

## **HELPFUL HINTS FOR SENIORS:**

There are many services for older adults in Sacramento County. Some services are offered by the County of Sacramento, others are provided by the federal government, the state, cities, nonprofits, faith organizations, and businesses. Some services are free, others charge. Some programs only offer services to seniors with low incomes; others offer services to all seniors, regardless of income. Some define a senior as 55 years of age, others as 60, 62 or 65.

As an older adult, it is not necessary for you to know exactly who to call for every specific service. What is important, is to know is where to call for help finding the service you need when you need it; where to call for “Information and Referral.” Information and Referral services are the type of service we would like to mention first.

A referral service has knowledge of many types of senior services, so you can call them with a variety of questions, anything you need to know about.

These days, with budget cuts, services are changing all the time. For example, Meals on Wheels used to be run by the County of Sacramento; it was a government program. Due to budget cuts, county government could no longer provide Meals on Wheels. Instead, a nonprofit agency is now providing Meals on Wheels. Meals on Wheels never went away, they moved and they have a new phone number. This is an example of the type of updated information that a referral service can provide.

1. The most comprehensive referral service in Sacramento County is 211.

It used to be called the Info Line, but now they are called 211.

Some other agencies that provide referrals in our county are:

- \* Eskaton Caregiver Resource and the Senior Connection: Eskaton publishes a Resource Guide. We will leave a copy of the Resource Guide here today.
- \* Area 4 Agency on Aging: A planning and services agency funded by the Federal Government that develops, coordinates, and funds programs for older adults.

Don't trust just any referral service. Watch out for unknown referral services that claim to be free, but act pushy, ask a lot of questions about your finances, and try to connect you with so called “financial advisors” who try to sell you financial products such as annuities, reverse mortgages, legal services, etc. Some referral services are wolves in sheep's clothing.

Some older adults might be reluctant to utilize senior services, for example the County sometimes hear:

“It's hard for me to accept help. I've always been so independent.”

Not getting the right service could lead to less independence. For example, if a senior falls and sustains a serious injury, he or she might need to go to a nursing home to recover. Or, if a senior

skips taking medications to save money, he or she might get sick and need hospitalization. The goal of all senior services is to help seniors stay as independent as possible. Tonight we would like to answer three important questions posed by older adults every day related to maintaining independence:

- 1. I'm starting to lose my balance. I'm afraid of falling. Is there anything I can do?**
- 2. I can't afford my prescriptions; how can I pay for them?**
- 3. I don't think I should be driving anymore, but how will I get around?**

### **1. Question: I'm starting to lose my balance. I'm afraid of falling. Is there anything I can do?**

\* It is important to discuss this with your doctor, to rule out a medical reason for losing your balance.

\* It could also be a side effect of your medication, which your doctor can discuss with you.

\*Your doctor may refer you for a physical therapy evaluation, and equipment may be ordered. You may not want to use a cane or a walker, but it is important to use it to prevent breaking your hip.

\*There are also different types of bathroom equipment available to help you bathe independently, such as a shower bench, hand rails and bath bars

\*There is an agency called Rebuilding Together that can help you install hand rails and bath bars. They do not charge, but they accept donations if you can afford it.

\*There are applications for the California Telephone Access Program (CTAP), which provides free phones to seniors who need a special phone due to vision, hearing or mobility deficits.

### **2. Question: I can't afford my prescriptions. How can I pay for them?**

\* There is a program called Health Insurance Counseling and Advocacy Program (HICAP). You may qualify for extra help with your Medicare prescription drug plan costs, through this agency. HICAP will also work with you to decide which Medicare Part D plan is best for you.

\*Most seniors have their prescriptions covered by Medicare Part D, and if you have a supplemental plan (such as Senior Advantage is you have Kaiser), prescriptions are generally included. In this economy, people that have not been able to afford their supplemental plan may have lost their Medicare Part D, and therefore do not have prescription coverage.

\* Sacramento County has a new program called Sac Best Savings Program, which is designed to lower the cost of prescription medications for Sacramento residents. There is no enrollment form, no membership fee, it is available for immediate use. The website has a list of participating pharmacies, but most Walmart pharmacies participate.

The Sac Best Savings Program can also help you pay for medications if the drug is not covered by your insurance, or if you have a high deductible for medications.

### ***3. I don't think I should be driving anymore, but how will I get around?***

*“Transportation is one of the most pressing issues facing retired older adults. In the 2008 National Elder Mistreatment Study, which looked at prevalence and risk factors of elder abuse, the researchers concluded that “transportation is the single biggest issue facing older adults ... It may, therefore, be the case that lack of such transportation represents a very modifiable risk factor for elder mistreatment. Thus, the first step ... to prevent or limit mistreatment will address the issue of inadequate transportation (excerpt).”*

\* Locating affordable transportation in the Carmichael area can be a challenge requiring creativity and patience. There is information on a variety of transportation programs, including Regional Transit. Regional Transit offers different public transportation options, including Paratransit and mobility training for seniors or persons with disabilities who are interested in learning how to take public transportation.

\* Paratransit is a door to door service through Regional Transit for \$5 one way, by appointment. The Neighborhood Ride offers limited door to door shuttle service in some neighborhoods, but the service is not currently offered in the Carmichael area.