

# More Resources and Tips

## The National Family Caregiver Support Program

The National Family Caregiver Support Program (NFCSP), funded by the federal Older Americans Act, Title III E, helps persons of any age who serve as unpaid caregivers for persons sixty or older. The goal of this program is to relieve the emotional, physical, and financial hardships of providing continual care.

Most caregivers receiving assistance have been providing heavy-duty care with little support when they hear about this program. Some have been on a waiting list for traditional funding for seniors for a long time because having a caregiver made their care receiver a lower priority for services when compared to someone who did not have anyone to help him or her. With this new funding, having a caregiver is a requirement for service. In Pinellas and Pasco County, Florida, caregivers providing 24-hour care are considered high priority for services through this program.

The National Family Caregiver Support Program seeks to find families who are economically or socially needy, but low income is not an eligibility requirement for service. **A second part of the program helps grandparents sixty or over serving as primary caregivers for grandchildren or other related children under eighteen living in the grandparent's home.** There is no charge for services to caregivers of older persons or grandchildren; but as is true with all Older Americans Act Programs, donations are accepted.

### **The National Family Caregiver Support Program provides these services:**

- Screening and assessment
- Respite care or time off for the caregiver in several forms—companions, homemakers, home health aides, adult day care, and in-facility care
- Counseling
- Chore Services
- Medical equipment and supplies such as disposable undergarments

The usual entry point for the National Family Caregiver Support Program (NFCSP) is the Senior Helpline at 800-96-ELDER (800-963-5337) or 727-217-8111 from outside of the area. The National Family Caregiver Support Program is available throughout the United States, with some variation in services offered in different areas. For more about this program, visit the U. S. Administration on Aging web site, [www.aoa.gov](http://www.aoa.gov).

# Information Resources For Caregivers

**Senior Helpline:** 800-96-ELDER (800-963-5337) or 727-217-8111 from outside the area. Provides information about and referral to government-funded, non-profit, and private-pay resources in Pasco and Pinellas and is the entry point for Intake for state-funded services in Pinellas County. Call with questions or to ask for a free *Senior Resource Directory*. The Senior Helpline is part of the Area Agency on Aging of Pasco-Pinellas, Inc., and can direct you to similar helplines throughout the U. S.

**State of Florida Elder Helpline:** 800-96-ELDER (800-963-5337). If you are calling for assistance in another area of Florida, this same number connects directly to Elder Helpline for county where call was made.

**National Eldercare Locator:** 800-677-1116 or web site [www.eldercare.gov](http://www.eldercare.gov). Resource information and referral to elder helplines anywhere in the U. S.

**211 Tampa Bay Cares:** Dial 211 (not 911, the emergency number) or visit web site [www.211tampabay.info](http://www.211tampabay.info). 24-hour information and crisis counseling helpline serves all ages in Pinellas and Hernando Counties. Search database for disease names, support groups, etc.

**Caregiver Web Site:** [www.agingcarefl.org](http://www.agingcarefl.org). Web site of the Area Agency on Aging of Pasco-Pinellas, Inc. (AAAPP) includes a section called *For Caregivers* similar to Caregiver Handbook. Includes “The Four Stages of Caregiving”, Alzheimer’s information, local transportation options and senior centers, and caregiver books, videos, and web sites. Aging Care FL also has information about services, aging issues, and the aging network. There are links to other Florida agencies and to aging resources of all types. Seniors and caregivers can e-mail AAAPP and receive a reply through *Contact Us* on the web site. *Search Our Web Site* helps you quickly locate topics.

**More Resource Lists:** Lists of “Toll-Free Information Lines”, “Senior Centers”, and a section on Caregiver Books, Videos, and Web Sites are included in this Handbook.

# Toll-Free Information Lines

## **AGING**

AARP (American Association of Retired Persons) 800-424-3410  
American Society on Aging (ASA) 800-537-9728  
Eldercare Locator (U. S. Administration on Aging Helpline) 800-677-1116  
Elder Helpline (Florida – links to local helplines) 800-96ELDER 800-963-5337  
National Council on Aging 800-424-9046  
National Institute on Aging (NIA) 800-222-2225

## **AIDS**

National AIDS Information Clearinghouse 800-458-5231  
National AIDS Hotline 800-342-AIDS  
AIDS Clinical Trials Information Service 800-874-2572

## **ALCOHOL**

National Council on Alcoholism and Drug Dependence 800-622-2255  
Al-Anon, Alateen Family Group Hotline 800-344-2666  
National Clearinghouse for Alcohol and Drug Information 800-729-6686

## **ALLERGY**

American Academy of Allergy and Immunology 800-822-2762  
Asthma and Allergy Foundation of America 800-727-8462

## **ALTERNATIVE MEDICINE**

National Center for Complementary & Alternative Medicine (NCCAM) Clearinghouse 888-644-6226

## **ALZHEIMER'S**

Alzheimer's Association (National) 800-272-3900  
Alzheimer's Association of Florida – Gulf Coast Chapter (Safe Return) 800-772-8672  
Alzheimer's Disease Education and Referral Center (ADEAR) 800-438-4380  
American Health Assistance Foundation (Alzheimer's Family Relief Program) 800-437-2423  
French Foundation for Alzheimer's Research 800-477-2243  
National Caregiving Foundation (Caregivers Support Kit) 800-930-1357  
Suncoast Alzheimer's Information Line (SAIL) 800-633-4563

## **AMYOTROPHIC LATERAL SCLEROSIS**

Amyotrophic Lateral Sclerosis Association 800-782-4747

## **ARTHRITIS**

Arthritis Foundation 800-283-7800  
Arthritis Consulting Services 800-327-3027

## **ASSISTIVE DEVICES**

ABLE DATA (U. S. Dept. of Education) 800-227-0216

## **BACK PAIN**

Back Pain Hotline  
800-247-2225

## **BLIND/VISION IMPAIRED**

American Council of the Blind  
800-424-8666  
Guide Dog Foundation for the Blind  
800-548-4337  
Lighthouse International  
800-334-5497

National Library Services for the Blind and  
Physically Handicapped – Library of  
Congress 800-424-8567

## **BRAIN TUMOR**

American Brain Tumor Association  
(ABTA)  
800-886-2282

## **CANCER**

Cancer Information Center for the  
National Cancer Institute  
800-4-CANCER 800-422-6237  
Candlelighters Childhood Cancer  
Foundation  
800-366-2223  
The American Cancer Society (ACS)  
800-227-2345  
The American Institute for Cancer  
Research  
800-843-8114  
Y-Me National Breast Cancer  
Organization 800-221-2141

## **CAREGIVING**

Children of Aging Parents (CAPS)  
800-227-7294  
National Family Caregivers Association  
(NFCA) 800-896-3650  
Well Spouse Foundation (WSF)  
800-838-0879

## **CEREBRAL PALSY**

United Cerebral Palsy Association, Inc.  
800-872-5827

## **CLEFT PALATE**

Cleft Palate Foundation  
800-242-5338

## **COCAINE**

Cocaine Anonymous  
800-347-8998

## **COMMUNICATION HANDICAPS**

American Speech Language Hearing  
Association  
800-638-8255  
Better Hearing Institute  
800-EAR-WELL 800-327-9355  
International Hearing Society  
800-521-5247  
National Association of the Deaf (NAD)  
Captioned Media Program  
800-237-6213  
National Institute on Deafness & Other  
Communication Disorders  
800-241-1044

## **COMPUTER LITERACY**

Senior NET 800-747-6848

## **CONSUMER**

Federal Citizen Information Center for  
Federal Consumer Information (FCIC)  
800-688-9889  
Federal Trade Commission (FTC)  
877-FTC-HELP 877-382-4357  
FTC Identity Theft Hotline  
877-ID-THEFT 877-438-4338  
Florida Department of Agriculture and  
Consumer Services  
English  
800-HELPPFLA 800-435-7352  
Espanol  
800-352-9832

**CROHN'S/COLITIS**

Crohn's and Colitis Foundation of America  
800-343-3637

**CYSTIC FIBROSIS**

Cystic Fibrosis Foundation  
800-344-4823

**DEPRESSION**

National Foundation for Depressive Illness  
800-248-4344

**DIABETES**

Juvenile Diabetes Foundation  
800-223-1138

American Diabetes Association  
800-232-3472

**DIGESTIVE DISEASE**

National Digestive Diseases Information  
Clearinghouse  
800-891-5389

**DISABILITIES**

National Spinal Cord Injury Association  
800-962-9629

National Rehabilitation Information Center  
800-346-2742

**DOWN SYNDROME**

National Down Syndrome Society  
800-221-4602

National Down Syndrome Congress  
800-232-6372

**DRUG ABUSE**

National Drug Information and Referral  
Line  
800-662-4357

**ELDER ABUSE**

Elder Abuse Reporting Line (Florida)  
800-96ABUSE 800-962-2873  
TDD (for Deaf) 800-955-8770

Florida Domestic Violence Hotline  
800-500-1119

**ELDER LAW**

Florida Bar Association (by area)  
800-342-8060

**ELDER TRAVEL**

Elderhostel  
877-426-8056

**EPILEPSY**

Epilepsy Foundation of America  
800-332-1000  
Epilepsy Information Service  
800-642-0500

**HEAD INJURY**

Brain Injury Association Family Helpline  
800-444-6443

**HEADACHE**

National Headache Foundation  
800-843-2256  
New England Headache Treatment  
Program  
800-245-0088

**HEARING**

See Communication Handicaps above

**HEART**

American Heart Association  
800-AHA-USA1 800-242-8721

**HEPATITIS**

American Liver Foundation Hepatitis  
Hotline  
800-223-0179

## **HOME HEALTH**

Visiting Nurses Association of America  
888-866-8773

## **HOSPICE**

National Hospice & Palliative Care  
Organization (NHPCO)  
800-658-8898

## **HUNTINGTON'S DISEASE**

Huntington's Disease Society of America  
800-345-4372

## **IMPOTENCE**

Impotence Information Center  
800-843-4315

## **INCONTINENCE**

National Association for Continence  
(NAFC)  
800-252-3337

Simon Foundation for Continence  
800-237-4666

## **KIDNEY DISEASE**

National Kidney & Urological Disease  
Information  
800-891-5390

## **LEUKEMIA**

Leukemia & Lymphoma Society (LLS)  
800-955-4572

## **LUNG**

American Lung Association  
800-LUNGUSA 800-586-4872

## **LUPUS**

Lupus Foundation of America  
800-558-0121

## **MEDICARE**

Medicare Hotline  
800/MEDICARE 800-633-4227

## **MENTAL ILLNESS**

National Alliance for the Mentally Ill  
(NAMI)  
800-950-NAMI 800-950-6264

National Institute of Mental Health  
Publication Ordering Line  
800-421-4211

National Mental Health Association  
(NMHA) Resource Center  
800-969-NMHA 800-969-6642

## **MULTIPLE SCLEROSIS**

National Multiple Sclerosis Society  
800-344-4867

## **MYASTHENIA GRAVIS**

Myasthenia Gravis Foundation  
800-541-5454

## **NURSING HOME**

Agency for Healthcare Administration  
(Nursing Home Guide)  
888-419-3456

Florida Long Term Care Ombudsman  
(Nursing Home Rights)  
888-831-0404

## **NUTRITION**

American Dietetic Association (ADA)  
Nutrition Information Line  
800-366-1655

## **PARALYSIS**

Christopher Reeve Paralysis Foundation  
800-225-0292

### **PARKINSON'S DISEASE**

American Parkinson Disease Association  
800-223-2732

Parkinson Disease Foundation  
800-457-6676

### **SCLERODERMA**

United Scleroderma Foundation  
800-722-4673

### **SEXUALLY TRANSMITTED DISEASES**

National STD Hotline  
800-227-8922

### **SICKLE CELL**

Sickle Cell Disease Association of  
America 800-421-8453

### **SOCIAL SECURITY**

National Committee to Preserve Social  
Security & Medicare (NCPSSM)  
800-966-1935

Social Security Administration  
800-772-1213

### **SPINA BIFIDA**

Spina Bifida Association  
800-621-3141

### **STROKE**

American Stroke Association  
888-4STROKE 888-478-7653

National Stroke Association  
800-787-6537

### **VETERANS**

Veteran's Association Regional Office  
800-827-1000

### **WOMEN'S ISSUES**

Older Women's League (OWL)  
800-TAKE-OWL 800-825-3695

National Women's Health Information  
Center (NWHIC)  
800-994-WOMAN 800-994-9662

If you prefer a single column list or want your friends to have this list, look for **Toll-Free Information Lines** on the **Area Agency on Aging of Pasco-Pinellas, Inc. web site**, [www.agingcarefl.org/aging/tollfree](http://www.agingcarefl.org/aging/tollfree). If you need a toll-free information line for an organization that is not listed, call **Toll Free Directory Assistance**, 1-800-555-1212.

Another resource is **Caregiver Web Sites** in this *Caregiver Handbook* and online at [www.agingcarefl.org/caregiver/Websites](http://www.agingcarefl.org/caregiver/Websites). This list includes organizations associated with diseases and medical conditions as well as general caregiving, aging, and consumer web sites. Some sites provide their organization's toll-free number. The online version of Caregiver Web Sites includes links to each of the web sites listed.





## Senior Centers

Senior Centers provide a place where older people can come together in order to socialize and maintain involvement with the community. Centers provide programs of activities and offer a variety of services for participants.

### Pinellas County

#### **Bethlehem Center**

10895 Hamlin Boulevard  
Largo, FL 33774-5051  
Phone: 727/596-9394  
Fax: 727-596-6972  
Contact: Lois Wisuri  
(open Tues, Wed, Fri from 8:30 to 3:30)

#### **Dr. William E. Hale Activity Center**

330 Douglas Avenue  
Dunedin, FL 34698  
Phone: 727/298-3299  
Fax: 727/298-3510  
Contact: Gregg Svendgard

#### **Enoch Davis Center**

1111 18th Avenue South  
St. Petersburg, FL 33705  
Phone: 727/893-7134  
Fax: 727/893-7288  
Contact: Lynette Buchanan

#### **Gulfport Senior Center**

5501 27th Avenue South  
Gulfport, FL 33707  
Phone: 727/893-2237  
Fax: 727/893-1112  
Contact: Susan Frank  
E-mail: [Sfrank@ci.gulfport.fl.us](mailto:Sfrank@ci.gulfport.fl.us)

#### **Golda Meir/Kent Jewish Center**

2010 Greenbriar Boulevard  
Clearwater, FL 33763  
Phone: 727/736-1494  
Fax: 727/736-5634  
Contact: Jenifer Burnett

#### **Pinellas Park Senior Center**

7625 59th Street North  
Pinellas Park, FL 33781  
Phone: 727/541-0776  
Fax: 727/541-0746  
Contact: Dotty Carter  
E-mail: [dcarter@pinellas-park.com](mailto:dcarter@pinellas-park.com)

#### **Largo Community Center**

65 4th Street NW  
Largo, FL 33770  
Phone: 727/518-3131  
Fax: 727/518-3145  
Contact: Warren Ankerberg  
Email: [wankerbe@largo.com](mailto:wankerbe@largo.com)

#### **Oldsmar Senior Center**

127 State Street West  
(Mailing: 300 Commerce Blvd.)  
Oldsmar, FL 34677  
Phone: 813/749-1195  
Fax: 813/749-1197  
Contact: Robert Kerce  
E-mail: [Rkerce@ci.oldsmar.fl.us](mailto:Rkerce@ci.oldsmar.fl.us)

#### **Palm Harbor Community Activity Center**

1500 16th Street  
Palm Harbor, FL 34683  
Phone: 727/771-6000  
Fax: 727/785-6877  
Contact: Rick Burton  
E-mail: [rickburton@phrec.org](mailto:rickburton@phrec.org)

#### **Senior Citizens Service, Inc.**

1204 Rogers Street  
Clearwater, FL 33756-5903  
Phone: 727-442-8104  
Contact: Bob Wittenberg  
(Mon-Fri 9:00AM-4:00PM)

#### **Sunshine Center**

330 5th Street North  
St. Petersburg, FL 33701  
Phone: 727/893-7101  
Fax: 727/892-5464  
Contact: Ethel Haskins

#### **Tarpon Springs Community Center**

400 South Walton Avenue  
Tarpon Springs, FL 34689  
Phone: 727/942-5628  
Fax: 727/942-2605  
Contact: Margie Pritchard  
E-mail: [prichard@ci.tarpon-springs.fl](mailto:prichard@ci.tarpon-springs.fl)

## Pasco County

### **CARES Claude Pepper Senior Center**

6640 Van Buren Street  
New Port Richey, FL 34653  
Phone: 727/844-3077  
Fax: 727/849-6124  
Contact: Lee Fenton

### **CARES Crescent Senior Enrichment Center**

13906 Fifth Street  
Dade City, FL 33525  
Phone: 352/518-9300  
Contact: Annette Bender

### **CARES Elfers Multipurpose Senior Center**

PO Box 948 (Barker Dr & Grey Ave)  
Elfers, FL 34680  
Phone: 727/847-1290  
Fax: 727/848-0921  
Contact: Kay Fusselman

### **CARES Rao Musunuru, M. D. Enrichment Center in Hudson**

12417 Clock Tower Parkway  
Hudson, FL 34667  
Phone: 727/863-6868  
Fax: 727/869-7057  
Contact: Clark Parry

### **CARES Zephyrhills Senior Center**

5320 1st Street  
Zephyrhills, FL 33542  
Phone: 813/788-0471  
Fax: 813/788-3103  
Contact: Barb Munroe

# Florida's Disabled Parking Program

In 1990, the Florida Legislature enacted changes that allow individuals with long-term or permanent disabilities and persons or organizations that drive for disabled persons to apply for a 4-year parking permit placard. In 2002, the law was amended to lower the price for the four-year permit and to no longer allow eligibility based on inability to walk 200 feet. Individuals with temporary mobility problems or vision impairments may apply for a permit not to exceed six months with beginning and ending dates specified by the certifying authority.

With either of these permits, an individual may legally park in a space designated for disabled parking. The permit is transferable to any vehicle transporting the disabled person.

You are eligible if you meet one of the following criteria:

- certified as legally blind

**Note: “unable to walk 200 feet” is no longer a qualifying disability unless it is due to one of the conditions listed below:**

- Unable to walk without the use of, or assistance from, a brace, cane, crutch, prosthetic device, or other assistive device, or without assistance of another person. The person will not be eligible if the assistive device restores the person's ability to walk without severe limitation.
- Meets specific requirements for restrictions by lung disease as measured by spirometry.
- Uses portable oxygen.
- Restricted by cardiac condition to the extent that functional limitations are classified as Class III or Class IV by standards set by the American Heart Association.
- Has severe limitations in the ability to walk due to arthritic, neurological or orthopedic conditions.

## How do I apply for a Handicap Placard?

The form HSMV 83039 must be certified by an authorized practitioner or agency: licensed physician, osteopathic physician, podiatrist or chiropractor, optometrist, Division of Blind Services, Florida Department of Education or the Adjudication Office of the Veteran's Administration. Upon approval of the application for a permanent permit, a plastic placard displaying the logo will be issued. This is to be hung from the interior rear view mirror when parked in a space designated for disabled persons. Placards are

issued to individuals who meet the standards, NOT to the vehicle.

Persons who qualify for the four-year disabled parking permit may choose instead to purchase a license plate with the international wheelchair user symbol. Disabled veterans may purchase a "DV" license plate in lieu of the parking placard.

Find Form HSMV 83039 in printable PDF format on the Florida Department of Safety and Motor Vehicles web site, [www.hsmv.state.fl.us](http://www.hsmv.state.fl.us). Another way to access this site is by using the My Florida state web site, [www.myflorida.com](http://www.myflorida.com). At the top of the My Florida homepage, click on "Find an Agency", then on "Highway Safety and MV", followed by "On-line forms" and "Disabled Parking Placard". This web site also lists local driver license offices and tax collection offices by county.

If you prefer, application forms for the permit may be obtained from any local license plate (tag) agency (not driver license office unless it offers tax collection and tag services in the same location) or county tax collector office. In Pinellas or Pasco County, Florida you can obtain a list of locations with directions by calling the Senior Helpline at 800-96-ELDER (800-963-5337).

### **What is the fee for the Handicap Placard?**

The fee for the four-year permit has been reduced from \$15.00 to \$1.50. A person may obtain another "frequent traveler" permit for \$1.50. No more than two permits are issued. The temporary permit fee is still \$15.00.

### **What is the fine for parking in a handicap space without a valid placard or wheelchair user or disabled veteran license plate?**

You may be subject for fines up to \$250.00.

### **What about travel outside Florida or use of disabled parking spaces in Florida by persons from other states?**

All states have agreed to reciprocate. Disabled parking permits and plates are good anywhere in the United States.

# Benefits For Veterans

The United States Veterans Affairs (VA) offers a broad range of services for veterans of all ages. Unfortunately, many older veterans and their families do not realize these services exist or that they may qualify. They don't apply for VA benefits even though factors such as low income, disability, or war-time service may have made them eligible. Perhaps when younger, they used VA education benefits or had a VA home loan while thinking that only veterans with service-related injuries would qualify for other services.

Requirements for benefits change from time to time. Some benefits do not require a service-related injury, although they may require co-payments for veterans whose family income and assets exceed the annual limit for no-cost service. Ask about these benefits and whether there are others that may apply.

- **Respite care** to relieve family caregivers of veterans with dementia.
- **Medical care** for eligible U. S. veterans.
- **Disability compensation** for veterans with service-related injuries.
- **Non-service connected pension** for low-income disabled veterans who served during certain wartime periods.
- **Aid and Attendance** for eligible veterans in need of the regular aid and attendance of another person.
- **Palliative and Hospice Care** for veterans that were honorably discharged and are enrolled in the VA system.
- **Burial benefits** for eligible veterans.
- **Death pension** for low-income surviving spouse and dependents of veterans who served during war times.

## Finding VA Resources and Getting Help in Applying

Information on VA benefits or a VA Medical Center serving your area can be found by calling toll-free, 1-800-827-1000, or visiting the national Veterans Administration web site, [www.va.gov](http://www.va.gov). Pinellas County, Florida, has the Bay Pines VA Medical Center in the St. Petersburg (South Pinellas) area, the St. Petersburg Regional VA Office, a VA outpatient clinic in North Pinellas, and the Bay Pines National Cemetery. There are several VA outpatient clinics in Pasco County. For exact locations of facilities in any state, select the "Facility Locator" on the Veterans Administration web site. The VA web site explains various types of benefits and provides online forms.

To locate a VA nursing home in Florida, visit the Florida Department of Veterans Affairs web site, [www.floridavets.org](http://www.floridavets.org). The Baldomero Lopez Veterans' Nursing Home is located in Land o' Lakes in Pasco County, Florida. This is a 120-bed facility with 60 beds dedicated to serving mobile Alzheimer's patients. To be eligible, a veteran must have been a Florida resident for at least one year, honorably discharged, and need nursing care. Costs vary depending on income.

Veterans, widows, and dependents can receive counseling and assistance in filing claims for VA benefits from the Pinellas County Department of Veterans Services Office. (727-893-1196)

### **General Eligibility for VA Benefits**

**Eligibility for most VA benefits is based in part upon discharge from active military service under other than dishonorable conditions. Honorable and general discharges qualify a veteran for most VA benefits.** Dishonorable and bad conduct discharges issued by general courts martial bar VA benefits. VA regional offices can clarify eligibility of prisoners and parolees. Active service men and women full time service as a member of the Army, Navy, Air Force, Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration of the National Oceanic and Atmospheric Administration.

**Women veterans are eligible for the same VA benefits as male veterans. Additional services and benefits for women veterans are gender specific** and include breast and pelvic examinations and other general reproductive health care services. Preventive health care provided includes counseling, contraceptive services, menopause management, Pap smears and mammography. Referrals are made for services that the VA is unable to provide.

### **Respite Care**

**Bay Pines VA Medical Center in Pinellas County, Florida, provides respite care for eligible Alzheimer's or related dementia veterans being cared for by a caregiver in the community.** Up to 14 days of custodial care is provided at the Center as often as once every six months. For other areas of the United States, check with the VA Medical Center serving your area. A "Facility Locator" is found on the Veterans Administration web site, [www.va.gov](http://www.va.gov).

### **Medical Care**

**Certain VA benefits including medical care require wartime service. Under the law, VA recognized these war periods:**

- **Mexican Border Period:** May 9, 1916, through April 5, 1917, for veterans who served in Mexico, on its borders or in adjacent waters.
- **World War I:** April 6, 1917, through November 11, 1918; for veterans who served in Russia April 6, 1917, through April 1, 1920: extended through July 1, 1921, for veterans who had at least one day of service between April 6, 1917, and November 11, 1918.
- **Korean War:** June 27, 1950, through January 31, 1955.

- **Vietnam War:** Aug. 5, 1964 (Feb. 28, 1961, for those who served "in country" before Aug. 5, 1964), through May 7, 1975.
- **Gulf War:** Aug 2, 1990, through a date to be set by law or Presidential Proclamation.

**To receive health care, veterans generally must be enrolled with the VA.** A veteran may apply for enrollment at any time. Veterans do not have to be enrolled if they: (1) have a service-connected disability of 50% or more; (2) want care for disability, which the military determined was incurred or aggravated in the line of duty, but which VA has not yet rated, during the 12 month period following discharge: or (3) want care for a service-connected disability only.

**Veterans will be enrolled to the extent Congressional appropriations allow. If appropriations are limited, enrollment will occur based on the following priorities:**

1. Veterans with service-connected conditions rated 50% or more disabled.
2. Veterans with service-connected conditions rated 30 or 40 % disabled.
3. Veterans who are former POWs or were awarded a Purple Heart, veterans with disabilities rated 10 and 20%, and veterans awarded special eligibility for disabilities incurred in treatment.
4. Veterans who are receiving aid and attendance or housebound benefits and veterans who have been determined by VA to be catastrophically disabled.
5. Nonservice-connected veterans and service-connected veterans rated zero percent, noncompensable disabled, who are determined to be unable to defray the expenses of needed care.
6. Nonservice-connected veterans and noncompensable zero percent service-connected veterans who agree to pay copayments.

The Veterans' Millennium Health Care and Benefits Act of 1999 authorized VA to expand long-term care services and to reimburse emergency treatment expenses for certain enrolled veterans.

**Veterans who want to enroll in priority group 5 based on their inability to defray the cost of their care must provide VA with information on their annual income and net worth to determine whether they are below the "means test" threshold or agree to copayment requirements.** The threshold is adjusted annually and announced in January. In making the assessment, the veteran's household income is considered. The **"means test" eligibility assessment includes income** such as Social security, U.S. Civil Service retirement, U.S. Railroad retirement, military retirement, unemployment insurance, any other retirement income, total wages from all employers, interest and dividends, workers' compensation, black lung benefits and any other gross income for the calendar year prior to application for care. **Also considered are assets** such as the market value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash. The patient may fill out VA form 10-10EZ at the time application for enrollment is made. VA may compare income information provided by the veteran with information obtained from the Social Security Administration and the Internal Revenue Service.

**After a veteran completes a financial assessment that determines the veteran's income and assets are above the "means test" threshold, the veteran must agree to pay copayments to be eligible for VA care.** VA holds older patients whose income is determined to be above the "means test" threshold responsible for the Medicare deductible for the first 90 days of care during any 365-day period. For each additional 90 days of hospital care, the patient is charged one-half the Medicare deductible. For each additional 90 days of nursing-home care, the patient is again charged the full Medicare deductible. In addition to these charges, the patient is charged copays for hospital care and VA nursing-home care.

**VA is authorized to submit claims to health insurance carriers for recovery of VA's reasonable charges** in providing medical care to nonservice-connected veterans and to service-connected veterans for nonservice connected conditions. All veterans applying for VA medical care will be asked to provide information on their health insurance coverage, including coverage provided under policies of their spouses. Although veterans are not responsible for paying any remaining balance of VA's insurance claim that is not paid or covered by their health insurance, veterans whose income is above the "means test" threshold are responsible for the VA's copayments required by federal law. However, when VA receives payment from the veteran's health insurance company or the care furnished, VA credits that recovery toward the amount of the veteran's copayment obligation.

### **Disability Compensation**

**VA disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred and aggravated during active military service.** The service of the veteran must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents. It is paid monthly. The benefits are not subject to federal and state income tax. The payment of military retirement pay, disability severance pay and separation incentive payments affects the amount of VA compensation paid.

**Former prisoners of war who were incarcerated for at least 30 days are presumed to be eligible for disability compensation if they become at least 10 percent disabled from diseases associated with POW's.** These presumptive diseases are avitaminosis, beriberi, heart disease and ischemic heart disease where the prisoner of war experienced localized edema during captivity, chronic dysentery, helminthiasis. Malnutrition including optic atrophy, pellagra and other nutritional deficiencies, psychosis, anxiety states and dysthymic disorder or depressive neurosis, post traumatic osteoarthritis, irritable bowel syndrome, peptic ulcer, and arthritis, neuropathy and skin cancer at the site of the old injury.



## **Nonservice-connected Disability**

**Veterans with low incomes who are permanently and totally disabled for reasons other than the veteran's own willful misconduct may be eligible for monetary support if they have 90 days or more of active military service, at least one day of which was during a period of war.** The discharge from active must have been under conditions other than dishonorable. Payments are made to qualified veterans to bring their total income, including other retirement or Social Security income, to level set by Congress. Countable income may be reduced by unreimbursed medical expenses. The payment is reduced by the amount of the countable income of the veteran and the income of the spouse or dependent children. When a veteran without a spouse or a child is being furnished a nursing home or domiciliary care by VA, the pension is reduced to an amount not to exceed \$90 per month after three calendar months of care. The reduction may be delayed if nursing home care is being continued for the primary purpose of providing the veteran with rehabilitation services.

## **Aid and Attendance**

A veteran who is a patient in a nursing home, who is otherwise determined by VA to be in need of the regular aid and attendance of another person, or who is permanently housebound is entitled to higher income limitations and additional benefits.\*\* Veterans receiving Disability Compensation or Nonservice-connected Pension may qualify for Aid and Attendance.

## **Palliative and Hospice Care**

Any veteran who was honorably discharged from service and is enrolled in the VA system is eligible for these benefits.

## **Burial Benefits**

**Five burial benefits are available for veterans who were honorably discharged:**

- **United States flag** is provided at no cost to drape the casket or accompany the urn of a deceased veteran.
- Families of **veterans on VA Disability or Pension** at the time of death may receive a **burial and funeral allowance**.
- **Veterans and dependents may be buried in National Cemeteries.**
- **A Presidential Memorial Certificate** expressing the country's thanks is available for families of deceased veterans.
- **Upright stones and flat grave markers** are available for the veteran regardless of whether internment is in a VA or private cemetery. Spouses and dependents may qualify if burial is in a National Cemetery.

## **Death Pension**

**Death pension is a benefit paid to eligible spouses and dependent children of deceased veterans who served during war times.** Income limits must be below a yearly limit set by law, and Supplemental Security Income (SSI) is not counted as part of income. This benefit can be important to a widow or widower trying to survive on a low income, but they may not be aware that they should apply.

For counseling and help in applying for death pension or other VA benefits, call or visit your local County Veterans Service Office. See **Finding VA Resources and Getting Help in Applying** above.

# How do I Resolve Consumer Problems?

According to the Florida Department of Agriculture and Consumer Services, the goal is to prevent problems by being an informed consumer.

- Select the people you do business with carefully.
- Ask knowledgeable people that you trust for their recommendations.
- Whether you are buying a product or investing money, investigate a person or business before you sign a contract or do business with them.
- Call your Better Business organizations, consumer agencies, or the Department of Agriculture and Consumer Services to see if a complaint has been filed against the company.

If you have a consumer problem, try to give the company a chance to resolve the problem. First, contact a manager or owner to see if the problem can be solved. Second, try contacting local consumer agencies or Better Business organizations to see if the problem can be settled on a local basis.

The goal of the local consumer protection agencies is to provide protection and education for consumers against economic losses resulting from unethical or illegal business practices. This is accomplished by having consumers file written complaints that are reviewed by investigators for mediation or criminal investigation and prosecution. Local agencies include:

Pinellas County Department of Justice and Consumer Services  
15251 Roosevelt Blvd., Suite 209  
Clearwater, FL 33762 (727) 464-6200

Pasco County Consumer Affairs  
West Pasco Government Center  
7530 Little Road, S-140  
New Port Richey, FL 34654  
New Port Richey: (727) 847-8110  
Dade City: (352) 521-5179

At the State level, consumer protection is spread among dozens of agencies so navigating the maze can be confusing. The main clearinghouse for complaints for our state is the Department of Agriculture and Consumer Services, and they can guide you to the proper state agency to address the problem.

The Department of Agriculture and Consumer Services:

(800) HELP FLA or (800) 435-7352

[www.800helpfla.com](http://www.800helpfla.com)

## Other Consumer Resources

The **Better Business Bureau of West Florida** is another resource for checking a company's record or filing a complaint in the Tampa Bay and West Florida area. You must try to resolve the problem with the company yourself before filing a complaint. The

Better Business Bureau can help with communication between a company and a consumer, writing letters and offering mediation or arbitration in some cases. Call 727-535-5522 or 727-842-5459 or visit the Better Business Bureau of West Florida web site, [www.bbbwestflorida.org](http://www.bbbwestflorida.org). Consumers in other areas may wish to visit the national Better Business Bureau web site, [www.bbb.org](http://www.bbb.org).

Sometimes legal help is needed by someone who has been the victim of a scam or high pressure sales pitch. Of course, the best idea is not to purchase or sign a contract for anything unneeded, too good to be true, or dependent on the performance of someone else. If you signed a legal contract, a lawyer may be able to negotiate a reduction in the amount owed but may not be able to get the contract cancelled. For example, if you cosign a car loan for a child or a grandchild who defaults on the loan and turns the car in or has it repossessed, you could be billed for the difference between what is still owed on the loan and what the car sells for at an auction.

Government-funded legal assistance is provided at no cost (donations accepted) for persons sixty and older who cannot afford the cost of legal help. These programs have been able to stop some scams and high pressure sales of unneeded home equipment or services in process or just completed against older individuals who did not understand the contracts they were signing. The legal assistance programs have helped consumers with other problems, also. For legal assistance providers (legal services corporations) in Florida's Pinellas Counties, look up "Legal Advocacy" in the printed *Senior Resource Directory* or call the Senior Helpline at 800-96-ELDER (800-963-5337) or 727-217-8111 from outside of the area.

Another service to help victims of consumer-related crimes (and other crimes) in Pinellas and Pasco County, Florida, is the **Senior Victim Advocate Program of the Area Agency on Aging of Pasco-Pinellas, Inc.** This program provides a Victim Advocate to help you coordinate your efforts and to see you through the emotional stress of being a victim of crime, getting legal help, going to court. Call the Senior Helpline at the numbers listed above for referral. Many law enforcement agencies and other organizations also provide Victim Advocates.

**Reduce the number of credit card applications that you receive in the mail.** You can "opt-out" of receiving pre-screened credit card offers by calling 888-567-8688.

Some people in the Tampa Bay, Florida area report that they were able to resolve a consumer problem, after trying unsuccessfully to resolve the complaint themselves, by calling the **8 On Your Side Investigators** from NBC News local affiliate, WFLA News Channel 8. For recent stories and a list of telephone numbers helpful to consumers, visit the Tampa Tribune/WFLA web site, [www.tbo.com](http://www.tbo.com), and select "Consumer".

Another television station with a team of Investigative Reporters whose purpose is exposing wrongdoing and corruption is **ABC Action News local affiliate, Channel 11**, in the Tampa Bay, Florida area. Visit the ABC Action News web site, [www.abcactionnews.com](http://www.abcactionnews.com), and select "Investigators" for sample stories. Other stations offer consumer assistance.

## National Web Sites for Consumers and Victims of Crime

- **First Gov For Consumers:** [www.consumer.gov](http://www.consumer.gov). This federal consumer information resource covers new products, food, money, health, transportation, and more in easy-to-read format. To find the U. S. government's central site for identity theft information, select "Identity Theft" on the home page or use the specific address, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). Read publications, print an Identity Theft Affidavit form, and file a complaint with the Federal Trade Commission online.
- **Federal Trade Commission (FTC):** [www.ftc.gov](http://www.ftc.gov). Select "For Consumers" for articles on consumer topics, publications such as *A Guide to Funerals*, a link to the Identity Theft site listed above, an online form for complaints, and information about how to add your telephone number to the new National "Do Not Call" Registry. The FTC also has a toll-free number, 877-FTC-HELP (877-382-4357) for general help and an Identity Theft Hotline, 877-ID-THEFT (877-438-4338), with identity theft counselors as well as recorded information.
- **National Center for Victims of Crime:** [www.ncvc.org](http://www.ncvc.org). This site provides a toll-free helpline, a virtual library, and information about public policy, civil litigation, and related information for victims of crime.
- **National Fraud Information Center:** [www.fraud.org](http://www.fraud.org). This is a source for information about telemarketing, Internet fraud and scams against businesses.
- **U. S. Department of Justice:** [www.usdoj.gov](http://www.usdoj.gov). This site includes information on elder justice and victims of crime.

**For links to more web sites**, some of which provide consumer information on topics such as caregiving, health care, nursing homes, and insurance, see **Caregiver Web Sites** in this Handbook. For information about how to prevent unsolicited calls from telemarketers and how to reduce your chances of being a victim of identity theft, see the topics listed below.

### Unsolicited Calls From Telemarketers

Receiving unsolicited calls from telemarketers is a bothersome consumer problem, and it can be dangerous in certain circumstances such as:

- when the person being called gives an unscrupulous caller personal information that can be used for identity theft.
- when the person being called is high-pressured or scammed into paying for products or services that are unneeded, unaffordable, inferior, or non-existent.

You can stop most unsolicited telemarketing calls by registering with the new National "Do Not Call" Registry and the Florida "No Sales Solicitations" List. See **Stage Two, section 7**.

## Identity Theft

Identity theft is a problem that is addressed by consumer agencies from local to national for a reason: identity theft is devastating to a victim, identity theft is increasing, and many people are not aware that they can take steps to lessen the chances of becoming a victim.

Identity theft can happen to anyone. Skilled identity thieves use low and high tech methods to steal wallets, mail, trash, and personal information on the Internet or in homes or offices where a person is an employee, customer, or client. Sometimes they scam people through e-mail by posing as legitimate companies or government agencies, and sometimes they pose as a business or landlord to get a person's credit report.

### **If you become a victim the identity thief may:**

- Run up charges on your credit cards after changing the mailing address for bills or run up charges on new accounts opened in your name.
- Establish telephone/wireless accounts or take out auto loans in your name.
- Open bank accounts in your name and write bad checks or make counterfeit checks or debit cards and drain your account.
- File for bankruptcy under your name to avoid paying debts they incurred under your name.
- Give your name to police during an arrest and fail to show up for court so that an arrest warrant is issued in your name.

### **Here are some tips to make it harder for a thief to steal your identity:**

- Once a year, order and review a copy of your credit report from each of the three major credit bureaus: Equifax: [www.equifax.com](http://www.equifax.com), Experian: [www.experian.com](http://www.experian.com), and Transunion: [www.transunion.com](http://www.transunion.com).
- Place secret passwords (not your mother's maiden name or part of your Social Security Number) on credit cards, bank, and phone accounts.
- Secure personal information in your home, especially if you have outside help or service work is being done.
- Keep your wallet in a safe place at work, and ask your employer about information security.
- Don't give out personal information on the phone, through the mail, or on the Internet unless you made the contact or know who you're dealing with. To guard your mail, promptly remove mail from your mailbox, get the post office to hold

your mail when you are away, and deposit outgoing mail in collection boxes or at a post office rather than in your home mailbox.

- Guard your trash by shredding personal information.
- Carry only the credit cards you need, and do not carry your Social Security card (leave it in a safe place).
- Give out your Social Security number only when absolutely necessary. Ask why it's needed, how it will be used, what law requires you to give it, and what will happen if you don't give it.
- Pay attention to billing cycles. Follow up with creditors if you don't get a bill, since someone may have taken over your account and changed the mailing address for bills to avoid detection.
- Update virus protection software for your computer, use a firewall program if you have a high-speed connection such as cable, use a secure browser to guard the security of online transactions, try not to store financial information on a laptop, look for web site privacy policies, and delete personal information from computers before disposing of them. For more information, see *Site Seeing on the Internet: A Traveler's Guide to Cyberspace* on the **Federal Trade Commission** web site, [www.ftc.gov](http://www.ftc.gov).

**If you are a victim of identity theft, take these three steps immediately:**

- **Contact the fraud departments of the three major credit bureaus** listed above, have a "fraud alert" and a request for creditors to call you before opening any new accounts placed in your account, and ask for a credit report in writing now and every few months.
- **Contact the security departments of your credit card companies, banks, etc., and close your accounts.** Change your password and Personal Identification Numbers (PINs) when opening new accounts, get a new ATM card if it was stolen (call within two days of discovering your loss), ask your creditors for fraud dispute forms if they have them or write a letter if they don't, and stop payment on stolen checks. For a list of toll-free numbers to call to find out whether the identity thief has passed bad checks in your name and to ask check verification companies to notify retailers not to accept your checks, go to [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) and select *Identity Theft: When Bad Things Happen To Your Good Name*. On the same web site, select "ID Theft Affidavit" for a form to use to notify banks and creditors of new accounts opened by the identity thief. If your Social Security (S. S.) card was stolen or your S. S. number was used, call Social Security toll-free 1-800-772-1213 or find local office information on the Social Security web site, [www.ssa.gov](http://www.ssa.gov).
- **File a police report** in the community where the theft took place and ask for a copy to use when notifying creditors.



**Here are two Florida state web sites to assist victims of Identity Theft:**

- **Florida Attorney General's Web Site for Identity Theft Victims:**  
[www.myfloridalegal.com/identitytheft](http://www.myfloridalegal.com/identitytheft). Select "For Victims" followed by "Florida's ID Theft Victim Kit". This guide for identity theft victims explains what to do and who to contact.
- **Florida Department of Law Enforcement Compromised Identity Services:**  
[www.fdle.state.fl.us/Compld](http://www.fdle.state.fl.us/Compld). Find a "Compromised Identity Claim Form" on this site.

**It is also good to file a complaint with the Federal Trade Commission (FTC).** Go to [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) and select "File a Complaint" (this is a special form for reporting identity theft, not the general one for complaints on the FTC web site). Identity theft, a type of fraud, is a federal crime. FTC Identity Theft Complaint Forms are shared through secure means with law enforcement agencies nationwide. While this won't resolve the individual consumer problems the identity theft caused, it may help with apprehension of identity thieves before they do further harm to you or others. Throughout the process of resolving identity theft problems, keep written records and make a chart to keep up with your progress. For more about what to do to resolve your credit card issues, see "Electronic Banking and Credit, ATM and Debit Cards: What to Do If They're Lost or Stolen" on the Federal Trade Commission web site, [www.ftc.gov](http://www.ftc.gov).



# Ten Questions To Ask When Choosing A Home Care Provider

## **1. What is the background of your company?**

Search out the history and ownership of the company. Find out who owns the company and weigh how the ownership affects the company's service and reliability. Is this agency backed by a nationally strong firm? Is it reputable and in good standing?

## **2. How long has your company been in business?**

The number of years an agency has been in business is not always pertinent to the quality of care given, but it does reflect on the stability and success of the company.

## **3. What qualifications, certifications, experience and training do you require of your workers?**

Find out if caregivers' credentials are investigated. Plus, determine whether caregivers undergo a thorough, professional testing and screening process.

## **4. Are your employees insured and bonded?**

For your protection, ensure that all caregivers are insured and bonded by the home care agency.

## **5. How do you supervise your workers to make sure the proper care is given?**

Some agencies make scheduled quality assurance calls and visits. To further ensure quality care, see that all caregivers are regularly and closely supervised by a qualified company representative.

## **6. Will the same employee continue with my case?**

It is difficult to receive good care if different people show up every week. A good home care provider will be concerned with continuity of care.

## **7. Do you conduct a home visit before starting the home care service?**

When choosing the home care services that are right for you, it is important that the patient and family members discuss the kind of care needed with a home care representative. This will help you determine whether the home care provider can meet your needs.

## **8. Do you work with my doctor in developing a plan of care?**

If you require care beyond that associated with activities of daily living, your doctor ought to be involved. Most agencies will work directly with your doctor in arranging and planning for your care.

## **9. Can you give me some references from doctors, hospital personnel or social workers?**

Ask for names of people, not just the name of a hospital or organization. One good question to ask these professionals or patients: "Would you use this company again for yourself or your loved ones?"

#### 10. **Do you guarantee customer satisfaction?**

Find out if there is a length of time you will be committed to the home care provider even if you are unhappy with the care they are providing. The home care provider should guarantee care and cancel charges for unsatisfactory service.

For more information, visit the **National Association for Home Care and Hospice** web site, [www.nahc.org](http://www.nahc.org), and select **Consumers** followed by **How to Choose a Home Care Provider**. If you are reading this article because you are a caregiver, our web site has a special section with more information for you. Click on [For Caregivers](#).

# Disaster Preparedness For Those With Special Needs

**If you have special needs or are caring for someone with special needs, it is good to think about preparing for a hurricane or other disaster well in advance.** What do we mean by special needs? Do you or someone you take care of require special medication in times of turmoil? How about oxygen, tube feeding, dialysis, or other life sustaining equipment? Will you need a wheelchair, walker, a special bed, or special toilet items? If you have to evacuate, will you need transportation? Will you require a special needs shelter? Think about what your special needs will be should you be involved in a disaster.

**Disasters can be hurricanes, floods, chemical accidents, acts of terrorism, or other catastrophes. Here are some of the problems they can cause for you:**

- require you or the person you care for to vacate your home or living quarters.
- prevent you from obtaining the water, food, and medication you need.
- prevent you from obtaining the electrical power you require for dialysis or oxygen.
- interfere with other home health care you may require.
- if you have an illness such as heart disease, increase episodes of illness or cause you to need medication for stress and anxiety.

**You do not need to be in a state of turmoil when disaster strikes.** Calmness and confidence can be yours when you properly prepare yourself ahead of time.

The following are some things you can do now to ensure that you are better prepared should you need to evacuate:

## **Register With Your County Emergency Management Agency**

Pinellas and Pasco County, like other counties in Florida, are required to voluntarily register people who need evacuation assistance in the event of an emergency such as a hurricane. **In an evacuation, appropriate vehicles will be sent to transport pre-registered residents to a public shelter, Special Needs Unit, or hospital.**

Transportation will not be provided to private destinations such as a relative's home.\*\*

**Make sure you explain your special needs clearly when registering,** since dialysis, respirators, etc. may require very special accommodations while oxygen may be offered at several Special Needs Shelters. If your special needs require that you go to a hospital, consult with your physician about the need for a signed letter from him/her authorizing pre-admission. When you arrive at the hospital, staff will contact your physician for admission authorization.

**NOTE:** Medicare will only pay for hospitalization claims that are deemed medically necessary and therefore arrangements must be made in advance.

## How To Register

- **Pinellas County, Florida:** Call Pinellas County Emergency Management, 727-464-3800, or your local fire department. For more local disaster information online (including the *St. Petersburg Times Hurricane Guide*), go to **Pinellas County Emergency Management's web site**, [www.pinellascounty.org/ema](http://www.pinellascounty.org/ema), and click on **Local Disaster Preparedness**.
- **Pasco County, Florida:** Call the Pasco County Emergency Management at 727-847-8137. For more local disaster planning information online (including Personal Preparedness), go to Pasco County's web site, [www.pascocountyfl.net](http://www.pascocountyfl.net), and click on **Departments**, followed by **Emergency Management/EOC**.
- **Other Florida Counties:** Every county has a **Special Needs Registry**. The telephone numbers of these offices are listed in the **Florida Department of Elder Affairs (DOEA) Disaster Preparedness Guide for Elders**, found online at <http://elderaffairs.state.fl.us/doea/english/disaster.html>. This guide contains other valuable information about disasters of many types, what to put in a Disaster Supply Kit if not evacuating, and more. Another resource for Florida residents is the **Florida Division of Emergency Management's web site**, [www.floridadisaster.org](http://www.floridadisaster.org), which includes a section on **Family Disaster Preparedness**.

## Make a Disaster Preparedness Notebook

**Being prepared does not end with registration for evacuation assistance.** You need to do more to feel confident that you have everything that you will need to take with you. Decide what you will need to take and what you will need to do before you evacuate. Instead of just making a couple of lists, consider making a Disaster Preparedness Notebook. A 3-ring binder works well because you can add insurance papers, etc. For pages of your notebook, use ruled paper, magnetic photo pages, envelopes, etc. Be sure to label the notebook and keep it in a place where you can find it quickly.

**Inside the front cover, tape a sheet of paper with your name, address, phone number, and social security number. On this same sheet, also list the following:**

- The evacuation zone you are in: A, B, C, D, E, or none (see telephone book or your current County Hurricane Guide for information).
- All other names and addresses you might need quickly:
  1. Names, addresses, and telephone numbers of family and friends you will notify with your location if you have to evacuate.
  2. Your doctor's name and telephone number.
  3. Name, address and telephone number of the person such as a veterinarian or friend with whom you have made prior arrangements to care for your pet when

you have to evacuate. Do not plan to leave pets at home or expect to take them with you to a shelter.

**At the front of the notebook, put a Last Minute Checklist** of things you need to do when you first hear that a hurricane is headed for Florida or that another type of disaster might affect your area. **Here is an example of a Last Minute Checklist:**

- Get prescriptions filled.
- Get cash.
- Take care of pets. - get medical records, carrier, leash, etc. and take with your pet to private home or boarding location.
- Buy extra batteries for portable radio and flashlight.
- Finish assembling your Disaster Supplies Kit (see below).
- Make sure you have your Medicare and other insurance cards, keys, etc.
- Turn off all utilities at the main power switch and close the main gas valve.
- Bring outdoor possessions in or tie down securely.
- Move valuables you are not taking with you to the safest location in the home away from windows and possible rising water.
- Have someone help cover windows and doors if this is possible.

**Your Disaster Preparedness Notebook should also contain:**

- Your social security card(s), Medicare card(s) - or put a reminder to add when reviewing your Last Minute Checklist.
- Prescriptions
- Wills
- Insurance papers and name, address and telephone number of your insurance agent
- Medical records
- Your credit card numbers
- Name(s) of your bank(s) and account numbers
- Etc.

**You can even include photographs or videotapes of your household furnishings.**

Use different size envelopes or plastic zipper bags to accommodate these items and punch with 3 holes to fit in your binder. Include a few personal photographs, also.

Put your completed notebook in a safe yet easily accessible place so that you can quickly find it. When disaster threatens, you need only refer to the inside cover and first

page of your notebook to remind you of what you have to do. Equally important, you will have copies of all important papers, etc. in one place, ready to pack in your Disaster Supplies Kit.

## **Disaster Supplies Kit**

When you evacuate you will need to take provisions with you to make your temporary stay more comfortable. The following is a list of suggested items that you may need.

### **Take enough medicines, cash, etc. for two weeks:**

- Prescription medicines with dosage, time to take, and allergy information
- List of all prescriptions and style and serial numbers of medical devices such as pacemakers
- Over-the counter medicines such as aspirin, antacid, etc.
- Cash
- Personal hygiene items such as soap, deodorant, shampoo, toothbrush, toothpaste, washcloths, towels, etc.
- Special dietary foods, if needed
- Personal aids, such as eyeglasses, dentures, hearing aids with extra batteries, prosthetic devices, canes, etc.
- Identification, valuable papers, policies and photographs in waterproof containers such as a plastic zipper bags (see Disaster Preparedness Notebook above)
- Disaster Preparedness Notebook (see above, and remember to get Medicare card, etc. and some family photographs if not in Notebook).
- Books, magazines, cards, etc.
- Battery operated portable radio
- Flashlight
- Extra batteries for radio and flashlight
- Change of clothing
- Collapsible lawn chair, blanket or sleeping bag

Have this Disaster Supplies Kit (tote size) assembled and ready to go. Since evacuation vehicles have to accommodate others, it is important that you only bring a small bag/tote and sleeping items that can be easily carried.

## When You Return Home

- Re-enter your home with caution.
- Open windows and doors to ventilate and dry the interior.
- Beware of snakes, insects, and other animals.
- Be careful with fire. Do not strike match or use any open flames until certain there are no gas leaks.
- Report broken water, electric, gas, and sewer lines.
- If you had been receiving home health care before evacuating, immediately notify the agency so that care can be resumed.
- Stay tuned to local radio or television (battery operated if electricity is out) for information and advice about emergency medical, food, housing, and other assistance.

## Other Considerations

**If you live in a non-evacuation zone or are planning to evacuate to the home of a relative or friend in a non-evacuation zone, check with your suppliers and the power company about whether there are emergency plans for oxygen, respirators, etc. Also talk to your home health agency if you have one or to your doctor.** Finally, consider whether you will be able to take care of your special needs in the home's **Safe Room** (usually the home's most interior and windowless room) or whether windows and doors are so well protected that you will feel safe in another room.

**If you live in Florida and decide that a private home cannot meet your special needs, put your name on your county's Special Needs Registry in advance (see **Register With Your County Emergency Management Agency** above).** Other states may have similar programs.

## More Resources

- [The Four Stages of Caregiving, Stage One, section 6. Update your care recipient's disaster plan:](#) things to think about if you are helping to care for someone who becomes too frail to manage covering windows and making other pre-disaster preparations.
- **Federal Emergency Management Agency web site:** [www.fema.gov](http://www.fema.gov). Information for consumers on preventing and preparing for disasters and a section called FEMA for Kids.
- **National Weather Service web site:** [www.nws.noaa.gov](http://www.nws.noaa.gov). Local forecasts and warnings, radar and satellite images, national maps, etc.

**Links to Aging Resources on the Internet:** This list includes national and state consumer protection web sites (help to avoid home repair scams, etc.) and web sites associated with local television stations and newspapers for weather, hurricane guides, and articles on disasters, consumer scams, etc. in Pasco, Pinellas, and nearby counties of west central Florida.



# Help Stop Elder Abuse

**Florida Law requires that any person who knows, or has reasonable cause to suspect, that a vulnerable adult has been or is being abused, neglected, or exploited shall immediately report such knowledge or suspicion to the Florida Abuse Hotline on the toll-free telephone number, 1-800-96-ABUSE (1-800-962-2873). The TDD (Telephone Device for the Deaf) number for reporting adult abuse is 1-800-955-8770.**

Vulnerable adults are persons eighteen and over including senior adults sixty and over who, because of their age or disability, may be unable to adequately provide for their own care or protection. The Florida Abuse Hotline accepts calls 24 hours per day, seven days a week. The Abuse Hotline counselor is required to let the person calling know whether the information has been accepted as a report for investigation.

Abuse may be physical, mental, emotional, or sexual. Neglect can be self-neglect or neglect by a caregiver. A caregiver may be a family member, an in-home paid worker, a staff person of a program such as an adult day care center or of a facility such as a nursing home, or another person. Exploitation means that a person in a position of trust knowingly, by deception and intimidation, obtains and uses or tries to obtain and use a vulnerable person's funds, assets, or property. This includes failure to use the vulnerable person's income and assets to provide for the necessities required for that person's care.

## **When you call the Abuse Hotline to make a report, have this information ready:**

- Victim's name, address or location, approximate age, race, and sex.
- A brief description of the adult victim's disability or infirmity.
- Signs or indications of harm or injury, including a physical description if possible.
- Name, address, and telephone number of any possibly responsible person/perpetrator.
- Relationship of the possibly responsible person/perpetrator to the victim, if possible. If the relationship is unknown, a report may still meet requirements for investigation.
- As the reporter, your name, address, and telephone number. This information is never given out. The reporter may choose to remain anonymous.

The Florida Department of Children and Families (DCF) is responsible for providing services to detect and correct abuse, neglect, and exploitation of adults. This must be done so as to place the fewest restrictions on personal liberty and constitutional rights. In other words, **DCF cannot forcibly remove a competent adult from a situation he or she refuses to leave.** Some elders are unwilling to leave an abusive situation or to press charges against family members. Only if the person is found to be mentally impaired enough that judgment and decision making are impaired can the worker intervene to protect the person against his or her will. Law enforcement takes the lead

in all criminal investigations and prosecutions for abuse, neglect, or exploitation of a vulnerable adult by another person.

**Groups most at risk for elder abuse include:**

- Older women are most commonly reported. Older men may be just as much or even more at risk but are less frequently reported.
- The higher the age, the greater the risk.
- Those who live with a caregiver or depend on someone for care and assistance.
- Physically frail or disabled.
- Confused, disoriented, or mentally impaired.

**Individual characteristics include:**

- Very loyal to the caregiver. Willing to accept blame.
- Socially isolated and history of poor relationship with caregiver.
- Alcohol, medication, or drug abuse.
- Has illness that causes behavior that is stressful for caregiver (verbal outbursts, incontinence, wandering, agitation).
- Displays behavior that provokes caregiver (ungrateful, overly-demanding, unpleasant).

**The more of the following observable indicators are present, the greater the risk:**

- Physical indicators such as bruises, burns, unexplained fractures, bedsores, being dirty and unkempt, inadequate clothing, showing evidence of malnutrition.
- Behavioral indicators such as being nervous or agitated, avoiding eye contact, hesitant to talk openly, depressed or despairing, feeling hopeless, withdrawn, denying problems, covering up for caregiver, confused or disoriented, suspicious.
- Environmental indicators such as dirty, cramped, unsanitary living space with inadequate light, heat, or cooling; health and safety hazards such as doors with no locks, rodents or insects, open space heaters, broken plumbing, no water or electricity, fire hazards, repairs needed to roof, stairs, railing; and questionable care as evidenced by lack of food, medicine not managed, soiled bedding, or patient is restrained.
- Many times the abuser is a family member who is providing unpaid care to the vulnerable person.

**A caregiver is more at risk of being an abuser if he or she:**

- Have personal problems such as alcohol or medication abuse, mental or emotional illness, physical health problems, or low self-esteem.
- Was abused as a child, grew up in a household where violence was used to resolve disputes, or has a history of conflict with the older person.

- Is experiencing stresses such as marital conflict, unemployment, economic problems, lack of outside activities, or caring for both parents and children.
- Lacks experience and skills as a caregiver, does not understand the older person's disease, has little support from other family members, or has unrealistic expectations for being a caregiver.

**Observable factors that could indicate that abuse by a caregiver is happening include:**

- Not letting the older person speak for himself/herself or have a conversation without the caregiver present.
- Family members blaming the older person for being a burden or perceiving symptoms of a disease as intentional behavior.
- Conflicting accounts of an incident by family members and the victim.
- Caregiver is financially dependent on the older person.
- Older person lives in overcrowded environment with caregiver and is socially isolated outside the family.

**Some of the risk factors for abuse by caregivers can be changed through caregiver education and support.** The Area Agency on Aging of Pasco-Pinellas, Inc. (AAAPP) offers two caregiver programs, but caregivers most in need of this help may be the ones least likely to hear about and accept assistance. It is up to all of us to inform caregivers we know and to encourage them to ask for support to preserve their own health and allow them to provide care longer with less risk of abuse or neglect.

To learn how to prevent caregiver burnout that can lead to abuse if there is no relief, see *Stage Three, section 1*. For ways to cool down immediately and the telephone numbers of several crisis counseling and prayer lines available 24 hours a day, see *Stage Three, section 2*. "Avoiding Abuse" is near the end of that section.

**Resources for Victims of Spouse Abuse:**

- **Community Action Stops Abuse (CASA).** This organization, formerly called the Center Against Spouse Abuse, is located in St. Petersburg, Florida. **CASA provides a 24-hour crisis line, 727-895-4912.** CASA also provides support, advocacy, safety planning, shelter, etc. For more information about CASA, visit the CASA web site, [www.casa-stpete.org](http://www.casa-stpete.org).
- **Florida Domestic Violence Hotline.** Call toll-free 1-800-500-1119.

## **Resource for Advocacy Against Elder Abuse**

The online version of “Help Stop Elder Abuse” is found on in the Aging Topics section of our web site, [www.agingcarefl.org/aging/elderAbuse](http://www.agingcarefl.org/aging/elderAbuse). At the end of the web site article, there is a link to the **Florida Department of Elder Affairs Abuse Presentation 2003**. This video presentation may be helpful if you become interested in advocacy efforts to help stop elder abuse in Florida.

# How To Deal With Wandering

Wandering or pacing is a common behavior of persons with memory loss and confusion (also called dementia) caused by diseases such as Alzheimer's, Stroke, Parkinson's and HIV. This is acceptable as long as the person wanders or paces during the day in a safe environment. Wandering can help relieve anxiety and restlessness and may serve as exercise. Problems occur when the person wanders away from home or wanders at night. Nearly 60% of the four million Americans with Alzheimer's disease wander off and get lost sometime during the course of the disease. Here are some suggestions for dealing with this problem:

- **Photographs and clothing for police.** Keep recent photographs handy and keep a piece of recently worn clothing in a plastic bag for a police to use for a search. Change the article of clothing monthly wearing plastic gloves on your own hands.
- **Alert neighborhood.** Ask neighbors to notify you if they see your care receiver out alone. Be aware of neighborhood hazards such as bridges, tunnels, swimming pools, bus stops, and heavy traffic.
- **Safe Return Program.** Have the potential wanderer wear an ID bracelet or other form of identification with his or her name and phone number. A medical alert bracelet is good, but the Alzheimer's Association nationwide Safe Return program is better. This program provides an identification bracelet or necklace with a toll-free number that police can call to report a found person. Safe Return faxes information about lost persons to the local law enforcement department. To register by phone, call toll-free 1-888-572-8566. The **Alzheimer's Association Florida Gulf Coast Chapter** (formerly Tampa Bay Chapter) also has a registration form on their web site, [www.alz-tbc.org](http://www.alz-tbc.org), or call their toll-free number, 1-800-772-8672. Limited scholarships are available to cover the \$40.00 registration fee.
- **Reducing opportunities to drive.** If your care receiver tries to drive when wandering, lock up the car keys or disable the car so it won't start. Keeping keys and other trigger items such as coats, shoes, glasses, and purses out of sight may reduce wandering outside. Persons with dementia have been known to wander hundreds of miles in cars, airplanes, and vehicles that belong to someone else.
- **Home Security.** Use doorknobs that prevent your care receiver from opening the door. Place locks on windows and gates and consider electronic alarms or chimes on doors. Try placing locks at a height either above or below the person's eye level. Block access to stairs or outdoors with safety gates. Dark, solid color mats or rugs in front of doors or a two-foot painted threshold in front of the door may be perceived as a hole to be avoided. Use soft lighting at night to reduce confusion. Put a picture of a toilet on the bathroom door and use a line of

colored tape on the floor to mark the path from bedroom to bathroom. Other doors may be labeled with symbols explaining the purpose of each room. Put dangerous chemicals, matches, knives, and scissors away. Move low furniture that the person may not see. A pressure-sensitive mat at the person's bedside or in front of doors with alarm heard only by the caregiver may help.

- *The Complete Guide to Alzheimer's Proofing Your Home* by Mark L. Warner, copyright 2000 by Ageless Design, may be helpful. Visit their Internet web site, [www.agelessdesign.com](http://www.agelessdesign.com), which links to [www.alzstore.com](http://www.alzstore.com). The Alzheimer's Store web site sells products such as alarms and stovetop fire extinguishers.
- **Providing for needs.** Monitor needs such as hunger, thirst, exercise, and bathroom use. Provide opportunities for singing, dancing, and taking a walk outside during the day. If nighttime wandering is a problem, limit daytime naps if possible and reduce fluid intake in the evening. Make sure your care receiver goes to the bathroom just before bedtime.
- **Distraction.** Redirect your care receiver's attention by offering a favorite food or drink, involving him or her in a conversation or activity, or joining your care receiver found wandering outside to guide him or her back home.
- **Insure safe environment.** Inspect the backyard. Make sure the fence is secure. Keep backyard paths clear, trim shrubs, and put yard tools and chemicals away. Make sure that there are no dangers, such as access to a pool or lake.
- **Preparation for new environments.** Prior to a move, help get your care receiver oriented to the new environment by making several visits. Be aware that wandering may occur in any unfamiliar place such as on trip to visit relatives. Be extra observant when in a different environment.
- **Effect of medications.** Sometimes medications cause restlessness. Check with your care receiver's doctor. Also, if needed, ask the doctor about medications to help someone with dementia relax.
- **Being objective.** Don't take your care receiver's wandering behavior personally. He or she may be trying to make sense in a world that no longer seems predictable. This could mean trying to meet former obligations involving a job or home, friend or relative. Sites and sounds may be misinterpreted. Some patients are affected more at certain times of the day. Some are more confused in the evening, a symptom called "sundowning". Changes in the weather, drinking alcohol, and feeling useless or helpless may also contribute to wandering.

## More Resources

- **Alzheimer's and Related Disorders** section of the Senior Helpline's *Senior Resource Directory* or online at [www.agingcarefl.org/caregiver/alzheimers](http://www.agingcarefl.org/caregiver/alzheimers) has articles you may find helpful. Topics include legal considerations, financial assistance programs, clinical evaluation and research, progression of the disease, residential care facilities, community services, caregiver support, and a Caregiver's Checklist with tasks that need to be done by category. The *Senior Resource Directory* is available free to Pinellas and Pasco County caregivers and seniors who call The Senior Helpline at 1-800-96-ELDER, (1-800-963-5337). For inquiries from outside of the area call 727-217-8111.
- See **Stage One, section 7: Driving Assessment** in this Handbook for help in making the decision of whether to take away the keys.
- Call the **Senior Helpline** for transportation options and resources. Find "Transportation Options" online at [www.agingcarefl.org/aging/transportation](http://www.agingcarefl.org/aging/transportation).

**To access the services or programs described in the Handbook**, call The Senior Helpline at 1-800-96-ELDER, (1-800-963-5337). For inquiries from outside of the area call 727-217-8111.





# Gifts for Caregivers

If your friends and relatives ask you what kind of gifts you would like now that you are a caregiver, here are some ideas to share with them. Feel free to make suggestions since they don't know what you would enjoy. You can purchase some of these gifts for yourself if no one is kind enough to buy them for you. Some are intangible things like the gift of time. You can ask for that, too.

**To the Friends and Relatives of a Caregiver – please consider giving your special caregiver some gifts he or she could really use.** Ideas are listed below:

## Time

Time is probably the most welcome gift. Offer to run errands, stay with the person needing care for a few hours, mow the lawn, provide transportation, do grocery shopping, or cook a meal. A few hours of your time can mean so much to a caregiver, who may be overwhelmed with chores and unable to leave the care receiver to do them.

Visit in person or by telephone regularly. Ask about how the caregiver is doing, not just about how the care receiver is doing. The caregiver needs love, attention, and prayers, also. Let the caregiver share how he or she feels. Listen without being judgmental. Don't tell the caregiver what you think he or she should have done. Keep visiting even if the care receiver no longer recognizes you or is unable to communicate. This will mean a lot to the caregiver, and it is a way to honor the care receiver.

Invite the caregiver out for lunch or to a concert if someone can be found to stay with the care receiver. One way to free up the caregiver for your outing, if the caregiver is willing and agrees to register the care receiver in advance, is to take the care receiver to an assisted living facility day program. Some adult day care programs may provide similar drop-in services for one day of care as needed after the registration is on file. See the discussion of respite including day care in *Stage Three, Section 1*. Paying for this service could be part of your gift.

To make use of assisted living day programs or adult day care, the care receiver must be willing to go, also. For more about how to inspire cooperation, see *The Four Stages of Caregiving, Stage Three, Section Two*. Read the topic called "Overcoming Resistance To Outside Help".

You may need to offer your support to your caregiving friend or relative several times before it is accepted, as many caregivers are slow to let others help them, even though research has shown that the sooner a caregiver accepts help, the longer he or she is likely to be able to continue caregiving, with fewer mental and physical health problems.

Some caregivers have learned to accept help by dividing the caregiving workload into little pieces that can be given to people who offer to help. Caregivers like these may tell you what they need and give you alternate suggestions if they don't need what you offer. See *Stage Two, section 1: Help From Family and Friends*.

If you are part of a family in which a person other than you has primary responsibility for caregiving, agree to meet with a care manager to plan ways that other family members and friends can help. Having an objective professional facilitate a family meeting makes it easier to see how various relatives and friends can do their part to support the primary caregiver. For more information on finding a care manager, see **Stage One, section 4: "Using a Care Manager"**.

## **Gift Certificates and Prepaid Gift Cards**

If you can't provide time-saving services yourself, consider giving gift certificates for services that may have been provided by the care receiver in the past but need to be purchased now: lawn mowing, swimming pool cleaning, errand-running service, home handyman, prepaid cab fare, etc. Chances are that the care receiver and primary caregiver are either spending money beyond their budget for these services or doing without them most of the time.

Gift certificates for services are nice as occasional gifts, or you may want to go in with relatives and friends to provide a needed service year-round. If a company can't give you an actual gift certificate for service, you may be able to pay in advance or have the bills sent to you. For more about the taxi cab billing program with deposit so that the caregiver does not have to use cash for each ride, see "Transportation Options for Seniors" online at [www.agingcarefl.org/aging/transportation](http://www.agingcarefl.org/aging/transportation). To find errand-running services, look up "Errands" in the *Senior Resource Directory*.

Also consider regular gift certificates or prepaid gift cards that can be used like a credit card until the total amount of the gift is reached. These are useful for online ordering, for restaurants (those with delivery, take-out, or drive-through service may be needed), and for grocery, drug, video, discount, and other stores that the caregiver may use. For convenience, some drug stores sell prepaid gift cards for various restaurants and stores (look for hanging displays near the check-out line). Some banks sell prepaid VISA or Mastercard gift cards that can be used anywhere the credit cards are used. To find places to buy these online, try your bank's web site or do an Internet search for "prepaid gift cards."

A caregiver who would not accept cash gifts from relatives and friends may accept gift certificates or prepaid gift cards. Since caregiving is expensive, gift certificates and prepaid gift cards may help with basic needs or make it possible to add enjoyable items that aren't in the budget.

One way to encourage a reluctant caregiver to accept help is to make your own gift certificates. You can even search the Internet for blank certificates you can fill in. They can say things like, "One free lawn mowing, courtesy of \_\_\_\_\_," "Dinner for two, served by your personal chef, \_\_\_\_\_," "Car washing by \_\_\_\_\_," etc. These can be from an individual or part of a family or neighborhood gift basket, and persons of all

ages may be able to participate. Make sure telephone numbers of the people offering the services are included. You may have to remind the caregiver to use the gift certificates. See “Flowers, Gift Baskets, and Massages” below.

## **Meals**

We know one woman who not only cooks meals but also delivers them to her sister up the street in a wagon. However, many Florida caregivers do not have relatives nearby. If you aren't close enough to cook for the caregiver you want to support, why not purchase some frozen meals from a company that can deliver meals right to your caregiving friend or relative's door? Some companies offer special diets as well as regular diets and deliver packages with as few as ten meals at a cost of about \$5.00 per complete meal (making your gift \$50.00). Some companies sell breakfast meals, and at least one serves all of Florida. Caregivers can save many hours a week by using frozen meals.

## **Flowers, Care Baskets, and Massages**

Research at Rutgers University has shown that flowers ease depression, inspire social networking, and refresh memory. One way to say “thanks” or “hang in there” is to send flowers. Unless a person is allergic to certain flowers that shouldn't be chosen, flowers are a welcome gift for a caregiver who may not take time to think of his or her own needs. Call your favorite florist, stop by a grocery store floral section, or order online.

Another option is to order care packages from websites on the list of *Caregiver Web Sites* in this Handbook and also online at [www.agingcarefl.org/caregiver/Websites](http://www.agingcarefl.org/caregiver/Websites). Try Gifts for Caregivers on Caregiving.com, [www.caregiving.com/gifts](http://www.caregiving.com/gifts). They offer care packages such as the Caregiver's At-Home Spa set. Prices range from about \$15.00 to \$35.00 and benefit the non-profit Center for Family Caregivers.

Some stores that sell beautiful candles, soap, lotion, and other bath products also make up baskets with their products if requested. Check your nearby mall, but make sure your caregiving friend or relative does not have allergies to perfumed products like these or choose items that are more mildly scented. Some companies allow products to be returned even after they are opened. To find online stores, do a general search for gift baskets, candles, etc.

You can make your own personalized care basket by putting in things like gift certificates, a book or video (see Magazine Subscriptions, Videos, and Books below), and comfort items such as tea, candles, chocolate, teddy bear, angel, heart-healthy snacks or gourmet cookies, sports memorabilia, etc. based on what you know about your special caregiver.

A whole group of family members and friends, neighbors, or a faith community can offer support to a caregiver they know by joining together to make a care basket (and it can be a box decorated with colorful paper rather than a basket), with different people contributing different items. See “Gift Certificates” above.

Caregivers may enjoy massages for stress reduction, promoting relaxation, or pain relief. It does not have to be a whole body massage, but can focus on the face or even the feet. A gift certificate from a licensed massage therapist in the local area makes a wonderful gift, either alone or as part of a gift basket.

## Music

Music has been shown to be healing, stress reducing, and sleep enhancing for caregivers as well as care receivers. Music goes beyond language to help people connect. Music to set a relaxing tone is recommended for caregivers when trying to bathe or provide other care to a care receiver. Music is also good for reminiscence activities with care receivers. Persons with dementia have been able to sing, listen to music, play musical instruments, and even compose songs. Audiotapes or CD's in the favorite styles of the caregiver and the care receiver may be appreciated. A CD Player would make a nice gift if your care receiver does not have one already.

## Magazine Subscriptions, Videos, and Books

You can order caregiving magazine subscriptions, videos, and books online or by calling toll-free numbers. These can be sent directly to your caregiving friend or relative's home. Some of the videos teach caregiving skills, and the books and magazines provide information and reduce feelings of isolation because they bring the stories of other caregivers and the latest caregiving news into the caregiver's home.

A year's subscription to *Today's Caregiver Magazine* (six issues) is available from the Today's Caregiver/Caregiver.com web site, [www.caregiver.com](http://www.caregiver.com), or call toll-free 1-800-829-2734. Among the books for purchase on the same web site is *The Fearless Caregiver: How to Get the Best Care for Your Loved One and Still Have a Life of Your Own*. This comforting book offers stories and advice from caregivers and encouragement to caregivers to trust themselves.

**The Educated Caregiver video series** offers tools, tips, and advice for caregivers. A set of three videos by Life View Resources is available by calling 800-395-5433 or is on the [www.lifeviewresources.com](http://www.lifeviewresources.com) web site. You may find this prize-winning video for sale on other web sites, but you can see video clips before purchasing on the Life View web site. Caregivers can get a 20% discount by ordering if they use a free membership number from the Caregivers Marketplace web site, [www.caregiversmarketplace.com](http://www.caregiversmarketplace.com).

There are other good books and videos for caregivers. For more information, see **Caregiver Books and Videos and Caregiver Web Sites** in this Handbook. Web sites may sell books and videos, offer reviews, or link to link to online bookstores.

## Information

In addition to any other gifts you may give, help your special caregiver find information that will make caregiving easier and more rewarding. If you are good at using the

Internet, you can help your caregiver find resources on the Internet. The Caregivers REST Project has developed a caregiver web site, [www.agingcarefl.org](http://www.agingcarefl.org). Lists of other caregiving and disease-related sites are available in the **Caregiver Web Sites** section of this Handbook and online at [www.agingcarefl.org/caregiver/Websites](http://www.agingcarefl.org/caregiver/Websites).

If the caregiver does not know how to use the Internet, you can give a few lessons. Lessons are also available from libraries and senior centers. This Handbook has a list of senior centers. Local government pages of telephone books list libraries, or go online to the Pinellas Public Library Cooperative web site, [www.pplc.us](http://www.pplc.us).

Local, state, and national helplines are listed on the “Information Resources For Caregivers” article in this Handbook. Publications such as the Senior Resource Directory and the *Caregiver Handbook* are also described.

The **National Caregiving Foundation** has produced a ***Caregiver’s Support Kit***, which focuses on Alzheimer’s but may help anyone. Call 800-930-1357 for a free copy.

In addition to having a web site, most national organizations associated with specific diseases have toll-free numbers. For example, a caregiver can call the American Stroke Association at 888-478-7653 to receive big packets of information geared to the stroke survivor and to the caregiver. They’ll even provide a free year’s subscription to *Stroke Connection Magazine*. See “Toll-Free Information Lines”.



# What Is “Low Vision”?

If you or your care receiver can't see very well . . . how do you know if it is “low vision” that regular glasses can't correct? There are many signs that signal vision loss. Blurred vision, trouble getting food to a fork, pouring liquid over the top of the cup, moving around the house slowly and cautiously or brushing against the wall while walking are just a few of the signals. Here are some questions to ask. **Even with regular glasses, do you or the person for whom you are caring have difficulty:**

- Recognizing faces of friends and relatives?
- Doing things that require seeing well up close, like reading, cooking, sewing, or fixing things around the house?
- Picking out and matching the color of clothes?
- Doing things at work or home because lights seem dimmer than they used to?
- Reading street and bus signs or the names of stores?

Vision changes like these could be early warning signs of eye disease. Usually, the earlier the problem is diagnosed, the better the chance of being treated successfully and keeping one's remaining vision. Treatment options are continually improving. **Regular dilated eye exams should be part of routine health care for you and the older person for whom you are providing care. Other suggestions for protecting vision throughout life include:**

- **Wear a wide-brimmed hat and sunglasses** with 100% UV-A and UV-B protection outside, as ultraviolet rays are linked to cataracts and macular degeneration. People with fair skins and blue eyes may be most susceptible.
- **Don't smoke.** Cigarette smoking has been linked to eye conditions including cataracts and macular degeneration.
- **Wear protective eye gear** when working with tools.
- **Eat a nutritious, low-fat diet rich in fruits, grains and vegetables, especially leafy greens.** Check with a doctor before adding vitamin supplements, as too much of some vitamins can affect health while certain vitamin supplements are now recommended for people at high risk for macular degeneration.
- **Exercise regularly and monitor blood pressure,** as cardiovascular stress such as high blood pressure can damage parts of the visual system.

Older people need more light and more time to adjust to changes in light. With age the lens of the human eye loses elasticity, making it harder to focus up close. This age-related change causes most people to eventually need reading glasses or bifocals, trifocals, or no-line progressive lenses. Changes like these are normal as we age.

**Vision loss, however, is not a part of normal aging. The four most common causes of age-related vision loss are described below:**

- **Macular Degeneration** occurs when there is damage to the macula, which is the central part of the retina, responsible for detail, color and daylight vision. There are two types: dry, which is most common, and wet, which affects about ten percent of those with macular degeneration. With the dry type, parts of letters may seem to be missing while reading and straight lines may look wavy. The wet variety suddenly causes a large dark spot in the center of vision, necessitating an immediate trip to an eye professional.
- **Glaucoma**, caused by damage to the optic nerve from abnormally high eye pressure or poor circulation, results in loss of contrast, difficulty driving at night, and loss of peripheral vision in late-stage glaucoma with no symptoms in early glaucoma. People with a family history of glaucoma are at higher risk, as are all older adults, African-Americans, and Hispanic Americans. Treatment is evolving, but early detection through routine tests is important.
- **Cataract** is a clouding of the lens that reduces visual acuity, producing a haze and increased sensitivity to glare. Distinguishing colors and reading words even while wearing glasses may become very difficult. Cataract surgery to replace the affected lens with a plastic one has a high success rate.
- **Diabetic Retinopathy**, which can be a complication of advanced or long-term diabetes, causes hemorrhages in the retina, resulting in blurring or obstructions in the visual field. Monitoring glucose levels and visiting an eye doctor who specializes in treating this condition are recommended. Laser treatment of early stages of retinal bleeding can sustain vision levels.

**Eye Disease Simulations** (how the world looks to someone who has each of the eye diseases listed above) are included on page 147 and are in the online version of “What Is Low Vision?” found in the **Other Tips and Resources** section of the Area Agency on Aging of Pasco-Pinellas, Inc. web site, [www.agingcarefl.org/caregiver/resources](http://www.agingcarefl.org/caregiver/resources).

**What should you do if you or your care receiver notice a change in vision?**

- Make an appointment to **see an eye care professional** as soon as possible.
- If diagnosed with a condition that causes vision loss, **seek information**. Two Internet resources are the National Eye Institute at [www.nei.nih.gov](http://www.nei.nih.gov) and Lighthouse International at [www.lighthouse.org](http://www.lighthouse.org). These sites provide research information, publications such as fact sheets and booklets about eye conditions, eye problem simulations (how the world looks to someone who has macular degeneration, glaucoma, etc.), information about equipment to assist people with low vision, advocacy information, and more.



- **Find a local resource** that can provide services such as orientation and mobility training. In Pinellas County, the **Watson Center**, located in Largo, Florida, is a good place for someone with low vision or blindness to call and visit. Many people with low vision do not take advantage of vision rehabilitation services, which can greatly improve everyday functioning and help people deal with vision changes over time. Orientation and mobility training teaches the basic skills to get around in new and familiar surroundings. The goal is to help people with vision loss, regardless of age, develop and relearn the skills they need to remain independent and live full, productive lives.

**Rehabilitation services and classes offered at the Watson Center include:**

- **Techniques for daily living** – cooking, cleaning, identifying money.
- **Communication methods** – talking books, writing guides, typing, and computers equipped with magnification and speech software.
- **Individual case management** – trained professionals assess each person's individual needs and help him or her link to a variety of resources.
- **Employment Service** – a model office provides an opportunity for training in the latest technology. On the job orientation and training is provided.
- **Transportation** – a taxi service at a special reduced cost is arranged for clients attending classes.
- **The Sight Shoppe** – for magnifiers, software and adaptive low vision devices for all ages.

The **Division of Blind Services**, a Florida state agency located in St. Petersburg, Florida, provides limited in-home mobility and orientation training and vocational rehabilitation for persons with severe visual impairments. Some clients are referred to the Watson Center for the in-depth services offered there.

**To access the services or programs described in the Handbook, call:  
The Senior Helpline at 800-96-ELDER (800-963-5337) or 727-217-8111 from  
outside of the area.**