

Benefits Counseling

Providing counseling, advice and representation on public benefits and legal issues.



How a benefits counselor can help you

A benefits counselor answers questions regarding the application process for programs such as Medicare, Medicaid, Social Security, and Supplemental Insurance over the phone, through home visits, and presentations and enrollment events in the community. Benefits counselors and volunteers are trained and certified.

A benefits counselor may counsel and advise on:

- Income maintenance/public benefits.
- Medical entitlements.
- Insurance such as Medicare Part D, Low Income Subsidy (Extra Help), and Medicare Savings Program (MSP).
- Surrogate decision making.
- Individual rights.
- Housing.
- Institutional care.
- Consumer issues.
- Advanced directives, and more.

For information contact:

1-800-252-9240

www.dads.state.tx.us/services/index.cfm

Low Income Subsidy (Extra Help)



Do you have Medicare?

Do you live on a limited income?

Do you need help to pay for your prescriptions?

If so, you may qualify for the Medicare Low Income Subsidy (Extra Help).

How the Low Income Subsidy (LIS) can help you

If you APPLY and qualify for the LIS:

- You may not have to pay your Medicare Part D premiums, deductibles, co-payments and coinsurance.
- Your prescriptions will be discounted.

ALERT: Income and resource limits have changed!

You may now qualify for the LIS (Extra Help). Contact your local area agency on aging (AAA) or aging and disability resource center (ADRC) for more information.

For information contact:

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To find the nearest ADRC go to:

www.dads.state.tx.us/services/adrc/locations.html

Medicare Savings Program

Get help with your Medicare costs.



How the Medicare Saving Program (MSP) can help you

The MSP assists people with limited incomes and resources to pay some or all of Medicare's premiums and may pay Medicare deductibles and coinsurance.

There are four Medicare Savings Programs:

- Qualified Medicare Beneficiary (QMB).
- Specified Low-Income Medicare Beneficiary (SLMB).
- Qualifying Individual (QI).
- Qualified Disabled & Working Individuals (QDWI).

If you qualify for QMB, SLMB, or QI, you automatically qualify for EXTRA HELP paying the costs of Medicare Part D prescription drug coverage.

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Medicare Part D – Prescription drug plans



Medicare offers prescription drug options run by Medicare-approved private insurance companies.

Get help with prescription drugs

Medicare Part D helps cover the cost of prescription drugs and may help lower your expenses and protect against higher costs in the future.

To get Medicare prescription drug coverage, you must join a plan run by an insurance company or another private company approved by Medicare. Each plan can vary in costs and drugs covered.

Things to consider when looking for a plan are:

- Cost.
- Coverage.
- Convenience.
- Customer service.

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To find the nearest aging and disability resource center go to:

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To use the the *Drug Plan Finder*, go to: **www.medicare.gov**

Medicare changes

In 2011 there are changes in Medicare that you need to know about.



Highlights

- **Pay less for preventive services** – You will pay no deductible or coinsurance for most preventive services.
- **New yearly wellness exam** – You can get a wellness exam each year to help you stay healthy.
- **Help in the prescription drug coverage gap** – If you reach the coverage gap in your Medicare prescription drug coverage, you may qualify for savings on brand-name and generic drugs.
- **Durable medical equipment** – If you live in certain areas, you may have to get your durable medical equipment (such as walkers) from specific suppliers. This program will help save you and Medicare money and make sure that you get quality equipment and supplies.

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To find the nearest aging and disability resource center go to:

www.dads.state.tx.us/services/adrc/locations.html

For the *Medicare and You - 2011* booklet, go to: www.medicare.gov

Aging and Disability Resource Centers



Providing information about and help with state and federal benefits.

How an aging and disability resource center (ADRC) can help you

Anyone – individuals, family members, friends or professionals – can receive information tailored to their needs. Assistance is provided by trained ADRC staff at the center, over the phone or in your home.

An ADRC will:

- Provide information about services, such as home care, meals, transportation, prescription drug assistance, legal services, attendant services, caregiver support, housing and more.
- Help you choose and connect with the services that most closely meet your needs and interests.
- Provide information about benefits and funding sources that may help you pay for services.
- Help you move from one care setting to another.

Not every county has an ADRC. To find the ADRC nearest you, go to:

www.dads.state.tx.us/services/adrc/locations.html

For information contact:

1-800-252-9240

Area Agencies on Aging

Area agencies on aging (AAA) assist older Texans, their family members and caregivers



Examples of how a local AAA can help you:

- **Nutrition** – Home-delivered and congregate meals, nutrition education and counseling.
- **In-home assistance** – Help with housekeeping, domestic chores, personal care and visitation for older persons who are home bound.
- **Information, referral and assistance** – Concerning state and local services.
- **Caregiver support program** – Provides support for the growing numbers of caregivers, including grandparents, or those caring for someone who has Alzheimer's disease.
- **Benefits counseling and legal assistance** – Trained benefits counselors assist with benefits entitlements, and attorneys assist with legal matters.
- **Health maintenance** – coordination or provision of health services, including assistive technology, dental and vision services.

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www.dads.state.tx.us/services/index.cfm

Caregiver Support Services



Provides critical support needed by families to help them maintain their caregiver roles.

The National Family Caregiver Support Program can help:

- Grandparents or other relatives (age 55 and older) who are caring for a child age 18 or younger.
- People caring for someone 60 or older.

Local area agencies on aging:

- Provide education and training for caregivers.
- Can help with information about services available in your community, and assist in arranging them.
- May be able to help caregivers obtain short-term relief through respite, adult day care and other services.

If you receive Medicaid:

- Some Medicaid programs pay for short-term relief for caregivers.

Local MRAs:

- May pay for short-term relief if you care for someone with intellectual or developmental disabilities.

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Prevention and Wellness



Medicare provides health care to prevent illness or detect illness at an early stage, when treatment is likely to work best.

Preventative services may include:

- Annual wellness exam.
- Glaucoma test.
- Flu shots.
- Diabetes screening.
- Colon cancer screening.
- Bone mass measurement.
- Cardiovascular screening.
- Breast cancer screening.
- Prostate cancer screening.

For a preventative services checklist, see *the Medicare and You 2011 Handbook* at www.medicare.gov

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Long-term Care Ombudsman Program



Certified volunteer ombudsmen advocate for quality of life and quality of care for all residents in nursing homes and assisted living facilities.

Volunteer ombudsmen may:

- **Handle complaints** – An ombudsman supports residents and families to resolve issues with the facility staff.
- **Provide information and assistance** – An ombudsman can provide information about selecting a long-term care facility, eligibility criteria, and other services.
- **Advocate for system and legislative changes** – The ombudsman program works with other advocacy organizations to recommend legislation and regulatory changes that affect older Texans, actively advocating for policies to promote quality of care.

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www.dads.state.tx.us/services/index.cfm

or

www.toughenoughtocare.com



Texercise

Texercise is a statewide program of DADS that encourages individuals and communities to adopt healthy habits.



Texercise can help get you started on the road to a healthier, happier you!

Americans are living longer but that doesn't necessarily translate into healthier aging. Texercise can help you to enjoy life and live it to the fullest!

Regular physical activity and a healthy diet are essential to good health. Texercise is here to help you on your path to a healthier lifestyle by:

- Providing free educational and motivational resources to get you started.
- Sharing information on nutrition and exercise.
- Sponsoring health and fitness activities in communities throughout Texas.
- Partnering with businesses who promote the program and provide promotional incentives for participants.

To find out more about Texercise go to www.Texercise.com

