FROM THE SITTING ROOM SERIES
GETTING MORE HELP

2

Who to Contact

Free Help for Older Adults and Families



Stephen Deason

LARGE PRINT

Who to Contact

If you need help right now

Emergency

911

988 Suicide and Crisis Lifeline

Call or text 988, any hour, or chat at 988lifeline.org. For anyone in distress, or worried about someone who is.

Eldercare Locator

1-800-677-1116, Monday through Friday, 8 a.m. to 9 p.m. Eastern, or eldercare.acl.gov. A public service of the U.S. Administration on Aging that connects older adults and caregivers with local help anywhere in the country.

From

The Sitting Room Series

BOOK 2 · GETTING MORE HELP

Who to Contact

Free Help for Older Adults and Families

Stephen Deason

Alder Creek EDITIONS

Who to Contact

Free Help for Older Adults and Families

Book 2 of The Sitting Room Series

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The author's accounts of what he has seen in his work are drawn from his experience, with any detail that could identify a person left out.

To the fullest extent the law allows, the author and publisher are not liable for any loss, injury, or damage arising from the use of this book. In an emergency, call 911. In a crisis, call or text 988.

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Preface

This book is personal for multiple reasons. I have spent about forty years working inside health care. I began volunteering in a hospital at fifteen and was working as an orderly by sixteen, helping care for patients in hospitals and nursing homes while I worked my way through college. Later, I spent more than twenty years building and running systems for hospitals, insurers, Medicaid programs, and other health care organizations before returning to direct care through healthcare staffing, home care, and skilled nursing. Today I am an Administrator of a licensed health care facility that delivers care in patients' homes.

That facility is OPA Home Care, which I founded and run. In Georgia it is a licensed Private Home Care Provider, or PHCP. My healthcare staffing company employed

nurses and aides across hundreds of health care facilities around the country, including through the COVID years, and our home care operations have recruited, hired, and managed caregiving staff for hundreds of families. I have watched older adults and their families face what this series covers, often in a hurry and usually at a difficult time.

What I kept seeing was this. Families meet the information in pieces, after they already need it, from people who each answer a different piece. The hospital owns the discharge. The insurer owns the benefit. The home care provider owns its services. Each of them may do that job well. The family still has to put the puzzle pieces together.

It happened to my own family. My mother was found wandering the parking lot of a hospital, looking for her car. She had a

urinary tract infection that urgent care and the hospital both missed, and she was sent home with severe delirium and a new diagnosis of mild cognitive impairment. It took two weeks, and a nurse practitioner and a doctor we knew who were willing to look again, before anyone found the cause. She stayed with us for two months and then moved into independent living. She has kept improving, and she is driving again. The infection was ordinary. The months that followed were the cost of catching it late.

Much of the information in this series is already available somewhere. Medicare publishes Medicare's rules. The VA explains VA benefits, and each state explains its own programs. Having information spread across so many places is part of the problem. Families do not meet these questions one provider or agency at a time. The questions arrive together. I wrote this

series to put many needed pieces in one place, in the order people tend to need them, with a way to record or otherwise act on each answer.

The facts, phone numbers, and program rules in this book come from the sources listed at the back, each with the chapters that use it. Every number and set of hours was checked on the organization’s own page in October 2026. The judgment about which office to call first, and what to say, comes from years of doing this work. Most families who call my company find us online in the middle of an emergency, because we can start care quickly. They need someone at the house, and they need to know how it will be paid for. Then come the other questions. “I don’t have an elder law attorney, and I need a power of attorney.” “I need a nurse to come to the house for three days.” “I need help at home, and I don’t know what I need.”

“Which facility is the best?” Each of those questions has an office that answers it, and most of those offices cost nothing to call. This book is the list I wish every one of those families had before the emergency.

This book will help you find the right office, reach a person there, and know what to say. Start with Chapter 1, or with the problem in front of you.

1. Who This Book Is For and How to Use It

This book is for older adults who need help from an office and do not know which one, and for the family members and friends who make those calls with them or for them. It is written to you, the older adult, because most of these offices will want to hear from you, or hear that you agreed to the call. Boxes marked For your family speak to the person making calls on your behalf.

Start with the problem, not the agency. The table below sends each kind of problem to the chapter that handles it. Each chapter lists the offices that can help, in the order I would call them.

If this is happening	Start here
Someone is in danger, or it is a medical emergency	Call 911
You or someone you love is in crisis or thinking about suicide	Call or text 988 (Chapter 8)
You do not know what help exists or who to ask	The Eldercare Locator (Chapter 2)
A Medicare, Medicaid, or Social Security question	Chapter 3
Paying for food, heat, medicine, housing, or rides	Chapter 4
Abuse, neglect, a family member taking money, or a scam	Chapter 5
A problem with a nursing home, home care, or a hospital	Chapter 6
A will, a power of attorney, or a legal problem	Chapter 7

If this is happening	Start here
Coming home from the hospital (ask before discharge)	Chapter 6, then Chapter 2
Help at home	Chapter 2, then Chapter 6
A veteran, or a veteran's family	Chapters 4, 8, and 9
Caring for someone, or memory loss	Chapter 9
A serious illness, hospice, or comfort care	Chapter 10
Someone has died	Chapter 11

How each entry is set out

Each office gets what it does and how to reach it. For the calls that need them, entries also say what it costs, what to have ready, and words you can use when someone answers. The phone number comes first, because most people still call. Web addresses are given at the top level

where that is enough to find the right page, because deeper pages move. If you do not use a computer, call the Eldercare Locator at 1-800-677-1116, or dial 211, and ask them to look up an online-only office for you. Where an office gives its hours, they are given here with the time zone.

These offices do not charge you to call. A few services charge, such as elder law attorneys, private home care, and funeral homes, and those entries say so.

Free does not mean fast

Many of these programs screen you first, and some have waiting lists. A screening call can take most of an hour. A home visit may be weeks away. Ask two questions on every call: how long the wait is, and what you can do in the meantime. Write down both answers.

Before you call

Have these by the phone before you dial:

- Your Medicare card, and any other insurance card.
- Your medicine list.
- If you are calling for someone else, their permission, or the paper that names you to act for them.
- A pen, and the call log in Chapter 13.

Keep your Social Security number private until you know you are speaking with the real office. If someone calls you and asks for it, hang up and call back on a number you looked up yourself.

Phone menus and hold times

Listen to the whole menu once before you choose. If none of the choices fits, the option for general questions usually reaches a person. If the office offers to call you back, take it, and write down the time

they gave you. If you reach a voicemail box, leave your name, your number twice, the best time to reach you, and one sentence about what you need.

Social Security says waits are usually shorter in the morning, later in the week, and later in the month.

When you call for someone else

Most offices will talk with a family member only with the person's permission, or with a paper that gives you the right to act. Each office has its own way of doing this, and a power of attorney does not always cover every office. Ask each one what it needs.

- Medicare: on Form CMS-10106, the person names someone Medicare's helpline may talk with, and chooses how long the permission lasts. It can be cancelled at any time. Ask Medicare's helpline for the form, or find it at

cms.gov, and send it to the address printed on it.

- Social Security: an appointed representative, named on Form SSA-1696, can help with a claim or an appeal. A representative payee is a different role. A payee manages the benefit payments for someone who cannot manage them.
- The doctor's office: federal privacy law allows a doctor or nurse to share with you what bears on your part in the person's care, unless the person objects. It allows this but does not require it.
- Anything else: ask, "What do you need from me before you can talk with me about my mother's account?"

FOR YOUR FAMILY

Set up permission before you need it. A form filed during a calm week saves a lost day during a crisis.

If the person can still take part in the call, put them on the phone first. Many offices will then talk with you on that call.

Scams that pretend to be these offices

Scammers pose as Medicare, Social Security, the IRS, and the police. Social Security says a scammer may threaten arrest unless you pay right away, or ask you to pay with gift cards, prepaid debit cards, wire transfers, cryptocurrency, or cash in the mail. The Federal Trade Commission says it will never demand money, make threats, tell you to transfer money, or promise you a prize. If a call frightens you, hang up, and call the office

back on a number from this book or from your own card. Chapter 5 says where to report it.

2. Where to Start

If you are not sure who handles your problem, start with one of the offices in this chapter. Their job is to know what exists where you live, and to send you to it.

The Eldercare Locator

A free national service of the U.S. Administration on Aging, part of the Administration for Community Living, that connects older adults and their families with local help anywhere in the country. It can give you the number for your local Area Agency on Aging.

- Phone: 1-800-677-1116, Monday through Friday, 8 a.m. to 9 p.m. Eastern.
- Online: eldercare.acl.gov, with a chat during the same hours.
- Outside those hours: dial 211, or call back the next weekday.

- For a hearing or speech problem: your relay service, or dial 711.
- Language help: a Spanish-speaking specialist, and interpreters for many other languages.

What you can say
"I live in [county and state]. I need help with [meals, rides, help at home, a Medicare question]. Can you give me the number for my local Area Agency on Aging, and anyone else who handles this?"

Your Area Agency on Aging

Nearly every community is served by an Area Agency on Aging. There are more than 600 of them, and close to 300 Native American aging programs as well. In some places the office is called an Aging and Disability Resource Center, or something close to it. It is the office to ask about local

programs for meals, rides, help at home, and family caregivers, and about which of them have a waiting list.

- How to reach it: through the Eldercare Locator, at the number above.
- What to have ready: the person's county, age, and a short description of what is hard right now.

> **What you can say**
> "I am 82 and live alone in [county]. I have trouble cooking and getting to the doctor. What programs are there, and how do I apply?"

211

A free, confidential referral line run by local United Ways and their partners. It covers bills, food, housing, health care, and other everyday needs for people of any age.

- Phone: dial 211.
- Online: 211.org, which leads to your local 211.
- Hours: each local 211 sets its own. Ask yours.

BenefitsCheckUp

A free, confidential online screener from the National Council on Aging. You answer questions about your age, income, and where you live, and it lists the benefit programs you may qualify for and how to apply.

- Online only: benefitscheckup.org. No computer? Ask the Area Agency on Aging whether it can screen you.
- What to have ready: your monthly income, your savings, and your monthly costs for housing and medicine.

FOR YOUR FAMILY

Most of these offices serve the area where the person lives, not where you live. Call the office in their county.

3. Medicare and Medicaid

Medicare, Medicaid, and Social Security are three separate programs, run by different offices, with different phone numbers. Medicare is federal health insurance for people 65 and older, and for some people under 65 with certain disabilities or conditions. Medicaid is run by each state for people with limited income and savings. Medicare does not pay for long-term care, such as daily help with bathing and dressing; Medicaid may, if the person qualifies in their state. Social Security pays the monthly benefit, and you sign up for Medicare Part A and Part B through Social Security.

1-800-MEDICARE

Medicare's own helpline, for questions about what Medicare covers, claims, and plans.

- Phone: 1-800-633-4227, 24 hours a day, every day, except some federal holidays.
- TTY: 1-877-486-2048.
- Online: medicare.gov, with a live chat.
- What to have ready: the Medicare card.

Your State Health Insurance Assistance Program (SHIP)

SHIPs give free, unbiased help to people with Medicare, their families, and their caregivers. This is the office to call before you choose or change a plan, when a bill looks wrong, or when Medicare and another insurance both seem to say no.

- Phone: 1-877-839-2675, to find your state's SHIP.
- Online: shiphelp.org.
- Cost: free.
- What to have ready: the Medicare card, any other insurance cards, and your medicine list.

What you can say

"I have Medicare and I need to choose a drug plan. Can a counselor go over my medicines with me and tell me which plans cover them?"

Senior Medicare Patrol (SMP)

SMPs help people with Medicare, their families, and caregivers prevent, find, and report health care fraud, errors, and abuse. Call when a Medicare statement shows a service you did not get, or a stranger asks for your Medicare number.

- Phone: 1-877-808-2468, to find your state's SMP.
- Online: smpresource.org.
- What to have ready: the statement or bill, and the date and name of whoever contacted you.

Medicaid

There is no national Medicaid phone line. Each state runs its own program and takes its own applications.

- Online: medicaid.gov, which lists each state's contacts. By phone: ask the Eldercare Locator for your state Medicaid office.
- What to have ready: proof of income and savings, the Medicare card, and proof of where you live.

Once or twice a week, my company gets a call from a family that cannot afford to pay privately for care at home and needs Medicaid. I send them to Medicaid caseworkers I know. A caseworker can say what the person may qualify for, what to gather, and how long it may take. If you do not know a caseworker, call the state Medicaid office or the Area Agency on Aging and ask how to reach one.

PACE

PACE, the Program of All-inclusive Care for the Elderly, is a Medicare and Medicaid program that provides medical and social services to people who would otherwise need a nursing home. To join, a person must be at least 55, live in the area a PACE organization serves, need a nursing home level of care as certified by the state, and be able to live safely at home with PACE's help. People with Medicaid do not pay a monthly premium for PACE. People with Medicare but not Medicaid pay a monthly premium for the long-term care part of PACE, and a premium for Part D drugs.

- How to find one: search for PACE plans at medicare.gov, or call your state Medicaid office.

Social Security

Social Security handles retirement and disability payments, Medicare enrollment, and Extra Help with drug costs.

- Phone: 1-800-772-1213, Monday through Friday, 8 a.m. to 7 p.m. local time. Automated services are open around the clock.
- TTY: 1-800-325-0778.
- Online: ssa.gov.
- When to call: Social Security says waits are usually shorter in the morning, later in the week, and later in the month.

Medicare's quality and appeals offices (BFCC-QIOs)

Two companies help people with Medicare who have a concern about the quality of their care, or who want a fast appeal when a hospital, nursing facility, home health agency, or hospice says Medicare-covered

care is ending. Each serves certain states. Use the row for the state where the person is getting care, not where you live. Chapter 6 gives the deadlines for a fast appeal.

States	Company and helpline
AL, FL, GA, KY, MS, NC, SC, TN	Acentra Health 1-888-317-0751
CT, MA, ME, NH, RI, VT	Acentra Health 1-888-319-8452
AR, LA, NM, OK, TX	Acentra Health 1-888-315-0636
CO, MT, ND, SD, UT, WY	Acentra Health 1-888-317-0891
AK, ID, OR, WA	Acentra Health 1-888-305-6759
NY, NJ, PR, VI	Commence Health 1-866-815-5440
PA, MD, DE, DC, VA, WV	Commence Health 1-888-396-4646
OH, IN, IL, MI, MN, WI	Commence Health 1-888-524-9900

States	Company and helpline
IA, MO, KS, NE	Commence Health 1-888-755-5580
CA, AZ, NV, HI, GU, MP, AS	Commence Health 1-877-588-1123

Acentra Health's lines are open weekdays 9 a.m. to 5 p.m. and weekends and holidays 10 a.m. to 4 p.m., local time. If you use a TTY, dial 711 to reach either company through the relay service. The written notice of your appeal rights also tells you how to reach your BFCC-QIO.

FOR YOUR FAMILY

Medicare will not discuss the person's account with you until the person has named you on Form CMS-10106, or you show a paper that gives you the right to act. File the form now.

4. Help with Everyday Costs

Most of these programs are run by the state or by a local office, so the rules differ from place to place. If you are not sure where to start, the Area Agency on Aging (Chapter 2) can tell you which of these are open where you live, and BenefitsCheckUp can screen you for several at once.

Extra Help with Medicare drug costs

Extra Help lowers or removes Medicare drug plan costs for people with limited income and savings.

- Apply: online at ssa.gov, by calling Social Security at 1-800-772-1213 and asking for an appointment to apply for Extra Help, or at a local Social Security office.

Medicare Savings Programs

These state programs help pay the Medicare Part A and Part B premiums, and for some people the deductibles, coinsurance, and copayments as well.

- Apply: through your state Medicaid office. Ask a SHIP counselor (Chapter 3) about them and how to reach that office.

SNAP (food help)

SNAP helps pay for groceries. You apply in the state where you live. When someone in the household is 60 or older, the household has a higher limit on savings and only has to meet the net income test. Some states use a shorter application for people 65 and older.

- Apply: at the local SNAP office, on your state's SNAP website, or through your state's SNAP hotline.

Meals on Wheels

Local programs deliver meals to people 60 and older who have trouble shopping for food or cooking. Rules and waiting lists vary by area. Meals may be free, offered for a suggested donation, or priced on a sliding scale.

- Find a provider: mealsonwheelsamerica.org, by ZIP code, or ask the Area Agency on Aging.

Help with heating and cooling bills

The Low Income Home Energy Assistance Program, LIHEAP, helps with energy costs. Each state sets its own rules and takes its own applications.

- Phone: the National Energy Assistance Referral line, 1-866-674-6327, weekdays 9 a.m. to 7 p.m. Eastern, tells you where to apply.
- Online: energyhelp.us.

Weatherization

The federal Weatherization Assistance Program lowers energy bills for low-income households by making homes more energy efficient, while keeping them safe.

- Apply: through your state's weatherization office or the local provider, or ask the Area Agency on Aging who that is.

Housing counseling and reverse mortgages

HUD-approved housing counselors help with renting, buying, foreclosure, and reverse mortgages. Before anyone takes out a federally insured reverse mortgage, called a HECM, the borrower, a spouse who is not on the loan, and any other owner must meet with a counselor.

- Phone: 1-800-569-4287, to find a counselor.

- TTY: 202-708-1455.
- Online: hud.gov.

What you can say
“Someone has offered me a reverse mortgage. Before I sign anything, I want a HUD-approved counselor to go over it with me.”

VA benefits

The VA handles health care, disability, and pension benefits for veterans and their families. Veterans and surviving spouses who receive a VA pension and need help with daily activities, such as bathing, dressing, and eating, may qualify for Aid and Attendance, a monthly payment added to the pension. If the VA has rated your service-connected disability at 30 percent or more, you may get an added amount when a spouse is in a nursing home or

needs regular help from another person. Ask the VA about both.

- Benefits: 1-800-827-1000, Monday through Friday, 8 a.m. to 9 p.m. Eastern.
- Health care: 1-877-222-8387, Monday through Friday, 8 a.m. to 8 p.m. Eastern.
- Main VA line: 1-800-698-2411, around the clock.
- TTY: 711.
- Online: va.gov.

Help filing a VA claim is free from a representative of an accredited Veterans Service Organization. Accredited attorneys and claims agents may not charge for help before the VA decides the first claim. The VA's Inspector General warns about people who charge up front, or take a percentage of the award, to file a pension claim. Free help is available, so say no to anyone who asks for money to file.

Free tax help

The IRS supports two free programs. Tax Counseling for the Elderly helps people 60 and older, with a focus on pensions and retirement questions. Volunteer Income Tax Assistance helps people with moderate incomes, people with disabilities, and people who speak limited English. Most Tax Counseling for the Elderly sites are run by AARP Foundation Tax-Aide.

- Phone: 1-800-906-9887, to find a site.
- AARP Foundation Tax-Aide: 1-888-227-7669.
- Online: irs.gov.

Getting to appointments

Ask the Area Agency on Aging what ride programs serve the county, and how far ahead you need to book. If the person has Medicaid, ask the Medicaid plan whether it covers rides to medical appointments.

5. Abuse and Scams

If someone is in danger right now, call 911. Everything else in this chapter comes after that.

The office that handles abuse depends on where the person lives. Families often get this wrong, and getting it wrong can cost a day.

At home: Adult Protective Services

Adult Protective Services, or APS, takes reports of abuse, neglect, self-neglect, and money being taken from older adults and adults with disabilities. Every state has an APS office. There is no national APS hotline.

- How to reach it: call the Eldercare Locator at 1-800-677-1116 and ask for Adult Protective Services, or find your state's office at napsa-now.org.

- What to have ready: the person's name and address, what you saw or heard, when, and who you think is responsible.
- You do not need proof to make a report. Describe what you saw.

APS has to weigh a person's safety against the person's right to make their own choices. An adult who has not been ruled unable to decide by a court can accept or refuse APS help. Report it anyway, and let APS talk with the person.

Who to call about abuse at home

Who to call or ask: Adult Protective Services in the state where the person lives. If someone is in danger, 911 first.

How to reach them: Any state: the Eldercare Locator, 1-800-677-1116, weekdays 8 a.m. to 9 p.m. Eastern, or napsa-now.org. In Georgia only: 1-866-552-4464, choose your language, then option 3.

What you can say: I want to report that my neighbor, who is 84 and lives alone, may be neglected. I have not seen her outside in a week, there is no food in the house, and her son has her bank card. Here is her address.

In a nursing home, assisted living, or other care home

Who handles abuse in a care home depends on the state. Report it to the state

licensing agency. In some states APS takes these reports too. In Georgia, abuse in a long-term care facility goes to the Department of Community Health, Healthcare Facility Regulation, at 1-800-878-6442, and not to APS. If a crime may have happened, call the police as well. Tell the long-term care ombudsman (Chapter 6) and the administrator.

The ombudsman works for the resident and acts only with the resident's consent, or a representative's when the resident cannot give it. In most cases the ombudsman needs that consent before reporting abuse. A family member does not have to wait for the ombudsman. Report it yourself.

Money being taken

Money taken by a family member, a caregiver, a friend, or a contractor is a form of abuse, and APS takes those reports.

If it is happening right now, or the person is being threatened, call 911.

If it is your own money, and someone in your own family keeps taking it, you can say no. You can change your PIN and passwords, ask your bank what protections it offers, and call APS about yourself. APS can talk with you about what you want to happen, and you decide whether to accept its help.

If you are calling about someone else, and it is not happening right now:

- Call the bank's fraud department, using the number on the back of the card. Ask what it can stop or freeze.
- Report it to APS, and to the police on their non-emergency number.
- Write down the dates, the amounts, and who had access.

The National Elder Fraud Hotline

A free service of the U.S. Department of Justice for anyone reporting fraud against a person 60 or older. A case manager helps you report, and stays your contact afterward. Help is available in English, Spanish, and other languages.

- Phone: 1-833-372-8311, Monday through Friday, 10 a.m. to 6 p.m. Eastern.

Reporting a scam to the Federal Trade Commission

- Online: ReportFraud.ftc.gov.
- Phone: 1-877-382-4357.

The FTC says it will never demand money, make threats, tell you to transfer money, or promise you a prize. Social Security says a call that threatens arrest unless you pay right away is a scam.

Billing for care that was not given

Not long ago the VA moved a veteran to my company's care because of fraudulent billing against the VA for that veteran's care. The VA caught the billing and made the move the same day. If a statement from Medicare, the VA, or an insurer lists care or equipment that was not given, report it. For Medicare, call your Senior Medicare Patrol (Chapter 3), at 1-877-808-2468. For the VA or another insurer, call the number on the statement.

Violence at home

The National Domestic Violence Hotline helps people of any age who are being hurt or threatened by a partner. Abuse by an adult child or another relative goes to Adult Protective Services, above.

- Phone: 1-800-799-7233, any hour.
- Text: START to 88788.

- Online: thehotline.org, with a chat.

FOR YOUR FAMILY

Before you call, write down what you saw, the date, and the time. A report with dates and specifics is easier to act on.

Tell the office if you think the person is afraid to speak.

6. Care Homes and Hospitals

Start with the people in charge where the care is given: the charge nurse, the director of nursing, the administrator, or the agency's office. If that does not settle it, these offices are outside the provider and do not answer to it.

The long-term care ombudsman

Every state has a long-term care ombudsman program. Ombudsmen advocate for people who live in nursing homes, assisted living, board and care homes, and similar homes. They work for the resident, and anyone can call.

- How to reach it: find your state's program at theconsumervoice.org, or call the Eldercare Locator at 1-800-677-1116.

- A nursing home must post the numbers for the ombudsman and the state licensing office where residents can see them.

What you can say
"I live at [name of home]. My call light goes unanswered for long stretches at night, and I have raised it with the director of nursing twice. Can an ombudsman come and see me?"

The state licensing and survey agency

Each state licenses nursing homes and many other kinds of care homes and agencies, and inspects them. It takes complaints. Ask the ombudsman or the Eldercare Locator for your state's number, or read it from the notice a nursing home must post.

Comparing providers: Medicare Care Compare

Medicare's Care Compare tool gives ratings and inspection results for nursing homes, and quality information for home health agencies, hospices, hospitals, and doctors that take Medicare.

- Online: medicare.gov/care-compare.

Home health and home care

A Medicare home health agency must tell the person about the state's home health hotline, which takes complaints and questions about home health agencies. If your state licenses home care, a problem a licensed home care provider does not settle goes to the state licensing agency, which can also tell you whether a provider holds a license. Abuse by a home care worker goes to Adult Protective Services (Chapter 5). If the provider is licensed, tell the state licensing agency as well.

Hospitals

Ask whether the hospital has a patient advocate or patient relations office. A hospital that takes Medicare must have a grievance process. It must tell patients whom to contact, set time frames for a response, and give a written decision.

Coming home from the hospital

Before the person leaves, ask to speak with the hospital's discharge planner or case manager about help at home. Medicare covers home health care, such as part-time skilled nursing or therapy, when a doctor or other provider has seen the person in person and confirmed the need, and leaving home is hard for the person and takes a great deal of effort. The care must come from a Medicare-certified home health agency. Covered home health services cost the person nothing. For medical equipment such as a walker, the

person pays 20 percent of the Medicare-approved amount after the Part B deductible. Ask the doctor or the hospital for the list of agencies that serve the area. If the person has a Medicare Advantage plan, call the plan first and ask which agencies it covers.

Medicare does not pay for help with bathing, dressing, or meals when that is the only help the person needs, and it does not pay for someone to stay with the person around the clock. While the person is getting home health care, a home health aide may help with bathing for a time; ask the agency. A private home care provider can send other help at home, for a fee, and Medicaid or the VA may help pay for it if the person qualifies (Chapters 3 and 4).

Fast appeals when Medicare care is ending

If the person has Medicare and is told that hospital care, skilled nursing, home health, or hospice care is ending, the person can ask the BFCC-QIO (Chapter 3) for a fast appeal. The deadlines are short.

- Leaving the hospital: ask no later than the day of discharge. Follow the directions on the notice called An Important Message from Medicare.
- Skilled nursing, home health, hospice, or outpatient rehabilitation ending: ask no later than noon the day before the end date printed on the notice.
- If the deadline has passed, call the BFCC-QIO anyway and ask what you can still do.

What you can say

“I got a notice that my Medicare-covered care ends Friday. I do not think I am ready, and I want a fast appeal. What do you need from me?”

Placement and referral services

Many families find a care home through a placement or referral service. Many of these services are excellent. A good one listens, knows the homes in the area, and finds a well-run place that fits the person’s needs and budget. Ask any service how it is paid. A U.S. Senate committee chairman’s letter in 2024 said that one of the largest referral companies was paid by the facility when a resident moved in, and that the listings families saw were limited to facilities that paid it. A service paid that way can still serve you well. You should

know it, and you can ask whether it works with every home in the area.

What you can say

“How are you paid? Are there homes in this area you do not work with?”

7. Legal Help

This chapter says where to find a lawyer or legal help. It does not say what a document or a law means for you. Only a lawyer who knows your facts can do that.

Free legal aid

Legal aid offices give free help with civil problems, which means problems that are not about a crime, to people with low incomes. The Legal Services Corporation funds legal aid offices across the country and does not take clients itself.

- Find an office: lsc.gov, by address, or lawhelp.org, which lists nonprofit legal aid in every state and territory along with free guides and court forms. No computer? Ask the Eldercare Locator or 211 for the nearest legal aid office.

Legal help for people 60 and older

Ask the Area Agency on Aging (Chapter 2) whether there is free legal help for people 60 and older where the person lives. Chapter 12 gives Georgia's programs as an example.

Elder law attorneys (paid)

An elder law attorney focuses on legal matters that affect older adults and people with special needs. These lawyers charge for their work. The National Academy of Elder Law Attorneys lists its members by ZIP code. A listing there is not a recommendation.

- Online: naela.org.
- Ask before the first meeting: what it will cost, and whether the lawyer will come to the home if the person cannot travel.

Families often call me needing a power of attorney right away. I connect them with

attorneys and notaries who come to the home. Legal papers are best made early, while the person can still understand what they are signing and take part. If the person can no longer sign, ask an elder law attorney what options remain, including guardianship, through the court that handles it where the person lives. In Georgia, that is the probate court.

What to bring to a legal appointment

- Any papers you already have: a will, a power of attorney, a deed, letters from an agency.
- A short list of the questions you want answered.
- The person, if the papers are theirs. A lawyer needs to speak with the person who will sign.

8. Crisis Lines

If someone is in danger, or a medical emergency is happening, call 911.

988 Suicide and Crisis Lifeline

For anyone in emotional distress, thinking about suicide, struggling with alcohol or drugs, or worried about someone who is. It is free and confidential.

- Call or text 988, any hour, every day.
- Chat: 988lifeline.org.
- Veterans and their families: call 988 and press 1.
- Spanish: call 988 and press 2, or text AYUDA to 988.
- For a hearing or speech problem: use your relay service, or dial 711 and then 988.

If you are worried about someone

Who to call or ask: The 988 Suicide and Crisis Lifeline. If the person is in immediate danger, 911.

How to reach them: Call or text 988, any hour, or chat at 988lifeline.org.

What you can say: I am calling about my husband. Since his diagnosis he has stopped eating with us, and last night he said we would be better off without him. I don't know what to do.

The Veterans Crisis Line

Free, confidential support for veterans, service members, members of the National Guard and Reserve, and the people who support them. A veteran does not have to be enrolled in VA benefits or health care.

- Call 988 and press 1.
- Text 838255.

- Chat: veteranscrisisline.net.

Your state's crisis line

Many states run their own crisis line as a partner to 988. In Georgia it is the Georgia Crisis and Access Line, 1-800-715-4225, open around the clock, which can send a mobile crisis team and help find an open crisis bed.

Poison Help

If someone has taken the wrong medicine or too much of one, Poison Help connects you to your local poison center. The call is free and confidential, and interpreters are available.

- Phone: 1-800-222-1222, any hour, from anywhere in the United States.
- If the person stops breathing, collapses, or has a seizure, call 911 first.

FOR YOUR FAMILY

Caring for someone is hard on the person doing it. 988 is for you too.

9. Caregivers and Memory Loss

In my company, about eight in ten calls for respite care come after something has broken. About two in ten come from families planning ahead. The planners have more choices. Make one of these calls before you need it.

The Alzheimer's Association Helpline

A free helpline for people living with dementia, their caregivers, families, and anyone with a question.

- Phone: 1-800-272-3900, around the clock, every day of the year, with help in more than 200 languages.
- Chat: alz.org, usually Monday through Saturday, 7 a.m. to 7 p.m. Central.
- For a hearing or speech problem: dial 711.

If a person with dementia goes missing, start looking nearby right away. If they are not found within 15 minutes, call 911 and say the person has dementia.

What you can say
"My wife has dementia and she has started leaving the house at night. I need ideas for keeping her safe, and help finding someone to stay with her so I can sleep."

The ADEAR Center

The National Institute on Aging's Alzheimer's and related Dementias Education and Referral Center gives information about Alzheimer's disease and related dementias.

- Phone: 1-800-438-4380, Monday through Friday, 8:30 a.m. to 5 p.m. Eastern, except federal holidays.
- Email: adear@nia.nih.gov.

Family Caregiver Alliance

A nonprofit that gives family caregivers information and an online service called CareNav, which anyone can use. Its hands-on services are mainly in the San Francisco Bay Area.

- Phone: 1-800-445-8106.
- Online: caregiver.org.

Caregiver support through the Area Agency on Aging

The National Family Caregiver Support Program pays for information, help getting services, counseling, support groups, training, and respite for family caregivers. It is run locally, through the Area Agencies on Aging. Call the Eldercare Locator at 1-800-677-1116 to reach yours.

Adult day programs

Adult day programs give the person care and company during the day, and give the

family caregiver a break. Ask the Area Agency on Aging which programs serve your area, what they cost, and whether any help is available to pay for them.

Finding respite: the ARCH National Respite Locator

A directory of respite care, organized by state, mostly home care agencies, assisted living, and community agencies. ARCH does not provide respite care itself, and it does not check the background, references, or experience of the agencies it lists. Check them yourself.

- Online: archrespite.org.

The VA Caregiver Support Line

For family members who care for a veteran: education, support, and help finding services. If you are the veteran and the person you care for is not, start with the Area Agency on Aging instead.

- Phone: 1-855-260-3274, Monday through Friday, 8 a.m. to 8 p.m. Eastern.
- Online: caregiver.va.gov.

FOR YOUR FAMILY

If you live far away, call the offices in the county where the person lives. They serve that county, not yours.

10. Serious Illness and Hospice

Palliative care is medical care for people living with a serious illness. It can be given at any age, at any stage, and alongside treatment meant to cure. Hospice is care for a person with a terminal illness, and it focuses on comfort rather than cure.

Finding palliative care

The Center to Advance Palliative Care keeps a directory of palliative care providers.

- Online: getpalliativecare.org. Confirm with each provider whether the person qualifies.

> **What you can say**
> "My husband has heart failure and is in the hospital again. Can we ask for a palliative care consult while he is here?"

Finding and comparing hospices

- Medicare Care Compare: medicare.gov/care-compare, for hospices and home health agencies that take Medicare.
- CaringInfo, from the National Alliance for Care at Home: free information on serious illness and planning, at caringinfo.org.

The hospice's own 24-hour line

Medicare requires hospice nursing services to be routinely available around the clock, every day of the week. Ask for the hospice's after-hours number at the first visit, and write it in Chapter 13.

If hospice care is ending

If a hospice gives notice that Medicare will stop paying for its care, the notice explains how to ask the BFCC-QIO (Chapter 3) for a fast appeal. Follow the deadline on the

notice, usually noon the day before services end.

11. After a Death

This chapter covers only who to tell first. Wills, estates, and accounts go to the court that handles estates in the county where the person lived (in many states, the probate court), or to an attorney.

Social Security

The funeral home usually reports the death to Social Security. If no funeral home is involved, or it does not report the death, call Social Security yourself.

- Phone: 1-800-772-1213, Monday through Friday, 8 a.m. to 7 p.m. local time.
- TTY: 1-800-325-0778.
- Have ready: the person's name, Social Security number, date of birth, and date of death.

The funeral home

The Federal Trade Commission's Funeral Rule protects you when you arrange a funeral. A funeral home must give you price information over the phone if you ask, give you a written, itemized price list when you start talking about arrangements in person, and let you choose only the goods and services you want, apart from a basic services fee.

What you can say

"Before we talk about arrangements, may I have your general price list?"

Others to tell

The person's doctor, any home care or hospice agency, the pharmacy, and any insurer or pension that pays the person. If the person received VA benefits, call the VA benefits line in Chapter 4.

12. Georgia, as an Example

Every state has offices like these. Georgia's are given here as an example, because I work in Georgia. The full Georgia list, and the Adult Protective Services, ombudsman, and SHIP numbers for every state, are free at aldercreekeditions.com, marked with the date they were checked. Phone menus change, so check before you call.

One number for many offices

The Georgia Division of Aging Services answers at 1-866-552-4464. Choose your language, then:

Press	What it reaches
2	An Aging and Disability Resource Connection counselor, for local services and the Area Agency on Aging
3	Adult Protective Services, to report abuse, neglect, or exploitation of someone living at home
4	GeorgiaCares, Georgia's SHIP, for free Medicare counseling
5	The Long-Term Care Ombudsman Program
7	Georgia Senior Legal Aid

Adult Protective Services takes calls weekdays from 8 a.m. to 7 p.m. Eastern. Hours can change; check them at aging.georgia.gov/adult-protective-services. Its online report form is open at any hour, linked from georgia.gov/report-elder-abuse. APS is not a first responder; if someone is in danger, call 911.

Abuse in a care home, and complaints about licensed providers

The Department of Community Health, Healthcare Facility Regulation, takes complaints about care homes and other providers it licenses, including abuse in a long-term care facility.

- Phone: 1-800-878-6442, Monday through Friday, 8 a.m. to 5 p.m. Eastern.
- Online: dch.georgia.gov, which also takes complaints.

Medicaid

- Apply online at gateway.ga.gov, at any hour.
- Phone, to apply or ask about eligibility: 1-877-423-4746.
- In person: the county Division of Family and Children Services office.

Legal help for people 60 and older

- Georgia Senior Legal Aid: 404-389-9992, or 1-866-552-4464, option 7. For Georgia residents 60 and older, statewide.
- The Elderly Legal Assistance Program gives free legal help with civil problems to Georgians 60 and older. In Clayton, Cobb, DeKalb, Fulton, and Gwinnett counties, call 404-389-9992, the same number as Georgia Senior Legal Aid. In Barrow, Clarke, Elbert, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, and Walton counties, call 706-369-7147. In all other counties, call 1-833-457-7529.

Crisis

- The Georgia Crisis and Access Line: 1-800-715-4225, any hour.
- 988, any hour.

Medicare quality and fast appeals

Acentra Health, 1-888-317-0751.

Metro Atlanta 211

United Way of Greater Atlanta runs 211 for the metro area. Dial 211, or text your ZIP code and what you need to 898211.

13. My Own Numbers

Write your own state's and county's numbers here, so they are in one place when you need them.

State and local offices

Area Agency on Aging

Adult Protective Services

Long-term care ombudsman

SHIP, for Medicare counseling

More state and local offices

State Medicaid office

State licensing agency, for complaints

Legal aid, or senior legal help

State crisis line

211

The person's own providers and helpers

Main doctor, and the after-hours number

Pharmacy

Home care or home health agency

Hospice, and its 24-hour number

More providers and helpers

Case manager (Medicaid, the VA, or insurance)

Social Security office

VA office or accredited representative

Person who holds the power of attorney

Elder law attorney

Call log

Write down every call: the date, the office, the person you spoke with, what they said, and what happens next.

Date	Office and number	Who I spoke with	What they said, and the next step

Call log

Date	Office and number	Who I spoke with	What they said, and the next step

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Social Security Administration. “When Someone Dies.” ssa.gov/personal-record/when-someone-dies Used in Chapter 11.

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United States Code

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United States Code. “38 U.S.C. 5904, Recognition of agents and attorneys generally.” law.cornell.edu/uscode/text/38/5904 Used in Chapter 4.

United Way of Greater Atlanta

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USAging

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Veterans Crisis Line

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Where to Get Help

In an emergency, call 911. The people who answer the other lines can tell you what is available where you live.

Emergency

911

988 Suicide and Crisis Lifeline

Call or text 988, any hour, or chat at 988lifeline.org. For anyone in distress, or worried about someone who is.

Eldercare Locator

1-800-677-1116, Monday through Friday, 8 a.m. to 9 p.m. Eastern, or eldercare.acl.gov. A public service of the U.S. Administration on Aging that connects older adults and caregivers with local help anywhere in the country.

State Health Insurance Assistance Program (SHIP)

Free, unbiased help with Medicare questions. Call 1-877-839-2675, or visit shiphelp.org.

Medicare Care Compare

Star ratings for nursing homes, including their health inspections, and quality ratings for home health agencies and hospices, at medicare.gov/care-compare.

Adult Protective Services

To report abuse, neglect, or exploitation of an older adult who lives at home, call the Eldercare Locator at 1-800-677-1116 and ask for Adult Protective Services, or find your state's office at napsa-now.org. In Georgia, call 1-866-552-4464, choose your language, then option 3, weekdays from 8 a.m. to 7 p.m. Eastern (check the hours at aging.georgia.gov/adult-protective-services), or use the online form linked at

georgia.gov/report-elder-abuse. For abuse in a nursing home, assisted living, or a personal care home, call the state licensing agency, call the police if a crime may have happened, and tell the ombudsman and the administrator. In some states APS takes these reports too. In Georgia, the licensing agency, Healthcare Facility Regulation, takes calls at 1-800-878-6442 and complaints online at dch.georgia.gov. Elsewhere, a nursing home must post the licensing agency's number. For other care homes, the ombudsman or the Eldercare Locator can give it to you. If someone is in danger, call 911.

Legal aid

Free civil legal aid for people with low incomes, through the Legal Services Corporation at lsc.gov, and free legal aid for people with low to moderate incomes at lawhelp.org.

More Numbers

The Sitting Room Series

Guides, workbooks, and journals for older adults and the families around them. More titles are on the way. The current list is at aldercreekeditions.com.

1. *When More Help Is Needed* **Available**
A Guide for You and Your Family

2. *Who to Contact* **This book**
Free Help for Older Adults and Families

3. *Emergency Information Sheet* **Free printable**
One Page by the Phone, and the Details Behind It

4. *Before It's Urgent* **Free printable**
A Workbook for Papers, Decisions, and Conversations

5. *Things I Want You to Know* **Free printable**
A Journal of Stories, Wishes, and Words for Your Family

6. *While You Can Still Decide* **Forthcoming**
After a Diagnosis of Memory Loss

7. *Arranging Care at Home* **Free printable**
A Workbook for Arranging Care in the Home

8. *Care Partner's Log* **Free printable**
A Daily Record for the Person Giving Care

9. *Grieving Someone Who Is Still Here* **Forthcoming**
When Someone You Love Has Progressive Memory Loss

10. *Visit Journal* **Free printable**
A Shared Record for Everyone Who Visits

11. *Choosing a Place to Live* **Free printable**
A Workbook for Comparing Senior Living and Care

12. *The Move and the First Months* **Forthcoming**
For Families and the Person Moving

13. *Before the Last Weeks* **Forthcoming**
When Treatment Stops Working, for You and Your Family

14. *After a Death* **Forthcoming**
The First Year, for You and the People Around You

15. *First-Year Grief Journal* **Free printable**
Undated Pages for the Year After a Death

Also by Stephen Deason

The Operational Reliability Series

The Weakest Link

A Story About the Systems We Never See

By Stephen Deason

A family health care crisis unfolds through a chain of reasonable decisions and unowned handoffs. The story is followed by an interpretation and practical resource guide for recognizing where information gets compressed, what families can ask, and how care can slip through the gaps.

The Invisible Architecture

A Story About Senior Care as a System

By Stephen Deason

A quieter story about the work families carry after an acute crisis has passed. The book examines changing care needs, family coordination, and the practical details that must move between providers, insurers, and home.

The Family Integrator's Handbook

By Stephen Deason

A practical workbook for the person who has become the place where a family's appointments, documents, medications, and next handoff collect. It includes care-team questions, transition checklists, planning pages, and a section for the person receiving care.

The Mile Marker Library

Recovery books from Alder Creek Editions, free to download at aldercreekeditions.com.

Don’t Panic: The First Hours After You Stop

What to Do When You Stop Drinking or Using

By Stephen Deason

A practical guide to urgent safety questions after stopping alcohol or other drugs, including withdrawal danger signs, overdose risk, naloxone, and places to find help.

One Day at a Time, Written Down

A 90-Day Gratitude Journal for Adults in Recovery

By Stephen Deason with Melissa Deason

A guided daily journal with morning and evening pages, weekly reviews, a return-to-use plan, and support-group directories.

One Day at a Time, Written Down: Christian Edition

A 90-Day Gratitude Journal for Christians in Recovery

By Stephen Deason with Melissa Deason

A Christian edition of the guided daily journal, using the King James Version.

Free Help Directory

Meetings, Helplines, and Low-Cost Care

By Stephen Deason

A practical directory of recovery meetings, helplines, low-cost treatment and health care, naloxone, food, housing, legal help, and work support.

Tools You Can Use on Your Own

A Guide to Self-Directed Recovery

By Stephen Deason with Melissa Deason

A practical guide to craving skills, daily basics, trigger mapping, written planning, and recognizing when professional care is needed.

Cravings and Hard Hours Workbook

A Companion to Tools You Can Use on Your Own

By Stephen Deason and Melissa Deason

A workbook with fill-in exercises, a daily urge log, and a written plan for difficult times and places.

Medications for Addiction, Explained

What They Are, How to Ask, and How to Pay

By Stephen Deason and Melissa Deason

A practical peer guide to medications for opioid and alcohol use disorders, how to ask for care, and ways to find support without insurance.

Money in Early Recovery

Budgets, Debts, Benefits, and Credit

By Stephen Deason

A practical guide to tracking money, building a weekly budget, addressing debt and credit, understanding benefits, and keeping useful records.

More at aldercreekeditions.com.

About the Author

Stephen Deason has worked in health care for roughly four decades. He began volunteering in a hospital at fifteen and took his first paid hospital job as an orderly at sixteen, working in hospitals and nursing homes while putting himself through college. He later spent more than twenty years building and running systems for hospitals, insurers, and state Medicaid programs before returning to direct care through healthcare staffing, home care, and skilled nursing.

Today, he runs OPA Home Care and Skilled Nursing, which he founded, and serves as an Administrator of a licensed Private Home Care Provider in Georgia, a health care facility that delivers care in patients' homes. His home care operations have recruited, hired, and managed caregiving staff for hundreds of families. He writes

The Sitting Room Series from that work and from a lifetime spent around the care of older and vulnerable people.

Deason has spent 31 years running health care and technology organizations. He also founded OPA People, The OPA RASA Group, and The OPA RASA Foundation. The Foundation has helped place hundreds of people from disadvantaged backgrounds into careers.

He earned a mathematics degree from the University of Alabama at Birmingham, an MBA and an MSc in Accounting from Emory University, and completed doctoral coursework in business at Emory, where he was a Sheth Fellow. He also studied for the ScM in health care administration at Johns Hopkins. His research on accounting and Ponzi schemes was published in Accounting Horizons and covered by Forbes. He writes at StephenDeason.com.