

FINANCIAL COUNSELING AND PLANNING

The Journey Through Caregiving



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Introduction

The purpose of this module is to help community-based organizations prepare family caregivers to care for their elderly loved one who has a chronic disease or disability. It is designed to be tailored to specific training needs and to be a helpful resource to caregivers in their homes.

It is written in a question and answer format from the perspective of the family caregiver. The questions address concerns that caregivers often have.

Because each module was designed to stand alone, some information found in one section may be repeated in another. This repetition was built into each module so trainers will not have to search for relevant information from one module to another.

Transparencies, Microsoft PowerPoint presentations, and activities have been developed for each module. Trainers may choose to use all of these materials in a training session or only one of these references. These materials have been developed to help trainers reinforce the information found in each module.

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SECTION 1

Financial concerns for many older adults in North Dakota

❖ FINANCIAL COUNSELING AND PLANNING

Do I need a financial counselor or planner to help with the finances of my elderly loved one?

Financial Counselors generally work with clients who are struggling with financial issues such as how to develop a spending plan, pay-off debts, or cope with a financial crisis such as utility termination or repossession of property. They also work with people contemplating bankruptcy to decide if that is a reasonable alternative.

Financial Planners work with clients who generally have money to save or invest. They can assist in investment, insurance, tax, retirement and estate planning.

A financial counselor or planner can help organize your financial information and develop a strategy for obtaining your goals. They are also aware of any changes in laws, regulations, products and conflicting media messages (International Association of Registered Financial Consultants).

What do the different accreditations and titles mean?

Financial consultants have many different titles. Some of the more common titles include:

- **CFP: Certified Financial Planner.** Professional meets requirements set by the International Board of Standards and Practices for Certified Financial Planners (IBCFP). Certification requirements can be obtained by writing to the Institute: Two Denver Highlands, 10065 East Harvard Ave., Denver, CO 80231 or visit the web-site <http://www.cfp-board.org>. For more information on the requirements for CFP® certification visit <http://users.erols.com/scambos/cfp.htm>.

To find a CFP® in your area, visit the web-site

<http://www.fpanet.org/plannersearch/plannersearch.cfm>

- RFC: Registered Financial Consultant. Professional meets minimum requirements set by the International Association of Registered Financial Consultants. A copy of their requirements can be found by writing to: IARFC, Financial Planning Building, 2507 N. Verity Parkway, Post Office Box 42506, Middletown, OH 45042-0506.
- CSA: Certified Senior Advisor. Advisor specializes in financial concerns of the elderly. Standards are set by the Society of Certified Senior Advisors and can be found at www.society-csa.com.
- AFC: Accredited Financial Counselor. Counselor meets minimum requirements set by the Association for Financial Counseling and Planning Education (AFCPE). For a list of certification requirements for the AFCPE, visit <http://afcpe.org.afc.htm>
- CFC: Certified Financial Counselor. Counselor has passed certification exams offered through the National Foundation for Consumer Credit. More information can be found at <http://www.nfcc.org>

What are some key steps one can take in choosing a financial counselor/planner?

- **Allow time to find a good person; one should not simply follow the suggestion of a relative or friend.** Asking people for suggestions is a reasonable place to begin but is no substitute for an in-depth investigation of a variety of options.
- **Interview more than one advisor.**
- **Prepare a list of questions for prospective advisors.** Ask about their investment philosophy, planning approach, methods that will be used, the extent of their training, whether they are “certified” (and by whom), the final product that will be provided, and the fees you will have to pay.
- **Assess professionals’ work by asking to see copies of plans and talking to other clients.** You may find it useful to see what others see as strengths and weaknesses.
- **Investigate the background of an advisor thoroughly.** Look for legal or certification problems. Backgrounds of financial planners can be found with the Securities and Exchange Commission if the planner chose to file with them. Request a copy of both parts of the background materials.
- **Organize your personal financial information ahead of time.** Preparing a list of current assets and liabilities is strongly recommended. Identifying income sources and amounts and tracking spending is also helpful. Forms that can be used to organize your financial affairs are found in the Resources section of this module.

(Adapted Schultz, 2001)

Where can I find more information regarding financial counselors/planners?

One way to begin financial planning is to browse through your local yellow pages and make a list of financial planners. From there, you can ask friends and family about different agencies and set up an appointment for an interview with a professional. After you've narrowed your choices through word of mouth and set up an appointment, you can prepare a list of questions for the interview. Who you chose as your financial counselor or planner is based on your interviewing and researching professionals.

❖ FUNERAL EXPENSES

What services will a funeral home provide for the family?

A funeral director will be appointed by the funeral home to help the family with burial plans. They are required by law to make available a list of fees charged, called a General Price List, for goods and services, including lower and higher cost items. This includes a list of casket prices,; however, expenses incurred at the cemetery will **not** always appear on the General Price List. Clothes to bury the loved one in can be provided by the funeral home, but in most cases the family has a special garment they would like their loved one buried in.

Merchandise that is provided by the funeral home includes:

- Caskets
- Vaults
- Urns
- Clothing
- Programs
- Contacts and ordering through other professionals such as florist, musicians, clergy and caterers

What are the alternatives to the traditional burial?

There is above ground burial and cremation. Some families may choose to donate the body of a loved one to further scientific research.

If we choose cremation, are we required to purchase a casket?

No. The funeral director is required to tell consumers that caskets are not required for cremation unless there is a state law requiring one.

What potential sources of financial assistance are available for my family to help pay funeral costs?

Any of the following offices can be contacted regarding financial assistance for funerals:

- United States Social Security at www.ssa.gov or at 1-800-772-1213
- Veteran's Administration at www.va.gov or 1-800-827-1000
- Workers Compensation of North Dakota at (701) 328-3800
- You may also inquire about funeral benefits from organizations that your loved one belonged to such as Fraternal Orders.
- Life insurance proceeds may be used to pay for funeral expenses. Contact the insurance agent or representative for information on receipt of benefits.
- Professional Groups

For Canadian residents contact:

Canada Pension Benefit at www.net1fx.com/~cbas

Department of Veteran's Affairs (Canada) at www.vac-acc.gc.ca

❖ HEALTH INSURANCE

What is Medicare and how can it help my elderly loved one?

Medicare is a federal health insurance program offered to all persons over the age of 65 or persons under 65 covered by Social Security who have either received Social Security Disability benefits for 24 consecutive months or have experienced permanent kidney damage. It consists of two parts: Part A and Part B.

Medicare Part A is commonly known as hospital insurance. It assists individuals in paying for inpatient hospital care, some skilled nursing facility care, hospice care, and some home health care. Most people do not have to pay a monthly premium to receive these benefits.

Medicare Part B is commonly known as medical insurance. It covers doctors' services, outpatient hospital care, some home health care and some other medical services that Part A does not cover. There is a monthly premium of \$58.70 for 2003. Your monthly premium may go up 10% for each 12 month period that you could have had Part B but did not sign up for it. If you already receive Social Security or Railroad Retirement benefits, you are automatically enrolled in Part B starting the first day of the month you turn 65. If you are under age 65 and disabled, you are automatically enrolled in Part B after you get Social Security or Railroad Retirement benefits for 24 months. If you don't want Part B, follow the instructions that come with the card. If you accept your enrollment in Part B, the monthly premium is usually taken out of your monthly Social Security, Railroad Retirement, or Civil Service Retirement payment. If you don't receive any of these payments, Medicare will send you a bill for your Part B premium every 3 months.

Medicare Part A may cover:

- **Hospital Stays:** Semiprivate room, meals, general nursing, and other hospital services and supplies. This includes inpatient care you get in critical access hospitals and mental health care. This does not include private duty nursing, or a private room, unless medically necessary.
- **Skilled Nursing Facility Care:** Semiprivate room, meals, skilled nursing and rehabilitative services, and other services and supplies (after a related 3-day inpatient hospital stay).
- **Home Health Care:** Part-time skilled nursing care, physical therapy, occupational therapy, speech-language therapy, home health aide services, medical social services, durable medical equipment (such as wheelchairs, hospital beds, oxygen, and walkers), medical supplies, and other services.
- **Hospice Care:** For people with a terminal illness, includes drugs for symptom control and pain relief, medical and support services from a Medicare-approved hospice, and other services not otherwise covered by Medicare. Short-term hospital and inpatient respite care are covered when needed.
- **Blood:** Pints of blood you get at a hospital or skilled nursing facility during a covered stay.

(Adapted Medicare and You Handbook)

Medicare Part B may cover:

- **Medical and Other Services:** Doctors' services (not routine physical exams), outpatient medical and surgical services and supplies, diagnostic tests, ambulatory surgery center facility fees for approved procedures, and durable medical equipment (such as wheelchairs, hospital beds, oxygen, and walkers). Also covers second surgical opinions, outpatient mental health care, and outpatient physical and occupational therapy, including speech-language therapy.
- **Clinical Laboratory Services:** Blood tests, urinalysis, and more.
- **Home Health Care:** Part-time skilled nursing care, physical therapy, occupational therapy, speech-language therapy, home health aide services, medical social services, durable medical equipment (such as wheelchairs, hospital beds, oxygen, and walkers), medical supplies, and other services.
- **Outpatient Hospital Services:** Hospital services and supplies received as an outpatient as part of a doctor's care.
- **Blood:** Pints of blood you get as an outpatient or as part of a Part B covered service.

(Adapted Medicare and You Handbook)

Preventive Services covered by Medicare Part B:

- **Bone Mass Measurements:** Once every 24 months for qualified individuals
- **Colorectal Cancer Screening:** Fecal Occult Blood Test- Once every 12 months. Flexible Sigmoidoscopy- Once every 48 months. Colonoscopy- Once every 24 months if you are at high risk for colon cancer, every 10 years if you are not at high risk. Barium Enema- Doctor can use this instead of a flexible sigmoidoscopy or colonoscopy.
- **Diabetes Services and Supplies:** Coverage for glucose monitors, test strips, and lancets. Diabetes self-management training.
- **Glaucoma Screening:** Once every 12 months. Must be done or supervised by an eye doctor who is legally allowed to do this service in your state.
- **Mammogram Screening:** Once every 12 months.
- **Pap Test and Pelvic Examination:** Once every 24 months. Once every 12 months if you are at high risk for cervical or vaginal cancer.
- **Prostate Cancer Screening:** Digital Rectal Examination- Once every 12 months. Prostate Specific Antigen (PSA) Test- Once every 12 months.
- **Shots (Vaccinations):** Flu Shot- Once a year in the fall or winter. Pneumococcal Pneumonia Shot- One shot may be all you ever need. Hepatitis B Shot.

(Adapted Medicare and You Handbook)

What is not covered by Medicare?

Medicare does not cover prescription drugs, emergency care administered while traveling in a foreign country, and preventative care (for example, yearly check-ups and tests including hearing tests, and diabetes screening).

What is Medigap and how can it help my elderly loved one?

Medigap is an insurance policy that is purchased by the elderly individual to cover costs not covered by Medicare. Policies are sold by private insurance companies. There are 10 uniform packages but prices can vary considerably from company to company. These ten packages are outlined in a chart on the next page.

*Special notices that accompany the chart on the next page, include:

Inpatient Hospital Care: Covers the Part A coinsurance and for the cost of 365 extra days of hospital care during your lifetime after Medicare coverage ends.

Medical Costs: Covers the Part B coinsurance (generally 20% of the Medicare-approved payment amount)

Blood: Covers the first 3 pints of blood each year.

*Plans F and J also have a high deductible option. Call your State Insurance Department for more information. This chart does not apply if you live in Massachusetts, Minnesota, or Wisconsin. Call your State Insurance Department for more information on the policies that are offered in these states.

Ten Standardized Medigap Plans A through J

A	B	C	D	E	F*	G	H	I	J*
Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
		Part B Deductible			Part B Deductible				Part B Deductible
					Part B Excess (100%)	Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
			At-Home Recovery			At-Home Recovery		At-Home Recovery	At-Home Recovery
							Basic Drug Benefit (\$1,250 Limit)	Basic Drug Benefit (\$1,250 Limit)	Extended Drug Benefit (\$3,000 Limit)
				Preventive Care					Preventive Care

(Adapted *Medigap Policies and Protections Handbook*)

What is not covered by Medigap?

- Long-term care
- Vision or dental care
- Hearing aids
- Private-duty nursing
- Unlimited prescription drugs

Does my elderly loved one need Medigap coverage?

Individuals covered through an employer-provided insurance plan may find coverage adequate without a Medigap policy. Individuals on Medicaid (medical assistance) do not need a medigap policy.

What is Medicaid and how can it help my elderly loved one?

Medicaid is a means-tested program for persons in financial need. The program was created in 1965 as Title XIX of the Social Security Act. It provides access to a range of basic health services for low-income people.

The federal government sets the overall guidelines but there are more specific requirements within each state. Participating states are required to provide a wide range of services, including both inpatient and outpatient hospital services, skilled nursing home or home health care services, family planning services, and physicians' services.

Who is eligible for Medicaid?

To be eligible in ND you must be a state resident and qualify financially. You must also be one of the following:

- Blind, disabled, or age 65 or older.
- Pregnant.
- A member of a family with children.
- Age 21 or younger or age 65 or older and receiving services at the State Hospital.
- Younger than age 21 and living on your own or in a licensed foster home.
- An adopted child younger than 21 who has special health needs or meets other criteria.
- A woman screened through the North Dakota Department of Health's Women's Way program who needs treatment for breast or cervical cancer.

Medical Services covered by North Dakota Medicaid:

- **Hospital-** Inpatient: Covers room and board, regular nursing services, supplies and equipment, operating room, X-rays, lab and therapy. Outpatient: Covers emergency room services and supplies, lab, X-ray, therapies, drugs and biologicals, and outpatient surgery.
- **Nursing Facility-** Covers room and board, nursing care, therapies, general medical supplies, wheelchairs, and durable medical equipment.
- **Clinics, Rural Health Clinics-** Covers outpatient medical services and supplies furnished under the direction of a doctor.
- **Hospice-** Provides health care and support services to terminally ill individuals and their families.
- **Physicians-** Covers medical and surgical services performed by a doctor; supplies and drugs given at the doctor's office; and X-rays and laboratory tests needed for diagnosis and treatment.
- **Prescription Drugs-** Covers a wide range of prescription drugs, insulin, supplies, and devices. Pharmacists can tell you if a particular drug is covered by Medicaid.
- **Chiropractor-** Covers X-rays and manual manipulation of the spine for certain diagnosis.
- **Home Health-** Covers nursing care, therapy and medical supplies when provided in a recipient's home. Care must be ordered by a physician and provided by a home health agency.
- **Durable Medical Equipment and Supplies-** Covers medical supplies such as oxygen and catheters and reusable equipment that is primarily medical in nature. Items must be medically necessary.

Medical Services covered by North Dakota Medicaid:

- **Dental**- Covers exams, X-rays, cleaning, fillings, surgery, extractions, crowns, root canals, dentures (partial and full) and anesthesia.
- **Podiatry**- Covers office visits, supplies, X-rays, glucose and culture checks, and surgery procedures.
- **Ambulance**- Covers ground and air ambulance trips, attendant, oxygen, and mileage when medically necessary to transport recipients to the closest health care facility meeting their needs.
- **Transportation**- Covers non-emergency transportation services to and from the recipient's home to the closest medical provider capable of providing a medically necessary examination or treatment. Meals and lodging may be paid if an overnight stay is required.
- **Vision**- Covers exam, glasses, frames and some hard contact lenses for the correction of certain conditions. Replacement eyeglasses may only be provided after 24 months for adults if a lens change is medically necessary. An exception to the replacement limitation may be made if new eyeglasses are required for a significant change in correction and the eyeglasses are prior approved. Lost or broken glasses for individuals over 21 will not be replaced within the first two years.
- **Therapies**- Covers physical and occupational therapy and speech and language pathology.
- **Waivered Services**- Home and Community Based Services, Traumatic Brain Injury- Provides personal care and other services not otherwise covered under the Medicaid program to individuals who are at risk of institutionalization in a nursing facility.
- **Out-of-State Services**- Medically necessary covered services may be provided outside of North Dakota if the services are not available within North Dakota and have been prior approved by the department or if the services are provided in an emergency situation.

(Adapted North Dakota Department of Human Services)

Medical Services NOT covered by North Dakota Medicaid:

- Items or services which have been determined by the state Medical or Dental consultant or the peer review organization to not be medically necessary.
- Items or services for which the recipient has no legal obligation to pay.
- Items or services provided by immediate relatives or members of the recipient's household.
- Over-the-counter drugs, home remedies, food supplements, nutritional items, vitamins, or alcoholic beverages except for certain items which are prescribed by a doctor.
- Diagnosis or treatment given in the absence of the recipient.
- Broken or missed appointments.
- Medical equipment and supplies for an individual in a nursing facility, swing bed or ICF/MR.
- Custodial care.
- Services for individuals over 21 and under 65 in the state hospital, a public institution or an institution for mental disease.
- Concurrent care by more than one provider for the same diagnosis without a medical referral detailing the medical necessity for the concurrent care.
- Health services which are not documented in the recipient's medical record.

Medical Services NOT covered by North Dakota Medicaid:

- Services, procedure, or drugs which are considered experimental by the US Department of Health and Human Services or another federal agency.
- Organ transplants which are not prior approved.
- Autopsies.
- Reports required solely for insurance or legal purposes.
- Record keeping, charting, or documentation related to providing a covered service.
- Payment to hold a bed in a nursing facility, swing bed or ICF/MR unless specifically provided for by the department.

(Adapted North Dakota Department of Human Services)

Does Medicaid pay for long-term care of my elderly loved one?

Long-term care is often financed through Medicaid. It pays for care when private assets are exhausted, but participating individuals are required to pay the nursing home all income in excess of a “personal needs allowance” established by the state. Because of this situation, a major issue over the years has been how to protect the spouses of nursing home residents from becoming impoverished under various state Medicaid rules.

What are the asset limits my elderly loved one can have?

A qualifying person can have up to \$3000 in countable assets (such as savings accounts, checking accounts, stocks, bonds or other types of assets), a couple’s limit is \$6000 with \$25 extra for each additional person in the household. If one spouse is institutionalized the limit is \$3000 but the spouse that is still in the community is allowed assets up to \$90,660. (increases every January)

Other assets you can own and still qualify for Medicaid include:

- Principal residence
- Household belongings
- Certain burial plans
- One automobile
- Inaccessible assets of any value
- Property that produces earned income (such as a farm or business)
- Non-saleable property
- Indian trust and restricted lands
- Per capita and judgment funds

Will the Medicaid program take my loved one's property?

The Medicaid program will not put a lien against property. Medicaid may use the estate recovery process on estates of people who were age 55 or older when they received Medicaid coverage. When those individuals die, Medicaid may recover the cost of benefits paid out, but only if there is not a surviving spouse or child who is younger than 21 or who is blind or permanently and totally disabled.

What is Spousal Impoverishment?

Spousal Impoverishment occurs when the expense of nursing home care has depleted the lifetime savings of an elderly couple and left the spouse who is still living at home in the community with little or no income or resources. The spousal impoverishment provisions apply when one member of a couple enters a nursing facility and is expected to remain there for at least 30 days.

❖ SENIOR HEALTH INSURANCE COUNSELING

Senior Health Insurance Counseling (SHIC) is funded by a grant from the Health Care Financing Administration and is a program of the North Dakota Insurance Department. It is dedicated to providing counseling to older individuals who need help with health insurance topics.

SHIC counselors provide completely free and confidential advice. They are volunteers trained extensively in Medicare and other health-related insurance topics. They can explain how Medicare works, what costs are covered, what costs you are responsible to pay for, statements and bills, and filing claims and appeals. In addition, they can describe options for private insurance to assist with those costs that Medicare doesn't cover and other insurance issues such as evaluating insurance coverage, and comparing and understanding Medicare supplement. They also offer tools to help decide if long-term care insurance is right for you.

The counselors are not connected with any insurance company or product so they will not promote specific products or offer policies for sale.

Is my elderly loved one eligible for this service?

If you are eligible for Medicare (65 or over or disabled) or have family members or friends who are, you can take advantage of this service.

What if the counselor can't help us with our questions?

SHIC counselors have the resources of the ND Insurance Department and many personal contacts within the department if a problem beyond their knowledge arises. When necessary, counselors can provide referrals to other agencies or programs.

Are there counselors available in our area?

There are volunteers from 30 communities available through local sponsoring organizations within North Dakota. For a complete list of locations, sponsors, contact names and numbers, please visit www.state.nd.us/ndins/consinfo/sponsors.htm. Counselors are available for individual appointments and also public presentations to groups and organizations.

❖ AMERICAN ASSOCIATION OF RETIRED PERSONS (AARP)

LEGAL SERVICES NETWORK

The AARP Legal Service Network is an AARP member benefit providing easy access to attorneys across the country who reduce their fees for AARP members and their spouses. You must be over 50 to qualify and there is a yearly membership fee. AARP legal services provide you with a free initial consultation up to 30 minutes with an attorney in your area who meets AARP legal services network standards and has experience in customer service. You will also receive a significant member discount on other legal services. Benefits also include help with finding an attorney, fee comparison, and consumer tips on dealing with legal support systems. Services may, for example, include a valid will, a living will, or durable powers of attorney.

Services and programs provided by AARP's Legal Services Network:

- A free initial consultation (up to 30 minutes) in person or by phone with an attorney in your area.
- Corporation of a simple will for a fixed fee of \$75 for a single person or \$100 for a couple (with similar distribution plans).
- Durable power of attorney for a fee of \$35.
- Preparation of a health care power of attorney and living will for \$35.
- A fee reduction of 20% from the attorney's usual rates.

How does my loved one apply?

The AARP legal services network is an additional benefit of a person's membership in the American Association of Retired Persons.

You may join AARP on-line at their website: www.aarp.org, by calling them at: AARP Membership Center at 1-800-424 3410, or by writing them at: AARP Membership Center, PO Box 199, Long Beach, CA. To contact AARP's legal services network directly you may call 1-800-424-3410 or look in your yellow pages in the association's, attorney's, or lawyer's section. Then look under the heading AARP Legal Services.

You may also write:

LSN Fulfillment
PO Box 100084
Pittsburgh, PA 15233.

You may contact the LSN website information at www.aarp.org/lsn/overview or www.aarp.org and utilize the connecting links. The e-mail address is: LSN@aarp.org

❖ TAX ASSISTANCE PROGRAMS

The Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs provide free assistance preparing tax returns for taxpayers with low or limited incomes of \$34,000 and below. To find the nearest VITA/TCE location call: 1-800-829-1040.

How can the AARP Tax-Aide program help my elderly loved one?

The AARP Tax-Aide Program is a service that prepares tax returns and answers questions about taxes. It is available to people of all ages with middle to low incomes, with special attention to those people 60 years old and older. You can find a site near you by contacting the IRS Taxpayer Education Coordinator at your local IRS office. You can also contact the AARP by calling 1-888-227-7669 or by accessing the AARP website on-line at www.aarp.org.

How much will my loved one have to pay to receive these services?

You will have to pay nothing! The Tax-Aide Program is a non-profit program consisting of volunteers in your neighborhood trained to help you with your taxes. The VITA/TCE is also a service that is provided free of charge.

When are these services available?

The services are available from February 1 to April 15 of each year. The program also continues to provide on-line tax counseling throughout the off-season.

Can I electronically file my taxes through these services?

Yes. This is also free and is convenient and offers quicker refunds.

❖ FRAUD AND THE ELDERLY

Unfortunately, many victims of fraud are age 65 and older. Increasingly, older people are prime targets for scams. According to national statistics, people over 65 constitute only 12 percent of the population, but they make up 30 percent of scam crimes.

Reasons why the elderly may be susceptible to scams include:

- They are more trusting and take people at their word or at a handshake.
- They may be vulnerable due to life circumstances like widowhood, loneliness, or diminished ability.
- They are often home alone, lonely, and willing to talk to telemarketers.
- They want to leave a “nest egg” for their children or grandchildren and are seeking ways to improve their economic status.
- Many consumer crimes are unreported because people are embarrassed to admit they have been taken advantaged of.

What can I do as a family caregiver to prevent fraud?

You can empower your elderly loved ones and others who may be targets of fraudulent telemarketers by describing some tip-offs and rip-offs, letting them know their rights and suggesting ways they can protest themselves.

Common frauds against the elderly include:

- Medical fraud through “miracle cures” or the sale of hope
- Home repair schemes
- Phony travel packages
- Investment fraud
- Phony charities
- Funeral fraud
- Insurance frauds
- Bunco schemes (swindling schemes or confidence games)
- Cosmetic frauds (weight loss, anti-aging products, etc.)
- Dishonest sale or repair of automobiles
- Buyers Club schemes
- Deceptive entry schemes
- “Free” Internet services
- Pyramid schemes (profits through recruiting others)
- Web auctions
- Work-at-home plans
- Credit cards for those with “bad” credit
- Prizes/ sweepstakes
- Book sales- genealogies, self-improvement, promised publications that are not delivered

❖ TELEMARKETING FRAUD

How can I stop telemarketers from calling my loved one?

Under proposed legislation, consumers would be able to call a toll-free number to place their phone number on a national “do not call” registry. Once the number is on the registry, it would be illegal for a telemarketer to call the number. In the United States, twenty-six states have “Do Not Call Lists.” Other states, including North Dakota, have a bill in legislation.

Some of the laws related to telemarketing include:

- It’s illegal for a telemarketer to call you if you have asked not be called.
- Calling times are restricted to the hours between 8 am to 9 pm, it is illegal for them to call before or after these hours.
- Telemarketers cannot lie about any information or to get you to pay.

Tips and techniques to prevent scams and fraud:

- Know who you are dealing with and consider dealing with local, established firms if possible. Check out unknown companies with the Attorney General's Office in the State of North Dakota.
- Don't believe promises of easy money.
- Think twice before entering contents operated by unfamiliar companies.
- Get references, compare prices, and check performance.
- Resist Pressure - Legitimate companies will be happy to send you detailed information and give you time to make a decision.
- Be wary of offers that promise great wealth with little effort.
- Don't pay for services unless they have been completed to your satisfaction.
- Don't conduct business over the phone unless you initiate the call.
- Know Your Rights.

Don't be afraid to report fraud! Con artists are very good at taking advantage of people and it is easy to fall prey to their tactics. The best protection is prevention; the informed consumer can learn to identify fraudulent practices before becoming a victim.

If you believe your loved one has been a victim of fraud, encourage him/her to report it to the North Dakota Attorney General's Office. Assure the person that he/she has not been foolish but rather has been victimized by someone who specializes in committing and getting away with crime.

Warning signs that an elder may be a target of fraud include:

- Receiving lots of junk mail.
- Getting frequent calls.
- Making repeated and/or large payments to out-of-state businesses.
- Having payments picked up by private courier services.
- Receiving lots of cheap items such as costume jewelry, small appliances, pens (often purchased in order to win supposedly valuable prizes, or these were the prizes).
- Getting calls from organizations offering to recover money that they have paid to telemarketers - for a fee.

How can I stop telemarketers from calling, even if they are not trying to “scam” people?

To stop telephone sales calls from legitimate national marketers, send your name, address, and telephone number to:

Direct Marketing Association
Telephone Preference Service
PO Box 9014
Farmingdale, NY 11735-9014

To remove your name from many national direct mail lists, write:

Direct Marketing Association
Mail Preference Service
PO Box 643
Carmel, NY 10512

❖ PRESCRIPTIONS DRUGS

What resources are available to help pay for prescription medications?

Private drug manufacturers have assistance programs that provide free or low-cost prescription medications for patients who cannot afford them.

How can I get in touch with these programs?

Tell your doctor, nurse, or social worker you are having difficulties paying for your prescription medications.

How do I know if I qualify?

Each company has different qualifications for their program. Because of the different rules and companies, you may qualify to receive some drugs, but not others.

How long will I get help?

Every company has different regulations for how long you can be on their program. Some allow you to stay on as long as your financial and insurance situation stay the same and medication is still needed. Other companies limit the amount of time you can be on their program.

Can I still receive help even if I have applied for Supplemental Security Income (SSI) or Medicaid?

Many of the companies will ask if you are receiving help paying for medications and if you have applied for Medicaid and other benefits. You do need to tell them you have applied. If you do receive Medicaid or other insurance that covers the medications, you will no longer be eligible for the program.

Tips for saving on Prescription Medications:

- Ask for the generic brand of medication.
- Use a pill splitter if larger sized pills are less expensive. However, make sure you take the full prescribed dosage for effectiveness; do not take less than your prescribed dosage to save money.
- Buy a 90-day verses a 30-day supply.
- Ask for older brands of medication that are as effective as the recently approved and often more expensive new medication.
- Stop using medications you no longer need.
- Pay attention to the quantity your doctor orders.
- Ask your doctor for samples at every visit.
- Ask for an AARP discount.
- Ask if there is an over-the-counter drug that is as effective as a prescription drug.
- Get only a 7-day supply of a new medication at first in case you have a negative reaction to the drug.
- Consider mail-order prescriptions.
- If you are a Veteran, check with the Veteran's Administration to see if you qualify for prescription drug benefits.

(Adapted Top 17 Ways to Cut Your Prescription Drug Costs)

What are some drug manufacturers' contact information?

GlaxoSmithKline's The Orange Card

(888) 672-6436

www.gsk.com

Eli Lilly's LillyAnswers Card

(877) 795-4559

Novartis' Care Card

(866) 974-2273

www.pharma.us.novartis.com

www.novartisophthalmis.com/us

Pfizer's The Share Card

(800) 717-6005

www.pfizerforliving.com

Together Rx Card

(800) 865-7211

www.Together-Rx.com

❖ COMPULSIVE GAMBLING

The fastest growing populations of compulsive gamblers are women, minorities, adolescents, and the elderly. The elderly seem to be the most vulnerable because they are no longer wage earners and are unable to replace their losses.

What are some different forms of gambling?

- Bingo
- Pull-tabs
- Racing (dogs, horses, etc.)
- Off-track betting
- Casino games

What kind of outpatient treatment services are offered for compulsive gamblers?

The Division of Alcohol and Drug Abuse funds community-based outpatient centers for treatment services including the following:

- Individual counseling
- Group counseling
- Office family therapy
- Individual codependency counseling
- Group codependency counseling

What are the signs of compulsive gambling?

- Preoccupation with gambling.
- Repeated unsuccessful efforts to control gambling.
- Need to gamble with increasing amounts of money in order to achieve the desired excitement.
- Gamble as a way of escaping other problems.
- After losing money gambling, may return another day to try to get back the losses.
- Lie to family members, friends, and therapists to conceal their involvement.
- Commit illegal acts such as forgery, fraud, theft, or embezzlement to finance gambling.
- Jeopardize or lose a job or career opportunity.
- Rely on others to provide money.

A screening instrument to assess whether or not gambling is problematic can be found at:

Compulsive Gambling, Screening Instruments

<http://www.miph.org/gambling/bto/jun00/screen.html>

❖ SUPPORT FOR CAREGIVERS

What support services are available to me as a Caregiver?

There are many services to support caregivers in assisting their loved-one. These services may include home health care, transportation, meals programs, adult day care, and respite care. There are several services that can be accessed through the state or area agencies which include care management services. A care manager can assess your relative's needs and resources and draw up a plan to help him or her remain as healthy and independent as possible. Social work services at hospitals and nursing homes usually have social workers and discharge planners.

Attorneys who specialize in areas such as wills, trusts, and probate. Financial planners who can help with the legal and financial aspects of care giving. (Administration on Aging)

What types of home care workers are available?

- **Housekeepers or chore workers** are supervised by you and do basic household tasks and light cleaning.
- **Personal care workers** are supervised by an agency or you and provide personal care, meal planning, household management, and medication reminders.
- **A companion or live-in** is supervised by either the agency or you and provides personal care, light housework, exercise, companionship, and medication reminders.
- **A home health aide or nurses aide** is supervised by an agency's registered nurse and provides personal care, help with transfers, walking, exercise, assistance with medications, and also reports changes in the patient's condition to the RN.

What should I ask when hiring a home care worker?

1. What type of employee screening is done?
2. Does the agency or the employer pay for the employee screening?
3. Who supervises the worker?
4. What types of general and specialized training have the workers received?
5. Whom do you call if the worker does not come?
6. What are the fees and what do they cover?
7. Is there a sliding fee scale?
8. What are the minimum and maximum hours of service?
9. Are there service limitations in terms of tasks performed or times of day when services are available?

(Adapted Administration on Aging Elder Action)

What is the National Family Caregiver Support Program?

This program was established by the Older Americans Act Amendments of 2000. The National Family Caregiver Support Program was developed by the Administration on Aging. It calls for all states to have five basic services for family caregivers. These services include the following: information to caregivers about available services; assistance to caregivers in gaining access to services; individual counseling, organization of support groups, and caregiver training; respite care; and supplemental services to complement the care provided by caregivers.

Who can help me find assistance?

You can call the National Eldercare Locator at 1-800-677-1116. It is a toll-free service funded by the Administration on Aging. The service provides information about assistance that is available in communities across the nation. You can also contact your State Agency on Aging for information. The ND Infoline can refer you to services in your area. Contact them at 1-800-451-8693 or at www.ndseniorinfoline.com.

What are some other types of resources that may be helpful to me?

Caregiver support groups and organizations can be helpful for caregivers. They provide an opportunity to share experiences, and to give and receive advice from other caregivers. Specialized organizations such as the Alzheimer's Association may also be helpful. There are also chat rooms on caregiving on the Internet that you can access and talk to other caregivers in that way.

SECTION 2

Financial concerns for a few older adults in North Dakota

❖ RETIREMENT PLANNING

You may have already taken the steps to begin planning for retirement. For further information or help getting started, we have prepared a list for you:

Questions to ask when planning for retirement:

1. What kind of health insurance will I have? Medicare, employer-provided, or private?
2. What will my out-of-pocket costs be?
3. Can I continue to afford rising drug costs?
4. What are the costs of long-term care?
5. Will I be financially prepared for my spouse's death?
6. What does the average funeral cost?
7. What are the costs of treating a chronic illness?
8. How long can I expect to live?
9. Do I want to compromise my current lifestyle?
10. What are some of my goals (continuing education, vacationing, giving to charity, supporting children and grandchildren)?
11. Will I be receiving any of my spouse's pension if he/she dies?
12. Can I count on Social Security to help me out when I grow old?
13. Are my children or other family members going to financially support my long-term care costs? Will I be living with them?

When planning for retirement, one should also consider that while costs are increasing in some areas, they are decreasing in others. Costs of driving to work and maintaining a professional wardrobe, for example, are likely to decline.

❖ **HEALTHCARE: PARTNERS IN SERVICE**

The North Dakota Medicare Partners Service Directory is a group of 12 agencies who are working together to serve the citizens of North Dakota.

Social Security Administration

This program administers the Social Security Program, the Supplemental Security Income program (SSI), and determines eligibility for Medicare.

For information or assistance call toll-free 1-800-772-1213 or call the nearest Social Security office listed in your telephone book.

Noridian Government Services-Medicare Administration (NSG)

NSG administers Medicare Part A (except for home health care and hospice care) and Part B for North Dakota. To reach the NSG office to check the status of your claim, status of your deductible, and to request duplicate copies of your Explanation of Medicare Benefits, please call the Audio Response Unit (ARU) from 6 a.m. to 6 p.m. (Central Time) Monday through Friday at 1-800-247-2267.

To speak to a representative, please call (701) 277-2363 or toll-free 1-800-247-2267 between 8:30 a.m. and 4 p.m. (Central Time).

Health Care Financing Administration (HCFA)

The HCFA is the federal agency charged with monitoring and administering the Medicare and Medicaid programs in all 50 states. Applications for Medicare eligibility are available at county Social Services offices.

For inquiries about services and processing appeals of denied claims, contact Noridian Government Services at (701) 277-2363 or toll-free at 1-800-247-2267.

For persons who have not received satisfactory service from the Medicare contractor (in this case Noridian Services), please contact the regional office in Denver at (303) 844-4024.

American Association of Retired Persons (AARP)

AARP is an organization open to persons age 50 and older. It serves their needs through information and education, advocacy, and community services.

To learn more about AARP in North Dakota call (701) 221-2274 or visit www.aarp.org.

North Dakota Senior Health Insurance Counseling (SHIC)

The SHIC provides local volunteer peer counselors trained in senior health insurance topics.

To schedule or locate the SHIC program sponsor nearest to you, call or write:

Insurance Department
600 East Boulevard
Bismarck, ND 58505-0320
Phone: 701-328-2440
Toll-free 1-800-247-0560

North Dakota Department of Health: Division of Health Facilities

The Division of Health Facilities strives to ensure that persons receive appropriate acceptable service in a safe environment.

For more information, call or write:

North Dakota Department of Health
Division of Health Facilities
600 East Boulevard Dept. 301
Bismarck, ND 58505-0200
Call 701-328-2352

North Dakota Department of Human Services: Aging Services Division

The Aging Services Division actively advocates for individual life choices and develops quality services in response to the needs of vulnerable adults, persons with physical disabilities, and the aged in North Dakota

For more information, call or write:

Aging Services Division
ND Department of Human Services
600 South 2nd Street, Suite 1C
Bismarck, ND 58504-5729
Phone: 701-328-8910
TDD: 701-328-8968
Fax: 701-328-8989
Email: sosena@state.nd.us

North Dakota Health Care Review (NDHCRI)

The NDHCRI holds a contract with the federal government to work with health care providers in the state to improve the quality of care received by Medicare beneficiaries.

For more information, write or call:

NDHCRI
800 31st Avenue SW
Minot, ND 58701
Call toll-free 1-800-472-2902
Fax: 701-838-6009
Website: www.ndhcri.org

CIGNA HealthCare-Medicare Administration

Medicare claims for equipment and supplies are processed by CIGNA HealthCare Medicare Administration.

For more information:

Call toll-free 1-800-899-7095

Legal Assistance of North Dakota (LAND)

LAND provides legal services to disadvantaged elderly and low income North Dakotans who can't afford an attorney.

For more information:

Call toll-free 1-800-634-5263 Monday, Wednesday, and Friday from 8:30 a.m. – noon or 1 p.m. to 4:30 p.m. Individuals with emergencies or who are over 60 can call any week day.

Community HealthCare Association

The Community HealthCare Association provides leadership on primary health care issues in ND and SD.

For more information please call 1-888-872-8305

❖ SUPPLEMENTAL SECURITY INCOME

Supplemental Security Income (SSI) is a federal program funded by general tax revenues. It pays monthly income to people who are 65 or older, blind, or have a disability and who have limited income and financial resources.

Eligibility requirements to receive SSI benefits:

- ☞ A person must be blind or at least 65 years of age or older or have a disability.
- ☞ Must meet income eligibility criteria. Less than \$550 per month for individual and \$800 for couples.
- ☞ A mental or physical disability expected to last for more than 12 months.
- ☞ Visual impairment not severe enough to be considered as blind, but problems in seeing are also eligible.
- ☞ Low-income groups or persons with no income and resources are eligible.
- ☞ Permanent residents or non-citizens with a military service connection, or non-citizens during their first seven years in U.S. are also eligible.
- ☞ Resident of the United States or a non-citizen lawfully admitted for permanent residence.

Some resources are not counted in determining eligibility, such as:

- Your principal place of residence (regardless of value).
- One car (if it is used to provide necessary transportation or if it does not exceed a certain value).
- Household goods and personal effects of reasonable value. Burial plots for individual and immediate family.
- Burial funds up to \$1,500.
- Life insurance with face value of \$1,500 or less.

What are the asset limits for SSI?

Assets should not be greater than \$2,000 for an individual or \$3,000 for a couple. Assets include cash or other property (real or personal) which you can convert to cash for your support, which include: stocks, bonds, mutual funds, mortgages, bank accounts, household goods, boats and vehicles, or land.

Can an elder receive both social security and supplemental security income benefits at the same time?

A person who receives low social security benefits may be eligible for both programs.

What is the current SSI payment for an eligible elder?

Effective January 2003, the SSI payment for an eligible individual is \$552 per month and \$829 per month for an eligible couple. If you are married, and only one person is eligible, a portion of your spouse's income may be counted. In addition, your financial resources (savings and assets you own) cannot exceed \$2,000 (\$3,000 if married). You can be eligible for SSI even if you have never worked in employment covered under Social Security. No SSI benefits are paid to family members or dependents, only to the eligible elder.

What information does my elderly loved one need to apply for SSI benefits?

An applicant must bring a Social Security number, birth certificate, information about the home, payroll slips, bankbooks, insurance policies, burial fund records, and other financial information. Proof of U.S. citizenship or eligible non-citizen status is required.

Why should family caregivers understand SSI?

Understanding SSI helps potential beneficiaries and interested agencies to understand the benefits of supplemental security income. Thus, people can avail themselves of the benefits as long as they remain eligible. Also, people might be encouraged to apply for SSI if they understand the benefits of it.

Can a non-citizen qualify for SSI benefits?

A noncitizen may receive Supplementary Security Income (SSI) if he or she meets the requirements of the laws for noncitizens that went into effect on August 22, 1996 and all the other requirements for SSI eligibility. In general, beginning August 22, 1996, most noncitizens must meet 2 requirements to be potentially eligible for SSI:

1. Be in a "qualified alien" category.
2. Meet a condition that allows qualified aliens to get SSI.

A "qualified alien" is potentially eligible for SSI if he or she meets one of the following conditions:

1. Was receiving SSI on August 22, 1996 and is lawfully residing in the U.S.
2. Is lawfully admitted for permanent residence and has 40 qualifying quarters of work. IMPORTANT: If you entered the U.S. for the first time on or after 8/22/96, then you may not be eligible for SSI for the first five years as an LAPR even if you have 40 qualifying quarters of earnings.
3. Is an active duty member of the U.S. armed forces, one of certain honorably discharged veterans, or one of certain dependents of U.S. military personnel.
4. Was lawfully residing in the United States on August 22, 1996 and is blind or disabled.
5. Filed for SSI within 7 years of being granted status as a refugee, asylee, Cuban and Haitian entrant, Amerasian Immigrant, or deportation or removal is being withheld.

A qualified alien in one of these categories may be eligible for a maximum of 7 years from the date status was granted. If a qualified alien in one of these categories also meets one of the conditions listed above, then SSI can continue beyond the seven- year period. Non-citizens who are exempt from the August 22, 1996 laws, and still qualify for SSI benefits, include: certain Canadian-born American Indians and noncitizen members of a Federally recognized American Indian tribe.

What is a “living arrangement” for Supplemental Security Income?

SSI considers where a recipient lives, who else lives with the recipient, and who pays for the household expenses to determine “living arrangement”. The recipient’s living arrangement can affect the SSI payment amount. For example, a recipient’s SSI payment may be reduced if the recipient receives food or shelter that is paid for by another person.

How do I make an application for SSI?

Since an online application is not accessible, a person has to make an appointment with the Social Security office by calling them at this toll-free number: 1-800-772-1213.

How are the services made available to people?

Service is available by telephone, mail, in person at an office, or electronically through the Internet <http://policy.ssa.gov/poms.nsf/aboutpoms>. The toll-free number is 1-800-772-1213. SSI has TTY-TTD toll-free number (1-800-325-0778) for physically handicapped people and they can call from 7:00 AM to 7:00 PM, Monday through Friday.

❖ LEGAL ASSISTANCE OF NORTH DAKOTA

The purpose of Legal Assistance of North Dakota is to help low income and elderly people statewide in North Dakota. They provide help to elderly and low-income clients as they deal with legal issues related to government benefits, family services, housing, consumer issues, children, elder law, Indian Law & health. Legal Assistance of North Dakota works at providing access to justice for all eligible North Dakotans.

Cases accepted have included issues with temporary assistance for needy families (TANF), general assistance, food stamps, supplemental security income, low income housing and energy assistance, social security overpayment and other legal work required to obtain or retain core public benefits.

In the area of housing, Legal Assistance of North Dakota accepts cases regarding public housing and subsidized housing, evictions, and tenants rights.

Consumer cases include claims of exemptions, garnishments, debtor collection, and problems accessing services. The Indian Law unit focuses on children's rights, student's rights, custody and child welfare, government benefits, and housing.

Health-related cases center around medical assistance, living wills, and Medicare Parts A & B.

What services are available to my elderly loved one through Legal Assistance?

Serving the elderly is a primary focus of Legal Assistance of North Dakota. Eligible elderly have gained support in cases relative to health care, nursing home evictions, transfers related to Medicare or Medicaid, durable power of attorney for health care, informed health care consent and advice, finances, challenging or revoking guardianships, enforcement of leases based on safety and sanitation, social security retirement advice, social security overpayment, and low income energy assistance.

How does my loved one apply for these services?

You may call Monday, Wednesday or Friday from 8:30 until noon and from 1:00 until 4:30. If you must wait on hold, please be patient.

Emergencies and people 60 and over may call Monday through Friday from 8:30 until Noon and from 1:00 until 4:30.

Please be prepared to give gross household income information as well as household asset and resource information. All conversations are strictly confidential. If you need more than advice, a staff member may handle your case for you. If North Dakota Legal Assistance cannot help you, a referral will be made to another organization.

How can I reach Legal Assistance of North Dakota?

Bismarck North Dakota
Administrative office
PO Box 1893
Bismarck, ND 58502-1893
701-222-2110

Centralized Intake Office
1-800-634-5263
701-852-3870
www.legalassist.org
landmro@legalassist.org

❖ INTERAGENCY PROGRAM FOR ASSISTIVE TECHNOLOGY (IPAT)

The Interagency Program for Assistive Technology (IPAT) is a program for those with disabilities and those with problems affected by the aging process. With IPAT, assistive technology devices are made to individuals so they can be productive on their own, especially in their own homes, at work, and in the community.

What types of assistive technology devices are available?

There are many different devices readily available to those who wish to take advantage of the IPAT program. Some of these include: alarm systems (i.e. clocks, monitors, and doorbells), jar/bottle openers, wall grab bars, motion sensor lights, and adaptable computer accessories.

Assistive Technology is available for improving the following:

- Home safety
- Mobility
- Access for the hearing or vision impaired
- Cooking, housekeeping
- Leisure, recreation, exercise and physical activity
- Lifelong learning
- Computer literacy
- Reading and writing
- Medication management
- Emergency assistance
- Transferring and mobility
- Transportation
- Self-care

What is the cost of partaking in IPAT?

IPAT has no designated fee for its participants. This is a federally funded program that allows certain devices to be rented or otherwise purchased.

How do I get more information about IPAT?

You can get more information about IPAT at the website: www.ndipat.org or call toll free 1-800-265-IPAT. You may also visit their loan library at ipatloan@integraonline.com

❖ COMMUNITY ACTION PROGRAMS

Community action programs are services and activities designed to improve the quality of life for low-income people and the elderly. There are 8 regional offices in the state of North Dakota. A map of the regions and description of the areas is provided after a discussion of the services. Services available vary by region.

Who is eligible for these services?

For each program there are different guidelines for eligibility. In order to find out who is eligible for a particular service, you should contact your regional office to find out what these guidelines are.

Services provided by Community Action in North Dakota:

Senior Chore Services: provides senior citizens with basic maintenance to help them continue living independently in their home. Region 4

Volunteer Income Tax Assistance: provides help in completing federal and state income tax returns. Regions 1, 4, and 8

Legal Aid provided by second and third year university law students (under supervision from practicing attorneys). Region 4

Representative Payee Case Management: recipients of Social Security and Supplemental Security Income are assisted in making spending choices. Regions 1, 2, 5, 7, and 8

Emergency Services, such as bus passes, to assist with travel. Region 4

Senior Health Insurance Counseling: provides assistance to those who have questions about insurance (including coverage and billings). Region 4

Diabetic Supply Program: provides supplies to eligible individuals. Region 3, 4, 5, and 6

Market Express Program: provides grocery shopping and delivery services to house-bound individuals. Region 4

Supplemental Commodity Program: provides nutritious items (such as peanut butter, juices, and cereals) to eligible individuals. All regions

Energy Share of North Dakota: assists eligible households in the prevention of electrical shutoffs. Assistance is provided in emergency situations and when all other resources have been used up. All regions

Weatherization: provides energy conservation services to low-income households. Services include insulation, caulking, water heater jackets, pipe insulation, and replacing broken windows & doors. All regions

Emergency Furnace Repair & Replacement: assists with repair and replacement of unsafe heating systems for eligible households (may require a co-payment). All regions

Cooling Program: provides window air conditioning units for eligible households with a verified medical need. All regions

Where are the different regional offices and what counties do they provide for?

Region 1- Williston, ND; provides services for Divide, Williams, and McKenzie counties.

Region 2- Minot, ND; provides services for Burke, Mountrail, Ward, Renville, Bottineau, McHenry, and Pierce counties.

Region 3- Devils Lake, ND; provides services for Rolette, Towner, Cavalier, Benson, Eddy, and Ramsey counties.

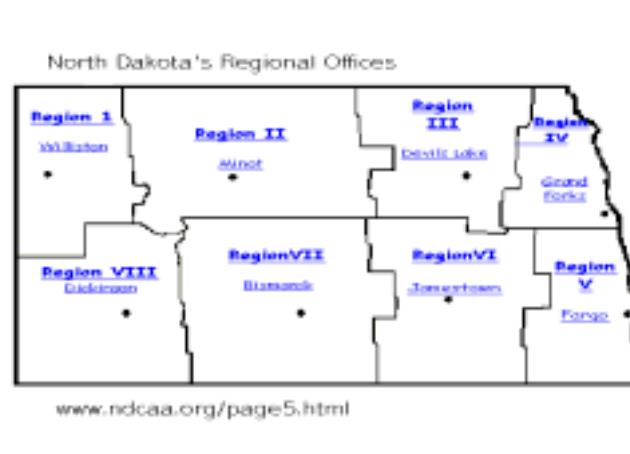
Region 4- Grand Forks, ND; provides services for Pembina, Walsh, Nelson and Grand Forks counties.

Region 5- Fargo, ND; provides services for Steele, Traill, Cass, Ransom, Richland, and Sargent counties.

Region 6- Jamestown, ND; provides services for Wells, Foster, Griggs, Stutsman, Barnes, Logan, LaMoure, McIntosh and Dickey counties.

Region 7- Bismarck, ND; provides services for McLean, Sheridan, Mercer, Oliver, Burleigh, Kidder, Morton, Grant, Sioux and Emmons counties.

Region 8- Dickinson, ND; provides services for Dunn, Billings, Golden Valley, Slope, Stark, Hettinger, Bowman, and Adams counties.



How can I contact the different regional offices?

Region 1

Community Action and Development

120 Washington Avenue

Williston, ND 58801

Telephone: 701-572-8191

E-mail: cadp58801@hotmail.com

Website: www.dickinsoncap.org

Region 2

Community Action Opportunities

2020 8th Avenue SE

Minot, ND 58701

Telephone: 701-839-7221 or 1-800-726-8645

E-mail: denise@caoregion2.org

Website: www.caoregion2.org

Region 3

Dakota Prairie Community Action

223 4th Street

Devils Lake, ND 58301

Telephone: 701-662-6500 or 1-800-321-5943

E-mail: dpcaalundon@stellarnet.com

Website: www.dpcaa.org

Region 4

Red River Valley Community Action

1013 North Fifth Street

Grand Forks, ND 58201

Telephone: 701-746-5431 or 1-800-450-1823

E-mail: kentkeys@rrvca.com

Website: www.rrvca.com

Region 5
SENDCAA
3233 S. University Drive
Fargo, ND 58108
Telephone: 701-232-2452 or 1-800-726-7960
E-mail: agency@sendcaa.org
Website: www.sendcaa.org

Region 6
Community Action Program Region VI
1311 12th Avenue North
PO Box 507
Jamestown, ND 58402
Telephone: 701-252-1821 or 1-800-726-8179
E-mail: cares@daktel.com

Region 7
Community Action Program Region VII
2105 Lee Avenue
Bismarck, ND 58504
Telephone: 701-258-2240 or 1-800-223-0364
E-mail: cation@tic.bisman.com
Website: www.cap7.com

Region 8
Community Action & Development
202 East Villard
Dickinson, ND 58601
Telephone: 701-227-0131 or 1-800-359-2243
E-mail: comact1@dickinson.ctctel
Website: www.dickinsoncap.org

❖ EASTER SEALS OF NORTH DAKOTA

What are some of the services and programs offered by Easter Seals Goodwill ND, Inc?

Easter Seals of North Dakota offers a wide range of programs and services that will provide both personal care and medical services for people with disabilities or other special needs who are living at home. Some of the services and programs include:

- **Home and Community Based Services** that include Respite Care Services, Personal Attendant Care Services, Homemaker Services and In-home services including: bathing, dressing, meal preparation, laundry, light housekeeping, transportation, and shopping.
- **Family Support Services** provide “relief” care for a family member who may need to take time away from his/her responsibilities as a primary caregiver.
- **Equipment Loan** provides wheelchairs, walkers and other durable medical equipment available on a loan basis for up to six months.
- **Individualized Supported Living Arrangement** services provide both habilitation and personal care.
- **Self-advocacy and barrier-free environments.** Throughout all of its programs and services, Easter Seals Goodwill speaks with, and on behalf of, persons with disabilities or special needs.
- **Goodwill Retail Stores** provide funds that are used to support the programs and services for Easter Seals Goodwill.
- **Warm Water Therapy Pool** is offered in the Minot Easter Seals Goodwill center. The services provided include: open swimming, private swimming parties, water exercise classes and contracted pool services.

- **Grand Forks Housing Project** is involved in a variety of housing projects with the city. This project includes: renovations, rehabs and house relocations.
- **Information and Referral** services are offered to people inquiring about programs and services throughout North Dakota and the United States for persons with disabilities or special needs.
- **Medical rehabilitation services** — including physical therapy, occupational therapy, speech-hearing therapy and early intervention — are the first step toward helping people with disabilities gain greater independence.
- **Job Training and Employment.** Adults with disabilities looking for meaningful employment find training and placement opportunities through Easter Seals job training and employment services.
- **Adult Day Programs** meet daytime needs of adults with disabilities and older adults while promoting their dignity and independence.

For additional information contact your regional office:

Minot
 PO Box 1240
 Minot ND 58702-1240
 Phone: 701-838-0669 or 701-839-4121
 Toll Free 1-866-895-1589

Fargo
 PO Box 9376
 Fargo ND 58106-9376
 Phone: 701-237-9908 or 701-232-1333
 Toll Free 1-899-895-1588

Jamestown
 PO Box 756
 Jamestown ND 58402-0756
 Phone: 701-251-1446
 Toll Free 1-866-897-6004

Dickinson
PO Box 361
Dickinson ND 58602-0361
Phone: 701-264-1060
Toll Free 1-866-895-1587

Grand Forks
PO Box 14214
Grand Forks ND 58208-4214
Phone: 701-772-0704 or 701-772-0351
Toll Free 1-866-876-1015

Website: www.easter-seals.com

❖ NORTH DAKOTA ASSOCIATION FOR THE DISABLED

The North Dakota Association for the Disabled (NDAD) is a nonprofit, charitable organization assisting people with mental and physical disabilities in the state of North Dakota, many of whom are not eligible for services from other agencies in the state. The funds generated by the organization can relieve the financial burden of the following: disability-related equipment and supplies, travel expenses to distant medical facilities, and attendant care (<http://www.ndad.org/provide.html>). The funds generated by community projects are able to pay for hospital visits, doctor bills, or other costs.

What types of services did NDAD provide last year?

Some examples are as follows: Organ transplant assistance (\$52,563), wheelchair athletics/recreation (\$23,733), client/wheelchair transportation (\$24,016), medications/supplies (\$78,971), equipment (\$112,394), medical travel (\$55,830), attendant care (\$50,064), insurance/misc. (\$162,950), independent living skills (\$128,377), transitional living services (\$106,222), information/referral services (\$508,631), advocacy services (\$197,801), closed caption (\$35,378), and grants to organizations to assist disabled people (\$35,762). The total client assistance was \$1,572,692.

How and where can the NDAD be contacted?

The telephone number for the NDAD is toll free at: 1-800-532-NDAD, or on the web at: www.ndad.org. The NDAD has offices in Minot, Grand Forks, and Williston.

❖ **DISABILITY SERVICES THROUGH THE DEPARTMENT OF HUMAN SERVICES IN NORTH DAKOTA**

What services are available for my elderly loved one through the Department of Human Services in North Dakota?

Adult Day Care

Adult day service program provides social, recreational, and therapeutic activities primarily for elderly individuals. These activities maintain social, physical, recreational, personal care, and community integration skills. Adult Day Care can be provided by a licensed Developmental Disabilities Provider or a hospital or nursing facility licensed by the North Dakota Department of Health and enrolled as a Qualified Service Provider.

Adult Family Foster Care

Personal care services in a licensed adult foster home.

Congregate Care

Specialized group residential facility which provides programming for elderly individuals with mental retardation which will assist in the maintenance of the individual's current level of functioning. The health and medical conditions of the individuals are stable and they do not require continued nursing or medical care.

Corporate Guardianship

A service purchased on behalf of individuals eligible for developmental disabilities case management services when a district court has determined that the individual requires a guardian. When no one else is available to serve as the guardian for an eligible individual age 18 and older, Catholic Family Services, Corporate Guardianship Program will serve as the guardian through a contract with the Disability Services Division. This service is purchased with state general funds.

Developmental Day Activity

Adult day service program with a training emphasis in activities of daily living. These activities may include communication skills, self-awareness, physical and emotional development, grooming and hygiene.

Developmental Work Activity (Prevocational Work Activity)

Adult day service program designed to enable each individual to achieve his or her potential in the areas of personal development and community living. The person learns skills such as being on time, assembly of products and other prevocational skills. Prevocational skills may be taught in a production or employment environment.

Extended Services

Supports provided for individuals employed in the community. Supports are provided as needed for each individual by a job coach. Initial job placement and stabilization and training is provided through the Supported Employment Program and Extended Services is the long-term follow up.

Family Support Services

Family-centered services that are provided for an eligible client in order for the client to remain in an appropriate home environment. Family Support Services provides: (a) short-term Respite Care when a specialized trained caregiver is needed in order to meet the individual's needs. Respite Care is provided when the parents/primary care givers are absent, and can be delivered in the family home or in another location; (b) Supportive Home Care which provides a specialized trained caregiver to work with the parents/family when additional help is needed to meet the individual's needs; (c) Family Care Option, out-of-home support which is provided in a licensed family home.

Home Health Aid

Non-professional personal care assistance. Home Health Aid services are provided to individuals who are at least 18 years of age and live alone, or are alone due to the employment of responsible family members, unless others in the household are incapacitated. Services may include assistance in bathing, hair care, dressing, eating, toileting, transferring, eye and skin care, vital signs, exercise, catheter care, medications, etc.

Homemaker

Assistance with environmental maintenance tasks provided in the adult individual's home such as meal preparation, dusting, vacuuming, floor care, changing linens, laundry, managing money and assistance in using the phone or reading and sending mail. The need for environmental activities is usually

intermittent or occasional.

Individualized Supported Living Arrangement (ISLA)

Residential service that provides support to individuals living in a home owned or leased by the individual. Services may include training and assistance in personal care, budgeting, shopping, laundry, etc. Levels and amounts of support may vary depending on the individual's needs. The individual is responsible to pay for room and board.

Intermediate Care Facility for the Mentally Retarded (ICF/MR)

Group residential facility licensed as a certified health care facility for individuals with mental retardation and related conditions. A responsible direct care staff is on duty and awake on a 24-hour basis when clients are present. Each client receives a continuous active treatment program which includes training, health services, and related services that help him/her function with as much self-determination and independence as possible.

Minimally Supervised Living Arrangement (MSLA)

Community waiver group home or community complex setting that provides training in community integration, and social, leisure, and daily living skills.

Supported Living Arrangement (SLA)

Residential service that provides support to individuals living in their own home or apartment setting. Services may include instruction in budgeting, shopping, laundry, etc. Support is provided on an intermittent basis and is generally less than 20 hours per month. Individuals receiving SLA services generally need less support and assistance than individuals receiving ISLA.

Transitional Community Living Facility (TCLF)

Community waiver group home that provides training for individuals in community integration, social, leisure, and daily living skills in a group environment.

Where are the offices of Disability Services located?

Northwest Human Service Center

316 Second Avenue West

PO Box 1266

Williston, ND 58802-1266

Telephone: 701-774-4600

Fax: 701-774-4620

TTY: 701-774-4692

Toll Free 1-800-231-7724

North Central Human Service Center

400 22nd Avenue NW

Minot, ND 58703-1080

Telephone: 701-857-8500

Fax: 701-857-8555

TTY: 701-857-8666

Toll Free: 1-888-470-6968

Lake Region Human Service Center

Highway 2 West

Devils Lake, ND 58301

Telephone: 701-665-2200

Fax: 701-665-2300

TTY: 701-665-2211

Northeast Human Service Center

151 South 4th Street Suite 401

Grand Forks, ND 58201

Telephone: 701-795-3000

Fax: 701-795-3050

TTY: 701-795-3060

Southeast Human Service Center
2624 Ninth Avenue SW
Fargo, ND 58103-2350
Telephone: 701-298-4500
Fax: 701-298-4400
TTY: 701-298-4450
Toll Free: 1-888-342-4900

South Central Human Service Center
520 Third Street NW
PO Box 2055
Jamestown, ND 58402-2055
Telephone: 701-253-6300
Fax: 701-253-6400
TTY 701-253-6414
Toll Free: 1-800-639-6292

West Central Human Service Center
600 South Second Street
Bismarck, North Dakota 58504
Telephone: 701-328-8888
TTY: 701-328-8802
Fax: 701-328-8803
Toll Free: 1-888-862-7342

Vocational Rehabilitation
Badlands Human Service Center
117 1st Street East
Dickinson, ND 58601
Telephone: 701-227-7415 (Voice/TTY)
Fax: 701-227-7418
Toll Free: 1-888-227-7525

DD Program Administrator
Badlands Human Service Center
200 Pulver Hall
Dickinson, ND 58601
Telephone: 701-227-7500
Fax: 701-227-7575
TTY: 701-227-7574
Toll Free: 1-888-227-7525

❖ MULTIPLE SCLEROSIS

What types of services and programs are offered by the Dakota Chapter of the National Multiple Sclerosis (MS) Society?

The Dakota Chapter of the National Multiple Sclerosis Society provides information on all aspects of Multiple Sclerosis including:

- Referrals to health care professionals and community agencies that offer assistance with MS-related issues.
- Educational materials such as books, videotapes, and audiotapes are available on request.
- Educational programs for people with MS, their families, health care professionals, and the general public.
- Self-help groups meet primarily for education and social purposes-- allowing member to share feelings and find support.
- Medical Equipment loan program that allows medical equipment to be loaned free of charge.
- Financial assistance is available to purchase equipment. One half the cost of the equipment is reimbursed up to \$150.
- Peer Support Training teaches interested people with MS and/or their family members the skills necessary to become self-help group leaders and/or peer support phone volunteers.

Are there any new programs available regarding MS in the Fargo, ND area?

Meritcare Multiple Sclerosis Center is a dedicated team of neurologists, a physician's assistant and nurse coordinator who, along with other Meritcare professionals and services providers take the time to address the needs of people with MS, including diagnosis, treatment education and support. It's the only center in North Dakota and Northwestern Minnesota.

Where can I find more information about the MS Society?

Dakota Chapter of the National Multiple Sclerosis Society
2801 Main Ave
Fargo ND 58103
Phone: 701-235-2678
Fax: 701-235-6358
www.msdakotachapter.org

National Multiple Sclerosis Society
Toll Free 1-800-344-4867
www.nmss.org

Meritcare MS Center
701-234-4035

❖ FOOD STAMPS

The Food Stamp Program is the cornerstone of the Federal food assistance program which provides low-income households with an Electronic Benefit Transfer (EBT) card they can use like cash at most grocery stores to purchase groceries. The EBT card is a plastic card that you use just like a bankcard, only for food. Food stamp benefits cannot be exchanged for cash.

Who is eligible to receive food stamps?

Eligibility for food stamp benefits is based on income and need. The Food Stamp Program in North Dakota is administered by the State, but delivered by the counties. To find out if you are eligible or to apply for food stamp benefits, you must contact your local County Social Service Office, the website is: <http://notes.state.nd.us/dhs/dhsweb.nsf>. Households with a member who is age 60 or older or disabled may have up to \$3000 in countable assets and still be eligible. If you are receiving Federal supplemental security income (SSI), your assets will not be counted. SSI households are income eligible.

To see if you may qualify for Food Stamps, go to the website: www.health.state.nd.us/dhs/foodstampcalculator.asp to access a Food Stamp Eligibility Calculator.

The following are the monthly income limits:

People in Household	Gross Income	Net Income
1	\$960	\$739
2	\$1294	\$995
3	\$1628	\$1252
4	\$1961	\$1509
5	\$2295	\$1765
6	\$2629	\$2022
7	\$2962	\$2279

Along with income restrictions, there are also deduction restrictions. The following are allowable deductions for October 1, 2002 through September 30, 2003:

- 20 percent of earned income.
- Standard deduction based on household size.
- Medical expenses over \$35 a month for elderly or disabled members.
- Certain dependent-care costs when needed for training, education, or work, but not more than \$200 for each child under age 2 and not more than \$175 for each other dependent.
- Legally owed child support.
- Percentage of shelter costs.

If my elder is eligible, how much will he/she get?

As your income goes up, the amount of food stamps you will receive goes down. The following table shows the most you could get if you have no income. These figures are for October 1, 2002 through September 30, 2003:

People in Household	Maximum Monthly Allotment
1	\$139
2	\$256
3	\$366
4	\$465
5	\$553
6	\$663
7	\$733

What type of information will I need to provide to apply for Food Stamps?

Social security number, pay stubs (if you are working), rent or mortgage payments, utility bills, and eldercare bills.

Can a caregiver purchase food with an EBT card for an elderly individual?

Yes. The individual must fill out a form through the local social service office to become an authorized representative.

How do I receive benefits each month?

Benefits are automatically loaded into the household's account each month on the designated date.

Where can I use an EBT card in North Dakota?

A list of all the grocery stores in each county that accept EBT is provided below.

Aber Grocery	Abercrombie ND
G & J Hartz	Adams ND
Hometown Grocery	Anamoose ND
Stone's Market	Aneta ND
L & M Market	Arthur ND
Ashley Super Valu	Ashley ND
Beach Food Center	Beach ND
Jollie's Fairway	Belcourt ND
Cap's Jack & Jill	Belfield ND
Bronson's Super Valu	Beulah ND
Binford Grocery	Binford ND
Barlow's Econo Foods	Bismarck ND
Cash Wise Foods	Bismarck ND
Dan's Super Market #1	Bismarck ND
Dan's Super Market #2	Bismarck ND
Dan's Super Market #3	Bismarck ND
R & J's Sav-Way	Bismarck ND
Jerry's Jack & Jill	Bottineau ND
Lloyd's Super Valu	Bottineau ND
Rags Discount Grocery	Bottineau ND
Roadside Antique/Grocery	Bottineau ND
Bowdon Locker and Grocery	Bowdon ND
Gary's Jack & Jill	Bowman ND
Ken's Super Valu	Bowman ND
Maple River Grocery	Buffalo ND
Country Foods	Butte ND
Bob's Supermarkets	Cando ND
Rags Discount Grocery	Carrington ND
Roadside Antique Grocery Store	Carrington ND
Super Valu Foods	Carrington ND
S & V Country Market	Carson ND
Erickson's Super Value	Casselton ND
Food Pride	Cavalier ND
Leever's Super Valu Foods	Cavalier ND
Milk N Honey Market	Center ND
Severson's Super Valu	Cooperstown ND
Ekness Super Valu	Crosby ND
Kemmet's Grocery	Dawson ND
Leevers County Market	Devils Lake ND
Wally's Supermarkets	Devils Lake ND
Albertsons	Dickinson ND
Dan's Super Market #4	Dickinson ND
Dan's Super Market#5	Dickinson ND
D & M Family Market	Drake ND
Kelly's Country Market	Drayton ND

Norm's Grocery	Driscoll ND
Wayne's Jack & Jill	Dunseith ND
Edgeley Food Center	Edgeley ND
J & J Superette	Edinburg ND
Johnson Store	Edmore ND
Lynn's Dakotamart	Elgin ND
Ulmer's Super Valu	Ellendale ND
Jay's Jack & Jill	Enderlin ND
Drucker's General Store	Esmond ND
A & A (Asian/American)	Fargo ND
Amsoma International Bus.	Fargo ND
Balkan Food	Fargo ND
Cash Wise Food #12	Fargo ND
Cheep Foods Inc	Fargo ND
FM International Market	Fargo ND
HA Asian Market	Fargo ND
Hornbacher Foods Southgate	Fargo ND
Hornbacher's Express	Fargo ND
Hornbacher's Foods Inc	Fargo ND
Hornbacher's Foods 94	Fargo ND
Sunmart #105	Fargo ND
Sunmart #115	Fargo ND
Sunmart Foods #116	Fargo ND
Jerry's Food Store Inc.	Fessenden ND
Puhr's	Fingal ND
Severson's Super Valu	Finley ND
People's Store	Forbes ND
Fordstore #349	Fordville ND
Dyste's Food Pride	Forman ND
Paul's Grocery	Fort Totten ND
White Buffalo Super Valu	Fort Yates ND
D & L's Gackle Super Valu	Gackle ND
Garrison Super Valu	Garrison ND
Glen Ullin Super Valu	Glen Ullin ND
Golva Grocery	Golva ND
Doering's Super Valu	Goodrich ND
Denny's Food Pride	Grafton ND
Wally's Inc.	Grafton ND
Hugo's #2	Grand Forks ND
Hugos' #3	Grand Forks ND
Hugo's #8	Grand Forks ND
Super One Foods #585	Grand Forks ND
Target Store	Grand Forks ND
Hague Grocery	Hague ND
J & J Grocery	Halliday ND

Hankinson Jack & Jill Foods	Hankinson ND
Harvey Warehouse Grocery	Harvey ND
Rags Antiques & Grocery Store	Harvey ND
Rags Discount Grocery	Harvey ND
Ralph's Super Valu	Harvey ND
Custom Jack & Jill	Hatton ND
Krause Super Valu	Hazen ND
Lapp's Jack & Jill	Hebron ND
Hettinger Super Value	Hettinger ND
Jack & Jill Hettinger	Hettinger ND
Dale's Food Pride	Hillsboro ND
Mic's Grocery	Hope ND
Hunter Market	Hunter ND
Farm & Family Center Inc.	Hurdsfield ND
County Market	Jamestown ND
Hugo's #9	Jamestown ND
Bob's Super Valu	Kenmare ND
Gartner's Jack & Jill	Kenmare ND
Kensal Community Grocery Store	Kensal ND
Jerry's Super Valu	Killdeer ND
J & N Foods	Kindred ND
L & J Super Valu	Kulm ND
Jerry's Jack & Jill	Lakota ND
Leon's Supermarket	Lakota ND
Mark's Super Valu	LaMoure ND
Warehouse Foods	Langdon ND
Leevers Fresh Foods	Larimore ND
Tracy's Market	Leeds ND
Lidgerwood Jack & Jill	Lidgerwood ND
DJ's Food Center	Lignite ND
Johns Food Center/Jrs Inc	Lincoln ND
Hulm's Food Center	Linton ND
Schmaltz's Food Pride	Linton ND
Lisbon Warehouse Grocery	Lisbon ND
Remily's Market	Lisbon ND
Litchville Enterprises Inc	Litchville ND
New Peoples Store	Luverne ND
Hometown Grocery	Maddock ND
Makoti Market	Makoti ND
Barlow's of Mandan	Mandan ND
Dan's Suer Market	Mandan ND
Fred Roberts Liquidation Outlet	Mandan ND
Super Valu Foods	Mayville ND
Reule's Super Valu	McClusky ND
City Meat Market	McHenry ND
Oxton's Super Valu	McVile ND
Johner's Fairway	Michigan ND

Milnor Jack & Jill	Milnor ND
Odden's Grocery	Minnewaukan ND
B & D Market	Minot ND
Marketplace Foods	Minot ND
Miracle Mart	Minot ND
Miracle Mart Arrowhead	Minot ND
Miracle Mart Express	Minot ND
Miracle Mart South Broadway	Minot ND
Ruthville Store	Minot ND
Langowski's Markter	Minto ND
Minto Service Center Inc.	Minto ND
Mohall Supermarkets Inc.	Mohall ND
Olson's Super Valu	Mott ND
Munich Hartz	Munich ND
Del's Super Market	Napoleon ND
Neché Stop-N-Shop	Neché ND
New England Family Foods	New England ND
Family Food Center	New Leipzig ND
Hagen's Super Valu	New Rockford ND
Family Food Pride	New Salem ND
Kennbeck's Jack & Jill	New Town ND
New Town Super Valu	New Town ND
CJ Market	Noonan ND
Guenther's Super Valu	Northwood ND
Dale's Jack & Jill	Oakes ND
Oakes Food Center	Oakes ND
M & M Grocery	Page ND
Jim's Super Valu Inc.	Park River ND
Vick's Market	Park River ND
Parshall Food Pride	Parshall ND
Gerry's Foods	Pembina ND
T & V Grocery	Pettibond ND
Country Market	Plaza ND
MP Foods	Portland ND
Lake View Market	Powers Lake ND
Landro's Jack & Jill	Ray ND
Regent Consumers Co-op	Regent ND
Weber Grocery	Reynolds ND
Rhame Super Value	Rhame ND
Richardton Food Depot	Richardton ND
Rolette Super Valu	Rolette ND
Doug & Mary's Jack & Jill	Rolla ND
Leevers Foods	Rolla ND
Leevers Foods	Rugby ND
Rutland Grocery	Rutland ND
Equity Super Valu	Scranton ND
Sharon Community Store	Sharon ND
Mel's Country Grocery	Sheldon ND
Sherwood Grocery	Sherwood ND
Sheyenne Grocery	Sheyenne ND

Square Deal Store	St. John ND
Mark-It Foods Inc	Stanley ND
Stanton Super Mart & Meats	Stanton ND
L & L Super Valu	Steele ND
Wagner's Supr Valu	Strasburg ND
Streeter Grocery	Streeter ND
Mark It Foods	Tioga ND
P & L Foods	Towner ND
Ken's Jack & Jill	Turtle Lake ND
Tuttle Community Store	Tuttle ND
Bill's Super Valu	Underwood ND
Leevers Super Value	Valley City ND
Market Place Foods	Valley City ND
Rick's Fresh Foods	Velva ND
Econofoods	Wahpeton ND
Jubilee Foods	Wahpeton ND
Wales Grocery	Wales ND

Supermarket Foods	Walhalla ND
Bill's Super Valu	Washburn ND
Jack & Jill	Watford City ND
Mike's Super Valu	Watford City ND
Sunmart #103	West Fargo ND
TK's Jack & Jill	Westhope ND
Wildrose Grocery	Wildrose ND
Albertsons #2028	Williston ND
Economart	Williston ND
Walt's Market Inc.	Williston ND
1804 Country Store	Williston ND
Willow Grocery	Willow City ND
M& J's Super Valu	Wimbledon ND
Pioneer General Store	Wing ND
Stan's Super Valu	Wishek ND
Wyndmere Grocery	Wyndmere ND
Zeeland Super Valu	Zeeland ND

(United States Department of Agriculture, 2003)

What foods are eligible for purchase with food stamps?

Households **CAN** use food stamp benefits to buy:

- Foods for the household to eat;
- Breads and cereals;
- Fruits and vegetables;
- Meats, fish and poultry;
- Dairy products;
- Seeds and plants that produce food for the household to eat.

Households **CANNOT** use food stamp benefits to buy:

- Beer, wine, liquor, cigarettes or tobacco;
- Any nonfood items, such as: pet foods, soaps, paper products, and household supplies;
- Vitamins and medicines;
- Food that will be eaten in the store;
- Hot foods.

Can I use food stamps to purchase “Meals on Wheels”?

Persons older than age 60 may use Food Stamp benefits to purchase "Meals on Wheels" and meals at senior meal sites.

What are some common myths about food stamps?

Myth: The Food Stamp Program is a welfare program.

Fact: The food Stamp Program is not a welfare program. It is a nutrition assistance program designed to help low-income individuals and families buy and consume nutritious foods.

Myth: Elderly people only receive \$10 a month in food stamp benefits.

Fact: Fiscal year 2000 statistics showed:

-elderly people who lived alone received an average of \$44 a month.

-elderly people not living alone received an average benefit of \$116 a month.

Myth: Elderly people cannot own or be buying a home.

Fact: Individuals can own or buy a home and still get food stamps. The home and its lot are not counted as a resource in the Food Stamp Program. The Food Stamp Program does not require a person to sign away their home.

Myth: Elderly people must go to the food stamp office for an interview.

Fact: If an elderly person is not able to go to the food stamp office, he or she may request a telephone interview. The person may also ask a relative, pastor, neighbor, etc., to attend the interview as an authorized representative. Applicants for and recipients of SSI may also apply for food stamp benefits at the Social Security Office.

Common myths continued

Myth: Elderly households must be re-certified for food stamp benefits every three months.

Fact: If all adult household members are elderly or disabled, the State agency may assign this household a 24-month certification period.

Myth: Elderly people do not receive credit for medical and prescription drug bills.

Fact: Medical expenses that exceed \$35 a month may be deducted unless an insurance company or someone who is not a household member pays for them. Only the amount over \$35 can be deducted.

Myth: Elderly people are only allowed \$2000 in resources.

Fact: The resources limit for elderly households or households containing one elderly person is up to \$3000.

Myth: Food stamps are only for families with children.

Fact: Food stamps are for eligible individuals and families, including the elderly.

Myth: Other people need food stamps more than the elderly individuals.

Fact: If an elderly person is certified for food stamps, he or she not be taking them away from others who have more of a need. The Food Stamp Program is an entitlement program. In other words, everyone who applies and who is determined to be eligible will get food stamp benefits.

Myth: Elderly households who receive food stamps will not be able to receive meals-on-wheels.

Fact: Households can receive food stamps and still get meals-on-wheels. In fact, households who are currently paying cash for their meals can save money because food stamps can be used to purchase the meals.

❖ VETERANS AFFAIRS

The U.S. Department of Veterans Affairs, “VA” for short, offers a wide range of benefits to our Nation’s veterans, service members, and their families.

VA Services & Benefits

- Compensation & Pension Benefits
- Health Benefits & Services
- Life Insurance Program
- Burial & Memorial Benefits
- Education Benefits
- Vocational Rehab & Employment Services
- Home Loan Guaranty Services
- Board of Veterans’ Appeals
- Special Programs

Who is eligible for VA Benefits?

- A veteran
- A veteran’s dependent
- A surviving spouse or child of a deceased veteran
- A member of the Reserves or National Guard
- An active duty service member

What does the Compensation and Benefits program do?

The Compensation & Pension Service administers a variety of benefits and services for veterans, their dependents and survivors, including:

- Service-connected compensation
- Dependency and Indemnity Compensation (DIC)
- Non-service connected pension
- Burial & accrued benefits
- Guardianship and public contact services

To inquire concerning the status of your compensation, DIC, pension, burial, accrued, clothing allowance, automobile, specially adapted housing, or spina bifida claim or to ask any general Compensation & Pension (C&P) benefit question, you may call the toll-free number 1-800-827-1000.

What are the VA Health Care Benefits?

The Veterans Health Administration (VHA) provides a number of health care services to its customers including:

- Hospital, outpatient medical, dental, pharmacy and prosthetic services.
- Nursing home and community-based residential care.
- Sexual trauma counseling.
- Specialized health care for women veterans.
- Health and rehabilitation programs for homeless veterans.
- Adjustment counseling.
- Alcohol and drug dependency treatment.
- Medical treatment for exposure to Agent Orange, radiation, or environmental hazards.

To find out if you are eligible for benefits, how to apply, and what it will cost, call the VA Health Benefits Service Center toll free at 1-877-8387.

What is the VA Life Insurance Program?

The VA insurance programs were developed to provide insurance benefits for veterans and service members who may not be able to get insurance from private companies because of the extra risks involved in military service or in a service-connected disability. Call 1-800-669-8477 for information on VA Life Insurance.

What types of life insurance are available?

Servicemen's Group Life Insurance (SGLI) is low-cost term life insurance for service members and reservists. Generally, coverage begins when you enter the service. It is available in amounts up to \$200,000. Generally, it expires 120 days after you get out of the service.

Veterans Group Life Insurance (VGLI) is renewable five-year term life insurance for veterans. It is available in amounts up to \$200,000. You may apply any time within 1 year from the date your SGLI expires.

Service-Disabled Veterans Insurance, also called "RH" Insurance, is life insurance for service-disabled veterans. The basic coverage is \$10,000. If your premium payments for the basic policy are waived, you may be eligible for a supplemental policy of up to \$20,000. Generally, you have 2 years after being notified of your service-connected disability to apply for basic coverage.

What benefits and services are offered to honor our Nation's deceased veterans?

- **Headstones and Markers** Can be furnished to mark the unmarked grave of an eligible veteran.
- **Burial Flag** An American flag can be provided to drape an eligible veteran's casket.
- **Reimbursement of Burial Expenses** Generally, a burial allowance of \$1,500 can be paid for veterans who die in service-related causes.

For certain other veterans, \$300 for burial and funeral expenses and \$150 for a plot can be paid.

- **Burial in a VA National Cemetery** Most veterans and some dependents can be buried in a VA national cemetery.
- **The National Cemetery Administration** honors veterans with a final resting place and lasting memorials that commemorate their service to our Nation.

There is generally no time limit for claiming reimbursement of burial expenses for a service-related death. In other cases, however, claims must be filed within 2 years of the veteran's burial.

For more information on burial benefits, call 1-800-827-1000.

What kind of Education Benefits does the VA offer?

The VA pays benefits to eligible veterans, dependents, reservists, and service members while they are in an approved training program through the GI bill. For more information on the GI Bill call 1-888-442-4551. Other education programs include:

- **Montgomery GI Bill** Persons who first entered active duty after June 30, 1985 are generally eligible. Some Vietnam Era veterans and certain veterans separated under special programs are also eligible. The bill also includes a program for certain reservists and National Guard members.
- **Veterans Education Assistance Program (VEAP)** This program is for veterans who entered active duty for the first time after December 31, 1976, and before July 1, 1985, and contributed to a training fund.
- **Survivors' & Dependents Educational Assistance** Some family members of disabled or deceased veterans are eligible for education benefits.

Generally, **veterans** have 10 years from the date they were last released from active duty to use their education benefits. **Spouses** generally have 10 years from the date the VA first finds them eligible. **Children** are generally eligible from age 18 until age 26. These time limits can sometimes be extended.

What does the VA offer for Vocational Rehab & Employment Services?

If you have a service-connected disability, you may be eligible for this benefit. Call 1-800-827-1000 for more information. Some of the services provided are:

- Payment of training costs
- Monthly payments to help with living expenses
- Vocational and personal counseling
- Medical and dental treatment, if needed

You generally have 12 years from the date the VA notifies you of your eligibility. You may have longer if certain conditions prevent you from training, or if you have a serious employment handicap.

What are Home Loan Guaranty Services?

The VA offers a number of home loan services to eligible veterans, some military personnel, and certain spouses.

- **Guaranteed Loans**
The VA can guarantee part of a loan from a private lender to help you buy a home, a manufactured home, a lot, or certain types of condominiums. The VA also guarantees loans for building, repairing, and improving homes.
- **Refinancing Loans**
If you have a mortgage, the VA may be able to help you refinance your loan at a lower interest rate.

- **Special Grants**

Certain disabled veterans can receive grants to have their homes specially adapted for their needs.

There is no time limit for a VA home loan, except for eligible reservists. For more information on VA home loans, call 1-800-827-1000.

Does the VA target special veteran populations?

Several of the VA Programs target specific veteran populations which you can take advantage of. Visit the VA's website at www.va.gov to obtain more information on these programs. Some of the programs include:

Disabled Veterans

Visit the VA's website at www.va.gov, click on the Special Programs page, next, click on Disabled Veterans to get information on Web site accessibility, the President's Committee on Employment of People with Disabilities, and links to sites that address other accessibility issues.



Homeless Veterans

The homeless program promotes the development and provision of housing and other supportive services. Homeless veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.

Military Services

Outreach to active duty service members and veterans is an integral part of the Veterans Benefits Administration. They provide information that will prove helpful to the separating service member as well as the veteran.

Minority Veterans

The unique circumstances and special needs of minority veterans are addressed by the Center for Minority Veterans' staff.

Women Veterans

The Center for Women Veterans ensures women veterans have access to VA benefits and services and that VA health care and benefits programs are responsive to the gender-specific needs of women veterans.

Veterans in Business

The Center for Veterans Enterprise promotes business ownership and expansion for veterans. It provides resource assistance for veterans and service-disabled veterans who are considering starting or expanding a business. The staff works with all federal agencies, large contractors and not-for-profit assistance organizations.

How Can I Contact the VA for More Information?

Each VA benefit has its own eligibility requirements. For more information about specific benefits, you may visit the nearest VA office or call these special toll-free numbers:

Voc Rehab 800-827-1000

Home Loans 800-827-1000

Compensation & Pension 800-827-1000

Life Insurance 800-669-8477

Burial Benefits 800-827-1000

Hospital & Medical Benefits 877-222-8387

Telecommunication Device for Deaf (TDD) 800-829-4833

VA Medical Center, 2101 Elm St. N. Fargo, ND 701-232-3241

Or, Visit the Department of Veterans Affairs website at: www.va.gov

❖ RESOURCES

Activities

1. Periodic Expense Worksheet
2. Balance Sheet or Net Worth Statement
3. Income and Expense or Cash Flow Statement
4. Tracking Out-of-Pocket Cash Spending
5. Organizing Financial Papers

Organizations

Financial

Financial Counseling: What, Who, When, Where
<http://www.ianr.unl.edu/pubs/homemgt/g934.htm>

What to look for in a Financial Professional
<http://www.ext.nodak.edu/extpubs/yf/fammgmt/fe451w.htm>

Retirement

User can create a financial plan, prepare a budget, and calculate net worth. Members of AARP have access to resources from Quicken and Kiplinger.
www.aarp.org/finance/home.html

Along with many other personal finance tools, this site features a retirement calculator. The calculator considers goals, income, savings, and portfolio standings.

www.money.com

Medicare

Centers for Medicare & Medicaid Services: www.cms.hhs.gov

North Dakota Department of Insurance: www.state.nd.us/ndins

NDDI: Senior Health Insurance Counseling Program (SHIC):
www.state.nd.us/ndins/consinfo/counsel.html

NDDI: Approved North Dakota Medicare Supplement Plans
www.state.nd.us/ndins/consinfo/approved_medicare_supplement_pla.htm

Senior Law Homepage: www.seniorlaw.com
Medicare and Medigap Insurance Policies: Maximizing the Benefits:
www.seniorlaw.com/medicare.htm

North Dakota Healthcare Review: www.ndhcri.org

Medicare Mandatory Case Review Areas:
www.ndhcri.org/medicare/reviewareas.htm

Ehealthinsurance.com provides a list of items/services paid for by Medigap Policies that are not covered by Medicare:
www.ehealthinsurance.com/ehealthinsurance/MedSup/MedicareWhatsNotCovered.html

Medicaid

Medical Services Division
North Dakota Department of Human Services
600 E Boulevard Ave, Dept 325
Bismarck, ND 58505-0250
Telephone:(701) 328-2321
Toll-free: 1-800-755-2604
Fax: (701) 328-1544
email: dhsmed@state.nd.us

Cass County Social Services Board
1010 2nd Avenue South
PO Box 2986
Fargo, ND 58108-2986
Telephone: (701) 241-5761
Fax: (701) 239-6820
TTY: (701) 239-6784

Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is a Federal income supplement program funded by general tax revenues.

<http://www.ssa.gov/notices/supplemental-security-income>

Fraud

www.fraud.com

www.bbb.org

www.ftc.gov

North Dakota State Attorney Office
600 E Boulevard Ave
Bismarck, ND 58505-0040
Phone: (701) 328-2210
Website: www.ag.state.nd.us

Senior Health Insurance Counseling (SHIC)

ND Insurance Department
600 East Boulevard Dept. 401
Bismarck, ND 58505-0320
Phone: (701) 328-2440
Toll free: 1-800-247-0560
Website: www.state.nd.us/ndins/consinfo/counsel.html.
The director of the SHIC program is
Bill Lardy
Blardy@state.nd.us
(701) 328-4983 or (701) 328-4880

Food Stamps

<http://www.fns.usda.gov/fsp/>

<http://www.frac.org/html/news/fsp/fselderlycenter.htm>

Food stamp calculator available at:

<http://lnotes.state.nd.us/dhs/dhsweb.nsf>

County Social Services and Regional Human Service Centers:

<http://www.health.state.nd.us/dhs/foodstampcalculator.asp>

Compulsive Gambling

Gambler's Anonymous

http://www.miph.org/gambling/gmb_20questions.html

Gambler's Anonymous

<http://www.gamblersanonymous.org>

National Council on Problem Gambling

<http://www.ncpgambling.org>

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