



Harford County Office on Aging

CAREGIVER'S TOOLKIT

Robert G. Cassilly, County Executive







HARFORD COUNTY

OFFICE ON AGING

Services Available

Please note some services require a person to be age 60 or over. fees and times.

Caregiver Support case workers provide case management and coordinate services for respite care and/or financial assistance for other services and supplies as determined on a necessary individual basis

Housing Information is available for senior apartments, assisted living and nursing homes in Harford County.

In-home Care – The Senior Care Program provides services to eligible homebound seniors such as shopping, personal hygiene, cleaning/chores, medications and respite care.

Available Information and Assistance Regarding:

- Consumer Problems
- Food Stamps
- Insurance
- Legal & Financial Issues
- Loan Closet
- Long Term Supports
- Medical Assistance
- Pharmacy Assistance
- Social Security
- Social Services
- Supplemental Security Income
- Support Groups
- Taxes
- Veteran's Benefits

Long Term Care Ombudsman helps advocate for the rights of residents of nursing homes and assisted living facilities.

Medicaid Waiver – provides case management services for those who are medically and financially eligible for nursing home medical assistance.

State Health Insurance Program (SHIP) – provides information on health insurance issues affecting seniors, such as Medicare, Medicaid, Medigap and Long-Term Care Insurance. The Senior Medicare Patrol (SMP) program trains people to be aware of health care fraud, waste and abuse in the Medicare/Medicaid programs and provides information about identity theft and scams.



This document is available in alternative format by request. For information, contact 410-638-3373 or disability@harfordcountymd.gov.

Direct Numbers for Office on Aging Programs

**Aging & Disability Resource
Center (ADRC)**
410-638-3303

Caregiver Program
410-638-3303

Guardianship Program
410-638-4283

Medicaid Waiver Program
410-638-4283

Ombudsman Program
410-638-3577

Outreach Programs
410-638-3303

Senior Care Program
410-638-3303

Senior Activity Centers
410-638-3032

**Senior Medicare
Patrol Program**
410-638-3577

**State Health
Insurance Program**
410-638-3577

Contact:

Phone: 410-638-3025

Fax: 410-893-2371

TTY: 410-638-3086

hcaging@harfordcountymd.gov

**[www.harfordcountymd.gov/
services/aging](http://www.harfordcountymd.gov/services/aging)**

**145 N. Hickory Ave
Bel Air, MD 21014**

Senior Activity Center Locations

Edgewood Senior Activity Center

1000 Gateway Road
Edgewood
410-612-1622

Havre de Grace Activities Center

351 Lewis Lane
Havre de Grace
410-939-5121

McFaul Activities Center

525 West MacPhail Road
Bel Air
410-638-4040

Veronica "Roni" Chenoweth Activity Center

1707 Fallston Road
Fallston
410-638-3260

Satellite Locations

Edgewood Recreation & Community Center

5310 Norrisville Road (Rt 23)
White Hall
410-692-7820

Norrisville Library & Recreation Center

5310 Norrisville Road (Rt 23)
White Hall
410-692-7820



HARFORD COUNTY

OFFICE ON AGING

Senior Activity Centers

Through the Harford County Office on Aging, our senior activity centers provide a variety of programs, services and activities to ensure an active, healthy and quality lifestyle for our citizens. For general information about senior center programs, call 410-638-3032. Low cost transportation is also available through Harford Transit LINK*; contact 410-612-1620 or visit www.harfordtransit.org.

Senior Center Benefits and Fun Activities:

- Building new and lasting friendships
- FREE health screenings/ seminars
- Daily meals at most locations (for a small donation)
- Meeting others with the same interests
- Health support groups, such as: Diabetes and Parkinson's
- Fitness/workout rooms at most locations
- Annual billiards tournament
- Bingo, card games, movie day, music and cultural presentations
- Volunteer opportunities

Classes and Activities

This is not a complete listing. Please check with each center's catalog for all classes, fees and times.

- Art classes
- Basket weaving
- Book discussion
- Crafts
- Current events
- Wildfowl model carving
- Computer – beginner, intermediate, advanced
- Digital photography
- Stained glass
- Knitting/crocheting
- Memoir writing
- Quilting
- Social dance
- Basic fitness classes (seated)
- Balance classes
- Fitness center (at some locations)
- Tai Chi I, II, III
- QiGong I, II
- Cardio classes
- Line dancing I, II, III
- Yoga
- Toning classes
- Zumba
- Group fitness activities, such as basketball, table tennis, pickleball, bocce ball



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Common Caregiving Concerns

WHAT TO EXPECT

Only 4% of people over 65 live in a nursing home. Seniors, especially those who have taken good care of themselves, can expect to remain active and alert in their later years and function well enough to care for their own needs. Health problems should not be dismissed automatically as simply due to old age; however, certain changes are part of the normal aging process.

By recognizing these changes, you may be able to help your relative adapt:

- **VISION** tends to worsen with age. Individuals become more far-sighted and their eyes are less able to adjust to changes in light. This may result in problems with glare and difficulties with driving at night.
- **HEARING** is less acute, especially at higher frequencies. This may cause difficulties in hearing conversation.
- **SENSE OF TASTE/SMELL** may change leading to a decreased interest in food.
- **CHANGES IN SLEEP PATTERNS** are common. Seniors may not sleep soundly, take longer to fall asleep, and wake up more often at night or wake very early in the morning. These changes can be disturbing to older people and they will sometimes try sleep medications, which can be dangerous.
- **DIGESTION** slows due to tissue and muscular changes and may result in constipation.
- **BONES** often become thinner and changes in cartilage tissue also occur. This can sometimes lead to restricted movement, stooped posture and increased risk of fractures. Joints also tend to become stiffer.
- **BODY TEMPERATURE** may vary as the ability to regulate declines, especially in the arms and legs.
- **SKIN** becomes more fragile. Skin surface is less sensitive to the touch, so damage may not be noticeable until there is a serious problem.
- **BALANCE** Many seniors experience dizziness with sudden changes in body position. Seek medical attention if serious problems with balance or dizziness occur.

Signs that Caregiver Support is Needed

Key Symptoms to Watch For

- ☐ Decline in hygiene
- ☐ Significant gain/loss in weight
- ☐ Marked changes in eating patterns
- ☐ Becomes more forgetful or confused
- ☐ Sleeps much more/less
- ☐ Unexplained bruises/signs of injury
- ☐ Increased difficulty in walking
- ☐ Lost interest in activities
- ☐ Swollen legs or feet
- ☐ Loss of balance
- ☐ Shortness of breath or frequent coughing
- ☐ Allows home to fall into disrepair
- ☐ Unpaid bills
- ☐ More irritable, frequent crying or unusual changes in mood
- ☐ More withdrawn or reluctant to leave the house
- ☐ More secretive or suspicious of others
- ☐ Talks about feelings of hopelessness or about not wanting to live



While some very minor memory changes occur with normal aging, there should be no significant mental decline with age. If an older person experiences confusion, disorientation or memory loss, it is a sign of a problem that needs to be evaluated by a doctor.

These are some indicators of serious problems requiring prompt medical attention. This list does not include every possibility. Contact your relative's physician regarding their specific health problems.

From Caregiving from Near and Far, with permission from the Baltimore County Department of Aging.

Does My Loved One Need Help?

Seeing changes for the worse in the wellbeing of a loved one is never easy.

Sometimes it is easy to miss these changes because they can be so gradual and at other times, the change may seem so out of the ordinary that it is easy to excuse it as an “off day.” So how do you tell when there is cause for concern? What are the red flags? The following are warning signs to keep in mind as you assess your loved one’s needs:

Growing health concerns:

- ☐ Experiencing new or serious health concerns
- ☐ Seems more frequently ill
- ☐ Taking much longer to bounce back from illnesses
- ☐ Showing signs that they are not taking medication properly

Injuries and/or falls:

- ☐ Experiencing more frequent falls
- ☐ Increasing amount of other injuries, such as bruises, cuts and/or burns

Changes in personality:

- ☐ Noticing severe mood swings, agitation, depression, outbursts
- ☐ Noticing withdrawn or paranoid behavior that is atypical

A change in personal hygiene:

- ☐ Failing to bathe, not brushing their teeth/dentures
- ☐ Hair is uncombed or unclean
- ☐ Clothes are soiled
- ☐ Noticing body odor

Decreased mobility or increased frailty:

- ☐ Having increased concerns with balance and mobility

A change in interpersonal relationships:

- ☐ Avoiding friends and family
- ☐ Isolating themselves from others

Other changes in appearance:

- ☐ Experiencing weight loss
- ☐ Skipping meals
- ☐ Experiencing lack of appetite or other significant changes in eating habits

A change in social interactions:

- ☐ Becomes antisocial when normally outgoing
- ☐ Disinterested in things that they once looked forward to doing

Financial concerns:

- ☐ Bills are going unpaid or overpaid
- ☐ Large unexplained withdrawals or expenditures
- ☐ Money is missing or hidden around the home

Forgetfulness:

- ☐ Frequently forgetting or mistaking medications
- ☐ Missing appointments
- ☐ Money is missing or hidden around the home

CHAPTER 1

EXPLORING CHALLENGES



Harford County Department
of Community Services
Office on Aging

Is Your Loved One in Denial?

Be patient. If your loved one refuses to admit he/she is having difficulties, or rejects offers of help, it is important to understand the reasons why.

- Vision loss, difficulty walking or slower reflexes are some of the changes associated with aging that are hard to accept.
- Your loved one could be determined to remain independent and may not want to be a burden on anyone else or lose control of his/her own life.
- Your loved one could be concerned with appearances and may resist wearing a hearing aid or using a cane, or may not want neighbors to see someone coming to his/her home to help with household tasks.
- To someone who has been frugal all their life, your loved one may resist hiring someone to clean, cook or provide personal care because of a fear of depleting their savings. Try to understand these reasons and find a way to address your concerns to them.



Remember the following:

- **Timing is everything.**
Plan your discussion for when you are both calm and relaxed.
- **Be honest about your concerns.**
Try not to be critical or judgmental. It helps to use "I" statements, for example, "I'm very worried that you are eating so little" or "I'm afraid you might be getting sick."
- **First things first.**
Discuss only the most important issues; try to let the little ones go.
- **Listen respectfully.**
Take time to hear their point of view.
- **Suggest small steps.**
A series of small changes may be more acceptable than a sudden, dramatic change.
- **Change takes time.**
Be prepared to discuss the same issue a number of times before seeing progress.
- **Enlist others.**
If you do not succeed, enlist an outside person, such as a doctor, to speak with them as well.

A Caregiver Reality Check

Most of us don't like to think about a loved one needing significant support to manage everyday life. However, no one can predict when an emergency situation might occur, and if caught unprepared, a person or family often faces a much greater burden in making important caregiving decisions. Even though it is difficult, the best way to be prepared as a caregiver is to plan, talk, and prepare before a crisis occurs. Here are some key strategies to help you be prepared for the realities of caregiving:

- ☐ **Talk early and talk often with your loved one.** Frequent, relaxed and open conversations about personal wishes, fears and options will make the topic feel less taboo. Everyday life may present scenarios or stories that provide a springboard for a conversation that will help you to better understand your own concerns and your loved ones wishes. For example, a friend has recently had to assume the role of caregiver or is in need of more family support. Use this situation to start a conversation; it may be the foundation of a discussion about your loved one's plans and concerns.
- ☐ **Take and make time to know your loved one in a different way.** Talking is key and making time to do so is important. No matter how much you plan or discuss life planning issues with those you care about, there will always be some issue that may arise that you didn't talk about. Having a strong sense of how your loved one views things will help you in those moments where the path isn't clear. What are their fears? What role does their faith play in their decisions? What things bring them comfort?
- ☐ **Encourage your loved ones to have a plan and be organized.** When the unexpected occurs it is important to know where critical information is kept. Any plan is better than no plan. There are some great resources to help get financial, legal and other concerns in line and are free of cost, although it never hurts to consult a professional such as a lawyer or accountant. See page 31 for a comprehensive checklist to assistance in planning. Completing this checklist will help to ensure that you have planned effectively to keep track of legal affairs, preserve personal wishes, and plan ahead for life's unforeseen events.
- ☐ **Whenever possible, let your loved one lead the decision making.** When our loved ones begin to need our care and support, it is usually because they are becoming less independent or no longer able to care for themselves on their own. This can be very disheartening. Loss of autonomy is a major contributor to depression and the more choices our loved ones have, the better their outlook will be. In the rush and stress of caregiving, we can forget how important our loved one's choices are, even if they might seem insignificant in the grand scheme of things. The more empowered they feel, the less they will feel a sense of loss and dependency.

A Caregiver Reality Check *(continued)*

- ☐ **Be informed about resources.** It is important to have a basic knowledge of what resources are available before you need them. These resources may include who you can rely on for help, what kind of help they can offer and what community based programs and agencies are available. This booklet is a help with the latter. Don't overlook help from neighbors, friends and your faith community and don't be afraid to ask for help when you need it.
- ☐ **Assess the need.** Determine if your loved one needs help and the type of help that is needed, but don't feel like you have to do it alone. Utilize the

resources available and noted in this guide to get a clear picture of your loved one's situation. The more you understand their needs, the better you can help as well as plan for the future.

There are many concerns to consider in life planning and it is important to be prepared for the possibility your loved one will need you to provide care and support for them. The steps above are necessary to ensure the best possible outcome when that time comes. Remember, being proactive and prepared is a gift of peace of mind for yourself and for those who care about you!



Long-Distance Caregiving

Caregiving from a distance can bring feelings of guilt, anxiety and helplessness. How can you effectively help take care of a loved one from afar?



During Visits:

- Observe carefully. Is your relative eating well? Can he/she still take care of finances, personal and household needs? How much contact does your relative have with other people? Are there safety problems?
- Communicate honestly with your relative and encourage their involvement in working through problems.
- Build a cooperative relationship with local relatives and friends who are involved including neighbors and church members. If they are already helping out around the house (with meals, etc.), show your appreciation for their work and encourage them to email or call you collect if they have any concerns.
- Check the security of the home. Be sure there are sturdy locks on doors and windows, good exterior lighting, and no overgrown shrubbery near the house. Properly safeguard valuables.
- Arrange to have important legal documents drafted such as a will, power of Attorney or advanced directives (see page 28).

If You Have Concerns:

- To reach the local Aging & Disabilities Resource Center (ADRC), contact Eldercare Locator at **1-800-677-1116** or visit **<https://eldercare.acl.gov/Public/Index.aspx>**. In Harford County, call **410-638-3303**.
- Ask about the types of services available, names of service providers and costs.
- If possible, schedule an appointment with a local ADRC staff member so that you and your loved one can learn together about services and programs that may be helpful. Be sure to ask about what documents or information you should bring to the meeting.

CHAPTER 1

EXPLORING CHALLENGES



Harford County Department
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Office on Aging

Long-Distance Caregiving *(continued)*

Before you leave to return home, review any decisions that have been made and what steps are necessary to carry them out with your loved one.

Take the following vital information and items with you:

- Location of important documents. i.e. deed to the house, funeral arrangements, birth certificate, etc.
- Names of institutions and account numbers for bank accounts and life and health insurance policies
- Name and phone numbers of the doctor and local emergency contacts
- Information regarding your loved one's medical conditions and medications
- A copy of the house key

Other Options:

- Consider hiring an in-home aide if your relative needs more help with bathing, dressing, food preparation and household chores. Aides can be hired privately or through a home care agency; careful screening and reference checks are essential. Be sure the employee is bonded or insured against theft.
- Encourage your loved one to get involved in local activities such as senior activity centers, church groups or other social support networks.
- To better assist with maintaining good nutrition, check into a local home-delivered meal program.
- Explore Adult Day Care options
- If your loved one's needs are extensive, consider consulting with a service provider specific to your loved one's needs, i.e., geriatric care manager or medical specialist who will work with your loved one and family to develop a care plan. Services and fees may vary, so investigate fully before investing in the service.
- It is important to remember to consult with your loved one's health care provider. In many cases, a referral is required for skilled services such as occupational and/or physical therapy.

For case management services in your relative's area, contact:

Eldercare Locator: 1-800-677-1116 or <https://eldercare.acl.gov/Public/Index.aspx>

Aging Life Care Association: 520-881-8008 or <https://www.aginglifecare.org>

Tips for Successful Family Caregiving

SHARING THE CARE

**It is important to work together to meet the challenges of caregiving.
Call a “Family” meeting.**

Caregiving involves many challenging decisions, from choosing an in-home aide to finding a nursing home and resolving personal affairs. Communication among family members and concerned parties is the key to providing the best care for your relative.

Caregiving is a massive responsibility and therefore every possible resource should be explored. Consider all avenues of support including family, friends, churches, neighbors and others in the community.

When planning a family meeting, include relatives and other concerned parties. It's important to remember as you go forward that you are planning the care of an individual who has their own wants, needs, and priorities. If you do not already have a sense of their priorities, it may be beneficial to discuss them with your loved one in advance of having a family meeting.

TIPS for Successful Family Meetings:

- ☐ **Come prepared.** Bring notes on what you would like to discuss; bring information about programs and services you are considering.
- ☐ **Respect feelings and wishes.** Your relative may be struggling to maintain their independence and dignity despite failing health.
- ☐ **Gather facts.** Research your loved one's options. Can they afford assisted living, a nursing home, etc.
- ☐ **Listen to others.** Viewpoints may differ, but consider everyone's opinions and don't accuse or attack each other; use “I” statements to express feelings.
- ☐ **Divide responsibilities.** Everyone should have an assignment to avoid feelings of resentment.
- ☐ **Consider professional guidance.** A professional case manager, mediator or social worker can help run the meeting if tensions are running high in the family.*
- ☐ **Plan a follow-up meeting.** Hold an additional meeting two to three months following the primary meeting, to evaluate the plan and make any necessary changes.
- ☐ **Take notes.** To allow for clarity after the meeting and to provide focus for future action, have someone, preferably a family member, take notes during the meetings.

* FREE Mediation Services are available for families and care providers who need help with decision-making, conflicts or guardianship issues. Mediation is voluntary, confidential and the mediators are neutral. For more information contact the Harford County Community Mediation Program at **410-638-4807** or visit **www.harfordmediation.org** or **www.harfordcountymd.gov/services/aging**.



Protect yourself and your loved ones in 3 EASY STEPS

1

PREVENT

Be cautious: monitor your Medicare and health information, guard your Medicare numbers and personal information.

2

DETECT

Keep a record of health care visits and services received and compare them to your Medicare Summary Notices and Explanation of Benefits.

3

REPORT

Report potential fraud or abuse to:



- Medicare: 1-800-Medicare
- Your provider or
- Office on Aging: 410-638-3025

Tips for Sibling Family Caregiving

KEEPING THE PEACE

8 Important Talking Points to Include in a Family Meeting

1. Your loved one's up-to-date medical report
2. Your loved one's wants and needs with regard to care and support from the family
3. Where your loved one will live; i.e. in their home, with another family member, in assisted living, etc.
4. Cost of care and how costs will be covered
5. What the primary caregiver needs from the family in regard to assistance and support
6. How much time each family member has to visit or care for a loved one
7. Additional resources available to assist the primary caregiver
8. Allow time for each family member to voice their opinions about the situation



Remember, despite your best efforts to keep the peace, the challenges involved in planning, paying for, and carrying out your loved one's care may still cause division.

Free Mediation Services are available for families and care providers who may need help with decision-making, conflicts or guardianship issues. Mediation is voluntary, confidential and the mediators are neutral. For more information contact The Harford County Community Mediation Program at 410-638-4807 or harfordmediation.org.

Forgetfulness or Something More?

What is dementia?

It is the deterioration of a person's ability to think, remember and reason. It may cause changes in personality, mood and behavior. A person with dementia may have difficulty using common objects, finding the right words and following directions.

Dementia is not a disease, but a set of symptoms common to certain diseases. Alzheimer's, Lou Gehrig's disease, also known as Amyotrophic Lateral Sclerosis (ALS), and Parkinson's disease are among the many conditions which cause dementia. The mental impairment gets worse over time. Individuals in the later stages may wander from home, forget to eat, and lose the ability to care for their most basic needs. Some conditions, such as depression, thyroid disorders, poor nutrition, infections, and alcoholism as well as reactions to certain medications may cause dementia-like symptoms. In these cases, proper diagnosis and treatment may be able to reverse the symptoms.



Forgetfulness or Something More? *(continued)*

Use the following to identify early signs and symptoms:

- ☐ Daily disruption of life due to frequent memory loss
- ☐ Difficulty with problem-solving and planning
- ☐ Problems with everyday tasks
- ☐ Losing sense of time or place
- ☐ Challenges with perception, images and special relationships
- ☐ Struggling with communicating through speaking or writing
- ☐ Frequently misplacing objects
- ☐ Changes in judgement or decision-making
- ☐ Withdrawal from social situations
- ☐ Lack of interest in hobbies, activities, work, projects or sports
- ☐ Changes in mood or personality

Ten tips for talking to someone with dementia

1. Eliminate distractions i.e. radio, fans, television, etc.
2. Be patient and resist the urge to finish their sentences.
3. Acknowledge physical indicators. Pay attention to body language to determine mood.
4. Don't underestimate the power of conversation, even if communication is limited.
5. Experiment with different types of communication such as pointing, demonstrating, visual clues, etc.
6. Keep conversations on a one-on-one basis as much as possible.
7. Limit conversations. Keep them short, simple and to the point.
8. Try to imagine living in their reality. Provide support and validation to their beliefs as long as it isn't hurting anyone.
9. Steer clear of conflict. Arguing and debating will only cause agitation.
10. Maintain eye contact and speak directly. Get their attention by using their name.



Forgetfulness or Something More? *(continued)*

SAFETY TIPS:

- Store sharp objects and toxic substances out of the person's reach.
- Develop a reminder system for medications. If a person lives alone, they may forget to take their medications. Use a medication organizer or unit dose packs, write notes or call at medication times.
- Keep daily routines as consistent as possible.
- Plan a predictable schedule for meal, bath and bed times.
- Simple activities like dressing or brushing teeth may become difficult. Break activities into small steps and give verbal instructions, one at a time.
- Gently redirect the person if he or she becomes upset. You may be able to distract the person by taking a walk or offering a favorite activity.
- If the person can no longer cook, consider Meals on Wheels or hire someone to help with meal preparation.
- Use safety gates and lock doors to rooms that can be dangerous.
- Close supervision is required for people who wander outside the home. Obtain an identification bracelet from the Alzheimer's Association's Safe Return Program, 1-800-272-3900 (Alzheimer's Helpline).
- Write down appointments and other events on a large calendar, and keep a log of visits from family and other helpers. This can then be reviewed with your loved one.
- Report significant changes in behavior to the doctor. These may indicate health problems which the person cannot communicate.



Is My Loved One at Risk for Mismanaging Their Medications?

Medication mishaps are a leading cause of hospitalization and fall-related injuries among older adults. Half of the older adult population takes at least three medications daily. This does not include vitamins, supplements and over-the-counter medications. Keep an up-to-date medication list and always use the same pharmacy to prevent problems. How can you reduce the risk of medication mishaps as a caregiver? Consider whether your loved one has the following risk factors that contribute to medication-related problems as well as the suggested solutions to prevent them.

Vision Problems which may include:

- Inability to read labels for the type of medication or dosage instructions
- Inability to discern the color or shape of pills when taking medication
- Inability to read warning labels for precautions and side effects
- Inability to see or find dropped medications
- Inability to read expiration dates on medications

Solution: Ask the pharmacist for large print labels and instructions. Set up a pill organizer for your loved one and check it regularly. Keep an up-to-date list of medications and what they are used for. Frequently check to see if medications are expired.

Memory Loss or Confusion This can contribute to:

- Failure to remember to take medications
- Inability to remember when medications were taken
- Inability to remember where medications are located
- Uncertainty about time of day/night

Solution: Look for a pill organizer that matches your loved one's medication routine. There are organizers that are designed for daily medications but also those that are set up for morning, afternoon and evening medication schedules.

Hearing Loss:

- Inability to hear a physician/pharmacist's directions on how to take medication
- Reluctance to ask questions due to inability to properly hear responses

Solution: Ask for physicians/pharmacist to write down special instructions, arrange to speak to them or attend medical appointments with your loved one as possible.

Swallowing Problems:

- Swallowing problems and dry mouth can lead to the inability or failure to take medication

Solution: Patients should not crush or break up pills which may damage the integrity and effectiveness of the medication. Talk to your loved one's physician to see if the medication can be safely crushed or if there are other ways the medication can be provided.

Financial Concerns:

- High prescription copays and limited incomes

Solution: It is not unusual for seniors to forgo getting prescriptions filled if they are too costly. Others may try taking less than prescribed to make the prescription last longer. Talk to physicians about generics, samples or prescription assistance programs that assist with costs or contact the State Health Insurance Program at 410-638-3577.



Disposing of Medications Safely and Properly

Safe Disposal Guidelines for Medications - A Few Small Steps Can Make an Important Difference in Safeguarding Lives and the Environment.

Follow medication providers' instructions and use all medications as instructed. If you do not use all prescribed or over-the-counter medication, you can take a few small steps to make an impact in safeguarding lives and protecting the environment by disposing of unused medicines properly:

1. Check for approved state and local programs, such as Drug Take Back Days and collection sites. Call 410-638-3333 for the next drop off date. There are also permanent drop off boxes located at the following locations:

**Harford County
Sheriff's Main Office**
45 S. Main Street, Bel Air

**Harford County Sheriff's
Northern Precinct**
3726 Norrisville Road, Jarrettsville

**Harford County Sheriff's
Southern Precinct**
1305 Pulaski Highway, Edgewood
2. DO NOT FLUSH unused medications and DO NOT POUR them down a sink or drain.
3. Be proactive and dispose of unused medication in household trash. When discarding unused medications, ensure you protect children and pets from potentially negative effects:
 - a. Pour medication into a sealable plastic bag. If medication is a solid (pill, liquid capsule, etc.), crush it or add water to dissolve it.
 - b. Add kitty litter, sawdust, coffee grounds (or any material that mixes with the medication and makes it less appealing for pets and children to eat) to the plastic bag.
 - c. Seal the plastic bag and put it in the trash.
 - d. Remove and destroy ALL identifying personal information (prescription label) from all medication containers before recycling them or throwing them into the trash.
4. Another option is to check for approved state and local collection alternatives such as community based household hazardous waste collection programs.

Making Home Accessible

Financial assistance may be available for accessibility-related improvements. These improvements may include the installation of grab bars and railings, widening of doorways and installation of ramps, etc. These types of home improvements allow many individuals to remain in their home and maintain their independence. Some modifications may even qualify for a tax deduction. The following programs may offer some assistance for making home accessible:

- **Accessible Homes for Seniors** provides a zero-interest loan with 30-year payment deferral for eligible homeowners, age 55 and over. For information and application, call the Harford County Office on Aging at **410-638-3303**.
- **Centers for Independent Living (CIL)** | The IMAGE Center: The Assistive Technology Program may be able to assist consumers with the purchase or repair of technologies that allow the individual to remain independent within the home. Items may include, but are not limited to, handrails, flooring, ramps, bathroom modifications, and other home modifications.
- **Harford County Housing Agency** provides low-interest loans that may be deferred or can be repaid in 20 years. Income requirements apply. For information, call **410-638-3045**.
- **Habitat for Humanity Susquehanna** provides home repairs for low-income elderly and disabled homeowners who meet eligibility requirements. For information, call **410-638-4434**.
- **Reverse Mortgages or Home Equity Conversion Mortgages** allow homeowners to borrow against the equity in their home. Applicants must be age 62 and over with little or no mortgage. The money can be used for any purpose including home improvements, medical costs or other living expenses. For information call the Harford County Housing Agency at **410-638-3045** or visit the Department of Housing and Urban Development (HUD) at **www.hud.gov**.

Specialized Home Accessible Financial Assistance Programs:

**Abilities Network & Epilepsy
Foundation of the Chesapeake Region
Financial Assistance Program
410-828-7700**

**Brain Injury Association of MD
1-800-221-6443**

**Center for Independent Living -
The IMAGE Center
410-982-6311**

**Home Depot Foundations Veteran
Home Repair Program/Habitat for
Humanity
410-638-4434 | local**

**Maryland Veterans Trust Fund
800-446-4926 ext. 6460**

**National Multiple Sclerosis Society
800-344-4867**

**Parkinson Foundation of the
National Capital Area
301-844-6510**



How to Make Home Safer

There are often simple changes that can make it more comfortable and safe for your loved one to remain in their current living situation.

Consider these options and supports:

- Take a good safety inventory of your loved one's living space. Look for trip hazards, clear away clutter and assure good lighting. Verify smoke detectors are working and address necessary home repairs and security risks.
- Add medical equipment such as a wheelchair, shower bench, cane, or bedside toilet. These can ease mobility and address personal care limitations.
- Home modifications such as a ramp, guardrails and grab bars allow for safety and promote independence.
- Medical alert systems such as personal alarms or telephone assurance provide extra peace of mind for both caregiver and care recipient.
- Home delivered meal programs assist with providing proper nutrition while minimizing the danger of burns and cuts.

General Home Safety Tips

- Establish a medical alert or a buddy system.
- Keep a fire extinguisher and smoke detector handy.
- Wear proper fitting shoes with low heels.
- Use a correctly measured walking aid.
- Remove or tack down all scatter rugs.
- Remove electrical or telephone cords from traffic areas.
- Avoid using slippery cleaning products on floors.
- Wipe up spills immediately.
- Avoid standing on ladders or chairs.
- Make sure all rails for stairs inside and outside the house are sturdy.
- Use proper and bright lighting in all high traffic areas.
- Make sure that all staircases have good lighting with switches that are easily accessible.
- Use non-slip materials on all staircases.
- Make sure front and back doors have dead bolts.
- Post emergency numbers by all phones.
- Set thermostat on water heater at 120 degrees or below.
- Keep lamp or flashlight near bed.

Is it Time for Your Loved One to Give Up the Keys?

The ability to drive is one we often take for granted but hold tightly to as it permits independence and autonomy.

There may come a time when you feel that your loved one's ability to drive safely is compromised. Addressing this subject is difficult. How will you know when it is time for this discussion? Use the following checklist as a guideline if your loved one:

- Seems unusually uneasy when driving in general or when driving at night or in bad weather
- Drives either too quickly or too slowly
- Is slow to respond to signals, stop signs or hazards in the road
- Has failed to obey traffic signs or signals
- Has significant change or decline in vision, hearing or mobility
- Has become disoriented or lost on familiar routes
- Has had warnings or tickets due to poor driving
- Has caused an accident
- Is unable to maintain speed, stay in lane or perform routine driving functions
- Has frequent near misses while driving
- Has difficulty with response time and/or coordination
- Has had illnesses where a doctor has cautioned against driving
- Takes medication that clearly cautions against driving while taking the prescription
- Confuses the brake and accelerator

The items above are not necessarily an indicator that your loved one can no longer drive. Consider alternate transportation or have a talk with your loved one. Here are some tips to consider:

- ☐ See their physician and discuss these concerns to see if they can be addressed/resolved
- ☐ Limit driving time to short distances or only in daytime hours if appropriate
- ☐ Have vision and hearing tests to help assess capability
- ☐ Look for options to decrease the need to drive such as riding with friends, or using public transportation
- ☐ Talk to your loved one's pharmacist to see if medications could be at the core of the concern and what can be done to address this

Seniors... **STAY ACTIVE!**

Activity is a key ingredient in nourishing the mind, body, and soul. It helps keep you in good physical health and maintain emotional and cognitive needs. Many seniors are finding this to be a challenge while confined at home. You may not be able to go to the gym or participate in fitness programs at the moment, but there are many other options, no matter your ability.



PLAY MUSIC that gets your toes tapping, hands clapping and body moving, whether you want to dance in a chair or “shake your groove thing.”



TAKE A WALK inside your home. Visit each room and see what projects may need to be done that you’ve been putting off. Set a timer to remind yourself to get up and move every hour.



On a nice sunny day **GET OUTSIDE** for fresh air, take a short walk near home, or do some stretches from your chair on the patio.



Read a book, tackle a crossword or word search or

FINISH A PUZZLE



Find a friend, someone you can walk with at a safe distance or check in with to ensure you’re both keeping your commitment to

BE ACTIVE

Many options for exercise, meditation and other educational programs are available online. Try one of our online fitness class sessions by clicking here.

Whatever you choose to do, be sure it gets the juices flowing, the body moving, and the soul uplifted.

YOU WILL FEEL BETTER AND BE STRONGER FOR IT!



ROBERT G. CASSILLY
County Executive

Office on Aging
Harford County Department of
Community Services
www.harfordcountymd.gov/services
410.638.3025

Legal & Financial Issues

Power of Attorney (Financial)

It is important to anticipate the need to take over the management of your loved one's financial affairs. A Power of Attorney is used most frequently to allow a friend or family member to assist a loved one with paper work and financial affairs.

Your personal attorney can assist in creating a Power of Attorney that meets your family's needs. For those who cannot afford an attorney, the Maryland Senior Legal Helpline can provide information and may be able to help.

Call **1-800-896-4213** for more information.

KEY TERMS:

- **Durable Power of Attorney:** The loved one has stated in writing, while still lucid, that the document should remain valid in the event that they are determined to "lack capacity."
- **Springing Power of Attorney:** This can be written to take effect immediately or upon your loved one's disability.

Guardianship

A guardianship may be necessary if your loved one's condition deteriorates to a point where they "lack capacity". The guardian will not have access to their funds and there is no Power of Attorney in place. There are two types of guardianship in Maryland - guardianship of the property and guardianship of the person.

Advance Directives or Living Will

An Advance Directive is a written declaration of any adult instructing their physician to withhold or withdraw life-sustaining procedures in the event of a terminal condition, a persistent vegetative state (permanent unconsciousness) or an end-stage condition.

KEY TERMS:

- **Appointment of a Health Care Agent** names a proxy who has legal authority to carry out a person's wishes and make a decision to accept or refuse treatment for that person.
- **End-stage condition** is an advanced, progressive, and incurable condition resulting in complete physical dependency, i.e. advanced Alzheimer's disease.
- **Health Care Instructions** are similar to the Living Will, but can go into effect in the case of a terminal condition, a persistent vegetative state or an end-stage condition.
- **Living Will** is designated to go into effect only in the event of a terminal condition.
- **Five Wishes** is a private, non-profit organization with a mission to safeguard human dignity.
www.agingwithdignity.org or 1-850-681-2010.

Samples of Advance Directives are available free of charge from the Harford County Office on Aging. For specific legal information, please contact your personal attorney or call the Maryland Senior Legal Helpline: **1-800-896-4213**.



Warning Signs of Financial Exploitation

Financial exploitation of seniors is often referred to as the silent crime that goes unreported because the victims are not aware that they are being taken advantage of or are too embarrassed to report what has occurred.

Financial exploitation is the wrongful taking or use of a vulnerable person's funds or property through fraud, theft, predatory lending or scam. Current estimates put overall reporting of financial exploitation at only 1 in 25 cases, suggesting that there are at least 5 million financial abuse victims each year.

Consider the following. Your loved one:

- has withdrawals of large amounts of cash or frequent checks made out to "cash"
- is unable to find credit cards or identification cards
- has had valuable objects disappear from the home
- is uneasy discussing financial concerns
- has had new names appear on bank accounts
- receives unpaid bills or insufficient funds notices
- no longer receives mail related to money issues
- mentions entering contests, lotteries or receiving suspicious calls asking for money
- has additional credit cards in their name along with another person's name added to the accounts
- makes sudden changes to will or other financial/legal documents
- has a new friend, interested person or uninvolved relative
- has signatures on financial documents that look unusual or forged
- enters into offerings or provisions of costly services they do not need

What to do if you suspect financial exploitation:

- ☐ Attempt to talk to your loved one gently about your concerns.
- ☐ Contact your loved one's banking institutions and share your concerns
- ☐ Compile any and all documentation you can that is related to your suspicions
- ☐ Report your suspicion to appropriate authorities such as local law enforcement, State's Attorney's Office, Adult Protective Services, or Office on Aging

What Important Documents Should a Caregiver Have?

Nothing will slow your progress or frustrate you more as a caregiver than searching for documents or finding that they don't exist. It is critical to compile these documents, ensure their safety and have them accessible only to those who need them. Here is a helpful checklist of important documents you will probably need in your journey as a caregiver.

Vital Records:

- ☐ Birth Certificate(s)
 - ___ Loved one's
 - ___ Spouse's
- ☐ Social Security Cards/Documents
- ☐ Death Certificate(s)
 - ___ Spouse's
 - ___ Children's
- ☐ Marriage License(s)
- ☐ Divorce Decree(s)
- ☐ Military Records/DD214
- ☐ Citizenship Papers, if appropriate
- ☐ Adoption Papers, if any

Legal Documents & Records:

- ☐ Will
 - ___ Loved one's
 - ___ Spouse's
- ☐ Trust Documents
 - ___ Living Trust
- ☐ Letter of Instructions. These are instructions from your loved one for family upon their passing.

Health Related Documents:

- ☐ Durable Healthcare Power of Attorney
- ☐ Living Will
- ☐ Do Not Resuscitate Order if desired
- ☐ Medicare/Insurance Cards or copies
- ☐ Advance Directives (Maryland Orders for Life-Sustaining Treatment)*
- ☐ Current list of all healthcare providers
- ☐ Current list of all medications

CHAPTER 3

LEGAL & FINANCIAL CONCERNS



Harford County Department
of Community Services
Office on Aging

My Checklist

Many of us don't like to think about gathering all of our important documents in one place. It is easy to put it off until tomorrow or to assume that our loved ones will know "where everything is" should the time come. No one can predict when an emergency situation might occur, and if unprepared, a person or family may face a much greater burden and expense in resolving legal affairs. This checklist includes a comprehensive list of important documents and information related to every aspect of your life. Completing this will help you to ensure that you have planned effectively to keep track of your legal affairs, preserve your wishes, and allow you to plan ahead for life's unforeseen events. Being prepared is a gift of peace of mind for yourself and for those who care about you!

MY INFORMATION

FULL NAME		SOCIAL SECURITY #
DATE OF BIRTH	PLACE OF BIRTH	ORGAN DONOR? <input type="checkbox"/> Yes <input type="checkbox"/> No
FATHER'S NAME & PLACE OF BIRTH		MOTHER'S MAIDEN NAME & PLACE OF BIRTH

MY SPOUSE'S/PARTNER'S INFORMATION

FULL NAME		SOCIAL SECURITY #
DATE OF BIRTH	PLACE OF BIRTH	ORGAN DONOR? <input type="checkbox"/> Yes <input type="checkbox"/> No
FATHER'S NAME & PLACE OF BIRTH		MOTHER'S MAIDEN NAME & PLACE OF BIRTH

MY EMERGENCY CONTACT INFORMATION

EMERGENCY CONTACT	NAME	PHONE #
POWER OF ATTORNEY	NAME	PHONE #

CRITICAL CONTACTS

	NAME	ADDRESS	PHONE #
Physician			
Physician			
Physician			
Pharmacy			
Pharmacy			
Clergy			
Dentist			
Veterinarian			
OTHER:			

CHAPTER 3

LEGAL & FINANCIAL CONCERNS

My Checklist *(continued)*

LIFE INSURANCE POLICIES

YOUR LIFE INSURANCE COMPANIES	POLICY NUMBER(S)	NAME OF AGENT(S)	PHONE # OF AGENT(S)	LOCATION
SPOUSE'S LIFE INSURANCE COMPANIES	POLICY NUMBER(S)	NAME OF AGENT(S)	PHONE # OF AGENT(S)	LOCATION

LEGAL DOCUMENTS AND RECORDS

✓	DOCUMENT	LOCATION	DATE COMPLETED
	Will – Self WHERE REGISTERED? _____ EXECUTOR: _____		
	Will – Significant Other WHERE REGISTERED? _____ EXECUTOR: _____		
	Trust Documents: <input type="checkbox"/> LIVING TRUST WHERE? _____		

VITAL RECORDS

✓	DOCUMENT	LOCATION
	Birth Certificate(s) <input type="checkbox"/> Self <input type="checkbox"/> Significant Other/Loved One	
	Social Security Cards or Copies	
	Death Certificate(s) <input type="checkbox"/> Significant Other <input type="checkbox"/> Children	
	Marriage License(s)	
	Divorce Decree(s)	
	Separation Agreement(s)	
	Military Records/DD214	
	Custody/Guardianship Paperwork	
	Citizenship Papers (if appropriate)	
	Adoption Papers (if any)	
	Copy of Driver's License or Maryland ID	
	Medicare Cards or copies	
	Insurance Cards or copies	

CHAPTER 3

LEGAL & FINANCIAL CONCERNS



Harford County Department
of Community Services
Office on Aging

My Checklist *(continued)*

FINANCIAL DOCUMENTS (to apply for long-term care medical assistance, you will need 5 years of bank statements at a minimum along with the other documents listed below.)

✓	DOCUMENT	LOCATION
	Financial Power of Attorney	
	BANK ACCOUNT NUMBER:	
	BANK ACCOUNT NUMBER:	
	BANK ACCOUNT NUMBER:	
	Bank Statements	
	Mortgage Documents	
	Vehicle /Mobile Home Titles	
	Safe Deposit Box- Bank & Key Location	
	Most Recent Tax Return	
✓	List of Assets	LOCATION
	Savings	
	Life Insurance Info/Contacts	
	Stocks	
	Sources of Income	
	Retirement Accounts	
	Property Owned/Deeds	
	Pension Documents	
	Investments/Annuities	
	Trusts	
	OTHER:	
✓	List of Debts	LOCATION
	LOANS:	
	CREDIT CARDS:	
	OTHER:	

CHAPTER 3

LEGAL & FINANCIAL CONCERNS

My Checklist *(continued)*

ON-LINE ACCOUNT

✓	NAME OF VENDOR	ACCOUNT NO	USER NAME	PASSWORD

HEALTH RELATED DOCUMENTS

✓	DOCUMENT	LOCATION	DATE COMPLETED
	Durable Healthcare Power of Attorney		
	Advance Directives* (Maryland Orders for Life Sustaining Treatment**)		
	Living Will		
	Do Not Resuscitate Order if desired		
	CURRENT LIST OF ALL MEDICATIONS:		

* www.marylandadvancedirectives.com

* To download MD Orders for Life Sustaining Treatment, visit www.marylandmolst.org/pages/molst_form.htm

OTHER IMPORTANT INFORMATION (may include names and info for family members, pets, etc.)

END OF LIFE CHECKLIST

✓	DOCUMENT	LOCATION
	Funeral Pre-arrangements	
	Cemetery Deed(s)	
	Letter of Instruction	
	Anatomy Board Agreement	
	CHURCH/CLERGY PERSON CONTACTS:	
	MILITARY BURIAL CONTACT:	

Harford County Housing Options

Housing Subsidies for Seniors

Most units are for persons age 62 and older, although a few accept younger persons with disabilities. There are usually no support services. Eligibility for these apartments is based on income. The rent differs from apartment to apartment. These are HUD (Section 8) subsidized buildings where rent is based on 30% of adjusted gross income. The properties have their own application process and waiting lists. Contact each building for application information.

Non-Subsidized Apartments for Seniors:

Most units are for persons age 62 and older, although a few accept younger persons with disabilities. There are usually no supportive services. Eligibility for these apartments is based on income. They are tax-credit buildings so their rents may be below market value. They may have a few subsidized units but in general if rental assistance is needed, individual Housing Choice Vouchers (Section 8) are accepted. Contact each building for details and an application.

Housing Choice Vouchers (Section 8) for Rental Assistance:

These are individual vouchers that are distributed through the Harford County Housing Agency. The program pays participating landlords a portion of the monthly rent. Contact the Housing Agency for more information and an application at 410-638-3045. Waiting lists apply.

Harford County Senior Apartments

You must apply separately to each apartment complex.

- **Aberdeen Senior Housing***
(Burton Manor Apartments)
601 Cornell Street
Aberdeen, MD 21001
410-272-7250
- **Catholic Charities Senior Housing at Aberdeen***
901 Barnette Lane
Aberdeen, MD 21001
410-273-0435
- **Catholic Charities Senior Housing at Abingdon***
3001 St. Clair Road
Abingdon, MD 21009
410-569-3630
- **Corner House**
320 S. Stokes Street
Havre de Grace, MD 21078
410-939-2049
- **Fairbrooke Senior Apartments**
700 W. Bel Air Avenue
Aberdeen, MD 21001
410-272-8880
- **Friendship Village Apartments***
500 Ramblewood Drive
Abingdon, MD 21009
410-569-1912
- **The Graw***
100 Revolution Street
Havre de Grace, MD 21078
410-939-2736
- **Harford Senior Housing***
300 Sunflower Drive
Bel Air, MD 21014
410-836-7009
410-879-4450/1 (main number)
- **Harborside Apartments***
626 Town Center Drive
Joppa, MD 21085
410-679-1130
- **Lafayette Senior Housing**
515 Warren Street
Havre de Grace, MD 21078
410-939-5078
- **Park Terrace Apartments**
309 S. Parke Street
Aberdeen, MD 21001
1-800-499-4604
- **Park View at Bel Air**
555 S. Atwood Road
Bel Air, MD 21014
410-893-0064
- **Park View at Box Hill**
20 Box Hill South Parkway
Abingdon, MD 21009
410-515-6115
- **Perryman Station**
1222 Perryman Road
Aberdeen, MD 21001
410-273-9301
- **Saint John's Commons***
601 Pennington Avenue
Havre de Grace, MD 21078
410-942-0520
- **Shelter Properties, LLC Highland Commons**
31 Lincoln Avenue
Aberdeen, MD 21001
410-272-1111
- **St. John's Towers***
505 Congress Avenue
Havre de Grace, MD 21078
410-939-5040

* Indicates subsidized apartments

Options for Care

There are essentially four options in caring for a frail or disabled loved one:

1. In-Home Care
 - In Their Home
 - In Your Home
2. Adult Day Care
3. Assisted Living
4. Nursing Home Care

IN-HOME CARE

In-home care is complex and involves maximizing family and community resources. Some of the most common in-home care/support services include:

- ☐ bathing/personal care
- ☐ home health care (nursing, occupational therapy, etc.)
- ☐ transportation to physician/shopping
- ☐ chore services (laundry, vacuuming, etc.)
- ☐ meal preparation
- ☐ medication monitoring
- ☐ handicapped-accessible living space
- ☐ respite care (when your loved one lives with you)
- ☐ medical equipment (wheelchair, shower bench, etc.)
- ☐ medical alarms/telephone assurance

ADULT DAY CARE

Adult Day Care provides assistance and supervision during the day.

The two types are:

- Adult social care
- Adult medical day care

ASSISTED LIVING FACILITIES

Assisted Living Facilities are live-in facilities that provide supervision, personal care, meal preparation, medication monitoring and personal chores like cleaning and laundry. Nursing care is not provided on a daily basis.

NURSING HOMES

Nursing Homes provide the same services as assisted living, but also provide skilled nursing services, social work services, therapeutic services like physical therapy, and physician services. Nursing home care is for individuals who suffer from unstable medical conditions or need more personal care and supervision than assisted living can usually handle

CHAPTER 4

OPTIONS FOR CARE



Harford County Department
of Community Services
Office on Aging

Choosing a Professional In-Home Caregiver

In-home elder caregivers can be tasked with a variety of functions. Some functions are geared towards meeting social or personal needs while others are focused on medical or healthcare needs. Once you have determined which level of care and specific needs an in-home caregiver will be responsible for helping your loved one with, use the checklist below to interview potential candidates for this position.

For an Agency:

- If with an agency, how long have they been in business?
- Is the agency evaluated and accredited?
- Is the agency licensed by the state?
- Can the agency provide references?
- How does the agency protect client confidentiality?
- Is the agency inspected by any outside organization?
- How are caregivers supervised?
- Is the agency certified by Medicare?

For an Individual:

- Why have you chosen to care for the elderly?
- Are you comfortable with assisting with bathroom issues or other bodily needs?
- Can you lift the elder, if needed, without risk of harming yourself?
- What job-relevant training do you have?
- Do you have a CNA, LPN, or RN license?
- Are you certified by the National Association for Home Care and Hospice?
- Can you provide a list of references?



Choosing a Professional In-Home Caregiver *(continued)*

Tips for Hiring and Employing an In-home Caregiver:

- ☐ Write a job description that lists all of the functions you will want the caregiver to fulfill.
- ☐ Gather and interview candidates based on the qualifications specified in the job description, i.e. skills, knowledge, experience, etc.
- ☐ Narrow your candidate list down to one or two candidates and perform background checks once you have their signed authorization to do so.
- ☐ Choose your final candidate and offer them the job in writing via a contract. Be ready for negotiations.
- ☐ When the caregiver accepts employment, begin the training process. Spend a few days with the caregiver to familiarize them with your loved one and their preferences.
- ☐ Show up unannounced sporadically to make sure that tasks are being performed.
- ☐ If possible, ask your loved one questions to determine if they are satisfied with the care being provided.
- ☐ Meet with the caregiver regularly.
- ☐ Provide the caregiver with performance evaluations to maintain expectations and performance.



Responsibilities of an In-home Caregiver:

- ☐ **Social & Interpersonal tasks:**
Spending time with your loved one as well as talking, listening, socializing and assisting with transportation to appointments.
- ☐ **Daily upkeep of household operation:** Planning and preparing meals, cleaning, laundry and changing bed linens.
- ☐ **Healthcare & Medical Needs tasks:**
Assisting with using the toilet, helping with bathing and dressing, assisting with mobility, administering medications and treating a wound or changing bandages.



Get Help Navigating **MEDICARE**

Visit www.harfordcountymd.gov/Medicare
for information on:

- Making the Transition to Medicare
- Medicare Advantage Plans vs. Medicare Supplemental Insurance
- Making the Transition to Medicare Under 65
- Medicare: What You Need to Know
- Using the Medicare Plan Finder Tutorial

Questions? Contact the
Harford County SHIP Office at
410-638-3025 or
medicarehelp@harfordcountymd.gov



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

Financial Assistance For In-Home Care

In-Home Care is complex and involves maximizing family and community resources. These services may provide intermittent in-home care for individuals who are disabled and living in their own home or their loved one's home. Eligibility criteria apply for each program.

Caregiver's Assistance Respite Program

301-588-8700
Provided by Easter Seals; offers financial assistance for respite care. Amount of funding based on family income.

Community First Choice

410-767-1739
Maryland's Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes.

Home and Community-Based Options Waiver

1-844-627-5465
Maryland's Home and Community-Based Options Waiver provides community services and supports to enable older adults and people with physical disabilities to live in their own homes.

In Home Aid Services (IHAS)

410-836-4717
IHAS is provided by the Department of Social Services and gives assistance with meal planning, personal care, transfers in/out of bed, cleaning specific rooms and personal laundry. Fee may apply based on income; waiting list potential.

Medical Assistance Personal Care Program (MAPC)

410-612-1779
MAPC is provided by the Health Department and gives personal care services and light chores for individuals who are disabled and receiving community Medical Assistance (Medicaid).

Medicaid Waiver

410-638-4283
May assist with in-home care services such as adult day, personal and respite care. Income, asset and disability guidelines apply; waiting list potential.

National Family Caregiver Support Program (NFCSP)

410-638-3303
NFCSP serves family members caring for Harford County residents age 60 and over as well as grandparents over age 55 who are the primary caregivers for an adult child with a disability between 19 and 59 years of age or a child under 18. Services include information and referral, free consultations with family caregivers seeking support, guidance, and resources regarding the care of their loved ones as well as financial assistance to those with the greatest social and economic need for respite services and other supplemental services.

Senior Care

410-638-3303
Senior care is provided by the Harford County Office on Aging for personal and respite care as well as chore services to disabled adults age 65 and over. Assistance with adult day care, incontinent supplies and medications may also be available. Income and asset guidelines apply and fee is based on assets; waiting list potential.

Specialized Respite Programs

**Abilities Network & Epilepsy
Foundation of the
Chesapeake Region Financial
Assistance Program**
410-828-7700

**Development Disability DHR
Respite Funding Grant, The Arc
Northern Chesapeake Region**
410-836-7177

Jill Fox Memorial Fund, Inc.
410-369-9322

Note: Referrals can only be made by healthcare professionals or degreed social workers.

**National Multiple Sclerosis
Society Respite Care Program**
1-800-344-4867

**Parkinson Foundation of the
National Capital Area Patient
Assistance Fund Program**
1-301-844-6510



Financial Assistance For In-Home Care *(continued)*

Skilled Services

Home Health Services *(Medicare Covered)*

Information and training is provided to caregivers through various health care professionals including nurses, occupational and physical therapists, and social workers.

Community Home Health | 1-800-282-8104

Med-Star/VNA | 1-800-862-2166

Options for Senior America | 410-893-9914

Amedisys Home Health of Bel Air | 410-420-6412

Greater Chesapeake Home Care & Amedisys

1-877-640-1809; 410-686-5635

Visiting Nurses Association (VNA) | 1-888-523-5000

Private In-Home Care Companies

(Not Covered by Medicare)

Chore services, respite and personal services are provided. For a list of private in-home care companies call Harford County Office on Aging at 410-638-3303.

Hospice

Provides support to individuals facing a life-threatening illness. The Hospice team includes volunteers and healthcare professionals. Hospice offers peer support, bereavement groups, and other kinds of support to families. Contact providers for information about insurance coverage.

Amedisys Hospice of the Greater Chesapeake

410-686-5635

Community Hospice | 1-866-234-7742

Gilchrist Hospice Care | 443-849-8200

Heartland Hospice Services, Inc.

866-834-1528 (Baltimore)

Joseph Richey Hospice | 855-968-1689

Seasons Hospice | 855-812-1136

Senator Bob Hooper House | 410-809-2191

Stella Maris | 410-252-4500

Regarding home health services, usually the client must pay for aide services; Medicare and other insurance will pay for aides only in limited situations.

Other Community Services

Meals on Wheels

Volunteers deliver nutritionally balanced options for the homebound. Fees are based on a sliding schedule. For information, call **410-838-0013**.

Telephone Assurance Program

Provides volunteers who call individuals at home at prearranged times. A contact person is called if there is a problem or no answer. This service is housed at the Citizen's Care Center.

For information, call **410-939-5500 x2172**.

Therapists

Occupational therapists provide home assessments for livability, home modifications and medical equipment. Provide caregiver education on how to assist safely. Contact physician for a referral.

Physical therapists

Contact physician for a referral.

Adult Day Care

Adult Medical Day Care

Adult Day Care provides socialization, therapeutic exercise and activities as well as respite for the caregiver. A Registered Nurse attends to medical needs like medication administration, blood pressure monitoring and implementing physician orders. A light breakfast, hot lunch and snack are provided and door-to-door transportation is offered.

- **Active Day of Harford**
410-273-2060
- **Serenity Manor**
1319 Woodbridge Station Way
Suite 102
Edgewood, MD 21040
410-94-8988

Adult Day Care Centers

Adult Day Care Centers are community based facilities that provide care for adults who need assistance or supervision during the day. These programs offer support to caregivers so they can go to work or manage personal business. Most adult day care facilities are open on weekdays and some have extended and weekend hours. These programs are important resources that can help families avoid the need for out of home placement of a loved one. There are two types of adult day care; adult social day care and adult medical care.

Is Adult Day Care the Best Fit for My Loved One?

If you check YES to the items below and feel that adding these supports would meet your loved one's needs when combined with family and other supports, adult day care may be a good option for your loved one. If these options are not a good fit, additional resources are explored in this guide.

- | | | |
|---|------------------------------|-----------------------------|
| Caregiver works – is outside home regularly or needs respite support | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Loved one must have supervision and/or assistance to ensure safety | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Loved one needs support with: | | |
| Meals and snacks | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Medications, routine monitoring of health conditions (blood pressure, diabetes) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Physical, occupational and/or speech therapy | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Socialization | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If you find that one or a combination of the options above is not sufficient to meet the needs of your loved one, you may need to consider an assisted living or nursing home placement. Additional information follows on those care options.



Choosing an Adult Day Care

When trying to find the right Adult Day Care Center for your loved one, you want to make sure they will be happy, safe and well attended. Adult Day Care can be the answer. Determining the correct facility will give you peace of mind and can aid caregivers and family in maintaining their personal well-being as well. The following checklist will help guide you in choosing the best Adult Day Care Center that will meet your needs, as well as those of your loved one:

Location and Finding the Right Center

- ☐ Is the center in proximity to family, friends, and other caregivers?
- ☐ Is transportation available?
- ☐ Is there an extra charge for transportation?
- ☐ How do I find a center? Check with family doctor, local social services or health department, mental health centers or your local Office on Aging.

Facility Information

- ☐ How long has the facility been in business?
- ☐ Is the facility licensed by the State Health Department or Department of Social Services?
- ☐ Has the State Health Department received any substantiated complaints about the care provided in the facility?
- ☐ Do I feel welcome when I visit the facility?

Financial Information

- ☐ What days and hours is the facility open?
- ☐ What happens if I am running late or need to drop off my loved one early?
- ☐ How is the participant charged; hourly, daily, or weekly?
- ☐ Is there a minimum amount of time that needs to be committed to, i.e. 3 days a week?
- ☐ Is financial assistance available?
- ☐ What is included in the cost, activities, meals, transportation, etc.?
- ☐ What is the adult-to-staff ratio?
- ☐ How do they insure safety?
- ☐ How are behavioral problems handled?

Choosing an Adult Day Care *(continued)*

Level of Care: Does the Facility Accept Attendees Who:

- ☐ Are incontinent?
- ☐ Are in wheelchairs?
- ☐ Have memory loss?
- ☐ Have difficulties in speaking?
- ☐ Wander?
- ☐ Have special dietary requirements?
- ☐ Have behavioral problems?

Myths about Adult Day Care Facilities:

- It's an overestimated baby-sitting service for seniors.
- All attendees and participants are mentally, physically or emotionally challenged.
- All activities are preplanned and participants cannot deviate from the schedule.
- Caregivers are not able to participate.
- Adult Day Care replaces and can make up for everyday attention by caregivers.



CHAPTER 4

OPTIONS FOR CARE



Harford County Department
of Community Services
Office on Aging

Assisted Living

Assisted living facilities provide a housing alternative for frail adults who require help with dressing, bathing, eating, toileting, and overall supervision. Assisted living residents do not require skilled nursing care. Short term stays are an option if the regular caregiver requires respite for travel or other concerns. Assisted living facilities can vary greatly in the number of residents they serve. Some are home environments with just a few residents and others can be quite large where residents have their own apartment-like living area. In addition, assisted living facilities can vary in the level of care they provide. An assisted living facility is a good alternative that allows residents to retain their independence but benefit from a supportive environment.

Financial Assistance for Assisted Living

Home & Community Based Waiver

410-638-4283

Provided through the Harford County Office on Aging; assists individuals with cost of assisted living. Participants must be 50 years of age or over and financially and medically eligible. Waiting list applies. You must contact the Home & Community Based Waiver Registry at 844-627-5463 to be placed on the waiting list to apply.

Senior Assisted Living Group Home Subsidy Program

410-638-3025

Provided through the Harford County Office on Aging; can assist with a monthly subsidy, minus an allowance and medical expenses. Income and asset guidelines apply; waiting list possible.



Assisted Living *(continued)*

What to Look for When Selecting an Assisted Living Facility

Assisted Living facilities provide support services to meet the needs of residents who are no longer able to perform, or need help performing, activities of daily living. These facilities provide a place to live as well as prepared meals, medication administration, and assistance with dressing, bathing, and eating. Typically residents living in Assisted Living have less complicated medical problems than residents living in a nursing home. Facilities can range from a small home with two residents to a large facility with over a hundred residents. Fee structures also vary, with some charging a single fee, to others charging an “a la carte” menu of services.

Here are some points to help you in the search:

- Obtain the current listing of licensed facilities from the Office of Health Care Quality: <https://health.maryland.gov/ohcq/Pages/home.aspx>
- Know your finances. What can be paid each month to a facility? Take into account how long assets are going to last. It would not be ideal to move into a facility, only to have to leave in a few months because it is not affordable.
- Narrow the search to a certain geographic area such as a place that is going to be convenient for family and friends to visit.
- Determine what atmosphere is a good fit for your loved one: a larger facility with planned activities or a small home setting.
- Talk to trusted friends and family about any experiences they have had with local facilities.
- Call and visit several facilities and take a tour. While you are there, talk to residents and other family members to gather feedback.
- Ask for a copy of the facility’s uniform disclosure statement. This is a form that is required to be filled out and made available upon request. It includes information about their fees, staffing, and covered services. It is a good tool to have when making comparisons.
- Also request a copy of their admission contract and price list. Do not be afraid to ask questions!
- Contact the local Office on Aging and ask to speak to the Long Term Care Ombudsman (410-638-3577) for guidance in the selection and placement process. The Ombudsman serves as an advocate for those living in long term care.
- Once you have narrowed down your choices, visit again. If possible, visit on a weekend or in the evening. Talk to staff, visitors, and residents.
- After you have decided on a facility and signed a contract, make sure you get a copy of your signed contract.

**Additional Resources: Maryland Department of Aging, www.aging.maryland.gov
Office of Health Care Quality, <https://health.maryland.gov/ohcq/Pages/home.aspx>**

Harford County Long Term Care Ombudsman Brochure:

<http://www.harfordcountymd.gov/DocumentCenter/View/6485/Longterm-Ombudsman-Brochure>

CHAPTER 4

OPTIONS FOR CARE



Harford County Department
of Community Services
Office on Aging

The Nursing Home Decision

Decision “Tree” of Care Options

One of the most difficult decisions caregivers may have to face is whether to place a loved one in a nursing home.

Does your relative need more care than you or a community-based facility can provide?

- ☐ Illness or injury of primary caregiver
- ☐ Family stressors, including financial difficulties and problems with children
- ☐ Loved one has incontinence of bladder and/or bowel
- ☐ Difficulties with lifting and/or transferring the loved one safely
- ☐ Difficulties with mobility

If you answered yes to any of these questions, it may be time to consider a nursing home placement. Discuss the issue with the entire family and physician. It may be helpful to have an in-home evaluation by a professional who can assess your loved one's needs. Call the Harford County Health Department's Adult Evaluation and Review Service at **410-942-7999** to arrange an evaluation by a nurse or social worker.



My Loved One

Has a chronic or acute illness that requires 24 hour skilled nursing care	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has a medical condition that requires 24 hour monitoring by a medical professional	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is debilitated to the point where they are medically unstable	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is unable to ambulate on their own	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has experienced cognitive decline or dementia leading to frequent wandering or agitation	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has had frequent falls, injuries or is at risk of self harm	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is unable to feed themselves or reliant upon medical interventions for nutrition/hydration	<input type="checkbox"/> Yes <input type="checkbox"/> No

The Nursing Home Decision *(continued)*

Choosing a Facility

For information on nursing homes in other counties or states, call Eldercare Locator at 1-800-677-1116 or visit <https://eldercare.acl.gov>.

To help in your decision, visit <https://www.medicare.gov/care-compare/> for a useful checklist of information.

- ☐ **Consider** facilities that are located near family and friends.
- ☐ **Read** the State Survey Report on the facilities to see if they are in compliance with federal and state regulations, available onsite at the facility <https://www.medicare.gov/care-compare/>
- ☐ **Review:** Maryland Health Care Commission: <https://healthcarequality.mhcc.maryland.gov/> for information about choosing a Maryland Nursing Home; this site also allows for a comparison of homes.
- ☐ **Revisit** the facilities you are considering at a different time and day of the week. Try to visit during a meal so you can observe the food quality and how staff serves food to residents.

Area Nursing Homes

Bel Air Health and Rehabilitation Center

410 MacPhail Road
Bel Air, MD 21014
410-879-1120

Citizens Care and Rehabilitation Center

415 South Market Street
Havre de Grace, MD 21078
410-939-5500

Forest Hill Health and Rehabilitation Center

109 Forest Valley Drive
Forest Hill, MD 21050
410-893-2468

Lorien Bel Air Nursing and Rehabilitation Center

1909 Emmorton Road
Bel Air, MD 21015
410-803-1400

Lorien Bulle Rock

501 Blenheim Lane
Havre de Grace, MD 21078
410-939-9300

Sterling Care Riverside

1123 Belcamp Garth
Belcamp, MD 21017
410-575-6400

Assuring Good Care

Advocating for Your Loved One

After your relative is admitted to a nursing home, your role as a caretaker has changed, but it has not ended. Positive and frequent contact with family and friends will help your loved one adjust to life in a nursing home and will also ensure they receive the best possible care. Help your family member adjust by making their room as homelike as possible and tell the nursing home staff a little about your relative's background and interests.

Residents' Bill of Rights

Your relative should receive a copy of the Residents' Bill of Rights. This document lists all rights under the law that must be provided for residents of nursing homes. If these rights are being violated or if you become aware of any other issues that are a problem for the resident, help your loved one to resolve it. Remember, it is important to give the resident as much decision-making power as possible. This is the person's home and the manner in which problems are handled has a real impact on his/her daily life.

Addressing Concerns

Concerns about the facility may range from lost laundry to serious mistreatment by staff members. If you do not have success in resolving the issue on your own, contact either of these two agencies:

- The Department of Health and Mental Hygiene's Office of Health Care Quality Complaint Division **410-402-8108** (for facilities in MD) **1-877-402-8219**
- The Harford County Office on Aging's Long Term Care Ombudsman Program **410-638-3577** Harford County

CHAPTER 4

OPTIONS FOR CARE



Harford County Department
of Community Services
Office on Aging

The Nursing Home Decision *(continued)*

Ombudsman Program

Each jurisdiction in the State of Maryland has an Ombudsman program. In Harford County, the Ombudsman program phone number is **410-638-3577**.

What is an Ombudsman?

- The Ombudsman is a person appointed to receive complaints from individuals about problems or abuses.
- The Ombudsman investigates complaints, reports findings and works to settle disputes fairly.
- The Ombudsman is an objective listener, a mediator and an advocate for the resident.
- The Ombudsman works to defend the rights of residents in nursing homes and assisted living facilities.

Who can use an Ombudsman's Services?

- Residents of any nursing home or assisted living facility
- A Family Member or Friend of a nursing home or assisted living resident
- An Employee on behalf of a resident
- Any Individual or Citizen's Group interested in the welfare of residents
- Individuals and Families who are considering long-term care placement

The Ombudsman Program can:

- Provide a channel to express concerns while preserving one's privacy
- Help to resolve concerns and problems, and encourage self-advocacy
- Advocate on behalf of a resident of a nursing home or assisted living facility
- Educate interested persons about nursing homes, assisted living facilities, regulations governing them and the rights of residents
- Work together with interested persons to improve the quality of life for residents in long-term care facilities
- Provide information and referral services regarding long-term care
- Promote the development of citizen organizations, family councils and resident councils

Do you or someone you know live in a nursing home or assisted living facility?

- Are you concerned with the quality of care in the home?
- Do you have any complaints about the home?
- Do you have questions about financing nursing home care?
- Do you have general questions about nursing homes or assisted living facilities?

Your relative should receive a copy of the Resident's Bill of Rights. This document lists all rights under the law that must be provided for residents of assisted living facilities.

For complaints about assisted living facilities, contact the Office of Health Care Quality:

1-877-402-8015 or the Harford County Ombudsman Program at **410-638-3577**.

The Nursing Home Decision *(continued)*

Financial Assistance for Nursing Home Care

I. Medicare

Medicare does not cover long-term care in a nursing home. It will cover care for a limited period of time following a qualified hospital stay. For more information on Medicare or to receive a free copy of the Medicare Coverage of Skilled Nursing Facility Care, call **1-800-MEDICARE (1-800-633-4227)** or visit **www.medicare.gov**.

II. Medical Assistance (Medicaid)

Medicaid is a federal/state program that serves individuals who meet strict financial and medical criteria. Long Term Care Medical Assistance pays the nursing home bills if the resident does not have the money to do so. It supplements the resident's income, which still must be paid to the nursing home, less a personal needs allowance and any health insurance premium. Medical Assistance pays for room and board, laundry and nursing care and also covers payments and deductibles for Medicare when no other health insurance is in place. To be eligible, the patient's assets cannot exceed a certain amount and have a burial plan with a funeral home or burial fund with your bank.

Applying for Medical Assistance can be a time-consuming process. It is best to apply before all personal funds are depleted in order to avoid a private pay bill if Medical Assistance is denied. Applications for Medical Assistance are available at the Harford County Department of Social Services (DSS) at 2 South Bond Street, Bel Air. With Medical Assistance (Medicaid) there are two sets of requirements to meet:

Financial Criteria

Call the Department of Social Services (DSS) at 410-836-4700 to obtain an application for Long Term Medical Assistance. You will be required to verify all income, real estate holdings, bank accounts, trust funds and stocks.

Medical Criteria

The resident's physician must complete the Department of Health and Mental Hygiene's (DHMH) I.D. Screen and DHMH form 3871B. These document the person's medical condition and capacity. Medical Assistance must decide eligibility within 30 calendar days after all requested information is supplied. If there is a delay in providing information, Medical Assistance may not pay the bill until a decision is made.

Long Term Care Insurance

Some individuals have purchased policies that will provide funding for long term care. Review the policy and discuss with all nursing homes you are considering for placement.

III. Private Pay

An individual must pay privately for nursing home care if they are ineligible under Medicare, Medical Assistance or private insurance.

TIP: Burial plans must be purchased at least a month before applying for Medical Assistance. Currently, there is no limit to how much you can spend on a burial plan.

CHAPTER 4

OPTIONS FOR CARE



Harford County Department
of Community Services
Office on Aging

The Nursing Home Decision *(continued)*

Harford County Nursing Homes

Questions?

Contact the nursing home - a social worker, admissions director, or billing office staff should be familiar with the Medical Assistance process and requirements.

Consult an elder law attorney - an attorney can offer advice on handling finances for Medical Assistance applications. For lawyer referrals call the Harford County Bar Association at 410-836-0123.

Access publications - Questions and Answers on Medical Assistance for Nursing Home Care is a useful publication developed by the Legal Aid Program. It addresses many common questions about the financial criteria for Medical Assistance eligibility. To request a copy, call the Harford County Office on Aging at 410-638-3577 or visit the Maryland Peoples Law Library at www.peoples-law.org.

Additional Resources:

Harford County Office on Aging
Long Term Care Ombudsman Program
410-638-3577

Harford County Department of Social Services
410-836-4700

Maryland Disability Law Center (MDLC)
410-727-6352

Maryland Department of Mental Health & Hygiene
Medical Assistance Long
Term Care Policies & Procedures
1-877-463-3464

**Maryland Primary
Adult Care Eligibility Hotline**
1-800-226-2142



Useful Contact Numbers

Geriatric Evaluation

Adult Evaluation and Review Services
410-612-1779

Health

Harford County Health Department
Adult Evaluation and Review Services provides home visits, evaluation, assessment, care plan development and referral services.
410-612-1779

Maryland Health Connection
1-855-642-8572

Medicare Hotline
1-800-633-4227

Housing

Harford County Housing Agency
Subsidized housing, reverse mortgages, home repair grants/loans
410-638-3045

Income Maintenance

Community Action Agency
Energy Assistance, Fuel Fund, Universal Electric, Eviction Protection
410-612-9909

Department of Social Services
Food Stamps, Medical Assistance
410-836-4700

Social Security Administration
Social Security, Disability, Supplemental Security Income
1-800-772-1213

Legal

Legal Aid Bureau, Inc.
410-836-8202

Senior Legal Hotline
1-866-635-2948

Mental Health Core Service Agency
410-803-8726

Kleins Family Mobile Crisis Center
410-874-0711

Nutrition

Meals on Wheels
410-838-0013

Prescription Assistance

Maryland Health Connection
1-855-642-8572

Maryland Senior Prescription Drug Assistance Program
Provides premium assistance for the middle income
1-800-551-5995

Social Security (Extra Help)
1-800-772-1213

Protective Services

Adult Protective Services
410-836-4700
410-836-4713
410-836-4717

Taxes

AARP Tax Volunteers
(January–April)
410-638-3425

Homeowner's Tax Credit
410-767-5900

Renter's Tax Credit
1-800-944-7403

Volunteer Income Tax Assistance (VITA)
410-612-9909 ext. 2215 or
800-906-9887

Veterans

In-patient respite, adult day care, in-home care and medical care services

Perry Point Veteran's Medical Center
410-642-2411

Supportive Services for Veterans & Families
(Alliance, Inc.)
410-282-5900

Veteran's Administration
(Perry Point, MD)
410-642-2411

Veteran's Benefits
1-800-827-1000

Maryland Department of Veteran Affairs
410-260-3838

CHAPTER 5

INFORMATION & RESOURCES



Harford County Department
of Community Services
Office on Aging

Transportation Services

Harford Transit LINK Services

Provides curb-to-curb, in-county transportation to senior citizens and persons with disabilities for medical appointments, rides to senior centers and for general purposes. Advance reservations are necessary.

For Reservations:

410-838-2562

410-612-1620

M-F | 9:00 a.m.-3:00 p.m.

Appointments can be scheduled up to 90 days in advance. Bus vouchers may be purchased through:

Harford Transit Link

410-612-1620

FARE:

Senior Centers | \$1 ea. way

Medical/General | \$2 ea. way

Harford Transit Link's additional Demand Response Service evening hours:

M-F | 4:00-9:00 p.m.

FARE: \$2 ea. way

Service is available in Aberdeen, Havre de Grace, areas of Bel Air and Edgewood and area in between.

Information and Reservations

Harford Transit Link

410-612-1620



Fixed Route Bus Service

Harford Transit Link provides service Monday-Friday, 5:15 a.m.-6:30 p.m. Check schedule for exact times for each route. Harford Transit Link serves Aberdeen, Abingdon, Bel Air, Belcamp, Churchville, Edgewood, Havre de Grace, Joppatowne, Perryman, and points in between. Around town routes are available in Aberdeen, Bel Air and Edgewood.

Route Schedules:

410-838-2562

410-612-1620

Schedules are also available at Harford County Senior Centers.

FARE:

General: \$1 each way

Persons with disabilities & senior citizens: .50 cents each way

Medical Assistance Transportation

Harford County Health Department

Provides medical transportation to eligible Medical Assistance recipients.

410-638-1671

Private Transportation

Wheel-chair accessible

Angelic Care Plus, LLC

410-638-2202

Epoch Transport 410-638-0862

Getting There Rideshare

Serves age 60+ in Northern Harford County 410-836-3005

Hart to Heart 443-573-2037

Priority One Transportation

443-810-7130

Lion & Lamb Transportation

410-692-7587

Support Groups

Alcoholism

Alcoholics Anonymous

Office of A.A. Assistance
Meets daily in Harford County.
410-272-4150

Al-Anon

Offers support for families of
alcoholics.
410-836-6209

Autism

Autism Society of Harford County

harfordcountyasa@yahoo.com
410-836-7177

Alzheimer's Association

Offers support groups, education
programs and online services
800-272-3900

Brain Injury

Brain Injury Association of Maryland

800-221-6443

Cancer

UM Upper Chesapeake HealthLink Community Outreach

443-643-1000

Cancer LifeNet at UM Upper Chesapeake

443-643-3350
1-866-393-4355

Caregivers

St. Mark's Church

410-879-9110

Easter Seals

Greater Washington-Baltimore
Region, Inc.
Baltimore County area
410-277-0940

Diabetes

UM Upper Chesapeake HealthLink

800-515-0044

McFaul Activity Center

410-638-4040

Down Syndrome

Chesapeake Down Syndrome Parent Group, Inc.

410-321-5434

Grief

Gilchrist Hospice Care

443-849-8251

Heart

UM Upper Chesapeake HealthLink

410-515-0044

Low Vision Support Group

McFaul Activities Center
410-638-4040

Multiple Sclerosis (M.S.)

National Multiple Sclerosis Society

800-344-4867
202-296-5363 | MD/DC Chapter

Ostomy

UM Upper Chesapeake Health Center for Wound Care

443-643-3500

Parkinson's Disease

McFaul Activities Center

Bailey Vernon, facilitator
410-616-2861

Johns Hopkins Parkinson's Disease & Movement Disorders

410-955-8795

Stroke

UM Upper Chesapeake Stroke Support

443-643-3432

Tobacco Cessation

UM Upper Chesapeake HealthLink

Kaufman Cancer Center

866-393-4355

CHAPTER 5

INFORMATION & RESOURCES



Harford County Department
of Community Services
Office on Aging

Online Resources

Abledata: www.marylandable.org/

Products for individuals with disabilities or illnesses.

Administration on Aging:

www.aoa.gov

Aging Network services provided in the public sector. Includes Eldercare Locator and updates from the National Aging Information Center.

Adult Day Care:

www.agingcare.com

Advance Care Planning:

www.eldercare.acl.gov

American Association of Retired Persons: www.aarp.org

AARP services and programs information including tax assistance, health insurance, mail-order prescription program and the Fifty-Five Alive Mature Driving Program.

The Arc of Maryland: www.thearcmd.org

Provides statewide advocacy on behalf of and with persons with intellectual and developmental disabilities and their families in Maryland.

Assisted Living Facilities:

<https://eldercare.acl.gov/Public/Resources/LearnMoreAbout/Housing.aspx>

Brain Injury Association of MD: www.biamd.org

Provides resources and services in prevention of brain injury, education, advocacy, and resource facilitation and case management.

Caregiver Action Network: www.caregiveraction.org

Community Action Agency: www.harfordcaa.org

Energy Assistance, Fuel Fund, Universal Electric, Eviction Program

Consumer Reports Best Prices for Prescription Drugs: <https://www.consumerreports.org/drug-prices/shop-around-for-better-drug-prices/>

Provides information on which pharmacies provide the lowest cost for medications.



Online Resources *(continued)*

Eldercare Locator: www.eldercare.acl.gov

Connects older Americans and their caregivers with sources of information on senior services.

Epilepsy Foundation of Chesapeake Region: www.epilepsy.com

Provides information and services on living with epilepsy.

Family Caregiver Alliance: www.caregiver.org

Provides information and advice on caregiving, services and research.

FirstGov for Seniors: www.usa.gov (type “seniors” in Search bar)

Get information and conduct business with government. Information on benefits, employment, volunteer activities, health, nutrition and other topics.

Harford County Housing Agency: www.harfordhousing.org

Subsidized housing, reverse mortgages, home repair grants/loans.

Harford County Office on Aging: www.harfordcountymd.gov/services/aging

Provides information on services to older adults. Includes calendar of events at senior centers; lists of assisted living, in-home care, nursing homes, adult day care and hospice providers.

Healthfinder – United States Government: www.healthfinder.gov

Access health and medical databases. Provides a directory of aging websites, online journals, Social Security and Pension Search Directory, and material on self-care and choosing quality health care.

Home Adaptation/Modification:

<http://www.caregiverslibrary.org/Caregivers-Resources/GRP-Home-Care/HSGRP-Home-Modification/Adapting-the-Home-Article>

Home Care Services: www.eldercare.acl.gov

Home Safety Checklist: www.caregiverslibrary.org

Housing and Urban Development (HUD): www.hud.gov (type seniors in search bar)

Provides information on senior apartments, Section 8 vouchers, home modifications and repair, and reverse mortgages.

Johns Hopkins Parkinson’s Disease and Movement Disorder Center:

www.hopkinsmedicine.org/neurology_neurosurgery

CHAPTER 5

INFORMATION & RESOURCES



Harford County Department
of Community Services
Office on Aging

Online Resources *(continued)*

Legal Aid Bureau, Inc. of Maryland: www.mdlab.org
Provides information on general legal issues as well as representation for older adults for certain civil cases.

Long Term Care Planner: www.longtermcare.gov

Maryland Access Point: www.marylandaccesspoint.info
Provides information on aging and disability resources throughout Maryland.

Maryland Department of Aging: www.mdoa.state.md.us
Provides information on services to older adults, caregiver issues and health related issues.

Maryland Department of Housing and Community Development: <https://dhcd.maryland.gov/Pages/default.aspx>
Information on state loan program in order to make homes more accessible.

Maryland Department of Human Services: www.dhs.maryland.gov
Information on Energy Assistance, Medical Assistance, Food Stamps and Elder Abuse.

Maryland Disability Law Center: www.mdclaw.org
Provides information and services regarding persons with disability, and the law.

Maryland Health Connection: www.marylandhealthconnection.gov
Helps with connecting with quality and affordable health care.

Maryland Medical Programs - Department of Health:
<https://health.maryland.gov/Pages/Home.aspx>
Information and application forms for Medical Assistance and Pharmacy Assistance.

National Multiple Sclerosis of MD: www.nmss-md.org
Provides information and assistance programs to Marylanders living with Multiple Sclerosis.

Maryland Office of the Attorney General: www.oag.state.md.us
Provides information and the ability to download Advance Directives. Offers source for consumer complaints and the Prescription Drug Price Finder.



Online Resources *(continued)*

Maryland Relay Equipment Distribution Program:

www.doit.maryland.gov/mdrelay/Pages/equipment.aspx

Maryland Accessible telecommunications. Provides information and qualifications for free telecommunications for the hearing impaired. Application may be downloaded.

Maryland State Bar Association: www.msba.org

Provides information on general legal issues including elder care law, Medicare and other benefits, choosing an attorney, etc.

Medicare: www.medicare.gov

Information on Medicare, Medicare HMOs, Part D (Pharmacy) and nursing home survey results.

National Alliance for Caregiving: www.caregiving.org

Conducts research on caregiver issues, advocates for laws which help caregivers and provides information on resources.

National Clearinghouse for Long-Term Care Information: www.longtermcare.gov

Provides overview of long term care, planning resources, private financing and public programs.

National Council on Aging: www.benefitscheckup.org

Provides information on services for which an older adult may be eligible.

National Family Caregivers Association: www.nfcacares.org

Publishes "Take Care" quarterly newsletter for family caregivers. Provides information on a variety of caregiving topics.

Nursing Homes: <https://eldercare.acl.gov>

Office of Health Care Quality: <https://health.maryland.gov/ohcq>

Publishes nursing home deficiencies and provides information on other health related issues.

Social Security Administration: www.ssa.gov

Provides general information and handles problems related to Social Security and Supplemental Security Income.

Veteran's Helpline: www.va.gov

Provides publications to assist veterans, their widows and orphans in obtaining V.A. benefits.

From Caregiving from Near and Far, with permission from the Baltimore County Department of Aging.

CHAPTER 5

INFORMATION & RESOURCES



Harford County Department
of Community Services
Office on Aging

Medicare

Medicare is a health insurance program for:

- people age 65 or older,
- people under age 65 with certain disabilities, and
- people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)

Medicare has:

Part A Hospital Insurance:

Most people do not pay a monthly Part A premium because they or a spouse has 40 or more quarters of Medicare-covered employment. Medicare Part A (Hospital Insurance) helps cover inpatient hospital care, including critical access hospitals, and skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and some home health care. Beneficiaries must meet certain conditions to get these benefits.

Part B Medical Insurance:

Most people pay a monthly premium for Part B. Medicare Part B (Medical Insurance) helps cover doctors' services and outpatient care. It also covers some medical services that Part A does not cover, such as some services for physical and occupational therapists and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

Prescription Drug Coverage:

people will pay a monthly premium for this coverage. Starting January 1, 2006, new Medicare prescription drug coverage became available to everyone with Medicare. Everyone with Medicare can get this coverage that may help lower prescription drug costs and help protect against higher costs in the future. Medicare Prescription Drug Coverage is insurance. Private companies provide the coverage. Beneficiaries choose the drug plan and pay a monthly premium. Like other insurance, if beneficiaries decide not to enroll in a drug plan when they are first eligible, they may pay a penalty if they choose to join later.

Source: www.medicare.gov.



Medicare *(continued)*

Medicare Prescription Drug Benefits (Part D)

Introduction

Medicare's new drug coverage began January 1, 2006.

Who's Eligible?

If you are a Medicare beneficiary, you are eligible to join a Medicare drug plan regardless of your income, health status, or current prescription expenses. You decide if you want to enroll or not. However, if you decide to join after your initial enrollment period, your monthly premium may be higher because there is a penalty for late enrollment. People new to Medicare have an initial enrollment period that starts 3 months before the month they turn age 65 and ends 3 months after the month they become age 65. If you have Medicare due to a disability, you can join three months before and after your 24th month of cash disability benefits. There is an annual open enrollment period from October 15 through December 7 every year to change plans. Your newly elected coverage would begin January 1.

What to Do

Gather information about current prescriptions and about current drug coverage. Find out if you are eligible for "extra help" through Federal or State programs and apply for financial help and take advantage of programs that are available. Save any letters from former employers or insurance plans. Compare your drug plan choices and decide what's right for you. You can enroll in a stand-alone Medicare Drug Plan that only covers drugs or you can enroll in a Medicare Advantage plan with prescription drug, hospital, and doctor care coverage.

Medicare Advantage plans are managed care under Medicare. Gather information about the drug plans that are currently available and make a simple chart. Compare premiums, deductibles, co-insurance, and co-pays. Check to see if your medications are covered by the plan and where the participating pharmacies are located. For assistance and information, contact **1-800-Medicare**, visit the Medicare website **www.medicare.gov**, or call the Harford County Office on Aging **410-638-3577** or **www.harfordcountymd.gov/services/aging**.

Financial Assistance - Federal "Extra Help" or Low-Income Subsidy

Federal assistance or "Extra help" for people with lower incomes and limited resources is available to reduce the cost of the premiums, deductible, and coinsurances. Call **1-800-772-1213** or visit **www.ssa.gov**.

Senior Prescription Drug Assistance Program (SPDAP)

The Senior Prescription Drug Assistance Program is a premium subsidy program for moderate income Maryland residents participating in an approved Medicare prescription drug plan or Medicare Advantage Plan. Qualified applicants will receive up to \$40 per month towards premium costs. In select qualified plans the State will pay 95% of your Medicare Part D prescription drug costs paid within the coverage gap. To receive an application, call **1-800-551-5995** or visit their website at **www.marylandspdap.com**. Applications are also available at the Harford County Office on Aging.

CHAPTER 5

INFORMATION & RESOURCES



Harford County Department
of Community Services
Office on Aging

Medicare *(continued)*

Medigap

Medicare Supplemental Insurance Plans

Buying a Medigap policy is an important decision. For information on Medigap, call the Harford County Office on Aging's State Health Insurance Program (SHIP) at **410-638-3577**. Free counseling for Medicare, Medigap, and Medicare Advantage plans is offered through this program.

What is Medigap?

- Medigap is a health insurance policy sold by private insurance companies that works to fill the "gaps". These policies help pay some of the health care costs that the original Medicare Plan does not cover. You must have Medicare Part A and Part B to purchase a Medigap policy. You will continue to pay the Medicare Part B monthly premium in addition to the Medigap premium.
- There are 10 different standardized Medigap plans (A through N), which all have specific benefits so you can compare them easily. The benefits in any Medigap plan are the same for any insurance company. Each insurance company decides which Medigap policy it wants to sell.
- You and your spouse must each buy a separate Medigap policy. Policies only cover health care costs for one person.
- Maryland law increases safeguards for consumer protection. For example, you have 30 days to cancel a policy for a full refund. All policies must be guaranteed renewable. This means companies cannot cancel or refuse to renew a policy for any reason other than nonpayment of premiums or misrepresentation.
- Rates for the policies are available at www.mdinsurance.state.md.us.
- Medigap policies by law cannot include Prescription Drug Coverage.
- You may purchase a Part D plan for your prescription drug coverage needs.

Senior Medicare Patrol (SMP)

The Senior Medicare Patrol (SMP) Program trains volunteers to be aware of health care fraud, waste, and abuse in the Medicare/Medicaid programs and provides information about fraud and scams.

Qualified Medicare Beneficiary Program (QMB)

The QMB program will pay the premiums, deductibles and co-insurance payments of the Medicare program for older and disabled individuals who are financially eligible. Individuals can apply for the QMB program through the Department of Social Services or you can request a mail-in application from the Harford County Office on Aging at **410-638-3303** or **410-638-3577**.

Specified Low-Income Medicare Beneficiary Program (SLMB)

The SLMB program will pay the Medicare Part B premium only. This program is for people whose income is slightly more than the QMB criteria. As with the QMB program, an individual or couple may hold certain assets; i.e. a house, car, burial plan, etc. which may be exempt from consideration. Maximum monthly income levels apply. Applications for the SLMB program are available at the Department of Social Services in Bel Air or request a mail-in application from Harford County Office on Aging at **410-638-3303** or **410-638-3577**. Guidelines are adjusted annually based on Federal Poverty level.

Spousal Impoverishment

This rule protects some resources for a spouse who remains in the community when the other spouse is admitted to the nursing home and is applying for Long Term Care Medical Assistance. The couple's home may be exempt along with other resources. The spouse who remains in the community may be eligible for a spousal share, meaning they may be eligible for a share of the income and assets that are jointly held. Contact the Maryland Medical Assistance Beneficiary Services & Pharmacy Access Hotline at **1-800-492-5231** or **410-767-1463**, for information about the process.

Caring for Those with Disabilities

Overview

In the US, there are over 52 million caregivers who provide care to adults 18 years and older with a disability or chronic illness. Many caregivers are family members or friends who assist affected individuals with activities of daily living, monitoring health, managing financial affairs and overall wellbeing. At times, this can be quite overwhelming.

Our hope is to ease your mind by providing you with information and resources to guide you in making informed decisions about the care of your loved one.

Where to Begin

It depends on the age of the individual at the onset of their disability. An individual identified as having a disability prior to the age of 18 would most likely begin receiving services in school. These services would be based on identified needs. In some cases, services are supplemented by agencies within the community and may need to continue into the adult years.

An individual who is identified as having a disability after the age of 18 would be eligible for services based upon their diagnosis, identified needs, level of care, and specific service program requirements. In planning for services, it may mean bringing multiple programs together to build a plan of care needed for the individual.

Entitlement vs. Eligibility

Entitlement to programs and services applies to those diagnosed with a disability prior to the age of 18. Eligibility applies to those diagnosed after the age of 18; it means that the individual is not entitled to services, but must meet eligibility requirements to obtain services. Most often the requirements apply to those services supported by federal, state, and/or local funds. One support service that is most often overlooked is from organizations dedicated to a specific disability, such as the Parkinson's Foundation, the National Multiple Sclerosis Society Maryland Chapter, or the Brain Injury Association of Maryland. Many of these organizations offer resources, services, and limited funding to assist with an individual's care.

Accessing Services

Persons Under 18 Years of Age:

- ☐ Consult with a pediatrician or family physician regarding the child's diagnosis to determine medical, health, safety, and therapeutic needs.
- ☐ The age of the child will determine where to begin with community services
 - Birth-3 years: Harford County Infant & Toddlers Program, 410-638-3823
 - 3-5 years: Harford County Public Schools Early Intervention Program, 410-638-4386
 - 5-21 years*:
 - Harford County Public Schools Special Education Services, 410-638-4386
 - Department of Community Services Local Management Board, 410-638-3389
 - Department of Social Services, Family Services, 410-836-4700
 - Office on Mental Health, Core Service Agency of Harford County, 410-803-8726
- ☐ A child diagnosed with a developmental disability, such as Down syndrome, autism, intellectual disability, visual and/or hearing impairment should apply to the Developmental Disability Administration (DDA) 410-767-5600 or <https://dda.health.maryland.gov>.

**Children with disabilities who receive special education are eligible to continue school until the age of 21.*



Caring for Those with Disabilities *(continued)*

Accessing Services *(continued)*

Persons 18-65 years of age with a documented disability or chronic health condition:

- ☐ Consult with a primary care physician or specialist regarding the individual's diagnosis to determine medical, health, safety, and therapeutic needs.
- ☐ The diagnosis and the care needs of the individual will determine whether the services are to be rehabilitative (temporary) or long term care.

Rehabilitative Services apply to individuals who are recovering from a temporary procedure, accident or injury, and are expected to make a full recovery.

Income Benefits

- Individuals are expected to use sick leave, sick leave bank or annual leave if available from their employer.
- Short term disability income may be available; contact Human Resources at the individual's place of employment.
- Social Security Disability Income or Social Security Income may be an option on a temporary basis. Contact Social Security Administration at 1-800-772-1213 or www.ssa.gov.

Health Benefits

- Current health benefits should remain available through the individual's employer; contact Human Resources at their place of employment.
- If an individual does not maintain health benefits through their employer, and there is a loss in income, he/she may be eligible for Medical Assistance; contact local Department of Social Services, <https://dhs.maryland.gov/> or 410-836-4700.

Additional Assistance

- Depending upon the loss of income, additional assistance may be available such as food stamps, energy assistance, and transportation. However, if the individual is expected to make a full recovery, this assistance would only be considered temporary. The recipient would also be responsible for reporting changes in income to the agency providing assistance. Contact the Aging & Disability Resource Center and/or Office on Aging at 410-638-3303.

Long Term Care If the individual's diagnosis places them in the category of permanently disabled, they may be eligible for the following benefits.

Income Benefits

- Long term disability income may be available through the individual's place of employment; contact Human Resources.
- Retirement benefits may be offered early if a permanent disability prevents the individual from working.
- Social Security Income or Social Security Disability Income – contact Social Security at 1-800-772-1213 or www.ssa.gov.

Health Benefits

- Health benefits may continue to be available through the individual's employer. Contact Human Resources and be sure to ask about the cost and length of coverage.
- If employer health benefits are not an option, contact MD Health Connection for options. www.marylandhealthconnection.gov or 1-855-642-8572.
- Medicare will be available to individuals within two years of the date they were awarded Social Security Disability Income. Contact the local State Health Insurance Program (SHIP) 410-638-3577.
- Medical Assistance may be available to individuals receiving Social Security Income. Contact the local Dept. of Social Services <https://dhs.maryland.gov/> or 410-836-4700.

Additional Assistance

Depending upon the severity of the disability and loss of income, additional assistance may be available, such as food stamps, energy or housing assistance, and transportation. Contact the Aging & Disability Resource Center and/or Office on Aging at 410-638-3303.

Caring for Those with Disabilities *(continued)*

Planning for Now and the Future

Circle of Support

Many of us rely on the support of others as we experience challenges in our lives. This support may come in a variety of circles that could include family, friends, neighbors, faith community, coworkers, and professionals who may provide us with a service.

A circle of support brings together people chosen to assist in determining needs, exploring options, and developing a plan of care for the individual with disabilities. A circle of support will vary as a result of current and future care needs and by the number of people directly involved in a person's life. In some instances, assistance may be needed from a community agency or faith-based organization to help coordinate and/or facilitation of the circle.

A plan can be established with commitment from those involved to support the person in their care. This could be direct care or it could be coordination of the care provided by community agencies. However, if the care is to be implemented, it should be directed by the person receiving the care or by someone he/she has appointed.

Managing Personal Affairs

It is important for individuals receiving care to put their affairs in order in case of unexpected events. Take the time to plan and discuss their wishes. Placing one's affairs in order is a vital part in the plan of care.

The following areas should be addressed:

- **Medical** – Determine who is to make medical decisions when the individual is not able to do so. Determine what measures are wanted to save and/or prolong life, such as being placed on life sustaining equipment. Determine what the individual wants done with their body after death. Documents to

consider include: living will, DNR order (Do Not Resuscitate), and/or medical power of attorney.

- **Financial** – Determine who is to make financial decisions when the individual is unable to make them. Determine how finances and personal property are to be handled and what is to be done upon person's death. Documents to consider are: Social Security Representative Payee Form, living will, financial power of attorney, and Last Will and Testament.
- **Legal** – Determine who is to make all decisions when the individual is not able to make them. Determine how decisions are to be handled. Documents to consider: living will, guardianship of person and/or property, powers of attorney, and Last Will and Testament.
- **End Of Life** – Determine who is to carry out, or in some cases who may have to decide, what the individual would want after their death including what is to be done with the body, type of service or arrangements, and type of burial.

Below are a few resources for managing an individual's personal affairs:

Maryland Attorney General's Office

www.oag.state.md.us or 1-888-743-0023

Disability/Elder Law Attorneys

www.edlc.com or 202-452-0000 or
www.mdclaw.org or 1-800-233-7201

Harford County Office on Aging

www.harfordcountymd.gov/services/aging or
410-638-3303



Disability Resources

Abilities Network

8503 LaSalle Road
Towson, MD 21286
410.828.7700; 800.492.2523 | Voice
Maryland Relay 711 | TTY
410.828.7708 | Fax
www.abilitiesnetwork.org
Provides information and referrals
for those with disabilities.

Active Day Harford

1361 Brass Mill Road, Suite B/C
Belcamp, MD 21017
410.273.2060; 410.273.2404 | Fax
Monday-Friday 8:00 a.m.-5:00 p.m.
Weekends & Holidays
9:00 a.m.-3:00 p.m.
Provides therapeutic and medically
supervised programs for adults with
Alzheimer's, related disorders, and
developmental disabilities.

Adult Evaluation and Review Services (AERS)

Harford County Health Department
2015 Pulaski Hwy
Havre de Grace, MD 21078
410.942.7999
<https://harfordcountyhealth.com/harford-county-health-department-services/services-for-adults/adult-evaluation-and-review-services/>
Provides assistance to aged and
functionally disabled adults who are
at risk of institutionalization. AERS staff
conducts a comprehensive evaluation
to identify services available to
help the individual remain in the
community, or in the least restrictive
environment, while functioning at the
highest possible level of independence
and personal well-being.

Adult Protective Services Department of Social Services

2 S. Bond Street, Bel Air, MD 21014
410.836.4717; 410.836.4943 | Fax
<https://dhs.maryland.gov/office-of-adult-services/adult-protective-services/>
This agency is responsible for
investigating abuse, neglect, and
exploitation of vulnerable adults.

The Arc Northern Chesapeake Region

4513 Philadelphia Road,
Aberdeen, MD 21001
410.836.7177; 1.888.836.7177
410.893.3909 | Fax
www.arncnr.org
The Arc assists people with differing
abilities in building better lives.
They offer programs and services
for supported employment; family
support to individuals ages birth-21;
services for transitioning youth;
treatment foster care services;
supported living and individual
support services; and an adult day
program.

Arrow Center for Education

1370 Brass Mill Road,
Belcamp, MD 21017
410.297.4100
www.arrow.org/maryland
Provides full-day special education
and related services.

Best Buddies Maryland

3500 Boston Street, MS-47, Suite 210
Baltimore, MD 21224
410.327.9812, 410.327.9816 | Fax
www.bestbuddiesmaryland.org
Establishing a global volunteer
movement that creates
opportunities for one-to-one
friendships, integrated employment
and leadership development
for people with intellectual and
developmental disabilities.

Boy Scout Troop 4513

Smith's Chapel Church
3109 Churchville Road,
Churchville, MD 21028
410.776.3225
gmnasuta@comcast.net
<http://troop4513.scoutlander.com/publicsite/unithome.aspx?UID=13733>
Scouting for boys with special needs
age 11 and over. Activities include
scout skills, cooking, camping, hiking
and BSA rank advancement. Call for
meeting times.

Camp I Can

410-638-4899, 410-638-2979 | Fax
emyers@harfordcountymd.gov
mdwatkins@harfordcountymd.gov
Parks & Recreation | Harford County,
MD (harfordcountymd.gov)
Program offered through Harford
County Department of Parks and
Recreation. Provides a five-week
summer day camp for children and
young adults with a developmental
disability.

Disability Resources *(continued)*

Canine Partners for Life

P.O. Box 170
Cochranville, PA 19330
610.869.4902 x221
Tguy@k94life.org
www.k94life.org
Dedicated to training service dogs, home companion dogs, and residential companion dogs to assist individuals who have a wide range of physical and cognitive disabilities.

Caring Hands, Inc.

41 N. Philadelphia Boulevard
Aberdeen, MD 21001
410.272.4929, 410.575.7125
410.273.9736 | Fax
<http://www.caringhandscommunity.com/index.html>
Caring Hands, Inc. provides permanent residential services for adults with mental and/or physical disabilities. Also provides short-term housing and care through the Respite Care Program. Services are for adults only and must be referred by the Developmental Disabilities Administration.

Chesapeake Therapeutic Riding, Inc.

P. O. Box 475
Abingdon, MD 21009
443.528.7793
Info@ctrchanginglives.org
www.ctrchanginglives.org
Chesapeake Therapeutic Riding provides horseback riding lessons and horse related activities to individuals with special needs in Harford County.

Child Find

Harford County Public Schools
Hickory Elementary School
2100 Conowingo Road
Bel Air, MD 21014
410.638.4386
410.638.4387
www.hcps.org/departments/instructionalsupport/specialeducation
Child Find is a special education service provided by Harford County Public Schools to identify children ages birth-21 in Harford County who are suspected of having an educational disability and who may be eligible for special education and related services.

Chimes

4815 Seton Drive
Baltimore, MD 21215
410.358.6400
www.chimes.org
Services provided to assist people with developmental disabilities, mental illness, and other specialized needs in the areas of employment, residential, day habilitation, supported living, senior living services, mental health clinics, and psychiatric rehabilitation services.

Cochlear Implant Information Center

800.523.5798
www.cochlear.com
Call for information regarding a device for the profoundly deaf. Visit website to find a provider near you.

Creative Options, Inc.

9411 Philadelphia Road, Suite H
Rosedale, MD 21237
410.780.4095
www.creativeoptionsmd.com
Adult day support services, community residential support services, and family and individual support services to individuals with developmental and physical disabilities.

Decoding Dyslexia Maryland

2409 Creswell Road,
Bel Air, MD 21015
www.decodingdyslexiamd.org
This parent-led, grassroots movement is driven by families concerned about reading instruction and interventions for all students including those with dyslexia in Maryland public schools.

Developmental Disabilities Administration

Central Maryland Regional Office
1401 Severn St., Ste. 200
Baltimore, MD 21201
410.234.8200
800.735.2258 | TDD
877.874.2499
410.234.8397 | Fax
<https://dda.health.maryland.gov/Pages/cmro.aspx>
Provides a coordinated service delivery system so that individuals with developmental disabilities receive appropriate services oriented towards the goal of integration into the community.

CHAPTER 6

DISABILITIES



Harford County Department
of Community Services
Office on Aging

Disability Resources *(continued)*

Disability Rights Center

1500 Union Avenue, Ste. 2000
Baltimore, MD 21211
410.727.6352; 800.233.7201
www.disabilityrightsmd.org
This center represents persons with developmental disabilities, mental illness, ADA-compliance issues, and other legal issues related to their disability.

Disability Support Services

Harford Community College
401 Thomas Run Road
Bel Air, MD 21015
443.412.2402, 443.412.2199 | TTY
443.412.2200 | Fax
<https://www.harford.edu/experience/support/disability.php>
Services are provided to students with documented physical, learning, psychological, or other disabilities. Services include assistive technology, assistance with improving study skills, specialized career counseling, tutoring, and other additional support services.

Freedom Hills Therapeutic Riding

55 Rolling Hills Ranch Lane
Port Deposit, MD 21904
410.378.3817
www.freedomhills.org
Provides both therapeutic and individual riding lessons to children and adults with disabilities.

The Harford Center

4 N. Earlton Road,
Havre de Grace, MD 21078
410.575.6795, 410.939.1420
410.939.4426 | Fax
kwilkinson@harfordcenter.org
www.harfordcenter.org
The Harford Center is a day habilitation program providing individualized services to persons with developmental disabilities in order to facilitate their personal growth and development.

Harford County Infants and Toddlers Program

Harford Academy
100 Thomas Run Road
Bel Air, MD 21015
410-638-3823; 410-638-3825 | Fax
<https://referral.mditp.org/>
Provides free early intervention services to children ages birth to 3 with delays in development or are at risk for developmental delays. Referrals can be made by contacting 410-638-3823 or online at <https://referral.mditp.org/>.

Harford County Office of Disability Services & Harford County Commission on Disabilities

125 N. Main Street,
Bel Air, MD 21014
410.638.3373
Disability@harfordcountymd.gov
<https://www.harfordcountymd.gov/3361/Office-of-Disability-Services>
Mission is to advocate and act as a catalyst for positive change for citizens with disabilities by assessing needs, investigating opportunities for improvements in quality of life, and supporting community participation.

Harford County Therapeutic Recreation

Harford County Department of
Parks and Recreation
1980 Brookside Drive,
Edgewood, MD 21040
410.683.4899
emyers@harfordcountymd.gov
Parks & Recreation | Harford County,
MD (harfordcountymd.gov)
Therapeutic programs offered through Harford County Department of Parks and Recreation provide various recreation opportunities and programs for individuals with disabilities. Examples include karaoke, social skills groups, sports, monthly themed dances, pickleball and more. Summer camps for children and young adults with disabilities are also offered.

Disability Resources *(continued)*

Harford Transit LINK

Office of Community & Economic Development
1311 Abingdon Road,
Abingdon, MD 21009
410.612.1620, 410.612.1745 | Fax
Maryland Relay 711 | TTY
www.harfordtransitlink.org
Harford Transit LINK provides services to the general public with fixed routes throughout Harford County. All buses are wheelchair accessible and Demand Response curb-to-curb services are available. Call or visit website for specific schedules or information.

Hart to Heart Transportation

355 Granary Road #A
Forest Hill, MD 21050; 866.276.9554
www.harttohearttransportation.com
Licensed to provide special care transportation, ambulance and wheelchair services.

The Highlands School

2409 Creswell Road
Bel Air, MD 21015
410.836.1415; 443.412.1098 | Fax
www.hsmd.org
The Highland School identifies and serves children who have the potential for average or above average achievement, in grades K–12, who are struggling to learn by conventional methods and who manifest learning differences in one or more areas of skill development.

Hospital Outreach Program (HOP)

Harford County Health Department
2015 Pulaski Highway, Ste. #
Havre de Grace, MD 21078
410.942.7999
<https://harfordcountyhealth.com/assistance-programs/hospital-outreach-program/>
HOP is a nursing service which assists individuals over 18 referred by local hospitals or nursing facilities and are at risk for long-term care placement. The HOP nurse locates resources, identifies barriers, and conducts follow-up visits while coordinating with other agencies. Clients are either eligible for Maryland Medicaid, or will become eligible within 180 days after a nursing facility placement.

Humanim, Inc.

9380 Gerwig Lane
Columbia, MD 21046
410.381.7171
www.humanim.com
Humanim provides services to individuals with disabilities in the areas of workforce development, human services, and social enterprise.

The IMAGE Center

300 E. Joppa Road, Suite 312
Towson, MD 21286
410.982.6311
Info@imagemd.org
www.imagemd.org
The IMAGE Center (Independent Marylanders Achieving Growth through Empowerment) supports individuals with disabilities to become independent through services for peer mentoring, independent living skills, information and referral, individual advocacy, education transition, and travel training.

In-Home Aides Services

Department of Social Human Resources Services
Mary E. W. Risteau DC/MSD
2 S. Bond Street, Suite 300
Bel Air, MD 21014
410.836.4987, 410.836.4945 | Fax
<https://dhs.maryland.gov/office-of-adult-services/in-home-aides/>
Provides in-home aide services for adults aged 18 or older who have functional disabilities and need assistance with personal care, chores and other daily activities in order to remain in their homes.



CHAPTER 6

DISABILITIES



Harford County Department
of Community Services
Office on Aging

Disability Resources *(continued)*

Harford Academy at Campus Hills

100 Thomas Run Road
Bel Air, MD 21015
410.638.3810, 410.638.3840 | Fax
<https://ha.ss18.sharpschool.com/home>

This public special education school serves Harford County students with disabilities.

The League for People with Disabilities, Inc.

1111 E. Coldspring Lane
Baltimore, MD 21239
410.323.0500
410.323.3298 fax
TTY - Maryland Relay 711
www.leagueforpeople.org
Serves people with physical and intellectual disabilities directly and through effective partnerships with community organizations. Facilities consist of a large heated pool and fitness center. Services include workshops, training classes, and adult day care.

LOCATE: Child Care Special Needs Services

Maryland Family Network
1001 Eastern Avenue, 2nd Floor
Baltimore, MD 21202
410.659.7701 Ext. 279,
1.800.999.0120
410-783-0814 | Fax
specialneeds@marylandfamilynetwork.org
<https://locatesearch.marylandfamilynetwork.org/>
Maryland Family Network is a

nonprofit agency that offers LOCATE, which helps families who have children with disabilities locate child care, preschool, school age care, and summer programs.

Maryland Department of Disabilities

217 East Redwood Street,
Suite 1300
Baltimore, MD 21202
410.767.3660
Toll free/TTY: 800.637.4113
info.mdod@maryland.gov
<https://mdod.maryland.gov/Pages/Home.aspx>
MDOD advances the rights and interests of people with disabilities so they may fully participate in their community.

Maryland Disability Law Center

1500 Union Avenue, Suite 2000
Baltimore, MD 21211
410.727.6352
1.800.233.7201
www.mdclaw.org
We represent persons with developmental disabilities, mental illness, ADA-compliance issues, and other legal issues related to their disability.

Maryland Foundation of Dentistry for the Handicapped

8901 Hermann Drive
Columbia, MD 21045
410.964.1944, 877.337.7746
410.964.9978 | Fax
www.mfd-dds.org
Provides comprehensive dental care at no charge to people of all ages who, because of a serious disability or impaired health lack adequate income to pay for needed dental care.

Maryland Office of Genetics and People with Special Health Care Needs (OGPSHCN)

1.800.638.8864
<https://phpa.health.maryland.gov/genetics>
Maryland OGPSHCN assures a system of care that meets the needs of Maryland children and youth with special health care needs and their families.

Maryland Relay

301 W. Preston Street, Suite 1008A
Baltimore, MD 21201
Maryland Relay 711 | TTY
800.552.7724, 443.453.5970
www.mdrelay.org
Maryland Relay is a telephone communication system that connects telephone conversations between people who can hear and those who are deaf, hard of hearing, late deafened, deafblind, or speech disabled by using text telephones (TTYs). Call for details.

Disability Resources *(continued)*

Maryland State Department of Education – Division of Rehabilitative Services (DORS)

2 S. Bond Street
Bel Air, MD 21014
410.836.4590
410.836.4583 | TTY
410.836.4584 | Fax
BelAir.dors@maryland.gov
<https://dors.maryland.gov/Pages/default.aspx>
DORS promotes leadership and support in for the successful employment, economic self-sufficiency, and independence of individuals with disabilities. Offers vocational evaluation, skills training, academic preparation, job placement assistance, and independent living programs.

Maryland State Library for the Blind and Print Disabled

415 Park Avenue
Baltimore, MD 21201
800.964.9209, 410.230.2424
800.934.2541 | TTY,
410.333.8679 | TTY
<https://www.marylandlibraries.org/Pages/Maryland-Library-for-the-Blind-and-Print-Disabled.aspx>
Provides talking, Braille, magazines, and large print books to borrowers. Provides information and referral services.

Maryland Technology Assistance Program (MD TAP)

Maryland Department of Disabilities
2301 Argonne Drive, Rm T-17
Baltimore, MD 21218
800.832.4827, 410.554.9230
1.866.881.7488 | TTY
410.554.9237 | Fax
MDOD@mdod.state.md.us
www.mdmap.org
Assists with technology referrals, training, demonstrations, and equipment loans.

Meals on Wheels

45 N. Main Street, Suite D
Bel Air, MD 21014
410.838.0013
410.879.5814 | Fax
www.mealsonwheelsmd.org
Nutritious meals are delivered to homebound persons of any age or economic status who are unable to shop or prepare meals for themselves. Two meals are delivered daily Monday–Friday. Weekend meals are available for clients who meet special criteria.

Medicaid Long-Term Care Program Harford County Department of Social Services

2 S. Bond Street, Bel Air, MD 21014
410.836.4700, 410.836.4945 | Fax
<https://health.maryland.gov/mmcp/longtermcare/Pages/Home.aspx>
Long Term Care medical assistance (LTC) is designed to cover the cost of nursing home care for low-income individuals who meet eligibility requirements.

Medical Assistance Transportation

Harford County Health Department
120 S. Hays Street
Bel Air, MD 21014
410.638.1671, 443.643.0344
Maryland Relay 711 | TTY
<https://harfordcountyhealth.com/assistance-programs/medical-assistance-transportation/>
The Medical Assistance Transportation program coordinates last-resort transportation services for Harford County Medical assistance recipients. Rides must be scheduled at least two business days prior to appointment.

Mountain Christian Church

1824 Mountain Road,
Joppa, MD 21085
410.877.1824
<https://mountaincc.org/page/1280>
Ministers to children with special needs via Sunday school, special events, fellowship events, and Vacation Bible School in the evenings. Also ministers to families with special needs via worship services, total communication classes (sign language), and parent support group.

CHAPTER 6

DISABILITIES



Harford County Department
of Community Services
Office on Aging

Disability Resources *(continued)*

National Multiple Sclerosis Society Maryland Chapter

1800 M Street, NW, Ste B50 North
Washington DC 20036
800.344.4867
info@nmss-md.org
www.nationalmssociety.org/
Chapters/MDM
Provides Multiple Sclerosis educational programs, information and referrals, counseling services, support groups, advocacy, short-term respite, recreational programs, and assistance with durable medical equipment to individuals with MS and their families.

Parents' Place of Maryland

802 Cromwell Park Drive, Suite Q
Glen Burnie, MD 21061
800.394.5694
410.768.9100 TDD/voice
410.768.0830 | Fax
info@ppmd.org
www.ppmd.org
Parents' Place aims to enhance the ability of people with disabilities, enabling them to participate as fully as possible in home, school, and community life through education, information and referrals, technical assistance, and support activities designed for their parents and families.

Partners for Success (PFS)

Harford County Public Schools
Roya Williams Elementary
201 Oakington Road
Havre de Grace, MD 21078
410.273.5579, 410.273.5599 | Fax
Partners.success@hcps.org
https://www.hcps.org/
departments/instructionalsupport/
specialeducation/partnersforsuccess.aspx
Partners for Success resource centers provide resources and information to parents including community services, assistance in resolving concerns, and help to increase parental involvement in the special education decision-making process.

Pathfinders for Autism

235 Schilling Circle, Ste. 103
Hunt Valley, MD 21031
443.330.5370 | Administrative Office
443.330.5341 | Help Line
info@pfamd.org
www.pathfindersforautism.org
Offers free resources, trainings and workshops and family fun events and activities.

Penn-Mar Human Services

310 Old Freeland Road
Freeland, MD 21053
410.343.1069, 888.273.4507
www.penn-mar.org
Provides service to individuals with disabilities and their families in the areas of residential support, vocational services, supported employment, individual support services, and transportation within Maryland and southern Pennsylvania.

The Radio Reading Network of Maryland

3501 Taylor Avenue
Baltimore, MD 21236
410.779.4969, 800.455.5605
officemanager@
radioreadingnetwork.org
www.radioreadingnetwork.org
A daily service providing reading of six daily newspapers, 25 magazines, and other information to the blind or physically disabled.

The Senior Community Service Employment Program

1 N. Charles Street, Suite 402
Baltimore, MD 21201; 410.276.1760
https://www.dllr.state.md.us/
employment/scsep.shtml
The Senior Community Service Employment Program (SCSEP) is the largest federally-funded program specifically targeting older adults seeking employment and training assistance. The program provides paid on the job training through partnerships with local non-profit organizations for eligible seniors.

Service Coordination

121 A Industry Lane, Suite 6
Forest Hill, MD 21050
410.893.0393, 410.893.0397 | TTY
410.893.4918 | Fax
www.servicecoordinationinc.org
A state program offering case management services for persons with developmental disabilities and home visits for individuals accessing the service system. Must be referred by Developmental Disabilities Administration.

Disability Resources *(continued)*

Sheppard Pratt

Corporate Office
6501 N. Charles Street,
Baltimore, MD 21204
410.938.3000
www.sheppardpratt.org

Psychiatric Rehab Day Program
4510 Wharf Point Court,
Belcamp, MD 21017
410.453.9553

Integrated Behavioral Health
3718 Norrisville Road, Ste. C.
Jarrettsville, MD 21084
410.692.5292
Through their affiliate, Mosaic
Community Services, Sheppard Pratt
is the area's largest, private non-
profit provider of mental health,
special education, substance use,
developmental disability, and social
services.

Social Security Administration

Supplemental Security Income (SSI)
Supplemental Security Disability
Income (SSDI)
1.800.772.1213
www.ssa.gov/benefits/disability/
Programs provide monthly income
for eligible individuals who have a
medical disability that is expected to
last more than one year or result in
death.

Special Education Citizens Advisory Committee (SECAC)

410.588.5246
hcsecac@gmail.com
[https://harfordcountysecac.weebly.
com/](https://harfordcountysecac.weebly.com/)
SECAC is a partnership of students,
families, community members
and educators that focuses on
the enrichment of services and
opportunities for students with
disabilities in Harford County.

Special Olympics

Harford County, Maryland
410.515.0485
www.somd.org
Harford County Special Olympics
delivers exciting opportunities
year-round for athletes, volunteers,
coaches, donors, family members
and fans.

St. Matthew Lutheran Church

1200 Churchville Road
Bel Air, MD 21014
410.838.3178, 410.838.2974 | Fax
www.smlc.org
Friendship and Bible study. Offers
enlarged print bibles and hymnals.

Temporary Disability Assistance Program (TDAP)

Department of Social Services
2029 Pulaski Highway
Havre de Grace, MD 21078
410.297.6100
[https://dhs.maryland.gov/
weathering-tough-times/temporary-
disability-assistance/](https://dhs.maryland.gov/weathering-tough-times/temporary-disability-assistance/)
This program assists adults with
disabilities who do not qualify for
other basic assistance benefits.
Participants receive limited cash
assistance and may also qualify for
food stamps, Medicaid, and housing
assistance.

Therapeutic Riding at Normandy Farms, Inc.

3153 Ady Road,
Street, MD 21154
410.836.9441
trnfinc@gmail.com
www.normandyfarm.org
Therapeutic Riding at Normandy
Farm is a program for children and
adults with a variety of challenges
to participate in a therapeutic
horseback riding experience.

CHAPTER 6

DISABILITIES



Harford County Department
of Community Services
Office on Aging

Disability Resources *(continued)*

Ticket to Work Program

Social Security Administration
866.968.7842, 866.833.2967 | TTY
www.ssa.gov/work

Ticket to Work is an employment program for people with disabilities which increases opportunities and choices for Social Security disability recipients to obtain employment, vocational rehabilitation, and other support services from public and private providers, employers, and other organizations.

Unified Community Connections

11350 McCormick Road, Suite 1100
Hunt Valley, MD 21031
410.484.4540, 410.484.1807 | Fax
1.800.451.2452 | also TTY
info@unified.org
www.unified.org

Provides a variety of services to adults and children with disabilities including day habilitation, medical day care, supported employment, residential services, individual and family support services, educational services, information and referrals, and camp/recreational services.

Villa Maria School

667.600.3104
<https://cc-md.org/programs/villa-maria-community-resources-school-based-behavioral-health-clinic/>

The Villa Maria School is a 12-month non-public, grade program that provides intensive educational and clinical services for children and youth with emotional, learning and multiple disabilities.

Vocational Foundations Training Program (V.F.T.)

Harford Community College
401 Thomas Run Road
Bel Air, MD 21015
443.412.2332
www.harford.edu

Provides a vocational training program for youths and adults with disabilities. This program is designed to teach job search skills and review basic academic skills ending in service-related employment. For eligibility requirements, call the Division of Rehabilitation Services at 410.836.4590.