

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.

NOTES

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

NOTES

2. Where to Start

End of the preview

You have read the first two chapters of Who to Contact: Free Help for Older Adults and Families, Book 2 of The Sitting Room Series. The full book has 13 chapters, in large print.

The book's page at aldercreekeditions.com has the buy links for the paperback and Kindle editions once they are on sale. The ISBN below is the paperback's.

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The worksheets from this book are free to print at aldercreekeditions.com, where the other books in the series are listed too.

You are welcome to share this preview with anyone it might help.

