Council on Aging in Union County

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COUNCIL ON AGING

IN UNION COUNTY

Mission and Vision

<u>Mission</u>: Advocate for the well-being of older adults by providing services and resources for them to live independently.

<u>Vision</u>: We are the trusted resource for our community where everyone has an opportunity to age successfully with dignity.



www.coaunion.org

Equipment Loan & Incontinence Supplies

- Standard Wheelchairs
- Standard Transfer Chairs
- Aluminum Walkers
- Rollators
- Shower Chairs

- Tub-Transfer Benches
- Bedside Commodes
- Raised Toilet Seats
- Walking Canes
- Adult Disposable Briefs
- Disposable Bed Pads

Minor Home Repairs & Yard Work for Older Adults

Our team of volunteers can complete minor home safety repairs such as installing safety grab bars, building wheelchair ramps, and completing yard work requests. Volunteers are NOT licensed contractors, and will have limits as to the amount of work they can complete.

- Be over the age of 60
- Live in Union County, North Carolina
- Own your own home

In-Home Services Program

Chore Related Services:

- Vacuuming
- Mopping
- Changing bed linens
- Washing personal laundry

Personal Care Services:

- Bathing
- Dressing
- Personal Grooming

- Respite & Caregiver Relief Services
- Grocery & Prescription Errands

Allowing Clients to remain Healthy and Independent for as long as possible!

Family Caregiver Support Program

- Powerful Tools for Caregiving
- Weekly Support Group Opportunities
- Information and Resources for Family Caregivers caring for a loved one with Chronic Illness
- Information and Resources for Grandparents raising Grandchildren
- Respite & Caregiver Relief Programs
- Adult Day Program Referral

Next Door Group Respite Program

- Cognitively Engaging Programs & Activities
- Safe, monitored, yet "homey" environment
- Social Engagement Opportunities
- Respite for Community Caregivers

Link to Video:

https://youtu.be/sEu-f8GWUkg



Information & Referral Services

If we can't answer your question within our agency, we will connect you with someone who can!

- Housing options in Union County, NC
- Local Assisted Living Communities
- Local Skilled Nursing Facilities
- Home Care & Home Health Agencies serving Union County, NC
- Local Adult Day Facilities
- Free Durable Medical Equipment & Incontinence Supplies
- Transportation Services
- Union County Senior Nutrition Program Information
- Senior Health Insurance and Information Program (SHIIP)
 Medicare Counseling
- Low-Income Subsidy (LIS) & Medicaid Screening
- Referral to additional Programs & Services in Union County

Senior Health Insurance Information Program (SHIIP)

- SHIIP Certified Medicare Counseling
- Low Income Subsidy (LIS) Eligibility Screening
- Annual Plan Comparisons during the Medicare Open Enrollment Period
 - October 15 December 7

- Senior Medicare Patrol (SMP) Information & Referral
 - Preventing Medicare Fraud & Abuse

All services are free of charge, and completely <u>unbiased</u>!

How to Volunteer with COA

- Next Door Group Respite Program
- Yard Work Projects for Older Adults
- Minor Home Repair Projects for Older Adults
- SHIIP Volunteer Counseling



Things to Consider as We Age

- When should you sign up for Medicare Health Insurance? How can you sign up?
 - <u>Link to the Medicare.gov Webpage listing situations for Medicare</u> <u>enrollment</u>
 - <u>Link to the Social Security Administration Medicare Page</u>
- Do you qualify for Medicaid?
 - <u>Medicaid Eligibility in North Carolina</u>
- When should you retire? How can you check your benefits options online?
 - <u>Link to the Social Security Administration's Website for Retirement</u> <u>Calculation</u>
- What is Long Term Care Insurance?
 - How to Purchase a Long Term Care Policy
 - Link to the NCDOI Long Term Care Insurance Shopper's Guide

Planning for End of Life Expenses

The National Bureau of Economic Research indicates the average out-of-pocket cost for end-of-life obligations was **\$11,618** (in 2019) for the last year of life, but those expenditures can come from a variety of sources.

- Hospital Care
- Hospice Care
- Palliative Care
- Legal Expenses
- Funeral & Burial Costs

Helpful Resources to Consider:

- <u>The Hidden Costs of Dying in</u> <u>America</u>
- <u>Medicare Cost at End of Life</u> <u>Article</u>

Table 3.

Average Medicare Expenditures-Outliers Removed.

Year	Inpatient	Carrier	Hospice	Outpatient	SNF	HHA	DME	Total	Members
PMPM	90 <mark>da</mark> ys prio	r to death—	-outliers rer	noved					
2015	\$5 <mark>290.6</mark> 2	<mark>\$14</mark> 65.97	\$983.70	\$1054.72	\$1072.38	\$26 <mark>4</mark> .04	\$50.26	\$10 181.71	57 767
2016	\$5400.69	<mark>\$148</mark> 5.45	\$1075.28	\$1094.30	\$1045.47	\$269.72	\$42.80	\$10 413.72	56 261
PMPM	180 days pri	or to death-	—outliers re	emoved					
2015	\$3378.66	\$1102.26	<mark>\$644.6</mark> 4	\$935.67	\$812.92	\$219.29	\$50.86	\$7144.31	<mark>57 767</mark>
2016	3440.19	<mark>\$11</mark> 7.98	\$700.80	\$980.45	\$790.83	\$223.73	\$45.92	<mark>\$7299.9</mark> 0	5 <mark>6</mark> 261

Abbreviations: SNF, skilled-nursing Facility; HHA, home health Agency; DME, durable medical equipment; PMPM, per member per month.

Data chart gathered from this linked article.

NC Legal Aid

Senior Legal Helpline -- 1-(877)-579-7562

- Wills and powers of attorney
- Public benefits: Medicaid, food stamps, Supplemental Security Income Program, Social Security Disability Insurance and more
- Abuse and neglect
- Unemployment compensation
- Housing: Foreclosure, eviction, subsidized housing, repairs, utilities, etc.
- Consumer issues
- Wrongful repossession.

https://www.legalaidnc.org/about-us/projects/senior-law-project

Five Wishes Program

Five Wishes is an easy-to-use legal advance directive document written in everyday language (in multiple language options).

It helps all adults, regardless of age or health, to consider and document how they want to be cared for at the end of life.

Link to Purchase a Five Wishes Booklet.

COUNCIL ON AGING IN UNION COUNTY

Five Wishes Workshop



To register, contact COA at (704)-292-1797

GreenPath Financial Wellness

- National nonprofit with more than 60-years of helping people build financial health and resiliency
- Our NFCC-certified counselors give you options to manage credit card debt, student loans and homeownership--while planning for the future.

Link to GreenPath Financial Wellness' Website to learn more!



Questions?

Council on Aging in Union County (704)-292-1797

Social Security Administration 1-(888)-383-1598

Medicare 1-(800)-633-4227

GreenPath Financial Wellness 1-(800)-550-1961

Five Wishes Program 1-(850)-681-2010

Senior Legal Helpline 1-(877)-579-7562 To care for those who once cared for us is one of the highest honors.