Relax

Distributed by

Rep. Steven Stemler

Indiana House of Representatives

An information guide for

Senior Citizens

This booklet is intended only as a starting point.
See the appendix for phone numbers and further information.
All costs and phone numbers are subject to change.

Written and compiled by the
Indiana House of Representatives
Office of Publications and Technology
Democratic Caucus
For additional copies, contact:
1-800-382-9842

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Indiana Government

State Government Phone Numbers

State Information	**1-800-457-8283**
Indiana House	**1-800-382-9842**
Indiana Senate	**1-800-382-9467**
Governor's Office	**1-317-232-4567**
Secretary of State	**1-317-232-6531**
Division of Disability, Aging and Rehabilitative Services	**1-800-545-7763**
Nursing Home Complaints	**1-800-622-4484**
Home Health Care Hotline	**1-800-227-6334**
Long-Term Care Complaint Hotline	**1-800-246-8909**
Senior Health Insurance Program	**1-800-452-4800**
Consumer Protection	**1-800-382-5516**
Medicaid Fraud Control Unit	**1-800-382-1039**
Medicaid Recipient Fraud	**1-800-446-1993**
Medicaid Provider Fraud	**1-800-382-1039**
Natural Resources	**1-800-622-4931**
Utility Regulatory	**1-800-851-4268**
State Tourism	**1-800-289-6646**
Department of Correction	**1-800-680-5889**
Department of Education	**1-317-232-6611**
Bureau of Motor Vehicles	**1-317-233-6000**
Adult Protective Services	**1-800-992-6978**
Deaf & Hard of Hearing Services (V/TDD)	**1-800-962-8408**
Veterans Affairs	**1-800-400-4520**
Worker's Compensation Board of Indiana	**1-800-824-2667**
Auto Theft Hotline	**1-800-288-6847**
Drug and Gang Hotline	**1-800-453-4756**
State Police Winter Road Conditions and Advisories	**1-800-261-7623**

Tax Deductions*

Property Taxes

The Indiana General Assembly enacted the following deductions. In order to receive the deductions, you must file in your County Auditor's office before May 10th of the year in which you would like the deductions to take effect. If there are any changes made following the year you filed, you must refile to continue to receive the deductions.

Homestead Credit -- Any person who either owns or is buying a home is entitled to a 10% property tax credit on his/her primary residence. A person who qualifies for the homestead credit also receives a standard deduction of $6,000 or one-half of the assessed value, whichever is less.

Mortgage -- Any person who has a mortgage may receive a deduction of $3,000 or one-half of the assessed value of the real property, whichever is less.

Blind & Disabled Persons -- A $6,000 deduction from the assessed value is available to blind or disabled persons. The deduction is available for real property used as the primary residence if the person's taxable gross income was less than $17,000 in the preceding year.

Senior Citizens -- People age 65 years or older are eligible for a $6,000 deduction from the assessed value of their real property if their adjusted gross income is less than $25,000, they have owned the property for more than one year, and the assessed value of the property is not more than $69,000. Seniors using this property tax deduction may not recieve another deduction other than mortgage and homestead deductions.

Veterans -- Various deductions are available for veterans and their spouses. Check with the County Auditor for more information.

Other Tax Deductions

Inheritance Tax -- there is a $100,000 inheritance tax deduction for each "Class A" beneficiary, which includes each child, parent, grandchild, and grandparent.

Renters -- the renter's deduction was increased to $2,000.

Income Tax -- new deduction for up to $2,500 of property taxes paid on the principal place of residence. In addition to $1,000 exemption for the taxpayer, spouse and each dependent claimed on the federal return, $1,500 can be deducted for each dependent child under the age of 18.

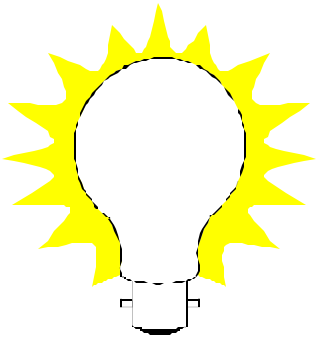
Income Tax -- the seniors income tax deduction was increased to $1,500 for those with incomes less than $40,000 per year. ($1,000 deduction remains the same for those with incomes of $40,000 or more).

Long term health care -- there is a new income tax deduction for premiums paid on state qualified long-term health care insurance.

**If you have any questions about property assessments, contact your County Assessor. If you have any other tax related questions, please contact my office at 1-800-382-9842.*

Energy Assistance Program

The Energy Assistance Program provides financial assistance on a first-come, first-serve basis to families who may have difficulty paying for utility services during the winter heating season. The program also provides limited funds for cooling devices during the summer months.



For more information contact your local Community Action Agency, listed in the Appendix.

House Publications Available

The following publications can be requested free of charge from my Statehouse office by calling toll-free 1-800-382-9842:

Don't Be a Victim—Many con artists prey on senior citizens. This booklet provides tips for avoiding telephone fraud and scams.

Higher Education—A publication for those interested in pursuing a higher education degree, detailing many Indiana colleges and universities as well as occupational and vocational schools.

Guide to State Agencies—This booklet details various agencies within Indiana state government, listing phone numbers, functions and general areas of responsibility for each.

Hoosier Fun and Facts—Designed for elementary school-aged children, this information and activity book teaches students about their state through a combination of text, puzzles and other educational activities.

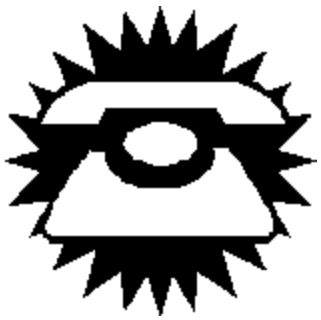
Telephone legislation benefits consumers

Indiana has several laws to protect consumers in the area of telecommunications. One new law lets you add your name to a list of numbers that can't be contacted by telephone solicitors. This law also established strict provisions that a telemarketer must follow in order for a sale to be valid. To add your name to the no-call list, contact the consumer protection division of the Indiana Attorney General's office at **1-888-834-9969**. You can also register online by accessing the Attorney General's Website at **www.in.gov/attorneygeneral**.

A second law prohibits the unauthorized switching of a customer from one telecommunications provider to another and enables the Attorney General to prosecute telephone companies that violate the law's provisions. Telecommunications providers are also prohibited from billing customers for services that the customer did not authorize.

Professional fund-raisers are required to provide information about their solicitation campaigns to the attorney general's office and telephone solicitors may not intentionally block Caller ID.

Phone Scam Alert



An unusual telephone scam has been reported in many parts of the United States. By using this scam, criminals commit fraud against you and your phone company.

The scam starts with a telephone call from an individual who identifies himself as an AT&T service technician who is running a test on your telephone line. The caller states that in order to complete the test you will need to enter three separate numbers in a specific order and hang up.

Luckily, one intended victim became suspicious and refused. Upon contacting the telephone company, he was informed that by entering these numbers, he would have given the caller access to his telephone line. This allows the person to place a long-distance phone call at the victim's expense.

AT&T's customer service department would like to hear from anyone who has been a victim or who has questions. To report a scam or for more information, call AT&T at 1-800-222-0400.

Are you annoyed by unsolicited junk mail?

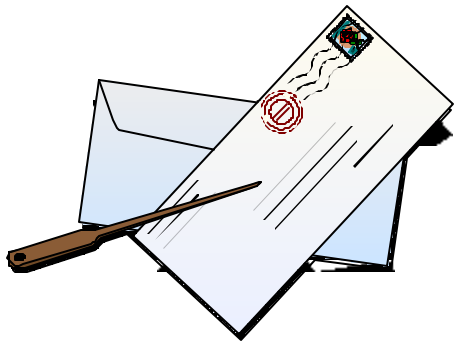
There is nothing more frustrating than having a mailbox full of catalogs and fund-raising solicitation letters you didn't request.

Now you can do something about all that unwanted correspondence.

You can have your address removed from junk mail lists by sending a postcard or letter to:

Direct Marketing Association
Mail Preference Service
P.O. Box 9008
Farmingdale, NY 11735-9008

Please keep in mind that the list is only reviewed every three months and it may take several months before you notice a reduction in the amount of junk mail that you receive. Once your request has been activated, it will be honored for a period of up to five years.



Don't fall victim to a scam

While most junk mail is merely annoying, some of it can end up costing you lots of money. Every year, Americans lose millions of dollars responding to phony contest and sweepstakes offers. The Better Business Bureau says seniors are often the target of these heartless con artists who claim to offer fabulous prizes like cars, boats and trips but rarely deliver on their promises.

The fly-by-night companies who run these scams give out few if any nice prizes. Their goal is to make money, not make other people happy. They may ask you to pay to have a prize shipped to you or to buy merchandise to "improve your chances of winning." Don't respond to these requests. In the state of Indiana, it is illegal to ask anyone to pay to enter a contest.

The Better Business Bureau also cautions you not to give your credit card information to an unfamiliar company. This information is not needed to "hold a prize" or have it shipped to your home or office.

BMV Information

Obtaining an Indiana title and registration

New Indiana residents must have their automobile's vehicle identification number (VIN) verified at a license branch. Then they must exchange the out-of-state title for an Indiana title and pay a $15 title application fee.

Purchasing a vehicle from an out-of-state dealer

Indiana state law requires a 5% sales tax on all vehicle purchases. Motorists who purchase an out-of-state vehicle must pay sales tax at the time of title application. Motorists must apply for a title within 31 days of purchase or pay a $21 late fee.

Requirements to title and register watercraft

The owner must obtain a Hull Identification Number (HIN), show proof of ownership, pay a $5 lake enhancement fee, $15 title fee, excise tax, and registration fee within 31 days of purchase. A boat valued at less than $3,000 at the time of purchase is not required to have a title.

State identification cards

Call (317)233-6000 for information on what documentation you must provide.

Indiana driver's license

Any person applying for the first time must present an appropriate learner's permit. A license is valid for four years and expires on the holder's birthday. The fee for a four year operator's license is $14. Indiana residents over the age of 75 are issued a three year operator's license at a cost of $12.

Motor Vehicle Excise Tax

Did you know that the Bureau of Motor Vehicles (BMV) actually receives less than 1 cent of every dollar of excise tax it collects? The remainder of the money goes toward funding services within our community. Fees collected by the BMV are used for schools, hospitals, police, fire protection, roads and bridges, libraries, and other programs.

Parking placards

BMV parking placards are available that allow persons with physical disabilities to legally park a vehicle in parking areas that are designated for disabled drivers. To apply for a placard,the applicant must have a doctor complete a medical certificate affirming that the individual has a qualifying disability. Medical certification forms are available at any license branch.

The Special Recognition Plate Program allows motorists to support Indiana-based universities, colleges and organizations. A $15 BMV administration fee is charged for special recognition license plates. This fee must be paid at the time of registration in addition to any required contribution paid to the organization. (Please note that the following fees list includes this $15 administration fee). For more information on obtaining a special recognition license plate, contact the organization of interest or the Indiana Bureau of Motor Vehicles at (317) 233-6000 or **www.bmvexpress.org** to request an application.

COLLEGES AND UNIVERSITIES

Anderson University	(765)641-4100	fee: $27	Purdue University	(800) 319-2199	fee: $40
Ball State University	(765)285-1080	fee: $40	Rose-Hulman Institute	(812)877-8359	fee: $40
Butler University	(800) 368-6852	fee: $40	St. Mary-of-the-Woods	(812)535-5225	fee: $40
DePauw University	(765)658-4208	fee: $30	Taylor University	(765)998-5544	fee: $25
Indiana State University	(812)237-3783	fee: $40	Univ. of Evansville	(812)479-2586	fee: $40
Indiana University	(800)824-3044	fee: $40	Univ. of Indianapolis	(317)788-3295	fee: $25
IUPUI	(317)274-8828	fee: $40	Univ. of Notre Dame	(219)631-6000	fee: $40
Indiana Wesleyan	(765)677-2110	fee: $27	Univ. of Southern Indiana	(812)464-1924	fee: $40
Manchester College	(219)982-5223	fee: $25	Vincennes University	(812)885-4510	fee: $40
Marian College	(317)955-6210	fee: $30	Wabash College	(765)362-1400	fee: $40

OTHER SPECIALTY PLATES

Freemasons, Grand Lodge of Indiana	(317) 634-7904	fee: $25
Freemasons, Prince Hall Lodge	(317) 231-9550	fee: $25
Indiana Black Expo	(317) 925-2702	fee: $40
Indiana Breast Cancer Awareness Trust	(866) 724-2228	fee: $40
Indiana Food Bank Trust	(800) 944-9166	fee: $40
Indiana Lions Trust Fund	(765) 485-6370	fee: $35
Indiana Literacy Foundation	(317) 233-5203	fee: $40
Indiana Mental Health Trust	(317) 638-3501	fee: $40
Indiana Shrine Association	(317) 635-2433	fee: $25
Indiana 4-H Foundation	(317)692-7044	fee: $40
Indpls. Motor Speedway/Hall of Fame Museum	(317) 484-6748	fee: $40
Riley Hospital for Children	(317) 634-4474	fee: $40

Available at your local branch

D.A.R.E. (Drug Abuse Resistance Education)	fee: $40
Hoosier Safety	fee: $40
Hoosier Veteran	No fee
Indiana Arts Trust	fee: $40
Indiana Boy Scouts Trust	fee: $40
Indiana Children's Trust	fee: $40
Indiana Education	fee: $40
Indiana Environmental	fee: $40
Indiana FFA Trust (Future Famers of America)	fee: $40
Indiana Health Trust	fee: $40
Indiana Native American Trust	fee: $40

Members Only

Fraternal Order of Police
(317) 635-5539 fee: $40

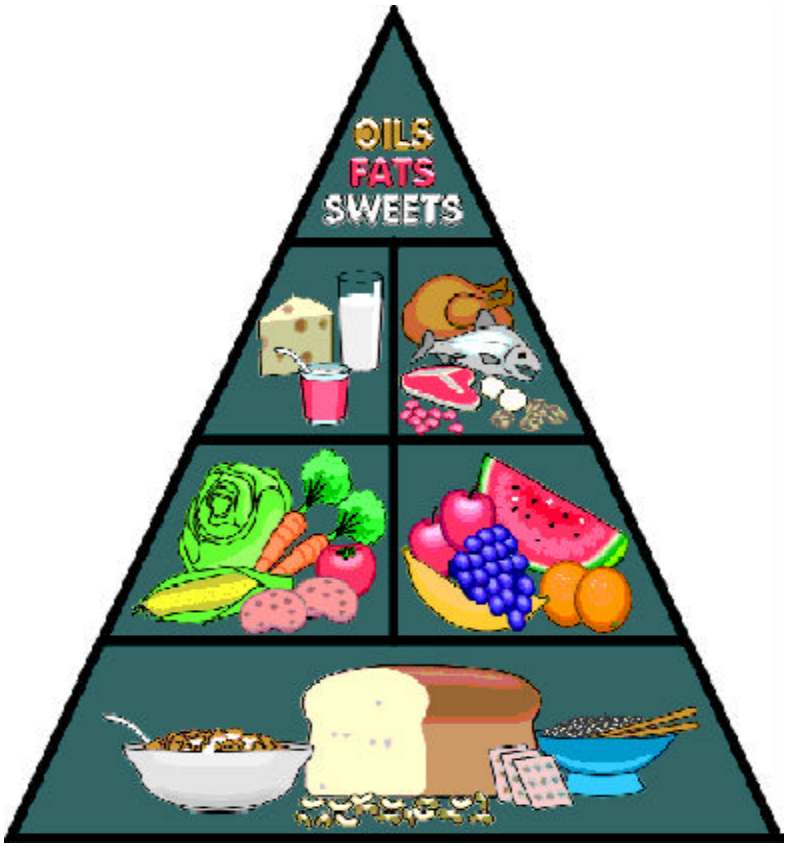
Indiana Volunteer Fireman's Association
(877) 606-4832 fee: $20

Pearl Harbor Survivors Association
(317) 462-5997 No fee

Personalized or "vanity" license plates may be reserved for $48 in addition to the normal registation fees. The deadline to apply for a personalized plate is December 31 for new applications for the following year.

Physical Well-Being

Nutritional Basics



The Food Guide Pyramid recommends daily servings from the following food groups:

Breads & Cereals: 6-11
Fruits: 2-4
Vegetables: 3-5
Meat, Poultry, Fish, Eggs, Dry Beans and Nuts: 2-3
Milk, Cheese and Yogurt: 2-3
Fats, Oils and Sweets: Eat sparingly

Water: six to eight 8-ounce cups of water or other liquid (preferably non-caffeinated) daily

contact the American Dietetic Association for more information at 1-800-366-1655

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.

- People who are physically active are less likely to develop diabetes.

- Strength training can lessen arthritis pain.
- Light exercise is also good for your mental health.

Talk to a doctor before you begin any type of exercise program.

Overweight

Maintaining a healthy weight can help your health.

Being overweight 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.

To maintain your appetite:

- Make eating a social activity
- Plan meals in advance
- Eat well when you are sick
- Increase calorie consumption by eating more often.

Improperly-fitting dentures can cause trouble chewing. A dentist can correct the problem for you.

If you have difficulty swallowing, mention it to your physician. You also might try to eat softer foods such as yogurt, cooked fruits and vegetables.

Cancer

The following steps can reduce your chances of getting cancer:

1) Do not smoke.
2) Maintain a healthy weight.
3) Get at least 30 minutes of exercise or physical activity every day.
4) Eat a healthy diet containing less red meat and more vegetables, fruits, and whole grains.
5) Limit your consumption of alcoholic beverages (even one glass of wine each day increases your cancer risk).
6) Protect yourself as well as your partner from sexually transmitted diseases.

Cancer Information

The American Cancer Society has trained cancer information specialists available 24 hours a day, seven days a week to answer questions and link callers with resources in their communities. For information, please contact the American Cancer Society at 1-800-ACS-2345 or www.cancer.org.

Eye Problems

As people age, some begin to lose their eyesight. To help you see better, add brighter lights around the house. Have an eye exam at least every two years. 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 contact:

American Optometric Association
243 N. Lindbergh Blvd.
St. Louis, MO 63141
(314) 991-4100

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 more information, contact:

Arthritis Foundation
P.O. Box 19000
Atlanta, GA 30325
(800) 283-7800.

Treatable Health Problems

Osteoporosis

As bones age, they become brittle and break more easily. 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 may also consider taking calcium supplements.

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

One out of five women and one in eight men over age 50 will suffer an osteoporosis-related fracture.

For more information contact:
National Osteoporosis Foundation
1150 17th St. NW
Suite 602
Washington, DC 20036-2226
1-800-223-9994

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?

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

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
- Sudden vision problems in one or both eyes
- Sudden trouble walking, dizziness, loss of balance or coordination
- Sudden, severe headache with no known cause

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.

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—alone and not necessarily combined with any of the above—should be taken very seriously. Unfortunately, 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 to be concerned.

If you experience any of these symptoms or have any questions, contact your emergency services immediately.

For more information, contact the American Heart Association:

National Office
American Heart Association, 7272 Greenville Ave. Dallas, TX 75231
1-800-AHA-USA1
Indiana Office
American Heart Association, 8645 Guion Rd., Ste. H
P.O. Box 681550, Indianapolis, IN 46268
(317) 876-4850, 1-800-229-1503
Women's Health Information: 1-888-MY-HEART

Diabetes

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

To prevent or control diabetes:

- Follow a healthy diet
- Control your weight
- Exercise regularly
- Have regular checkups
- Do not smoke.

Facts

- The estimated cost of diabetes in Indiana is $448 million per year.
- African-Americans are 60% more likely to have diabetes.
- Diabetes is the seventh leading cause of death in the United States.
- Over 3700 Hoosiers die each year due to diabetes.
- Indiana has the tenth highest diabetes death rate in the country.

For more information contact:

American Diabetes Association
1660 Duke Street,
Alexandria, VA 22314

Indiana Information Center
7363 East 21st Street,
Indpls., IN 46219,
(317) 352-9226,
(800) 228-2897

Symptoms

- frequent urination
- excessive thirst
- unexplained weight loss
- extreme hunger
- sudden vision changes
- tingling or numbness in hands or feet
- fatigue
- very dry skin
- slow-to-heal sores
- more infections than usual

Risk factors

- older age
- obesity
- family history of diabetes
- prior history of gestational diabetes
- impaired glucose tolerance
- physical inactivity

Health Care

CHOICE

Community and Home Options to Institutional Care for the Elderly

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.

CHOICE 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.

Contact Family and Social Services Administration for more information at P.O. Box 7083, Indianapolis, IN 46207, (317) 232-7020.

Medicare

The Medicare program was created in 1965 to help individuals obtain and pay for medical care. Medicare accounts for 28% of all hospital costs and 20% of all physician payments.

Medicare is made up of two parts: Part A (Hospital Insurance) and Part B (Medical Insurance).

Part A (Hospital Insurance) helps pay for hospital care, skilled nursing facilities, and home healthcare and hospice care.

Part B (Medical Insurance) helps pay for doctors and outpatient hospital care. Part B also covers some medical services that Part A does not such as physical and occupational therapy.

Direct Prescription Assistance

Millions of American seniors have incomes too high to qualify for Medicaid or HoosierRx, yet struggle to pay for essential medications that Medicare does not fund. Many pharmaceutical companies give away free prescription drugs directly to consumers who can't afford them, so you may qualify for discout prescriptions through the drug company directly.

Most programs are limited to low-income households, but a handful of the more expensive drugs are available to people with incomes of $30,000 a year or more. The only drawback to these programs is that each company has its own application process, and you may have to resubmit an application periodically. Please contact the companies listed below for for more information.

GlaxoSmithKline Orange Card

•Eligibility: Medicare recipients earning less than $30,000 per person or $40,000 per couple; no existing prescription drug coverage.
•Benefits: Average savings of 30 percent on all GlaxoSmithKline drugs.
•Key drugs covered: Avandia (diabetes); Advair, Flovent and Serevent (respiratory illnesses).
•To apply: Call 1-888-672-6436.

Pfizer Share Card

•Eligibility: Medicare recipients earning less than $18,000 per person or $24,000 per couple; no existing prescription drug coverage.
•Benefits: $15 for each 30-day supply of every medicine that is covered.
•Key drugs covered: Lipitor (cholesterol); Norvasc (high blood pressure, angina); Zyrtec (antihistamine); Aricept (Alzheimer's).
•To apply: Call 1-800-717-6005 or visit www.pfizerforliving.com.

Eli Lilly and Co. LillyAnswers Card

•Eligibility: Medicare recipients earning less than $18,000 per person or $24,000 per couple; no existing prescription drug coverage.
•Benefits: $12 fee for a one-month supply of a Lilly retail drug.
•Key drugs covered: Evista (osteoporosis); Humulin and Humalog (diabetes); Prozac (depression); Zyprexa (schizophrenia).
•To apply: Call 1-877-795-4559 or visit www.lillyanswers.com.

Novartis Pharmaceuticals CareCard

•Eligibility: Medicare recipients earning a particular annual income; no existing prescription drug coverage.
•Benefits: $12.00 flat fee per prescription for individuals earning up to $18,000 and couples earning up to $24,000; 25 percent to 40 percent discounts on all Novartis drugs for individuals earning $18,000 -$28,000 or $24,000 - $38,000 per couple.
•Key drugs covered: Diovan, Lotensin, Lotrel (high blood pressure); Exelon (Alzheimer's); Lescol (high cholesterol); Miacalcin Nasal Spray (osteoporosis).
•To apply: Call 1-866-974-2273 or visit www.novartis.com/carecard.

The Pharmacy Care One Card

The National Association of Chain Drug Stores is offering a free Pharmacy Care One Card, which will give low-income seniors access to various discount programs offered by pharmaceutical companies. For more information call 1-703-837-4244.

The Merck Patient Assistance Program

The Merck Patient Assistance Program provides Merck medicines free of charge to individuals with no prescription drug coverage and an income below $18,000 or below $24,000 for a household. The recipient must have exhausted other options, including HMOs, Medicare, Medicaid, Veterans' assistance, etc. For more information call 1-800-727-5400.

The HoosierRx Program

HoosierRx, the state's prescription drug plan, provides benefits to low-income seniors who have no health insurance coverage for their prescription drug expenses. So far more than 16,000 Hoosiers have been helped, but funding is available to assist many more.

HoosierRx provides a discount card saving the user up to 50 percent off the price of prescription drugs. If you think you might be eligible, fill out a HoosierRx application today.

How to apply

Fill out an application to see if you are eligible for the HoosierRx program. Indiana seniors may receive an application at their local pharmacy, download one from the HoosierRx Website at www.in.gov/HoosierRx or call the program's toll-free number at 1-866-267-4679.

You may be eligible for HoosierRx if you:

Are at least 65 years old

Are not covered under prescription drug insurance or Medicaid

Have a monthly net income of $997 or less if you are single, or a monthly net income of $1,344 if you are married

Your net income

is the income you receive after taxes, including income from wages; Social Security; pensions; interest from bank accounts, annuities, IRAs and CDs; and dividends.

Nursing Home Information

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?
- Do patients have a grievance procedure?
- Are community volunteers used at the home?
- Do the patients appear to have high morale?
- Do the patients like the quality of the food served?

Bureau of Aging and In-Home Services

The Bureau 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.

Contact your local Area Agency on Aging for more information.

Definitions

Skilled Nursing Facility: a facility which provides 24-hour supervision by registered or licensed vocational nurses. These facilities care for incapacitated persons in need of long or short-term care and assistance with many aspects of daily living.

Intermediate Care Facility: a facility which provides eight hours of nursing supervision daily. These facilities care for patients who are able to move around and need less supervision and care.

Legal & Financial Information

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 economic stability for most employed and retired people and their families. It is considered to be the primary source of retirement income for most working Americans.

Social Security Administration
1-800-772-1213

To apply for retirement benefits, call the Social Security Administration. Make an appointment with a representative to have your application completed over the phone or at any Social Security office. Call three months before you want the benefits to begin when applying for retirement 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 the person applying for benefits was not born in the United States
* bank name and account number to deposit benefits directly into an account

AARP

American Association of Retired Persons

Members of this organization receive the following benefits for their $8 annual membership fee:

• discounts for airline travel, auto rental, cruise lines, hotels/motels and Internet service.

• a subscription to *Modern Maturity* magazine

• services, including auto insurance, credit card services, an investment program, homeowners insurance, legal services, life insurance, mobile home insurance, and health care and pharmacy service.

Contact Information

National Office
601 E. St. NW
Washington D.C. 20049
1-800-424-3410
Midwest Regional Office
8750 W. Bryn Mawr Avenue
Suite 600
Chicago, IL 60631
(773) 714-9800

Supplemental Security Income

Social Security Administration 1-800-772-1213

Supplemental Security Income (SSI) is a federal program administered by the Social Security Administration to pay monthly cash benefits to individuals with limited income and resources. Eligible individuals may receive both SSI and Social Security benefits. In some cases, a person who receives SSI benefits is automatically eligible for Medicaid health benefits.

To qualify for Supplemental Security Income, you must be:

* 65 years of age or older, blind, or disabled; and

* a United States citizen.

For more information on Supplemental Security Income, contact the Social Security Administration at 1-800-772-1213. You may apply for SSI over the telephone. If your application is approved, your benefits will begin the month following the date of application.

Supplemental Security Income Fact Sheet

AARP Fulfillment
601 E. Street NW
Washington, DC 20049

To receive a free copy of the Supplemental Security Income Fact Sheet, send a postcard to AARP Fulfillment, 601 E. Street, NW, Washington, DC 20049 and request publication D14755.

Definitions

Will: a legal document describing how to distribute your property after your death.

Probate: legal process for transferring property from a deceased person's estate to his or her beneficiaries.

Estate: assets, money and property.

Beneficiary: one who receives a gift from a will.

Power of Attorney: a document which gives a person the right to make binding decisions for another.

Living Will: a document that sets out guidelines for dealing with life-sustaining medical procedures in the event of the signatory's feeble or weak state.

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

Recreation Information

Recreation Information

Indiana Museums

- Indiana State Museum --*Indianapolis*
- Children's Museum of Indianapolis -- the largest of its kind in the world.
- Fort Wayne Museum of Art
- Indiana University Art Museum
- Indianapolis Art Museum
- Eiteljorg Museum of American Indians and Western Art
- Reitz Home Museum -- *Evansville* - the only Victorian House museum
- Indiana Basketball Hall of Fame -- *New Castle*
- 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 Dunes National Lakeshore-- 25 miles along Lake Michigan from *Michigan City* to *Gary*

State Historic Sites

Angel Mounds -- *Evansville*
(812) 853-3956

Whitewater Canal -- *Metamora*
(765) 647-6512

Vincennes -- first territorial capital
(812) 882-7472

Stratton-Porter House -- *Rome City* (219) 854-3790

T.C. Steele -- *Nashville*
(812) 988-2785

Ernie Pyle -- *Dana*
(765) 665-3633

Pigeon Roost -- *Scottsburg*
(812) 265-3526

Corydon Capitol
(812) 738-4890

Culbertson Mansion -- *New Albany* (812) 944-9600

Levi Coffin -- *Fountain City*
(765) 847-2432

Grissom Air Museum -- *Peru*
(765) 688-2654

Colonel William Jones -- *Gentryville* (812) 937-2802

Lanier Mansion -- *Madison*
(812) 265-3526

Limberlost -- *Geneva*
(219) 368-7428

Mansfield Roller Mill -- *New Harmony*
(812) 682-3271

Recreation Information

Senior Olympics

The Senior Olympics brings senior citizens together for service and activity. Events include:
Basketball
Bowling
Discus/ Shot Put
Softball Throw
Long/High Jump
Shuffleboard
Horseshoes
Golf
Country Western Dance
Racquetball
Swimming
Tennis
Track Events

For more information contact:
National Senior Olympics Org.
12520 Olive Blvd.
St. Louis, MO
63141

For more information on

Lottery and Gaming contact the

Lottery Commission of Indiana

1-800-955-6886

Distribution of Lottery and Gaming Profits
figures given in millions

$15 state's general fund to offset recent revenue loss
$27.8 job creation and economic development
$46.2 local road construction
$56.8 Property Tax Replacement Fund
$57.5 highway construction
$60.8 Lottery and Gaming Account
$94.3 school technology
$178.8 Police and Fire Fighter Pension Relief Fund
$287.6 Build Indiana Capitol Projects Fund
$293.2 public school tuition support
$365.1 Teachers' Retirement Fund
$578.6 lower license plate taxes

This is a cumulative total of the distribution of lottery and gaming profits from Fiscal Year 1989 to 2001.

Appendix

Contact Information

Concern	Contact
• Medicare coverage for doctor services or outpatient care • Medicare coverage for hospital care or skilled nursing facility care • Your bill for medical equipment such as wheel chairs, walkers and hospital beds • Where to get a list of approved suppliers for durable medical equipment	AdminaStar Federal 1-800-622-4792 1-317-842-4151
• Medicare fraud or abuse	Office of the Inspector General 1-800-447-8477
• Medicaid *Medicaid is a state program that provides assistance for medical expenses*	Family and Social Services Administration 1-317-232-4966
• Medicare coverage for home health care or hospice care	Palmetto Government Benefits Administrators 1-803-788-4660
• Discrimination • Equal access to health care	Office for Civil Rights 1-312-886-2359 TDD: 1-312-353-5693

Contact Information

Concern	Contact
• Social Security Benefits • An address change or lost Medicare card • Applying for Medicare or the Medicare premium deducted from your social security check	Social Security Administration 1-800-772-1213 TTY -- 1-800-325-0778
• Your medical bills are confusing • Whether to purchase supplemental health insurance or long term care insurance • Choosing a managed care plan • Deciding between Medicare and managed care • Your new health plan choices • The appeals process for payment denials • Your Medicare rights • How to submit a complaint about medical care or treatment	Senior Health Insurance Information Program 1-800-452-4800 1-317-233-3475

Contact Information

Concern	Contact
• The quality of care received from a doctor, hospital, nursing home or managed care plan	Peer Review Organization -- Healthcare Excel 1-800-288-1499
• The quality of care received at a kidney dialysis facility	End Stage Renal Disease Network Organization No. 9, Tri-State Rental Network, Inc. 1-317-257-8265
Railroad Retirement Beneficiaries	Railroad Retirement Board 1-800-808-0772

Bureau of Aging & In-Home Services

AREA 1
Area 1 Agency on Aging
LCEOC, Inc.
5518 Calumet Avenue
Hammond, IN 46320
(219) 932-0560 or
(800) 826-7871
FAX (219) 932-5501

AREA 2
Area II Agency on Aging
REAL Services, Inc.
1151 S. Michigan Street
P.O. Box 1835
South Bend, IN 46634
(219) 284-2644 ext. 261 or
(800) 552-7928
FAX (219) 284-2691

AREA 3
Aging and In-Home Services of Northeast Indiana, Inc.
201 E. Rudisill, Ste. 208
Fort Wayne, IN 46806
(219) 745-1200 or
(800) 552-3662
FAX (219) 456-1066

AREA 4
Area IV Agency on Aging & Community Services, Inc.
660 North 36th St.,
P.O. Box 4727
Lafayette, IN 47903-4727
(765) 447-7683 or
(800) 382-7556
TDD (765) 447-3307
FAX (765) 447-6862

AREA 5
Area V Agency on Aging & Community Services, Inc.
1801 Smith Street, Suite 300
Logansport, IN 46947
(219) 722-4451 or
(800) 654-9421
FAX (219) 722-3447

AREA 6
Life*Stream*
1701 Pilgrim Drive
P.O. Box 308
Yorktown, IN 47396
(765) 759-1121 or
(800) 589-1121
FAX (765) 759-0060

AREA 7
West Central Indiana Economic Development District, Inc.
1718 Wabash Ave.,
P.O. Box 359
Terre Haute, IN 47808
(812) 238-1561 ext. 49 or
(800) 489-1561
FAX (812) 238-1564

AREA 8
CICOA The Access Network
4755 Kingsway Dr., Suite 200
Indianapolis, IN 46205-1560
(317) 803-6010 or
(800) 489-9550
FAX (317) 254-5494

Bureau of Aging & In-home Services

AREA 9
Area 9 In-Home and Community Services Agency
520 South 9th St., Suite 100
Richmond, IN 47374
(765) 966-1795 or
(800) 458-9345
FAX (765) 962-1190

AREA 10
Area X Agency on Aging
c/o The Endright Center
7500 W. Reeves Road
Bloomington, IN 47404
(812) 876-3383
FAX (812) 876-9922

AREA 11
Area XI Agency on Aging, Inc.
1635 North National Road
P.O. Box 904
Columbus, IN 47202-0904
(812) 372-6918
FAX (812) 372-7846

AREA 12
Area XII Council on Aging and Community Services, Inc.
13091 Benedict Drive
Dillsboro, IN 47018
(812) 432-5215 or
(800) 742-5001
FAX (812) 432-3822

AREA 13
Generations
1019 N. 4th
P.O. Box 314
Vincennes, IN 47591
(812) 888-4292 or
(800) 742-9002
TDD (812) 888-5762
FAX (812) 888-4566

AREA 14
LifeSpan Resources, Inc.
P.O. Box 995
New Albany, IN 47131
(812) 948-8330
FAX (812) 948-0147

AREA 15
Area XV Agency on Aging
Hoosier Uplands Economic Development Corporation
521 West Main Street
Mitchell, IN 47446
(812) 849-4457 or
(800) 333-2451
FAX (812) 849-4467

AREA 16
Southwestern Indiana Regional Council on Aging, Inc.
16 West Virginia Street,
P.O. Box 3938
Evansville, IN 47737-3938
(812) 464-7800 or
(800) 253-2188
FAX (812) 464-7811

Energy Assistance Program

A.C.T.I.O.N. Inc. of Delaware Co.
105 N. Ridge Rd.
P.O. Box 268
Muncie, IN 47308
765-289-0943
FAX: 765-289-1192
Delaware and Grant Counties

AREA IV Agency on Aging & Community Services
660 N. 36th St.
P.O. Box 4727
Lafayette, IN 47903
(765)447-7683 or
1-800-382-7556
FAX: 765-6862
Carroll, Clinton, Tippecanoe and White Counties

AREA V Agency on Aging & Community Services
1801 Smith St., Suite 300
Logansport, IN 46947
(219)722-4495 or
1-800-654-9421
FAX: 219-722-3447
Cass, Howard, Miami, Tipton and Wabash Counties

Board of Madison Co. Commissioners (JobSource)
1106 Meridian
P.O. Box 149
Anderson, IN 46015
(765)641-6504
FAX: 765-642-6548
Madison County

Community Action of East Central Indiana, Inc.
201 E. Main St.
P. O. Box 149
Richmond, IN 47374
(765)966-7733
FAX: 765-966-6539
Fayette, Union and Wayne Counties

Community Action of Greater Indianapolis, Inc.
2445 N. Meridian St.
Indianapolis, IN 46208
(317)327-7700
FAX: 317-327-7661
Boone, Hamilton, Hendricks and Marion Counties

Community Action of Northeast Indiana
2260 Lake Avenue
P. O. Box 10570
Ft. Wayne, IN 46853
(219)423-3546 or
1-800-589-2264
FAX: 219-422-4041
Allen, LaGrange, Noble, Whitley, Steuben and Dekalb Counties

Community Action Program of Evansville
27 Pasco Ave.
Evansville, IN 47713
(812)425-4241
FAX: 812-425-4255
Gibson, Posey and Vanderburgh Counties

Energy Assistance Program

Community Action Program, Inc. of Western Indiana
418 Washington St.
P. O. Box 188
Covington, IN 47932
(765)793-4881
FAX: 765-793-4884
Benton, Fountain, Montgomery, Parke, Vermillion and Warren Counties

Community & Family Services, Inc.
521 S. Wayne St.
P. O. Box 1087
Portland, IN 47371
(219)726-9318
FAX: 219-726-9174
Adams, Blackford, Huntington, Jay, Randolph and Wells Counties

Dubois-Pike-Warrick Economic Opportunity Committee
203 W. 6th St.
Jasper, IN 47546
(812)482-2233
FAX: 812-482-1071
Dubois, Pike and Warrick Counties

Hoosier Uplands Economic Development Corporation
521 W. Main St.
Mitchell, IN 47446
(812)849-4457 or
1-800-333-2451
FAX: 812-849-4467
Lawrence, Martin, Orange and Washington Counties

Hoosier Valley Economic Opportunity Corporation, Inc.
1613 E. 8th St.
P. O. Box 843
Jeffersonville, IN 47131
FAX: 812-284-8314
Clark, Floyd and Harrison Counties

Human Services, Inc.
1412 Sycamore St.
P. O. Box 588
Columbus, IN 47202
812-376-9431
FAX: 812-378-7490
Bartholomew, Decatur, Jackson, Johnson and Shelby Counties

Indiana Community Action Program Directors' Assoc., Inc.
902 N. Capitol Ave.
Indianapolis, IN 46204
(317)638-4232
FAX: 317-634-7947

Interlocal Community Action Program
615 W. St. Rd. 38
P. O. Box 449
New Castle, IN 47362
(765)529-4403
FAX: 765-593-2510
Hancock, Henry and Rush Counties

LCEOC, Inc.
5518 Calumet Ave.
Hammond, IN 46320
219-937-3500
FAX: 219-932-0560
Jasper, Lake, Newton and Porter Counties

Energy Assistance Program

Lincoln Hills Development Corporation
302 Main St.
P. O. Box 336
Tell City, IN 47586
(812)547-3435 or
1-800-467-1435
FAX: 812-547-3466
Crawford, Perry and Spencer Counties

North Central Community Action Agencies, Inc.
732 Wabash St.
Michigan City, IN 46360
(219)872-0351
FAX: 219-872-1201
LaPorte, Pulaski and Starke Counties

Ohio Valley Opportunities, Inc.
711 Green Rd.
Madison State Hospital Ward #4
P. O. Box 997
Madison, IN 47250
(812)265-5858 or
1-800-928-1232
FAX: 812-265-5850
Jefferson, Jennings and Scott Counties

REAL Services, Inc.
1151 S. Michigan St.
P. O. Box 1835
South Bend, IN 46634
(219)232-6501 or
1-800-552-2916
FAX: 219-284-2642
Elkhart, Fulton, Koscuisko, Marshall and St. Joseph Counties

South Central Community Action Program, Inc.
1500 W. 15th St.
Bloomington, IN 47404
(812)339-3447
FAX: 812-334-8366
Brown, Monroe, Morgan and Owen Counties

Southeastern Indiana Economic Opportunity Corp.
110 Importing St.
P. O. Box 240
Aurora, IN 47001
(812)926-1585 or
1-800-755-8558
FAX: 812-926-4475
Dearborn, Franklin, Ohio, Ripley and Switzerland Counties

Wabash Valley Human Services, Inc.
525 N. 4th St.
P. O. Box 687
Vincennes, IN 47591
(812)882-7027
FAX: 812-882-7982
Daviess, Greene, Knox and Sullivan Counties

Western Indiana Community Action Agency
810 S. 9th St.
P. O. Box 1018
Terre Haute, IN 47808
(812)232-1264 or
1-800-777-9427
FAX: 812-232-9634
Clay, Putnam and Vigo Counties