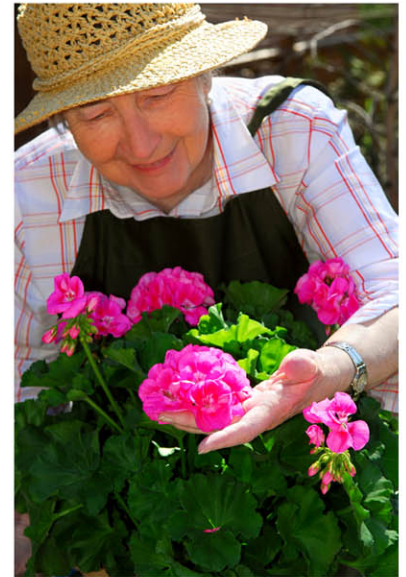


# LIVING WELL IN INDIANA



## A Guide for Senior Citizens



Distributed by:  
State Representative  
Greg Steuerwald  
[www.in.gov/h40](http://www.in.gov/h40)  
[h40@in.gov](mailto:h40@in.gov)



Scan with a smart phone  
to view my website





Distributed by:

# State Representative Greg Steuerwald

## Living Well in Indiana A Guide for Senior Citizens

### State Prescription Programs

With the skyrocketing cost of prescription drugs, it's no wonder our older Hoosiers need to take a step back and plan their budgets accordingly. In Indiana, senior citizens spend an average of \$1,000 annually on prescription costs. For some, paying for medications means making difficult choices.

Medicare offers prescription drug coverage for everyone with Medicare. This is called "Part D." This coverage may help lower the cost of prescription drugs and protect against higher costs in the future. The program can also provide greater access to drugs used to prevent diseases. The plans are run by insurance companies and other private companies approved by Medicare. Part D is an optional program that seniors pay for out of their own pocket.

If you join a Medicare drug plan, you usually pay a monthly premium. However, if you decide not to enroll in a Medicare drug plan when you are first eligible, you may be penalized if you decide to join later. In January 2006, Indiana created a new program to assist Medicare beneficiaries, age 65 and over, pay for a Medicare Prescription Drug plan. If you have limited income and resources, you could qualify for additional help paying your Part D cost. For more information, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

There are also other programs for which you may qualify. In this packet, you will find information about **HoosierRx**, a partnership which provides information on prescription assistance programs that may be of service to you. If your budget is affected by medication expenditures, I encourage you to examine your benefit options.

#### Inside this Guide:

**HoosierRx**  
Page 2

**OPTIONS**  
Page 3

**Watch out for Telephone Scams**  
Pages 4-5

**"Do Not Call" List**  
Page 5

**Avoid Internet Scams**  
Page 6

**Sweepstakes Prizes**  
Page 7

**Tips from the Better Business Bureau**  
Page 8

**Identity Theft**  
Pages 9-10

**Federal or State?**  
Page 11

**Tax Deductions**  
Page 12

**Use Credit Wisely**  
Page 13

**Contact Information**  
Page 14



## A Partnership for Prescription Assistance

### A New Resource...

Hoosier Rx was created by the State of Indiana and a number of leading pharmaceutical companies to provide financial assistance for Hoosiers enrolled in a Medicare Part D Plan. Indiana's State Pharmaceutical Assistance Program can pay the monthly Part D premium, up to \$70 per month.

### To be eligible for HoosierRx, you must:

1. Be an Indiana resident, 65 years old or older.
2. Have a yearly income of \$16,485 or less for a single person, or \$22,095 or less for a married couple living together.
3. 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 help in order to subsidize part of your Medicare Part D premium.

### Companies offering Prescription Drug Plans working with HoosierRx:

AARP/United HealthCare, CIGNA, Clarian Health Plans (with Part D coverage), EnvisionRx, First Health, SilverScript, Universal American, and WellCare.

### How to Access the Information...

Visit: [www.IN.gov/HoosierRx](http://www.IN.gov/HoosierRx)

Patients without direct computer access may use the number below.

Call Rx at this toll free number: 1-866-267-4679

### For more information

on this prescription assistance program or help with obtaining an application, please do not hesitate to contact my office at 1-800-382-9841.



# OPTIONS

## Your Long Term Care Solutions



The Indiana Family and Social Services Administration (FSSA) manages the Indiana Medicaid program which includes the funding of long-term care for more than 25,000 older Hoosiers. There are a variety of ways to receive long-term care assistance, and the State of Indiana is taking steps to assure that Medicaid will pay for these alternative services.

### The OPTIONS Program Services

**Home Health Care and Home-Based Care Services** In the comfortable surroundings of an individual's home, home health services are provided based upon a physician's approval and plan of care. Trained personnel make home visits which may include skilled nursing, home health aide, or therapy services. The primary goal remains providing in-home support that will enable individuals to live independently and safely at home.



**Adult Day Services** An Adult Day Service facility is not a permanent home. Adults travel from their homes to a facility offering a variety of services. Some of the services include health, social, recreational, and therapeutic activities. Frequently, facilities involve individuals in memory building activities, group exercise and social building skills. Often, transportation to and from the site, as well as meals, are provided.

**Adult Foster Care** This option allows an individual and up to three (3) other individuals to live full-time in a private home with an unrelated caregiver where they have separate bedrooms, receive home-cooked meals, and access to social activities. Services may also include personal care, homemaker and attendant care, companionship, medication oversight, transportation, case management, adult day services, specialized medical equipment and supplies, and health care coordination. Medicaid reimburses the home-owner or company-owned home for providing these services.

**Assisted Living** This popular option allows individuals to live on their own in a licensed residential care facility within a single building or planned complex. Depending on personal choice an individual may decide to reside independently or with a roommate. Various levels of service are available to an individual and can be adjusted as needed. A full range of meal plans and nutritious snacks, as well as social activities are provided. With 24-hour on-site response staff and an on-call nurse, there is immediate access to help should the need arise.

**Self-Directed Attendant Care** The self-directed attendant care option gives an individual the opportunity to hire an attendant(s) of their choice so that an individual has more control over their personal care. Hired caregivers give "hands-on", nonmedical assistance, and help with basic daily living skills, which may include housekeeping activities or meal preparation. Although the individual receiving services is acting as the actual employer, he/she is not responsible for the payment of services and taxes to the attendant because the state arranges for a fiscal agent to manage those tasks.

**Nursing Facilities** When individuals require nursing facility care, chances are they will need access to additional services such as physical, speech, occupational and respiratory therapy. Besides medical care, nursing facilities also provide social and recreational activities and transportation.

More Information about the OPTIONS program, including detailed information about different long-term care services and funding, is available online at: <http://www.in.gov/fssa/da/3473.htm>.



# TELEPHONE SCAMS

## *Don't Be a Victim*

Unfortunately, "older" consumers are a key target for fraudulent telemarketers. They try to take advantage of seniors who may be more trusting and polite toward strangers than those of a younger generation. Special targets of these phone calls are women who live alone.

There are several reasons why people become victims of telemarketing fraud. Telephone con artists are skilled in speaking in a believable manner. It is often hard to know if the person is telling the truth or if the call is a scam.

Many times, a con artist may call you at a time when you are feeling lonely or depressed. They may even call several days in a row to make you feel like they are a friend - not a stranger who is trying to sell you something.

Others may not want to be rude to the person on the phone. Even if they are not interested in the item being pitched to them, they have a hard time getting the salesman off the phone. It is not easy for them to hang the phone up on someone who is still talking to them.

Con artists love to use free gifts, prizes or vacations as a lure to buy their "product." You may even be offered the "investment of a lifetime," but only if you act right away. It usually sounds too good to be true—and it almost definitely is. It is important not to give in. Victims can lose everything from a few dollars to their life savings due to these scams.

According to Congressional statistics, people lose an estimated \$4 billion in mail scams and \$40 billion in telemarketing fraud each year in the United States. Too often, the targets for these scams are seniors. The following is a story of how one senior woman fell victim to such a scam.

An 86-year-old woman had been living in a nursing home for five years. Her husband lived with her but had many health problems and high medical bills. She struggled to handle their finances and was beginning to be buried in debt. With one simple phone call from a telemarketing con artist, this woman's life became much worse than she ever imagined.

As she cleaned up from her and her husband's breakfast, her telephone rang. The person on the other end asked her what seemed to be a few simple questions about how she and her husband liked the home they were currently living in. When the woman said she was not totally pleased with the treatment at the home, the

telemarketer told her he had a way to make their lives easier. He said by donating to a senior citizens charity once a month, he could help her receive the kind of care she had always wanted. So with that, she wrote a check and sent it to this so called "charity."

A month went by and she did not hear anything from the gentleman who had called. Then one day he called again and informed her that she needed to donate more each month in order for him to better serve her. This continued for several

months without the woman receiving any of the benefits promised to her. In total, this woman lost close to \$10,000.

The phone calls and the "charity" were all a scam. Because the woman did not check out this "charity" with anyone, she could not sue the man who took her money. Stories such as this one make us all realize how important it is to research every telemarketing call that sounds too good to be true. Chances are, it is.

If it sounds too good to be true, chances are, it is.

## How You Can Protect Yourself

- 1) Never buy over the phone with unfamiliar companies. Check them out first with your local consumer protection agency, such as the Better Business Bureau or the state Attorney General.
- 2) Always ask for and wait to receive brochures or information about any offer. Ask someone you trust, such as your lawyer or financial adviser, to review the information to ensure it is legitimate.
- 3) Take your time making a decision! It is not rude to wait and think an offer over. Again, talk things over with someone you trust like a family member or friend.
- 4) Don't ever accept an offer you do not fully understand. Con artists are clever and can easily leave out important details that may later come back to haunt you.
- 5) Unless you have researched the company or initiated the call never give someone your checking account number, credit card number, or social security number.

# More Information on TELEPHONE SCAMS

Scams take place day after day, and the only protection is consumer education. Although there are laws against many of these scams, they continue to occur due to lack of recognition or reporting.

Telephone slamming and cramming are two of the most popular scams used by telephone companies. Slamming is the transfer of a consumer from one phone company to another without the consumer's knowledge or consent. This happens most commonly with long distance phone service, but also could occur with local phone service as competition increases. Rates charged by the slamming company may be higher than those charged by your previous provider. Slamming violates Indiana law, and the rules from the Indiana Regulatory Commission (IURC) and the Federal Communications Commission (FCC).

Cramming occurs when charges are placed on a consumer's phone bill for services that were not requested or used by the consumer. Several services can be crammed, including those with no relation to telephone service, such as voice mail, web page development, or toll free calls that automatically roll over to toll calls (1-900 numbers). Cramming also violates Indiana law, the IURC and FCC rules.

## The "Do Not Call" List

How frustrating is it to answer the phone in this day and age? It is even more frustrating to those who are home all day. Can you remember the day when it was exciting to pick up your telephone, or to go out to pick up the day's mail? Nowadays, we usually receive solicitation calls from someone asking for money or trying to sell us merchandise we do not need. Even calls intimidating us into subscriptions for yet another magazine we could probably do without, although the telemarketer will do their best to convince you otherwise.

The solicitation problem was addressed by the General Assembly in 2001 and again in 2011 by instituting the **"DO NOT CALL"** list. The list is maintained by the Attorney General's office, and if you would like to be added, you should call **1-888-834-9969**.

You can also register your cellular, wireless, VOIP or prepaid wireless number to be on the **"DO NOT CALL"** list by going to: <http://www.in.gov/attorneygeneral/2445.htm>.

*A few additional tips to get your name off phone and junk mail lists:*

- The first step is to ask a solicitor that calls you to take your name off their list. Most major companies will honor these no-call requests.
- Next, make your credit rating confidential to reduce the amount of credit services who solicit. You can write your local credit bureau, call the banker's association or one of the three major credit services in the country to establish a confidential credit rating.
- Reduce the number of at-home telephone solicitation calls from national companies. You can write to the Telephone Preference Service, Direct Marketing Association, P.O. Box 9014, Farmingdale, NY 11735-9014, and request removal of your name and number from all marketers' lists.

# Internet Scams

*How you can avoid them...*



1.

**Only do business with companies you know and trust.**

Resolving problems with a company from another part of the country or world can be incredibly difficult. Make sure you know where the company is physically located and that it is not just located on the Internet. Always deal with those you know.

2.

**Make sure you understand the offer.**

Any legitimate company will be willing to discuss an offer thoroughly with you and even give you extra information if necessary. Always look over the information in full. You should fully understand what is being sold, how much it costs, the delivery date, the return and cancellation policy, and the terms of any guarantee.

3.

**Do background research on the company.**

Find out by asking your state or local consumer protection agency if the company is licensed or registered and find out where. You can also obtain complaint records from the Better Business Bureau or other consumer agencies. Keep in mind that fraudulent companies can appear and disappear quickly, so even if there is no complaint record, it does not mean a company is legitimate.

4.

**Do not provide your financial or other personal information easily.**

Unless you know a company is legitimate, do not provide any credit card numbers, your social security number or any other personal information. Even with partial information, con artists can do a lot of damage.

5.

**Take your time to decide.**

High-pressure sales tactics are a sign of a con. Make sure you take your time to make a final decision on a purchase.

# \$weepstakes and Prize Offer Tips

## **Do not play to win.**

Some companies will try to convince you to buy a product or service to enhance your chances of winning. Don't do it! Prizes are supposed to be free. You should not have to pay fees to win or collect a prize. And remember, if you are required to call a 900 number, it is not a free call. You are being forced to pay to "win."

## **Do not give out your credit card or bank information.**

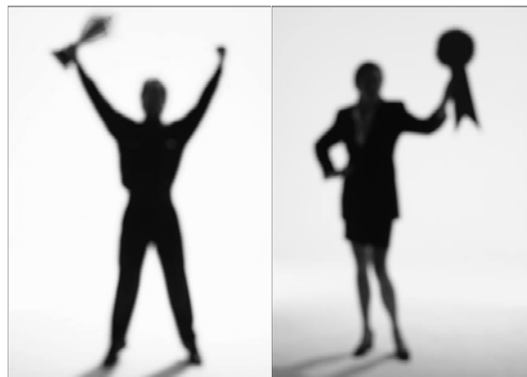
Social security numbers, credit card numbers and bank numbers are your own private information. Do not give them to any company who claims it is needed to verify your eligibility. No legitimate sweepstakes or prize offer will ask for this to declare you a winner.

## **No money should be needed to pay taxes.**

Only the government collects taxes on prize winnings! The only checks you will have to write for taxes are to the federal, state, and local government. If the company tells you that you need to send them money to cover the taxes before you can be awarded your sweepstakes or prize, hang up. There is no prize.

## **Again, investigate the business in question.**

Always assume the business may be a fraud. Do not ever trust a company without first checking it out with the Better Business Bureau or your local consumer protection agency. Con artists may use names that sound familiar to those you have heard, but do not be fooled.



# Better Business Bureau Tips on Bogus Charities

***Many households experience a flood of mail and phone requests for donations from charities or relief agencies, especially around the holidays. Unfortunately, many of these charities are not valid.***

***If you haven't donated to a charity in the past, be sure to check it out.***

Be sure to obtain enough information to make a wise decision before donating. Any legitimate charity will be more than happy to provide you with any information you request. Check out charities with the **Better Business Bureau** at [www.bbb.org/us/charity](http://www.bbb.org/us/charity) before sending a check or agreeing to donate.

*The Council of Better Business Bureaus  
4200 Wilson Boulevard, Suite 800  
Arlington, VA 22203-1838*

***Be careful with emotional appeals.***

The stories these charities use often are touching and can literally bring tears to your eyes. However, many times they do not tell you how your donation will be used. If the charity is valid, it will clearly state its purpose.

***Do not give cash if at all avoidable.***

If the charity asks you to give cash to a runner or carrier that can stop by your home or place of employment, be careful. If your money is good today, it will be good tomorrow. You should write a check for the donation, but do not make it out to a single person - use the official name of the charity.

***If you do not want to donate money, there are other ways to support your favorite cause:***

- 1) Volunteer to work for the organization. Most charities need your time and help just as much as they need your money.
- 2) Donate food items and canned goods or assist with food drives in your neighborhood.

# *Preventing* **IDENTITY THEFT**

**In order to better protect yourself,  
it is helpful to know some of the ways identity thefts can occur.**

## ***Thieves:***

- Steal wallets and purses containing personal identification and credit/bank cards.
- Steal mail, including bank and credit card statements, pre-approved credit offers, new checks and tax information.
- Complete a change of address form to divert mail to another location.
- Rummage through trash, or the trash of businesses, for personal data in a practice known as "Dumpster Diving."
- Find and use personal information in homes.
- Use personal information individuals share on the Internet.
- Send e-mail posing as legitimate companies or government agencies with which individuals do business.
- Get information from the workplace in a practice known as "business record theft" by stealing files out of offices where a person is a customer, employee, patient or student, bribing an employee who has access to personal files or "hacking" into electronic files.

## **How to Avoid Identity Theft**

### ***All consumers should take the following steps to prevent identity theft from occurring:***

- Review credit reports from each of the three major credit bureaus once a year.
- Place passwords on your credit card, bank and phone accounts.
- Secure personal information in your home.
- Ask about information security procedures in your workplace.
- Don't carry your social security card with you; leave it in a secure place.
- Don't give out your social security number unless it is absolutely necessary. Ask to use other types of identifiers when possible.
- Don't give out personal information over the phone, through the mail or over the Internet.
- After reviewing your mail, shred it before placing in the trash.
- Destroy offers of credit received in the mail that you do not respond to. You may choose to opt-out of receiving free offers of credit.
- Carry only the identification information and the number of credit/debit cards that you actually need.
- Pay attention to your billing cycle. Follow up with creditors if bills do not arrive on time.
- Be wary of promotional scams.
- Keep your purse or wallet in a safe place at work.
- Notify your credit card company if you are planning to travel out of state or country.

# *Preventing* **IDENTITY THEFT**

## **What to do if you are a victim of identity theft**

If you are, or believe to be, a victim of identity theft, it is important that you take the following steps:

- Place a fraud alert on your credit reports and review your credit reports.
- Place a security freeze on your credit reports.
- Close any accounts that have been tampered with or opened fraudulently.
- File a police report and ask for a copy for your records. Credit bureaus automatically block the fraudulent accounts and bad debts from appearing on your credit report if you provide a copy of your police report.
- File a complaint with the Federal Trade Commission and the Attorney General's Office.
- Write down the name of anyone you talk to, what he/she told you and the date of the conversation.
- Follow up in writing with all contacts you have made about the identity theft on the phone or in person. Use certified mail, return receipt requested, for all correspondence regarding identity theft.
- Keep all copies of all correspondence or forms relating to identity theft.
- Keep the originals of supporting documentation, like police reports and letters to and from creditors. Send copies only.
- Keep old files, even if you believe the problem is resolved. If it happens again, you will be glad you did.

## **The Identity Theft Protection Act**

Identity theft is one of the fastest growing financial crimes. Nearly 10 million Americans fall victim each year to this crime. The Identity Theft Protection Act is an innovative law that provides a pro-active approach for Hoosiers to take, enabling them to stop thieves from getting credit in their names. A security freeze locks, or freezes, access to the consumer credit report and credit score. Without this information, a business will not issue new credit to a thief. When the consumer wants to get new credit, they use a PIN to unlock access to the credit file. There will be no fee to place, temporarily lift or remove a security freeze and all Hoosiers are eligible for this new important weapon to prevent identity theft, which became effective on September 1, 2007.

For instructions on how to place a security freeze on your credit report, you can log on to: [www.consumersunion.org/pdf/security/securityIN.pdf](http://www.consumersunion.org/pdf/security/securityIN.pdf). You may also call my office at 1-800-382-9841 or the Indiana Attorney General's Consumer Protection Division at 800-382-5516.

# FEDERAL

# STATE

## Understanding Which is Which

### Medicare

Medicare is a **federal** program for seniors who are over 65 years of age. **Medicare Part A** provides coverage for inpatient care in hospitals, skilled nursing facilities, hospice and home health care, and **Medicare Part B** covers medical service if necessary. It is best to call your local Social Security Office three months prior to your 65<sup>th</sup> birthday to make sure you are properly enrolled under **Medicare Part A and B**. Some senior citizens may qualify for assistance in meeting their premiums and deductibles if they are on a limited income. Please contact your local office to see if you are eligible.

### Supplemental Security Income

If you have income problems and you are 65 or older, blind or disabled, the **federal** SSI program might be able to help you. If you are eligible, you can receive monthly checks to help pay for your basic needs. SSI is operated by the Social Security Administration (SSA). Many individuals receive both SSI and Social Security benefits. However, you do not have to receive Social Security benefits in order to be eligible for SSI. You can apply for SSI benefits at your local Social Security office. For further information on SSI benefits and eligibility, please feel free to contact the SSA at **1-800-772-1213**. You may apply over the telephone.

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

### The Energy Assistance Program

This program is funded through the Low-Income Home Energy Assistance Program (LIHEAP) and administered by your **local** Office of Family and Children. Eligible applicants can choose to receive a fan or a payment toward their electric utility bill if their household contains at least one member who is elderly or disabled. If a person is disabled and has a medical note from their physician they may be eligible for an air conditioner. Please contact your local community action agency to sign up for this program.

**For more information, please feel free to contact the Family and Social Services Administration at: P.O. Box 7083, Indianapolis, IN 46207 by mail or you may reach them by phone at 1-800-433-0746.**

### The CHOICE Program

The Community and Home Options to Institutional Care for the Elderly and Disabled (CHOICE) program is a **state** home health care alternative that allows seniors to remain in their homes rather than move to a nursing home; thus preserving their independence. CHOICE services include adult day services, attendant care, behavior management, congregate meals, counseling support groups, environmental modifications, gerontology counseling, habilitation day group, home delivered meals, home health aide, individual counseling, therapy, and other health services.

### Medicaid

Medicaid was created to provide health care to low-income individuals at the **state** level. Persons aged 65 or older are eligible for Medicaid if they meet the financial criteria described in the "Medical Eligibility Overview." Currently these thresholds are set at \$564 per month per individual and \$846 per couple.

To determine your eligibility for Medicaid, please contact your local Office of Family and Children for more information or visit <http://member.indianamedicaid.com/am-i-eligible.aspx>. If you are eligible to apply, you should review the following website to better understand the application process: <http://member.indianamedicaid.com/apply-for-medicaid/faq-understanding-the-application-process.aspx>.

# Tax Deductions for Seniors

## Property Tax Deductions

The General Assembly has enacted several tax deductions for you to take advantage of. Deductions must be filed the year before you would like the deductions to take effect. Any changes made after the year you filed must be filed again in order to continue receiving the deductions.

### Types of Deductions:

**Homestead Credit** – If you own or are buying a home, you are entitled to a property tax credit for your primary residence. If you qualify for the Homestead Credit, then you also receive a standard deduction of \$45,000 or one-half of the assessed value (AV), whichever is less. In 2009, there will be an additional supplemental deduction of 35% of the AV remaining after the standard deduction.

**Mortgage** – If you have a mortgage, you may receive a deduction of \$3,000 or one-half of the assessed value of the property, whichever is less.

**Blind or Disabled** – A \$12,480 deduction from the AV is available to blind or disabled persons. The deduction applies to 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** – Anyone age 65 year or older may qualify for a \$12,480 deduction from the AV of their property under the following conditions:

- Their combined adjusted gross income does not exceed \$25,000.
- They have owned property for more than one year.
- The AV of the property does not exceed \$182,430 (pay 2008).

Seniors utilizing this property tax deduction may not receive another deduction other than mortgage and homestead deductions.

**Veterans** – Veterans and their spouses can receive various deductions. Please contact your county auditor for more information.

### Other Tax Deductions:

**Inheritance Tax** – "Class A" beneficiaries, who include each child, parent, grandchild and grandparent, can receive a \$100,000 inheritance tax deduction.

**Renters** - You may be able to deduct up to \$3,000 of the rent paid on your Indiana home.

**Income Tax** – Property tax deduction up to \$2,500.

**Income Tax** – Seniors with a maximum income of \$40,000 are eligible for a \$1,500 tax deduction. Seniors with an income exceeding \$40,000 are eligible for a \$1,000 tax deduction.

**Long Term Health Care** - Indiana has a Long Term Care Insurance Program, which is an innovative partnership between the State of Indiana and private long term care insurance companies. The premiums paid for this policy are eligible for a deduction.

More information can be found at:

<http://www.in.gov/dor/3810.html>

# Using Your Credit Card Wisely

## ***Avoid giving credit card numbers on the Internet if at all possible.***

If you know and trust the company and all security protocols have been met, then it is probably okay to give it out. To ensure your number is safe, the information should be encrypted using the latest technology.

## ***Just because a website seems secure, don't believe that it is.***

Always check out the encryption software a site uses. Contact the company that is providing the technology to make sure that it is actually being used. If at anytime you are unsure about the site, ask for an alternative form of payment.

## ***Always read the fine print.***

If you receive information on a pre-approved credit card or someone offers to help you get a credit card, read the details first. You need to know about any annual fees, the annual percentage rate, late charges and other fees. Sometimes a company will offer incredibly low rates for a short time and then raise it to a huge percentage. If the terms of the offer are not provided or are unclear, look for a different credit card. Furthermore, tear up or shred any mail you receive from creditors before throwing it away. This helps protect you from identity theft.

You have the option to remove your name from the list that major credit card reporting agencies sell to companies that send out pre-approved offers. The opt-out service is available at [www.OptOutPrescreen.com](http://www.OptOutPrescreen.com). OptoutPrescreen.com, a joint venture among Equifax, Information Service, Experian Information Solutions, Innovi's Data Solutions, and TransUnion allows consumers to opt-out of receiving pre-approved credit offers.

You can also opt-out via telephone by calling 888-5-OPT-OUT (888-567-8688).



## ***Shop around before deciding on your card.***

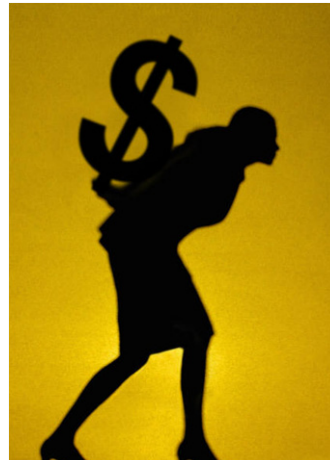
Terms vary widely from company to company. There are many different kinds of cards, including secured cards, telephone calling cards, debit cards and cards that can only be used via catalog orders. Make sure you are aware of what kind of card you are getting so that it can serve you in the best possible way.

## ***Never pay upfront fees.***

Legitimate credit card companies will not ask for a fee up front in order to get the card. If you are applying for a secured card, which often does require a deposit, make sure you understand how your deposit will be used. Do not pay someone to help you get a credit card. If your credit record is good, you should have no problem getting a card yourself.

## ***Do not abuse your credit.***

Credit card debt is a big problem with Americans because so many people take on more credit than they can handle. Do not apply for more cards than you have to have, and do not charge more than you can afford. If you cannot pay the entire balance each month, be sure to choose the credit card with the lowest interest rate.



# CUTTING THROUGH THE RED TAPE



*For your future reference, we have put together this helpful list of important contact numbers.*

**A**s legislators, we try to provide you with as much information as possible. Hopefully, this guide has provided you with useful health information and the ability to research more on the programs available to you. I'm sure not all of your questions have been answered in this small publication, so additional numbers have been listed below should you need further assistance. As always, I am available for any questions or comments you may have.

## Indiana Family and Social Services Administration

### **Adult Protective Services**

1-800-992-6978

### **Child Abuse Hotline**

1-800-800-5556

### **Child Development Bureau**

1-887-511-1144

### **Child Support Bureau**

1-800-840-8757

### **Deaf and Hard of Hearing Services**

1-800-962-8408

### **Disability Determination Bureau**

1-800-622-4968

### **Disability, Aging, Rehab. Services**

1-800-545-7763

### **Domestic Violence**

1-800-799-SAFE (7233)

### **Family Help-Line**

1-800-433-0746

### **Family Support Services**

1-800-622-4932

### **Food Stamp Information/Complaint**

1-800-622-4932

### **Housing/Community Services**

1-800-622-4973

### **Medicaid, Food Stamps, TANF, Section 8 Housing Fraud**

1-800-446-1993

### **Medicaid Recipient Info**

1-800-457-4584

### **Medicaid Provider Fraud**

1-800-382-1039 (Attorney General's Office)

### **Medicaid Select**

1-877-633-7353

### **Mental Health Consumer Service**

1-800-901-1133

### **Nursing Home Complaints**

1-800-622-4484

### **State Information Center**

1-800-457-8283

## General State Phone Numbers

### **IN House of Representatives Toll Free Line**

1-800-382-9841

### **IN Senate Toll Free Line**

1-800-382-9467

### **Governor Mitch Daniels**

1-317-232-4567

### **State Information Center**

1-800-45-STATE

### **State Tourism**

1-800-289-6646

### **Secretary of State- Consumer Protection**

1-317-232-6531

## General Federal Phone Numbers

### **Federal Information**

1-800-688-9889

### **U.S. Senator Richard Lugar**

1-202-224-4814 or 1-317-226-5555

### **U.S. Senator Dan Coats**

1-202-224-5623 or 1-317-554-0750

### **Social Security Administration**

1-800-772-1213

### **Veterans Affairs**

1-800-400-4520

### **Medicare Hotline**

1-800-MEDICARE

State Representative  
Greg Steuerwald  
200 W. Washington St.  
Indianapolis, Indiana 46204  
1-800-382-9841  
[www.in.gov/h40](http://www.in.gov/h40)  
[h40@in.gov](mailto:h40@in.gov)