Relax

INDIANA HOUSE OF REPRESENTATIVES

Distributed by

Rep. Chuck Moseley

Indiana House of Representatives

An information guide for

Senior Citizens

Contents

1. Indiana Government 2

Find out about government services and who to contact if you have a problem

2. Physical Well-Being 5

Stay healthy and active through good nutrition and exercise

3. Health Care 16

Information on CHOICE home health care, Medicare and nursing homes

4. Legal & Financial Information 22

How to apply for Social Security and much more

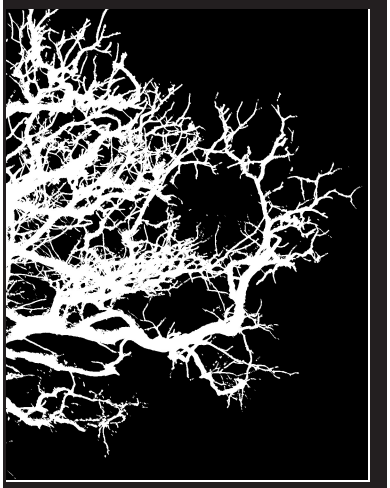
5. Recreation 24

Explore Indiana's museums, historic sites, and other places of interest

6. Appendix 28

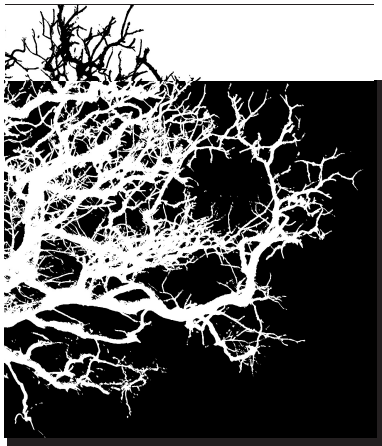
An information guide for

Senior Citizens



INDIANA HOUSE OF REPRESENTATIVES

72808002



The State of Indiana provides several services to help senior citizens through the Family and Social Services Administration (FSSA). This section provides you with descriptions of some of these services.

HoosierRx

Indiana's State Pharmaceutical Assistance Program, known as HoosierRx, can provide assistance to members enrolled in a Medicare Part D Plan working with HoosierRx. HoosierRx may be able to help you pay for your monthly Part D premium up to $70 per month.

Through Hoosier Rx, thousands of low-income seniors are able to buy the prescription drugs they need to stay healthy.

To be eligible for HoosierRx, you must:

- Be an Indiana resident, 65 years old or older.
- Have a yearly income of $15,840 or less for a single person, or $21,240 or less for a married couple living together.
- Have applied for the "Medicare Extra Help" through Social Security to pay for your Medicare Part D plan, and received either a "Notice of Award" or "Notice of Denial" from Social Security.
- Your Social Security "Notice of Denial" must be because your resources are above the limit established by law.
- Your Social Security "Notice of Award" must state that you are receiving partial extra help subsidy to help pay for your Medicare Part D premium.
- If you think you meet these eligibility requirements, please call a HoosierRx representative toll-free at 1-866-267-4679 to find out how you can enroll in HoosierRx and start saving money on your Medicare Part D Plan premiums. TTY users should call 711. You may also visit the HoosierRx website at < **http://www.in.gov/HoosierRx** >.

Indiana Long Term Care Insurance Program

One out of every two women and one of every three men over the age of 65 will need nursing home care at some point in their lifetime. Even more will need home care. Currently, 40% of those using long term care services in the United States are between the ages of 18 and 64.

Have you planned for your long term care needs?

The Indiana Long Term Care Insurance Program (ILTCIP) is an innovative partnership between the State of Indiana and private long term care insurance companies. Indiana has taken the lead in helping its residents protect their hard-earned life savings from the high costs of long term care.

All long term care insurance is not the same. Policies approved by the Indiana Long Term Care Insurance Program, better known as "Indiana Partnership policies," offer significant advances never before available. And, with the state tax deduction, Indiana Partnership policies can help Hoosiers protect even more of their savings.

Get more information at < **http://www.in.gov/fssa/iltcp/** >.

Medicaid & other health programs

Medicaid is the state-federal health care program for low-income children and families, senior citizens and people with severe disabilities.

Medicaid serves about one in seven Hoosiers—nearly 800,000 individuals—including more than 450,000 children and pregnant women through Hoosier Healthwise. Through "waivers," Medicaid also helps seniors and people with disabilities live in their homes and communities instead of institutions.

FSSA's Office of Medicaid Policy & Planning also administers the Children's Health Insurance Program (CHIP), the Hoosier Rx prescription drug program for low-income seniors, and the Indiana Long Term Care Insurance Program.

To apply for Medicaid, visit your local Office of Family Resources. Additional information is available online at < **http://www.in.gov/fssa/ompp/** > or by calling toll-free 1-800-457-4584.

Some phone numbers you may need

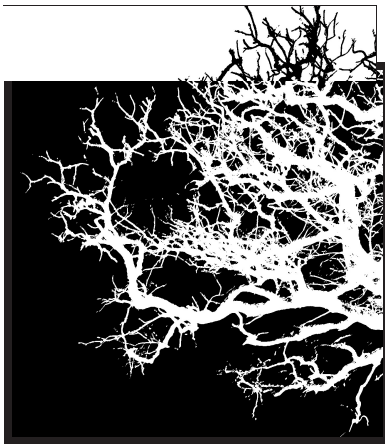
State Information Center	1-800-457-8283
Federal Information Center	1-800-688-9889
U.S. Senator Richard Lugar	1-202-224-4814
U.S. Senator Evan Bayh	1-202-224-5623
Indiana House	1-800-382-9842
Indiana Senate	1-800-382-9467
Indiana Governor	1-317-232-4567
Indiana Secretary of State	1-317-232-6531
Medicaid Information	1-800-457-4584
Child Support Helpline	1-800-840-8757
Indiana Bureau of Motor Vehicles	1-317-233-6000
Indiana Dept. of Natural Resources	1-317-232-4020
Indiana Dept. of Correction	1-317-232-5715
Indiana Dept. of Education	1-317-232-6611
Indiana Dept. of Labor	1-317-232-2655
Social Security	1-800-772-1213
State Tourism Division	1-800-289-6646
Unclaimed Property	1-800-447-5598
Unemployment Claims	1-800-437-9136
Medicare (federal)	1-800-633-4227
Internal Revenue Service (federal)	1-800-829-1040
Indiana Dept. of Revenue	1-317-232-2240
Consumer Protection (state)	1-800-382-5516
Indiana Dept. of Insurance	1-800-622-4461
Indiana Family & Social Services	1-800-622-4932

Physical Well-Being

It is safe for most adults over the age of 65 to exercise.

Even patients with chronic illnesses such as heart disease, high blood pressure, diabetes, and arthritis can exercise safely. In fact, many of these conditions are improved with exercise.

If, however, you are uncertain if exercise is safe for you--or if you are currently inactive--ask your doctor for personal guidance.

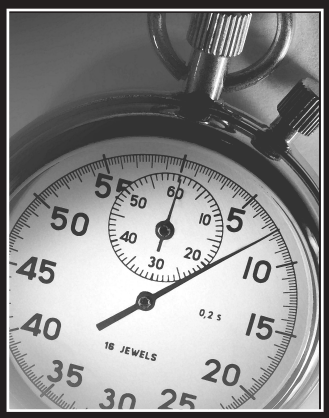


How do I get started?

It is important to wear loose, comfortable clothing and well-fitting, sturdy shoes. Your shoes should have a good arch support and an elevated, cushioned heel to absorb shock.

If you are not already active, you should begin slowly. Start with exercises that you are already comfortable doing. Starting slowly makes it less likely that you will injure yourself. Starting slowly also helps prevent soreness from "overdoing" it. The old saying about "no pain, no gain" is not true for older or elderly adults. You do not have to exercise at a high intensity to get most health benefits.

Walking, for example, is an excellent activity to start with. As you become used to exercising, or if you are already active, you can slowly increase the intensity of your exercise program.



What is fitness?

Fitness can be performance-related or health-related.

Performance-related fitness is a measure of an individual's agility, balance, power, and speed.

We will focus upon the second type of fitness: health-related fitness. Health-related fitness can be achieved through regular physical activity.

The benefits of *both* types of fitness include a healthy heart and lungs (cardiorespiratory fitness), increased flexibility, enhanced muscular strength, and improved endurance.

Health-related fitness helps you feel your best and reduces the risks of heart attack, colon cancer, diabetes, and high blood pressure. Being fit helps you to have more energy throughout the day and energy left over to enjoy your leisure time.

How much physical activity?

Experts recommend:

Activity at moderate intensity (equal to a brisk walk) for 30 minutes a day, 5 days a week or more.

Vigorous exercise for 20 minutes a day, 3 times a week or more. Vigorous exercise is done at a pace that increases your heart rate to 70% or more of your maximum heart rate. Your maximum heart rate is the fastest your heart can beat at a maximum activity level.

What types of physical activity improve physical fitness?

Most experts agree that there are three kinds of fitness:

1. ***Flexibility*** is the ability to move joints and use muscles through their full range of motion. Stretching is a flexibility exercise.

2. ***Aerobic (cardiorespiratory) fitness*** is the body's ability to use oxygen efficiently and depends upon the condition of your heart, lungs and muscles. This type of fitness increases the amount of oxygen that is delivered to your muscles, which allows them to work longer. Walking and bicycling are examples of aerobic exercise.

3. ***Muscular fitness*** includes building stronger muscles and increasing the length of time you can use them (another term for this is "endurance"). Resistance training through weight-lifting and body movements (such as push-ups) can improve muscular fitness.

How can I be more physically active?

Try to make physical activity a regular and essential part of your day, just like eating or brushing your teeth.

Start slowly and be sure to consult your doctor first, especially if you are not at all active or suffer from health problems.

Make an exercise appointment with yourself when you are most likely to keep it. For example, consider scheduling your activity in the morning if you tend to talk yourself out of it later in the day.

Activity throughout the day burns calories and helps maintain your weight. Small activities such as taking the stairs instead of the elevator or parking far away and walking to your office or the grocery store can add up quickly to the recommended 30 minutes of moderate activity. Make a plan to ride your bike to work once a week. If you don't have time to take one 30-minute walk, break it up into three 10-minute walks.

Walking is an activity that most people can do safely and routinely with family members, friends, coworkers, or pets.

Keep track of your steps with a step counter or pedometer, which you can buy at a sporting goods or department store. You may see how little you actually move in a typical day. Wearing the step counter will motivate you to accumulate more steps through the course of each day.

If you want a more structured way to get exercise, consider joining a health club or community center that offers fitness activities.

Find an activity that you enjoy and feel you can stick with, and then vary it with other activities so you don't get bored. For example, 3 days a week, take a brisk, 30-minute walk with a friend and then lift some weights together. On other days, take a water aerobics class, ride a bike, or take the dog for a hike. Join a softball, volleyball, or basketball league for seniors.

The more physical activities you can find to enjoy, the greater your chances for overall health and fitness success.

When should I call my doctor?

If your muscles or joints are sore the day after exercising, you may have exerted yourself too much. Next time, exercise at a lower intensity. If the pain or discomfort persists, you should talk to your doctor.

You should also talk to your doctor if you have any of the following symptoms while exercising:

- Chest pain or pressure
- Trouble breathing or excessive shortness of breath
- Dizziness or light-headedness
- Difficulty with balance
- Nausea

How to lower your risk of falling

Anyone can fall--but statistics show the risk is higher for older individuals. This increased risk of falling may be the result of changes that come with aging or with certain medical conditions such as arthritis, cataracts or hip problems. Most falls occur in the home. Consider the following tips to improve safety in your home:

- Rugs should be firmly fastened to the floor or have nonskid backings. Loose ends should be tacked down.
- Electrical cords should not be placed on the floor in walkways.
- Install handrails in your bathroom for bath, shower and toilet use.
- Install handrails on both sides of your stairways for support.
- In the kitchen, make sure items are within easy reach.
- Make sure that you have good lighting in your home. A well-lit home will help you avoid tripping over objects that are not easy to see. Put night lights in your bedroom, hallways, stairs and bathrooms.
- Wear shoes with firm, nonskid soles. Avoid wearing loose-fitting slippers that could cause you to trip.

Take good care of your body and try to stay healthy by following these tips:

• Visit your eye doctor once a year. Cataracts and other eye diseases that cause you not to see well can lead to falls.

• Pursue regular physical activity to keep your bones and muscles strong.

• Take care of your feet. If you have pain in your feet or if you have large, thick nails and corns, have your doctor examine your feet.

• Talk to your doctor about any side effects you may have from your medicines. Such side effects are a common cause of falls. The more medicines you take, the greater your risk of suffering a potentially dangerous side effect.

• Talk to your doctor if you have dizzy spells.

• If your doctor suggests that you use a cane or a walker to help you walk, be sure to use it. This will give you extra stability when walking and will help you avoid falls.

• Don't smoke.

• Limit alcohol to no more than 2 drinks per day.

• When you get out of bed in the morning or at night to use the bathroom, sit on the side of the bed for a few minutes before standing up. Your blood pressure takes some time to adjust when you sit up. It may be too low if you get up quickly. This can make you dizzy, and you might lose your balance and fall.

Healthy eating

Heart disease, stroke, diabetes, cancers, and damage to your arteries can be linked to what you eat. Fiber, fruits and vegetables can help reduce your risk of some cancers. Calcium helps build strong bones.

What you should eat:

• 2 to 4 servings of fruits and 3 to 5 servings of vegetables a day
• 6 to 11 servings of bread, cereal, rice, or pasta a day
• 2 to 3 servings of low-fat or fat-free milk, yogurt, or cheese a day
• 2 to 3 servings of meat, poultry, fish, dry beans, egg whites, or nuts a day
• Lots of fiber (found in whole-grain breads and cereals, fruits, and vegetables)

What to avoid

Saturated fat - Saturated fats include animal fats, hydrogenated vegetable fats and tropical fats (such as coconut and palm oil). A high-fat diet increases your risks of heart or gallbladder disease, breast and colon cancer.

Sodium - Sodium, found in table salt and some foods, increases blood pressure in some people. Don't cook with salt, avoid prepared foods that are high in sodium, and add salt sparingly...if at all...when you are eating.

Do you have problems shopping for food?

Maybe you can't drive anymore...or perhaps you have trouble walking or standing for a long time. Consider these suggestions:

• Ask a local food store to bring groceries to your home. Some stores deliver groceries for free or at a modest cost; other times, there is a charge.

• Ask your church or synagogue for volunteer help. Or sign up for help with a local volunteer center.

• Ask a family member or neighbor to shop for you...or pay someone to do it. Some companies let you hire home health workers for a few hours a week. These workers may shop for you or perform other vital tasks. These companies can often be found in your local phone directory under "Home Health Services."

Do you face difficulties in cooking your own food?

Perhaps it has grown difficult to hold heavy cooking utensils, pots and pans...or perhaps you have trouble standing for relatively long periods of time at the stove. Consider these suggestions:

• Use a microwave oven to cook TV dinners, other frozen foods, and foods prepared ahead of time by the store.

• Take part in group meal programs offered through senior citizen programs. Have meals brought to your home, if this is an option.

• Move to a place where someone else will cook, such as a family member's home or a home for senior citizens.

To find out about senior citizen group meals or meals delivered to your home, you can call the Elder Care Locator toll-free at 1-800-677-1116. These meals often cost little or nothing for those who qualify.

Have you lost your appetite?

Many people who live alone sometimes feel lonely at mealtimes. This feeling can make you lose your appetite. Or you may not feel like making meals for just yourself. Maybe your food has no flavor or tastes bad. This could be caused by medicines you are taking.

What to do:

- Eat with friends or family members.
- Take part in group meal programs, offered through senior citizen programs.
- Ask your doctor if your medications could be causing appetite or taste problems. If so, ask about possibly changing medicines.
- Enhance the flavor of foods by adding spices or herbs.

For more information, please contact:

Department of Health & Human Services
U.S. Food & Drug Administration
5600 Fishers Ln.
Rockville, MD 20857-0001

...or review the information in this online publication:
< **http://www.fda.gov/opacom/lowlit/eatage.pdf** >

Medications

The FDA is working to make drugs safer for senior citizens who consume a large share of the nation's medications. People over the age 65 buy 30% of all prescription drugs and 40% of all over-the-counter (OTC) drugs.

Of all the problems older people face in taking medication, drug interactions are possibly the most dangerous. When two or more drugs are mixed in the body, they may interact with each other and produce uncomfortable or even dangerous side effects. This is especially a problem for older people because they are much more likely to take more than one drug. The average older person is taking more than four prescription medications at once plus two OTC medications.

It is important to use caution when taking drugs in combination. For example, high blood pressure is often treated with several different drugs. Many older people have multiple cardiovascular risk factors--high blood pressure, diabetes, abnormal cholesterol--and will often need multiple drugs to treat them. Unless carefully supervised by a doctor, taking a mixture of drugs can be dangerous.

For example, a person who takes a blood-thinning medication should not combine this with aspirin, which will thin the blood even more. Antacids can interfere with absorption of certain drugs for Parkinson's disease, high blood pressure, and heart disease. Before taking any new drug, the patient should be aware of possible interactions.

What should I ask my doctor?

Before you leave your doctor's office with any new prescription, make sure you fully understand how to take the drug correctly. Your pharmacist can also provide valuable information about how to take your medicines and how to cope with side effects. Ask the following questions:

- What is the name of this drug? What is it designed to do?
- Is this a generic or a name-brand product?
- Should I take this on an empty stomach or with food? Is it safe to drink alcohol with this drug?
- What is the dosing schedule and how do I take it?
- What should I do if I forget a dose?
- What side effects should I look for? What should I do if I experience these side effects?
- How long will I be on this drug?
- How should I store this drug?

The value of exercise

No matter how old you are, exercise can benefit your health.

Physical activity can boost your heart, your mood, and your confidence level. Being physically fit allows you to be stronger and more independent. Vigorous exercise can strengthen the heart and lungs. A regular brisk walk can lower your risk for heart disease.

Climbing stairs and doing housework can increase your strength and stamina. Strength training is a good way to stop muscle loss and slow down bone loss.

- Physically active people are less likely to develop diabetes.
- Strength training can lessen arthritis pain.
- Light exercise is also good for your mental health.

Of course, you should always talk to your physician before initiating any type of exercise program.

Overweight?

Maintaining a healthy weight can help your overall health. Being overweight, on the other hand, has been shown to increase your chances of high blood pressure, diabetes, heart disease and some types of cancer.

If you feel you need to lose weight, contact your physician for a healthy weight-loss plan.

Underweight?

It is not healthy to be too thin, either. Many changes occur naturally with aging. As people age, it becomes harder for the body to absorb nutrients. At the same time, many older people eat less or skip meals.

Improperly-fitting dentures can cause trouble chewing. A dentist can correct the problem for you. You should report to your physician any difficulty you encounter in swallowing. Soft foods such as yogurt, cooked fruits, and vegetables can also help.

Arthritis

Arthritis can affect joints in any part of the body. This disease causes pain and loss of movement. Half of all people age 65 and older have arthritis.

For additional information, visit the Arthritis Foundation's website at < **http://www.arthritis.org/** >, call their toll-free phone number at 1-800-283-7800, or write to:

Arthritis Foundation
P.O. Box 19000
Atlanta, GA 30325

Eyesight problems

As people age, some begin to lose their eyesight. To help you see better, add brighter lights around the house. Have your eyes examined annually. The eye doctor will check for eye diseases, test your eyesight, check your glasses and test your eye muscles. The doctor should also test for glaucoma. It may also help to see your doctor regularly to check for diseases such as diabetes. Diabetes can affect one's eyesight if left untreated.

For more information, visit the American Optometric Association's website at < **http://www.aoa.org/x9454.xml** >, call them toll-free 1-800-365-2219, or write to them at:

American Optometric Association
243 N. Lindbergh Blvd.
St. Louis, MO 63141

Cancer information

The American Cancer Society has trained cancer information specialists available 24 hours a day, 7 days a week to answer questions, and link callers with resources in their communities.

You can contact them at 1-800-ACS-2345 or visit their website at < **http://www.cancer.org** >.

The following steps can reduce your chances of getting cancer:

1. Maintain a healthy weight:

• Balance caloric intake with physical activity.

• Avoid excessive weight gain.

• Achieve and maintain a healthy weight...particularly if currently overweight.

2. Adopt a physically active lifestyle:

• Adults should engage in at least 30 minutes of moderate to vigorous physical activity, in addition to usual activities, on 5 or more days a week.

3. Consume a healthy diet with emphasis on plant sources:

• Choose foods and beverages in amounts that help achieve and maintain a healthy weight.

• Eat 5 or more servings of a variety of fruits and vegetables every day.

• Choose whole grains over processed or refined grains.

• Limit consumption of red and processed meats.

4. If you drink alcoholic beverages, limit your consumption:

• Alcohol increases risks of cancer of the mouth, pharynx, larynx, esophagus, liver, and breast. Risk increases significantly with consumption of more than 2 drinks a day.

Heart disease

Risk factors for heart disease include diabetes, smoking, excess body weight, high cholesterol, high blood pressure and a lack of physical activity. A healthy diet and regular physical activity can lower your risk for heart disease.

Facts about heart disease:

• Heart disease is the number one killer in Indiana.

• 42% of all deaths in Indiana are caused by heart disease, almost double the number of deaths caused by AIDS, cancer and all accidents combined.

• Cardiovascular disease costs the United States about $274.2 billion annually.

Symptoms of a heart attack include:

• Uncomfortable pressure, squeezing, fullness or pain in the center of the chest lasting for more than a few minutes.

• Pain spreading to shoulders, neck or arms.

• Chest discomfort accompanied by sweating, light-headedness, fainting, nausea, or shortness of breath.

A special note to women: The symptoms and signs of a heart attack for a woman are often more subtle than those for a man. Shortness of breath, nausea, vomiting and tightness in the chest (not necessarily combined with any of the above) should be taken very seriously. Many women do not recognize the warning signs involved with a heart attack. In fact, any sign of not feeling well should be a reason for concern. If you experience any of these symptoms or have any questions, dial 911 or contact your emergency services *immediately*.

Warning signs of a stroke:

• Sudden numbness or weakness of leg, arm or face—especially on one side of the body.

• Sudden confusion, difficulty in speaking or understanding.

• Severe and sudden headache with no obvious cause.

• Sudden vision problems in one or both eyes.

• Dizziness or difficulties in balance, coordination or walking.

Risk factors for stroke:

- High blood pressure
- Smoking
- High-fat diet
- Physically inactive lifestyle
- Excessive consumption of alcohol
- Family history
- Atrial fibrillation, irregularities, or other heart disease

Who is at risk of a stroke:

- Men are more likely than women to suffer a stroke
- African-Americans, Puerto Ricans, Cuban-Americans, and Mexican-Americans are more likely to have high blood pressure

For more information, contact one of the offices of the American Heart Association listed below:

American Heart Association / National Office
7272 Greenville Ave.
Dallas, TX 75231
1-800-AHA-USA1 (242-8721)

American Heart Association / Indiana Office
6100 W. 96th St.
Indianapolis, IN 46278-6005
(317) 876-4850 or 1-800-229-1503

Women's Health Information: 1-888-MYHEART (694-3278)

Symptoms of diabetes:

- Frequent urination
- Excessive thirst
- Unexplained weight loss
- Extreme hunger
- Sudden vision changes
- Tingling or numbness in hands or feet
- Fatigue
- Dry skin
- Slow-to-heal sores
- More infections than usual

Risk factors for diabetes:

- Older age
- Obesity
- Family history of diabetes
- Prior history of gestational diabetes
- Impaired glucose tolerance
- Physical inactivity

Diabetes is a disease that affects the way your body uses food.

To prevent or control diabetes:

- Develop and maintain a healthy diet
- Control your weight
- Exercise regularly
- Get regular checkups
- Don't smoke

Facts about diabetes:

- Approximately 23.6 million people in the United States have diabetes.
- An estimated 10.3% of those age 20 and over in the United States have diabetes. For those over the age of 60, this percentage jumps to 23.1%.
- The estimated cost of diabetes in Indiana was $3.1 billion in 2006 (including excess medical costs and lost productivity through absenteeism and lost productivity capacity).
- African-Americans are 60% more likely to have diabetes.
- Diabetes is the fifth-deadliest disease in the United States and is the nation's seventh leading cause of death.

For additional information, please visit the American Diabetes Association's website at < **http://www.diabetes.org** > or contact the organization at one of these offices:

Indiana Information Center
7363 E. 21st St.
Indianapolis, IN 46219
(317) 352-9226

American Diabetes Assoc.
1660 Duke St.
Alexandria, VA 22314
1-800-DIABETES (342-2383)

Osteoporosis

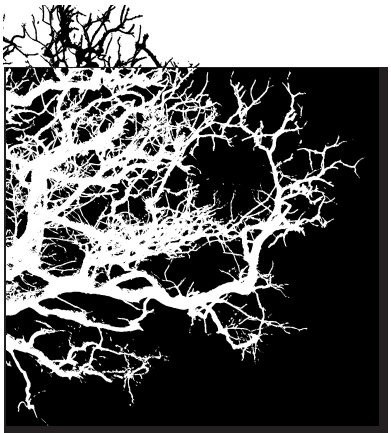
As bones age, they may become brittle and may fracture more easily. One out of five women and one in eight men over age 50 will suffer an osteoporosis-related fracture.

Eating 1200 to 1500 milligrams of calcium daily can protect you against this disease. To increase your calcuim intake, eat foods such as milk, yogurt and cheese. You should also consider taking calcium supplements.

Regular weight-bearing exercise (such as walking) builds bone strength and helps prevent bone loss.

For more information, you can visit the National Osteoporosis Foundation's website at < **http://www.nof.org/** >, call them toll-free at 1-800-231-4222, or write to:

National Osteoporosis Foundation
1232 22nd St. NW
Washington, DC 20037-1202



What's covered by Medicare?

Medicare covers certain medical services and items in hospitals and other settings. Some are covered under Medicare Part A, and some are covered under Medicare Part B. As long as you have both Part A and Part B, these services and items are covered whether you have the Original Medicare Plan or belong to a Medicare Advantage Plan, such as an HMO or PPO.

What is Medicare Part A?

Medicare Part A helps cover your inpatient care in hospitals. This includes critical access hospitals and skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and home health care.

You must meet certain conditions to get these benefits. If you are not sure if you have Medicare Part A, look on your red, white, and blue Medicare card. If you have Medicare Part A, "HOSPITAL (PART A)" is printed on your card.

Cost: Most people automatically get Part A coverage without having to pay a monthly payment, called a "premium." This is because they or a spouse paid Medicare taxes while working. If you do not automatically get premium-free Medicare Part A, you may be able to buy it if:

- you (or your spouse) are not entitled to Social Security because you did not work or did not pay enough Medicare taxes while you worked and you are age 65 or older; or
- you are disabled but no longer receive premium-free Medicare Part A because you returned to work.

Medicare Part A helps cover the following medical necessities:

- blood
- home health services
- hospice care
- hospital stays
- skilled nursing facility care

What is Medicare Part B?

Medicare Part B helps cover medical services like doctors' services, outpatient care, and other medical services that Part A does not cover.

Medicare Part B is *optional* and helps pay for covered medical services and items when they are medically necessary. Part B also covers some preventive services.

Cost: The Medicare Part B premium must be paid each month. In some cases, this amount may be higher if you didn't sign up for Medicare Part B when you first became eligible. You also pay a Medicare Part B deductible each year before Medicare starts to pay its share. You may be able to get help from your state to pay this premium and deductible.

If you don't take Medicare Part B when you are first eligible, the cost of Medicare Part B will go up 10% for each full 12-month period that you could have had Medicare Part B but didn't sign up for it, except in special cases. You may have to pay this penalty as long as you have Medicare Part B.

If you did not sign up for Medicare Part B when you first became eligible, call Social Security at 1-800-772-1213 to see when you can apply.

Medicare Part B & TRICARE coverage

If you have TRICARE, you must have Medicare Part B to keep this coverage. However, if you are an active duty service member--or the spouse or dependent child of an active duty service member--you may not have to get Medicare Part B right away. You can get Medicare Part B during a special enrollment period and in most cases, won't have to pay a late-enrollment penalty.

Medicare Part B helps cover these items & services:

Medicare Part B covers certain medical items and services no matter how you get your Medicare health care. Costs for these services vary depending on the plan you choose. For most of these items and services, you must pay a copayment or coinsurance, and a deductible may apply. Services Medicare Part B helps cover include:

- Ambulance services
- Cardiovascular screenings
- Limited chiropractic services
- Colorectal cancer screenings
- Diabetes screenings, supplies, and self-management training
- Emergency room services
- Eye examinations
- Eyeglasses
- Foot examinations & treatment
- Glaucoma tests
- Mammograms
- Prescription drugs
- Prostate cancer screenings

Do you need to replace your Medicare card?

If your Medicare card is lost or damaged, you can order a new card by following the steps outlined at the Social Security agency's website: < **www.socialsecurity.gov** >. Or call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778).

If you receive benefits from the Railroad Retirement Board (RRB), call your local RRB office or 1-800-808-0772, or visit their website at < **www.rrb.gov** > and select "Benefit Online Services."

Indiana Division of Aging (IDA)

This agency coordinates a broad spectrum of in-home and community-based services to older adults and persons of all ages with disabilities.

Services provide a focus on prevention, early intervention, protection and advocacy. The agency collaborates with communities, local organizations, and other units of government to provide services to individuals and their families.

IDA in-home services:

•CHOICE (Community and Home Options to Institutional Care for the Elderly and Disabled)

The CHOICE program provides in-home services to individuals who are at risk of losing their independence in their own homes and communities. The program allows seniors to remain in their homes while receiving care, preserving autonomy, independence and privacy for the individual it serves.

CHOICE services include attendant care, transportation, adult day care, home-delivered meals, homemaker, home health services and supplies, respite care and other services necessary to prevent institutionalization. The program is cost-effective: the average cost per day of a CHOICE program participant is $18.92, compared to $40.02 for a skilled nursing facility and $29.42 for an intermediate care facility.

Medicaid waivers allow Indiana to provide home and community based services to individuals who would otherwise require the level of care provided in an intermediate-care or skilled nursing facility. The Aged and Disabled Waiver serves individuals 65 years of age or older or individuals who have disabilities and meet the Medicaid guidelines. Individuals served by this waiver must meet the level-of-care standards of a skilled or intermediate nursing facility.

For more detailed information, contact you local Agency on Aging or call the Indiana Division of Aging toll-free at 1-888-673-0002. If you prefer to get information online, the agency's website address is: < **http://www.in.gov/fssa/da/** >.

IDA community services:

- Adult guardianship
- Title V senior employment
- Pre-Admission Screening Annual Resident Review
- Indiana Pre-Admission Screening
- Assistance to residents in county homes
- Room and board assistance
- USDA meals reimbursement
- Title III/VII of the Older Americans Act
- Long Term Care Ombudsman
- Money management program
- Developmental Disabilities Waiver Ombudsman

Things to consider when selecting a nursing home:

- Is the home convenient to friends and relatives?
- Does the facility size fit your needs?
- Are the visiting hours convenient for your friends and relatives?
- What are the costs involved?
- Can you choose your room? Your roommate?
- Will your place be held if you go into the hospital?
- How are valuables protected?
- Are community volunteers used at the home?
- Do the patients like the quality of the food served?
- Do the patients appear to have high morale?
- Do patients have a formal grievance procedure?

Contact your local Area Agency on Aging for more information. These offices are listed in the appendix at the back of this booklet.

The Bureau of Aging & In-Home Services

This agency provides in-home and community-based services to older adults and persons of all ages with disabilities. This agency allows elderly people to live independently in their own homes. The program provides a variety of services aimed at preventing premature or inappropriate institutionalization.

Services provided include adult protective services, adult guardianship, Title V senior employment, Title III/IV of the Older Americans Act, Long Term Care Ombudsman, a money management program, and a variety of other services.

If you do move into a nursing home, discuss protecting your finances with your attorney.

Indiana Association of Area Agencies on Aging

The Indiana Association of Area Agencies on Aging (IAAAA) advocates for quality programs and services for older adults and persons with disabilities.

The IAAAA believes in an individual's right to:

• Choose among health care alternatives to maintain independence and dignity.
• Practice healthy lifestyles to have a happier, healthier, and longer life.
• Be educated about the many services and alternatives available.

The Indiana Association of Area Agencies on Aging advocates for a fair and balanced long-term care system for the aged and disabled populations in Indiana. The rapid growth rate of the over-60 population...combined with continually rising health care costs...means that addressing long-term care issues needs to be a priority for Indiana legislators. IAAAA is working to make sure this occurs.

According to census projections, a third of all Indiana residents will be over the age of 60 by the year 2030. Of that group, a significant number will be over the age of 85.

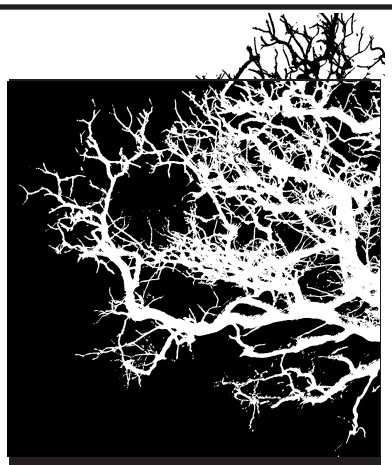
Indiana's health care system and social services networks are not fully prepared to meet all of these long-term health care challenges...but progress toward this goal remains a top priority for the State Legislature.

What are some services I can receive through Indiana AAAs?

Advocacy
Transportation
Legal services
Nutrition
In-home care
Case management
Nursing home pre-admission screening
Caregiver support

Who should call AAAs?

Members of the community needing information about the aging population; older adults interested in employment; older adults looking for assistance with activities such as cooking, bathing, etc.; parents of children with a disability; and community members who suspect abuse or neglect of a dependent adult.



Social Security

Social Security provides a guaranteed income for persons who have a disability, are a surviving spouse, or are 62 years old or older. Social Security provides a measure of financial stability for many laborers, retirees, and their families.

To apply for retirement benefits, call the Social Security Administration toll-free at 1-800-772-1213. Make an appointment with a representative to have your application completed over the phone or at any Social Security Administration office. When applying for retirement benefits, you should contact the Social Security Administration three months before you want to begin receiving benefits.

You will need the following information of the person applying for benefits when applying for Social Security:

- Social Security number
- Birth certificate
- W-2 forms or Self-Employed Tax Return for last year
- Military discharge papers (if applicable)
- Proof of U.S. citizenship or lawful alien status (if applicable)
- Bank name and account number (if wanting direct deposit)

American Association of Retired Persons (AARP)

Members of this organization receive the following benefits for a $12.50 annual membership fee:

- A subscription to *Modern Maturity* magazine
- Discounts for airline travel, auto rental, cruise lines, hotels/motels and Internet service.
- Services such as auto insurance, credit card services, an investment program, homeowners insurance, legal services, life insurance, as well as health care and pharmacy services.

For more information, you can call AARP toll-free at 1-888-OUR-AARP (687-2277), visit their website at <**www.aarp.org**>, or write to them at this mailing address:

AARP
601 E St. NW
Washington, DC 20049

Buying prescriptions online

With hundreds or perhaps even thousands of drug-dispensing websites in business, how can consumers tell which ones are legitimate--especially when it is so easy to set up a website that is very professional-looking and promises deep discounts or a minimum of hassles?

The FDA offers these tips to consumers who buy health products online:

• Check with the National Association of Boards of Pharmacy to determine if the site is a licensed pharmacy in good standing (visit the association's website at < **www.nabp.net** >, or call 1-847-391-4406).

• Don't buy from *any* website that offers to prescribe a prescription drug for the first time without a physical exam, sell a prescription drug without a prescription, or sell drugs not approved by the FDA.

• Utilize websites that provide convenient access to a licensed pharmacist who can answer your questions.

• Avoid websites that do not identify with whom you are dealing and do not provide a U.S. address and phone number to contact if there's a problem.

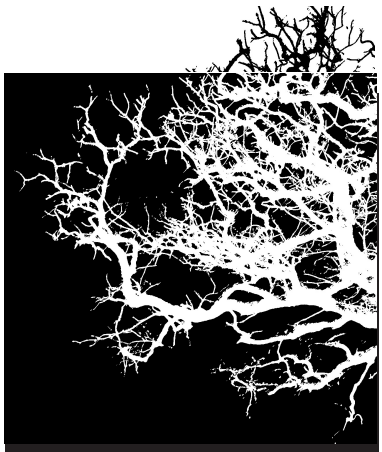
• Beware of websites that advertise a "new cure" for a serious disorder or a quick cure-all for a wide range of ailments.

• Be careful of websites that attempt to use impressive-sounding terminology to disguise a lack of good science or those that claim the government, the medical profession, or research scientists have conspired to suppress a particular product or type of product.

• Steer clear of any website that includes undocumented case histories claiming "amazing" medical results.

• Talk to your health-care practitioner before using any medication for the first time.

If you suspect that a website may be operating illegally, you can report it to the U.S. Food & Drug Administration by using the form found at < **http://www.fda.gov/buyonline/** >. This FDA website also provides helpful information about buying medicines and medical products online.



Historic sites in Indiana

Angel Mounds State Historic Site - Evansville
Center School - Fort Wayne
Conner Prairie - Fishers
Culbertson Mansion State Historic Site- New Albany
Ernie Pyle Home - Dana
Fort Ouiatenon - West Lafayette
Gene Stratton-Porter Cabin - Rome City
Grissom Air Museum - Peru
Indiana Dunes National Lakeshore - Portage
Indiana's First State Capitol - Corydon
Lanier Mansion State Historic Site - Madison
Levi Coffin Home State Historic Site - Fountain City
Limberlost - Geneva
Lincoln Boyhood National Memorial - Lincoln City
Madison Historic District
"Madonna of the Trail" Monument - Richmond
New Harmony State Historic Site
Old National Road (U.S. 40 between Richmond and Terre Haute)
Pigeon Roost State Historic Site - Underwood
President Benjamin Harrison Home - Indianapolis
Railroad Depot Historic District - Richmond
Reitz Home Museum - Evansville
Richmond Historic District
Scottish Rite Cathedral - Indianapolis
Soldiers' & Sailors' Monument - Indianapolis
Starr Historic District - Richmond
Statehouse - Indianapolis
T.C. Steele Home - Nashville
Tippecanoe Battlefield Park - Battle Ground
Veterans National Memorial Shrine - Fort Wayne
Historic Vincennes - Indiana Territorial Capital
Whitewater Canal State Historic Site - Metamora
Whitewater Gorge Park - Richmond

Indiana State Parks

Brown County - *Nashville (812) 988-6406*
Chain O'Lakes - *Albion (260) 636-2654*
Charlestown - *(812) 256-5600*
Clifty Falls - *Madison (812) 273-8885*
Falls of the Ohio - *Clarksville (812) 280-9970*

Fort Harrison - *Indianapolis (317) 591-0904*
Harmonie - *New Harmony (812) 682-4821*
Indiana Dunes - *Chesterton (219) 926-1952*
Lincoln State Park - *Lincoln City (812) 937-4710*
McCormick's Creek - *Spencer (812) 829-2235*
Mounds - *Anderson (765) 642-6627*
O'Bannon Woods - *Corydon (812) 738-8232*
Ouabache - *Bluffton (260) 824-0926*
Pokagon - *Angola (260) 833-2012*
Potato Creek - *North Liberty (574) 656-8186*
Prophetstown - *Battle Ground (765) 567-4919*
Shades - *Waveland (765) 435-2810*
Shakamak - *Jasonville (812) 665-2158*
Spring Mill - *Mitchell (812) 849-4129*
Summit Lake - *New Castle (765) 766-5873*
Tippecanoe River - *Winamac (574) 946-3213*
Turkey Run - *Marshall (765) 597-2635*
Versailles - *(812) 689-6424*
Whitewater Memorial - *Liberty (765) 458-5565*

Indiana State Reservoirs

Brookville Lake
Brookville
(765) 647-2657
Cagles Mill Lake (Lieber SRA)
Cloverdale
(765) 795-4576
Cecil M. Harden Lake (Raccoon SRA)
Rockville
(765) 344-1412
Hardy Lake
Scottsburg
(812) 794-3800
J. Edward Roush Lake (Huntington Lake)
Huntington
(260) 468-2165
Mississinewa Lake
Peru
(765) 473-6528
Monroe Lake
Bloomington
(812) 837-9546
Patoka Lake
Birdseye
(812) 685-2464
Salamonie Lake
Andrews
(260) 468-2125

Indiana Museums

• Indiana State Museum - *Indianapolis*

• Children's Museum of Indianapolis -- The largest museum of its kind in the world.

• Fort Wayne Museum of Art

• Indiana University Art Museum - *Bloomington*

• Indianapolis Museum of Art

• Eiteljorg Museum of American Indians & Western Art - *Indianapolis*

• Reitz Home Museum - *Evansville*

• Indiana Basketball Hall of Fame - *New Castle*

• NCAA Hall of Champions Museum - *Indianapolis*

• Auburn Cord Duesenberg Automobile Museum - *Auburn*

• Studebaker National Museum - *South Bend*

• College Football Hall of Fame - *South Bend*

• George Rogers Clark National Historic Site - *Vincennes*

• Lincoln Boyhood National Memorial - *Lincoln City*

• Indiana Medical History Museum - *Indianapolis*

• National Automotive & Truck Museum of the United States - *Auburn*

• Conner Prairie Pioneer Settlement - *Fishers*

Indiana Area Agencies on Aging

Area 1
Northwest Indiana Community Action Corp.
5240 Fountain Dr.
Crown Point, IN 46307
1-800-826-7871

Area 2
REAL Services, Inc.
P.O. Box 1835
South Bend, IN 46601
1-800-552-7928

Area 3
Aging & In-Home Services of Northeast Indiana, Inc.
2927 Lake Ave.
Fort Wayne, IN 46805-5415
1-800-552-3662

Area 4
Area IV Agency on Aging
P.O. Box 4727
Lafayette, IN 47903
1-800-382-7556

Area 5
Area 5 Agency on Aging & Community Services
1801 Smith St. / Suite 300
Logansport, IN 47947
1-800-654-9421

Area 6
LifeStream Services, Inc.
P.O. Box 308
Yorktown, IN 47396
1-800-589-1121

Area 7
WCIEDD, Inc.
P.O. Box 359
Terre Haute, IN 47808
1-800-489-1561

Area 8
CICOA Aging & In-Home Solutions
4755 Kingsway Dr. / Suite 200
Indianapolis, IN 46205
1-800-432-2422

Area 9
Area 9 In-Home & Community Services Agency
520 S. 9th St. / Suite 100
Richmond, IN 47374
1-800-458-9345

Area 10
Area 10 Agency on Aging
7500 W. Reeves Rd.
Bloomington, IN 47404
1-800-844-1010

Area 11
Aging & Community Services of
South Central Indiana, Inc.
1531 13th St. / Suite G900
Columbus, IN 47201-1302
1-866-644-6407

Area 12
LifeTime Resources, Inc.
13091 Benedict Dr.
Dillsboro, IN 47018
1-800-742-5001

Area 13
Generations
1019 N. 4th St. / P.O. Box 314
Vincennes, IN 47591
1-800-742-9002

Area 14
LifeSpan Resources, Inc.
P.O. Box 995
New Albany, IN 47151
1-888-948-8330

Area 15
Hoosier Uplands
521 W. Main St.
Mitchell, IN 47446
1-800-333-2451

Area 16
Southwestern Indiana Regional Council on Aging
16 W. Virginia / P.O. Box 3938
Evansville, IN 47737
1-800-253-2188

Indiana House of Representatives
Indiana House Democratic Caucus
Office of Publications & Technology
200 W. Washington St.
Indianapolis, IN 46204

For additional copies, please call
1-800-382-9842
(toll-free within Indiana)