouse's additional exclusion is one-half your combined, non-excluded assets, but never less than \$25,000 nor more than \$119,220 (2017 limits). This maximum amount increases each January.

Note that, regardless of your marital status, a life estate in real estate is given no value. If you have the additional right to cut timber or take minerals, however, the value must be counted. IRA's and the cash surrender value of life insurance also count.

You should be aware of several myths about Medicaid. It is NOT true that only assets in your

spouse's name do not count. Prenuptial agreements have no effect on exclusions. It is also NOT true that a couple must spend down to \$2,000 before one of them can become eligible for Medicaid.

Medicaid imposes a waiting period when assets have been transferred, sold for less than full value, or you cannot account for them. Beginning with February 8, 2011, the "look back" period will be five years. Prior to that date, simply add all transfers beginning with February 8, 2006. Divide the total by \$5800 (2017). The result of the division is the number of months of the waiting period, which begins only after you are admitted to the nursing home, and have applied and determined eligible for Nursing Home Medicaid. Giving away, selling for less than full value, or failing to account for assets may result in Medicaid denial based on these transfer rules.

Withdrawals of cash for spending for which you do not have receipts may also result in transfer penalties.

Paying for sitters at home may be penalized even if they are not paid in cash. Alabama Medicaid now requires that you have a written contract with each sitter (unless the sitter is employed with a company with which you have a contract) and that the sitter keep daily detailed records of all services provided and sign a receipt for each payment received. A detailed written plan of care must be signed by a physician. Do not pay for sitters when you are already in a nursing home with your or your spouse's money, even if the nursing home demands that you do so. Alabama Medicaid now has a rule stating that paying for sitters while you are in a nursing home will result in a penalty even if you meet all the other requirements for care plans, contracts, receipts and daily records of care.

Professional help may be needed to help navigate the complicated nursing home Medicaid rules, particularly for married persons having more than a home, vehicle, burial arrangements or burial money and \$27,000.

For nursing home Medicaid, the monthly income limit is \$2,205 (2017). If your separate gross income before deductions exceeds this limit, you should contact the local Medicaid office and request a Medicaid Qualifying Income Trust (QIT) form. Follow the instructions to set up a QIT checking account, into which only your monthly

income should be deposited.

An unmarried person who is nursing home Medicaid approved must still pay most of his or her income toward the nursing home bill. A \$30 personal needs allowance (and an additional \$90 if receiving VA aid and attendance benefits) and any health insurance premiums are allowable deductions. Your spouse may choose to keep his or her entire income or claim an additional deduction from your income to bring his or her income up to \$2,003 (2017) per month. The spousal limit may increase in July each year.

For more information, contact Legal Counsel for the Elderly at 205-348-4960 or www.uaelderlaw.org or your local Alabama Medicaid office at 205-391-6760.

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Fayette, AL 35555
205-932-4003
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Northport, AL 35476
205-206-7933
83 beds / 16 beds (Specialty Care)

Crimson Village

1410 18th Ave.
Tuscaloosa, AL 35404
205-632-6699
78 Beds / 32 Beds (Specialty Care)

Daffodil House

12650 Old Marion Rd.
Tuscaloosa, AL 35405
205-342-0573
3 beds

Hallmark Manor

515 Roger Sayers Dr.
Tuscaloosa, AL 35401
205-347-0028
13 beds

Hamrick Highlands

755 55th Pl. E
Tuscaloosa, AL 35405
205-469-1828
36 beds

Heritage Village

1101 Snows Mill Ave.
Tuscaloosa, AL 35406
205-349-1011
15 beds

Martinview East and West

2015 32nd St.
Northport, AL 35476
205-333-0085
16 beds / 16 beds (Specialty Care)

Morning Pointe

1801 Rice Mine Rd.
Tuscaloosa, AL 35406
205-345-1112
36 beds / 24 beds (Specialty Care)

North River Village

5810 Rice Mine Rd. NE
Tuscaloosa, AL 35406
205-759-9875
80 beds

Pine Valley

800 Rice Valley Rd. N
Tuscaloosa, AL 35406
205-349-8700
16 beds

Regency Retirement

5001 Old Montgomery Hwy.
Tuscaloosa, AL 35405
205-752-5500
80 beds / 26 beds (Specialty Care)

The Woodlands

8071 Kimbrell Cutoff Rd.
McCalla, AL 35111
205-776-4663
52 Beds

Traditions Way

515 Rogers Sayers Dr.
Tuscaloosa, AL 35401
205-347-0028
16 beds (Specialty Care)

Nursing Homes

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Bibb Medical Center Nursing Home

208 Pierson Ave.
Centreville, AL 35042
205-926-3308
131 beds

Fayette County

Fayette Medical Center

1653 Temple Ave. N.
Fayette, AL 35555
205-932-5966
122 Beds

Greene County

Greene County Residential Care

509 Wilson Ave.
Eutaw, AL 35462
205-372-4545
72 Beds

Hale County

Colonial Haven

616 Armory St.
Greensboro, AL 36744
334-624-3054
97 Beds

Moundville Health & Rehabilitation Center

121 Union St.
Moundville, AL 35474
205-371-2252
68 Beds

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Generations of Vernon
1050 Convalescent Rd.
Vernon, AL 35592
205-695-9313
158 Beds

Pickens County

Aliceville Manor
Nursing Home
703 17th NW
Aliceville, AL 35442
205-373-6307
100 Beds

Arbor Woods
Health & Rehab
512 2nd Ave.
Reform, AL 35481
205-375-6379
85 Beds

Tuscaloosa County

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Northport, AL 35476
205-333-2321
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2215 32nd St.
Northport, AL 35476
205-339-5400
182 Beds

Glen Haven
Health & Rehabilitation
2201 32nd St.
Northport, AL 35476
205-339-5700
200 Beds

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1101 Snows Mill Ave.
Northport, AL 35476
205-759-5179
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68



Find Out if You're an "Inpatient" or an "Outpatient" - It Affects What You Pay

Your hospital status - whether you're an inpatient or an outpatient - affects how much you pay for hospital services (like X-rays, medications, and lab tests) and may also affect whether Medicare will cover

care you get in a skilled nursing facility (SNF) following your hospital stay.

You're an inpatient starting when you're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day.

You're an outpatient if you're getting emergency department services, observation services, outpatient surgery, lab tests, or X-rays, or any other hospital services, and the doctor hasn't written an order to admit you to a hospital as an inpatient. In these cases, you're an outpatient even if you spend the night in the hospital.

The decision for inpatient hospital admission is a complex medical decision based on your doctor's judgment and your need for medically necessary hospital care. An inpatient admission is generally appropriate when you're expected to need two or more overnight stays of medically necessary hospital care, but your doctor must order such admission and the hospital must formally admit you in order for you to become an inpatient.

Note:

The copayment for a single outpatient hospital service can't be more than the inpatient hospital deductible. However, your total copayment for all outpatient services may be more than the inpatient hospital deductible.

Note:

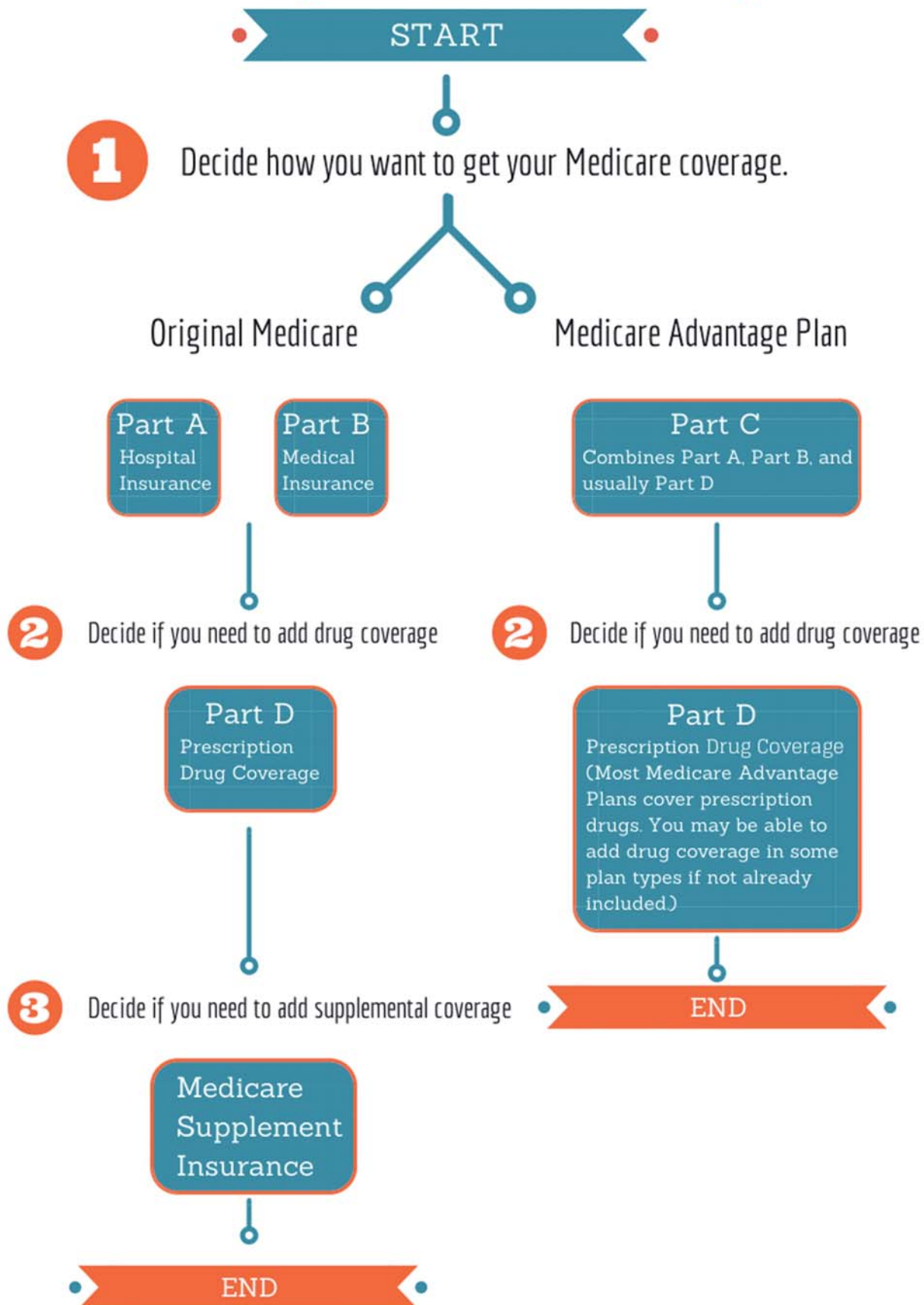
Remember, even if you stay overnight in a regular hospital bed, you might be an outpatient. Ask the doctor or hospital.

Note:

Observation services are hospital outpatient services you get while your doctor decides whether to admit you as an inpatient or discharge you. You can get observation services in the emergency department or another area of the hospital.

Source: www.medicare.gov

Choosing Medicare Coverage



Medicare

Medicare is a federal health insurance program for U.S. citizens and legal residents. Medicare is for persons 65 and older as well as those under 65 with a qualifying disability (after a 24 month waiting period). Medicare typically pays 80% for health care, but does not cover all medical expenses (dental, for example, is an excluded service), nor does it cover the cost of long-term care. You apply for Medicare at Social Security, but questions about coverage should be directed to 1-800-MEDICARE or SHIP, State Health Insurance and Assistance Program, at the Area Agency on Aging, 205-333-2990 or 1-800-AGELINE.

Medicare Has Four Parts:

1. Part A: Hospital insurance that helps pay for inpatient care in a hospital or skilled nursing facility for rehab (following a hospital stay), some home health care and hospice. Typically premium is free if you have enough credits paid into Social Security, if not, one can purchase Part A.

2. Part B: Medical insurance that helps pay for doctors' services, other medical services and supplies that are not covered by hospital insurance. There is a monthly premium for all who enroll.

****Together Medicare A and B pay for 80% of health care costs**

3. Part C (Medicare Advantage): An optional way to get your healthcare through a provider organization based on plans available that serve the area in which you live. One must have Medicare A and B to enroll in Medicare Advantage. Plans are available in PPO (Preferred Provider Organization), HMO (Health Maintenance Organization) and SNP (Special Needs Plans). Additional premiums may apply.

4. Part D: Prescription drug coverage that helps pay for medications that doctors prescribe

for treatment. There is a monthly premium for all who enroll plus co-insurance costs.

When Can You First Enroll In Medicare?

You can sign up for Medicare during designated enrollment periods. Each has a specific purpose.

*Initial Enrollment Period (IEP)

This is when you are first eligible to enroll in Medicare. Your age eligibility for Medicare and the timing of your IEP are based on the date of your 65th birthday. If you become eligible due to disability, then your IEP timing is based on your disability date.

*General Enrollment Period (GEP)

This is a set period of time for people who did not enroll during their IEP. It runs from January 1-March 31 of every year. If you enroll during the GEP, your Medicare will be effective July 1 of that year.

*Special Enrollment Period (SEP)

You must meet certain requirements to qualify for a SEP; the timing is based on the specific situation. This is for people who are unable to enroll during their IEP or who choose not to. A common reason for delaying enrolling in Medicare Part B is for those who have been continuously covered by a group health plan based on full time employment. This situation would open a Special Enrollment Period for Medicare.

Under Medicare law, a Special Enrollment Period (SEP) allows you to enroll in Medicare Part B outside of your Initial Enrollment Period (IEP) and the General Enrollment Period (GEP).

You may be automatically enrolled in Original Medicare Parts A and B when you turn 65. This happens if you are already getting benefits from Social Security or the Railroad Retirement Board (RRB). If you are automatically enrolled, you will receive your Medicare card three months before your 65th birthday. If you

are not receiving Social Security or RRB benefits when you turn 65, then you will need to contact the Social Security Administration to enroll in Medicare.

When Can You Make Changes to Medicare?

You have the chance to change your Medicare coverage once a year, if needed. It's a good idea to review your plan every year to make sure that you always have coverage that fits your needs at the greatest savings to you. Here is a



brief description of the three time periods when you can change your Medicare coverage.

1. Medicare Open Enrollment Period

This is when you can make new Medicare choices to better meet your needs in the coming year. It occurs every year from October 15-December 7.

2. Special Enrollment Period

This is provided so that you can change your coverage outside of Medicare's Open Enrollment Period under certain circumstances. You must meet certain requirements to qualify for a SEP. Examples include; moving out of coverage area, qualifying for extra help programs, have access to group coverage based on full time employment, and more.

3. Medicare Advantage Disenrollment Period

This is provided to allow you to drop your Medicare Advantage plan and return to Original Medicare. It occurs every year from January 1-February 14. If your Medicare Advantage plan includes drug coverage, then you can also enroll in a stand alone prescription drug plan at this time.



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www.alabamasmp.gov



Alabama State Health Insurance Assistance Program

Contact SHIP at

1-800-AGELINE or 205-333-2990

Help with the Costs of Medicare's Premiums

There are two different agencies that may assist someone in qualifying to receive assistance with costs associated with Medicare Part D Prescription Drug Coverage

- **The Alabama Medicaid Agency** administers the Medicare Savings Programs (**MSP**) that is available to help persons whose incomes fall between 101-135% of the Federal Poverty Level (FPL). Contact 205-391-6760 (Medicaid) or SHIP at 205-333-2990 for assistance.
- **The Social Security Administration (SSA)** is responsible for deeming persons eligible for Low Income Subsidy (**LIS**) also referred to as “extra help” for those whose incomes are up to 150% of the Federal Poverty Level. Contact 1-800-772-1213/ (SSA local number) 1-877-480-4988/www.ssa.gov or SHIP at 205-333-2990 for assistance.

Medicare Savings Programs (QMB, SLMB, QI-1) - Medicaid

- May also be referred to as MSP. There are three different programs (QMB/SLMB/QI-1). In the state of Alabama, the only qualifying factor is monthly income. Resources do not count. Some states factor in resources but Alabama does not. These programs are designed to help people whose incomes are just above the 100% FPL limit, yet are less than 135% of the FPL. (Those on SSI are considered at 100% of the FPL).
- QMB (Qualified Medicare Beneficiary) - Makes agreements with providers that accept Medicaid so the beneficiary does not have to pay the Medicare coinsurance, which is the 20 percent that Medicare does not pay, Part A & B deductibles, Part B monthly premium and more.
- SLMB (Specified Low-Income Medicare Beneficiary) - Pays Medicare Part B monthly premium.
- QI-1 (Qualified Individual)-SLOTS MAY BE LIMITED - Pays Medicare Part B monthly premium.
- *If you are awarded a Medicare Savings Program you automatically qualify for “extra help” in paying for Medicare Part D premiums and deductibles.*

Low Income Subsidy/Extra Help (LIS) - Social Security Administration

- Low-income subsidy, also referred to as Extra Help, is determined by the **Social Security Administration**. The only benefit of LIS through Social Security is help with Medicare Part D, prescription drugs; no other health care coverage is included. The LIS table ranges from 100% of the FPL to 150% of the FPL. Monthly income is not the only determining factor for eligibility; LIS also sets a resource limit in determining eligibility.

Alabama Medicaid

The Alabama Medicaid Agency certifies individuals for the following programs:

Pregnant Women and Children Program

Pregnant women and children under age 19 in families who have income below certain limits may be eligible for Medicaid.

Medicaid for Low-Income Families Program

Households with related children under age 19 living in the home may be eligible for Medicaid if the household has very low income. Applications for the Pregnant Women and Children Program, and the Medicaid for Low-Income Families Program should be made by contacting a Medicaid eligibility worker at your local county Health Department. Contact Medicaid at 1-800-362-1504 for more information.

Breast and Cervical Cancer Program

Women under age 65 who have been screened through the Centers for Disease Control and Prevention's National Breast & Cervical Cancer Early Detection Program may be eligible for this program. Call 1-877-252-3324 for more information.

Nursing Home Program

Medicaid may pay for the cost of nursing home care for individuals meeting certain income, resource, age or disability and medical criteria. Nursing homes and hospitals usually have Medicaid applications, contact the Medicaid District Office at 205-391-6760 for more information.

Hospital Program

Medicaid may cover the cost of care for individuals who meet certain income, resource, age or disability and medical criteria. To qualify, the individual must be institutionalized for 30 consecutive days. Contact the Medicaid District

Office at 205-391-6760 for more information.

Post Hospital Extended Care (PEC) Program

Individuals who are hospitalized and are awaiting placement in a nursing home may be eligible for Medicaid. These individuals must be institutionalized for at least 30 consecutive days. Contact the Medicaid District Office at 205-391-6760 for more information.

Living At Home Waiver Program

Individuals age 3 and above, who are diagnosed as mentally retarded or with related conditions may apply for this waiver. These individuals would receive Medicaid coverage in the community and not be placed in an institution. Limited funds are available for this waiver. Contact the Division of Intellectual Disabilities at 1-800-361-4491 for more information.

Elderly and Disabled (E&D) Waiver Program

Individuals who are disabled or elderly and are ineligible for SSI because of income of a spouse or a parent may apply for this program. The agency will determine if a slot is available and if the individual meets medical criteria for this waiver. The Medicaid district office will make final eligibility determination. The funds available for this waiver are limited. Contact the Area Agency on Aging at 205-333-2990 or 1-800-243-5463 for more information.

HIV/AIDS Waiver Program

The waiver serves individuals 21 years of age or older with a primary diagnosis of HIV/AIDS. It provides in home assistance to help clients remain in their home in a safe and sanitary environment. Contact the Area Agency on Aging at 205-333-2990 or 1-800-243-5463 for more information.

State of Alabama Independent Living Waiver (SAIL)

Provides services to disabled adults with specific medical diagnoses. Contact the Department of Rehabilitation Services at

205-554-1300 for more information.

Technology Assisted (TA) Waiver for Adults

The waiver serves individuals with a trachea or who are ventilator dependent. It provides in home services, including private duty nursing, to clients on a regular basis. This waiver also serves individuals who were receiving private duty nursing through the EPSDT program but aged out at 21 years old and private duty nursing continues to be medically necessary. Contact the Area Agency on Aging at 205-333-2990 or 1-800-243-5463 for more information.

Alabama Community Transition Waiver (ACT)

The waiver serves individuals with disabilities or long-term care illnesses who currently reside in an institution and who desire to transition to the home or community setting. This waiver offers

a consumer directed option which will give individuals the opportunity to have greater involvement, control, and choice identifying, assisting, and managing long term services and supports. Contact the Area Agency on Aging at 205-333-2990 or 1-800-243-5463 for more information.

Programs Related to Supplemental Security Income (SSI) Eligibility

Disabled Adult Child Program

An individual may be eligible to continue Medicaid coverage if Supplemental Security Income (SSI) stopped after he or she attained

the age of 18 because he or she began receiving benefits as a Disabled Adult Child, or if SSI stopped as a result of an increase in Social Security benefits as a Disabled Adult Child. Contact the Medicaid District Office serving your county of residence to apply for this program.

Retroactive SSI Medicaid Program

An individual who has incurred medical expenses during the two-month period prior to receipt of their first SSI check may be eligible for Medicaid coverage during those months. A

person has six months after being awarded SSI to apply for Retroactive SSI Medicaid. Contact the Medicaid District Office serving your county of residence to apply for this program.

Continuous Medicaid (or Pickle) Program

Individuals who become ineligible for SSI as a result of Social Security cost-of-living increases may be eligible for Medicaid. Any person who received a SSI check and was entitled to Social Security in the same month may be eligible, if the deduction of Social Security cost-of-living increases from the date of SSI termination would make the individual eligible for SSI. Contact the Medicaid District Office serving your county of residence to apply for this program.

Widows or Widowers Program

In some instances, it is possible for widows or widowers who are not eligible for Medicare to continue Medicaid eligibility. The



widow/widower must be over the age of 50 but not yet 65. He or she must have lost SSI eligibility because his or her Social Security benefits increased above the SSI limit when his or her spouse died. Contact the Medicaid District Office serving your county of residence to apply for this program.

NOTE: You cannot have Medicare and be eligible for this program.

Medicaid Transportation Assistance

The Non-Emergency Transportation Program is non-emergency transportation for medical treatment for "full" Medicaid recipients only. This does not include those only on QMB, SLMB, or QI-1 Medicaid Assistance. Medicaid provides an EBT (Electronic Benefits Transfer) card which can be used to help compensate for the cost of hiring someone to transport the person to the doctor's office, other medical care, or treatment facilities. To request this assistance, call 1-800-362-1504 or 334-702-3102.



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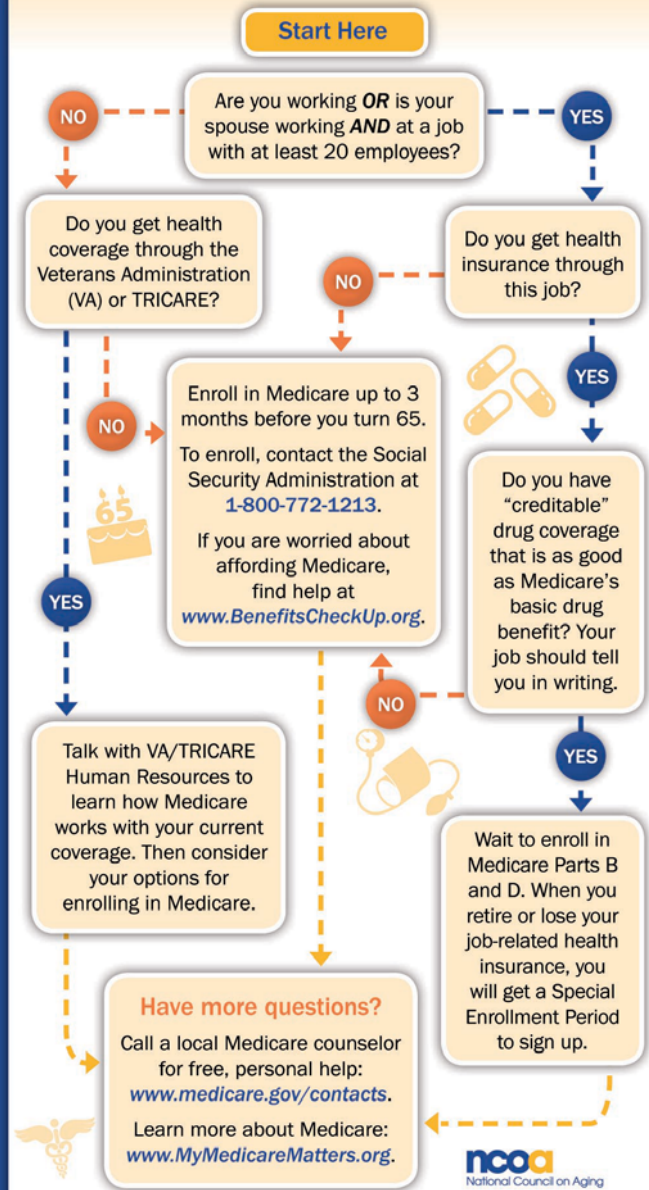
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Health Clinics & Organizations

Health Organizations

Alabama Dept. of Rehabilitation Services

1305 James I Harrison Jr. Pkwy. E
Tuscaloosa, AL 35405
205-554-1300
www.rehab.alabama.gov

Alabama Eye Bank

500 Robert Jemison Rd.
Birmingham, AL 35209
205-942-2120 or 800-423-7811
www.alabamaeyebank.org

Alabama Head Injury Foundation

3100 Lorna Rd. Ste. 203
Hoover, AL 35216
205-823-3818 or 800-433-8002
www.ahif.org

Alabama Organ Center

502 20th St. S
Birmingham, AL 35233
800-252-3677 or 205-731-9200
www.alabamaorgancenter.org

American Cancer Society

1100 Ireland Way Ste. 201
Birmingham, AL 35205
800-227-2345 or 205-879-2242
www.cancer.org

American Heart & Stroke Association

1449 Medical Pk. Dr.
Birmingham, AL 355213
205-510-1500
www.heart.org/HEARTORG
www.strokeassociation.org/
STROKEORG

American Kidney Fund

866-300-2900
www.kidneyfund.org

American Red Cross - Bibb

195 Hospital Dr.
Centreville, AL 35042
205-926-5702
www.redcross.org

American Red Cross - Hale

988 Church St.
Greensboro, AL 36744
205-523-3930

American Red Cross - Fayette & Lamar

601 Columbus Ave.
Vernon, AL 35592
205-695-9573

American Red Cross - Tuscaloosa

1622 Lurleen Wallace Blvd.
Northport, AL 35476
205-758-3608

Arthritis Foundation, Alabama Chapter

500 Office Pk. Dr. Ste. 200
Birmingham, AL 35223
800-879-7896 or 205-979-5700
www.arthritis.org/alabama

Asthma & Allergy Foundation of America

800-727-8462
www.aafa.org

Breast & Cervical Cancer Early Detection Program of Alabama

877-252-3324
www.adph.org/earlydetection

Cancer Information Service

800-422-6237
www.cancer.gov

Cancer Survivors Network

877-333-4673
www.csn.cancer.org

DCH Diabetes & Nutrition Education Center

DCH Annex
600 Bryant Dr. E
Tuscaloosa, AL 35401
205-750-5260

Easter Seals West Alabama

1110 Dr. Edward Hillard Dr.
Tuscaloosa, AL 35401
205-759-1211
www.eswaweb.org

National Kidney Foundation Serving Alabama, Georgia and Mississippi

270 Peachtree St. Ste. 1040
Atlanta, GA 30303
800-633-2339
www.kidney.org/offices/nkf-serving-alabama-georgia-and-mississippi

Tuscaloosa County Diabetes Coalition

2350 Hargrove Rd. E.
Tuscaloosa, AL 35405
205-554-4534
www.tuscaloosadiabetes.com

United Cerebral Palsy of West Alabama

1100 UCP Pkwy.
Northport, AL 35476
205-345-3031
www.ucpwa.org

Kidney Dialysis Assistance

Depending on the availability of funds, limited emergency transportation assistance, and in some cases, emergency utilities assistance may be available. Assistance is provided after all other resources have been

exhausted. Dialysis patients, persons with kidney problems and transplant recipients must meet specific qualifications. If assistance is needed, contact the social worker at your dialysis treatment center.

Kidney Dialysis Clinics

Davita Dialysis Clinic

Fayette County
2450 Temple Ave. N
Fayette, AL 35555
205-932-8500 or 800-424-6589

Greene County
544 Hwy. 43
Eutaw, AL 35462
205-372-4000

Pickens County
289 William E Hill Dr. Ste. A
Carrollton, AL 35447
205-367-1194

Tuscaloosa County

- 2401 Hospital Dr.
Northport, AL 35476
205-339-8882
- 805 Old Mill St.
Tuscaloosa, AL 35401
205-752-6363
- 220 15th St.
Tuscaloosa, AL 35401
205-345-6004
www.davita.com

Health Clinics for Underinsured

Bibb County

Whatley Health Services
West Blocton Health Center
345 Magnolia St.
West Blocton, AL 35184
205-938-9508
www.whatleyhealth.org

Greene County

Whatley Health Services
200 Morrow Ave.
Eutaw, AL 35462
205-372-0011
www.whatleyhealth.org

Hale County

Hale County Hospital
508 Green St.
Greensboro, AL 36744
334-624-3024
www.halecountyhospital.com

Whatley Health Services
Hale County Health Center
800 Hall St.
Greensboro, AL 36744
334-624-7270
www.whatleyhealth.org

Lamar County

Whatley Health Services
Vernon Health Center
230 Hospital Dr.
Vernon, AL 35592
205-695-0450
www.whatleyhealth.org

Pickens County

Whatley Health Services
27340 Hwy 86
Gordo, AL 35466
205-364-7135
www.whatleyhealth.org

Tuscaloosa County

Health Insurance Marketplace
800-318-2596
www.healthcare.gov

James O Ellis Health Center
3532 Greensboro Ave.
Tuscaloosa, AL 35401
205-752-1087
www.whatleyhealth.org

Maude Whatley Health Center
2731 Martin Luther King Jr. Dr.
Tuscaloosa, AL 35401
205-349-3250
www.whatleyhealth.org

Good Samaritan Clinic
3880 Watermelon Rd. Ste. A
Northport, AL 35473
205-343-2212
www.gscclinic.org

The University of Alabama Health Center
850 5th Ave. E.
Tuscaloosa, AL 35401
205-348-6262
www.shc.ua.edu

Whatley Health Services
Crescent East Health Center
120B 51st Ave. E.
Tuscaloosa, AL 35404
205-556-6042
www.whatleyhealth.org

(See Also Public Health Departments listed on page 24)

Mental Health Care & Support

Bibb County

Indian Rivers Community Mental Health Center
2439 Main St.
Brent, AL 35034
205-926-4681
www.irmhc.org

Fayette County

Northwest Alabama Mental Health Center
123 2nd Ave. NW
Fayette, AL 35555
205-932-3216
www.nwamhc.com

Greene County

**West Alabama
Mental Health Center**
250 Prairie Ave.
Eutaw, AL 35462
205-372-3106 or 800-239-2901
www.wamhc.org

Hale County

**West Alabama
Mental Health Center**
401 1st St.
Greensboro, AL 36744
334-624-4905
www.wamhc.org

Pickens County

**Indian Rivers
Community
Mental Health Center**
890 Reform St.
Carrollton, AL 35447
205-367-8032
www.irmhc.org

Pickens County Medical Center Senior Care

241 Robert K Wilson Drive
Carrollton, AL 35447
205-367-2465
www.pickenscountymedicalcenter.
com/seniorcare

Tuscaloosa County

**Ability Alliance
of West Alabama**
1002 McFarland Blvd. Ste. K
Northport, AL 35476
205-333-1577
www.abilityalliance.info

Bryce Hospital
1651 Ruby Tyler Pkwy.
Tuscaloosa, AL 35404
205-507-8000
www.mh.alabama.gov

Indian Rivers Community Mental Health Center

2290 9th St.
Tuscaloosa, AL 35401
205-391-3131
www.irmhc.org

Mary S. Harper Geriatric Psychiatry Center

200 University Blvd.
Tuscaloosa, AL 35401
205-366-3010

NAMI Tuscaloosa
P.O. Box 20527
Tuscaloosa, AL 35402
205-752-5774
www.namialabama.org

**North Harbor Pavilion
Northport Medical Center**
2700 Hospital Drive
Northport, AL 35476
205-330-3000
www.dchsystem.com

Hospitals

Bibb Medical Center
208 Pierson Ave.
Centreville, AL 35042
205-926-4881
www.bibbmedicalcenter.com

Fayette Medical Center
1653 Temple Ave. N.
Fayette, AL 35555
205-932-5966
www.dchsystem.com

Greene County Health System
509 Wilson Ave.
Eutaw, AL 35462
205-372-3388
www.gcheutaw.com

Hale County Hospital
508 Green St.
Greensboro, AL 36744
334-624-3024
www.halecountyhospital.com

Pickens County Medical Center
241 Robert K. Wilson Dr.
Carrollton, AL 35447
205-367-8111
www.pickenscountymedicalcenter.
com

Tuscaloosa County Hospitals

Bryce Hospital
1651 Ruby Tyler Pkwy.
Tuscaloosa, AL 35404
205-507-8300
www.mh.alabama.gov

DCH Regional Medical Center
809 University Blvd. E
Tuscaloosa, AL 35401
205-759-7111
www.dchsystem.com

Northport Medical Center
2700 Hospital Dr.
Northport, AL 35476
205-333-4500
www.dchsystem.com

Tuscaloosa VA Medical Center
3701 Loop Rd. E
Tuscaloosa, AL 35404
205-554-2000
www.tuscaloosa.va.gov

Dental Assistance

Upon retiring, many seniors lose their dental coverage, which makes finding affordable dental care and dentures a priority. Original Medicare does NOT cover routine dental services; yet, Medicare Advantage (Part C) may offer some limited dental coverage. In most cases, dental care is a private pay matter.

To find companies and discount plans that sell individual dental coverage, go to National Association of Dental Plans at www.nadp.org, dentalinsurance.com, or call 1-972-458-6998. Also, contact your health insurance company to inquire about separate dental plans they may offer.

Low Cost & Discounted Dental Services

Affordable Dentures - Dr. Kevin D. Hancock
1516 Skyland Blvd. E.
Tuscaloosa, AL 35405
205-286-2749 or 1-800-DENTURE
www.affordabledentures.com

Good Samaritan Clinic
3880 Watermelon Rd. Ste. A
Northport, AL 35473
205-343-2212
www.gscclinic.org

Hale County Dental Center
602 Centerville St.
Greensboro, AL 36744
334-624-3342
www.whatleyhealth.org

Hall Family Dentistry - Dr. Mark A Hall
161 12th W Ave. Ste. C
Guin, AL 35563
205-468-3339

Theodore R. Hendrix Dental Center
2731 Martin Luther King Jr. Blvd.
Tuscaloosa, AL 35401
205-758-6647
www.whatleyhealth.org

UAB School of Dentistry
1919 7th Ave. S. Rm. 406
Birmingham, AL 35233
205-934-2700
www.uab.edu/dentistry/home/become-a-patient

West Alabama Dental Center
149 Skyland Blvd. E.
Tuscaloosa, AL 35405
205-345-8859
www.westalabamadental.com

Somerville Apartments

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1-800-548-2546(T/A)

For the deaf and hearing impaired only



Hearing Assistance

Hear Now... Providing the Gift of Hearing

Hear Now is a national non-profit program committed to assisting deaf and hard-of-hearing persons with limited financial resources who permanently reside within the United States. The work of Hear Now is supported through the contributions of many benefactors and receives no government funding. All donations - money, time, hearing aids - allow the program to survive and give the gift of hearing domestically. To apply call Starkey Hearing Foundation at 1-800-328-8602 and ask for "Hear Now" or visit www.starkeyhearingfoundation.org/hear-now

Alabama Institute for Deaf and Blind Tuscaloosa Regional Center (AIDB)

AIDB provides comprehensive service programs for seniors who have a hearing or vision loss. Please call 205-345-2883 for an appointment or for more information.

Services are free and are as follows:

- Adjustment and personal or family counseling for deaf, blind, hard-of-hearing and low-vision clients and their families.
- Loaner telecommunication equipment for qualifying elderly and disabled.
- Screening and testing provided, on referral, to determine eligibility and needed services.
- Case management.
- Technology room for trying out devices before purchasing them (amplified phones, magnifiers, special television sets, etc.)
- Smoke Detector program – visual smoke detectors for qualified clients who are hearing impaired.
- STAR program – Device demonstrations and short term loans of assistive technology.
- Daily living skills training.
- Many other special programs for seniors with hearing or vision loss.

Alabama Institute for Deaf & Blind (AIDB)

Tuscaloosa Regional Center
2412 Skyland Blvd. E.
Tuscaloosa, AL 35405
205-345-2883
www.aidb.org

Alabama Regional Library (For the Blind/Physically Handicapped)

6030 Monticello Dr.
Montgomery, AL 36130
800-392-5671 or 800-723-8459

Ascent Audiology & Hearing

1800 N. McFarland Blvd. Ste. 330
Tuscaloosa, AL 35406
205-523-8199
www.ascentaudiologytuscaloosa.com

Beltone

1701 McFarland Blvd. E Ste. 207
Tuscaloosa, AL 35404
205-340-5421
www.beltonaudiology.com

Bibles on Tape or CDs Aurora Ministries

Bradenton, FL
941-748-3031
www.auroraministries.org

Kabel Hearing Center

1800 McFarland Blvd. E Ste. 303
Tuscaloosa, AL 35404
888-760-6067
www.kabelhearing.com

Pattillo Balance & Hearing Center

515 Hargrove Rd. E.
Tuscaloosa, AL 35401
205-345-9351 or 205-409-4717
www.patillohearingtuscaloosa.com

University of Alabama Speech & Hearing Center

700 University Blvd.
Tuscaloosa, AL 35401
205-348-7131
www.cd.ua.edu/speech-and-hearing-center

Vocational Rehabilitation Services (Blind/Deaf Program) and OASIS

1305 James I Harrison Pkwy. E.
Tuscaloosa, AL 35405
205-554-1300
800-441-7607

Eligible veterans should contact the Veterans Administration for hearing services offered.

Vision Assistance

- **Alabama Regional Library for the Blind & Physically Handicapped**
6030 Monticello Dr.
Montgomery, AL 36130
1-800-392-5671 or 1-800-723-8459

This organization provides books on tape, tape players, and other accessories (amplifiers, headphones, pillow talker, etc.) for the blind or physically handicapped. Postage is free, both coming and going. A physician's signature is required. Amplifiers require an additional note from the physician.

- **Free Bibles on Tape**

Aurora Ministries (a non-profit, nondenominational agency) provides audio Bibles free to those who are visually impaired or have physical disabilities which impede reading. This service is provided to qualified individuals, organizations, agencies, libraries and health care professionals who work with visually-impaired and print-handicapped individuals who cannot hold a book due to stroke or other disabilities. The complete Bible in English is available in MP3 format. It will play on most computers, DVD and MP3 players, and on most MP3 compatible CD players. The New Testament is available on audio cassettes in nearly 70 languages. The Old Testament or portions of it are available in several languages. For those who qualify, the International Children's Bible is available in a translation designed especially for children.

Eligibility Criteria:

1. Vision in better eye is 20/200 or less with corrective glasses, or widest diameter of visual field is no greater than 20 degrees.
2. Cannot see well enough or focus long enough to read standard print with glasses.
3. Reading disability resulting from organic dysfunction.
4. A statement from a doctor, nurse, nursing

home social worker, rehabilitation worker, rehabilitation teacher, or librarian that states the applicant cannot read normal print.

For additional information or to request an application, contact Aurora Ministries by calling 941-748-3031 or visit www.auroraministries.org.

- **Seniors EyeCare Program**

The Seniors EyeCare Program ensures that every senior has access to medical eye care and promotes annual, dilated eye exams. It raises awareness about age-related eye disease, including cataracts, provides free eye care, educational materials and facilitates access to eye care - with no out-of-pocket cost.

By age 65, one in three Americans has some form of vision-impairing eye disease. Most do not know it because there are often no warning signs and they assume poor sight is a natural part of growing older. By detecting and treating eye disease early through annual, dilated eye exams, seniors can preserve their sight.

Seniors EyeCare Program serves people who are US citizens or legal residents, are age 65 or older, have not seen an ophthalmologist in three or more years, and are not participants of an HMO or the VA.

People eligible for a referral through the program receive a comprehensive, medical eye exam and up to one year of treatment - at no out-of-pocket cost - for any disease diagnosed during the initial exam. Volunteer ophthalmologists accept Medicare and other insurance reimbursements as payment in full; patients without insurance receive care at no charge.

For help, call the toll-free helpline at 877-887-6327 anytime or visit www.eyecareamerica.org. Call one of EyeCare America's 7,500+ volunteer ophthalmologists nationwide to request free eye care educational materials and to determine if you qualify. EyeCare America offers multiple eye care programs for which individuals may qualify. Callers will automatically be screened to determine the program that provides the most



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205.464.4646



appropriate eye care services.

Callers who have not had an eye exam in the past 12 months and are at increased risk for glaucoma may be eligible for a glaucoma eye exam through the Glaucoma EyeCare Program. Eyeglasses, prescription drugs, hospital services and the fees of other medical professionals are excluded.

- **Older Alabamians System of Information and Services (OASIS)**

1305 James I Harrison Pkwy. E.
Tuscaloosa, AL 35405

The Alabama Department of Rehabilitation Services' OASIS Program is dedicated to renewing independent and rewarding lifestyles for Alabama's older adults who have vision problems. OASIS provides low-vision exams and aids, mobility instruction, adaptive equipment, instruction in independent living skills, and evaluation and referrals.

A program of services is designed to meet your personal goals and objectives. Mobility specialists train you to become independent outside the home. OASIS rehabilitation teachers are experienced in helping you learn new or adaptive methods of performing day-to-day activities such as meal preparation, money identification and management, reading adaptations and communication skills.

Services are free and are available regardless of your financial need. If you are 55 years or older and are experiencing visual problems, contact an OASIS service site. In Tuscaloosa call 205-554-1300 or 1-800-441-7607 for more information.

Additional Assistance

Alabama Institute for Deaf and Blind

Tuscaloosa Regional Center
2412 Skyland Blvd. E
Tuscaloosa, AL 35405
205-345-2883
www.aidb.org

Eligible veterans should contact the Veterans Administration for vision services offered.

Medical Alert Systems

Acadian on Call

1-877-477-6507

www.acadianoncall.com

*You can get a discount with a referral through the Area Agency on Aging. Call 1-800-432-5030

ADT

1-800-863-8186

www.adt.com

Alert 1 Medical Alert Systems

866-802-3676 ext. 3418

408-744-3422

www.alert1.com

CVS Medical Alert System

1-800-283-2300

www.medicalalertsystem.com

Life Alert

1-800-360-0329

www.lifealert.com

Life Button

1-855-566-9111

www.lifebutton24.com

LifeWatch USA

1-800-716-1433

www.lifewatch-usa.com

Medical Guardian

1-800-668-9200

www.medicalguardian.com

Pioneer EMA

1-800-274-8274

www.pioneeremergency.com

Phillips Lifeline

1-855-332-7799

www.lifelinesys.com

Medical Supplies

DCH Home Medical Equipment

809 University Blvd. E.

Tuscaloosa, AL 35401

205-330-3177

www.dchsystem.com

DME Services, LLC.

3600 5th Ave. S

Birmingham, AL 35222

205-591-4792

www.durablemedical
equipment.net

Howard Instruments, Inc.

4749 Appletree

Tuscaloosa, AL 35405

205-758-9083

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www.med-south.com

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www.norrislimbandbrace.com

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Fayette, AL 35555

205-932-5221

www.yddme.com

• 583 4th Ave.

York, AL 36925

205-392-5201

www.ydme.com

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22586 AL-216
McCalla, AL 35111
205-477-7797
www.currenpharmacy.com

CVS Pharmacy
Centreville/Brent
155 Birmingham Rd.
Centreville, AL 35042
205-926-4654
www.cvs.com

J&S Drugs
1130 Walnut St.
Centreville, AL 35042
205-926-7621

Jacks Discount Pharmacy
23010 AL-5
West Blocton, AL 35184
205-938-9588
www.jacksdiscountpharmacy.com

Mills Pharmacy
4750 Eastern Valley Rd.
McCalla, AL 35111
205-477-1007
www.millspharmacy.com

Walmart Pharmacy
10675 AL-5
Brent, AL 35034
205-926-6553
www.walmart.com

Woodstock Drugs
28891 AL-5
Woodstock, AL 35188
205-938-9221
www.healthmart.com

Fayette County

Berry Discount Pharmacy
31 Depot St.
Berry, AL 35546
205-689-4777

Bolling Pharmacy
101 Temple Ave. S.
Fayette, AL 35555
205-932-4513
www.bollingpharmacy.com

Cannon Apothecary
106 16th St. NE
Fayette, AL 35555
205-932-8969

Debbie's Drugs
1716 Temple Ave. N.
Fayette, AL 35555
205-932-7455

Fred's Xpress Pharmacy
1128 2nd Ave. NE
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205-932-2737
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Greensboro, AL 36744
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Moundville, AL 35474
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KC Drug
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Family Health Pharmacy
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Sulligent, AL 35586
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www.mygnp.com

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Vernon, AL 35592
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www.hospitalpharmacyrx.com

Joe Golden Drug
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Millport, AL 35576
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Pickens County

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Carrollton, AL 35447
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Aliceville, AL 35442
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www.cvs.com

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Gordo, AL 35466
205-364-7133
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Fred's Pharmacy
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Reform, AL 35481
205-375-6401
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(Inside Target)
Tuscaloosa, AL 35404
205-556-5731

• 3302 15th St.
Tuscaloosa, AL
205-349-4115

• 1910 McFarland Blvd.
Northport, AL 35476
205-339-3819

• 4715 Rice Mine Rd. NE
Tuscaloosa, AL 35406
205-345-3455

• 4260 University Blvd. E
Tuscaloosa, AL 35404
205-556-3031

• 8700 Hwy 69 S
Tuscaloosa, AL 35405
205-342-1401

• 4280 Mitt Larry Rd.
Northport, AL 35475
205-339-0415

• 1218 University Blvd.
Tuscaloosa, AL 35401
205-349-2660
www.cvs.com

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Tuscaloosa, AL 35405
205-345-4410
www.dutchpharmacy.net/dunkins-pharmacy

Kmart Pharmacy
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Tuscaloosa, AL 35405
205-752-3504
www.pharmacy.kmart.com

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Tuscaloosa, AL 35401
205-345-3180
www.dutchpharmacy.net/15th-streetpharmacy

Mills Pharmacy
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Brookwood, AL 35444
205-556-1600
www.millspharmacy.com

Natural Rx Pharmacy
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Northport, AL 35476
205-339-3993

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Northport, AL 35476
205-339-5800
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205-752-2045
www.mypatientcarepharmacy.com

Publix Pharmacy
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Tuscaloosa, AL 35405
205-247-7715

• 2300 McFarland Blvd.
Northport, AL 35476
205-339-4232

• 4851 Rice Mine Rd. NE #200
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205-247-7666

• 1190 University Blvd.
Tuscaloosa, AL 35401
205-247-5044

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Northport, AL 35476
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- 617 Bear Creek Rd.
Tuscaloosa, AL 35405
205-345-0699
- Meadowbrook Shopping Center
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Tuscaloosa, AL
205-345-2660
- Food World Plaza South
4200 McFarland Blvd. E
Tuscaloosa, AL 35405
205-759-1103
- 2916 University Blvd. E
Tuscaloosa, AL 35404
205-553-0232

- 521 University Blvd. E
Tuscaloosa, AL 35401
205-758-4423
- 4201 University Blvd. E
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205-469-9669
- Five Points
4301 Veterans Memorial Pkwy.
Tuscaloosa, AL 35404
205-248-2220
- North
13620 Hwy. 43 N Ste. A
Northport, AL 35475
205-409-6410
www.tuscaloosadrugcompany.com

VA Medical Center Pharmacy

3701 Loop Rd.
Tuscaloosa, AL 35404
205-554-2000

Walgreens Pharmacy

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Tuscaloosa, AL 35404
205-556-3800
- 1520 McFarland Blvd. N
Tuscaloosa, AL 35406
205-759-1501
- DCH Towers
701 University Blvd. E Ste. M04
Tuscaloosa, AL 35401
205-750-0041
- Northport
3107 Lurleen B Wallace Blvd.
Northport, AL 35476
205-333-9343
- Maude Whatley
2731 MLK Jr Blvd.
Tuscaloosa, AL 35401
205-345-1197


- Taylorville
8701 AL-69
Tuscaloosa, AL 35405
205-758-1684
- Skyland Plaza
4400 University Blvd. E
Tuscaloosa, AL 35404
205-553-6188
www.walgreenspharmacy.com

Walmart Pharmacy

- Neighborhood Market
4201 Hargrove Rd. E
Tuscaloosa, AL 35405
205-632-6150
- Neighborhood Market
1660 McFarland Blvd.
Northport, AL 35476
205-861-1262
- 1501 Skyland Blvd. E
Tuscaloosa, AL 35405
205-345-4047
- 5710 McFarland Blvd.
Northport, AL 35476
205-333-7873
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205-333-0678
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205-366-9626
- 4205 University Blvd. E
Tuscaloosa, AL 35404
205-553-3360
- 10 McFarland Blvd.
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www.winndixie.com

A woman and a man are riding bicycles on a path in a wooded area. The woman is on the left, wearing a white helmet, a black and pink jacket, and black pants. The man is on the right, wearing a blue t-shirt, black pants, and a red helmet. They are both riding towards the left. The path is covered with fallen leaves, and there are trees in the background.

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IS IN YOUR HANDS."**

-DIANE VON FURSTENBERG

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Tuscaloosa, AL 35401
205-391-3131

Alcohol & Abuse Helpline

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Tuscaloosa, AL 35404
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Northport, AL 35473
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Tuscaloosa, AL 35401
205-758-3867
www.phoenixhousetuscaloosa.com

Substance Abuse & Mental Health Services Administration

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www.findtreatment.samhsa.gov

Robert M Colburn, Jr, RPh



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Encore Rehabilitation

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205-926-5343
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205-904-8228
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Fayette Medical Center

1653 Temple Ave. N
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205-932-5966
www.dchsystem.com

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Greene County Health Systems

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Lamar County

Encore Rehabilitation

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Vernon, AL 35592
205-695-0689
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Renew Physical Therapy

314 Columbus Ave. NW
Vernon, AL 35592
205-695-5111

Pickens County

Encore Rehabilitation

219 Industrial Park St.
Gordo, AL 35466
205-364-1003
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Pickens County Medical Center

241 Robert K Wilson Dr.
Carrollton, AL 35447
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www.pickenscountymedicalcenter.com

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205-462-2253
www.dchsystem.com

DCH Sports Medicine

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www.drayerpt.com

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Northport, AL 35476
205-344-9161
www.encorerehab.com
- 6561 AL-69
Tuscaloosa, AL 35405
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www.encorerehab.com

Innerfit

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Tuscaloosa, AL 35406
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Northport Medical Center

2700 Hospital Dr.
Northport, AL 35476
205-333-4900
(Inpatient and Outpatient)
www.dchsystem.com

North River Therapy

400 McFarland Blvd. Ste. F
Northport, AL 35476
205-333-5351
www.northrivertherapy.com

Professional Therapy Services

1110 15th St.
Tuscaloosa, AL 35401
205-758-0053
www.professionaltherapyservices.net

Rehab at Work

1781 B Commons North Loop
Tuscaloosa, AL 35406
205-752-0845
www.drayerpt.com

Trinity Physical Therapy

7402 Hwy 69 S Ste. G
Tuscaloosa, AL 35405
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www.trinityphysicaltherapy.com

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Northport, AL 35473
205-759-2211
www.trahc.net

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Planning Ahead

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Planning Ahead: Conservatorship, Guardianship & Power of Attorney

Thanks to a great increase in life expectancy during the 20th century and continuing today, most of us can expect many more years of productive life. The less attractive side of this development is that we can also live to ages at which we will experience some degree of disability. There are simple, inexpensive ways to prepare for the possibility of needing help with business matters and personal care, but unfortunately, many people reach the point of disability with no plan in place.

Making decisions in advance is prudent for oneself and a caring act for loved ones. It may be that the plans made now will not be needed, but it is better to have a plan ready and not need it than to need it and not have it. Do not delay thinking about possible disability “until you need to”. When you reach the point of needing help you may not be able to make appropriate plans.

Financial Decisions

If you do not make arrangements for the handling of your business while you are competent, and you later become incapacitated, court proceedings may be necessary to appoint someone to manage your affairs. Having a Conservator appointed can be intrusive and embarrassing. It can also be expensive, entailing court costs, attorney fees and costs of a bond. These expenses come from your estate. A Conservator must go to the court to ask for permission to spend money for you, and each court proceeding means additional expenses. If you have someone in whose integrity and good judgment you trust, this painful process can usually be avoided by executing a Durable

Power of Attorney or a Living Trust, but you must do this while you are competent.

Durable Powers of Attorney

The simplest and least expensive way to plan for management of your business affairs is to execute a Durable Power of Attorney, appointing an agent or “attorney-in-fact” to act for you if you are unable to manage for yourself.

To be durable, that is, to remain valid even if the Principal (person who executed it) becomes incapacitated, the document must include these words, or words to the same effect: “For powers that are to be effective immediately: This power of attorney shall not be affected by the subsequent disability, incompetence or incapacity of the principal.”

If the document is a springing power (springs into effectiveness when and if the principal is incapacitated): This power shall become effective upon the incapacity, incompetence or disability of the principal.

Caution

Durable Powers of Attorney are wonderful documents when used appropriately, but their simplicity also makes them easy to misuse. It is critical to choose an agent (called an “attorney-in-fact”) who is impeccably honest, has good judgment, and will be sensitive to your preferences. These are not qualities about which you can make a quick judgment. Your agent should be someone you have known well for a long time and who manages his/her own business well. Your agent should consider your needs and wishes first in managing your assets, if that time comes.

Sole vs. Joint Agents

Many businesses prefer and even insist on having one person they can look to for decisions if the principal cannot act. For that reason, it may be best to appoint only one person as the Agent or Attorney-in-Fact, with an alternate appointed in case the first named person is unable to act. If the principal has only one person that (s)he trusts completely, then it is better to appoint that person as sole agent, rather than appoint an alternate who may find the opportunity too tempting, or who may be honest but poor at handling business.

It is possible to appoint joint agents if there are two trustworthy, competent candidates who can work together. It is wise to include some mechanism for prompt resolution of any disagreements if they arise. This is the situation in which third parties do not want to be caught. (Never appoint more than two agents.)

Special Considerations

It is also wise to include in springing powers some trigger that will determine when incapacity occurs. This could be a letter from your treating physician, letters from both your doctor and attorney, or from someone else that you trust.

It is best not to appoint someone whose financial circumstances are less solid than your own. Remember that appointing someone to act for you is not “an honor”, but a responsibility. If you have several family members who might think they should be appointed, it may be best for you or your attorney to contact all of them at the time the appointment is made. You can explain that for reasons having nothing to do with affection or esteem, the person you appointed is the one you feel will best be able to carry out this responsibility and that you hope and expect all of the family will cooperate. If there is some sound reason for objecting to the appointment, other family members will

have an opportunity to voice their concerns then, while you are able to consider and address them.

Do not allow yourself to get bogged down in whether you might hurt someone’s feelings. Appointing an agent is a business decision, not an expression of affection. Do not appoint the oldest child, or the one with a college degree, or the only male, for those reasons only. Appoint the person who manages his/her own business well and whom you can reasonably expect to do the same for you, and do it willingly.

What should be in the DPOA?

A DPOA should be more than a form; it should meet the particular needs of the person executing it. Three or four pages may suffice for someone whose business matters are simple; ten pages might be inadequate for someone whose financial affairs are more complicated. Even simple DPOAs should include a provision to make bank deposits and write checks; pay, negotiate or compromise debts; collect amounts owed; manage personal and real property; enter any bank deposit box, and other basic management tasks. If an agent is to be able to sell real property, that must be specified in the document. Also, an agent under a power of attorney cannot benefit him/herself unless the authority to do so is spelled out. If a principal owns stocks or bonds, there should be a provision about managing them.

A complete list of all the provisions that should be included in a good durable power of attorney document is beyond the scope of this article. It is enough to say that one or two general paragraphs are not sufficient, and you should seek knowledgeable legal advice to draft a document that is right for your circumstances. If you have an old Durable Power of Attorney, even if it is a good one, you might want to update it to include the new “HIPAA” medical privacy regulations.

A form purchased at an office supply store or borrowed from a friend may meet your

needs, but given the modest cost of having a document tailored for you, it is foolish to risk problems that you might not recognize in a “one-size-fits-all” document.

It is a good idea to check with your bank or other financial institution to be sure the power of attorney form you execute is satisfactory with the bank. Some institutions insist on their own forms. You will also want to clarify that, even if you execute a springing power, you intend the document to remain valid until and unless you revoke it and notify the bank.

Occasionally banks will insist that a power of attorney is “no good” because it was executed several years ago. Problems with banks refusing to accept “springing powers” from years’ past are good reasons to avoid springing powers, since this defeats the purpose for executing a Power of Attorney while one is competent. The idea is to avoid problems during a long period of incapacity. It is best to address those issues ahead of time.

Guardianships & Conservatorships

All states have some safety net available for those situations in which no voluntary plans were made. The designated court may appoint a “guardian of the person” and/or a “guardian of the property”. Different states have different terms for the two functions. In Alabama, appointment of someone to make personal decisions and supervise living arrangements - the “guardian of the person” - is termed “Guardianship”. The process of appointing someone to manage the property of an incapacitated individual is “Conservatorship”. Probate Courts usually handle these actions in Alabama. The probate judge can appoint two people to serve the different functions, or one person to serve in both capacities.

Who Starts the Process?

Usually these procedures are initiated by someone close to the incapacitated person. If there is no one to step forward and do so, however, the process can be commenced by a report to the Department of Human Resources that an individual is being neglected, abused or exploited. Pursuant to the Adult Protective Services Act, DHR can investigate and if court action appears to be warranted to prevent abuse, neglect or exploitation of a vulnerable adult, DHR initiates the Guardianship process. In those counties where there is a County Conservator, that person is usually appointed, at least to manage the property. The Adult Protective Services Act is codified at Alabama Code § 38-9-1. This is not a commitment process; in fact a person may not be committed to a mental institution as a result of a protective petition. (The commitment process is only used in those cases in which a person is “a danger to him/herself or others” and the standards for commitment are stringent, as they should be. The Involuntary Commitment Act is found at Alabama Code § 26-52-1.)

Appointing One or Both

Often when a person’s ability to take care of him/herself has reached the point that court intervention is sought, it is necessary to appoint both a Guardian and a Conservator. However, it is possible to appoint either a Conservator or a Guardian without appointing the other, though some courts seem reluctant to appoint only a Conservator. This may be out of a desire to avoid future court proceedings and expense if the Ward’s mental condition later deteriorates, as often happens.

Nonetheless, the standard for appointing a Guardian of the person, which removes most of an individual’s civil rights, is stricter than the standards for appointing a Conservator for the estate of someone who is having difficulty

managing his/her business affairs. It is fairly common for an older person to begin to have trouble paying bills, keeping up with bank balances and so on, and yet be capable of making personal decisions and directing his/her own care. The goal of Protective Proceedings is to find the least restrictive appointment possible that will protect the Ward but also encourage the greatest level of independence under the circumstances. (Alabama Code § 26-2A-136.)

Voluntary Decisions Preferable

Although sometimes necessary, this process can be an expensive and cumbersome way to deal with incapacity. It is far better for individuals to realize the possibility of some period of disability, and if there is a suitable person available, to appoint an agent under a Durable Power of Attorney to provide for that increasingly common situation. Sometimes situations develop that require court

intervention even when an agent has been appointed, but in most cases having a valid, well-drafted Durable Power of Attorney and a competent, trustworthy agent can avoid these proceedings.

Having a Guardian or Conservator appointed can be a painful process for families. A person judicially determined to be in need of a guardian loses most of his/her civil rights. Even if (s)he has become unable to exercise many of those rights it is still a serious matter to be legally deprived of them.

***THE INFORMATION PROVIDED HERE IS GENERAL AND CONDENSED. IT IS NOT INTENDED TO BE AND SHOULD NOT BE REGARDED AS LEGAL ADVICE IN A PARTICULAR SITUATION.**

-Information from the University of Alabama
Legal Counsel for the Elderly



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Hospice Care

The hospice concept is based on a care plan that supports the patient and family caregiver at a time when the patient has a life-limiting illness. Care plans are developed in consultation with the patient's physician.

Hospice offers a comprehensive medical care team consisting of: a physician who serves as hospice medical director, nurses that are specially trained and who make regularly scheduled visits to a patient's home, social service workers who provide emotional support and assist the family in understanding Medicare, Medicaid or other insurance benefits, chaplains and other bereavement specialists, and volunteers who are trained to provide support to patients and their families.

Hospice care is based on need rather than the patients' ability to pay. All hospice organizations are subject to review by the Joint Commission on Accreditation of Healthcare Organizations which ultimately attests to the high level of care provided by the hospice organization. Volunteers have traditionally been the backbone of the hospice movement. Specialized training is provided to volunteers primarily to provide support to the patients and their families. Simply being available to visit the patient, assist the caregiver with errands, transportation or other menial tasks can be so meaningful at a time when the patient is terminally ill.

To learn more about hospice programs, contact the agency of your choice.

Alabama Hospice Care

3064 Palisades Ct.
Tuscaloosa, AL 35405
205-633-3705
www.lhcgroup.com

Alacare

5710 Watermelon Rd. Ste. 310
Northport, AL 35473
205-345-5145
www.alacare.com

Amedisys Hospice Care

1300 McFarland Blvd. Ste. B
Tuscaloosa, AL 35406
205-345-4907
www.amedisys.com

Caring Hands Hospice

4930 Rice Mine Rd NE
Tuscaloosa, AL 35406
205-349-3065
www.caringhandshospicecare.com

Comfort Care Hospice

2314 11th St.
Tuscaloosa, AL 35401
205-650-3060
www.comfortcarehospice.com

Hospice of West Alabama

3851 Loop Rd.
Tuscaloosa, AL 35404
205-523-0101
www.hospiceofwestalabama.com

Journey Hospice

4930 Rice Mine Rd. Ste. 103
Tuscaloosa, AL 35406
205-349-3065
www.journeyhospice.com

Southern Care Hospice

3835 Watermelon Rd. Ste. 3 & 4
Northport, AL 35473
205-469-0273
www.southerncareinccom

Funeral & Memorial Services

Bibb County

Rockco Funeral Home
805 Birmingham Rd.
Centreville, AL 35042
205-926-4876
www.dignitymemorial.com

Fayette County

Nelson Funeral Home
3659 Hwy. 171 N
Fayette, AL 35555
205-932-8961
www.nelsonfuneralhome.org

Norwood Chapel Funeral Home

707 Temple Ave N
Fayette, AL 35555
205-932-6702
www.norwoodchapel.net

Greene County

Gandy Funeral Home
9807 AL-14
Eutaw, AL 35462
205-372-4493
www.gandyfuneralhome.com

McInnis Funeral Home
400 North St.
Eutaw, AL 35462
205-372-9328

McInnis Mortuary
267 Demopolis Hwy
Eutaw, AL 35462
205-372-9328

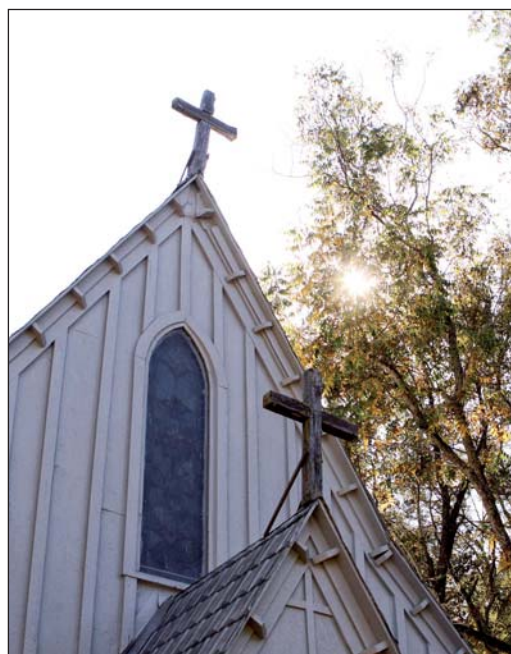
Smith's Mortuary
1595 Co. Rd. 133
Boligee, AL 35443
205-372-3977

Hale County

Agnew's Funeral Home
1110 Baptist Hill Rd.
Greensboro, AL 36744
334-624-7717
www.agnewfh.com

Kirk Funeral Home
19874 Hwy. 69 N
Greensboro, AL 36744
334-624-3517
www.kirkfuneralhomes.com

Washington & Paige Mortuary
17745 AL-25
Greensboro, AL 36744
334-624-3016



Lamar County

Dowdle Funeral Home
270 McAdams St.
Millport, AL 35576
205-662-4830
www.dowdlefuneralhome.net

Pickens County

Skelton Funeral Home
2105 2nd St. SW
Reform, AL 35481
205-375-9661
www.skeltonfuneralhome.com

Tuscaloosa County

Heritage Chapel Funeral Home
5200 Old Birmingham Hwy
Tuscaloosa, AL 35404
205-553-3555
www.dignitymemorial.com

Magnolia Chapel North
4905 Hwy. 69
Northport, AL 35473
205-339-2600
www.magnoliafh.com

Magnolia Chapel South
6100 Old Greensboro Rd.
Tuscaloosa, AL 35405
205-752-2005
www.magnoliafh.com

Memory Chapel Funeral Home
2200 Skyland Blvd. E
Tuscaloosa, AL
205-553-1430
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www.northportfuneralservice.com

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205-758-1300
www.raineymortuary.com

Rollins Mortuary

2701 Martin Luther King Jr. Blvd.
Tuscaloosa, AL 35401
205-759-4202
www.rollinsmortuary.com

Sunset Brown-Service Memorial Park

3802 Watermelon Rd.
Northport, AL 35473
205-345-2900
www.dignitymemorial.com

Tuscaloosa Memorial Park

5434 Old Birmingham Hwy
Tuscaloosa, AL 35404
205-553-3141
www.tuscaloosamemorial.com

Van Hoose & Steele

Funeral Home
2615 Stillman Blvd.
Tuscaloosa, AL 35401
205-759-5736
www.vanhooseandsteele.com

Williams Service

Funeral Home
7417 Culver Rd.
Tuscaloosa, AL 35401
205-759-1261
www.williamsservicefuneralhome.com

Wills Funeral Services, Inc.

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Northport, AL 35476
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