Family Caregiver Handbook

Finding Elder Care Resources in Massachusetts

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The Family Caregiver Handbook: Finding Elder Care Services in Massachusetts
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ABOUT THE CONTENT OF THIS BOOK
The material in “The Family Caregiver Handbook: Finding Elder Care Resources in Massachusetts,” was first compiled in December 2006 by the M.I.T. Workplace Center, a research center at the Massachusetts Institute of Technology, a nonprofit educational institution (M.I.T.). The Family Caregiver Handbook: Finding Elder Care Resources in Massachusetts is designed as a “gateway to resources” in Massachusetts and as such, it does not attempt to provide all the resources available, but to connect the reader with the elder care organizations in his or her community, understanding that it may become outdated after publication. M.I.T. is not rendering legal, healthcare, financial, insurance, accounting or other professional advice. Therefore, individuals consulting The Family Caregiver Handbook: Finding Elder Care Resources in Massachusetts should also do their own research of available resources and consult with their own personal advisers, legal counsel, financial planners, insurance or benefits providers, accountants, healthcare providers and other specialists and professionals as appropriate to address an individual’s needs and situation.

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M.I.T. does not endorse the organizations listed in the book, the views they express, or the products or services they offer. M.I.T. has provided organization listings, including their websites and/or consumer information phone numbers, solely to help readers find additional information about a topic, or to help navigate to the next steps. Organizations were chosen during the research process primarily based on the following criteria: the consumer information offered adds value to the family caregiver, and the website or consumer information services do not exist solely to promote specific products or services.

If you would like to submit feedback or suggestions for this Handbook, please contact Sheila Donahue-King, Director, Family Caregiver Support Program, Executive Office of Elder Affairs, One Ashburton Place, Fifth floor, Boston, Massachusetts 02108. Telephone: 617-727-7750, 800-243-4636 (nationwide), 800-872-0166 (TTY). Or send email to: Sheila.Donahue-King@state.ma.us
Welcome to the Family Caregiver Handbook

This Handbook was prepared by researchers at MIT to assist the families and friends of Massachusetts elders in finding information and accessing services. It is a “gateway” to key elder care organizations across the Commonwealth, providing telephone numbers, locations and website addresses so that caregivers can find the most appropriate resources closest to their own community.

This Handbook is written with the caregiver in mind, both those anticipating the need to provide care and those already actively involved in elder care. So if you fall into either one of those categories – and most of us do! – read on.

How It is Organized
The Handbook is organized into twelve chapters with information on everything from how to find home care services to how caregivers can get support for themselves. Each chapter poses basic questions caregivers need to ask – and answer – as they design elder care plans and make elder care choices. In the back of the book is a Glossary to define unfamiliar elder care terms, and a Directory organized by city and town to help locate services near you.

Why It Was Written
From 2002-2005, researchers at the MIT Workplace Center studied the geriatric health care system in the Greater Boston area looking at the roles of health care professionals and families. Two major findings emerged from this research.

• First, families are carrying an increasing degree of responsibility for the care of elders both inside health care institutions and in homes. In fact, family caregivers constitute a “shadow workforce” in the geriatric health care system – that is, their work is essential to the functioning of the current system, but operates in the shadows, usually invisible and often undervalued.

• Second, when families try to put services and supports in place, they often have difficulty finding the basic information they need, or even knowing where to look. Although a wealth of information is provided by health care and social service agencies for the elderly, when caregivers try to find it they often get lost in a maze of 800 numbers and unlinked websites, with no mechanism for coordination.

This Handbook was conceived and written in response to these two findings. We hope it will give visibility and recognition to the work of elder caregivers, and will provide the basic information and tools they need to navigate the elder care system in Massachusetts.
How It Was Written: Acknowledgements

Many people, community service providers, health care providers, government agencies and charitable organizations contributed in essential ways to this Handbook and the MIT Workplace Center owes them a great debt of gratitude.

The Alfred P. Sloan Foundation funded research on the geriatric health care system, and the public education work that followed, notably this publication, and we appreciate the on-going support of our Program Officer, Dr. Kathleen Christensen.

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Finally, we thank the family caregivers of elders who agreed to be interviewed for this project. They gave generously of their time when most had little time to spare, and shared their experiences and wisdom about the challenges facing family caregivers.

As the MIT Workplace Center closes its doors on June 30, 2008, we see this publication as an important piece of our legacy and our on-going commitment to transforming our workplaces and communities to meet the caregiving issues facing all Massachusetts families. We hope this Handbook addresses some of the unmet needs voiced by the caregivers we met, and will be a part of expanding both information and supports for all those who provide care for elders throughout the Commonwealth.

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If you would like to submit feedback or suggestions for this Handbook, please contact Sheila Donahue-King, Director, Family Caregiver Support Program, Executive Office of Elder Affairs, One Ashburton Place, Fifth floor, Boston, Massachusetts 02108. Telephone: 617-727-7750, or 800-243-4636 (nationwide). 800-872-0166 (TTY). Email: Sheila.Donahue-King@state.ma.us
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- Are you having difficulty finding basic information about elder care?
- Are you having difficulty finding an elder services agency near you?
- Are you worried about financing elder care needs?

If you are caring for an elder in Massachusetts and answered "yes" to any of these questions, this handbook is for you. It is designed to help you navigate through the complexities of elder care information and services that are available in the Commonwealth, and to find out how to secure appropriate services for your family.

If you are caring for an elder outside of Massachusetts—in other words, you are a "long-distance caregiver"—each section of this Handbook lists a number of national organizations, and you can find information on services and resources in other states by contacting these groups.

**Asking the Right Questions**

Before you start looking for specific information and services and making decisions, it is important to step back and figure out what are the key questions you need to ask.

**Anticipating Care Needs**

Planning ahead is a luxury that many elder caregivers do not have, but most experienced caregivers say they wish they had started to prepare before facing an unanticipated crisis. If you are in a position to plan ahead, here are some key questions to ask:

- Do I know where my parent's/spouse's/relative's important documents are located?
- Do I know what their wishes would be if they were unable to make medical decisions?
- What should I do if they can no longer manage their own finances?
- Do we have the right medical and legal documents in place?

This Handbook provides information on key legal issues and resources for caregivers and elders, as well as on financial planning.

**Assessing Care Needs**

It is common when first facing elder care issues to feel overwhelmed and not know where to begin. The first step is to develop a care plan based on a careful assessment of current needs. But a plan is only as good as the information it is based on. Here are some key questions to ask:
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- How do I assess what kind of care is needed?
- Once I understand the needs, what kind of services should I put in place?
- What services will I need later?
- Can I manage these services by myself?

What is needed will depend in part on whether the elder you are caring for has had a sudden health crisis, or a medical condition that is progressing such as dementia or vision deterioration, or if the needs for services are simply due to a normal process of aging that happens gradually. Once you determine whether or not there are physical or memory impairments, then consideration should be given to the kinds of assistance that are needed.

Finding Elder Care Services
If you are anxious about starting this process, you are not alone. Here are a few pointers to keep in mind as you begin to navigate the elder care system:

- Talk to a real person. Many phone numbers you call will lead to voice mail. It’s important to leave a message, but don’t wait for a call back from a single number. Some services have backlogs of calls to return. Keep calling numbers until you find a human being who can help you.

- Keep track of your conversations. Write down names, numbers, and notes from each call.

- No one person knows everything. The person you reach on the phone may be an expert in certain areas, but not in others. You will need to make judgments about whether you need to make additional calls.

- All elder care services are ultimately local. Good information about services can come from national, state, or local sources. Just remember that services can vary widely from state to state, and town to town. It’s important to understand how services work where an elder is living.

- Be persistent. You may get frustrated in the process of trying to find the person and the information you need. You may be told that something cannot be done, when in fact it can. Don’t give up!

- Ask for “information and referral.” I&R specialists are trained to respond to a wide variety of issues, and to direct you to appropriate resources, so ask for them first.
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Financial Issues
Once you understand care needs, then comes the question of financing care services. One of the first things you confront as an elder caregiver are financial worries about how to make the best elder care decisions without compromising your family’s overall economic security.

- What elder care services are available, and what do they cost?
- Is there any financial assistance for elders or their caregivers?

The Handbook provides information to help think through issues of affordability, for both low-income and middle-income families. It explains eligibility guidelines for a variety of subsidized elder services, from home care to health care to out-of-home care.

Caregiver Support
Caregivers need support, almost as much as the elders they are caring for. Questions to ask yourself include:

- How long can I keep this up?
- How do I know when my own health is being compromised?
- How can I overcome the daily isolation I feel?
- What should I do when I feel I can't keep going?

This Handbook has information on a variety of caregiver support resources, including respite care programs such as out of home day care, as well as support groups and training opportunities.

Using This Handbook
This Handbook has been designed for a wide variety of family caregivers, from those who are just starting to care for an elderly person to those who are experienced caregivers. Most sections are followed by a list of resources to supplement what is explained in the text. There are two additional ways in which the Handbook has been designed to be user-friendly:

1. Glossary: If you find an unfamiliar name or an elder care term in any chapter, go to the Glossary: Elder Care Terms from A to Z, page 105, for a definition.

2. Worksheets: To help you plan, record personal information, keep track of medical information, assess the needs of the elder in your care, or assess your own needs, you can use the worksheets that appear at key points in the chapters.

Using the Web
The Internet has greatly expanded the information available about elder care resources. In fact, there is a huge amount of good information on the Web about elder care.
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If you are having trouble using the Web to access elder care information, you are not alone. Many people do not feel comfortable using the Web because it can be difficult to locate the information you want when you need it, and to know if you have located a reliable source. Sometimes there is so much information, and so many different ways that websites are designed, that it gets very confusing.

This Handbook simplifies the process of using the Web in two ways:

1. It identifies some of the most useful elder care websites by and lists the address, or "URL," right in the text.

2. The text also provides the "navigation path" for you to reach information once you get to a website. The symbol > means put the cursor on the word that follows and click.

Internet URLs do change as websites are updated. If you find that a URL provided here is not working, type the name of the organization into the search box on your Google or Yahoo page, and it will list links to the organization.

How Massachusetts Organizes Elder Care Resources

Over the past 50 years, the availability of elder care services has expanded greatly as a result of federal legislation. These increased services are highly beneficial, but there are so many names and acronyms for agencies and groups that sometimes it seems like alphabet soup!

The key purpose of this Handbook is to give caregivers easy access to organizations that provide elder care services and information. The book does not have information on everything that is available, but it can connect you with the elder care organizations in your community that do have this information—in this way, the Handbook is designed as a gateway to resources.

In Massachusetts, elder care and caregiver services are delivered primarily through a combination of private and not-for-profit organizations that are contracted by the state to provide federally-defined basic services to all elders and caregivers in the Commonwealth. In addition to government-funded services, you may need to purchase services from private agencies if elders do not qualify for fully subsidized resources.

Here are the key gateway organizations that coordinate elder care in Massachusetts and provide access to a broad array of non-profit and for-profit agencies:

1. Your State Agency on Aging

   Each state has an agency for Elder Affairs that coordinates services and funding, know as a State Unit on Aging (SUA). The Massachusetts Executive Office of Elder Affairs oversees the Commonwealth’s network of non-profit and municipally delivered resources and services for elders and caregivers. Elder Affairs offers information and referral through its toll free number, 800-AGE-INFO (800-243-4636), or by going to its website: www.800ageinfo.com.
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The Office of Elder Affairs also offers resources on the state’s main website address. See: www.mass.gov > For Residents > Elders.

2. Aging Service Access Points (ASAPs)

Aging Service Access Points—or ASAPs (pronounced A-saps)—are private, non-profit agencies serving 27 regions throughout the Commonwealth, contracted by the Executive Office of Elder Affairs.

ASAPs coordinate services on behalf of elders and caregivers in three major areas:

Information and referral (I&R): ASAPs provide free information about a wide range of elder care services and resources through trained I&R specialists. ASAPs also have trained volunteer counselors to provide health information through the SHINE program, which helps with medical billing problems, reducing insurance costs, and completing public benefits applications.

Services for elders: The ASAPs coordinate services for the Massachusetts Home Care Program for elders who are able to remain in their own homes, but need assistance with activities of daily living. Co-payments for services are based on a sliding fee scale. Core services include:

- A comprehensive in-home assessment conducted by a case manager.
- Development of a care plan, which is reassessed regularly.
- Home care services delivered through a network of subcontracted provider agencies.

ASAPs also assist in providing home-delivered and congregate meals, transportation, and referrals to employment services, senior centers, and adult day care programs.

Support for caregivers: The ASAPs develop local programs for the Massachusetts Family Caregiver Support Program, including information and referral, counseling, training, support groups, and access to respite care.

To find the ASAP near you, see the Directory at the end of this Handbook.

3. Area Agencies on Aging (AAAs)

Massachusetts has 23 Area Agencies on Aging, or “Triple A’s”, set up by the federal government to provide funding for many of the elder care services that ASAPs provide in your community (see above).

In Massachusetts, most AAAs are located within the ASAPs. See the Directory at the end of this Handbook to locate the AAA serving your city or town.

4. Councils on Aging (COAs)

There are 348 Councils on Aging in Massachusetts serving the state’s 351 cities and towns. These municipally appointed agencies range from small volunteer-run programs to large multi-
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...site providers that offer a wide range of programs and services. COAs are the front line for many elder services in your community. They have no regular funding and must get funds from their municipal government or private grants and donations. Volunteers are critical to the operation of COAs, regardless of their size or scope of services.

While each COA is unique to its community, most councils offer information and referral, transportation, outreach, meals (congregate and home delivered), health screening, and fitness and recreation programs. Some COAs also provide health insurance benefits counseling (SHINE), food shopping assistance, telephone reassurance, friendly visiting and other in-home activities, peer support groups, supportive day care, pre-retirement programs, minor home repair, computer training, case management and intergenerational programs, among many other activities and services.

See the Directory at the end of this Handbook for contact information on the COA serving your city or town. For more information about Councils on Aging, you can visit the website of the Massachusetts Association of Councils of Aging, www.mcaonline.com, or call the association’s office at 413-527-6425. The address is 116 Pleasant Street, Room 3109, Easthampton MA 01027-2740. E-mail: info@mcoaonline.com.

Other Places to Look for Elder Care Services

It is important to understand that these four gateway organizations are just a part of a complex elder care service delivery system in Massachusetts. Elder care services can also be found in organizations such as:

- **Hospitals** with their own geriatric medicine departments and geriatric community service programs.
- **Rehabilitation facilities** with their own inpatient services and community-based follow-up programs.
- **Outpatient centers** linked to HMOs and community health clinics.
- **Industry trade associations and professional associations**—representing hospitals, extended care facilities, home care agencies, geriatric care managers and others—that support their members and offer information and educational programs to the public.
- **Community agencies** that serve a particular ethnic group or faith tradition, but are usually open to others outside that group or religion, and provide a range of services such as transportation assistance, home care, transportation and meals.
- **Housing authorities, continuing care retirement communities, assisted living residences and nursing homes** in Massachusetts.

If you wish to contact one of these types of elder care providers, contacting your local ASAP/AAA or COA is a good place to start. See the Directory at the end of this Handbook for the ASAP, AAA, or COA in your city or town.
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If an Elder Lives Outside Massachusetts: Using the Eldercare Locator

The Eldercare Locator [www.eldercare.gov](http://www.eldercare.gov) is the national “front door” to finding resources for older adults in any U.S. community. It is a free national service of the U.S. Administration on Aging and the National Association of Area Agencies on Aging. A phone call or website visit to the Eldercare Locator provides a connection to gateway organizations in your area. Support services for caregivers are also available from this source.

For information and referral to community-based services, contact the Eldercare Locator counselors at 800-677-1116 on weekdays, 9:00 a.m. to 8:00 p.m. ET, or visit [www.eldercare.gov](http://www.eldercare.gov). Calls are answered by trained professionals, including a Spanish-speaking information specialist, and a limited number of questions are answered by a special line with 150 languages. TDD/TTY access also is available. There are three things you will be asked either on the phone or online, so be prepared to answer these questions:

1. **Who are you seeking services for:** Yourself? An elder who is a relative? An elder who is a client? (choose one)

2. **How would you like to search for information:** By Zip code? City? County? (choose one)

3. **On what aging-related topic would you like information:** Select from a menu. “General Information & Assistance” is a good place to start, unless one of the other topics is exactly what you want.
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It Starts with a Conversation...

Are you worried about having “the talk” with an elder about his or her future? Here are some tips on how to start.

**Talk with other family members first.** Give everyone a chance to discuss his or her concerns so that you all agree on the need for the conversation.

**Decide who should be there.** You may or may not want to include other family members, such as siblings. A favorite family member may help ease the tension, but having too many people may feel overwhelming. The elder’s doctor can also help you begin the conversation.

**Be prepared.** What issues do you want to talk about? If you are proposing a solution to something, do your homework and come with the necessary information.

**Find a comfortable place and time.** Where does the elder like to relax—at the dinner table, in the garden, or on a walk? It may be helpful to start the conversation there.

**Introduce the topic by talking about an article, television show, or a friend** whose parent may be having a similar problem. The elder will be reminded that he or she is not the only person whose life is changing.

**Don’t assume that you are the only one who needs to talk.** You may be surprised that the elder is relieved to start the conversation.

**Start with small steps, small decisions, and small changes.** If you are worried about the elder’s health, safety, or cleanliness, focus on that particular issue. Don’t overwhelm your parent.

**It’s a conversation, not a lecture.** Seek the elder’s input and listen to his or her perspective. Be patient. Discuss solutions together.

**Respect the elder’s feelings and concerns.** The elder may deny that there is a problem. Be supportive and sympathetic. Arguing will just make it worse.

**Suggest a follow-up conversation.** It’s a lot of take in at once. Give the elder—and yourself—time to think about the options.

**End the conversation on a good note.** You have made progress just by getting the issues out in the open.
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If you have ever felt anxious about how you are going to pay for the care of an elderly relative—or for your own care when you are older—you are not alone. Fortunately, there are tools to help you figure out what you can afford.

Start Planning Now
Making decisions about health, caregiving, and housing needs can be overwhelming, and the choices can be very costly. That is why it is a good idea—if possible—to do financial planning for future care needs of elders in the family. Decisions may need to be made, for example, about how to sell a house and finance an apartment, or whether to purchase long-term care insurance.

Caregivers should try to do financial planning for their own future needs as well. Many are themselves approaching or past age 60, and their ability to provide care for another person—possibly including financial assistance—may depend on making changes to their own financial plan.

A good plan should include this information:

- A monthly budget showing income and expenses that allows you to calculate your expected cash flow.
- A review of your health insurance plan(s) and what’s covered.
- An assessment of all your assets and your debt that allows you to calculate your net worth.
- Designation of someone to handle your finances and decision making if you can’t.

Finding a Professional Planner
You might begin to think about these difficult financial and legal issues by talking with a professional financial planner, an attorney who specializes in elder law, or a geriatric care specialist. A good place to find such expertise is your local ASAP (Aging Service Access Point), which can provide advice and also make referrals to fee-for-service financial planners. To find your local ASAP, see the Directory at the end of this Handbook.

For a checklist of questions to ask when interviewing a financial planner, if you decide to engage one, see the website of the Financial Planning Association, www.fpanet.org > “Find a Planner” for details on how to choose and work with a financial planner.

To find a certified financial planner in Massachusetts, you can also go to the website of the Massachusetts chapter of the Financial Planning Association, www.fpama.org, or call the local referral service, 866-804-0484 toll-free.
Planning for the Future

In evaluating your financial situation, you will need to determine the type of care an elder might need, and how much it might cost. Obviously this calculation cannot be exact, as neither the needed care nor the cost is fully knowable. But it is helpful to answer the following questions as best you can, to make some financial judgments regarding the probable need for care:

- What will the most likely health care and home care services cost?
- What might prescriptions and medical equipment cost?
- What does health insurance cover?
- What will home modifications cost?
- What resources are available to pay for needed services, and are we eligible for state or federal subsidized coverage?
- Should we consider long-term care insurance?

The **American Institute of Certified Public Accountants** offers useful information for families who are trying to balance the financial requirements of caring for both children and older parents while also anticipating their own retirement needs. See their consumer website: [www.360financialliteracy.org](http://www.360financialliteracy.org).

Understanding Family Finances

To begin planning for yourself or the elder in your care, or to prepare for working with a financial planner, you will need to analyze two things:

- **Cash flow** — calculate current income and expenses, including health insurance.

- **Net worth** — the current value of all your assets (including the house or apartment) after subtracting all debts.

You might want to start this process by simply locating all important financial and legal records and documents. For help with this, use the *List of Important Records* worksheet, page 14.

A good working analysis of your basic financial situation should include the following information:

**Current Income**

- Personal income from pensions and other retirement benefit systems, such as 401Ks, including their required minimum distributions.

- Personal income from annuities and investments, such as mutual funds, stocks, and bonds.

- Rental income.
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- Income from public sources such as Social Security, Supplemental Security Income (SSI— for aged blind and disabled people who have little or no income), and veteran's benefits.

If you have questions about Social Security, call 800-772-1213 (TTY 800-325-0778), look up information on the website www.ssa.gov or visit your local Social Security office. You can find a list of regional offices at www.socialsecurity.gov/boston, or by calling the toll-free numbers.

**Current Expenses**
- Rent or mortgage payments
- Real estate taxes
- Utilities and telephone
- Uninsured medical bills
- Insurance premiums
- Medications
- Food
- Clothing and other personal items
- Gas, car maintenance, and other transportation expenses.

**Insurance Coverage**
- Health care
- Long-term care
- Life insurance death benefits
- Entitlement programs (such as Medicare/Medicaid and veteran's benefits)
- Prescription Advantage/Medicare D

**Assets and Debts**
- Assets: real estate, cash/CDs, stocks/mutual funds, deferred annuities, cash value of permanent life insurance.
- Debts: mortgages, credit cards, car payments, outstanding bills/loans.

It is also important to review the beneficiaries you have designated on any life insurance policies, annuity contracts, and 401k and IRA accounts, to make sure they are current and appropriate.

The AARP website [www.aarp.org](http://www.aarp.org) provides information and worksheets that you can print out to help with financial planning. These worksheets cover monthly income and monthly expenses, semi-annual and annual expenses, and information on insurance, financial planning, and retirement.
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Are You Eligible for Elder Care Benefits?
To quickly determine whether an elder is eligible for services that are free or available on a sliding scale based on income, a good starting point is to perform a "Benefits Checkup."

This free, confidential, and comprehensive online service provided by the National Council on Aging enables you to check for federal, state, and some local private and public benefits for adults ages 55 and over. It provides a detailed description of available programs, and provides local contacts for more information. Visit the website www.benefitscheckup.org and click on “Find Benefits.”

Eligibility for subsidized elder services is usually based on a combination of the following factors, depending on the services needed:

- Income
- Expenses
- Health status
- Employment status
- Veteran status
- Assets
- Age
- Health insurance
- Household size
- Disability

When You Are Not Eligible for Subsidized Services
Many elders and caregivers find that they are not eligible for subsidized elder care services, but their budget is so tight that they cannot afford elder care services out of pocket. Many elders say that their home is their largest asset and believe that the only way they can access the value of it is by selling it—something many do not want to do.

Reverse Mortgages
However, there is another option: a “reverse mortgage.” This may not be right for your family, but it is worth discussing with a financial planner. A reverse mortgage is a special type of home loan that lets a homeowner convert a portion of the equity in his or her home into cash. The equity built up over years of home mortgage payments can be paid to you. But unlike a traditional home equity loan or second mortgage, no repayment is required until the borrower(s) no longer use the home as their principal residence. Here are two organizations that can help you learn more:

The U.S. Department of Housing and Urban Development (HUD) created one of the first reverse-mortgage programs. HUD's Reverse Mortgage is a federally insured private loan, and it is a safe plan that can give older Americans greater financial security. Go to www.hud.gov and type "reverse mortgage" in the search box and look for “Top 10 Things to Know.”
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Finances

**AARP** provides additional information on reverse mortgages. Call 800-209-8085 toll-free, or go to: www.aarp.org/money/revmort.

**Pension Issues**
If you need assistance with questions about pensions, the **Pension Action Center** www.pensionaction.org, based at the University of Massachusetts/Boston's Gerontology Institute, offers two useful programs:

- The **New England Pension Assistance Project (NEPAP)** provides expert assistance to people having difficulties in locating and securing pension benefits from employers. NEPAP services are free, and are available to residents of New England.

- The **National Pension Lawyers' Network (NPLN)** is a no-cost referral service that connects workers and retirees with 640 attorneys in all 50 states and the District of Columbia who can help them understand and enforce their pension rights. Lawyers represent workers, retirees, and their families in pension matters on a regular-fee, reduced-fee, or pro bono basis.

**Long-Term Care**
Most long-term care expenses are not covered by Medicare or other health care insurance plans, and the costs can be staggering when elders require round-the-clock care. Insurance for long-term care—whether at home or in a long-term care facility—can help control the costs of such care and protect family assets.

For more detailed information on long-term care costs and insurance plans, refer to Chapter 5: *Health Insurance*, page 36, for more information.
List of Important Documents: [Location: ________]  Date of update:

Insurance Policies
Primary Health Insurance ................................................................................................................
Supplemental Medical Insurance ....................................................................................................... 
Medicare Card ....................................................................................................................................
Long Term Care Insurance ............................................................................................................... 
Disability Insurance .......................................................................................................................... 
Life Insurance (Agent, Beneficiaries) ............................................................................................... 
Funeral Insurance Policy ................................................................................................................ 

Bank & Brokerage Accounts and Valuables
Safety Deposit Box and Keys
Check Register and Savings Books
Brokerage Accounts, Names & Numbers .......................................................................................... 
Stocks and Bonds ............................................................................................................................... 
Jewelry/Coins ..................................................................................................................................... 
Appraisals and Inventory Lists ......................................................................................................... 

Retirement and Benefit Plans
401K Plans ....................................................................................................................................... 
Profit Sharing/Pension Plans ............................................................................................................. 
IRA Accounts ......................................................................................................................................
Military Benefits/Records .................................................................................................................. 
Social Security Records .................................................................................................................... 

Debt
Credit Cards ....................................................................................................................................... 
Outstanding Bills/Loans .....................................................................................................................
Chapter 2:

Finances

**Personal Legal Documents**
Birth Certificate
Passport Citizenship Papers
Marriage Certificate/Divorce Records
Will

**Other Legal Documents**
Contracts
Partnership Agreements
Deed to House
Mortgage (or rental lease)
Homeowners Insurance
Automobile Title
Auto Insurance Drivers License

**Taxes**
Annual Income Tax Records
Property Tax Records

**Legal and Financial Advisors**
Accountant Name: Phone:
Attorney Name: Phone:
Executor/Trustee Name: Phone:
Other: Phone:
Many caregivers for elders find the legal issues they are facing quite daunting. Here are some commonly asked questions:

- Do we need a lawyer?
- If we do, how much will that cost?
- What if we can’t afford a lawyer?
- We’ve already prepared a will—do we need anything else?

To make important decisions related to finances, health care, and what is to be done after death for the elder in your care, you may need legal advice and legal documents, depending on the physical and mental health of the elder.

Most importantly, elders and their families must communicate with each other before a crisis arises, so that during the crisis people can make decisions without arguing over who has the right to make them.

**Important Legal Documents**

Family caregivers should be sure to have in place legal documents important to the lifelong care of the elder. These include a Durable Power of Attorney (DPOA), a Health Care Proxy and—depending on the elder’s wishes—a Do Not Resuscitate order.

These documents are particularly important because if there is no DPOA and Health Care Proxy, and the time comes that an elder lacks capacity to make financial or health care decisions, then a guardianship (over the person) or conservatorship (over finances only) may need to be established by a court proceeding. This can be an expensive and complex legal process at a time when the elder and family face a medical or situational crisis. It is a problem you do not want to have.

The following information is designed to provide a basic introduction to the documents that you should have available, but it is not intended to substitute for professional legal advice.

**Durable Power of Attorney**

A Durable Power of Attorney is a document that grants a person or persons (called "attorney-in-fact") the legal powers to perform on behalf of the elder (or "grantor") certain acts and functions specifically outlined in the document. This power is effective immediately and continues to be effective when the grantor becomes disabled or incompetent. The powers usually granted can include real estate, banking, and financial transactions, personal and family maintenance, government benefits, and estate trust and beneficiary transactions.
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Who will serve as attorney-in-fact should be carefully considered, and professional advice used to prepare documents such as the Durable Power of Attorney, as they must meet certain legal requirements to be recognized by the appropriate institutions.

**Health Care Proxy**

All adults, certainly both you and the elders in your care, should have a health care proxy, to deal with the possibility of an accident or illness that would make it impossible to communicate choices concerning treatment.

A health care proxy is a legal document that allows you to name someone—called a health care agent—to make health care decisions for you in the event that you are unable to do so for yourself. This document takes effect only if your physician has determined in writing that you lack the capacity to make or communicate health care decisions.

Acting with your authority, your agent can make any health care decision that you could, if you were able, and has the legal right to obtain any information, including confidential medical information, necessary to make informed decisions for you.

Any competent adult (18 or older) may serve as a health care agent, except the operator, administrator, or employee of a facility where you are a patient at the time you complete the health care proxy form—unless that person is related to you by blood, marriage, or adoption.

A health care agent needs to be able to talk openly and often with the elder, to understand the elder’s wishes and values and make treatment decisions when the elder cannot. The agent should be someone the elder trusts, and who can communicate easily with family, friends, and medical professionals.

Massachusetts is one of three states that recognize the Health Care Proxy as the basis for health care decisions, and not a Living Will. If the elder has a Living Will from another state, a valid Health Care Proxy must also be in place. If the elder travels a lot, or resides part of the year in another state, both the Health Care Proxy and a Living Will/Durable Power of Attorney for Health Care should be prepared.

**How Can I Get a Health Care Proxy?**

There are many ways to get a health care proxy form:

- You can request one from your attorney, although you do not need an attorney to complete it.
- You can request a copy from the Executive Office of Elder Affairs by enclosing a self-addressed stamped envelope with your request. Send it to Elder Affairs/Health Care Proxy Form, 1 Ashburton Place, 5th Floor, Boston, MA 02138.
- You can print the form from the [Massachusetts Medical Society](https://www.massmed.org) website at www.massmed.org > For Patients > Health Care Proxy Information and Forms.
You can send a request for two forms and a complete instruction packet (with $6) to the non-profit *Massachusetts Health Decisions*, P.O. Box 417, Sharon, MA 02067.

Any hospital, skilled nursing facility, hospice, or home health agency providing medical care or home care must offer you the opportunity to complete a health care proxy.

**Talking About Health Care Decisions**

Once you have completed a health care proxy and identified an agent, the next step should be to discuss the elder's health care wishes with her or him, so the agent will know how to frame decisions on the elder's behalf. This can be a difficult discussion to have with loved ones, but several excellent online resources are available to help, and to provide information on Advance Directives and Living Wills, which can convey the elder's intent.

To get help having these conversations, see these resources:

- The American Geriatrics Society publication, *Eldercare at Home*, offers useful information for families on many topics. It has detailed information in its chapter on Advance Directives. This publication is available free online at [www.healthinaging.org](http://www.healthinaging.org) > Public Education > Eldercare at Home. To purchase a print copy for $19.95, call 1-800-334-1429 ext. 2529.


**Do Not Resuscitate Order**

If an elder does not want to have cardiopulmonary resuscitation (CPR), a valid Comfort Care/Do Not Resuscitate (DNR) Order should be prepared and made part of her or his medical record. It is also *essential* to keep a DNR Order Verification form with the person at all times. This form verifies that there is a valid DNR order in that person's medical record, and allows medical personnel such as EMTs and paramedics to provide care and transport without defibrillation and intubation. This form is available at doctor's offices, hospitals, and nursing homes. It is signed by a doctor, nurse practitioner, or physician assistant, and by the individual or health care agent or representative. Go to [www.mass.gov](http://www.mass.gov) and type “comfort care” into the search box.

**Estate Planning: Wills and Trusts**

It is important to be sure that elders have the documents necessary to carry out their wishes after death. These include a properly drafted and up to date Will, and also, depending on the circumstances, Trusts that accomplish the desired financial, estate, and legacy control and distribution. Even with estates that have no great complications, it is generally wise to have the help of an attorney in preparing these documents, to be sure that they accomplish what the elder intends.
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Guardianship
A guardianship, or conservatorship, is a legal process used when a person can no longer make or communicate safe or sound decisions regarding his or her person or property, or has become susceptible to fraud or undue influence.

Because establishing a guardianship removes considerable rights from the individual, it should only be used after alternatives have proven ineffective or are unavailable. The court decides who will be appointed guardian—this person may be a family member or a friend, or a public or private entity named by the court—and the proceeding can be expensive and emotionally difficult. Every state has specific procedures to determine the need for a guardian. If you think someone needs a guardian, first talk with a lawyer about the requirements in your state.

- The National Guardianship Association (NGA) provides standards for guardians on conflict of interest, decision making, personal needs, personal contact and ongoing responsibilities, medical services and medical treatment, and managing the estate and the ward. The NGA’s website explains each standard in detail and provides guidance to guardians in the private and public sectors. See: www.guardianship.org.

Finding Legal Services for Elders and Caregivers

Subsidized Legal Services
In Massachusetts, the key program providing legal information and assistance free of charge to persons over age 60 is run by the Massachusetts Executive Office of Elder Affairs and Area Agencies on Aging (AAAs).

The Legal Assistance Program for the Elderly prioritizes elders in the greatest economic and social need. Call 800-AGE-INFO (800-243-4636) toll-free, nationwide. TTY: 800-872-0166 toll-free within Massachusetts. Or see the website www.800ageinfo.com, for resources near you.

Each Legal Assistance office works with its Area Agency on Aging to establish its case priorities. The offices usually handle the following types of cases:

- Denials or terminations of government benefits such as Medicaid
- Social Security, SSI, and veteran’s Benefits
- Tenants’ rights issues, including defense against eviction
- Denials of applications to public and subsidized housing
- Defense against unwarranted guardianships or conservatorships
- Rights of nursing home residents

There are other organizations that offer legal assistance to elders:

- The American Bar Association offers a free resource guide by state on its website which will direct you to local bar associations, legal aid providers and other organizations that can assist you. Go to: www.abanet.org/legalservices > “Find Legal Help” and click on “Massachusetts.”
American Bar Association Commission on Law and Aging: The commission’s “Legal Guide for Older Americans” presents a list of legal resources in Massachusetts at: [www.abamet.org > Aging > Resources], as well as other useful publications and tool for making health care decisions. These publications are available free online. You can also order print versions from American Bar Association by calling 202-662-8690.

AdvoGuard: A non-profit Massachusetts organization that works with courts, hospitals, and legal and health professionals to provide guardianship services for elderly, disabled, and indigent persons who are no longer able to care for themselves. See: [www.advoguard.org], or call 781-982-1577.

Alzheimer’s Association: The Massachusetts chapter provides seminars on legal issues for families dealing with Alzheimer’s disease, and provides referrals to experienced attorneys. Call 617-868-6718, or visit: [www.alz.org/ma].

Boston Bar Association’s Volunteer Lawyers Project (VLP) provides legal representation in civil matters. See: [www.vlpnet.org/for_clients]. If you are low income and need legal assistance, contact the Legal Advocacy and Resource Center (LARC) hotline at 617-603-1700. You may need to wait to speak to a paralegal or lawyer.

Greater Boston Legal Services: The Elder Law Unit of GBLS provides legal assistance to people aged 60 and older regardless of income for:

- Housing, including eviction defense
- Nursing home issues, including transfer and discharge
- Benefits issues, including Social Security, Supplemental Security Income (SSI), and veteran’s benefits
- Access to health care, including MassHealth (the state’s Medicaid program)
- Loss of food stamps
- Consumer issues, including advice for dealing with credit card debt
- Elder abuse, including defense against guardianships and conservatorships

The Elder Law Unit also provides advice and referrals on other issues, and assists elderly legal immigrants who are losing their SSI and food stamp benefits. The Medicare Advocacy Project of GBLS helps elders and persons with disabilities secure full Medicare coverage.

For more information, call 617-371-1234, or 800-323-3205 toll-free. TDD: 617-371-1228. Or visit: [www.gbls.org > Types of Services > Elderly Unit].

Legal Assistance Corp. of Central Massachusetts: Provides free legal counseling to people 60 years of age and older with economic and social needs, including benefits, housing, health care, protective services, and nursing home issues. See: [www.mlac.org], or call 800-
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- **Massachusetts Attorney General's Elder Hotline**: Staffed by senior volunteers, this hotline provides mediation services, information, and referrals on legal issues. Call 888-AG-ELDER (888-243-5337); TTY: 617-727-4765 or visit: [www.mass.gov](http://www.mass.gov) > Attorney General > Resources for Elders and type in “Elder Hotline”.

- **National Association of Social Security Claimants Representatives** provides representation and advocacy for people seeking Social Security and Supplemental Security Income. For help finding legal assistance, call their lawyer referral service toll free at 800-431-2804.

- The **National Senior Citizens Law Center** offers good legal information for families on Medicare Part D (prescription drug plans), as well as evaluating assisted living and nursing homes. See: [www.nsclls.org](http://www.nsclls.org), or call 202-289-6976.

- **Neighborhood Legal Services** provides listings by town for legal resources on its website [www.neighborhoodlaw.org](http://www.neighborhoodlaw.org), as well as advice and referral on issues related to poverty law, housing, domestic relations, government benefits, bankruptcy/foreclosure, and education in several languages: English, Khmer, Espanol, Vietnamese, and Russian.

- **Massachusetts Legal Help**: This website provides links to many types of legal services available in the state. To search by community or resource, see: [www.masslegalhelp.org](http://www.masslegalhelp.org) > Find Legal Aid. The links will take you to each organization’s website so you can determine if it provides assistance with elders, families, disability, health care, Medicare, Social Security, and other areas of concern to elders and caregivers.

- **Western Mass Legal Services**: This organization serves residents of town and cities in Berkshire, Franklin, Hampden, and Hampshire Counties. Its Elder Law Project provides legal assistance with government benefits, housing, family law, SSI disability, guardianships, conservatorships, powers of attorney, and health care proxies, and assists elders and persons with disabilities as part of the statewide Medica Advocacy Project. Call 800-639-1109 (Springfield office) or visit: [www.wmls.org](http://www.wmls.org).

**Private Attorneys Specializing in Elder Law**

If you are not eligible for the services above and must hire a lawyer, it is important to find someone with the appropriate expertise. The website of the **Massachusetts Chapter of the National Academy of Elder Law Attorneys** allows you to search for an elder law specialist near you. See: [www.manaela.org](http://www.manaela.org) > General Public > How can I find an elder law attorney? > Search the Mass NAELA database. Enter your zip code and click on the name of each attorney for contact information. Or call the Massachusetts chapter at 617-566-5640.

The **National Academy of Elder Law Attorneys** (NAELA) website also offers a guide to help choose an attorney. See: [www.naela.org](http://www.naela.org) > Public > Questions and Answers When Looking for an Elder Law Attorney, or call 520-881-4005 to request a copy.
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Protecting the Rights of Elders

Protection from Financial Exploitation
Today's consumer marketplace is complex and, for unsuspecting elders, it is treacherous. Elders have often been the target of organizations with a history of unethical business practices. Predatory lending, abuse of guardianship and powers of attorney, scams, Medicare fraud, and other forms of exploitation threaten the well-being of older Americans. Fortunately, extensive information and legal aid is available to ensure that elders and their caregivers are protected from consumer fraud and abuse.


- The Elder Hotline is available Monday through Friday, from 10:00 am to 4:00 pm, and is staffed by senior volunteers who provide dispute resolution services.

- The Massachusetts Attorney General's Office also offers a Consumer Hotline staffed with trained professionals who will review your complaint. Call 617-727-8400.

- The Massachusetts Bank Reporting Project is a voluntary program aimed at training banks to recognize and prevent financial exploitation of elders. This public-private partnership among the Executive Office of Elder Affairs, the Attorney General's Office, the Massachusetts Bankers Association, the Office of Consumer Affairs and Business Regulation, and the Division of Banks was started in 1996. Contact your bank directly to find out if they are participating in this project, and to ask about materials or information about preventing the financial exploitation of elders.

- The U.S. Administration on Aging (AoA) provides legal services and hotlines to assist in terminating exploitive contracts, guardianships, or powers of attorney and to help seek restitution. They also help older persons understand their rights, exercise choice through informed decision-making and benefit from the support promised by law. To find a provider of senior legal services near you, please contact the Eldercare Locator at 800-677-1116 (Mon through Fri, 9 am to 8 pm EST). Or see: www.eldercare.gov.

- The U.S. Federal Trade Commission (FTC) works to prevent fraudulent, deceptive and unfair business practices and to help consumers spot, stop, and avoid them. To find free information or file a complaint, go to: www.ftc.gov/bcp/consumer.shtm, or call toll-free 877-382-4357. (TTY 866-653-4261.)

- AARP provides extensive information to assist elders in making sound decisions on a wide range of consumer issues: scams, investment fraud, fixing homes, financing homes, utilities, and being a smart shopper. Visit: www.aarp.org > Money and Work > Be a Wise Consumer.
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- **Better Business Bureau, Inc. (BBB)** answers questions about the consumer track records of companies, and can also assist in arbitration. To find the bureau near you, go to: [http://welcome.bbb.org](http://welcome.bbb.org) and enter your Zip code.

- **USA.gov for Seniors** is a government portal that provides links to information and assistance on all aspects of consumer protection and fraud protection. Visitors to the website can also sign up for e-mail updates. See: [www.usa.gov/topics/seniors/consumer.shtml](http://www.usa.gov/topics/seniors/consumer.shtml).

- **National Consumer Law Center (NCLC)** is an advocacy group that addresses the most pressing consumer problems elders face, including challenges to sustaining home ownership, fraudulent and exploitive sales practices, and debt management and financial decision making. The project also distributes a consumer education brochure on predatory lending, and offers it translated into Spanish and Chinese. See: [www.consumerlaw.org](http://www.consumerlaw.org).

**Elder Abuse Protective Services**

Elder abuse is a growing problem. The frailty and dependence of elders can make them targets for abuse. Victims may be unwilling to seek assistance because they think no one will believe them, or they fear retaliation from their abusers, or they are too embarrassed to admit that they have fallen victim to predators. It may take the courage of a caring family member, friend, or caretaker to take action when the victim is reluctant.

Adult Protective Services (APS) are provided in every state to ensure the safety and well-being of elders and adults with disabilities who are in danger of being mistreated or neglected, are unable to take care of themselves or protect themselves from harm, and have no one to assist them.

The Massachusetts Executive Office of Elder Affairs administers a statewide system for receiving and investigating reports of elder abuse, and provides needed protective services to abused elders when warranted. Elder abuse includes physical, emotional and sexual abuse, neglect by a caregiver, self-neglect and financial exploitation. The goal of protective services is to remedy or alleviate the abusive situation and to prevent the reoccurrence of abuse.

- **The Elder Abuse Hotline** (800-922-2275) operates seven days a week, 24 hours a day.

Anyone can make an elder abuse report. Once a report is received, a trained Protective Services caseworker is assigned to investigate the allegations. If the investigation confirms one or more types of abuse, the elder is offered an array of services to address the situation. In cases of serious abuse, the agency must make a report to the District Attorney for possible prosecution.

An elder who has the capacity to make informed decisions has the right to refuse services. However, court-ordered services must be sought on behalf of abused elders who are unable to make informed decisions and are at risk of serious harm. Protective services must also be provided in the least restrictive and most appropriate manner possible. This means that in-home and community-based services are given preference over institutional placement.
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- The **National Center on Elder Abuse** provides information and assistance, including a state-by-state directory of hotlines and APS resources. See: [www.ncea.aoa.gov](http://www.ncea.aoa.gov). You can call the NCEA Information Desk during normal business hours for assistance: 302-831-3525. NCEA makes every effort to respond within 72 hours.

- Information and referral is also available from the national **Eldercare Locator**, a public service of the U.S. Administration on Aging. Call toll-free **800-677-1116** Monday through Friday, 9 am to 8 pm (except federal holidays), or see: [www.eldercare.gov](http://www.eldercare.gov).

**Resources for Evaluating Quality of Care in Nursing Homes**

Making the decision to place an elder in a nursing home, also called an "extended-care facility" or "long-term care facility," is one of the most difficult decisions a caregiver may face. Having some assurance about the quality of care an elder will receive once in the nursing home is of the utmost concern to caregivers. It is also important to know that there are resources to help if the elder in your care is living in a nursing home and you are having difficulty getting appropriate care.

- The **Medicare.gov website** offers information to assist caregivers in locating nursing homes with a track record of high-quality care, and in accurately assessing the care in the nursing home they are considering. See: [www.medicare.gov/nursing/overview.asp](http://www.medicare.gov/nursing/overview.asp).

See the section on Search tools for “Compare Nursing Homes.” It contains information on every Medicare- and Medicaid-certified nursing home in the country—more than over 17,000 nationwide—and allows you to search by locality, or by name. See: [www.medicare.gov/nhcompare](http://www.medicare.gov/nhcompare).

- The **Long-Term Care Ombudsman** is an independent advocate that works to solve problems between residents and nursing homes or assisted-living facilities. Ombudsman can give you information about how to find a facility and what to do to get quality care. To locate the ombudsman for your region, visit: [www.ltcombudsman.org](http://www.ltcombudsman.org), or call 202-332-2275.

- The **National Citizens' Coalition for Nursing Home Reform** (NCCNHR) was formed because of public concern about substandard care in nursing homes. NCCNHR is the outgrowth of efforts by advocates working for Ralph Nader and later for the National Gray Panthers. The coalition offers several resources, including valuable Fact Sheets, on its website. See: [www.nccnhr.org/default.cfm](http://www.nccnhr.org/default.cfm).
Helping elders stay healthy, and helping them find good health care, are among the biggest challenges for elder caregivers. Here are some ideas about how to build the knowledge and medical support you need.

**Staying Healthy**

**Exercise and Fitness**

Many people assume that it's normal for elders to slow down and become less active, but that doesn’t mean they should stop moving altogether! An inactive lifestyle can cause older people to lose ground in four areas that are important for staying healthy and independent: strength, balance, flexibility, and endurance. Exercise and physical activity can help older people maintain or even partly restore function in these four areas, and some level of exercise is important, no matter how old or frail someone may be.

The prospect of socializing can help many older adults overcome their resistance to physical activity. Many programs offer opportunities to socialize as well as exercise. Your physician may know of such programs at local medical centers. YMCAs, houses of worship, and senior centers may also offer programs specifically designed for less-mobile elders. Keep in mind that unsupervised exercise can do more harm than good at any age: it is important to have a doctor’s recommendation before starting a new exercise routine.

The following programs offer resources on physical fitness:

- **NIH SeniorHealth** is a senior-friendly website from the National Institute on Aging (NIA) and the National Library of Medicine. This site features information on popular health topics, and it has both a large-type and a "talking" feature, which reads text aloud. See: [www.nihseniorhealth.gov](http://www.nihseniorhealth.gov).

- **National Institute on Aging** offers free online publications and other materials, and a 48-minute exercise video for $7. See: [www.nia.nih.gov/healthinformation/publications](http://www.nia.nih.gov/healthinformation/publications), or call 800-222-2225.

- **Growing Stronger** is a strength-training program for elders developed by Tufts University and the Centers for Disease Control and Prevention (CDC). The website offers a variety of information and explains the benefits of strength training, from maintaining bone integrity and improving balance, to helping to reduce symptoms of chronic diseases such as arthritis. Visit [http://growingstronger.nutrition.tufts.edu](http://growingstronger.nutrition.tufts.edu), or call 973-579-3760.
Nutrition
Healthy eating—from learning to choose the right foods to taking the time to prepare and eat them in a healthy way—is a challenge for all of us. Our elders are no different in these regards, but they may have additional issues that make healthy eating more difficult: poor health, difficulty shopping or cooking for themselves, food insecurity (hoarding), loneliness, and depression. If the elder in your care is having difficulty managing proper nutrition, meal services are available to help.

The Elderly Nutrition Program is a federal- and state-funded program that allows local elder agencies to provide meals, nutrition screening, assessment, health education, and counseling. People aged 60 or older and their spouses are eligible: there is no income eligibility requirement. A voluntary donation is requested, however, for those who can afford to pay ($2–$3).

The program offers two types of meal programs:

- The Congregate Meal Program provides at least one meal per day at senior centers, churches, schools, and other locations. The group setting offers many elders an important opportunity for socializing and companionship. Transportation is often available for those who have trouble getting around on their own. Some programs also offer meals on weekends.

- Home-delivered meals, or Meals on Wheels, provide nourishing food for elders who are homebound and unable to prepare their own food.

This subsidized program can be supplemented with meals purchased through private services. Your local senior center or Aging Service Access Point (ASAP) can help you locate these services. (See the Directory to locate services near you.)

Finding a Doctor

Working with Your Primary Care Doctor
As people age, particularly after age 60, their health care needs change, and it’s important to find a primary care doctor who understands the health issues facing older adults. That individual should have the following qualities:

- Substantial experience with conditions common in older adults, such as heart disease, high blood pressure, diabetes, stroke, and osteoporosis.

- A good reputation for prescribing appropriate medications and managing the interactive effects of medications in older people.

- Knowledge of home health services and when to use them.
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Health Care

- Information on staying healthy, such as modifications in diet and an appropriate exercise routine.
- Knowledge to recommend regular screening tests appropriate to each elder’s health history, such as mammograms, bone density tests, and stress tests.
- Ability to coordinate all an elder’s health care needs, including referrals to specialists and collaboration with them.

To help family caregivers identify symptoms and possible health problems, and understand how to talk about their findings with a physician, the American Geriatrics Society has created “Eldercare at Home: A Comprehensive Guide for Family Caregivers”. For free online access, see: www.healthinaging.org/public_education/eldercare > View Table of Contents. Print copies can be purchased for $19.95 plus postage and handling. See the link on the website above, or call 800-334-1429 ext. 2529, to order.

*How to Find a Specialist*

Often a primary care doctor, even one who is sensitive to the issues facing older patients, is not enough. You may need the services of either a geriatrician—an internal medicine doctor who specializes in preventing and treating the diseases of older adults—or another specialist, such as a cardiologist or an orthopedist.

Most major hospitals in Massachusetts have geriatric specialty departments, and your primary care physician (PCP) can help you locate a geriatrician or other specialist. A PCP referral may be vital if your elderly relative is insured through a Medicare Advantage Plan (HMO). In that case, the referral must be to a physician “inside” your plan. (For more information on Medicare plans, see Chapter 5: Health Insurance, page 37.

Your insurance provider can help you locate and interview specialists or a PCP who is board-certified in geriatric medicine.

The following medical associations can also help you locate a physician, for either primary care or specialty care:

- The Massachusetts Medical Society offers resources for consumers, including a helpful guide called "How to Choose a Physician that is Right for You," and a free physician referral service. See: www.massmed.org > For Patients > Find a Physician. For referrals, call 781-893-3800, extension 5515, during regular business hours.

- The Massachusetts Board of Registration in Medicine offers professional profiles of physicians licensed to practice in the state: See: www.massmedboard.org or call 800-377-0550, or 617-654-9800.

- The AGS Foundation for Health in Aging (FHA) website offers a referral service to physicians who are members of the American Geriatrics Society and are board-certified in either
family practice or internal medicine. The FHA will mail you a list of physicians in your area who are sensitive to the special health care needs of older adults if you submit an online request. Because of the high volume of requests, the response will take at least two to three weeks. At this time, fax or email response is not available. Go to: www.healthinaging.org and type “Physician Referral” in the search box.

- The American Board of Family Practice offers an online search service for board-certified geriatricians. Go to: www.theabfm.org > “Find a Family Physician” and enter your city and state. You may also use the “Limit your search” box to select Geriatric Medicine.

When interviewing a prospective physician on the phone, it is useful to prepare written questions and make notes during the call. Ask about the location of the practice, where tests and exams are provided, the qualifications of the physicians, nurses, and technicians, the hospital or hospitals where they have privileges to treat patients, what insurance coverage is accepted, and whether the practice accepts Medicare “assignment” (Medicare-allowable rates for services).

**Record Keeping**
Many elders have multiple health issues, and this means they have multiple doctors and multiple medications. The sheer volume and complexity of this information is very difficult to keep track of and keep up to date. It is important to compile a list of names and phone numbers for all the providers involved in an elder’s health care, and a list of all the medications and appropriate doses. It is also important to keep records of phone conversations with doctors and other providers.

Some caregiver support organizations have anticipated these needs and have created guides to help caregivers communicate with health care providers—both primary care physicians and specialists—and manage health care information.

- **Family Caregiving 101** is an online resource with useful tips for caregivers who are trying to collect and track health care information. Go to: www.familycaregiving101.org > How to Manage > Navigating the Health Care Maze. This online course was developed by the National Alliance for Caregiving and the National Family Caregivers Association.

- **The Caregiver’s Organizer**, developed by the Central Massachusetts Family Caregiver Support Program, is available in multiple languages and can be downloaded. Go to: www.seniorconnection.org/caregiversupport.htm > Services and Resources provided > the Organizer. Click on one of 10 languages.
Chapter 4:

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Monitoring Chronic Health Conditions
Many elders have chronic diseases, such as diabetes and heart disease, that may require daily care to monitor blood levels, dress wounds, or give injections. Family caregivers can get training and assistance in treating these conditions. Speak with your local ASAP or Council on Aging for help (see the Directory to locate these elder service agencies near you.) Many chronic health conditions have their own national associations, and those groups—and their local chapters—can provide training, caregiver support, and assistance. See resources at the end of Chapter 9: Caregiver Support, page 77, for more information.

Visiting the Doctor
Today, the average doctor visit is measured in minutes, and it is important to make the most of every medical visit. It is also important to help older adults understand that the doctor/patient relationship has changed: patients must take more control of their own health care in this complex environment.

Before an appointment, write down any symptoms or episodes since the last visit, and prepare a list of all medications and dosages. The primary care physician may not be aware of medications prescribed by the other specialists an elder is seeing, and vice versa. Drug interactions can cause many disturbing symptoms and even illness. Include natural remedies an elder may be using, as these can cause drug interactions as well.

At the doctor’s office, ask to be present during the elder’s visit, if not during the examination, and then afterward when the doctor returns to discuss findings and treatments. Take notes during the visit, and both you and the elder should ask questions until you understand all the information the doctor is giving you. There is no such thing as a wrong or stupid question, and your physician is your primary link to many health care services. Make the most of every meeting with a doctor or nurse.

Hospitalization and Discharge

Hospital Stays
Eventually, elders are likely to have a health crisis and need to enter a hospital—sometimes called an "acute care facility." Many people think that a caregiver's job starts when the patient is discharged, but any caregiver who has lived through this will tell you otherwise. Caregivers play a critical role in all phases of hospitalization:

- **During admission:** Describing symptoms or events precipitating the trip to the hospital (usually the Emergency Room), and completing patient history;
- **During the stay:** Monitoring health care, medications, food, and personal comfort.
- **During discharge:** Planning for home care and other supports.
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Hospitalizations are emotionally stressful for caregivers and pose their own particular challenges. One that is often unanticipated is having your elderly relative cared for by a doctor who is a "hospitalist" (sometimes called an "inpatient specialist") who is unknown to the patient or the family, rather than your regular physician. Hospitalists are physicians trained and board-certified in internal medicine who specialize in the care of hospitalized patients. They serve as the physicians-of-record for patients during their hospital stay.

The hospitalist coordinates care with specialists, such as an orthopedic surgeon seeing a patient who just had a hip replacement. Hospitalists return the patients to the care of their primary care physician at the time of hospital discharge.

There are advantages and disadvantages to this system, and it is helpful to be aware of both. On the positive side, hospitalists can rapidly coordinate inpatient care and react in real time throughout the day to clinical data and changes in a patient's medical status. On the negative side, some patients and their families do not like having a new physician during an acutely stressful time. Communication problems may also occur between inpatient physicians and the elder's primary care physician at the time of hospital admission and discharge—something that can lead to more stress for caregivers.

You can discuss this system with your elder’s primary care physician before a crisis occurs, to better understand how it works at your hospital.

Discharge to a Rehabilitation Facility
Many acute-care hospital stays are shorter these days, and patients are often discharged to a rehabilitation facility (also called a skilled nursing care facility) for short-term follow-up care before returning home. The rehab environment provides medical monitoring, nursing, and personal care as well as occupational, speech, and physical therapy as needed. Patients are encouraged to regain strength and mobility in this supervised environment, so that they can transition back to their normal life. Meals are served in dining rooms rather than in bed when patients are able, and patients are encouraged to dress in street clothes.

Medicare covers these short-term rehabilitation stays, and hospital discharge staff will refer the patient to a certified nursing facility. (You may also choose another facility if you wish, but hospital staff will have a good sense of the nearest certified facility with a bed available when you need it.)

Physicians and caseworkers will assess an elder’s progress during rehabilitation and help families understand the elder’s capacity to return home. This information can include what home modifications might be needed to address any diminished capacity the elder may have, or whether a more supervised environment might be recommended, rather than a return to the elder’s current home.

These can be stressful times for families. Recovery can be slow from conditions such as surgeries, strokes, and other acute diseases for elderly people, and you may see dramatic changes in an elder’s abilities during rehabilitation—some good, some not. Sometimes elder
patients will transition back to the hospital because of a complication, only to return to the rehab facility, or a different rehab altogether, based on available beds.

During these transitions, talk with the staff about issues that concern you. The staff is well-trained to assess an elder’s health conditions, but you are the one who knows the elder best, and your own assessment of her or his condition is very important. Together, you and the rehab staff make a team that can create the best possible outcome for the elder in your care.

If you have deeper concerns about the treatment of an elder, discuss them with the staff and with your doctor. You can also contact your local ASAP or Council on Aging (see the Directory for listings) and ask for assistance.

Also remember to involve the elders as much as possible in decisions during a health care crisis. Their dignity and independence is important to their well-being, and they need to be included in decision making if possible.

**Discharge to Home**

For a caregiver, the discharge to home may be even more stressful—and sometimes more scary—than the discharge to a rehab facility, because responsibility for the elder then comes to rest solely with the caregiver. There are several things to keep in mind during this transition:

- **Timing:** Make sure that you and the elder agree with the doctor’s assessment that the elder is ready to go home. Caregivers sometimes need to advocate for more time in rehab, and this may involve complex issues about insurance coverage for a stay that exceeds certain predetermined time limits.

- **Transportation:** Make sure that you have adequate support around getting the elder home safely. If an elder has mobility issues, you may need a wheelchair van or some type of handicapped-accessible vehicle. In any case, you should receive help from the hospital in making these arrangements.

- **Services:** Make sure than you have the kinds of skilled nursing care, physical care, and personal care services in place that the elder needs before you go home. Discharge planners sometimes simply hand a caregiver a folder of brochures and provide little guidance on which is best, or on how to get things started in a timely way. It is important that you, as the caregiver, are not expected to provide care you are not trained to perform.

- **Follow-up and contact person:** Before you leave the hospital, make sure you understand what kind of follow-up will be needed. Have doctor’s appointments been made, or do you need to make them? Who should you call if you are concerned about the elder’s condition once you are home? It is important to know who you can call, and reliably reach, in case of an emergency, or simply a worsening of a chronic condition.
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End-of-Life Care
For some the end of life comes suddenly, for others it comes over an extended period of time. For some it is too slow, for others too quick. Much at the end of life is not in our control, but some aspects are—and that’s what this section is about.

When there is time to prepare for the end of life, elders and their caretakers must make many medical, legal, and practical decisions—and the choices can be difficult, intellectually and emotionally, for all involved. We confront new terms, and new kinds of care, such as comfort care, palliative care, and hospice. Questions that arise in these circumstances, and some basic answers follow.

Questions about Palliative Care and Hospice

How Do I Know When Palliative Care Is Needed?
Palliative care services are provided for people with life-limiting illnesses to relieve emotional and physical pain and suffering, and to manage symptoms. Palliative care is not only for end-of-life situations. Besides pain management, palliative care services may include assessing care needs and providing consultation or support services to caregivers.

How Do I Know When to Seek Hospice Care?
Hospice care services are provided for people with a terminal illness when life expectancy is limited, as determined by the patient's physician. There is no absolute rule linking admission to a hospice program to a specific number of days or months a terminally ill patient is expected to live. A decision to admit someone to hospice services is usually based on his or her degree of function and the diagnosis. Many people (including some medical professionals) mistakenly think that to gain entrance to hospice, a person needs to be expected to live less than six months. This is not true.

In reality, the six-month rule applies only to what is known of how a disease in general, and not to the person who has the disease. In many instances, people can be reevaluated after the first six months and approved for continuing hospice care. In some unusual instances, care can continue for months or even longer. Periodic reevaluations determine eligibility, under federal Medicare guidelines.

Hospices are skilled at making these decisions and explaining their work to patients and families, so it is always useful to meet and discuss possible hospice care with a representative of such a service.

Where Are Hospice Services Provided?
Hospice care is provided in the home or at an extended-care facility, such as a nursing home or assisted living center, or in some cases at a residential hospice.
Chapter 4: Health Care

Who Provides Hospice and Palliative Care Services?
They are accessible through private and non-profit hospice agencies and programs, home health or visiting nurse associations, group medical practices, hospitals, and extended-care facilities, such as nursing homes.

How Do We Pay for Hospice Care?
Medicare, Medicaid, health maintenance organizations, and other private insurance plans cover the costs of hospice care in Massachusetts. Even if an elder has limited health insurance, many hospices will provide care on a sliding-scale fee or at no cost for people without health insurance coverage. However, this coverage does not include room and board at skilled nursing facilities.

Massachusetts End-of-Life Resources
Both public and private organizations can provide in-depth information about hospice and palliative care in Massachusetts. You can contact the organizations serving your community through the resources listed below:

- Massachusetts Commission on End of Life Care: The commission assists elders and their families in addressing difficult end-of-life issues. It provides a comprehensive guide, in print and online, to end-of-life resources available in Massachusetts communities. The guide is searchable online by type of service, agency name, or region, with links to organizations providing end-of-life services and a list of books on end-of-life issues. See: www.endoflifecommission.org or call 617-624-5424.

To search that website for types of service needed, go to > End of Life Services Resource Guide > Search by category:
- Alzheimer’s/dementia
- Bereavement
- Complementary Health
- Education
- Financial
- Funeral Planning
- Home Support
- Hospice
- Information and Referral
- Language/Interpreter Services/Cultural Competency
- Legal
- Palliative Care
- Respite Care
- Specialized Medical
- Support Group/Counseling
- Spirituality
- Transportation
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- **Central Massachusetts Partnership to Improve Care at the End of Life**, a non-profit community coalition, promotes compassionate, informed, and effective end-of-life care. Through its “Better Ending” initiative, the partnership provides a “Guide for a Better Ending” to help people plan for serious illness in advance, as well as a health care proxy form and a personal wishes statement. These publications are offered in English, Spanish, and Vietnamese. Go to: [www.betterending.org/index.html](http://www.betterending.org/index.html).

The Better Ending initiative also provides two companion videos, *Conversations Before the Crisis* and *Better Ending Introduction*, and audio versions of the guide in English and Spanish for the vision-impaired. All the videos and guides can be downloaded from the website’s Community Outreach page, or call 508-767-9877 to request copies.

- **Hospice and Palliative Care Federation of Massachusetts** is a non-profit organization that promotes hospice and palliative care through leadership, education and advocacy, technical assistance, support, and information, including professionals, families, and friends of individuals with life-threatening conditions.

For a list of hospice programs in Massachusetts by city and town, see: [www.hospicefed.org](http://www.hospicefed.org) > hospice locator. The federation also distributes the Massachusetts Hospice Directory. To request a copy, call 800-962-2973 toll-free, or 781-255-7077.

For further information on issues such as a health care proxy, see Chapter 3: *Legal Resources*, page 16.

*bereavement Support*

For caregivers, end-of-life issues do not stop when the person they are caring for dies. Caregivers need to do a number of things right after the time of death that are of a practical nature, including obtaining a death certificate and finding a funeral home. For a helpful list of tasks to attend to immediately after a death, see the **Central Massachusetts Partnership to Improve Care at the End of Life** checklist. Go to: [www.endoflifecommission.org/end_pages/guide_checklist.htm](http://www.endoflifecommission.org/end_pages/guide_checklist.htm), or call 617-636-3480.

After completing tasks immediately after an elder’s death, caregivers move into a period of grief, and their work becomes emotional rather than physical. Hospice agencies are one of the best resources, and often provide bereavement support services and groups for those who have lost a close family member or friend, even if the person who died has not been a client. The **Hospice and Palliative Federation of Massachusetts** [www.hospicefed.org](http://www.hospicefed.org) can help individuals gain access to these services.

Other organizations that provide helpful information, bereavement services and support groups include:

- **Growth House**: [www.growthhouse.org](http://www.growthhouse.org)
- **Griefnet**: [http://griefnet.org](http://griefnet.org)
- **Bereavement Magazine**: [http://www.bereavementmag.com](http://www.bereavementmag.com)
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- Compassionate Friends: [www.compassionatefriends.org](http://www.compassionatefriends.org)

**End-of-Life Care Organizations and Websites**

A number of organizations focus on specific aspects of end-of-life care, from pain management to legal issues. The following may be particularly useful:

- **Americans for Better Care of the Dying** is dedicated to ensuring that all Americans can count on good end-of-life care. The organization aims to build momentum for reform and explore new methods and systems for delivering care. The group focuses on improved pain management, better financial reimbursement systems, enhanced continuity of care, support for family caregivers, and changes in public policy. See: [www.abcd-caring.org](http://www.abcd-caring.org).

- **Compassionate Care ALS** models compassion to those affected by ALS (Lou Gehrig’s disease), by providing educational and legal resources, respite opportunities, instruction and guidance, subsidies for aids and assistance, and intimate dialogue with patients and their caregivers, families, and friends. This group has created a CD of meditation exercises called *Cultivating Compassion*. The CD is geared to people with ALS, but also has relevance for people facing many other life-threatening diseases. See: [www.ccals.org/home.php](http://www.ccals.org/home.php).

- **National Hospice and Palliative Care Organization** runs “Caring Connections,” a program dedicated to building a national consumer initiative to improve care at the end of life, supported by a grant from the Robert Wood Johnson Foundation. See: [www.caringinfo.org](http://www.caringinfo.org).

- **Stop Pain** is a program of the Department of Pain Medicine and Palliative Care at the Beth Israel Medical Center in New York City. The program’s Healing Chronic Pain website is particularly useful introduction for caregivers: [www.healingchronicpain.org](http://www.healingchronicpain.org) > Introduction to Chronic Pain.

**National Organizations with End-of-Life Resources**

Many national organizations provide excellent information on end-of-life issues. Here are a few—their websites will lead you to additional resources:

- **American Psychological Association**: The APA’s website has extensive information on psychosocial end-of-life concerns. See: [www.apa.org/pi/eol/homepage.html](http://www.apa.org/pi/eol/homepage.html).


- **AARP** provides extensive information on the end of life, and links to resources that address specific aspects of law, health care, grief, and loss. See: [www.aarp.org/family/lifeafterloss](http://www.aarp.org/family/lifeafterloss).
Chapter 5: Health Insurance

Understanding Medicare coverage and supplemental health insurance is a challenge for many elder caregivers. Three organizations can help you locate the benefits that apply to the elder in your care, and will save you valuable time:

- **Serving the Health Information Needs of Elders (SHINE)** is a resource provided by the state to assist elders and their caregivers by answering questions about Medicare, Medicare supplements, Medicare Part D (drug coverage), Medicare health maintenance organizations, Medicaid, free hospital care, prescription drug assistance programs, drug discount cards, and long-term care insurance.

  You can talk with SHINE counselors by calling:
  **Toll- Free, Statewide in Massachusetts, 800-243-4636**

  To reach bilingual counselors, call one of the following numbers:

<table>
<thead>
<tr>
<th>Language</th>
<th>SHINE Counselor Location</th>
<th>Telephone</th>
</tr>
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<tbody>
<tr>
<td>Chinese</td>
<td>Chinese Golden Age Center</td>
<td>617-357-0226</td>
</tr>
<tr>
<td>Haitian Creole</td>
<td>Haitian American Public Health Initiative</td>
<td>617-298-8076</td>
</tr>
<tr>
<td>Cape Verdean</td>
<td>Creole Immigrant Assistance Center</td>
<td>508-996-8113</td>
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<tr>
<td>Khmer</td>
<td>Asian Center of Merrimack Valley</td>
<td>978-683-7316</td>
</tr>
<tr>
<td>Portuguese</td>
<td>Immigrant Assistance Center</td>
<td>508-996-8113</td>
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<tr>
<td>Spanish</td>
<td>Lawrence Council on Aging</td>
<td>978-620-3540</td>
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<tr>
<td>Vietnamese</td>
<td>Vietnamese American Civic Assoc.</td>
<td>617-288-7344</td>
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(Additional bilingual resources are listed in Chapter 9: Caregiver Support, see page 84, under “Ethnic and Faith-based Organizations”.)

For more about the SHINE program, go to: [www.mass.gov](http://www.mass.gov) > Elder Affairs > Health Care > SHINE.

- The **National Council on Aging** provides a **Benefits CheckUp** on its website—a fast, free, and confidential screening tool to determine eligibility for nearly 1,000 unique state and federal
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programs. The website also provides detailed instruction on how to apply for these programs. See: www.benefitscheckup.org > Find Benefits.

- The Medicare Rights Center is an independent source of state-specific information on Medicare and other health care coverage issues. You can call the center’s consumer hotline at 800-333-4114 between 9 am and 6 pm Eastern Time, Monday through Friday. A Medicare counselor can answer your questions about health insurance choices, Medicare rights and protections, dealing with payment denials or appeals, complaints about care or treatment, and Medicare bills.

The center’s website provides an interactive search engine called MI Counselor, which walks you through the qualification process. See www.medicarerights.org.

Medicare Coverage

Medicare is the major federal health insurance program for people aged 65 and over, as well as certain disabled people. Medicare includes various programs for different purposes and groups of people.

For complete information about Medicare benefits, go to: www.medicare.gov, or call 800-633-4227 and request a copy of the publication “Medicare and You” for Massachusetts.

The Original Medicare Plan is a fee-for-service insurance plan managed by the federal government. The Social Security Administration enrolls an individual in the Original Plan at age 65, unless he or she chooses to enroll in another type of plan (see Medicare Part C, below).

Part A: Hospital Insurance

Medicare Part A helps pay for hospital care, some home health services, and certain short-term stays in a skilled nursing facility (nursing home). There is no monthly premium charge for Part A coverage if the elder or spouse paid Medicare taxes while working. There is a $1,000 deductible for hospital stays, co-pays for stays beyond 60 days in hospitals and 20 days in skilled nursing facilities, and limits on the number of days covered.

Part B: Medical Insurance

Part B helps pay for necessary doctor services, outpatient services, and medical supplies. Consumers pay a monthly premium for Part B. Premiums vary by income: in 2008, individuals paid $97 to $238 per month, plus a $135 annual deductible. Some co-pay charges apply for equipment, therapies, and preventative services.

Home health services included in parts A and B are most often used to provide short-term, follow-up care after discharge from a hospital or skilled nursing facility. Medicare covers expenses if four defined conditions are met:

- The individual is confined to home.
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Health Care Insurance

- The individual needs intermittent skilled nursing care, or physical, occupational, or speech therapy.
- The individual is under the care of a physician who determines the need and establishes a home health care plan.
- The home health agency providing services is Medicare-certified.

**Part C: Medicare Advantage Programs**

These are managed-care programs approved by Medicare and run by private companies. Medicare Advantage programs provide all the medically necessary services that Parts A and B provide, but the companies that offer them can charge different co-payments and deductibles. Like other managed-care plans, these plans may also require enrollees to use certain medical providers. On the plus side, these plans may also offer additional services, such as coverage for prescription drugs, and vision, hearing, and dental care.

There are five types of Medicare Advantage Programs, and many different plans and providers. You can switch or join plans during defined periods of the year. Note that if an elder drops private insurance from an employer, union, or Medigap provider to join a Medicare Advantage Plan, she or he may not be able to reenroll in the previous plans. For excellent information on different plans, including how to compare plans, see the Medicare website: www.medicare.gov, or call the consumer hotline: 800-633-4227.

**Part D: Prescription Drug Coverage**

Since 2006, when Medicare added Part D, the number of questions—and general confusion—around the prescription drug benefit has escalated. People in the Original Medicare Plan or Medicare Advantage Programs can add drug coverage through Part D. Private companies approved by Medicare run these plans. A number of plans are available, and you should assess them carefully. Note that complex co-payments and deductibles apply to Part D plans, and some elders experience gaps in coverage. It is important to seek advice when choosing or renewing Part D coverage.

**Prescription Advantage** is a Massachusetts program run by the Executive Office of Elder Affairs that helps income-eligible people aged 65 or older pay for their Medicare Part D plan’s monthly premium, deductible, and drug co-payments. Prescription Advantage sets an out-of-pocket spending limit. Once an elder reaches this limit, the program covers drug co-payments for the rest of the plan year. The program also assists elders who do not have Medicare.

Ask for information about Prescription Advantage and other options for reducing the cost of prescription drugs when you are looking into Medicare Part D.

These organizations can provide additional information on prescription drug coverage:
SHINE counselors can offer a wealth of information about Medicare Part D and other prescription drug assistance programs. Call 800-243-4636. Or go to: www.medicareoutreach.org > SHINE.

MassMedline has pharmacists who can help you select the Medicare prescription drug plan that best meets your needs based on the medications you take. Call 866-633-1617 between 8 am and 6 pm (ask the MassMedline operator for the toll-free TTY number), or see: www.massmedline.com.

NeedyMeds.com is a non-profit organization that provides information on more than 1,000 programs that help those who cannot afford their medications or health care expenses. Call 215-625-9608, or see: www.needymeds.com.

Other Medicare Health Plans
Some Medicare Health Plans are available that are not part of Medicare Advantage. Individuals usually receive all their Medicare-covered health care through such a plan. Ask for details on Medicare Cost Plans and Demonstration or Pilot Programs when researching Medicare coverage in your area. See also information on Medicaid programs, page 41.

Other Government Insurance Plans

Government Employee Health Plans
Retired federal, state, and local government employees (and their families) may have health insurance that replaces or complements Medicare. (These employees may not contribute to Medicare through payroll deductions.) Contact the elder’s former employer’s personnel office for details regarding the elder’s health care benefits.

Indian Health Plans
Native American elders who receive health care from the Indian Health Service, a Tribal Health Program, or an Urban Indian Health Program should contact their provider to understand how Medicare benefits work with their coverage.

Military Service Benefits
Some elders (and their families) may be eligible for health care coverage through the Veteran's Administration (VA) or the Department of Defense (DoD), if they have served in the military, or, in some cases, have been on active duty while in the National Guard. There are two major programs (coverage in either may require an elder to participate in Medicare Part A and Part B):

TRICARE: DoD provides health coverage through this program (formerly known as CHAMPUS) to active-duty and retired military persons and their dependents. Detailed
information on eligibility and coverage is available at www.tricare.mil, or by calling 877-TRICARE (877-874-2273). Not all VA Medical Centers participate in the TRICARE network. Those that do will provide treatment for a non-service-related disability if space is available.

- **CHAMPVA**: The Veteran’s Administration provides health care coverage to veterans and their dependents who meet one of eight criteria for eligibility. CHAMPVA often covers home care services to help veterans manage daily living tasks. For detailed information, see: www1.va.gov/health/index.asp, or call 877-222-8387.

Some veterans are eligible for health care coverage through either program. Choosing which program is best requires some research. Be aware that if an elder moves from one program to the other during a specific episode of care, he or she may be denied payment from either program. For more information about how this works, contact the person who serves as the TRICARE Beneficiary Point-of Contact at your regional VA facility.

**Private Insurance Plans**

**Employer or Union Health Coverage**

Elders (and their families) may have health coverage based on past employment that helps pay deductibles and other expenses not covered by Medicare. It is important to contact the benefits administrator of an elder’s union or employer to understand what the coverage includes, and what it costs. The union or employer usually has the right to change benefits and premiums or end coverage, so it is important to watch for notices regarding coverage and keep them on file. Prescription drug coverage, in particular, may change annually.

**Medigap Policies**

When an elder is not covered by a health care plan from an employer or union, she or he may buy a supplemental policy to help bridge the gaps in the Original Medicare Plan. These policies are called *Medigap insurance*.

Medigap policies must adhere to federal and state laws, and include certain standardized benefits, so people can compare them. Costs do vary, and cost should be the only difference between standard Medigap policies. Standard policies cover co-payments for outpatient visits, deductibles for hospitalization, stays in skilled nursing facilities, mental health benefits, and other specialized services. For an extra fee, Medigap policies may also offer services that may be helpful for the elder in your care, such as vision care.

Medicare does not cover any of the costs of a Medigap policy. To buy such a policy, you must be enrolled in Medicare Part A and Medicare Part B.
Medicaid and MassHealth
Medicaid is a state and federal program that provides medical benefits to low-income children, families, disabled individuals, and people over age 65 who meet eligibility requirements. MassHealth is the name of the Massachusetts Medicaid program. MassHealth helps supplement Medicare for low-income elders who may be unable to enroll in a Medicare HMO or afford a Medigap policy. There are several programs:

- **Senior Care Options** is a managed-care program that provides comprehensive, multi-specialty care covered by Medicare and MassHealth. The programs pays for most needed services from physicians, dentists, hospitals, clinics, medical equipment suppliers, and therapists. The program also covers some home services, X-rays, laboratory tests, prescription drugs, dentures, and eyeglasses. For information online about the program and eligibility, see: www.mass.gov > Health and Human Services, and type Senior Care Options in the search box.

- **Program for All-Inclusive Care for the Elderly (PACE):** Participants receive all their health, medical, rehabilitation, social, and support services for one monthly fee. The program enables frail elders to remain independent in the community and their own home. For more information, and to determine eligibility for PACE and whether there is a program in your area, contact the MassHealth Enrollment Center at 800-408-1253; TTY: 800-231-5698.

- **Long-Term Care Medicaid** is a component of MassHealth that pays for nursing and other medical services for financially eligible individuals residing in nursing facilities, rehabilitation hospitals, and state hospitals. Eligible persons must be aged 65 or older or disabled, with medical and financial needs based on standards set by the Social Security Administration. Applicants for this coverage are screened to determine whether their medical need for skilled nursing care cannot be met in the community.

- **MassHealth Buy-In** is a program for low-income persons who are eligible for Medicare. It allows MassHealth to pay all or part of the Medicare Part B premium for Massachusetts residents. These residents must have only Medicare Part A, meet financial eligibility guidelines, and not be receiving other MassHealth benefits.

For information about MassHealth programs and current income requirements, or to request an application, call 800-841-2900; TTY: 800-497-4648; or SHINE: 800-AGE-INFO (800-243-4636).

Long-Term Care Insurance
Medicare and health care insurance do not cover some potentially significant costs associated with nursing home and home health care. These costs can occur, most notably, when elders require non-skilled help performing activities of daily living (known as ADLs), or skilled nursing care for extended periods.
According to the American Health Care Association, the cost of services provided by a nursing facility can exceed $50,000 a year. Long-term care insurance is becoming increasingly popular as Americans realize the potentially devastating effect of long-term care expenses. Financial planners advise retirees and other individuals who may face high costs for nursing home or in-home long-term care to pursue strategies that will protect their financial assets.

Long-term care policies can vary greatly from one insurer to the next, and it is important to determine what types of care each policy covers. Policies that limit coverage to care in a nursing home do not usually pay for services you receive at home. More flexible policies cover necessary long-term care in any setting, but these policies are usually more expensive. If you are thinking of buying a policy, ask an experienced elder care lawyer or financial planner to review it with you before you sign. (For information on finding a financial planner, see page 9, and for information on locating a lawyer, see page 19.)

To evaluate the pros and cons of long-term care policies, you can visit these websites:

- **AARP** provides resources on long-term care and planning. See: [www.aarp.org/families/caregiving/guide_to_longterm_care.html](http://www.aarp.org/families/caregiving/guide_to_longterm_care.html).

- The **Medicare** website offers useful information on planning for long-term care, including links to information on long-term care insurance. See: [http://www.medicare.gov/LongTermCare/Static/Home.asp](http://www.medicare.gov/LongTermCare/Static/Home.asp).

- The **National Clearinghouse for Long-Term Care Information**, managed by the U.S. Administration on Aging, provides information on services and financing options for long-term care. See: [www.longtermcare.gov/LTC/Main_Site/index.aspx](http://www.longtermcare.gov/LTC/Main_Site/index.aspx).
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Many situations can prompt the need for home care services for an elder in your care. Here are some common scenarios described by elders and their caregivers:

- **A medical emergency:** "My mother fell in the bathroom and broke her hip. She was in the hospital for a week, and in a rehab center for three weeks. Now it's time for her to come home, but she can't manage by herself and still needs physical therapy. What should I do?"

- **Changes in a chronic illness:** "My husband is retired, but I am still working. His memory has been decreasing for some time. He can't drive and has a hard time following recipes and cooking. The evenings are okay, but I'm afraid to leave him alone while I'm at work during the day. What should I do?"

- **Natural aging process:** "Right now things are fine. My wife and I are lucky to be healthy and fairly active. But we are both in our early 80s, and it's getting harder and harder to get groceries and keep up our house and yard. We want to remain in our home, but can't do a lot of the work we used to. What should we do?"

Setting up home care services may be the answer to each of these situations. This section explains what home care services are, how to figure out if you need them, where to find them, and how to evaluate the quality of services you are considering.

**What Is Home Care?**
The goal of home care services is to allow elders to remain at home, and to maximize their ability to be independent without jeopardizing their safety. The term "aging in place" has become a catch phrase for describing this complex goal, and there is growing support among health care professionals and policy makers for keeping elders out of nursing homes and in their communities, with appropriate services.

Many elders need only a small number of services to function independently at home. However, with hospitals and rehab centers shortening the length of patient stays, more and more elders have significant health care challenges and need a fairly high level of home care services.

Home care services fall into four general categories, although some home care agencies provide more than one service, often through the same person:

- **Homemaker services** provide home management assistance, such as shopping, meal preparation, light housekeeping, vacuuming, laundry, and bed changing.

- **Personal care services** provide assistance with daily living tasks, such as bathing, dressing, grooming, eating, moving from one location to another, and going to the toilet.
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- **Home health care services** assist people with health and medical conditions that can be treated at home by providing basic health care, such as taking vital signs (temperature and pulse), changing simple bandages and dressings, and assisting with medications.

- **Skilled health care services** provide registered nurses, licensed practical nurses, and physical, occupational, and speech therapists who give skilled nursing care and rehabilitative therapies at home. Medicare will pay for home care when elders need skilled services and certain services provided by home health aides, usually after surgery or an acute-care stay in a hospital. (For more information on Medicare or Medicaid coverage for these services, see Chapter 5: *Health Care Insurance*, page 36.)

**When Is Home Care Needed?**

Many federal and state-funded home care services, including care assessment, are provided by your local Aging Service Access Point (ASAP). See the Directory to locate the ASAP in your elder’s city or town.

One of the first things an ASAP or a fee-for-service agency asks a caregiver who inquires about home care services is, "What is your mother’s (spouse’s, father’s, relative’s) ability to manage ADLs?" Another mysterious elder care acronym!

**Activities of Daily Living**

*ADL* stands for *activities of daily living*. These are the basic activities involved in personal care and household work. Planning for care should begin with an assessment of an elder’s ability to take care of herself or himself. See the *Checklist of Activities of Daily Living*, page 53, which can help you determine what assistance you need. The checklist asks questions related to an elder’s physical limitations and memory problems, such as her or his ability to:

- Do housework, laundry, shopping, and meal preparation
- Perform personal care, such as bathing, dressing, and toileting
- Manage personal health care, such as medical appointments and medications
- Handle personal finances and legal issues

If you complete the checklist before calling an ASAP or home care agency, you will have a more useful conversation, and be able to move ahead with decisions on home care services.

Planning for home care involves considering both physical and mental health. Caregivers may want to consult with the elder’s primary care physician or geriatric specialist to evaluate mobility and other key indicators of physical health, mental health, the elder’s capacity to take medications on her or his own, and the elder’s ability to eat nutritiously on his or her own.
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**Physical Health**
Planning for care should include assessing an elder’s physical capabilities, especially mobility, vision, and hearing:

- **Mobility**: The ability to safely move around one’s own home and neighborhood is often compromised with advancing age. For a professional assessment, ask your primary care physician, or get a referral to an occupational therapist. To complete your own assessment, you can use a tool developed by the Society of Hospital Medicine. See: www.hospitalmedicine.org/geriresource/toolbox/mobility_assessment_tools.htm.

- **Vision**: Impaired vision is common among elders, and often leads to reduced social interaction and quality of life, depression, and injuries from falls. However, because elders often do not report their vision problems to their health care providers, vision screening is recommended. Treatment for many vision problems common among older adults, such as cataracts and refractive errors, often improves their quality of life.

- **Hearing**: Hearing deficits are also common among older adults, and can have adverse effects on their quality of life similar to vision impairments. Assistive technology such as hearing aids and cochlear implants can help offset basic hearing loss, while more serious conditions may require specialized medical attention.

**Massachusetts Eye and Ear Infirmary** in Boston has resources to help caregivers secure the screening tests their elders need, and the services to respond to eye disease and significant hearing loss. Mass Eye and Ear can also help make referrals to specialists in other parts of the state. For a listing of services and physicians, see: www.meei.harvard.edu_toolbar_forpt.php, or call 617-523-7900 (TDD 617-523-5498).

**Mental Health**
Assessing the mental health of an elder in your care can be challenging. It can be hard to distinguish between memory problems that occur naturally with aging and those that occur in the early stages of dementia or Alzheimer’s. If an elder seems more confused than usual, has trouble completing daily routines, or has difficulty keeping track of daily medications, house keys, and other personal items, these may be signs of cognitive impairment.

The signs of depression are also difficult to sort out, as a variety of causes can lead to low energy, loss of appetite, and lack of interest in others. A geriatric mental health assessment can give you a clearer picture of what is going on, and help determine whether home care is advisable. For advice on this kind of assessment, ask your primary care physician, Aging Service Access Point/Area Agency on Aging (ASAP/AAA), or Council on Aging.

The **Massachusetts Organization of Older Americans** offers a helpful publication called *Eliminating Barriers to Mental Health Treatment: A Guide for Massachusetts Elders, Families, and Caregivers*. To request a copy, call 617-426-0804.
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**Nutrition**
Nutrition is a major issue for elders remaining at home. Caregivers need to determine if elders are:

- Getting the right kinds and amount of food to meet daily health requirements
- Capable of shopping for the right foods and preparing them
- Eating the food they prepare or that is prepared for them.

If an elder in your care is having difficulty managing proper nutrition, meal services are available to help. For more information, see Chapter 4, *Health Care*, page 26.

**Finding and Paying for Home Care**
Caregivers can arrange for services by either contacting their local Aging Service Access Point (ASAP) or going directly to a private home health care agency. Your local ASAP will provide an initial assessment of needed services free of charge, and explain your eligibility for subsidized home care services.

To determine an elder’s eligibility for the Home Care Program and other programs and services, an ASAP case manager will come to the house and conduct a needs assessment. Eligibility for the Home Care Program is based on age (60 or older), financial status (a sliding scale, based on the elder’s ability to pay), and the need for assistance with activities of daily living (ADLs). If an elder qualifies for subsidized care, the case manager will develop an individualized service plan with the elder and his or her family. The ASAP also coordinates and monitors home care services, and reassesses the elder’s needs on an ongoing basis. If an elder does not qualify for all the home care services he or she needs, your ASAP can help connect you to private care agencies.

Most families are unable to get subsidized coverage for the home care services they need, and home care can become a major expense. This is often a key issue to consider during long-term financial planning (see Chapter 2: *Finances*, page 9).

Medicare and health care insurance plans cover some of the costs of home care services, but only for those elders who are homebound short-term, due to medical reasons. Long-term care insurance will pay for home care services, based on the terms of the plan. For more information on types of insurance and coverage, see Chapter 5: *Health Insurance*, page 41.

If you would like to learn more about eligibility for state and federal subsidies, see the “Benefits CheckUp” website developed by the National Council on Aging at: [www.benefitscheckup.org](http://www.benefitscheckup.org). You can also contact insurance providers to clarify what services are covered by your elder’s plan.
Types of Agencies

Important distinctions among home care providers will help you determine whether Medicare and Medicaid will cover some portion of services, and also affect your responsibilities as a client:

- **Certified home care agencies and hospice agencies** provide both medical and non-medical services. These agencies must meet strict federal requirement for patient care and management, and Medicare and Medicaid sometimes cover the home health services they provide. These agencies take care of all benefits and tax requirements for their employees.

- **Non-certified agencies** also provide medical and non-medical home services, but they are not licensed. The same labor standards apply to employees of these agencies as to the employees of certified agencies.

- **Placement services** provide medical and non-medical services, but the providers are self-employed independent contractors, not employees.

- **Independent workers** are employees hired directly by an elder or family caregiver, who is then legally responsible for paying state payroll taxes and worker's compensation.

For more information on the differences between these types of agencies, see the website of the Home Care Alliance of Massachusetts: [www.thinkhomecare.org](http://www.thinkhomecare.org).

Subsidized Services

The main way to access subsidized home care is through MassHealth (Medicaid) and the state's Home Care Program run by the **Executive Office of Elder Affairs** and coordinated by **Mass Home Care** and Aging Service Access Points/Area Agencies on Aging (ASAPs/AAAs). Contact your local ASAP or Council on Aging, or call 1-800-AGE-INFO (1-800-243-4636) during regular business hours, Monday through Friday.

Subsidized health care programs that include home care services include:

- **Program of All-inclusive Care for the Elderly (PACE)** provides comprehensive care for low-income elders. For more information, contact the MassHealth/Medicaid Customer Service Center: 800-841-2900 (TTY: 800-497-4648).

- **Senior Care Options** is a managed-care program offered to eligible MassHealth members age 65 and over, at all levels of need, in both community and institutional settings in most areas of the state. Contact the MassHealth Customer Service Center: 800-841-2900 (TTY: 800-497-4648).

- **Veteran's programs**: Elders may be eligible for home care coverage through the Veteran's Administration’s CHAMPVA program. The VA often covers services to help elders manage daily living tasks. Call 877-222-8387 to determine whether your eligibility covers these services.
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(For more information about health insurance coverage programs, see Chapter 5: Health Insurance, page 36.

**Private Home Care Services**
Finding a private home care agency requires some research. Your local ASAP can help you identify appropriate home care agencies and, if you are interested, private geriatric care managers (for more on geriatric care managers, see page 51). Also, an elder’s primary care physician or geriatric specialist can recommend agencies. Other resources to contact include the following:

- The **statewide elder information service**, 1-800-AGE-INFO (800-243-4636), can provide a list of home care agencies in your area. Call or go to: [www.800ageinfo.com](http://www.800ageinfo.com).

- **Home Care Alliance of Massachusetts**, a non-profit trade association of home health providers (formerly known as the Home and Health Care Association), provides a Resource Directory on its website. See: [www.thinkhomecare.org](http://www.thinkhomecare.org) and click on the map to locate a home care agency. Search by city, town, region, or type of home care to find listings. Or call 800-332-3500 for a print copy of the Resource Directory or more information.


**Can Families Get Paid to Provide Home Care?**
Whether to pay family caregivers to provide home-based care is a subject of debate among elder care practitioners and public policymakers. No federal policy is now in place to provide such payments, but state-level demonstration projects are testing the costs and benefits of such an approach.

In Massachusetts, that experiment is called the **Enhanced Adult Family Care Program**. Its overall goal is to keep elders in their homes and communities and out of long-term institutional care, by extending the definition of caregiver to include qualified family and unrelated caregivers. The Executive Office of Elder Affairs and the Office of Medicaid run this program.

Caregivers receive $1,500 a month to provide 24-hour care for an elder at home. Both the elder and the caregiver must meet eligibility criteria. The elder must be 60 or older, MassHealth/Medicaid eligible, and need help with at least three activities of daily living on a 24/7 basis. The caregiver may be a family member (excluding a spouse or legally responsible relative), or an unrelated adult 16 or older who has completed a training program in home care and meets other criteria set by the state.

The program is based on experience with a pilot project called Caring Homes, launched in 2005–06. It is now being run as an expansion of the MassHealth Adult Foster Care Program. Contact
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Your local ASAP to learn whether you and the elder in your care qualify for this program. (For more information, see Chapter 7: Housing, page 54.)

Choosing a Home Care Agency
Once you have determined what home care services you need, how to pay for them, and where to find them, you are ready to compare the quality and cost of the services offered by different agencies. There are essentially three stages to this process: screening, evaluating, and monitoring.

Screening Home Care Agencies
Before you take an in-depth look at a particular agency, you may want to screen a few agencies with these preliminary questions:

- Is the agency Medicare or Medicaid certified?
- Does the agency offer the specific care we need, such as skilled nursing care versus personal care and meals?
- Is the agency recommended by my hospital or rehab discharge planner, social worker, or doctor?
- Does the agency have staff who can communicate effectively in a language other than English, if needed?
- Does the agency do background checks on all staff?

Evaluating Home Care Agencies
When you have found a few agencies that meet all these criteria, you may want to choose one or two for in-depth screening. The following questions can guide you:

- **How will the agency assess my elder’s needs?** Although you may have performed a needs assessment for the elder in your care before contacting the agency, you should ask how it determines the appropriate level of services. An elder’s needs may increase or decrease over time, and the agency should have a process for assessing any necessary change in services.

- **What is the training and experience of the caregivers?** Ask what training the agency provides its caregivers, and whether it certifies its home care aides. Does the agency require its caregivers to participate in a continuing education program? Ask whether the caregivers are trained to identify and report changes in service needs and health conditions.

- **Ask about the specific caregivers who will be assigned to your elder.** Do they have experience or receive special training in the type of care you need, such as Alzheimer’s care?
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Do they have training in a particular type of assistive technology, such as a hoyer lift? How long have they been working in the home care field?

- **How does the agency develop a client's care plan, and supervise the caregiver?** Does a medical professional or experienced supervisor evaluate and supervise the care provider in the client's home, and get input from the client? How much control and personal independence does an agency give its clients? How does an agency involve clients and family members in the process of assigning and supervising caregivers? Does the agency seek input from the client on his or her care plans?

- **How does the agency ensure continuity of care?** There are clear benefits to limiting the number of caregivers involved with a client. Can the agency reasonably assure that the same caregiver(s) will provide home care services each week? How long do caregivers stay with the agency? If a substitute caregiver will be sent, when does the agency provide notice to the client? Ask how the agency ensures that the substitute caregiver will be familiar with the care plan, and the individual needs of the client and the family.

- **Compare the special or support services provided by different agencies to accurately compare costs.** Does the agency provide a 24-hour emergency phone line? Ask if there are additional costs, such as fees or deposits, not included in the quoted price. Will you have to pay extra for care on holidays and weekends? If the client needs special equipment, will it be covered by insurance?

- **How can the agency be paid?** If you will be paying for services, compare the billing process and any payment plans offered by different agencies. Compare how often you will be billed, and whether you will be required to pay in advance.

- **Compare how much caregivers will get paid.** Does the caregiver earn enough to be dependable? Paying a decent wage, although costly for the family, will minimize turnover.

- **If you are paying for services directly,** pay by check or get receipts for all cash payments.

These guidelines were adapted from “How to Choose a Home Care Agency,” by the Home Care Alliance of Massachusetts (2005).

**Monitoring the Agency You Choose**

Once you choose an agency, unfortunately your job as a caregiver is only half done. Now you must change hats from being an evaluator to becoming a monitor—job that will last as long as you use home care services. “Medicare and Home Health Care,” a publication of the Center for Medicare & Medicaid Services, includes a helpful checklist for evaluating staff once they start caring for your elder. You can download the publication for free from [www.medicare.gov](http://www.medicare.gov). Or call 1-800-MEDICARE (1-800-633-4227) to ask for a free copy.
And don’t forget that the most important source of information on the quality of the home care agency you have chosen is the elder in your care. Periodically ask the elder how things are going and how they feel about their relationship with the person providing the services – this should be a regular part of the monitoring process.

Geriatric Care Management

Family caregivers themselves possess an enormous amount of knowledge about what their elderly relatives need, but making decisions about services and coordinating them over time can be overwhelming. In that case, additional professional advice and expertise can be very helpful, especially when you are a first-time elder caregiver, or living at a distance. You do not need to do this alone! Geriatric Care Managers are usually trained as social workers, nurses or gerontologists. Most geriatric care managers are self-employed and work on a fee for service basis. They may be accessed through an ASAP/AAA or by contacting these organizations:

- **Geriatric Care Managers of New England** Phone: 617-426-3533. Website: [www.gcmnewengland.org](http://www.gcmnewengland.org).
- **National Association of Professional Geriatric Care Managers, Inc.** Website: [www.caremanager.org](http://www.caremanager.org) > Find a Care Manager. Phone: 520-881-8008

Geriatric care managers are experienced in working with families, evaluating elders’ needs and dealing with complicated family dynamics. They will make home visits and assist in determining eligibility for resources. Families can choose what specific issues they need help with. These professionals can:

- Make an assessment about the need for home care services;
- Develop a care plan about the specific services needed;
- Coordinate home and medical care, assist with hiring home care workers, either through contracts with designated service providers or through workers of their own agency;
- Monitor home care services, reassess them periodically and make needed adjustments;
- Secure respite care for family caregivers, adult day programs, long-term care and various kinds of housing;
- Provide assistance to families in addressing legal and financial issues;
- Assist in dealing with the complicated government benefits; and
• Assist with medical service and equipment providers.

Geriatric care managers can also help in arranging elder care services in other states, facilitate connections with geriatric care managers in other states, and provide support to caregivers whose elderly relative lives live outside of Massachusetts.

If you work with a geriatric care manager through a publicity subsidized program run by an ASAP or AAA, a limited assessment service is available free of charge, however there is a charge for more extensive services. Some geriatric care managers will charge on a sliding scale basis.

Geriatric case managers can also be helpful, but provide a more limited range of services. Geriatric case management is a short-term form of geriatric care management. Geriatric case managers usually work for a hospital or rehabilitation facility and can help caregivers move elders from hospitals to rehab centers, or from rehab centers to home. They are not usually available after the point of discharge.
Checklist of Activities of Daily Living (ADL)

Directions: Check the level of function of each activity of daily living listed below. This will give you direction for determining how much assistance the individual needs in performing activities of daily living.

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Chapter 7: Housing

Staying in one’s own home—especially a home that an elder has lived in for many years—can bring both great comfort and dignity to elders. But eventually, “home” can become a source of discomfort and even danger, and some action is needed.

Here are some questions commonly posed by elders and their caregivers:

- Dad is having trouble going up and down the stairs. Does he need to move?
- How can we get safety modifications for our bathroom?
- My mother is considering moving to a retirement community, but how can I help her find something that is affordable?
- Is there such a thing as a "good" nursing home, if my father needs that level of care?

Resources are available to assist elders in either remaining in their homes or selecting other housing options. Here are two such resources:

- The U.S. Department of Housing and Urban Development has many resources to help elders remain at home. To find local resources, see: [www.hud.gov](http://www.hud.gov), and type “Fixing to Stay” in the search box.

- The Family Caregiver Alliance’s publication “Home Away from Home: Relocating Your Parents” addresses changing needs in the home and making modifications and transitions, if necessary. See: [www.caregiver.org](http://www.caregiver.org), and type “Home Away from Home: Relocating Your Parents” in the search box.

Remaining at Home

Surveys by AARP and other organizations concerned with aging issues have found that the vast majority of elders want to remain in their own homes and communities. Caregivers face a number of issues when helping an elder think through the issues involved in remaining in his or her current home. Chapter 6: Home Care Services, covers how to set up supportive home care services, such as personal care. This section focuses on the physical setup of a home, and ensuring it is a safe environment.

Home Modification and Repair

Physical alterations to a home can make it easier and safer for elders to complete activities such as bathing, cooking, and climbing stairs, and also improve the home’s overall safety and condition. Research suggests that one-third to one-half of home accidents, such as falls, can be prevented by modification and repair.

To help you determine what modifications you may need, see the home safety checklist at: [www.eldercare.com](http://www.eldercare.com) > Care At Home > Home Safety for Your Aging Parent.
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For assistance with home modifications, you can also contact your Council on Aging, or Aging Service Access Point (ASAP) (see the Directory for an agency in your city or town).

**Assistive Technology**

Assistive technology refers to a device or service used to improve or maintain the mobility of an individual with disabilities. Providers of assistive technology services can help in selecting, designing, and customizing devices for each individual. Devices include walkers, wheelchairs, elevators, stairway chair lifts, and vehicle lifts, for example.

Assistive technology is also important for caregivers. Caring for an elder often makes physical demands that can strain caregivers and jeopardize their health, strength, and energy level. Home modifications (such as portable ramps, roll-in showers, and widened doorways) and assistive devices can provide immediate relief and enhance your ability to deliver care with less stress.

Although often overlooked, the home environment greatly affects the ability of caregivers and service agencies to provide assistance. Caregiver Adaptations to Reduce Environmental Stress (CARES)—funded by the U.S. Administration on Aging—is one of the best resources for information on this topic. See: [www.homemods.org](http://www.homemods.org) > Home Modifications for Caregivers or call 213-740-1364, or email: cares@csu.edu.

**Financing Home Modifications and Safety Equipment**

Once decisions are made about the kinds of modifications that are needed, the question of financing arises. Several organizations in Massachusetts can help low-income and moderate-income elders pay for such modifications:

- The **Home Modification Loan Program** (HMLP) of the state Executive Office of Health and Human Services and the Massachusetts Rehabilitation Commission provides loans to finance eligible modifications, including ramps, accessible bathrooms, grab bars, and visual safety alarm systems. Call 617-204-3724, or go to: [www.mass.gov](http://www.mass.gov), and type “HMLP” in the search box.

- **Home Options for Mass. Elders** is a housing counseling agency that helps low- and moderate-income homeowners aged 60 years and over remain in their homes and protect their equity by offering home repair services. Go to: [www.home-ma.org](http://www.home-ma.org), or call 617-451-0680, or 800-583-5337 toll-free.

- **Metropolitan Boston Housing Partnership** provides loans to enable elders, adults with disabilities, and families with children with disabilities make their homes more accessible. MBHP provides loans from $1,000 to $25,000 based on income. See: [www.mbhp.org](http://www.mbhp.org) > Programs > Property Owner Programs > Home Modification Assistance. Or call 617-425-6637, or 800-272-0990, ext. 637, toll-free.
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- United Way of Central Mass, in partnership with the AFL/CIO, organizes union volunteers to help build handicap ramps for elder and disabled homeowners. Assistance is not provided for rental properties. Go to: www.unitedwaycm.org > How to Help > Labor Services > Handicap Ramp Program, or call 508-757-5632.

If an elder does not qualify for these financing options, but cannot pay for needed home improvements or repairs, one option to consider is a reverse mortgage. A reverse mortgage is a special type of home loan that allows a homeowner to convert a portion of the equity in his or her home to cash. Many elders find that their home is their major asset, and think they can gain access to its value only by selling it. A reverse mortgage may provide another option. (For more information, see Chapter 2: Finances, page 9.)

Energy Assistance
Massachusetts has a number of energy assistance programs—including laws that prevent utility companies from shutting off service to senior households that are experiencing financial hardship. Many utility companies also offer reduced rates for people who qualify. For information about fuel and utility assistance, see: www.massresources.org > Energy Assistance.

New Models for Remaining at Home
Aging in place is the term of art for remaining in your own home and neighborhood. The conventional approach to aging in place is to make an individual assessment of an elder’s ability to live safely and independently and then deliver home care and other supportive services as needed (see Chapter 6: Home Care Services, page 43). However, new models for aging in place emphasize the importance of belonging to a community in order to live safely and independently, and they are organized to build social support and connections among elders while meeting each elder’s need for services.

Three such models (see below) reflect common themes:

- The strong preference among many elders to remain in their familiar neighborhood, and in daily contact with people of all generations.

- The value of community for elders who may be living alone or who are socially isolated for other reasons.

- The need to improve the affordability and accessibility of support services for elders, such as home care, home repair, grocery shopping, transportation, and assistance with other daily activities.
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What Is a NORC?
A NORC—or a naturally occurring retirement community—refers to a geographic area or building with a multigenerational population but a significant number of residents aged 60 and over. Some elder care agencies have created community-based interventions that build on this natural concentration of elders.

These organizations—called NORC-Supportive Service Programs (SSPs)—connect elders to a wide variety of health care and home care services, to assist them to remain healthy and independent. By serving a large number of elders in a small area, this model allows economies of scale in the organization and delivery of services and reduces costs.

NORC-SSPs were started in the greater New York area in the mid-1980s with funding from the UJA-Federation. There are now more than 80 around the country. For more information on the NORC model and specific initiatives, go to: www.norcs.com.

This site is linked to United Jewish Communities, which has been in the forefront of the movement to develop NORC-SSPs. For more information on that organization’s approach to elder care, go to: www.ujc.org > Our Work > Supporting Vulnerable Populations > Supporting Seniors.

Jewish Family and Children’s Services (JFCS) has organized a few NORCs in Massachusetts. In 2004, JFCS received a grant from the U.S. Administration on Aging to bring services to urban areas with a high concentration of elders, to help them live independently and with dignity.

With this initial funding, JFCS started projects in Brookline Village, Malden, and Swampscott. In 2006, JFCS received additional state funds to support these programs, and opened three new NORC-SSPs in Springfield, Framingham, and North Brookline.

Participating seniors receive individually tailored services that may include:

- Care planning and case management
- Medical and rehabilitative services
- Nutrition and fitness classes
- Mental health counseling
- Personal care
- Social activities, celebrations, and field trips.

For more information on these programs, go to: www.jfcsboston.org > Seniors > Aging Well at Home, or call 781-647-5327.

It Takes a Village
Another model for aging in place has been pioneered by Beacon Hill Village (BHV), a grassroots organization in Boston that connects people aged 50 and older with supportive services. By negotiating and partnering with service providers, BHV offers its fee-paying members preferred access to social and cultural activities, health and fitness programs, household and home
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maintenance services, and medical care. While some services are covered by membership fees, such as transportation to grocery stores in the Beacon Hill neighborhood, most services are obtained on a fee for service basis. The goal of the “village” is to offer all the benefits that would be found in an assisted living facility (see below) to members without requiring them to move from their homes.

There are now five such villages in different parts of the country, and ten more are scheduled to open in 2008. Caregivers and elders interested in learning how to start an organization similar to Beacon Hill Village in their own neighborhood can order "The Village Concept: A Founder's Manual." See: www.beaconhillvillage.org, or call 617-723-9713.

**Communities with Campus Connections**

The campuses of more than 60 colleges and universities now include housing options for seniors and others. Although the residents of these communities may be largely aged 65 and older, the buildings are situated in an age-integrated area. Elders choose to live in these communities because of their proximity to rich educational and cultural opportunities.

The focus is on lifelong learning, and residents have access to college classes, cultural programs, and recreational facilities, as well as ongoing contact with students and faculty. Some of these communities are financed and facilitated by universities, while others are launched by real estate developers and other commercial interests.

In Massachusetts, **Lasell College** has created a state-of-the-art elder care community with a built-in education component. It combines many of the benefits of a continuing care retirement community (see below) with a rich array of opportunities for lifelong learning. Started in 2000, Lasell Village emphasizes the benefits of lifelong learning for mind and body by requiring residents to pursue 450 hours of study per year under the supervision of a full-time dean. The participation of “villagers” in Lasell classrooms gives students access to the valuable historical perspectives and diverse life experiences of older students.

The Village also houses the **Rosemary B. Fuss Center for Research on Aging and Intergenerational Studies**. Led by a Lasell College faculty member, the Center is dedicated to enhancing the quality of life for older adults through research, teaching focused on aging and lifelong learning, community partnerships, and educational programs that bring together people of all ages. For more information, go to: www.lasellvillage.com, or 617-663-7000.

**Elder Housing Options**

This section provides basic information on the different types of senior housing available in Massachusetts, and what to expect in terms of costs. Your local ASAP, Council on Aging, or public housing agency will have information about the options best suited for a particular elder. You will want—or need—the assistance of a caseworker from one of these agencies to complete the application process for most senior housing options.

A list of housing resources in Massachusetts follows these descriptions of elder housing options:
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**Independent Living**
Often referred to as *retirement communities, congregate living, or senior apartments*, these facilities are designed for seniors who are able to live on their own, but who desire the security and convenience of community living. Some facilities offer organized social and recreational programs as a part of everyday activities (*congregate living or retirement communities*), while others provide housing with only minimal amenities or services (*senior apartments*). Independent living facilities may offer housekeeping services, laundry facilities, linen service, meals or access to meals, local transportation, and planned social activities. Most facilities also provide at least one group activity per day. Some facilities offer recreational activities, which may include swimming pool/spas, exercise facilities, community lounges, and reading rooms. Health care is not provided, but many facilities allow a home health aide or nurse to come to an elder’s apartment to assist with medicines and personal care. Because these facilities are not licensed by local, state, or federal agencies, there is no formal regulation.

Financial considerations: Private funds are most often used to pay for independent living, although some senior apartments accept federally funded vouchers to cover a portion of the payment. Medicare and Medicaid do not cover these charges, since no health care is provided.

**Assisted Living**
Assisted living provides a combination of residential housing, personalized supportive services, and health care, but not skilled nursing care. Assisted living is intended for adults who may require help with activities of daily living, such as housecleaning, meals, bathing, dressing, and medication reminders, and who would like the security of 24-hour assistance in a residential environment. The underlying philosophy of assisted living is to enhance the autonomy, privacy, and individuality of elders.

Assisted-living residences are regulated and licensed at the state level. In Massachusetts, the Office of Elder Affairs certifies assisted living residences. The agency’s Assisted Living Ombudsman Program provides information, pursues advocacy, and resolves complaints.

Financial considerations: The cost of assisted living varies with the location, size of the apartment, and services included, and whether the unit is owned or rented. The monthly fee in Massachusetts is typically $3,000 or more. The majority of residents of assisted living pay privately, but there are a few ways to receive third-party assistance:

Subsidized forms of assisted living provided in Massachusetts include:

- **Group Adult Foster Care**: This program, funded by Medicaid, pays for the service component of assisted living—about $1,000 a month. For a list of residences that participate in the GAFC program, call the Information and Resources unit of the Office of Elder Affairs, at 800-243-4636.
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Alzheimer’s and Specialized-Care Facilities
Some assisted-living facilities and nursing homes offer specialized care to people with Alzheimer's disease and other memory disorders or dementia. There is also a growing trend toward facilities that provide specialized care and housing tailored to the special needs of individuals with Alzheimer’s. These facilities offer care that fosters residents' individual skills and interests in an environment that helps diminish confusion and agitation.

Like assisted-living communities, specialized-care facilities provide assistance with dressing, grooming, bathing, and other daily activities. Meals, laundry, and housekeeping are usually provided within private and semi-private rooms in a residential setting. Your local ASAP can help you identify facilities in your area that offer these types of services.

Financial considerations: The costs and opportunities for third-party assistance of these facilities are similar to those for other assisted-living facilities and nursing homes.

Supportive Housing
The state Executive Office of Elder Affairs and the Department of Housing and Community Development created supportive housing to provide an "assisted-living-like" environment in state-funded housing for elders and disabled individuals. This program was first implemented on a pilot basis in 1999 at three elder housing developments. It has since been expanded to 22 locations.

By pooling resources from an Aging Service Access Point (ASAP) and a housing authority in an existing development, the program gives frail, low-income elders the chance to live in affordable, supportive housing that promotes independence and aging in place. As in a traditional assisted-living residence, services are offered on an as-needed basis 24 hours a day.

Financial considerations: Residents who are eligible for the state’s subsidized Home Care Program receive all or some of the services at no additional cost. Services include case management, 24-hour personal care, an on-call person, housekeeping services, laundry, medication reminders, social activities, and at least one meal per day. Residents who do not qualify for state-funded home care services based on their frailty level and income can purchase the entire package of supportive services, or some of the services based on need.

Congregate Housing
This is a shared living environment designed to integrate the housing and service needs of elders and younger disabled individuals. The goal of congregate housing is to enable people to become more self-sufficient through supportive services in a residential setting. Congregate housing is neither a nursing home nor a medical care facility. It does not offer 24-hour care and supervision.

Instead, services are available to aid residents in managing activities of daily living in a supportive, but not custodial, environment. Each resident has a private bedroom, but shares...
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one or more of the following: kitchen facilities, dining facilities, and bathing facilities. Congregate housing varies in size and design throughout the state.

Financial considerations: This type of housing is entirely subsidized. To participate in congregate housing, a person must apply to a local housing authority, be at least 60 years of age or disabled, and meet financial eligibility guidelines.

Continuing Care Retirement Communities
CCRCs provide the services necessary for residents to remain in a retirement community as their personal and health care needs change. CCRCs typically combine three housing options on one campus:

- Townhouses, apartments, or cottages for totally independent living.
- Assisted-living apartments for elders who need some assistance with personal care.
- Nursing home accommodations for elders who require more comprehensive care.

CCRCs provide or make available—usually for a set monthly fee ranging from $700 to $3,000—some combination of services, activities, and amenities. These service packages vary greatly, especially the health care component. Elders and their caregivers need to be clear about which services are included in the monthly fee and which are available at additional cost. Most CCRCs also require a sizable entrance fee, ranging from less than $100,000 to more than $300,000.

CCRC units follow the same rules on licensing and regulation as the facilities that compose them. Independent living units are not licensed, assisted living units are licensed and regulated by the state, and nursing facilities are licensed and regulated by both the state and the federal government.

The Executive Office of Elder Affairs maintains a list of CCRCs in Massachusetts, including their location, the number of units, and a telephone number for each facility. For questions about CCRCs, call Elder Affairs at 617-727-7750, 800-AGE-INFO (800-243-4636), or TTY/TTD: 800-872-0166.

Financial considerations: The housing units in a CCRC may be rented or owned, but they are almost always paid for with private funds. Investing in a continuing care community requires a substantial monetary commitment. Therefore, you might want a trusted to financial advisor to examine your personal financial situation to make sure you can afford to live in such a facility.

Significant financial problems among some CCRCs in other states have created hardship for their residents, so elders and caregivers need to fully explore the risks. Massachusetts law requires CCRCs to disclose in writing certain information to prospective residents before they sign a contract or pay any money. The public can review this information at the Elder Affairs office, 1 Ashburton Place, 5th Floor, Boston. The Better Business Bureau may also be able to tell you if any complaints have been filed against a CCRC that you are considering.
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_Nursing Homes or Long-Term Care Facilities_
Nursing homes are licensed by the state and provide 24-hour care. A primary care physician and your local ASAP Coordination of Care Unit help determine an elder’s need for long-term care in a nursing facility.

This category includes three types of facilities that provide different levels of care:

- **A residential care facility, or rest home**, provides 24-hour supervision and supportive services for individuals who do not routinely need nursing or medical care.

- **A nursing facility** provides 24-hour nursing care, rehabilitation services, and assistance with activities of daily living for the chronically ill who require nursing care.

- **A skilled nursing facility** provides 24-hour skilled nursing care and extensive rehabilitative care and services to chronically ill individuals. Such facilities also provide short-term care for people who have been hospitalized and need rehabilitation before returning home, and specialty care for individuals with physical and neurological disabilities. Such facilities provide room and board, personal care, and protection supervision, and may offer other types of therapy.

The Department of Public Health licenses and regulates nursing homes, and certifies them for Medicare and Medicaid. These facilities offer a staff of licensed or registered nurses, nursing aides, and administrators, as required by licensing standards. The health care is supervised and authorized by a physician. Such facilities must also meet federal requirements.

You can look at a facility’s **Nursing Home Report Card** by calling the Department of Public Health at 617-753-8118, or by visiting [www.mass.gov](http://www.mass.gov). You can also request a copy of "A Consumer’s Guide to Nursing and Rest Homes" by calling Elder Affairs at 800-AGE-INFO. For additional information on evaluating the quality of care in nursing homes, see Chapter 3: _Legal Resources_, page 24.

Financial considerations: Nursing homes charge a basic daily or monthly fee. This fee averages $7,750 a month in Massachusetts. Some families purchase long-term care insurance in anticipation of the cost, while other families depend on other forms of financing.

Long-term care facilities accept Medicare, Medicaid, and private insurance. Medicaid now pays for 60 percent of nursing home care—a resident's assets affect the level of payment. Medicare pays for nursing home care if it occurs within 30 days of a hospitalization of 3 or more days and is medically certified. The nursing home will ask you for financial information to determine the appropriate payment source and amount.

_Veteran's Housing_
Soldiers' homes provide health care services to honorably discharged wartime veterans with non-service-related health problems. A soldiers’ home is a state-funded, fully accredited health
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care complex that offers veterans quality hospital care, skilled nursing and long-term care, full-time residential accommodations, and a multi-service outpatient department.

There are two soldiers' homes in Massachusetts—one in Holyoke and one in Chelsea. For Holyoke, call 413-532-9475, or go to: www.mass.gov, and type “Holyoke” in the Search Box. For Chelsea, call 617-884-5660, or go to: www.mass.gov, and type “Chelsea” in the Search Box. The soldiers’ home in Chelsea is accredited by the Joint Commission on Health Care Organizations, and approved by Medicare and the U.S. Department of Veteran’s Affairs.

Financial considerations: This type of elder housing is subsidized for eligible veterans who meet income requirements. Charges apply for those whose gross monthly income exceeds $300.

Resources for Senior Housing in Massachusetts

- **CJP Senior Direct:** This website provides information on continuing care retirement communities, independent senior housing, kosher and non-kosher assisted-living and rehabilitation/skilled nursing facilities provided by the Jewish community. Although primarily focused on the greater Boston region, the website also provides listings in central and western Massachusetts. The housing is non-denominational. See: www.cjpseniordirect.org > Greater Boston Resources > Senior Housing Options, or call 800-980-1982, Monday-Friday, 9am to 5 pm.

- **Hebrew Senior Life** develops and provides community-based housing, long-term and short-term care, community-based services, assisted living, adult day health, and a continuing care retirement community, to enable seniors to live independently in the community as long as possible. The website provides useful information. See: www.hebrewrehab.org > housing options, or call 617-363-8000.

- **Housing Works** is a searchable database of public, affordable, subsidized, and special-needs housing throughout Massachusetts. You can apply for housing online or by printing the application. See: www.housingworks.net > Enter Housing Works> Housing, call 617-504-0577, or email: support@housingworks.net.

- **Lutheran Social Services of New England** provides links to a range of senior housing options throughout New England sponsored by the Lutheran faith. Housing is provided on a non-denominational basis. See: www.lssne.org > Services > Older adults, or call 781-997-0814.

- **Massachusetts Assisted Living Facilities Association (Mass ALFA)** offers extensive information on assisted living and a detailed listing of residences throughout New England. The association also provides publications that can be downloaded or ordered free of charge from their website. See: www.massalfa.org > Resource Guide and Consumer Guide, or call 781-622-5999.
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- **Massachusetts Aging Services Association** is an association of non-profit organizations providing a range of elder housing and care services. The website has a database of non-profit providers of housing and services that can be searched by community and type of service. Go to: [www.massaging.org](http://www.massaging.org) > Consumers > Type of Services Available. Or call 617-244-2999, or email: office@MassAging.org.

- **Massachusetts Department of Housing and Community Development** has an informative website on public housing options and how to find more information in your area. Go to: [www.mass.gov](http://www.mass.gov) > Executive > Executive Office of Housing and Economic Development > Department of Housing and Community Development, or call 617-573-1100.

- **Massachusetts Extended Care Federation** provides extensive information on types of housing from home care to assisted living to nursing home care, as well as facilities in Massachusetts. Call 617-558-0202, or see: [www.masslongtermcare.org](http://www.masslongtermcare.org).

- **Massachusetts Executive Office of Elder Affairs** lists licensed senior housing in the state, and provides information on how to choose the right assisted-living residence. Call Elder Affairs at 617-727-7750 or 800-AGE-INFO (800-243-4636) for a free copy of "Assisted Living in Massachusetts: A Consumer’s Guide." Or see: [www.mass.gov](http://www.mass.gov) > Residents > Elders > Housing. Click on a type of housing listed, and you will find lists of residences.

- **Mass Access: The Accessible Housing Registry** is a free resource that helps people with disabilities find rental housing in Massachusetts, primarily accessible and barrier-free housing. The registry is maintained by Mass Network of Information Providers for People with Disabilities (MNIP-Net). Call 800-466-3111, or see: [www.mnip-net.org/registry/registrymax.nsf/webpages/home](http://www.mnip-net.org/registry/registrymax.nsf/webpages/home).

- **MassResources.org** is a website that provides detailed information on the many types of assistance available to those in need living in Massachusetts. Its “Eligibility Checks” help you determine if you may be eligible for specific benefit programs. See: [www.massresources.org](http://www.massresources.org).

- **Metropolitan Boston Housing Partnership** is the state’s largest provider of rental vouchers serving elderly, disabled, and low-income working individuals and families, and homeless people in Boston and 29 surrounding communities. The partnership’s website lists affordable apartments. Go to: [www.mbh.org](http://www.mbh.org) > Apartment Listings. Or call 800-272-0990, ext. 700, toll free, or 617-425-6700, or email: info@mbhp.org.

- **NuestraComunidad Housing Resource Services Program** provides outreach, information, advocacy, and placement services to homeless elders, at-risk elders, and grandparents raising grandchildren. Call 617-427-3599, or go to: [www.nuestracdc.org](http://www.nuestracdc.org).

- **Public Housing Authority** listings by Massachusetts city and town can be found at the website of the U.S. Dept of Housing and Urban Development. See: [www.hud.gov/offices/pih/pha/contacts/states/ma.cfm](http://www.hud.gov/offices/pih/pha/contacts/states/ma.cfm).
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- **Senior housing directory** is a resource for researching senior housing on the Internet. See: http://seniorhousing.botw.org.

**National Elder Housing Resources**

- The **U.S. Administration on Aging** offers a directory of senior housing options. See: www.aoa.gov/prof/notes/Docs/Housing_Options_Directories.doc.

- The **National Family Caregiver Support Program** publication “Because We Care” has recommendations on choosing housing and other living arrangements. See: www.aoa.gov/ and type “Because We Care” in the search box.

- The **National Care Planning Council** website www.longtermcarelink.net offers clear, in-depth explanations of housing options and other information on planning for long-term care, including veteran’s benefits and financing information.

- The **American Association of Homes and Services for the Aging** represents non-profit organizations providing health care, housing, and services. The AAHSA Consumer Information website, www.aahsa.org/consumer_info/default.asp, offers useful information and a directory of non-profit providers. Click on the Homes and Services directory and enter your city or state in the search box to find housing options near you.

- The **U.S. Department of Housing and Urban Development** (HUD) provides a number of resources on its website for seniors, www.hud.gov/groups/seniors.cfm. Click on the Information by State link to find HUD counseling in your area.

- The **National Center for Assisted Living** website includes information on consumer and long-term care. See: www.ncal.org, or call 800-321-0343.

- **Senior Housing Net** is part of a free Realtor search engine tool: move.com. Although it is a commercial site, it provides information about types of housing, financing, and care checklists that can be useful in planning. Go to: www.seniorhousingnet.com/seniors.

- The **Centers for Medicare & Medicaid Services** lists licensed nursing homes and the results of recent inspections of those homes on its Compare Nursing Homes site. See: www.medicare.gov > Search Tools (bottom of left hand column) > Compare Nursing Homes in Your Area.

- The **Long-Term Care Ombudsman** is an independent advocate for residents of nursing homes and assisted-living facilities. Ombudsman can provide information on how to find a facility and quality care. See: www.ltcombatudsman.org, or call (617)727-7750 for the Massachusetts LTC Ombudsman’s office.
Here are three common caregiver questions:

- How do I know when it is time for my mother to stop driving?
- I can’t leave work in the middle of the day—how can I get my father to his doctor’s appointment?
- How do I get my husband to his Alzheimer’s day program when he is too heavy for me to move in and out of our car?

**To Drive or Not to Drive?**
Most older Americans prefer private vehicles over all other forms of transportation. The American Automobile Association (AAA) says that drivers aged 65 and older take more than 80 percent of trips in their own vehicles. However, the American Medical Association points out that motor vehicle injuries are the leading cause of injury-related deaths among 64–75-year-olds, and the second-leading cause (after falls) among 77–84-year-olds.

From a public health perspective, there are two critical challenges: to help aging individuals recognize their changing abilities and adapt their driving practices accordingly; and to identify impaired drivers while supporting competent ones. From the caregiver perspective, the discussion about whether an elder can continue to drive is often a difficult one. Information to help you talk about the pros and cons, and resources to help you assess them, can be found from these organizations:

- **AAA Foundation for Traffic Safety’s** Senior Driver Website provides helpful tools to assess and improve driving skills, as well as preparing for giving up the keys and finding alternative transportation solutions. See: www.seniordrivers.org/home.

- **AARP** offers driver safety courses and information. You can preview these materials at www.aarp.org/families/driver_safety/driver_ed/.

- The **MIT Age Lab** and the **Hartford Insurance Company** have prepared a guide called “Having the Conversation” to help families discuss changing driving skills, risks, and alternatives. This site includes useful worksheets and links to other resources. Go to: www.thehartford.com/talkwitholderdrivers/driversatrisk.htm.

**Finding Transportation Services**
Staff members at your local Council on Aging (COA) or Aging Service Access Point (ASAP) (see the Directory at the end of this Handbook) will be the best source of information about transportation services tailored to your needs.
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Public transit systems tailor many services to the needs of seniors, and they are inexpensive. However, the availability of such services varies greatly from community to community across Massachusetts, because the need for transportation is so much greater than the available funding.

Publicly funded services are administered by regional transportation authorities (RTAs), and each RTA establishes its own guidelines and services for elders. RTAs provide these services through a mix of vendors, volunteers, and not-for-profit organizations, including local COAs and ASAPs.

Use the information that follows to determine which type of transportation service you need, and what services are available in your community. If you can't find what you need here, check with your ASAP or COA.

You can also consult several national sources for information on transportation services:

- **ITNAmerica** has created a model of transportation services for elders through a combination of fares and volunteer drivers. Started in Maine, the organization also has programs in California, Connecticut, Florida, Illinois, Kentucky, and South Carolina. See: [www.itnamerica.org](http://www.itnamerica.org).

- The **National Center on Senior Transportation** offers links to transit agencies and providers of community transportation. See: [http://seniortransportation.easterseals.com](http://seniortransportation.easterseals.com).

- The **U.S. Department of Transportation** offers an Americans with Disabilities Act Assistance Line for questions regarding public transportation for persons with disabilities. Contact the Federal Transit Administration’s Office of Civil Rights at 888-446-4511 toll-free, or e-mail: FTA.ADAAssistance@dot.gov.

**Types of Services**

- **Fixed-route services**: Reduced fares are available for seniors or people with disabilities who use regular MBTA routes, including commuter rail service to outlying communities. Reduced fares are also available from 15 other regional transit authorities. For contact information, see the listings below.

- **Paratransit services**: These services are accessible to people whose physical condition restricts their use of public transportation. Service is provided through fully accessible vans, mini-buses, and taxis, and does not follow fixed routes or schedules, as buses do. These services are sometimes known as demand-responsive transportation.

Massachusetts provides paratransit services in 16 regions. To find out which services are available in your community, see the listings below.
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Along with non-profit providers and government service providers, local ambulance companies can also provide "chair service" to transport elders to medical appointments. See local listings, or contact your local town hall for ambulance services in your area.

If an elder's mobility allows, private taxi services are a possible alternative to driving when door-to-door service is needed. Some companies provide senior discount coupons. Look under "taxicabs and transportation services" in your local phone book for companies in your area.

- **Shuttles**: Some cities and towns have scheduled, point-to-point senior shuttles, such as weekly bus trips to supermarkets from senior housing facilities. Some health care providers, such as Massachusetts General Hospital, provide transportation services between their community-based clinics and the providers. It is worth checking the website of the hospital or health center you are using to see if it offers such services. Some regional transportation authorities also provide scheduled transportation to medical facilities.

For information, see the listings below. If your community is not listed, call your local COA or ASAP to find out if specialized transportation services are available in your city or town.

**Frequently Asked Questions**

**Q: How do seniors qualify for discount fares on regular public transportation?**

**A:** The MBTA and 15 other regional transportation authorities issue reduced-fare passes that are valid on public transportation anywhere in Massachusetts. Elders need to apply for an MBTA Senior/TAP ID or a regional Access Pass. The pass is actually an ID card that entitles the user to pay reduced fares. Seniors can pay by trip or—in the case of the MBTA and some RTAs—buy reduced-fare monthly passes or a prepaid “smart card.”

**Q: How do seniors qualify for public paratransit, or demand-responsive, transportation?**

**A:** Paratransit services are generally provided to persons over age 65 or to individuals with disabilities that prevent the use of fixed-route transportation services, such as buses and trains. Contact the transportation authority that services your community to request an application (see the listings below).

**Q: What is the MBTA’s new fare system?**

**A:** The MBTA has instituted an electronic fare card system at stations and on vehicles. The system will not recognize MBTA Senior IDs issued before May/June 2005, or regional Access Passes (those not issued by the MBTA.) Many communities have scheduled sign-up sessions to issue new cards or replace old ones. Until the conversion is complete, seniors have to purchase reduced-fare cards from customer service attendants at stations. For more information on the
new Senior/TAP ID, see: www.mbta.com/traveling_t/pdf/TAP_Brochure.pdf, or call 617-222-5438.

**Transportation Services in Massachusetts**
If you live anywhere in Massachusetts, you can get information about reduced-fare passes and other transportation services through the websites and phone numbers of the regional transportation authorities:

**Fixed-Route Services**
- **Massachusetts Bay Transit Authority:** The MBTA provides service for 175 cities and towns in eastern Massachusetts. Senior IDs are issued at offices in the MBTA's Back Bay and Downtown Crossing stations:

  **Back Bay station:** This station services commuter rail, Amtrak, and the Orange Line. It has entrances on Dartmouth Street between Stuart Street and Columbus Avenue, and on Clarendon Street near Columbus Avenue.

  **Downtown Crossing station:** The Senior/TAP ID center is on the Chauncy Concourse—the corridor between the Red and Orange lines.

  Office hours for both locations are 8:30 am to 5:00 pm, Monday through Friday. Offices are closed on holidays. Call 617-222-5438, 617-222-5854 (TTY), or 800-543-8287.

Seniors need to appear in person to sign up, have a photo taken, and show identification proving date of birth. Once they have applied for the Senior ID card, seniors can purchase monthly passes or prepaid "smart cards" from the new fare card vending machines, or the customer service booth at MBTA stations. For information on how to obtain an MBTA reduced-fare pass, see: www.mbta.com/traveling_t/pdf/TAP_Brochure.pdf or call the numbers above and ask for a copy of the "Senior/TAP User Guide."

- **Brockton Area Transit (BAT)** runs buses along 14 routes in Brockton, as well as routes to the Ashmont MBTA station in Dorchester, to Stoughton, and to West Bridgewater. Senior fare is half price. See schedules at: www.ridebat.com, or contact Brockton Area Transit Authority, 34 School Street, Brockton 02301. Or call 508-588-1000.

- **Cape Ann Transportation Authority (CATA)** serves Gloucester, Rockport, and Magnolia, and connects to the Gloucester commuter train. For schedule information, call 978-283-7278 or go to: www.canntran.com.

- **Cape Cod Regional Transit Authority (CCRTA)** provides accessible public transportation routes throughout the Cape. Riders over age 60 receive a discount. See www.capecodtransit.org, or call the operations center toll-free at 800-352-7155.
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- **Franklin Regional Transit Authority (FRTA)** maintains four fixed routes, all originating and ending in Greenfield, Mass. Service is provided from Greenfield to Athol, Bernardston, Charlemon, Deerfield, Erving, Gill, Montague, Northampton, Northfield, Orange, Shelburne Falls, and Sunderland. Bus routes are designed to connect with other providers in the area. For more information, go to: www.frt.org, or call 413-774-2262.

- **Greater Attleboro Taunton Regional Transit Authority (GATRA)** provides public transportation services to 17 member communities: Attleboro, Berkeley, Carver, Dighton, Kingston, Lakeville, Mansfield, Middleborough, North Attleboro, Norton, Plainville, Plymouth, Raynham, Rehoboth, Seekonk, Taunton, and Wareham. For schedules and rates, see: www.gatra.org, or call 800-483-2500.

- **Greenfield Montague Transportation Area (GMTA)** provides fixed routes servicing Conway/Federal, Westside, Greenfield Community College, Millers Falls/ Montague Center, and Turners Falls. For more information, call 413-773-9478 or 413-773-8090, or e-mail: info@gmta-transit.orgAmherst.

- **Ipswich Essex Explorer (CATA)** is a shuttle bus service provided by the Cape Ann Transportation Authority that takes visitors from the Ipswich train station to North Shore scenic destinations: Crane Beach, Essex, and Ipswich. Service operates Saturdays, Sundays, and holidays from late June until Labor Day. Senior discounts are available. Service is reduced on days with inclement weather. To inquire which schedule is in effect, call 978-356-8540. Visit website for more details: www.ipswichessexplorer.com.


- **Martha’s Vineyard Regional Transit Authority (VTA)** provides year-round public transit service to the six towns of Martha’s Vineyard: Aquinnah, Chilmark, Edgartown, Oak Bluffs, Tisbury, and West Tisbury. VTA fixed-route service varies throughout the year, depending on seasonal travel demand. VTA’s peak season of operation typically runs from May to October, with 13 routes that travel island-wide. For more information, write to VTA, 11A Street, Airport Business Park, Edgartown, 02539. Phone: 508-693-9440. E-mail: info@vineyardtransit.com. Website: www.vineyardtransit.com/Pages/index.

- **Merrimack Valley Regional Transit Authority (MVRTA)** serves the northeast corner of Massachusetts with more than 1 million miles of city, suburban, interurban, and rural scheduled bus routes. Communities include Merrimac, Haverhill, Lawrence, Methuen, Andover, North Andover, Amesbury, and Newburyport. All vehicles are wheelchair accessible. Beach routes are available in the summer. See: www.mvrt.com, or call 978-469-6878.
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- **Montachusett Regional Transportation Plan (MART)** serves Ashburnham, Ashby, Athol, Ayer, Clinton, Fitchburg, Gardner, Groton, Harvard, Hubbardston, Lancaster, Leominster, Lunenburg, Petersham, Phillipston, Royalston, Shirley, Sterling, Templeton, Townsend, Westminster, and Winchendon. MART offices are located at R1427 Water Street, Fitchburg, 01420. Call 978-345-7711 or 800-922-5636, or e-mail: info@MontachusettRTA.org. Website: www.mrpc.org.

- **Nantucket Regional Transit Authority (NRTA)** provides several routes covering the island. Passes and senior discounts are available. For shuttle information, call 508-228-7025, or visit: www.shuttlenantucket.com.

- **Pioneer Valley Transit Authority (PVTA)** offers 43 bus routes throughout the Pioneer Valley, from Springfield to Sunderland, and from Leverett to Longmeadow. Information offices are located at 1776 Main Street, Springfield, 01103. Customer service hours are Monday-Friday: 8:00 am to 4:45 pm. Call 413-781-7882. In the Northampton/Amherst area, call 413-586-5806, or toll free 877-779-PVTA. Website: www.pvta.com.

- **Worcester Regional Transit Authority (WRTA)** offers fixed routes serving Worcester, Auburn, Boylston, Brookfield, Clinton, Holden, Leicester, Millbury, Oxford, Spencer, Shrewsbury, Webster, and West Boylston. Senior ID cards may be obtained at the Customer Service Center at 317 Main Street in downtown Worcester. All WRTA buses are wheelchair accessible. Call 508-791-WRTA (508-791-9782), or 508-421-8796, or 508-421-8799. Office hours are Monday to Friday, 8 am to 4:30 pm. Website: www.therta.com.

**Paratransit Services**

Eligibility requirements vary by paratransit provider. Some services may require medical verification of need and completion of an application to register as a service user. Please check with the providers in your area for details regarding eligibility.

- **Massachusetts Bay Transportation Authority (MBTA) THE RIDE**: The MBTA's paratransit service provides door-to-door transportation to eligible people who cannot use general public transportation (subways, buses, and trains), all or some of the time, because of a physical, cognitive, or mental disability. THE RIDE is operated in compliance with the federal Americans with Disabilities Act (ADA), and is a shared-ride service, which means you are traveling with other people. THE RIDE provides service 365 days a year from 6 am to 1 am. For more information about THE RIDE, other accessible services, and an application to use THE RIDE, go to: www.mbta.com/traveling_t/accessible_services_index.asp, or call 800-533-6282 in-state toll free, or 617-222-5123, or TTY 617-222-5415.

- **Brockton Area Transit Authority (BAT)** provides paratransit services to persons with disabilities of all ages who have obtained an ADA pass. Brockton residents age 65 years or older can bring an ID to the BAT office to sign up to use the paratransit service. See: www.ridebat.com. In Avon, Abington, Bridgewater, East and West Bridgewater, Easton,
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Stoughton, and Whitman, residents 65 and older should contact their local Council on Aging, or call 508-588-2240, to enroll and obtain information about the services in their community.

- **Berkshire Regional Transit Authority (BRTA)** supports delivery of paratransit services in 20 communities to the elderly and disabled who cannot use regular service. Eligible persons purchase BRTA tickets at a discount for payment of taxi or chair car services by local private vendors. BRTA also provides lift-equipped 10-passenger vans to community Councils on Aging to serve selected paratransit-eligible persons. See: [www.berkshireplanning.org](http://www.berkshireplanning.org) >Transportation Planning > Transportation Fact Sheets > BRTA Fact Sheet. Or call 413-499-2782, or 800-292-BRTA (800-292-2782).

- **Cape Ann Transportation Authority (CATA)** provides Dial-a-Ride paratransit service to people aged 60 and over and to people with disabilities with no age restriction from Gloucester, Rockport, Essex, and Ipswich on Mondays through Fridays. Reservations required 24 hours in advance. See: [www.cataonline.org](http://www.cataonline.org), or call 978-283-1886.

- **Cape Cod Regional Transit Authority (CCRTA)** provides services to elders and persons with disabilities through local COAs. See: [www.capecodtransit.org](http://www.capecodtransit.org) >Transit Guide > Council on Aging Services, or call CCRTA Info Line: 800-352-7155.

- **Franklin Regional Transportation Authority (FRTA)** provides paratransit services to persons age 60 and older and disabled residents of the 40 FRTA member communities. Transportation is provided by 14 contracted transportation operators, 10 of which are local Councils on Aging. See: [www.frta.org](http://www.frta.org). To use the services, elders must apply for demand-responsive transportation. An application can be downloaded from the website.

FRTA provides services to elders in the following communities: Ashfield, Athol, Bernardston, Buckland, Colrain, Blandford, Charlemont, Chester, Chesterfield, Conway, Cummington, Deerfield, Erving, Gill, Goshen, Hawley, Heath, Huntington, Leyden, Middlefield, Montgomery, New Salem, Northfield, Orange, Petersham, Phillipston, Plainfield, Rowe, Russell, Shelburne, Shutesbury, Southampton, Southwick, Warwick, Wendell, Westhampton, Whately, and Worthington.

A list of the providers who serve each community and their contact information is available at: [www.frta.org](http://www.frta.org).

- **Greater Attleboro/Taunton Regional Transit Authority (GATRA)** provides paratransit services for people with disabilities of all ages unable to use fixed-route services, and for persons aged 60 and older who are residents of Attleboro, Berkeley, Carver, Dighton, Kingston, Lakeville, Mansfield, Middleborough, North Attleboro, Norton, Plainville, Plymouth, Raynham, Rehoboth, Seekonk, Taunton, and Wareham. GATRA issues the ADA and Statewide Senior Access passes for use on fixed-route services provided by GATRA and other regional transit authorities. See: [www.gatra.org](http://www.gatra.org), or call 508-226-1102.
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- **Greenfield Montague Transportation Area (GMTA)** provides paratransit service to persons aged 60 years and older and disabled residents of the towns of Greenfield and Montague. Contact GMTA for information about enrolling and how to use the service: by calling 413-774-5195. Requests for service must be made 24 hours in advance by calling 413-773-8090, ext. 204 and 205.

- **Lowell Regional Transit Authority (LRTA)** provides Road Runner ADA Paratransit Service for persons who are unable to use the LRTA fixed-route bus service, and for residents age 60 years and older from Acton, Billerica, Chelmsford, Dracut, Groton, Lowell, Pepperell, Tewksbury, Townsend, and Westford. Applications can be downloaded from: www.lrta.com. Or call 978-459-0152 for an application and information on how to use the service.

  On Wednesdays Road Runner Service goes to the Lahey Clinic in Burlington and to Boston-area hospitals for residents of Billerica, Chelmsford, Dracut, Lowell, Tewksbury, and Acton. LRTA can also arrange specialized transportation service for residents of LRTA service area nursing homes for trips and special events. For details, call 978-459-0152.

- **Martha's Vineyard Transit Authority (VTA):** For information on paratransit services, see: www.vineyardtransit.com/Pages/index, or call 508-693-9440

- **Merrimack Valley Regional Transit Authority (MVRTA)** serves Amesbury, Andover, Haverhill, Newburyport, Lawrence, Methuen, Merrimac, and North Andover. Paratransit services are provided to persons age 60 years and older and persons with disabilities eligible under the Americans with Disabilities Act who are requesting service beyond the three-quarter-mile corridor on each side of an MVRTA fixed bus route. Participants must be certified through the MVRTA Office of Special Services. See: www.mvrta.com, or call 978-469-1251. For more information about paratransit services, call 978-469-6878 or e-mail: specialservices@mvrtacom.

- **Montachusett Regional Transit Authority (MART)** provides a subscription transportation service, links to commuter rail stations, and Councils on Aging service to communities served by MART for seniors and residents with disabilities eligible under the Americans with Disabilities Act. The cost of service varies by community. See: www.mrpc.org, or call 978-345-7711. To schedule service, contact your Council on Aging.

  MART shuttle service to medical facilities in Worcester and Boston is available to veterans, elders, and persons with disabilities on Mondays through Fridays. The fare is $15 round trip to Worcester and $20 round trip to Boston. Service is also available to the general public at a reduced fare on a seats-available basis. For more information, call 978-353-0333 or 800-854-9928, and press 2 for the facilities served and schedules.

  Veterans who reside in Fitchburg or Leominster can ride at no charge through an agreement between MART and the two cities. To use the complimentary service, veterans must schedule 24 hours in advance.
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- **Nantucket Regional Transit Authority (NRTA)** provides paratransit service for eligible persons age 60 years and older and Nantucket residents with disabilities. Go to www.shuttlenantucket.com, or call 508-325-7516 for information on "Your Island Ride."

- **Pioneer Valley Transit Authority (PVTA)** provides transportation services to communities from Hampshire and Franklin Counties in the north and Hampden County in a southern tier. See: www.pvta.com, or call 413-732-6248. Van service is available for people unable to use the bus due to a disability. Completion of an American with Disabilities Act application is required to use this service. Applications may be requested by submitting an e-mail to hart@pvta.com, or by calling 413-734-1040 or 800-752-1638. PVTA funds door-to-door, accessible van service to elderly or disabled individuals throughout 23 PVTA communities. Contact the following providers for information about using services in your community:

<table>
<thead>
<tr>
<th>Communities Served:</th>
<th>Provider Name:</th>
<th>Telephone Numbers:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agawam, West Springfield, Westfield</td>
<td>Hulmes Transportation</td>
<td>413-592-8400</td>
</tr>
<tr>
<td>East Longmeadow, Longmeadow, Wilbraham, Hampden</td>
<td>Valley Opportunity Council</td>
<td>413-736-5468</td>
</tr>
<tr>
<td>Granby, Belchertown, Ware, Palmer</td>
<td>Hulmes Transportation</td>
<td>413-323-6100 or 888-743-3487</td>
</tr>
<tr>
<td>Chicopee, Holyoke, South Hadley, Ludlow</td>
<td>Valley Opportunity Council</td>
<td>413-592-9131</td>
</tr>
<tr>
<td>Amherst, Northampton, Hadley, Easthampton, Pelham, Leverett, Sunderland, Williamsburg</td>
<td>Hulmes Transportation</td>
<td>413-586-3336</td>
</tr>
<tr>
<td>Springfield</td>
<td>Mass. Services for Seniors/NCCBA</td>
<td>413-736-5468</td>
</tr>
</tbody>
</table>

- **Southeastern Regional Transit Authority (SRTA)** provides both accessible door-to-door van service to persons eligible under ADA guidelines and issues reduced-fare passes for service on its fixed-route buses to persons with disabilities and persons age 65 and older. See: www.srtabus.com. Call 508-997-6767 for information about services in the following communities: Acushnet, Dartmouth, Fairhaven, Fall River, Freetown, Mattapoisett, New Bedford, Somerset, Swansea, and Westport.

- **Worcester Regional Transit Authority (WRTA)** provides van and cab service to individuals with disabilities, regardless of age, who qualify for service under the Americans with Disabilities Act. Service operates during the same days and hours that bus service operates. It includes:

  **Elder Medical Weekday Service** for Worcester elders aged 60 and over, Monday through Friday, for medically related trips.
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**Elder Shopper** for Worcester residents aged 60 and over provides pre-scheduled service to various grocery stores depending on the zip code of the resident. Pre-registration is required, and the ride costs just 50 cents each way. Call 508-752-9283 for registration information.

See: [www.therta.com](http://www.therta.com), or call 508-791-2389. For more information, or to apply for service in Worcester, call Paratransit Brokerage Services at 508-797-5560, 508-752-9283, or 800-499-6384.

**WRTA Services beyond Worcester**: Riders who are eligible under the American with Disabilities Act (ADA) have no limitations on their trip purposes, and can travel whenever and wherever bus service operates. Non-ADA-eligible riders can travel between 8 am to 5 pm Monday through Friday, but service hours vary slightly by community. To find out more about paratransit services in the towns listed here, see the Directory at the end of this Handbook for the nearest Council on Aging.


**Shuttles and Other Community Transportation Services**

A few communities in the greater-Boston area offer additional transportation services for seniors. These include:

- **Boston Senior Transportation Services**: Information on these services can be found on the City of Boston’s website: [www.cityofboston.gov/elderly/transportation.asp](http://www.cityofboston.gov/elderly/transportation.asp).

- **Senior Shuttle** provides free transportation within the City of Boston for non-emergency medical appointments, food shopping, and social and recreational events. Call 617-635-3000.

- **Taxi Discount Program**: Boston residents aged 65 or older can purchase half-price taxi coupon books at Boston City Hall, Room 271. Home-bound seniors may purchase coupons at community centers.

- **Kit Clark Program** provides door-to-door service to its program sites for adult day health, memory loss, congregate nutrition, recreation programs. Lift-equipped vans also provide shuttle service between home and doctor's appointments at Beth Israel Deaconess Medical Center, Bowdoin Street Health Center, Little House Health Center, and the Kit Clark/Bowdoin Street Senior Health Center. Call 617-825-500, or go to: [www.kitclark.org](http://www.kitclark.org).

- **Brookline Elder Bus** is provided by the Brookline Council on Aging. Call 617-730-2777.
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- **Brookline Elder Taxi System** provides a 50 percent discount on cabs for low-to-moderate income Brookline residents. Call 617-730-2740.

- **Cambridge Taxi Discount Program** for persons aged 60 or over or individuals with a disability. Residents aged 60 or over can register for the program by calling 617-349-6220 or (TTY/TDD) 617-349-6054. Persons with disabilities (of any age) can register for the program by calling the Cambridge Commission for Persons with Disabilities at 617-349-4692. Eligibility is based on proof of residency and disability. Information about the Taxi Discount Program can also be found at: [www.cambridgema.gov](http://www.cambridgema.gov) > Human Services Programs > Persons with Disabilities > Transportation Assistance > Taxi Discount.

- **Newton Department of Senior Service** includes a Shoppers' Bus and transportation to medical appointments within the City of Newton. For reservations, call 617-796-1288. See: [www.ci.newton.ma.us/Nexus/default.htm](http://www.ci.newton.ma.us/Nexus/default.htm).

- **SCM (Somerville, Cambridge and Medford) Community Transportation** provides transportation primarily to residents of Somerville, Cambridge, and Medford, but some services are provided to surrounding communities. See: [www.scmtransportation.org](http://www.scmtransportation.org). A set number of free trips to medical appointments and food shopping are subsidized by local municipalities and Councils on Aging. Private-pay services are also available for individuals and special group trips. Children of seniors can set up pre-paid accounts for their parents as well. For more information or to schedule a ride, call 617-625-1191.

Other transportation services and discount taxi programs may be available in your community. To find out, contact your local Council on Aging or ASAP (see the Directory at the end of this Handbook).
Chapter 9: Caregiver Support

“Caregiving is hard work . . . It is important that we listen to caregivers in order to know what their needs are, and then address the specific needs they identify.”

—former First Lady Rosalyn Carter, founder of the Rosalyn Carter Institute for Caregiving

This entire Handbook is designed to provide support for family caregivers of elders, so why a special chapter on caregiver support? First of all, it is needed so caregivers can distinguish between information on caring for elders and information on caring for themselves. Second, a special chapter helps highlight the complexity of the work that caregivers do in helping elders in our society—work that is often invisible and undervalued. Third, this chapter helps define the specific challenges caregivers face, and provide resources and solutions to meet those challenges.

To clarify who this chapter is for, two points are important. First, family caregiver does not refer just to someone related to an elder by blood. Rather, this chapter uses the definition developed by the U.S. Administration on Aging:

“A family caregiver is an adult family member or another individual who is an ‘informal’ provider of in-home and community care to an older individual.”

Second, although this book is primarily for caregivers who need Massachusetts-based resources, the information here is useful for all caregivers. If you are caring for an elder who lives in another state, look for listings of national organizations at the end of the chapter, as these groups can connect you to resources in other states.

Why Caregivers Need Care

Some people who are caring for an older person do not realize that all the things they are doing are called "caregiving." They may say, “This is just what families do for each other," or, "that’s what friends are for." However true, these statements tend to mask two things: the value of this care both to elders and to the community at large, and the significant toll that this work can take on the caregiver.

For most caregivers, their activities are rewarding and based on love for and attachment to the person they are caring for. For most elders, the care they receive brings comfort, companionship, practical help, and safety, and enhances their health and well-being.

While acknowledging the many benefits of caregiving to both elders and caregivers, it is also important to note that elder care can involve considerable sacrifice on the part of family caregivers. Some have to take a leave from work. Some retire early. Others feel
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constant conflicts between job responsibilities and the demands of caring for family at home.

Caregiving can be stressful. Taking on responsibility for someone else’s affairs, determining what assistance is needed, finding appropriate and affordable resources, coordinating services and providing care—all are challenging tasks.

Caring for an elder can also be a very isolating experience—especially for those who have limited help, or who are the sole caregiver for an elder who cannot be left alone for long periods of time.

And caregiving can be tiring! Fatigue is common, and often reported by caregivers of elders.

Many different types of support are available to help caregivers meet the challenges of providing elder care. The next few sections highlight four kinds of support that both short-term and long-term caregivers may find useful.

Learning New Skills

Knowledge is power, and the first thing caregivers need is information, so they will be better prepared for both the current and future needs of the elder in their care. Whether the issue is locating a service or applying for a benefit, whatever the topic, knowing what resources are available can help people feel comfortable in the caregiver role.

But caregivers need more than information. They also need training in a variety of health care–related skills. And because health care costs are escalating—and hospitals and rehab facilities are shortening the length of patient stays—families are being asked to provide ever more care for elders requiring ever-greater levels of skill. Caregivers may be expected, for example, to keep wounds clean, give medications, or monitor heart and blood sugar levels. However, caregivers often do not receive the training they need to provide this care effectively.

A number of organizations are responding to this situation and providing health-related information, courses, and training sessions for caregivers:

- **Because We Care**, a publication of the U.S. Administration on Aging, introduces families to their new role as caregivers. Go to: [www.aoa.gov](http://www.aoa.gov) and type “Because We Care” in the search box.

- **Eldercare at Home: A Comprehensive Guide for Family Caregivers**, published by the American Geriatrics Society, explains how to communicate effectively with doctors and other professionals as part of a caregiving support team, as well as how to care for yourself. For free online access, see: [www.healthinaging.org/public_education/eldercare](http://www.healthinaging.org/public_education/eldercare) > View Table of Contents. Print
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copies can be purchased for $19.95 plus postage and handling. See the link on the website above, or call 800-334-1429 ext. 2529, to order.

- **Visiting Nurse Association of America (VNAA):** Registered nurses provide in-home training to caregivers for wound care. VNAA also holds classes on topics such as nutrition, diabetes, and asthma. Go to: [www.vnaa.org](http://www.vnaa.org) > Enter your city, state or Zip code > find a VNA near you.

- **American Red Cross** holds first-aid courses that combine lectures, demonstrations, and video with hands-on training to enable you to recognize and respond to emergencies, including shock, cardiac, and breathing emergencies, heat and cold emergencies, sudden illnesses, and poisonings. Other courses include training in CPR and the use of automated external defibrillators (AEDs) to save victims of sudden cardiac arrest. Go to: [www.redcross.org](http://www.redcross.org) and enter your Zip code to find classes near you.

- **“Disease organizations”** provide education and training on caring for elders with specific diseases, such as cancer, diabetes, and Alzheimer’s. See page 87 for listings by disease (“Organizations Linked to Specific Diseases”).

Caregivers also need expertise in collecting and organizing information on health care, home care, medications, and safety equipment, to name a few. These records become vital in communicating with the many providers of an elder’s health care and home care, but they are difficult to organize without experience. Fortunately, tools are available to help. The Central Massachusetts Family Caregiver Support Program has developed “The Caregiver’s Organizer,” which you can download in one of 10 languages at: [www.seniorconnection.org/caregiversupport.htm](http://www.seniorconnection.org/caregiversupport.htm) > Services and Resources Provided > the Organizer.

**Respite Services**

*Respite* means time off. Every caregiver—especially full-time caregivers—needs time off. Substitute care can be provided on a regular basis, such as three days a week, or scheduled in advance for vacations or special occasions. There are two major kinds of respite programs:

- **In-home care** is provided by a companion, homemaker, personal care assistant, or home health aide who comes into your elder’s home or your home. Volunteers are sometimes available through “friendly visitor programs” or local faith-based organizations. Friendly visits are usually provided one or two times a week for four hours or less, to provide companionship and supervision, but no personal care or

- **In-home care** allows caregivers to get out, run errands, attend to personal business, and exercise. You can arrange such care through your local Aging Service Access Point (ASAP—see the Directory), or from private service providers. Private services are
expensive, but they are particularly important for caregivers who are employed or live out of state.

- **Out-of-home care and activities for elders living at home:** Adult day programs offer a safe and familiar environment for elders and provide caregivers with relief. You can learn more about them from your local ASAP or Council on Aging (see the Directory).

**Types of Out-of-Home Care**

- **Adult day care centers** are for caregivers looking for one or more days of regular respite a week. These centers provide recreational programs and meals for elders who need supervision, usually because of dementia or Alzheimer's disease.

- **Adult day health programs** provide an organized program of health care, supervision, and social activities for elders with some health conditions that need to be monitored—again for caregivers looking for regular respite.

- **Social day care groups** provide daytime supervision outside the home, usually with snacks or meals along with recreational and social activities.

- **Emergency relief respite programs** are available to caregivers who have a personal or medical emergency, such as a sudden illness or an out-of-town funeral. These programs usually use a room in a long-term care facility or rehab center, and care for elders as if they were residents of that facility.

For information on services nationwide, see the **National Respite Locator Service**, a free service that connects caregivers to respite programs in their own community or the one where their elder resides. Go to: [http://chtop.org/ARCH/National-Respite-Locator.html](http://chtop.org/ARCH/National-Respite-Locator.html), or contact the elder’s local Area Agency on Aging (AAA).

For information on subsidized respite services in Massachusetts:

- **Home Care Program** is administered by local ASAPs in partnership with the Executive Office of Elder Affairs. This program has income eligibility requirements. Contact your local ASAP for details.

- **Family Caregiver Support Program** administers a respite program with age-only eligibility requirements: participants must be 60 years of age or older. Contact your local ASAP for details. See: [www.mass.gov](http://www.mass.gov) and type “Family Caregiver Support Program” in the search box, or see more information about this important program, below.
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Support Groups and Self-Care
Securing support from other family members, friends, and community groups is essential. Caregiving is not an activity to be done alone. Joining a support group is not for everyone, but it is an option some caregivers find helpful. Caregivers can use these groups to exchange information about resources and point each other toward organizations that have been particularly helpful.

Most support groups are run by trained professionals such as social workers, and can help caregivers devise productive strategies for dealing with family conflicts or tensions that may arise around difficult caregiving decisions.

Support groups can also encourage self-care, and lend support to the idea that it is not selfish for caregivers to attend to their own needs. They can help caregivers cope with both the emotional and physical consequences of caregiving, by teaching stress-management methods and providing exercise classes.

Because they focus on meeting the needs of others, caregivers sometimes ignore their own physical and emotional health. That can be quite dangerous. Tools are available to help caregivers assess their own health and well-being. For example, the American Medical Association has developed a Caregiver Self-Assessment Questionnaire. See page 91.

Many organizations are available to help you find a support group suited to your needs. Some are organized around a particular city or region, while others focus on a specific disease. Some health care practices in Massachusetts also provide caregiver support groups. Call your primary care physician or health insurance provider for referrals to groups covered under your health plan. One of the best ways to access support groups in your area is through the Massachusetts Family Caregiver Support Program. Contact your local ASAP/AAA for more information.

Combining Work and Caregiving
Many caregivers are employed, and combining a job and elder care offers special challenges. Employed caregivers should check with the Human Resources Department where they work for information about specific policies and resources that can be useful. Workplace support programs can assist employees with local and long-distance elder caregiving in the following ways:

- **Information and referral services**: I&R services can help caregivers locate home care services, housing options, long-term care facilities and other resources.

- **Flexible work arrangements**, such as the ability to leave work early or arrive late, can enable caregivers to take elders to doctor’s appointments or remain with them for minor outpatient procedures.
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- **Short-term and long-term leaves**, with job protection and continuation of benefits: If an elder has a serious health condition, employed caregivers may be entitled to 12 weeks of leave to care for an elderly spouse or parent through the **Family and Medical Leave Act (FMLA)**. That law applies only to people who work for firms with 50 or more employees, and who meet other eligibility requirements related to length of service and hours worked per week. Although this law does not cover all employees, it does provide leaves that are job-protected, and ensures continued health benefits for those who are covered.

Several organizations provide detailed information on whether you are eligible to take FMLA leave, what your rights under the FMLA, and if additional family-leave benefits are available under state law:

- **Labor Project on Working Families**, a national non-profit advocacy and policy organization, provides technical assistance, resources, and education to unions and union members on family issues in the workplace. See: [www.working-families.org](http://www.working-families.org), or call 510-643-7088.

- **National Partnership for Women and Families** is a non-profit, non-partisan organization that uses public education and advocacy to promote fairness in the workplace, quality health care, and policies that help women and men meet the dual demands of work and family. See: [www.nationalpartnership.org/site/PageServer](http://www.nationalpartnership.org/site/PageServer) > Our Work > FMLA, or call 202-986-2600.

- **U.S. Department of Labor’s Wage and Hour Division** regulates the FMLA and advises employees of their rights under the law. Call 866-487-9243, or go to: [www.dol.gov](http://www.dol.gov) > Find It! > Agencies > ESA > FMLA.

- **Bringing Elder Care Home** offers specialized publications, including a free e-newsletter, on strategies to help employees and employers address the challenges of caring for elders while working. To subscribe, see: [www.bringingeldercarehome.com](http://www.bringingeldercarehome.com), or call 508-854-0431 for more information.

The Massachusetts Family Caregiver Support Program
In 2000, the federal government created a National Family Caregiver Support Program. The program calls for all states, working in partnership with local area agencies on aging and faith- and community-service providers and tribes to offer five direct services that best meet the range of caregivers’ needs, including:

- Information to caregivers about available services;
- Assistance to caregivers in gaining access to supportive services;
- Individual counseling, organization of support groups, and caregiver training to assist caregivers in making decisions and solving problems relating to their roles;
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- Respite care to enable caregivers to be temporarily relieved from their caregiving responsibilities; and
- Supplemental services, on a limited basis, to complement the care provided by caregivers.

The Massachusetts Family Caregiver Support Program is a partnership between the Executive Office of Elder Affairs and Aging Service Access Points (ASAPs) and Area Agencies on Aging (AAAs) and it receives federal funding under Title III-E of the Older Americans Act.

What Does the Program Provide?
The program’s overall goal is to enhance the ability of family caregivers to keep elders at home in a safe and supportive environment. The program works to provide support in the five key areas defined by the federal government in these ways:

- Information on available services, community resources, and local programs.
- Assessment of needs and access to services through one-on-one assistance, to identify options for community-based services.
- Training, support, and counseling, such as caregiver support groups and classes, to assist caregivers in making decisions, solving problems, and managing stress;
- Respite programs to provide temporary relief services through in-home care, adult day care, or emergency respite.
- Supplemental services, on a limited basis, for home modification and repair, transportation, and other tasks that may be difficult for caregivers.

Who Is Eligible?
The program primarily serves family caregivers of adults 60 years of age and older, and people of any age with a diagnosis of Alzheimer’s. There are no income eligibility requirements for information or referrals, and some services may also be provided on a no-fee or sliding scale basis. The program gives priority to caregivers with the greatest social and economic need, but it is also open to middle-income families.

How Is the Program Organized?
The Executive Office of Elder Affairs partners with each ASAP and AAA in the state to create the Family Caregiver Support Program. In some parts of the state, ASAPs and AAAs have collaborated to create a regional Family Caregiver Support Program that pools the resources, knowledge, and experience of participating agencies. Two such collaborative
ventures are described below. (For information on the Family Caregiver Support Program for those living outside of Central MA and Suffolk County, contact the ASAP/AAA in your city or town, listed in the Directory.)

- **Central Massachusetts Family Caregiver Support Program** serves family caregivers in the Worcester area and surrounding communities. It is a collaboration of Central Massachusetts Agency on Aging, Elder Service of the Worcester Area, Montachusett Home Care Corporation, and Tri-Valley Elder Services. See: www.seniorconnection.org/caregiversupport.htm > Family Caregiver Support Program, or call 508-852-5539 V/TDD, or 800-244-3032 V/TDD.

The Central Massachusetts AAA also runs **Senior Connection**, an interactive website, and Connection for Caregivers, which offers facilitated online support groups, classes, and a 24-hour informal caregiver chat room.

The Connection’s **Guide to Elder Services** is an online searchable database with more than 1,900 facilities, agencies, organizations, and providers in Central Massachusetts. The site also offers useful articles and publications, notably "The Caregiver's Guide," a clearly written guide that covers the ABCs of supporting elders and caregivers in the community. For a free copy, go to: www.seniorconnection.org/caregiversupport.htm > Publications and Brochures, or call 508-852-5539 V/TDD, or 800-244-3032 V/TDD.

- **Caregiver Alliance of Suffolk County** is a collaboration of five elder service organizations: the Boston Commission on Affairs of the Elderly, Boston Senior Home Care, Central Boston Elder Services, Ethos, and Chelsea-Revere-Winthrop Elder Services. The alliance’s mission is to support caregivers of elders and grandparents raising grandchildren by enhancing their coping skills, increasing their knowledge, and minimizing the stress of caregiving.

Services in support of this mission include one-on-one consultation, educational workshops, support groups, respite care scholarships, and specialized information and referral for non–English-speaking caregivers. To learn about available services, call Boston Elder Info at 617-292-6211, or the Caregiver Alliance at 617-277-7416 ext 136, or visit: www.caregiveralliance.org.

**Other Places to Find Caregiver Support Programs**

*Ethnic and Faith-Based Organizations*
Caregiver support services and resources that are culturally and linguistically sensitive help link caregivers from diverse communities to the broad array of elder services and resources in Massachusetts. Some of these organizations are listed below. You may want to check with a clergy member or local Council on Aging Senior Center for additional resources.
Asian Center of Merrimack Valley collaborates with area elder organizations to provide services to Cambodian, Chinese, and Vietnamese elders. The center’s elders group meets monthly, and members share meals, socialize, receive basic medical screenings, and hear speakers on health issues and services available to seniors. Other events include field trips and Vietnamese and Cambodian New Year celebrations. See: www.asiancentermv.org > Click to Enter > Elder Program, or call 978-683-7316.

Asian American Civic Association (AACA) provides a variety of services, including housing counseling, Social Security assistance, and help for elders in filling out forms and reading letters. See: www.asiancentermv.org/index2.html > Social Services, or call 617-426-9492.

Casa Latina, Inc., serves Latino families of all ages in Hampshire Country, and serves elders and their caregivers by providing a medical interpreting service and training Latino elders to provide support to their peers. See: www.casalatinainc.org > Programs, or call 413-586-1569.

Catholic Charities, Archdiocese of Boston, provides many social service programs for elders throughout eastern Massachusetts, including home visiting programs, adult day health, visiting nurse services, a Foster Grandparents program, support programs for grandparents rearing their grandchildren, and Basic Needs Services, which provides food, fuel, utility, and rental assistance. Visit: www.ccab.org, or call 617-482-5440.

Faith in Action volunteers help those in need by providing non-medical assistance, such as picking up a few groceries or running errands, providing a ride to the doctor, offering a friendly visit (talking and listening), reading, and helping people pay bills. Call 877-324-8411 toll free, or visit: www.fiavolunteers.org for list of local chapters.

Greater Boston Chinese Golden Age Center promotes the welfare of Chinese-speaking Asian elders by helping them maintain their independence and remain at home. The center offers services such as nutrition, adult day health, elder-at-risk, lifeline, transportation, and congregate housing. See: www.gbcgac.org > Services & Programs, or call 617-357-0226.

Haitian American Public Health Initiative (HAPHI) provides members of the Haitian community with information on health, services, and skill-building, to assist them in improving their physical and mental well-being. The Massachusetts Medicare/Medicaid Outreach and Education (MORE) Program informs Haitian elders with limited English proficiency about their eligibility for benefits, and provides information on Medicare and Medicaid. The Program to Enhance Elder Services (PEERS) provides community outreach, advocacy, referral, education, and support services for elders. See: www.haphi.org > Services Program, or call 617-298-8076.
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- **Hebrew Rehabilitation Center/Hebrew Senior Life** offers long- and short-term care, senior supportive housing and services, assisted living, adult day health, a continuing care retirement community, and home health care. This organization is also the largest provider-based geriatric research facility in the United States. See: [www.hebrewrehab.org](http://www.hebrewrehab.org) > HSL Services, or call 617-363-8000.


- **Islamic Multi-Service Organization** is a multi-service agency that serves Islamic families of all ages. Programs include the Elder Dignity Program, which links elders to critical support services. See: [http://imso.us/](http://imso.us/) > Our Services, or call 617-442-4676.

- **Jewish Community Housing for the Elderly** builds and manages affordable, nonsectarian housing for independent elders in the Greater Boston area, and provides its tenants with programs and services designed to facilitate healthy aging. See: [www.jfcsboston.org](http://www.jfcsboston.org), or call 617-912-8404.

- **Jewish Family and Children's Services** works to help elders of all faith traditions remain independent in their own homes. The organization provides information, referrals, and services for home care, health care, geriatric care management, long-term care, and guardianship issues. See: [www.jfcsboston.org](http://www.jfcsboston.org) > Seniors, or call 781-647-5327.

- **La Alianza Hispana, Inc.**, serves the Latino community of Greater Boston, and runs a Senior Center Program that offers computer courses, a theater group, a handicrafts workshop, and other recreational activities. The organization also offers health orientations, translation and interpretive services, transportation arrangements, and hot lunches. See: [www.laalianza.org](http://www.laalianza.org), or call 617-427-7175.

- **Massachusetts Alliance of Portuguese Speakers (MAPS)** works with Brazilian, Cape Verdean, Portuguese, and other Portuguese-speaking communities. Elder Services include nutritious lunches, social and educational activities, access to a variety of important services; health screenings, and other activities at the Cambridge Senior Center. See: [www.maps-inc.org](http://www.maps-inc.org) > Enter > Services > Social Services, or call 617-864-7600.

- **MATCH-UP Interfaith Volunteers** is a network of trained volunteers who provide support and companionship to elderly and disabled adults in the Boston area. Programs include Friendly Visiting, PetPals, and the Strong for Life in-home exercise program. The group also offers health communication workshops and responds to short-term needs for medical escorts and other kinds of assistance, such as decluttering, simple home repairs, and transportation. See: [www.matchelder.org](http://www.matchelder.org) > Services, or call 617-482-1510.
Multicultural Coalition on Aging (MCA) is composed of more than 75 agencies and institutions, as well as numerous private citizens, in the Greater Boston area. MCA is dedicated to the delivery of culturally competent care, and conducts educational, clinical, and research programs for elders.

The coalition hosts biannual “Aging Well Together” conferences in 10 languages for a diverse group of older adults to share health information and increase access to care. Professional symposia focus on cultural competence in the delivery of health care and social services. For information on events, go to: www.hebrewrehab.org and type “Multicultural Coalition on Aging” in the search box, or call Hebrew Senior Life for more information: 617-363-8000.

Springfield Vietnamese American Civic Association offers an Asian Elder Program. Call 413-733-9373.

Vietnamese American Civic Association, Inc. (VACA) offers a variety of social and educational services. The association collaborates with several area senior service centers, including Kit Clark Senior Services, Elder Services of the Merrimack Valley, the City of Worcester, and Mystic Valley Elder Services, offering outreach and education at those locations. The association provides an elderly outreach worker at the Mystic Valley Elder Services center once a week to assist Vietnamese elders. See: www.vacaboston.org >What We Do: Health and Social Services, or call 617-288-7344, ext. #16.

Organizations Linked to Specific Diseases
Sometimes the kind of information that caregivers need is very specific to the particular disease or health issue that their elder is facing. The following organizations provide assistance to caregivers:

Alzheimer's Association has extensive information about the disease, updates on research and treatments, training for caregivers and people with dementia, and short-term counseling. See: www.alz.org. The Massachusetts Alzheimer's Association also provides extensive information for caregivers on assisting persons with the disease, as well as listings of educational programs and support groups for caregivers. See: www.alz.org/MA, or call 800-272-3900 toll free.

American Cancer Society provides support groups and other resources for caregivers, including a Caregiver Discussion Board. To find the address and phone number of the nearest ACS office and a map, see: www.cancer.org > "Find ACS in your Community" > enter your Zip code > providers.

American Diabetes Association is the nation's leading non-profit health organization providing diabetes research, information, and advocacy. The association has more than 80 programs in Massachusetts. For information about caregiver support groups and
other resources in your city or town, go to: www.diabetes.org > In your area > enter your Zip code > Find a recognized education program.

- The **Arthritis Foundation** website offers resources in both English and Spanish: detailed information about the disease, drug treatments, and pain management, plus help lines and message boards. See: www.arthritis.org. The Massachusetts chapter is in Newton. For information on local programs, or if you have questions not answered on the national website, call 800-766-9449 or 617-244-1800.

- The **American Heart Association** website provides information and resources specifically designed for caregivers. See: www.americanheart.org. Click on “Diseases and Conditions” > Tools for Success > The Heart of Caregiving.

- **American Stroke Association** provides outreach to stroke survivors and their caregivers through a national call center: 888-4-STROKE (888-478-7653). To reach the Warmline team, which answers questions, and the support group registry, see: www.strokeassociation.org > Life After Stroke > For Family Caregivers > Getting Support > Support Groups > more. The locator will help you find the chapter nearest you.

- **Compassionate Care ALS** models compassion to those affected by ALS (Lou Gehrig's disease) by providing educational and legal resources, respite opportunities, instruction and guidance, subsidy-of-living aids and assistance, and intimate dialogue with patients and their caregivers, families, and friends.

  CC-ALS has created a set of meditation exercises, available on a CD. Called "Cultivating Compassion," the CD is geared to people with ALS but has relevance for people facing many other life threatening diseases. See: www.ccals.org.

- **COPD-Support, Inc.**, provides information on organizations, support groups, and online meeting places for patients with emphysema, chronic bronchitis, and chronic asthma and their caregivers. See: www.copd-support1.com.

- The **Massachusetts chapter of the Leukemia and Lymphoma Society** provides information on the diseases and both online and in-person group support for caregivers. See: www.leukemia-lymphoma.org > Chapter Finder > Enter Zip code, or call 800-688-6572 toll free.

- **National Multiple Sclerosis Society** has a useful website that includes publications for caregivers. See: www.nationalmssociety.org, or call 800-344-4867. The central New England chapter is in Waltham, and offers local resources for education, support, and advocacy. Call 800-493-9255, or go to: http://mam.nationalmssociety.org > Find a Chapter, and enter your zip code.
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- **National Parkinson Foundation** supports Parkinson’s-related research, patient care, education, training, and outreach. There are now 39 affiliated chapters of NPF throughout the United States, which work with hundreds of people in support groups listed on the foundation’s website. Go to: [www.parkinson.org](http://www.parkinson.org) > Find Resources > Caregiver Resources.

- **The Wellness Community**, a national organization with a Boston-based chapter and office, provides support for cancer patients and their caregivers, and online and in-person support groups in Spanish and English. Call 617-332-1919, or see: [www.thewellnesscommunity.org/support/](http://www.thewellnesscommunity.org/support/).

**National Organizations**

Some national organizations have information that is useful for caregivers living in Massachusetts, as well as for caregivers whose elders live out of state.

- **AARP** has free online seminars for caregivers. "Managing Caregiving Details: The Basics" outlines common issues for caregivers and strategies for handling them. "Planning for the Care of Aging Parents" helps caregivers discuss independent living and long-term care issues with their elders. "Providing the Care" offers information on caring for a parent who is too sick or frail to live independently. Go to: [www.aarp.org](http://www.aarp.org) > Learning and Technology > Family Caregivers.

- **Caregiver Magazine**, a bi-monthly publication with articles about and resources for caregivers, covers many issues related to elder caregiving. See: [www.caregiver.com](http://www.caregiver.com).

- **Children of Aging Parents (CAPS)** runs caregiver support programs for adult children caring for elderly parents. For Massachusetts, call 800-227-7294. Or go to: [www.caps4caregivers.org](http://www.caps4caregivers.org) > support > Massachusetts support groups.

- **Eldercare Locator** is a national database that connects older Americans and their caregivers with information on senior services throughout the United States. The database provides links to state and local agencies on aging, and to community-based organizations serving elders and their caregivers. Go to: [www.eldercare.gov](http://www.eldercare.gov), or call 800-677-1116.

- **Family Caregiver Alliance (FCA)** is a California-based network that addresses the needs of families and friends who are providing long-term care at home. FCA offers information, education, services, research, and advocacy programs at national, state, and local levels to support and sustain caregivers. The website includes information on demand on a wide range of caregiver issues. For free publications and an online caregiver support discussion group, see: [www.caregiver.org/caregiver/jsp/home.jsp](http://www.caregiver.org/caregiver/jsp/home.jsp), or call 800-445-8106.
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- **Lotsa Helping Hands** is a free, easy-to-use, online private group calendar designed to organize helpers, so everyone can pitch in with meals delivery, rides, and other essential tasks during an elder care or other crisis. See: [www.lotsahelpinghands.com](http://www.lotsahelpinghands.com), or e-mail: support@lotsahelpinghands.com.

- **National Alliance for Caregiving**, an organization of national care providers, provides extensive information on how caregivers can take care of themselves. *Family Caregiving 101*, the alliance website, provides tips and information for caregivers. See: [www.familycaregiving101.org](http://www.familycaregiving101.org).

- **National Association of Professional Geriatric Care Managers (GMC)** is largely an organization for health and human service professionals working with elders, but the association also provides information for caregivers. Go to: [www.caremanager.org](http://www.caremanager.org) > Find a Geriatric Care Manager > type in your Zip code, or city and state, to locate a care manager in your area.

- **National Family Caregivers Association** provides useful tips and guides for all aspects of family caregiving. See: [www.thefamilycaregiver.org](http://www.thefamilycaregiver.org).


- **Well Spouse Foundation** (also known as the **Well Spouse Association**) provides support and other resources spouses and partners of people who are chronically ill or disabled. See: [www.wellspouse.org](http://www.wellspouse.org) > About Us > Join a Support Group > select State, to find a support group in your city or town, or call 800-838-0879.

- **Women's Health Information Center** offers useful resources for caregivers. Go to: [www.4woman.gov/faq/caregiver.htm](http://www.4woman.gov/faq/caregiver.htm) to read more about topics that affect women caregivers. This website is part of the Office of Women's Health of the U.S. Department of Health and Human Services. Call 800-994-9662 (TDD 888-220-5446).
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Caregiver Self-Assessment Questionnaire

How are you?

Caregivers are often so concerned with caring for their relative’s needs that they lose sight of their own wellbeing. Please take just a moment to answer the following questions. Once you have answered the questions, turn the page to do a self-evaluation.

During the past week or so, I have...

1. Had trouble keeping my mind on what I was doing ................. □ Yes □ No
2. Felt that I couldn’t leave my relative alone .................. □ Yes □ No
3. Had difficulty making decisions .................................. □ Yes □ No
4. Felt completely overwhelmed ........ □ Yes □ No
5. Felt useful and needed .................................. □ Yes □ No
6. Felt lonely .................................................. □ Yes □ No
7. Been upset that my relative has changed so much from his/her former self .................. □ Yes □ No
8. Felt a loss of privacy and/or personal time .................. □ Yes □ No
9. Been edgy or irritable .................................. □ Yes □ No
10. Had sleep disturbed because of caring for my relative .................. □ Yes □ No
11. Had a crying spell(s) .................................. □ Yes □ No
12. Felt strained between work and family responsibilities ........ □ Yes □ No
13. Had back pain ............................................. □ Yes □ No
14. Felt ill (headaches, stomach problems or common cold) ........ □ Yes □ No
15. Been satisfied with the support my family has given me ........ □ Yes □ No
16. Found my relative’s living situation to be inconvenient or a barrier to care .................................. □ Yes □ No
17. On a scale of 1 to 10, with 1 being “not stressful” to 10 being “extremely stressful,” please rate your current level of stress. ______
18. On a scale of 1 to 10, with 1 being “very healthy” to 10 being “very ill,” please rate your current health compared to what it was this time last year. ______

Comments:
(Please feel free to comment or provide feedback)

________________________________________________________
________________________________________________________
________________________________________________________
________________________________________________________
________________________________________________________
________________________________________________________
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Self-evaluation:
To Determine the Score:
1. Reverse score questions 5 and 15. (For example, a “No” response should be counted as “Yes” and a “Yes” response should be counted as “No”)
2. Total the number of “yes” responses.

To Interpret the Score:
Chances are that you are experiencing a high degree of distress:
• If you answered “Yes” to either or both Questions 4 and 11; or
• If your total “Yes” score is 10 or more; or
• If your score on Question 17 is 6 or higher; or
• If your score on Question 18 is 6 or higher.

Next steps:
• Consider seeing a doctor for a check-up for yourself.
• Consider having some relief from caregiving (Discuss with the doctor or a social worker the resources available in your community.)
• Consider joining a support group

Valuable Resources for Caregivers:
Eldercare Locator (a national directory of community services)
1-800-677-1116
www.aoa.gov/eldercarelocator.html

Family Caregiver Alliance
1-415-434-3388
www.caregiver.org

Medicaid Hotline
Baltimore, MD
1-800-638-6633

National Alliance for Caregiving
1-301-738-8444
www.caregiving.org

National Family Caregivers Association
1-800-996-3650
www.nfca.org

National Information Center for Children and Youth with Disabilities
1-800-695-0285
www.nichcy.org

Local Resources and Contacts:
Chapter 10: Staying Involved

“Developmental and cell biologists have discovered that the human body creates new brain cells every day into its oldest years, which means the opportunities for lifelong learning never stop.”
—Marge Coleman and Jenifer Milner, Journal of Active Aging, May-June 2004

What does it mean to turn 65? Being eligible for Social Security and Medicare are the milestones that many people think mark the end of middle age and the beginning of old age. But as Americans live longer and healthier lives, and the aging of the Baby Boom generation promises to bring even more dramatic changes in the way we view and live those post-65 years, this idea of old age is being challenged.

Many elders are still interested in staying involved in work and activities into their 80s and 90s. The elder in your care may want to remain active, and this section may help you locate organizations and programs near you to support that desire. Even elders with mobility or other limitations can make great contributions to their communities. And, if you are a working caregiver, this chapter may help you consider options for your own future as well.

Employment or Retirement? New Models of Work
Evidence is growing that the full-start, full-stop model of paid work is not working. Many people are not financially prepared to stop working at age 65, and even those who are on firm financial ground for retirement may miss the intellectual stimulation and social benefits of working.

From the employer side, companies are beginning to experience a shortage of talent for skilled jobs as the Baby Boom’s experienced workers retire.

To help address these changes, both workers and employers are experimenting with new models of work. What are these innovations? If you are a working caregiver, or the elder in your care is still working, these options may apply to you:

- **Phased retirement**: Jobs that allow a transition from full-time work to full-time retirement through decreases in workload and responsibilities over time. Phased retirement is prevalent in fields such as education, where teacher shortages have spurred school systems to create incentives to keep experienced teachers in the classroom.

- **Bridge jobs/careers**: Jobs that allow elders to move from one field of work to another, which can entail a career change.

- **Flexible work arrangements**: Jobs that allow employees to adjust the starting and ending times of their workday; or part-time work, telecommuting, job sharing, and other
arrangements that make the hours and location of working more amenable to the jobholder.

Not only is the way people work after age 65 under scrutiny, but so are the purposes of work. Many older Americans want to use this time of life to become more involved in their communities, and their experience can benefit organizations that are already facing labor shortages, such as those that provide education, health care, and social services.

**Civic Ventures** is exploring new ways for people over aged 65 to continue to make a contribution. This non-profit sees retirees as a huge untapped asset, and is working to make the “experience dividend” a reality. For information on how retirees can find public service jobs, see “The Boomers Guide to Good Work” at: [www.civicventures.org](http://www.civicventures.org) > Publications > booklets.

**Volunteering**

Older people receive all sorts of help from volunteers, but elders also comprise more than one-third of Americans who volunteer to help others. Elder volunteers contribute many valuable services through efforts that relate to their hobbies or prior job experience, efforts that offer them a chance to try something new, or simply efforts to help someone in need. The following organizations provide a rich array of volunteer opportunities for elders who wish to be involved:

- **The Experience Corps** engages people over aged 55 to volunteer in public schools and youth-focused organizations in their communities. Started in 1995, the corps has grown to include more than 2,000 volunteers in 19 cities. The volunteers work one-on-one with young children, create before- and after-school programs, get parents more fully involved in schools, and serve as advocates for children and their needs in the larger community. For more information, see: [www.experiencecorps.org](http://www.experiencecorps.org).

- **Family Friends** organizes people over aged 55 who are interested in working as advocates for children who have special needs. There are no income guidelines for either volunteers or families, and volunteers receive extensive training. For more information, visit: [www.familyfriends.org](http://www.familyfriends.org).

- **The Peace Corps** provides 27 months of training and service for elders interested in volunteering in another country. Volunteers work in business development, education, youth and community development, agriculture and the environment, and health. The Peace Corps prepares volunteers with extensive language, technical, and cross-cultural awareness training, and covers transportation and medical costs during the volunteer period. Go to: [www.peacecorps.gov](http://www.peacecorps.gov), or call 800-424-8580.

- **Senior Corps**, administered by the Corporation for National and Community Service, links more than 500,000 Americans to service opportunities. Conceived during John F. Kennedy’s presidency, Senior Corps runs three programs that rely on elder volunteers:
**Foster Grandparents** devote their volunteer service entirely to disadvantaged or disabled youth. They offer emotional support, tutor children with low literacy skills, mentor troubled teenagers and young mothers, and care for premature infants and children with physical disabilities and severe illnesses.

**Senior Companions** provide assistance to disabled adults who wish to continue to live independently at home.

Volunteers for both these programs must be aged 60 or older and be able to serve between 15 and 40 hours a week. In return, they receive training, transportation, some meals, a free physical, and insurance protection while on assignment. Income-eligible volunteers also receive a modest weekly stipend.

**Retired and Senior Volunteers (RSVP)** places adults aged 55 and over in non-profit organizations and faith-based institutions to provide a variety of services, from leading local museum tours to teaching adult education computer classes. RSVP volunteers serve without compensation, but may be reimbursed for expenses such as transportation. Insurance protection is provided to volunteers while on assignment. The hours and frequency of volunteering are flexible.

For information, call 800-424-8867, or visit: [www.seniorcorps.org](http://www.seniorcorps.org).

- **Senior Environment Corps** of the Environmental Alliance for Senior Involvement is a national non-profit coalition that enables older adults to play an active, visible role in protecting and improving the environment in their communities. For more information, see: [www.easi.org](http://www.easi.org).

- **Senior Medicare Patrol (SMP)** programs teach retired professionals, such as doctors, nurses, accountants, investigators, law enforcement personnel, attorneys, and teachers, to help Medicare and Medicaid beneficiaries become better health care consumers. SMP focuses on issues such as identifying billing errors and preventing Medicare fraud. Go to: [www.aoa.gov/smp](http://www.aoa.gov/smp).

- **Service Corps of Retired Executives (SCORE)** is a 13,000-member volunteer association of retired executives and small business owners. It is sponsored by the U.S. Small Business Administration, and coordinates volunteer counselors to assist first-time entrepreneurs and small business owners in planning and management. To locate the SCORE office nearest you, call 800- 634-0245, or visit: [www.score.org/index.html](http://www.score.org/index.html).

- **USA Freedom Corps** was established by President Bush after 9/11, when so many Americans volunteered to help other Americans affected by the terrorist attacks. You can find
opportunities in your community by going to: www.freedomcorps.gov > Find a volunteer opportunity > select a category or enter your Zip code or state.

- **Volunteers in Parks (VIP)** provides older individuals with an interest in history and the outdoors volunteer opportunities with the National Park Service, which is entrusted with preserving more than 360 national parks. For information, see: www.nps.gov.

- **Volunteer Center National Network** and the **Points of Light Foundation** have partnered to form a network that helps connect people and resources to propose creative solutions to community problems. See: www.pointsoflight.org.

Additional resources can be found on the website of the **U.S. Administration on Aging**. See: www.aoa.gov > Elders and Families > Volunteer Opportunities. You may also find volunteer opportunities through your Area Agency on Aging (AAA), Council on Aging, or your local place of worship.

**Lifelong Learning**

Scientists and physicians have extensively documented the mental and physical benefits of remaining intellectually engaged as people age. Massachusetts – with its rich array of higher educational institutions, libraries and museums – has many educational resources that provide seniors with opportunities for lifelong learning.

**Colleges, Universities, and Libraries**

A good place to start looking for courses and adult education classes is your local college or university, where it is no longer unusual to find older adults enrolling as students and taking courses for credit as well as auditing courses.

The U.S. Department of Education’s **National Center for Education Statistics (NCES)** has an easy way to locate the lifelong learning resources nearest you. Go to: http://nces.ed.gov > School/library search > enter your city or town and Massachusetts. You can search by type of institution, including public and private higher education institutions and libraries, or by city or state, to look for institutions within 50 miles of your Zip code.

**Lifelong Learning Resources in Massachusetts by Region**

A network of university- and college-linked programs is called Lifelong Learning Institutes. The Lifelong Learning Movement started in 1962 when a group of retired public schoolteachers from New York City formed the Institute for Retired Persons at the New School and started the first Lifelong Learning Institute (LLI). The original institute became the **Elderhostel Institute Network**, which helps develop the overall movement and coordinates more than 400 programs in the United States and Canada (for information on travel opportunities, see *Travel and Recreation*, page 99.)
To learn about Lifelong Learning and other educational opportunities in your community, check with your local Council on Aging (see the Directory at the end of this Handbook). Some COAs offer their own classes, while others partner with local schools and colleges. Many communities and faith-based organizations also offer adult education programs, tours, and day trips.

You can also check the following centers and programs for classes in your area:

**Eastern and Southeastern Massachusetts**

- **Academy for Lifelong Learning of Cape Cod, Inc. (ALL)**, Cape Cod Community College, 2240 Iyanough Road, West Barnstable, 02668-1559. Phone: 508-362-2131, ext. 4828. Or see: [www.allcapecod.org](http://www.allcapecod.org).

- **Harvard Institute for Learning in Retirement (HILR)**, Harvard University, 51 Brattle Street, Cambridge, 02138. Phone: 617-495-4072. See: [www.hilr.harvard.edu](http://www.hilr.harvard.edu).


- **Osher Institute for Lifelong Learning @ Brandeis (BOLLI)**, Brandeis University, Rabb School, MS 085, Waltham, 02454-9110. Phone: 781-736-2171. See: [www.brandeis.edu/programs/bali](http://www.brandeis.edu/programs/bali). E-mail: BOLLI@brandeis.edu.

- **Osher Lifelong Learning Institute @ Tufts University**, 039 Carmichael Hall, Medford, 02155. Phone: 617-627-5885 or 617-627-5699. See: [www.brandeis.edu/programs/bali](http://www.brandeis.edu/programs/bali). E-mail: OsherLLI@tufts.edu.

- **Osher Lifelong Learning Institute (OLLI) at University of Massachusetts–Boston**, 100 Morrissey Boulevard, Boston, 02125. Phone: 617-287-7312. See: [www.lets.umb.edu](http://www.lets.umb.edu).

- **Lifelong Learning at Regis College (LLARC)**, 235 Wellesley Street, Weston, 02493. Phone: 781-768-7135. See: [www.regiscollege.edu/acad/llarc](http://www.regiscollege.edu/acad/llarc).


- The Second Half: Lifelong Learning @ 50+ University of Massachusetts, Dartmouth 139 South Main Street, Fall River, 02721. Phone: 508-677-4694. See: [www.umassd.edu/secondhalf](http://www.umassd.edu/secondhalf). E-mail: secondhalf@umassd.edu.
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North Shore

- **Explorers Lifelong Learning Institute of Salem State College**, 10 Federal Street, Salem, 01970. Phone: 978-744-0804. See: www.salemstate.edu/explorers. Email: explorers@verizon.net.

- **Learning in Retirement Association (LIRA)**, University of Massachusetts–Lowell, One University Center, Lowell, 01854. Phone: 978-934-3135. See: www.uml.edu/community/lira.

- **Lifelong Learning**, Northern Essex Community College, 100 Elliott Way, Haverhill, 01830. Phone: 978-556-3688.

- **Middlesex Institute for Lifelong Learning for Seniors (MILES)**, Middlesex Community College, 591 Springs Road, Building 9, Room 220, Bedford, 01730. Phone: 781-280-3617. See: www.middlesex.mass.edu/CareerTraining/Miles info.htm.

Central Massachusetts

- **Learning in Later Life**, Springfield College, 263 Alden Street, Springfield, 01109. Phone: 413-748-3497.


Western Massachusetts

- **Berkshire Institute for Lifetime Learning (BILL)**, Berkshire Community College/Williams College, 1350 West Street, Pittsfield, 01201. Phone: 413-499-4660, ext. 456.


Another organization also offers learning communities for elders:

- **Senior Net** is a national non-profit organization that offers older adults both local classes and online self-paced instruction in computers and the Internet. Learning Centers are located in Boston, Brockton, Falmouth, Gloucester, Lawrence, South Hadley, Southwick, Springfield, and Westford. Managed and taught by volunteer seniors for people aged 50 and older, courses provide a low-cost, friendly introduction to using computers and more advanced topics such as genealogy, graphics, personal financial management, and tax preparation. Many centers offer open lab time, user groups, workshops, and social activities. Go to: www.seniornet.org/jsnet > Learning Centers > and Courses to learn more.
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Travel and Recreation
One of the most distinctive aspects of the partnership between the LLIs and Elderhostel is the short-term educational travel opportunities they have developed for adults aged 55 and over.

- **Elderhostel**: To receive a free catalog of travel options, call 800-454-5768 or 877-426-8506. To read about the programs online, visit: www.elderhostel.org.

Other travel and recreation opportunities abound:

- **AARP** offers free information on health, travel, games, and entertainment including online puzzles and games. See: www.aarp.org/learntech/family_care.

- **Rails to Trails Conservancy** converts abandoned railroad track into walking, biking, and hiking trails, and works at the federal, state, and local level to make trails an essential component of the smart growth and livable communities movement. There are 27 trails in Massachusetts. To find a trail near your community or in another part of the state, go to: www.railtrails.org/index.html > Rails to Trails Conservancy > Find a trail > Rail Link.com > state or region > scroll down to Massachusetts.

- **Delta Society** is a national non-profit organization whose mission is improving human health through service and therapy animals. Its **Pet Partners** program brings volunteers and their pets to nursing homes, hospitals, and schools. For information and resources on the human-animal-health connection, see: www.deltasociety.org.

- **Massachusetts Department of Conservation and Recreation (DCR)** oversees the Division of State Parks and Recreation. Its Universal Access Program is dedicated to providing outdoor recreation opportunities for visitors of all abilities through access to beaches, pools, fishing, boating, camping, cycling, trails, scenic viewing, and picnicking. The DCR website contains detailed information on the many sites and activities. See: www.mass.gov/dcr. For more details on the Universal Access Program, go to: www.mass.gov/dcr/universal_access, or write to P.O. Box 484, Amherst, 01004. Phone: 413-545-5353; 413-577-2200 TTY.

- The **National Park Service (NPS)** also maintains a number of historic sites, recreation areas, and parks in Massachusetts. Visit: http://home.nps.gov and “Select a State” for a detailed list of parks, or call 617-223-5200 for general information.

To learn about the facilities, interpretive programs, and conditions at each national or state park in Massachusetts, call before you visit. Phone numbers are available for each site on the websites above, or in your local telephone directory under: Commonwealth of Massachusetts,
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Department of Conservation and Recreation, Division of State Parks and Recreation; or U.S. Government, Interior Department, National Park Service.

A sampling of attractions:

- **Blue Hills Reservation (DCR)** in Milton offers an Adult Walking Club. Call 617-698-1802.
- **Boston Harbor Islands (DCR)** has boat cruises, tours, and picnic spots. Call 617-727-5290, or 617-223-8666.
- **Minute Man National Historic Park (NPS)** in Concord offers a wide range of reenactments and guided tours. Call 978-369-6993.
- **Walden Pond State Reservation (DCR)** in Concord has guided walks. Call 978-369-3254.
- **Cape Cod National Seashore (NPS)** offers ranger-guided activities and creative presentations. Call 508-349-3785.

**Cultural Institutions and Resources**

Massachusetts has a wealth of museums, and many offer free tours and lecture programs, as well as discounted admission for seniors. For a complete list of links to museums, go to: www.museumlink.com > U.S. Museums by State > Massachusetts. The following listings are examples in different parts of the state:

- **Museum of Fine Arts**, Boston, offers a senior discount for admission, and free, guided tours and gallery talks. Manual wheelchairs are available free of charge. The museum does not provide attendants to push visitors using wheelchairs, but personal care attendants are admitted free. Audio assistance devices and audio tours are available. The MFA is located at 465 Huntington Ave. and is accessible by the MBTA Green "E" and Orange lines (the Ruggles stop). Telephone 617-267-9300. See: www.mfa.org.

- **Peabody Essex Museum** in Salem offers a senior discount, and the main galleries are fully wheelchair accessible. The Chinese House and historic houses have limited accessibility. Wheelchairs are available free of charge. For directions and other information, call 978-745-9500, or 866-745-1876. For group tours, call x3070. See: http://pem.org.

- **Worcester Art Museum** has discount admissions for seniors and is fully accessible from the Tuckerman entrance at 55 Salisbury Street. Wheelchairs and audio tours are available. For more information, call 508-799-4406. See: www.worcesterart.org.

- **John F. Kennedy Presidential Library and Museum**, at Columbia Point in Boston, overlooks Quincy Bay and is accessible by the MBTA Red Line. Senior and group tour discounts are offered. For more information, call 866-JFK-1960 or 617-514-1600. See: www.jfklibrary.org.

- **Boston Symphony Orchestra (BSO)** has a dedicated telephone line, 617-638-9431, for disabled patrons who would like to purchase tickets to BSO, Pops, or Tanglewood concerts.
(the latter in western Massachusetts), or who need information about disability services and seating.

- **At Symphony Hall,** in Boston, the Access Service Center, at the Cohen Wing entrance on Huntington Ave., dispenses assistive listening headsets, wheelchairs, Braille and large print programs, and emergency medical equipment. The staff will also assist patrons to or from their seats and vehicles, and with any other request. See: www.bso.org > Tickets > Attending a Performance > Patrons with Disabilities, or call 617-638-9431.

- **Tanglewood,** in Lenox, has a dedicated telephone line for disabled patrons who would like to buy tickets or who need information about disability services. Call 617-638-9431, or 888-266-1492, ext. 43.

- **Clark Art Institute,** in Williamstown, is both an art museum and a research center featuring an extensive collection of European and American art. The galleries, library, café, and auditorium are fully accessible. Accessible restrooms are also available. The East Entrance is equipped with automatic doors. For more information, go to: www.clarkart.edu, or call 413-458-2303.

- **MASS MoCA,** located in a former factory complex in North Adams, showcases contemporary visual and performing arts. MASS MoCA is wheelchair accessible, although one outdoor exhibit is not readily accessible to wheelchairs. The museum has wheelchairs, and suggests you reserve one in advance by calling the box office at 413-662-2111. There is ample handicapped parking, and the museum invites all patrons to drop off visitors near the front door. For more information go to: www.massmoca.org.

**Advocacy for Elder Issues**

With the U.S. population aging and life expectancy rising because of advances in research and clinical care, elder issues have become more important in public discussions and public policy. The role of family caregivers and policies related to elder caregiving have often been neglected in the past, but this has started to change given growing public recognition of the importance of the work caregivers do.

In Massachusetts and nationally, a number of organizations promote legislation, influence public policy, conduct research, and provide public education on issues of concern to elders and caregivers. These groups advocate for improved elder resources and support for caregivers both in the Massachusetts state legislature and in Congress.

Across Massachusetts, most of the 27 Aging Service Access Points (ASAPs) publish online and printed newsletters on issues of concern to elders and their caregivers, such as drug benefits available under Medicare Part D, and new state legislation to expand health insurance coverage to the uninsured.
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The Massachusetts Association of Councils On Aging and Senior Center Directors (MCOA) also provides legislative updates and other useful information in its monthly newsletter. You can download it at: www.mcoaonline.com, or call 413-527-6425 for information.

**Legislative and Advocacy Organizations in Massachusetts**

This section of the Handbook provides a brief description of some of the key organizations working on issues of concern to elders and caregivers in Massachusetts, although the list is by no means exhaustive:

- **Boston Partnership for Older Adults** is a coalition of more than 70 organizations working to ensure that all older adults have the support and resources they need to age with dignity.

- Through education, access to information and services, and greater collaboration among Boston’s service providers and funders, the partnership works to build a system for older adults and their care partners that values independence and choice. See: www.bostonolderadults.org, or call 617-426-5124.

- **Greater Boston Interfaith Organization (GBIO)** is a broad-based grassroots organization that works to coalesce, train, and organize the communities of Greater Boston across all religious, racial, ethnic, class, and neighborhood lines for the public good. GBIO has focused on universal access to health care, youth and safety, and elder care, among other issues. GBIO supports family caregivers by advocating for more resources for caring for elders in their homes and communities, and for better conditions and career opportunities for home health aides (personal care attendants). See: www.gbio.org, or call 617-825-5600.

- **Massachusetts Association of Older Americans (MAOA)** is a statewide advocacy organization that works to keep elders in the mainstream of life. MAOA promotes policies that preserve justice, dignity, economic security, and health for all seniors and their families. See: www.maoamass.org/maoa, or call 617-426-0804. E-mail: advocacy@MAOmass.org.

- **Massachusetts Senior Action Council (MSAC)** is a grassroots organization promoting the rights and well-being of senior citizens. Through community organizing and legislative advocacy, MSAC works to improve health care, transportation, housing, and income security for elders and their caregivers. See: www.massesnioraction.org, or call 617-442-3330.

- **Massachusetts Chapter of Alzheimer’s Association** advocates for quality of care in both community and long-term care settings, and supports the expansion of benefits and services to elders living at home. See: www.alz.org/MA, or call 800-272-3900.

- **Mass Home Care** provides information for seniors and their caregivers on a wide range of health and community-based programs serving elders, and also advocates for more resources for home care. The organization’s website includes a Consumer News section that provides up-to-date information on topics as health care, Medicare, Medicaid eligibility, and taxes. See: www.masshomecare.org.
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- **Multicultural Coalition on Aging (MCA)** is composed of more than 75 agencies and institutions, as well as numerous private citizens, in the Greater Boston area. MCA is dedicated to the delivery of culturally competent care, and conducts educational, clinical, and research programs for elders.

The coalition hosts biannual *Aging Well Together* conferences in 10 languages for a diverse group of older adults to share health information and increase access to care. Professional symposia focus on cultural competence in the delivery of health care and social services. For information on events, see: [www.hebrewrehab.org](http://www.hebrewrehab.org), and type “Multicultural Coalition on Aging” in the search box.

- **SeniorsConnect** works to empower seniors and train them as community builders in Boston neighborhoods. Its mission is to assist motivated elders to strengthen their connections with each other and join forces for richer lives in community engagement. The group’s programs promote better health, self-confidence, and leadership skills among seniors. See: [www.srsconnect.org](http://www.srsconnect.org), or call 617-491-6650.

- **LGBT Aging Project** works to ensure that lesbian, gay, bisexual, and transgender elders and their caregivers have equal access to aging benefits, protections, programs, services, and institutions. The LGBT Aging Project has a 10-Point Action Plan to ensure that LGBT citizens and taxpayers have full access to mainstream services, and a real choice about whether to use them. The project teaches service providers why and how to create an LGBT-friendly atmosphere and culturally appropriate programs and services. Go to: [www.lgbtagingproject.org](http://www.lgbtagingproject.org), or call 617-522-6700, ext. 307.

- **Stonewall Audubon Circle/Stonewall Communities Lifelong Learning Institute** is the nation’s first inclusive urban residential community developed by an LGBT organization. Stonewall Communities partnered with Abbott Development to build Stonewall Audubon Circle, which is open to all lesbian, gay, bisexual, and transgender elders and their caregivers. Go to: [www.stonewallcommunities.com/mc/page.do](http://www.stonewallcommunities.com/mc/page.do), or call 617-369-9090.

**On Beacon Hill**

A number of committees in the Massachusetts legislature (known as the General Court of the Commonwealth) work on elder care policy. The committee most directly charged with this task is the **Joint Committee on Elder Affairs**. Its mandate is as follows:

"It shall be the duty of the Committee on Elder Affairs to consider all matters concerning the elderly, handicapped elders, nursing facilities, prescription drugs, reverse mortgages, senior pharmacy and such other matters as may be referred."

To learn more about the membership and activities of this committee and others, go to: [www.mass.gov/legis](http://www.mass.gov/legis). From this page you can find:

- **Information on how to contact members of the Elder Affairs Committee.** See: Committee Listings > Joint Committee on Elder Affairs.
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- **Information on a particular piece of elder care legislation.** See: Current Legislation /Text of Senate Bills or Text of House Bills.

- **Information on when committees will discuss these bills.** See: Committees/Hearings.

- **Information on what your own state representative and state senator are doing** on the issues you care about. See: Legislators/By city/town to get their names and phone numbers.

**National Legislative and Advocacy Organizations**

- **AARP** is the largest organization of seniors in the United States. Its Grassroots America initiative is designed to mobilize 35 million members to influence legislative debates and elections on both state and national levels. AARP’s legislative and policy goals include: preserving Medicaid’s critical safety net, keeping Social Security solvent for future generations, and advocating for quality health care that is equitable, broad-based, and affordable. See: [www.aarp.org/issues](http://www.aarp.org/issues), or call 888-OUR-AARP. For a local AARP chapter, call 888-687-2277, or go to: [www.aarp.org/states/ma/](http://www.aarp.org/states/ma/).

- **National Center on Caregiving** is a program of the Family Caregiver Alliance. The NCC is a central source of information and technical assistance on caregiving and long-term care for policymakers, health and service providers, media, program developers, funders, and families. NCC research and publications document emerging trends and caregiver needs and services throughout the country. Go to: [www.caregiver.org > Public Policy and Research.](http://www.caregiver.org) For more information about the National Center on Caregiving, contact info@caregiver.org, or call 800-445-8106.

- **National Council on the Aging** works to improve health, find employment, and improve access to government and private benefits for older Americans. It is a leading advocate on national issues affecting seniors, and has shaped programs such as Meals on Wheels and Foster Grandparents. It also leads a nationwide network of collaborating organizations to advocate for and provide ways to improve the quality of life for elders. For information, see: [www.ncoa.org](http://www.ncoa.org), or call the national office at 202-479-1200 (TDD: 202-479-6674).

- **National Senior Citizen’s Law Center** advocates nationwide to promote the independence and well-being of low-income elderly individuals and persons with disabilities through litigation, legislation, and agency representation and assistance to attorneys and paralegals in field programs. The NSCLC website provides up-to-date policy information on issues of concern to elders and caregivers. See: [www.nsclc.org](http://www.nsclc.org), or call 202-289-6976.

- **National Family Caregivers Association (NFCA)** supports, empowers, educates, and advocates for more than 50 million people caring for an aged, chronically ill, or disabled loved one, regardless of their situation, diagnoses, relationships, or life stage. For information on tax deductions for caregiving, see: [www.nfcacares.org](http://www.nfcacares.org), or call 800-896-3650.

A number of organizations linked to specific diseases—such as cancer and heart disease—also have significant advocacy and legislative initiatives that benefit elders and their caregivers. See Chapter 9: Caregiver Support, page 87, under “Organizations Linked to Specific Diseases”.
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— A —

Activities of Daily Living (ADL) — The self-care tasks which are used to measure the Functional Impairment Level of an applicant or a client for home care services include the ability to bathe, dress and undress, eat, toilet, transfer in and out of a bed or chair, get around inside one’s own home, and maintain continence. Also see Instrumental Activities of Daily Living, (IADL).

Administration on Aging (AoA) — The principal federal agency responsible for administering the provisions of the Older Americans Act, except Title V. It advocates at the national level for the needs, concerns and interests of elder persons throughout the nation, and is housed within the Office of Human Development Services (OHDS) of the Department of Health and Human Services (DHHS).

Adult Day Care — A community-based group program designed to meet the needs of functionally impaired elders and other adults who can benefit from participating in group settings. Most programs include an individualized plan of care, group exercise, adult education classes and recreation, nutritious meals, and social work services. In addition, these programs make respite for caregivers possible, and provide support groups for participants and caregivers.

Adult Day Health Care — A community-based program similar to adult day care but designed for elders and persons with disabilities who need a higher level of care, but can still benefit from receiving services in a group setting. In addition to the services of an Adult Day Care program, other services provided include physical, occupational and speech therapies; nursing supervision; monitoring of vital signs, blood glucose, blood pressure, and medications; assistance with bathroom visits; dietary counseling and supervision; psychological counseling; and an Individualized Plan of Care. All services are supervised by trained geriatric specialists.

Adult Foster Care — see Group Adult Foster Care (GAFC)

Advance Directive — A document, such as a health care proxy or living will which allows an individual to convey his or her wishes about end-of-life care ahead of time. In Massachusetts, only the Health Care Proxy is legally binding on medical providers.

Aging Service Access Point (ASAP) — A private, non-profit, state-designated agency under contract with the Massachusetts Executive Office of Elder Affairs to provide a single-entry point for seniors and caregivers to access a variety of programs and services. Formerly known as "Home Care Corporation".

Area Agency on Aging (AAA) — Agencies established under federal law, the Older Americans Act (OAA), to respond to the needs of Americans aged 60 and over in every local community with the goal of keeping seniors living independently in their own homes. Like the ASAPs (see above),
GLOSSARY: Elder Care Terms from A to Z

AAAs work with the MA Executive Office of Elder Affairs to plan and provide social services and nutrition services for elders, and support for caregivers.

**Assignment**— A system under Medicare in which out of pocket costs depend on whether your doctor or supplier of health care equipment and supplies (such as wheelchairs, oxygen, braces and ostomy supplies) agrees to accept the Medicare approved payment amount. When doctors and suppliers agree to accept the Medicare approved amount, they accept assignment.

**Assisted Living Facility (ALF) or Assisted Living Residence (ALR)**— A facility that combines housing and supportive services for elders. Services include assistance with personal care, such as medication management, bathing, dressing and ambulating, and may include laundry, housekeeping, transportation, and social activities.

**Assistive Technology**— Products, devices or equipment used by individuals with disabilities to maintain, increase or improve their functional capabilities. Assistive technology can include mobility devices such as walkers and wheelchairs, as well as hardware, software, and peripherals that assist people with disabilities in accessing computers or other information technologies.

— **C** —

**Care Plan**— see Geriatric Care Manager

**CARF Accredited**— A rehabilitation facility that has been chosen to be reviewed by the Commission on the Accreditation of Rehabilitation Facilities (CARF), a private accreditation agency, and has been found to be in compliance with CARF quality standards.

**Case Management**— see Geriatric Care Manager

**Certified Home Health Agency (CHHA)**— A home health agency that meets Medicaid and Medicare requirements and standards for the provision of nursing care, rehabilitation therapies and the service of home health aides. Certification is by the MA Department of Public Health for reimbursement under Medicare, Medicaid and other insurance policies.

**CHAMPUS (Civilian Health and Medical Program of the Uniformed Services)**— Auxiliary medical services for active military/veterans and their dependents.

**Chore Services**— A type of home care service to assist frail elders to remain in their home, including vacuuming, washing floors and walls, defrosting freezers, cleaning ovens, cleaning attics and basements, and removing fire and health hazards.

**COBRA (Consolidated Omnibus Budget Reconciliation Act)**— A federal law requiring employers to offer time-limited cash-premium health insurance to employees who will lose their insurance due to termination. If you were an active participant in your employer's health plan prior to your departure date, you can continue the health insurance that you and your family received for up to 18 months.
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Companions — People provided by home care agencies who regularly visit frail elders providing socialization, medical escort, errand service, light meal preparation, as well as respite or temporary relief to family caregivers.

Congregate Housing — A shared living arrangement that allows elders to maintain their privacy and independence in a home-like setting with supportive services. In Massachusetts, the program is sponsored by the Department of Housing and Community Development (DHCD) and the Executive Office of Elder Affairs.

Congregate Living Facility — A non-institutional, independent group living environment that integrates shelter and service needs of functionally impaired and/or socially isolated elders who do not need institutional supervision and/or intensive health care.

Congregate Meals — A program, funded under Title 111-C of the Older Americans Act, providing one meal a day (usually lunch) at senior centers, churches and other community sites.

Conservatorship — Legal process in which a probate court appoints one or more persons to handle the financial affairs of a person the court determines to be incompetent or otherwise unable to handle her/his own finances.

Continuing Care Retirement Communities (CCRCs) — An alternative housing option designed to accommodate the needs of elders who can no longer live alone. CCRCs offer a full continuum of care, ranging from fully independent units, to assistance with personal care in assisted living apartments, to long-term care in a skilled nursing facility.

Council on Aging (COA) — A municipally appointed volunteer agency that provides services to elders, families and caregivers. While each COA is unique to its community, most councils offer information and referral, transportation, outreach, meals (congregate and home delivered), health screening, and fitness and recreation programs.

Custodial Care — A type of home care service that provides non-professional care to assist elders’ activities of daily living such as walking, getting in and out of bed, bathing, dressing, eating, toileting, and taking medicine.

D —

Dementia — A progressive decline of cognitive function, such as memory, concentration, and judgment, due to damage or disease of the brain beyond the natural process of aging. It is sometimes accompanied by emotional disturbance and personality changes.

DNR/DNI Order (Do Not Resuscitate/Intubate Order, also known as "Comfort Care Order") — Instructions in the medical record of an individual who has decided that they not wish cardiopulmonary resuscitation. A DNR informs medical personnel, including EMTs and paramedics, to provide care and transport in the community without artificial means to maintain heart function and breathing.
Durable Power of Attorney— A document that grants a person(s) the legal powers to perform on behalf of the Grantor certain specified acts and functions, related to real estate, banking and financial transactions, personal and family maintenance, and government benefits, among others.

This power is effective immediately and continues to be effective even if the Grantor becomes disabled or incompetent.

— E —

Elder Abuse Prevention Programs— Programs designed to alleviate situations of abuse, neglect or self-neglect; includes programs such as adult protection and guardianship/conservatorship.

Elder at Risk (EAR) Program— Program providing casework services to elders that allow them to safely remain in their own community when they can no longer meet their own needs for food, clothing, shelter, personal care, or medical care due to physical and/or mental impairments, substance abuse, or other serious problems.

Elder CHOICE— A financing subsidy program of the Massachusetts Housing Authority in which at least 20% of the units are reserved for low-income elderly residents.


Enrollment Period— A certain period of time when you can join a Medicare health plan, if it is open and accepting new Medicare members. If a health plan chooses to be open, it must allow all eligible people with Medicare to join. There are four periods during which you can enroll in Medicare Part A: Initial Enrollment Period (IEP) which starts three months before you are 65 and seven month afterwards, General Enrollment Period (GEP) which is the first three months of each year, Special Enrollment Period (SEP) for people who did not sign up when they were 65, and Transfer Enrollment Period (TEP) for those who only have Part B and enrolled in a Medicare managed care plan.

Escort Services (Escorted Transportation) — A service that provides either group transportation or individual escorts to take seniors to medical appointments, shopping, errands, banks, government offices, hospitals to visit friends and family, and on recreational or cultural outings.

Executive Office of Elder Affairs (Elder Affairs)- The lead state-wide agency in Massachusetts on aging and elder care issues. Among services offered are the Home Care Program, the Family Caregiver Support Program, a toll-free telephone help line (1-800-AGE-INFO) and website with elder care information. (See Section 1 for more information.)

Executor— A person appointed in a will to handle the probate of a deceased person’s estate.
Chapter 11:

GLOSSARY: Elder Care Terms from A to Z

— F —

**Family Caregiver Support Program, Massachusetts**— A program run by the Executive Office of Elder Affairs in conjunction with the Aging Service Access Points (ASAP) and Area Agencies on Aging (AAA). It provides information and referrals, training, counseling, support groups, respite care options, and other services to family caregivers.

**Family Medical Leave Act (FMLA)**— A federal law that provides caregivers up to 12 weeks of job-protected leave to care for a seriously ill parent, child or spouse (also covers leave for one’s own serious illness, a birth, or an adoption). Workers are eligible who work for firms with 50 or more employees, have at least one year of continuous employment, and worked at least 1250 hours in the 12 months prior to leave. There is no wage replacement available with this leave.

**Friendly Visitor**— A volunteer who visits isolated elders in their homes up to one or two hours per week, usually arranged by a home care agency.

— G —

**Gateway organizations**— An agency or organization that provides eldercare information and programs and is a key point of connection for elders and caregivers to access additional elder care resources and service providers. As used in this Handbook, key gateway organizations include: the MA Executive Office of Elder Affairs, Aging Access Service Points (ASAPs), US Agencies on Aging (AAAs) and local Councils on Aging (COAs.).

**Geriatric Care Manager**— Usually trained as social workers, nurses or gerontologists, most work on a fee for service basis. They assess an elder’s ability to live independently, develop an appropriate care plan, and organize home care services. This person may monitor services on an on-going basis and trouble-shoot as problems arise.

**Geriatric Medicine**— A subspecialty of internal medicine or family medicine focused on the clinical care of elders.

**Gerontologist**— A health care professional who specializes in elder care, with a degree in nursing, psychology, sociology, or other social-related professions. An applied gerontologist works directly with elders, evaluating and assisting individuals, families and groups. A research gerontologist is a scientist who conducts research on the biological, psychological, and sociological phenomena associated with old age and aging.

**Group Adult Foster Care (GAFC)**— A MassHealth program that pays for personal care services for eligible seniors and adults with disabilities who live in GAFC-approved housing. Housing may be an assisted living residence or specially designated public or subsidized housing.

**Guardianship**— A legal process by which a probate court appoints one or more individuals to handle the personal and financial affairs of a minor or person of any age the court determines to be mentally incompetent. The state Executive Office of Elder Affairs contracts with seven
agencies to provide Guardianship services to elders who have been abused and/or who a court has determined to be at risk or harm, and to lack decision-making capacity.

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**Health Care Proxy**— A document legally recognized in Massachusetts that is authorized by a competent person designating another person to act as his/her health care agent with the authority to make all health care decisions (unless specifically limited) for the grantor should he/she become unable to make or communicate those decisions.

**Health Maintenance Organization (HMO)**— is a group health insurance plan that entitles members to services of participating physicians, hospitals, and clinics. Coverage for services must be cleared by the HMO, and a primary care physician (PCP) within the HMO handles referrals. Members of the HMO pay a fee for coverage as well as small additional "co-payments" for out-patient visits and prescription drugs.

**HIPAA (Health Insurance Portability and Accountability Act)**— A federal law that ensures privacy provisions for health information and sets rules and limits on who can see an individual's health information. The law must be followed by health care providers and institutions, and certain government programs that pay for health care, such as Medicare and Medicaid. Information put in medical records, as well as insurance and billing records, is protected.

**Home Care Program, Massachusetts**— The state program that provides home-based services to elders so they can maintain their independence and live at home. It is administered through contracts with 27 private non-profit corporations called Aging Service Access Points (ASAPs).

**Home Health Agency (HHA)**— A public or private agency that specializes in providing skilled nursing services, home health aides, and other therapeutic services, such as physical therapy, in the home.

**Home Health Care**— Health care services provided in the home on a part-time basis for the treatment of an illness or injury, and covered by Medicare only if skilled care is needed and required on an intermittent or part-time basis.

**Home Monitoring System**— An electronic system designed to alert a caregiver when an elder, wearing a transmitting device, enters the zone near a monitored door or goes beyond a designated footage outside the home. These systems can be rented or purchased and are useful for conditions, such as Alzheimer's disease, causing disorientation or restlessness.

**Homemaker Services**— Assistance in home management, including light housekeeping, laundry, grocery shopping and meal preparation provided by trained personnel working under home care agency supervision.

**Hospice**— A public or private organization that provides pain relief, symptom management, and supportive services to terminally ill people and their families in the home or in a separate hospice facility.
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Hospitalist— Physicians trained and board certified in internal medicine who specialize in the care of hospitalized patients. They serve as the physicians-of-record for patients. The hospitalist returns the patient to the care of their primary care physician at the time of hospital discharge.

Independent Living Units— Housing units that include some basic services such as meals and housekeeping, usually for a fee. These units may exist in a Continuous Care Retirement Community (CCRC) that also has assisted living units and a skilled nursing facility.

Home Services— Services provided under the federal Older Americans Act by all Area Agencies on Aging (AAA). They include homemaker and home health aide services, in-person and telephone reassurance, chore maintenance, in-home respite care (including adult day care) and minor home modifications.

— I —

Initial Enrollment Period— see Enrollment Periods.

Instrumental Activities of Daily Living (IADL)— The six daily tasks (light housework, preparing meals, taking medications, shopping for groceries or clothes, using the telephone, and managing money) that enable the patient to live independently in the community. Also see Activities of Daily Living, ADL.

Intermediate Care Facility (ICF)— A nursing home which provides health-related services to individuals who do not require the degree of care or treatment given in a hospital or skilled nursing facility, but who (because of their mental or physical condition) require care and services which are greater than custodial care and can only be provided in an institutional setting.

— J —

JCAHO Accreditation— indicates that a facility, like a hospital, has voluntarily chosen to be reviewed by the Joint Commission on the Accreditation of Health Care Organizations (JCAHO), a private accreditation agency, and been found to be in compliance with JCAHO quality standards.

— L —

Legal Services Programs for the Elderly— Programs providing free legal assistance, counseling and representation in civil matters by an attorney, or other person under the supervision of an attorney, to people sixty years of age and older, prioritizing those elders in the greatest economic and social need.

Levels of Care in Nursing Facilities— While the federal government has eliminated all references to and makes no distinction regarding levels of care, the state still utilizes level of care classifications for the sole purpose of licensing long-term care facilities. Multilevel facilities may maintain graduated levels of care up to or including skilled nursing services.
**Level I** and **Level II**, financed by Medicaid or private payment, provide twenty-four hour skilled nursing services as well as restorative and other therapeutic services. Many specialize in areas such as rehabilitation.

**Levels III** and **IV** includes nursing homes and retirement homes. Services range from routine nursing care to assistance with activities of daily living or supervised care for persons who do not require nursing or medical services. Most retirement homes (Level IV) provide residential rather than nursing care.

**Limited Medication Administration**— An optional service in assisted living residences that allows a family member or licensed practitioner to administer medication to a resident.

**Living Will**— A set of instructions documenting a person's wishes about medical care intended to sustain life. It is used if a patient becomes terminally ill, incapacitated, or unable to communicate or make decisions. Massachusetts law does not recognize a Living Will as binding on medical personnel. However, documents used to prepare a Living Will provide information that can convey the individual's intent, and facilitate instructions to the designated agent in a health care proxy which Massachusetts does recognize as binding.

**Local match**— The funds that a program must raise in order to qualify for and receive funding from various federal or state programs.

**Long-Term Care Insurance (LTCI)**— An insurance policy designed to alleviate some of the costs associated with nursing home and home health care for persons who become unable to care for themselves independently. Most policies provide coverage for a specified number of years or may offer lifetime coverage. The cost of policies varies in relation to the age of the individuals at purchase, the conditions and services covered, and, the amount and length of coverage.

**Long-Term Care Ombudsman Program (LTCOP)**— A program designed to investigate actions or decisions by nursing homes and other agencies which may adversely affect the health, safety, welfare, or rights of elders living in long term care facilities. The program is operated through 24 local agencies to facilitate access to all nursing and rest home residents, and works closely with the Department of Public Health's Division of Health Care Quality in resolving issues and concerns. It also provides information on selecting a nursing home.

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**Massachusetts Family Caregiver Support Program**— see Family Caregiver Support Program.

**MassHealth**— The Massachusetts Medicaid program that offers health care coverage for some low-income and moderate-income families, disabled individuals and persons over age 65 who meet eligibility requirements. The program covers most needed services provided by physicians, dentists, hospitals, clinics, medical equipment suppliers and therapists.

**Mass Home Care**— see Home Care Program.
Meals on Wheels (MOW)—A service that provides home-delivered meals to elderly and disabled citizens without regard to income. It is funded through a combination of federal funds through Title IIIC of the Older Americans Act and state funds.

Medicaid—The health insurance program for low income and elderly Americans. It is financed by the federal and state governments and is the primary means of payment for nursing home services in the United States. (see MassHealth)

Medicare—Title XVIII of the Social Security Act is a two-part (A and B) federal health insurance program for Americans aged 65 and older and certain disabled people who have benefits under the social security system or who have ESRD (End Stage Renal Disease).

Medicare Part A—Hospital insurance for those 65 and older, primarily provides coverage for inpatient hospital care, skilled nursing home, home health, and hospice care.

Medicare Part B—Medical insurance for those 65 and older, provides limited coverage for outpatient physician services, ambulance use, durable medical equipment, and home health care services.

Medicare HMO—A Health Maintenance Organization for individuals 65 years and older covered by Medicare - see HMO.

Medigap—A type of health insurance elders can purchase to supplement their health benefits under Medicare and bridge the gap between what Medicare pays and what clinical care and prescription drugs actually cost.

NORC (Naturally Occurring Retirement Communities)—A initiative for connecting elders to community-based eldercare services while remaining in their own homes and staying connected to neighbors and community institutions. A NORC connects elders to supportive services and to each other, often using computer technology as a key tool.

Nursing Home—A term used to cover a wide range of institutions providing 24/7 personal care and skilled nursing care, also called Skilled Nursing Facilities, Intermediate Care Facilities and Custodial Care Facilities. Not all nursing homes are Medicare approved/certified facilities.

Nursing Home Report Cards—A resource of the MA Department of Public Health’s Division of Health Care Quality to help consumers make educated and informed decisions about the availability and quality of nursing home residency. The Nursing Home Report Cards use 44 federal minimal standards to help measure the care provided at nearly 600 certified nursing care facilities in Massachusetts.

Nursing Home Screening—A procedure to ensure that those people entering a Skilled Nursing Facility or participating in an Adult Day Health Program meet Medicaid guidelines. Screenings are conducted by the nursing department of an Aging Service Access Point (ASAP) through a contract agreement with Medicaid.
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— O —

Occupational therapy— A form of therapy that helps people improve basic motor functions and reasoning, and their ability to perform tasks in their daily living and working environments.

Ombudsman (ombudsperson)— A person (sometimes a state official) who advocates on behalf of residents in an assisted living facility or health care institution. This person receives, investigates and resolves complaints against the residential facility or health care institution involving the safety, health, welfare and rights of the elderly residents and patients.

— P —

PACE (Program of All-inclusive Care for the Elderly) — A program that provides low-income frail elders with all of their health, medical, rehabilitation, social, and support services and health insurance for one monthly fee. It enables them to remain independent in their community and in their own homes.

Palliative Care— Any form of medical care or treatment that concentrates on reducing pain and/or the severity of the symptoms of a disease, or slowing the disease's progress, rather than providing a cure.

Paratransit— A type of transportation for people whose physical condition restricts their use of regular public transit systems. Services are provided by lift-equipped vans and shuttles that can be scheduled as needed for pick-ups and drop-offs. This is also known as "demand responsive transportation."

PDF (Portable Document Format)— A file format used to create copies of documents that can be read, copied or printed by any computer with the Adobe Reader software installed (available free on the internet.) PDFs allow users to share exact copies of pages containing any kind of text, graphics and photos, but the images cannot be modified using the free software.

Primary Care Physician (PCP)— A doctor who provides continuing care of varied medical conditions, not limited by cause, organ system, or diagnosis. A PCP generally does not specialize in the treatment of specific organ systems, such as cardiology, nor perform surgery. The term is often used by Health Maintenance Organizations (HMOs) to describe the physician who manages treatment for HMO members and provides referrals to specialized care and services.

Personal Care Attendant (PCA)— A person trained to provide assistance with the personal care activities of daily living, such as bathing, shampooing, personal hygiene, and medication reminders, usually arranged by a home care agency.

Personal Care Services— Services that provide assistance with one or more activities of daily living either through physical support or supervision. These services are not routinely paid for by either Medicare or Medicaid.
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**Personal Emergency Response Systems (PERS)**—A medical communications alerting system that allows an elder experiencing a medical emergency at home to access medical service via an electronic transmitter to a central monitoring station.

**Physical Therapy**—A form of therapy that help restore function, improve mobility, relieve pain, and prevent or limit permanent physical disabilities of patients suffering from injuries or disease.

**Prescription Advantage**—A Massachusetts state program that provides insurance to cover prescription costs. Enrollment is currently (2006) closed but the intended population is the elderly and the disabled. Premiums, deductibles and co-payments are required and vary by income and marital status.

**Probate**—A legal proceeding defined by State law in which the court determines the validity of a decedent's will and the correctness with which the provisions of the will are carried out.

— Q —

**Qualified Medicare Beneficiary Program (QMBs)**—A federally required medical assistance program administered by Medicaid which pays the Medicare premiums, deductibles, and co-payments for certain Medicare recipients whose assets are limited and whose income falls at or below the federal poverty level.

— R —

**Rehabilitation**—Services and therapies needed by people who have sustained severe injury, often due to trauma, a stroke, an infection, a tumor, surgery, or a progressive disease.

**Respite Care**—Temporary care service to relieve an in-home caregiver of responsibility for an individual with long-term care needs. Relief care can be provided in the home, in day programs, nursing facilities, rest homes or an Adult Foster Care program.

**Rest Home**—A facility providing custodial care. Services provided in these facilities are more residential than medically oriented. They include protective supervision for the residents, as well as room, board, social activities and limited social services.

**Reverse Mortgage**—A special type of home loan that allows homeowners to convert a portion of their home equity into cash. The US Dept of Housing and Urban Development (HUD) offers a federally-insured reverse mortgage loan plan that enhances financial security and allows elders to stay in their own homes and pay for needed home modifications and/or home care services.

— S —

**Section 8 Housing**—An affordable housing assistance program offered by the federal government, either as rental vouchers which can sometimes be used for assisted living housing or as a "project-based Section 8" which pertains to a specific building.
Self Administered Medication Management— A program in certified assisted living residences that enables frail elders to take their own medications by using trained practitioners to: remind patients to take medication; check the medication package; verify the resident's name on the package; observe the resident while they take the medication; and document their observations.

Senior Care Options— A managed care program offered to eligible MassHealth (Medicaid) members age 65 and older that provides comprehensive multi-specialty care from physician visits, lab tests, and hospital treatment to dental care, prescription drugs and eyeglasses.

Senior Companions— Elder Service Corps enrollees and Senior Aides who are assigned to provide company and supervision to handicapped or socially isolated elder people, and to provide relief to family members with dependent elderly relatives.

SHINE (Serving the Health Information Needs of Elders Program)— A program of the Executive Office of Elder Affairs providing free, confidential and unbiased health insurance counseling through a volunteer network of health benefits counselors. Information is provided to elders about Medicare, Medigap Insurance, Medicaid, HMOs, public benefits, retiree health plans, individual insurance, prescription drug charge coverage, health insurance counseling, and other health insurance options.

Skilled Nursing Facility (SNF)— A nursing home providing services for residents whose general condition tends to be unstable, and requires close observation and care given by professional staff over a 24-hour period. Some skilled care is financed by Medicare; however, the majority must be covered by private funds or Medicaid. Some SNFs have rehabilitation programs that help people maintain their ability to function or to readjust to limitations.

Sliding Fee— A fee that fluctuates according to the income of the person who is receiving the service. This term is applied to certain home care services and may be applied to other elder care services.

Social Day Care (SDC)— see Adult Day Care

Social Security Disability Income (SSDI or SSI, Supplemental Security Income)— A monetary benefit paid through Social Security to persons under age 65 with disabilities. SSI-G provides funds for eligible residents to pay for certified assisted living. It can be combined with GAFC (Group Adult Foster Care) subsidy for those financially and clinically eligible.

Special Care— A unit on a special floor or wing of a long-term care facility designed for those with Alzheimer's disease, dementia, and other related brain disorders.

Speech Therapy— A therapy that treats speech impairment from stroke, dementia, Parkinson's disease or Multiple Sclerosis; cognitive and memory problems with speaking and listening, voice disorders, speech disorders, and swallowing disorders (dysphasia.)

Spousal Impoverishment Law— A federal law providing that if one member of a married couple becomes a nursing home resident, the property and assets of the married couple will be
combined, regardless of who owns the asset, and divided in half, according to Health Care Financing Administration (HCFA) standards. This process protects the spouse who still lives in the community from becoming impoverished. The spouse who still lives in the community can appeal the division of marital assets under certain conditions.

SSI— see Social Security Disability Income

Supplemental Security Income— see Social Security Disability Income

Supportive Housing— An "assisted living like" environment in state-funded, public elderly/disabled housing. Services are provided on an as needed basis 24 hours a day. This type of housing is available through the Supportive Housing Initiative Program run by the Executive Office of Elder Affairs and the Department of Housing and Community Development in Massachusetts.

— T —

Telephone Reassurance— Regular, pre-scheduled calls to homebound older adults to reduce isolation and provide a routine safety check.

Third Party Liability— A party other than a beneficiary who is responsible for payment of part or all of a specific Medicare claim. Medicare supplemental insurance (Medigap) coverage is one example.

TTY (Text Telephone) or TTD(Telecommunication Device for the Deaf) — Special telephones and telephone numbers for the deaf, and those who are hard of hearing or speech impaired that allows people to communicate by typing messages back and forth rather than talking and listening.

— V —

Veteran's Benefits— Medical services and other benefits provided by the Veteran's Administration to honorably discharged ex-service members and sometimes to their dependents. For those without service-connected disabilities, income and asset restrictions may apply.

Visiting Nurses (Visiting Nurse Association/VNA) — Registered nurses who provide skilled nursing, rehabilitation and hospice services at home. The VNA is a well-known membership association of home health care providers in the region, connected by a network of partnerships with regional insurers, hospitals and clinics, and healthcare providers.

— W —

Wander Locator— tracking equipment used for wander prevention and location for those who are wander-prone (i.e., individuals with Alzheimer's).
Chapter 12: Directory
Finding Elder Care Services Near You

Abington
Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Abington Council on Aging
website not available   781-982-2145
500 Gliniewicz Way, Abington, MA 02351

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org   508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Acton
Minuteman Senior Services
http://www.minutemansenior.org  781-272-7177
24 Third Ave., Burlington, MA, 01803

Acton Council on Aging
http://www.acton-ma.gov  978-264-9643
50 Audubon Dr., Acton, MA 01720

Acushnet
Acushnet Council on Aging
http://www.acushnet.ma.us/townhall/aging.htm
112 South Main St., Acushnet. MA 02743
    508-998-0280 x59

Coastline Elderly Services, Inc.
http://www.coastlineelderly.org  508-999-6400
1646 Purchase St., New Bedford, MA 02740

Adams
Adams Council on Aging
http://www.town.adams.ma.us  413-743-8333
20 East St., Adams, MA, 01220

Elder Services of Berkshire County, Inc.
http://www.ESBCI.org/   413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Agawam
Agawam Senior Center
website not available   413-821-0604
68 Meadowbrook Manor, Agawam, MA 01001-3128

Greater Springfield Senior Services, Inc.
http://www.gsssi.org   413-781-8800
66 Industry Avenue, Springfield, MA 01104

Alford
Alford Council on Aging
website not available   413-528-4536
5 Alford Center Road, Alford, MA 01230-8999

Elder Services of Berkshire County
http://www.esbcio.org/   413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Allston
Central Boston Elder Services, Inc.
http://www.centralboston.org   617-277-7416
2315 Washington St., Boston, MA 02119

Amesbury
Amesbury Council on Aging
http://www.ci.amesbury.ma.us/ 978-388-8138
9 School St., Amesbury, MA 01913-2892

Elder Services of Merrimack Valley, Inc.
http://www.esmv.org   978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Amherst
Highland Valley Elder Services, Inc.
http://www.highlandvalley.org 413-586-2000
320 Riverside Dr., Suite B, Florence, MA 01062

Amherst Senior Center/Council on Aging
http://www.amherstma.gov   413-259-3060
70 Boltwood Walk, Amherst, MA 01002-2124

Andover
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org   978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Andover Senior Center
http://www.andoverseniorncenter.org   978-623-8321
36 Bartlet St., Andover, MA 01810

Aquinnah
Up-Island Council on Aging (Howes House)
website not available   508-693-2896
1042A State Rd., P.O. Box 3174 W. Tisbury, MA 02575

Elder Services of Cape Cod and the Islands, Inc.
http://www.ESCCI.org   508-394-4630
68 Route 134, South Dennis, MA 02660
Chapter 12:
Directory of MA Gateway Organizations

Arlington
Arlington Council on Aging
http://www.arlingtonma.gov  781-316-3401/316-3400
27 Maple St., Arlington, MA 02476

Minuteman Senior Services
http://www.minutemansenior.org  781-272-7177
24 Third Ave., Burlington, MA 01803

Ashburnham
Ashburnham Council on Aging
website not available  978-827-5000
32 Main St., Town Hall, Ashburnham, MA 01430

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusethomecare.org 978-537-7411
680 Mechanic St., Leominster, MA 01453

Ashby
Ashby Council on Aging
website not available  978-386-2424 x10
895 Main St., Ashby, MA 01431-2322

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusethomecare.com  978-537-7411
680 Mechanic St, Leominster, MA 01453

Ashfield
Franklin County Home Care Corporation
http://www.fchcc.org Franklin  413-773-5555
330 Montague City Rd, Suite 1 Turners Falls, MA 01376

Shelburne Senior Center
sfsrctr@crocker.com  413-625-2502
7 Main St., Shelburne Falls, MA 01370

Ashland
BayPath Elder Services, Inc.
http://www.baypath.org  508-872-1866
354 Waverly St., Framingham, MA 01702

Ashland Council on Aging
http://www.ashlandmass.com  508-881-0140
162 West Union St., Ashland, MA 01721

Athol
Athol Council on Aging
website not available  978-249-8986
Memorial Bldg., 584 Main St., Athol, MA 01331

Franklin County Home Care Corporation
http://www.fchcc.org Franklin  978-544-2259
330 Montague City Rd, Suite 1 Turners Falls, MA 01376

Attleboro
Attleboro Council on Aging
website not available  508-223-2235
25 South Main St., Attleboro, MA 02703

Bristol Elder Services, Inc.
http://www.bristolelder.org  508-675-2101
182 North Main St., Fall River, MA 02720

Auburn
Auburn Council on Aging/Senior Center
website not available  508-832-7799
4 Goddard Dr., Auburn, MA 01501

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Elder Services of Worcester Area, Inc.
http://www.eswa.org  508-756-1545
411 Chandler St., Worcester, MA 01602

Avon
Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Avon Council on Aging
website not available  508-559-0060
65 E. Main St., Avon, MA 02322-1849

Old Colony Elderly Services, Inc.
http://www.ocelderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Ayer
Ayer Council on Aging
website not available  978-772-8260
18 Pond St. (Rear of building) Ayer, MA 01432
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusetthomecare.com  978-537-7411
680 Mechanic St., Leominster, MA 01453

Back Bay
Central Boston Elder Services, Inc.
http://www.centralboston.org  617-277-7416
2315 Washington St., Boston, MA 02119

Barnstable
Barnstable Council on Aging/Senior Center
http://town.barnstable.ma.us/seniorservices  508-862-4750
825 Falmouth Rd., Hyannis, MA 02601

Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org  508-394-4630
68 Route 134, South Dennis, MA 02660

Barre
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Elder Services of Worcester Area, Inc.
http://www.eswa.org  508-756-1545
411 Chandler St., Worcester, MA 01602

Barre Council on Aging
website not available  978-355-5004
557 South Barre Rd., P.O. Box 433 Barre, MA 01005

Beacon Hill/West End Boston Senior Home Care
http://www.bshcinfo.org  617-451-6400
110 Chauncy St., Boston, MA 02111

Becket
Becket Council on Aging
http://www.townofbecket.org  413-623-8934
557 Main St., Becket, MA 01223

Elder Services of Berkshire County
http://www.esbci.org  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Bedford
Bedford Council on Aging
http://www.town.bedford.ma.us 781-275-6825
12 Mudge Way, Bedford, MA 01730

Minuteman Senior Services
http://www.minutemansenior.org  781-272-7177
24 Third Ave., Burlington, MA 01803

Belchertown
Belchertown Council on Aging
website not available  413-323-0420
60 State St., Belchertown, MA 01007-9494

West Mass Elder Care, Inc.
http://www.wmeldercare.org  413-538-9028
4 Valley Mill Rd., Holyoke, MA 01040

Bellingham
Bellingham Council on Aging
http://www.bellinghamma.org  508-966-0398
40 Blackstone St., Bellingham, MA 02019

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Belmont
Belmont Council on Aging
http://www.town.belmont.ma.us 617-484-5501
23 Oakley Rd., Belmont, MA 02478

Springwell
http://www.springwell.com  617-926-4100
125 Walnut St., Watertown, MA 02472

Berkley
Berkley Council on Aging
website not available  508-824-6794
Town Hall, I North Main St., Berkley, MA 02779-1905

Bristol Elder Services, Inc.
http://www.bristolelder.org  508-675-2101
182 North Main St., Fall River, MA 02720
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Berlin
Berlin Council on Aging
http://www.townofberlin.com  978-838-2442
23 Linden St., Berlin, MA 01503

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusethomecare.com  978-537-7411
680 Mechanic St., Leominster, MA 01453

Bernardston
Bernardston Senior Center
website not available  413-648-5413
Powers Institute, 20 Church St., Bernardston, MA 01337

Franklin County Home Care Corporation
http://www.fchcc.org  413-773-5555
330 Montague City Rd, Suite 1, Turners Falls, MA 01376

Beverly
Beverly Council on Aging
http://www.beverlyma.gov  978-921-6017
90 Colon St., Beverly, MA 01915

Seniorcare, Inc.
http://www.seniorcareinc.org 978-281-1750
5 Blackburn Center, Gloucester, MA 01930

Billerica
Billerica Council on Aging
http://www.billericacoa.org 978-671-0916
25 Concord Rd., Billerica, MA 01821

Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Blackstone
Blackstone Senior Center/Council on Aging
http://www.townofblackstone.org  508-876-5125
15 Saint Paul St., Blackstone, MA 01504

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org 508-949-6640
10 Mill St., Dudley, MA 01571

Blandford
Blandford Council on Aging
website not available  413-848-2782
102 Main St., Blandford, MA 01008

Highland Valley Elder Services, Inc.
http://www.highlandvalley.org  413-586-2000
320 Riverside Dr., Suite B., Florence, MA 01062

Bolton
Bolton Council on Aging
http://townofbolton.com/Home/978-779-3313
600 Main St., Bolton, MA 01740-0342

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org 508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusethomecare.com 978-537-7411
680 Mechanic St., Leominster, MA 01453

Boston
Commission on Affairs of the Elderly
http://www.cityofboston.gov/elderly/  617-635-4366
I City Hall Plaza, Room 271, Boston, MA 02201

BostonElderINFO
http://www.elderinfo.org 617-292-6211
110 Chauncy St., Boston, MA 02111

Bourne
Bourne Council on Aging
http://www.bournecouncilonaging.org  508-759-0654
239 Main St., Buzzards Bay, MA 02532

Elder Services of Cape Cod & the Islands, Inc.
http://www.escci.org  508-394-4630
68 Route 134, South Dennis, MA 02660

Boxborough
Boxborough Council on Aging
http://www.town.boxborough.ma.us/  978-263-1116 x106
Town Hall, 29 Middle Rd., Boxborough, MA 01719
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Minuteman Senior Services
http://www.minutemansenior.org  781-272-7177
24 Third Ave., Burlington, MA 01803

Boxford
Boxford Council on Aging
http://www.town.boxford.ma.us/  978-887-3591
4 Middleton Rd., Boxford, MA 01921

Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Bldg. 5, Lawrence, MA 01843

Boylston
Boylston Council on Aging
website not available  508-869-6022
221 Main St., Boylston, MA 01505-0128

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Elder Services of Worcester Area, Inc.
http://www.eswa.org  508-756-1545
411 Chandler St., Worcester, MA 01602

Braintree
Braintree Council on Aging
http://www.townofbraintreegov.org  781-848-1963
71 Cleveland Ave., Braintree, MA 02184

South Shore Elder Services, Inc.
http://www.selder.org  781-848-3910
159 Bay State Dr., Braintree, MA 02184

Brewster
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org  508-394-4630
68 Route 134, South Dennis, MA 02660

Brewster Council on Aging
http://www.town.brewster.ma.us/  508-896-2737
1673 Main St., Brewster, MA 02631

Bridgewater
Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Bridgewater Office of Elder Affairs
http://www.bridgewaterma.org  508-697-0929
10 Wally Kreuger Way, Bridgewater, MA 02324

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Brighton
Central Boston Elder Services, Inc.
http://www.centralboston.org  617-277-7416
2315 Washington St., Boston, MA 02119

Brimfield
Brimfield Council on Aging
brimfieldcoa@verizon.net  413-245-7253
P.O. Box 172, 20 Main St., Brimfield, MA 01010

Greater Springfield Senior Services, Inc.
http://www.gsssi.org  413-781-8800
66 Industry Avenue, Springfield, MA 01104

Brockton
Brockton Council on Aging
http://www.brockton-ma.gov 508-580-7811
10 Father Kenney Way, Brockton, MA 02301

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Brookfield
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Brookline
Brookline Council on Aging
http://www.town.brookline.ma.us/coa/  617-730-2777
93 Winchester St., Brookline, MA 02446
Springwell
http://www.springwell.com 617- 926-4100
125 Walnut St., Watertown, MA 02472

Buckland
Franklin County Home Care Corporation
http://www.fchcc.org  413-773-5555
330 Montague City Rd, Suite 1, Turners Falls, MA 01376

Shelburne Senior Center
sfsrctr@crocker.com  413-625-2502
7 Main St., Shelburne Falls, MA 01370

Burlington
Burlington Council on Aging
http://www.burlington.org/COA.htm  781-270-1953
61 Center St., Burlington, MA 01803

Minuteman Senior Services
http://www.minutemansenior.org  781-272-7177
24 Third Ave., Burlington, MA 01803

Buzzard's Bay
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org  508-394-4630
68 Route 134, South Dennis, MA 02660

Cambridge
Cambridge Council on Aging
http://www.cambridgema.gov/DHSP2/coa.cfm
806 Mass. Ave., Cambridge, MA 02139  617-349-6220

Somerville-Cambridge Elder Services, Inc.
http://www.eldercare.org  617-628-2601
61 Medford St., Somerville, MA 02143

Canton
Canton Council on Aging
http://www.town.canton.ma.us/COA/coa.htm  781-828-1323
P.O. Box 54, 660 Washington St., Canton, MA 02021

Health and Social Services Consortium
http://www.hessco.org  781-784-4944
One Merchant St., Sharon, MA 02067

Carlisle
Carlisle Council on Aging
http://www.carlisle.org/coa  978-371-2895
66 Westford St., Carlisle, MA 01741

Minuteman Senior Services
http://www.minutemansenior.org  781-272-7177
24 Third Ave., Burlington, MA 01803

Carver
Old Colony Planning Council
http://www.ocpcca.org  508-583-1833
70 School St., Brockton, MA 02301

Carver Council on Aging
http://www.carverma.org/council.htm  508-866-4698
P.O. Box 618, 48 Lakeview St., S. Carver, MA 02366

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Charlemont
Charlemont Council on Aging
http://www.charlemont-ma.us/Town/TownCoA.shtml
P.O. Box 243, Charlemont, MA 01339  413-625-6157

Franklin County Home Care Corporation
http://www.fchcc.org  413-773-5555
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

Charlestown
Boston Senior Home Care
http://www.bshcinfo.org  617-451-6400
110 Chauncy St., Boston, MA 02111

Charlton
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Charlton Senior Center/Council on Aging
http://www.townofcharlton.net/councilonaging.htm
37 Main St., Charlton, MA 01507  508-248-2231

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Chatham
Chatham Council on Aging
http://www.chatham-ma.gov  508-945-5190
193 Stony Hill Rd., Chatham, MA 02633
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**Elder Services of Cape Cod and the Islands, Inc.**
http://www.escci.org  508-394-4630
6B Route 134, South Dennis, MA 02660

**Chelmsford**
**Chelmsford Council on Aging**
http://townofchelmsford.us  978-251-0533
Chelmsford Senior Center, 75 Groton Rd., North Chelmsford, MA 01863

**Elder Services of Merrimack Valley, Inc.**
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

**Chelsea**
**Chelsea Council on Elder Affairs & Senior Center**
website not available  617-889-2520
10 Riley Way, Chelsea, MA 02150

**Chelsea, Revere, Winthrop Elder Services**
crw@crwelderServices.org  617-884-2500
100 Everett Ave, Unit 10, P.O. Box 6427, Chelsea, MA 02150

**Cheshire**
**Cheshire Council on Aging**
admin@cheshire-ma.gov  413-743-1690
Town Hall, 80 Church St., Cheshire, MA 01225

**Elder Services of Berkshire County**
http://www.esbci.org  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

**Chester**
**Highland Valley Elder Services, Inc.**
http://www.highlandvalley.org  413-586-2000
320 Riverside Dr., Suite B., Florence, MA 01062

**Chesterfield**
**Chesterfield Council on Aging**
website not available  413-296-4007
P.O. Box 7, 400 Main Rd., Chesterfield, MA 01012

**Highland Valley Elder Services, Inc.**
http://www.highlandvalley.org  413-586-2000
320 Riverside Dr., Suite B, Florence, MA 01062

**Chicopee**
**Chicopee Council on Aging**
http://cityhall.chicopee.mec.edu/Community/Council_on_Aging/  413-534-3698
7 Valley View Court, Chicopee, MA 01020

**West Mass Elder Care, Inc.**
http://www.wmeldercare.org  413-538-9020
4 Valley Mill Rd., Holyoke, MA 01040

**Chilmark**
**Elder Services of Cape Cod and the Islands, Inc.**
http://www.escci.orgElder 508-394-4630
68 Route 134, South Dennis, MA 02660

**Up-Island Council on Aging (Howes House)**
website not available  508-693-2896
P.O. Box 3174, 1042A State Rd., W. Tisbury, MA 02575

**Chinatown**
**Boston Senior Home Care**
http://www.bshcinfo.org  617-451-6400
110 Chauncy St. Boston, MA 02111

**Clarksburg**
**Clarksburg Council on Aging/Senior Center**
clarksburgcoa@verizon.net 413-663-8253
712 West Cross Rd., Clarksburg, MA 01247

**Elder Services of Berkshire County**
http://www.esbci.org/  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

**Clinton**
**Central Mass Agency on Aging, Inc.**
http://WWW.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

**Clinton Senior Center**
website not available  978-365-9416
200 High St. (Orop In Center), Clinton, MA 01510

**Montachusett Home Care Corporation**
http://www.montachusethomecare.com  978-537-7411
680 Mechanic St., Leominster, MA 01453
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Cohasset
Cohasset Elder Affairs
website not available 781-383-9112
3 North Main St., Cohasset. MA 02025

South Shore Elder Services, Inc.
http://www.sselder.org 781-848-3910
159 Bay State Dr., Braintree, MA 02184

Colrain
Franklin County Home Care Corporation
http://www.fchcc.org 413-773-5555
330 Montague City Rd, Suite 1, Turners Falls, MA 01376

Shelburne Senior Center
sfsrctr@crocker.com 413-625-2502
7 Main St., Shelburne Falls, MA 01370

Columbia Point
Boston Senior Home Care
http://www.bshcinfo.org 617-451-6400
110 Chauncy St., Boston, MA 02111

Concord
Minuteman Senior Services
http://WWW.minutemansenior.org 781-272-7177
24 Third Ave., Burlington, MA 01803

Concord Council on Aging
http://www.concordnet.org 978-318-3020
1276 Main St., Concord, MA 01742

Conway
Franklin County Home Care Corporation
http://www.fchcc.org 413-773-5555
330 Montague City Rd, Suite 1. Turners Falls, MA 01376

Cummington
Highland Valley Elder Services, Inc.
http://www.highlandvalley.org 413-586-2000
320 Riverside Dr., Suite B, Florence, MA 01062

Cummington Council on Aging
website not available 413-634-2262
P.O. Box 95, 33 Main St., Cummington, MA 01026

Dalton
Dalton Council on Aging
400 Main St., Dalton, MA 01226

Elder Services of Berkshire County
http://www.esbci.org 413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Danvers
Danvers Council on Aging
http://www.dcoa.org 978-762-0208
25 Stone St., Danvers, MA 01923

North Shore Elder Services, Inc.
http://www.nselder.org 978-750-4540
152 Sylvan St., Danvers, MA 01923

Dartmouth
Coastline Elderly Services, Inc.
http://www.coastlineelderly.org 508-999-6400
1646 Purchase St., New Bedford, MA 02740

Dartmouth Council on Aging
website not available 508-999-4717
628 Dartmouth St., South Dartmouth, MA 02748

Dedham
Dedham Council on Aging
http://www.dedham-ma.gov/index.cfm?pid=11786
735 Washington St., Dedham, MA 02026

Health and Social Services Consortium
http://www.hessco.org 781-784-4944
One Merchant St., Sharon, MA 02067

Deerfield
Franklin County Home Care Corporation
http://www.fchcc.org 413-773-5555
330 Montague City Rd, Suite 1, Turners Falls, MA 01376

Frontier Senior Center
website not available 413-665-2141
67 North Main St., South Deerfield, MA 01373

Dennis
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org 508-394-4630
68 Route 134, South Dennis, MA 02660

Dennis Council on Aging
http://www.town.dennis.ma.us/ 508-385-5067
1045 Route 134, Dennis, MA 02660
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Directory of MA Gateway Organizations

Dighton
Bristol Elder Services, Inc.
http://www.bristolelder.org 508-675-2101
182 North Main St., Fall River, MA 02720

Dighton Council on Aging
website not available  508-823-0095
300 Lincoln Avenue, North Dighton, MA 02764

Dorchester
Boston Senior Home Care
http://www.bshcinfo.org  617-451-6400
110 Chauncy St., Boston, MA 02111

Douglas
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 W. Boylston St., West Boylston, MA 01583

Douglas Senior Center/Council on Aging
website not available  508-476-2283
P.O. Box 1295, 331 Main St., Douglas, MA 01516

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Dover
BayPath Elder Services
http://www.baypath.org  508-872-1866
354 Waverly St., Framingham, MA 01702

Dover Council on Aging
http://www.doverma.org/aging.php  508-785-0032 x246
5 Springdale Ave., PO Box 250, Dover, MA 02030

Dracut
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Dracut Council on Aging
http://www.dracut-ma.us  978-957-2611
951 Mammoth Rd., Dracut, MA 01826

Dudley
Dudley Council on Aging
website not available  508-949-8010 x3
Town Hall, 71 West Main, Dudley, MA 01571

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Dunstable
Dunstable Council on Aging
http://www.dunstable-ma.gov/directory.htm  978-649-4514 x223
Town Hall, 511 Main St., Dunstable, MA 01827-1313

Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Duxbury
Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Duxbury Council on Aging
http://www.town.duxbury.ma.us 781-934-5774
10 Mayflower St., Duxbury, MA 02332

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

East Boston
Boston Senior Home Care
http://www.bshcinfo.org  617-451-6400
110 Chauncy St., Boston, MA 02111

East Bridgewater
East Bridgewater Council on Aging
http://www.eastbridgewaterma.org  508-378-1610
137 Central St., East Bridgewater, MA 02333-1912

Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046
East Brookfield
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org 508-852-5539
360 W. Boylston St., West Boylston, MA 01583

East Brookfield Council on Aging/Lashaway Seniors
website not available  508-867-6769 x301
P.O. Box 203, East Brookfield, MA 01515

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

East Longmeadow
East Longmeadow Council on Aging/Senior Center
http://www.eastlongmeadow.org  413-525-5436
328 North Main St., East Longmeadow, MA 01028

Greater Springfield Senior Services, Inc.
http://www.gsssi.org  413-781-8800
66 Industry Avenue, Springfield, MA 01104

East Mattapan
Boston Senior Home Care
http://www.bshcinfo.org 617-451-6400
110 Chauncy St., Boston, MA 02111

Eastham
Eastham Council on Aging
http://www.eastham-ma.gov/Public_Documents/EasthamMA_Senior/index
P.O. Box 1203, 1405 Nauset Rd., No. Eastham, MA 02651
508-255-6164

Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org  508-394-4630
68 Route 134, South Dennis, MA 02660

Easthampton
Easthampton Council on Aging
website not available  413-527-6151
19 Union St., Easthampton, MA 01027-1404

Highland Valley Elder Services, Inc.
http://www.highlandvalley.org 413-586-2000
320 Riverside Dr . Suite B, Florence, MA 01062

Easton
Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301
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Directory of MA Gateway Organizations

**Mystic Valley Elder Services, Inc.**
http://www.mves.org  781-324-7705
300 Commercial St., Suite 19, Malden, MA 02148

**Fairhaven**
**Coastline Elderly Services, Inc.**
http://www.coastlineelderly.org  508-999-6400
1646 Purchase St., New Bedford, MA 02740

**Fairhaven Council on Aging**
website not available  508-979-4029
229 Huttleston Ave., Fairhaven, MA 02719-1956

**Fall River**
**Fall River Council on Aging**
http://www.fallriverma.org/aging/aging_main.asp  508-324-2401
One Government Center, Fall River, MA 02722

**Bristol Elder Services, Inc.**
http://www.bristolelder.org  508-675-2101
182 North Main St., Fall River, MA 02720

**Falmouth**
**Elder Services of Cape Cod and the Islands, Inc.**
http://www.escci.org  508-394-4630
6B Route 134, South Dennis, MA 02660

**Falmouth Council on Aging**
website not available  508-540-0196
300 Dillingham Ave., Falmouth, MA 02540

**Fenway**
Central Boston Elder Services, Inc.
http://www.centralboston.org  617-277-7416
2315 Washington St., Boston, MA 02119

**Fitchburg**
**Fitchburg Council on Aging**
website not available  978-345-9598
Senior Center, 14 Wallace Ave., Fitchburg, MA 01420

**Central Mass Agency on Aging, Inc.**
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

**Montachusett Home Care Corporation**
http://www.montachusetthomecare.com  978-537-7411
680 Mechanic St., Leominster, MA 01453

**Florida**
**Elder Services of Berkshire County**
http://www.esbci.org/  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

**Florida Council on Aging**
FLSR367@localnet.com  413-662-2811
Senior Center, 367 Mohawk Trail, Drury, MA 01343

**Foxborough**
**Foxborough Council on Aging & Human Services**
http://www.foxboromaonline.com  508-543-1252
75 Central St., Foxborough, MA 02035

**Health and Social Services Consortium**
http://www.hessco.org  781-784-4944
One Merchant St., Sharon, MA 02067

**Framingham**
**BayPath Elder Services**
http://www.baypath.org  508-872-1866
354 Waverly St., Framingham, MA 01702

**Framingham Council on Aging**
535 Union Ave., Framingham, MA 01702

**Franklin**
**Central Mass Agency on Aging, Inc.**
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

**Franklin Senior Center**
http://www.franklin.ma.us/seniorcenter508-520-4945
80 West Central St., Franklin, MA 02038

**Tri-Valley Elder Services, Inc.**
http://www.tves.org 508-949-6640
10 Mill St., Dudley, MA 01571

**Freetown**
**Bristol Elder Services, Inc.**
http://www.bristolelder.org  508-675-2101
182 North Main St., Fall River, MA 02720

**Freetown Council on Aging**
website not available  508-763-9557
227 Chace Rd., East Freetown, MA 02717
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Directory of MA Gateway Organizations

Gardner
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Gardner Senior Center
website not available  978-630-4067
294 Pleasant St., Gardner, MA 01440

Montachusett Home Care Corporation
http://www.montachusetthomecare.com  978-537-7411
680 Mechanic St., Leominster, MA 01453

Georgetown
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Georgetown Council on Aging
http://www.georgetownma.gov  978-352-5726
1 Library St., Georgetown, MA 01833

Gill
Gill/Montague Senior Center
councilonaging@montague.net  413-863-4500
62 Fifth St., Turners Falls, MA 01376

Franklin County Home Care Corporation
http://www.fchcc.org  413-773-5555
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

Gloucester
Gloucester Council on Aging
http://www.ci.gloucester.ma.us  978-281-9765
6 Manuel F. Lewis St., Gloucester, MA 01930

Seniorcare, Inc.
http://www.seniorcareinc.org  978-281-1750
5 Blackburn Center, Gloucester, MA 01930

Gosnold
Gosnold Council on Aging
website not available  413-268-8236
Town Office, P.O. Box 314, Gosnold, MA 01032

Gosnold Council on Aging
website not available  508-990-7408
28 Tower Hill Rd., Cuttyhunk, MA 02713

Grafton
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Elder Services of Worcester Area, Inc.
http://www.eswa.org  508-756-1545
411 Chandler St., Worcester, MA 01602

Grafton Senior Center
http://www.town.grafton.ma.us  508-839-9242
30 Providence Rd., Grafton, MA 01519

Granby
Granby Council on Aging
website not available  413-467-3239
Aldrich Hall, 257 State St., Granby, MA 01033

West Mass Elder Care, Inc.
http://www.wmelderare.org 413-538-9020
4 Valley Mill Rd., Holyoke, MA 01040

Granville
Granville Council on Aging
website not available  413-357-8585 x3
Town Hall, P.O. Box 247, Granville, MA 01034

Highland Valley Elder Services, Inc.
http://www.highlandvalley.org  413-586-2000
320 Riverside Dr., Suite B Florence, MA 01062

Great Barrington
Elder Services of Berkshire County
http://www.esbci.org/  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Claire Teague Senior Center
ctseniorcenter@yahoo.com  413-528-1881
901 1/2 Main St., Great Barrington, MA 01230
Greenfield
Franklin County Home Care Corporation
http://www.fchcc.org 413-773-5555
330 Montague City Rd, Suite 1, Turners Falls, MA 01376

Greenfield Council on Aging/Senior Center
http://www.townofgreenfield.org 413-772-1517
54 High St., Suite 2, Greenfield, MA 01301

Groton
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org 508-852-5539
360 West Boylston St., West Boylston, MA 01583

Groton Council on Aging
163 West Main St., Route 225, Groton, MA 01450

Montachusett Home Care Corporation
http://www.montachusethomecare.com 978-537-7411
680 Mechanic St., Leominster, MA 01453

Groveland
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org 978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Groveland Council on Aging
http://www.grovelandma.com/Pages/GrovelandMA_COA/index 978-372-1101
Town Hall, 183 Main St., Groveland, MA 01834-1041

Hadley
Hadley Council on Aging
http://www.hadleyma.org/offices/coa.shtml Hadley Council on Aging 413-586-4023
46 Middle St., Hadley, MA 01035

Highland Valley Elder Services, Inc.
http://www.highlandvalley.org 413-586-2000
320 Riverside Dr., Suite B, Florence, MA 01062

Halifax
Old Colony Planning Council
http://www.ocpcrpa.org 508-583-1833
70 School St., Brockton, MA 02301

Halifax Council on Aging
http://www.town.halifax.ma.us/coa.html
506 Plymouth St., Halifax, MA 02338 781-293-7313

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org 508-584-1561
144 Main St., 2nd Flo9r, Brockton, MA 02301-4046

Hamilton
Hamilton Council on Aging
http://www.hamiltonma.gov/coa.htm 978-468-5595
277 Bay Rd., Hamilton, MA 01982

Seniorcare, Inc.
http://www.seniorcareinc.org 978-281-1750
5 Blackburn Center, Gloucester, MA 01930

Hampden
Hampden Council on Aging/Senior Center
website not available 413-566-5588
104 Allen St., Hampden, MA 01036-9516

Greater Springfield Senior Services, Inc.
http://www.gsssi.org 413-781-8800
66 Industry Avenue, Springfield, MA 01104

Hancock
Elder Services of Berkshire County
http://www.esbci.org 413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Hanover
Old Colony Planning Council
http://www.ocpcrpa.org 508-583-1833
70 School St., Brockton, MA 02301

Hanover Council on Aging
http://www.hanover-ma.gov/coa.shtml 781-878-6361
624 Circuit St., Hanover, MA 02339

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org 508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Hanson
Old Colony Planning Council
http://www.ocpcrpa.org 508-583-1833
70 School St., Brockton, MA 02301
Chapter 12:

Directory of MA Gateway Organizations

Hanson Council on Aging
http://www.hanson-ma.gov 781-293-2683
132 Maquan St., Hanson, MA 02341

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Hardwick
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Elder Services of Worcester Area, Inc.
http://www.eswa.org  508-756-1545
411 Chandler St., Worcester, MA 01602

Hardwick Council on Aging
http://www.townofhardwick.com/Departments.html  413-477-6707
P.O. Box 575, 179 Main St., Gilbertville, MA 01031

Harvard
Harvard Council on Aging
http://www.harvard.ma.us/coa.htm  978-456-4120
13 Ayer Rd., Harvard, MA 01451

Minuteman Senior Services
http://www.minutemansenior.org  781-272-7177
24 Third Ave., Burlington, MA 01803

Harwich
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org  508-394-4630
68 Route 134, South Dennis, MA 02660

Harwich Council on Aging
http://www.harwichcommunitycenter.org 508-430-7550
100 Oak St., Harwich, MA 02645

Hatfield
Hatfield Council on Aging
website not available  413-247-9003
Town Hall, 59 Main St., Hatfield, MA 01038

Highland Valley Elder Services, Inc.
http://www.highlandvalley.org  413-586-2000
320 Riverside Dr., Suite B., Florence, MA 01062

Haverhill
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Haverhill Council on Aging
http://www.ci.haverhill.ma.us  978-374-2390
Haverhill Citizen Center, 10 Welcome St. Haverhill, MA 01830

Hawley
Franklin County Home Care Corporation
http://www.fchcc.org  413-773-5555
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

Hawley Council on Aging
website not available  413-339-5518
8 Pudding Hollow Rd., Hawley, MA 01339

Heath
Franklin County Home Care Corporation
http://www.fchcc.org  413-773-5555
330 Montague City Rd, Suite 1, Turners Falls, MA 01376

Heath Council on Aging
website not available  413-337-4934
Town Hall, 1 East Main St., Heath, MA 01346

Hingham
South Shore Elder Services, Inc.
http://www.sselder.org  781-848-3910
159 Bay State Dr., Braintree, MA 02184

Hingham Department of Elder Services
http://www.hingham-ma.com  781-741-1458
Hingham Senior Center, 224 Central St., Hingham, MA 02043

Hinsdale
Elder Services of Berkshire County
http://www.esbci.org  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Hinsdale Council on Aging
http://hinsdale-mass.org  413-655-2245
Town Hall, 39 South St., Hinsdale, MA 01235-0299

Holbrook
South Shore Elder Services, Inc.
http://www.sselder.org  781-848-3910
159 Bay State Dr., Braintree, MA 02184
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<td>360 West Boylston St., West Boylston, MA 01583</td>
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<td><strong>Holden Council on Aging</strong></td>
<td><a href="http://www.townofholden.net">http://www.townofholden.net</a> 508-829-0270</td>
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<td>1130 Main St., Holden, MA 01520</td>
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<td><strong>Holland</strong></td>
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<td>66 Industry Avenue, Springfield, MA 01104</td>
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<td><strong>Holland Council on Aging</strong></td>
<td>website not available 413-245-7108 x21</td>
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<td>Town Hall, 27 Sturbridge Rd., Holland, MA 01521</td>
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<td><strong>Holliston</strong></td>
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<td>BayPath Elder Services</td>
<td><a href="http://www.baypath.org">http://www.baypath.org</a> 508-872-1866</td>
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<td>354 Waverly St., Framingham, MA 01702</td>
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<td><strong>Holliston Council on Aging</strong></td>
<td><a href="http://www.townofholliston.us">http://www.townofholliston.us</a> 508-429-0622</td>
<td>508-429-0622</td>
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<td>Holliston Senior Center, 150 Goulding St. Holliston, MA 01746</td>
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<td><strong>Holyoke</strong></td>
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<td>West Mass Elder Care, Inc.</td>
<td><a href="http://www.wmeldercare.org">http://www.wmeldercare.org</a> 413-538-9020</td>
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<td>4 Valley Mill Rd., Holyoke, MA 01040</td>
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<td><strong>Holyoke Council on Aging</strong></td>
<td>website not available 413-322-5625</td>
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<td>War Memorial Building, 310 Appleton St., Basement, Holyoke, MA 01040-4907</td>
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<td><strong>Hopedale</strong></td>
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<td>360 West Boylston St., West Boylston, MA 01583</td>
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<td><strong>Hopedale Council on Aging/Senior Center</strong></td>
<td><a href="http://www.hopedale-ma.gov">http://www.hopedale-ma.gov</a> 508-634-2208</td>
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<td>43 Hope St., Hopedale, MA 01747</td>
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<td><strong>Tri-Valley Elder Services, Inc.</strong></td>
<td><a href="http://www.tves.org">http://www.tves.org</a> 508-949-6640</td>
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<td>10 Mill St., Dudley, MA 01571</td>
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<td><strong>Hopkinton Council on Aging</strong></td>
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<td><strong>Hubbardson</strong></td>
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<td>Montachusett Home Care Corporation</td>
<td><a href="http://www.montachusethomecare.com">http://www.montachusethomecare.com</a> 978-537-7411</td>
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<td>680 Mechanic St., Leominster, MA 01453</td>
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<td><strong>Hubbardston Council on Aging</strong></td>
<td><a href="http://www.hubbardstonma.us/council-on-aging.htm">http://www.hubbardstonma.us/council-on-aging.htm</a></td>
<td>978-928-5380</td>
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<td>7 Main St., Hubbardston, MA, 01452</td>
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<td><strong>Central Mass Agency on Aging, Inc.</strong></td>
<td><a href="http://www.seniorconnection.org">http://www.seniorconnection.org</a> 508-852-5539</td>
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<td><strong>Hudson</strong></td>
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<td>BayPath Elder Services</td>
<td><a href="http://www.baypath.org">http://www.baypath.org</a> 508-872-1866</td>
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<td>354 Waverly St., Framingham, MA 01702</td>
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<td><strong>Hudson Council on Aging/Senior Center</strong></td>
<td><a href="http://www.townofhudson.org">http://www.townofhudson.org</a> 978-568-9638</td>
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<td>Hudson Senior Center, 29 Church St., Hudson, MA 01749</td>
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<td><strong>Hull</strong></td>
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<td>159 Bay State Dr., Braintree, MA 02184</td>
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<td>197A Samoset Ave., Hull, MA 02045</td>
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### Directory of MA Gateway Organizations

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<th>Location</th>
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<th>Address</th>
<th>Phone</th>
<th>Email</th>
<th>Website</th>
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<td>Huntington</td>
<td>Huntington Council on Aging</td>
<td>website not available 413-667-3500</td>
<td>P.O. Box 430, Huntington, MA 01050</td>
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<tr>
<td>Hyannis</td>
<td>Elder Services of Cape Cod and the Islands, Inc.</td>
<td><a href="http://www.escci.org">http://www.escci.org</a> 508-394-4630</td>
<td>68 Route 134, South Dennis, MA 02660</td>
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<tr>
<td>Hyde Park</td>
<td>Ethos</td>
<td><a href="http://www.ethocare.org">http://www.ethocare.org</a> 617-522-6700</td>
<td>555 Amory St., Jamaica Plain, MA 02130</td>
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<tr>
<td>Ipswich</td>
<td>Seniorcare, Inc.</td>
<td><a href="http://www.seniorcareinc.org">http://www.seniorcareinc.org</a> 978-281-1750</td>
<td>5 Blackburn Center, Gloucester, MA 01930</td>
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<td>Ipswich</td>
<td>Ipswich Council on Aging</td>
<td><a href="http://www.town.ipswich.ma.us/coa/">http://www.town.ipswich.ma.us/coa/</a> 978-356-6650</td>
<td>Ipswich Senior Center, 25 Green St., Ipswich, MA 01938</td>
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<td>Jamaica Plain</td>
<td>Ethos</td>
<td><a href="http://www.ethocare.org">http://www.ethocare.org</a> 617-522-6700</td>
<td>555 Amory St., Jamaica Plain, MA 02130</td>
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<tr>
<td>Kingston</td>
<td>Old Colony Planning Council</td>
<td><a href="http://www.ocpcrpa.org">http://www.ocpcrpa.org</a> 508-583-1833</td>
<td>70 School St., Brockton, MA 02301</td>
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<tr>
<td>Old Colony Elderly Services, Inc.</td>
<td><a href="http://www.oc-elderly.org">http://www.oc-elderly.org</a> 508-584-1561</td>
<td>144 Main St., 2nd Floor, Brockton, MA 02301-4046</td>
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</table>
Elder Services of Berkshire County
http://www.esbci.org/ 413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Leicester
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org 508-852-5539
360 West Boylston St., West Boylston, MA 01583

Elder Services of Worcester Area, Inc.
http://www.eswa.org 508-756-1545
411 Chandler St., Worcester, MA 01602

Leicester Council on Aging/Senior Center
http://www.ci.leicester.ma.us 508-892-7016
40 Winslow Ave., Leicester, MA 01524-1113

Lenox
Lenox Council on Aging
http://www.townoflenox.com/ 413-637-5535 x3
65 Walker St., Lenox, MA 01240

Elder Services of Berkshire County
http://www.esbci.org/ 413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Leominster
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org 508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusethomecare.com 978-537-7411
680 Mechanic St., Leominster, MA 01453

Leominster Council on Aging/Senior Center
http://www.leominster-ma.gov 978-534-7511
5 Pond St., Leominster, MA 01453

Leverett
Franklin County Home Care Corporation
http://www.fchcc.org Franklin 413-773-5555
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

Leverett Council on Aging
website not available 413-548-9410
P.O. Box 325, Leverett, MA 01054

Lexington
Lexington Senior Center and Social Services
http://ci.lexington.ma.us/ 781-861-0194
1475 Massachusetts Ave., Lexington, MA 02420

Minuteman Senior Services
http://www.minutemansenior.org 781-272-7177
24 Third Ave., Burlington, MA 01803

Leyden
Franklin County Home Care Corporation
http://www.fchcc.org 413-773-5555
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

Leyden Council on Aging
website not available 413-774-4111
Town Hall, 16 West Leyden Rd., Leyden, MA 01337

Lincoln
Minuteman Senior Services
http://www.minutemansenior.org 781-272-7177
24 Third Ave., Burlington, MA 01803

Lincoln Council on Aging
http://www.lincoln(folder)town.org 781-259-8811
P.O. Box 6353, 15 Bedford Rd., Lincoln, MA 01773

Littleton
Minuteman Senior Services
http://www.minutemansenior.org 781-272-7177
24 Third Ave., Burlington, MA 01803

Littleton Council on Aging
http://www.littleton(folder)ma.org 978-952-2362
P.O. Box 1305, 33 Shattuck St., Littleton, MA 01460

Longmeadow
Greater Springfield Senior Services, Inc.
http://www.gsssi.org Greater 413-781-8800
66 Industry Avenue, Springfield, MA 01104

Longmeadow Adult Center
http://www.longmeadow.org 413-565-4150
231 Maple Rd., Longmeadow, MA 01106

Lowell
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org 978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843
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<td><a href="http://www.lowellma.gov/depts/coa">http://www.lowellma.gov/depts/coa</a>  978-970-4131  276 Broadway St., Lowell, MA 01854-3907</td>
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<td>Ludlow</td>
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<td><a href="http://www.wmeldercare.org">http://www.wmeldercare.org</a> 413-538-9020  4 Valley Mill Rd., Holyoke, MA 01040</td>
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<td>Ludlow</td>
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<td><a href="http://www.ludlow.ma.us/">http://www.ludlow.ma.us/</a>  413-583-3564  37 Chestnut St., Ludlow, MA 01056</td>
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<td>Lunenburg</td>
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<td><a href="http://www.montachusethomecare.com">http://www.montachusethomecare.com</a>  978-537-7411  680 Mechanic St., Leominster, MA 01453</td>
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<td>Central Mass Agency on Aging, Inc.</td>
<td><a href="http://www.seniorconnection.org">http://www.seniorconnection.org</a>  508-852-5539  360 West Boylston St., West Boylston, MA 01583</td>
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<td>Lynn</td>
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<tr>
<td>Mystic Valley Elder Services, Inc.</td>
<td><a href="http://www.mves.org">http://www.mves.org</a>  781-324-7705  300 Commercial St., Suite 19, Malden, MA 02148</td>
<td></td>
</tr>
<tr>
<td>Manchester</td>
<td>Council on Aging</td>
<td><a href="http://www.manchester.ma.us">http://www.manchester.ma.us</a>  978-526-7500  2 Town Hall, 10 Central St., Manchester, MA 01944</td>
</tr>
<tr>
<td>Seniorcare, Inc.</td>
<td></td>
<td><a href="http://www.seniorcareinc.org">http://www.seniorcareinc.org</a>  978-281-1750  5 Blackburn Center, Gloucester, MA 01930</td>
</tr>
<tr>
<td>Mansfield</td>
<td>Bristol Elder Services, Inc.</td>
<td><a href="http://www.bristolelder.org">http://www.bristolelder.org</a>  508-675-2101  182 North Main St., Fall River, MA 02720</td>
</tr>
<tr>
<td>Mansfield Council on Aging/Senior Center</td>
<td><a href="http://www.mansfieldma.com/coa">http://www.mansfieldma.com/coa</a>  508-261-7368  P.O. Box 232, 255 Hope St., Mansfield, MA 02048</td>
<td></td>
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<tr>
<td>Marblehead</td>
<td>Marblehead Council on Aging/Senior Center</td>
<td><a href="http://www.marbleheadcoa.org">http://www.marbleheadcoa.org</a>  781-631-6737  10 Humphrey St., Marblehead, MA 01945</td>
</tr>
<tr>
<td>North Shore Elder Services, Inc.</td>
<td><a href="http://www.nselder.org">http://www.nselder.org</a>  978-750-4540  152 Sylvan St., Danvers, MA 01923</td>
<td></td>
</tr>
<tr>
<td>Marion</td>
<td>Council on Aging</td>
<td><a href="mailto:coa@townofmarion.org">coa@townofmarion.org</a>  508-748-3570  2 Spring St., Marion, MA 02738</td>
</tr>
<tr>
<td>Coastline Elderly Services, Inc.</td>
<td><a href="http://www.coastlineelderly.org">http://www.coastlineelderly.org</a>  508-999-6400  1646 Purchase St., New Bedford, MA 02740</td>
<td></td>
</tr>
<tr>
<td>Marlborough</td>
<td>BayPath Elder Services</td>
<td><a href="http://www.baypath.org">http://www.baypath.org</a>  508-872-1866  354 Waverly St., Framingham, MA 01702</td>
</tr>
<tr>
<td>Marlborough Council on Aging/Senior Center</td>
<td><a href="http://www.marblehouse.org">http://www.marblehouse.org</a>  508-485-6492  250 Main St., Marlborough, MA 01752</td>
<td></td>
</tr>
</tbody>
</table>
Chapter 12:

Directory of MA Gateway Organizations

Marshfield
Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Marshfield Council on Aging
http://marshfieldcaregivers.com  781-834-5581
230 Webster St., Marshfield, MA 02050

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Mashpee
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org  508-394-4630
68 Route 134, South Dennis, MA 02660

Mashpee Council on Aging
http://www.ci.mashpee.ma.us  508-539-1440
26 Frank E. Hicks Dr., Mashpee, MA 02649

Mattapoisett
Coastline Elderly Services, Inc.
http://www.coastlineelderly.org  508-999-6400
1646 Purchase St., New Bedford, MA 02740

Mattapoisett Council on Aging
Center School, 17 Barstow St., Mattapoisett, MA 02739

Maynard
Minuteman Senior Services
http://www.minutemansenior.org 781-272-7177
24 Third Ave., Burlington, MA 01803

Maynard Council on Aging
http://web.maynard.ma.us/gov/coa/978-897-1009
Town Bldg., 195 Main St., Maynard, MA 01754-2415

Medfield
Medfield Council on Aging
http://www.medfieldacc.com  508-359-3665
Town Hall, 459 Main St., Medfield, MA 02052

Health and Social Services Consortium
http://www.hessco.org  781-784-4944
One Merchant St., Sharon, MA 02067

Medford
Medford Council on Aging
http://www.medford.org  781-396-6010
101 Riverside Ave., Medford, MA 02155

Mystic Valley Elder Services, Inc.
http://www.mves.org  781-324-7705
300 Commercial St. Suite 19, Malden, MA 02148

Medway
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Medway Council on Aging/Senior Center
http://www.townofmedway.org/  508-533-3210
76 Oakland St., Medway, MA 02053

Melrose
Melrose Council on Aging
http://www.cityofmelrose.org/departments/councilaging.htm
235 West Foster St., Melrose, MA 02176  781-665-4304

Mystic Valley Elder Services, Inc.
http://www.mves.org  781-324-7705
300 Commercial St., Suite 19, Malden, MA 02148

Mendon
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Mendon Senior Center/Council on Aging
http://www.mendonma.net/  508-478-6175
P.O. Box 2, 62, Providence St., Mendon, MA 01756-0002

Merrimac
Merrimac Council on Aging/Senior Center
http://www.councilonaging.merrimac.ma.us
978-346-9549
100 East Main St., Merrimac, MA 01860-1612
Chapter 12:

Directory of MA Gateway Organizations

Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Methuen
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Methuen Senior Center/Council on Aging
http://www.ci.methuen.ma.us/  978-794-3296
77 Lowell St., Methuen, MA 01844

Middleborough
Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Middleborough Council on Aging/Senior Center
http://www.middleborough.com/  508-946-2490
558 Plymouth St., Middleborough, MA 02346

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Middlefield
Middlefield Council on Aging
website not available  413-623-9990
P.O. Box 183, Middlefield, MA 01243-0183

Highland Valley Elder Services, Inc.
http://www.highlandvalley.org  413-586-2000
320 Riverside Dr., Suite 8., Florence, MA 01062

Middleton
Middleton Council on Aging/Senior Center
website not available  978-777-4067
P.O. Box 855, 38 Maple St., Middleton, MA 01949

North Shore Elder Services, Inc.
http://www.nselder.org  978-750-4540
152 Sylvan St., Danvers, MA 01923

Milford
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Milford Senior Center
http://www.milford.ma.us/aging.htm  508-473-8334
60 North Bow St., Milford, MA 01757

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Millbury
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Elder Services of Worcester Area, Inc.
http://www.eswa.org  508-756-1545
411 Chandler St., Worcester, MA 01602

Millbury Council on Aging/Senior Center
http://www.millbury-ma.org/  508-865-9154
1 River St., Millbury, MA 01527

Millis
Health and Social Services Consortium
http://www.hessco.org  781-784-4944
One Merchant St., Sharon, MA 02067

Millis Council on Aging
http://www.millis.org  508-376-7051
900 Main St., Millis, MA 02054

Millville
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Millville Council on Aging & Senior Center
website not available  508-883-3523
385 Chestnut Hill Rd., P.O. Box 703, Millville, MA 01529

Milton
South Shore Elder Services, Inc.
http://www.sselder.org  781-848-3910
159 Bay State Dr., Braintree, MA 02184
Milton Council on Aging  
http://www.townofmilton.org  617-898-4893  
10 Walnut St., Milton, MA 02186

Monroe  
Franklin County Home Care Corporation  
http://www.fchcc.org  413-773-5555  
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

Monson  
Greater Springfield Senior Services, Inc.  
http://www.gsssi.org  413-781-8800  
66 Industry Avenue, Springfield, MA 01104

Monson Council on Aging  
monsoncoaoutreach@hotmail.com  413-267-4121  
106 Main St., Monson, MA 01057

Montague  
Franklin County Home Care Corporation  
http://www.fchcc.org  413-773-5555  
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

Gill/Montague Senior Center  
councilionaging@montague.net  413-863-4500  
62 Fifth St., Turners Falls, MA 01376

Monterey  
Elder Services of Berkshire County  
http://www.esbci.org/  413-499-0524  
66 Wendell Ave., Pittsfield, MA 01201

Monterey Council on Aging  
website not available  413-528-1443  
Town Hall, P.O. Box 308, Monterey, MA 01245

Montgomery  
Montgomery Council on Aging  
website not available  413-862-3386  
Town Hall, 161 Main Rd., Montgomery, MA 01085

Highland Valley Elder Services, Inc.  
http://www.highlandvalley.org  413-586-2000  
320 Riverside Dr., Suite 8., Florence, MA 01062

Mount Washington  
Elder Services of Berkshire County  
http://www.esbci.org/  413-499-0524  
66 Wendell Ave., Pittsfield, MA 01201

Mount Washington Council on Aging  
mtwashington02158@hotmail.com  413-528-2839  
Town Hall, 118 East St., Mount Washington, MA 02158

Nahant  
Greater Lynn Senior Services, Inc.  
http://www.glss.net Greater Lynn Senior Services, Inc.  781-599-0110

8 Silsbee St., Lynn, MA 01901

Nahant Council on Aging  
website not available  781-581-7557  
Town Hall, 334 Nahant Rd., Nahant, MA 01908

Nantucket  
Elder Services of Cape Cod and the Islands, Inc.  
http://www.escci.org  508-394-4630  
68 Route 134, South Dennis, MA 02660

Nantucket Center for Elder Affairs, Inc./ Salt Marsh Senior Center  
http://www.nantucket-ma.gov/departments/aging.html  508-228-4490  
81 Washington St. Extension, Nantucket, MA 02554

Natick  
BayPath Elder Services  
http://www.baypath.org  508-872-1866  
354 Waverly St., Framingham, MA 01702

Natick Council on Aging  
http://natickma.virtualtownhall.net/Public_Documents/NatickMA_COA/index  508-647-6540  
117 East Central St., Natick, MA 01760

Needham  
Springwell  
http://www.springwell.com  617- 926-4100  
125 Walnut St., Watertown, MA 02472

Steven Palmer Senior Center  
http://www.town.needham.ma.us/COAIndex.htm  781-455-7555  
83 Pickering St., Needham, MA 02492

New Ashford  
Elder Services of Berkshire County  
http://www.esbci.org/  413-499-0524  
66 Wendell Ave., Pittsfield, MA 01201
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Directory of MA Gateway Organizations

**New Bedford**
Coastline Elderly Services, Inc.
http://www.coastlineelderly.org  508-999-6400
1646 Purchase St., New Bedford, MA 02740

**New Bedford Council on Aging**
http://www.ci.new-bedford.ma.us/Nav3.htm  508-991-6250
572 Pleasant St., New Bedford, MA 02740-6236

**New Braintree**
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

**Elder Services of Worcester Area, Inc.**
http://www.eswa.org  508-756-1545
411 Chandler St., Worcester, MA 01602

**New Braintree Council on Aging**
http://www.newbraintreenet/co_aging.html  508-867-2071
20 Memorial Dr., New Braintree, MA 01531

**New Marlborough**
Elder Services of Berkshire County
http://www.esbci.org  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

**New Marlborough Council on Aging**
website not available  413-229-8278
P.O. Box 99, Mill River, MA 01244

**New Salem**
Franklin County Home Care Corporation
http://www.fchcc.org  978-544-2259
330 Montague City Rd, Suite 1, Turners Falls, MA 01376

**New Salem Council on Aging**
website not available  978-544-6437
19 South Main St., New Salem, MA 01355

**Newbury**
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

**Newbury Council on Aging**
http://www.townofnewbury.org/coa.htm  978-462-8114
63 Hanover St., Newbury, MA 01951-1130

**Newburyport**
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

**Newburyport Council on Aging**
http://www.cityofnewburyport.com  978-462-8650
P.O. Box 550, Newburyport, MA 01950

**Newton**
Springwell
http://www.springwell.com  617-926-4100
125 Walnut St., Watertown, MA 02472

**Newton Senior Center**
http://www.newtonseniors.org  617-796-1660
345 Walnut St., Newtonville, MA 02460

**Norfolk**
Health and Social Services Consortium
http://www.hessco.org/  781-784-4944
One Merchant St., Sharon, MA 02067

**Norfolk Senior Center**
http://www.virtualnorfolk.org/  508-528-4430
P.O. Box 161, 28 Midway Branch Rd., Norfolk, MA 02056

**North Adams**
Elder Services of Berkshire County
http://www.esbci.org  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

**Mary Spitzer Senior Center**
website not available  413-662-3125
116 Ashland St., North Adams, MA 01247

**North Andover**
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

**North Andover Council on Aging**
120R Main St., North Andover, MA 01845

**North Attleborough**
Bristol Elder Services, Inc.
http://www.bristolelder.org  508-675-2101
182 North Main St., Fall River, MA 02720
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Directory of MA Gateway Organizations

North Attleborough Council on Aging
http://www.north-attleboro.ma.us  508-699-0131
204 Elm St., North Attleborough, MA 02760

North Brookfield
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

North Brookfield Council on Aging & Senior Center
http://www.northbrookfield.net  508-867-0220
29 Forest St., North Brookfield, MA 01535

North Dartmouth
Coastline Elderly Services, Inc.
http://www.coastlineelderly.org  508-999-6400
1646 Purchase St., New Bedford, MA 02740

North Dorchester
Central Boston Elder Services, Inc.
http://www.centralboston.org  617-277-7416
2315 Washington St., Boston, MA 02119

North Easton
Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Old Colony Planning Council
http://WWW.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

North End
Boston Senior Home Care
http://www.bshcinfo.org  617-451-6400
110 Chauncy St., Boston, MA 02111

North Jamaica Plain
Central Boston Elder Services, Inc.
http://www.centralboston.org  617-277-7416
2315 Washington St., Boston, MA 02119

North Reading
Mystic Valley Elder Services, Inc.
http://WWW.mves.org  781-324-7705
300 Commercial St., Suite 19, Malden, MA 02148

North Reading Dept. of Elder Affairs
http://www.northreadingma.gov 978-664-5600
157 Park St., North Reading, MA 01864

North Westport
Bristol Elder Services, Inc.
http://WWW.bristolelder.org  508-675-2101
182 North Main St., Fall River, MA 02720

Northampton
Highland Valley Elder Services, Inc.
http://www.highlandvalley.org 413-586-2000
320 Riverside Dr., Suite 6, Florence, MA 01062

Northampton Council on Aging
http://www.northamptonseniors.com 413-587-1231
240 Main St., Suite 1, Northampton, MA 01060-3188

Northborough
BayPath Elder Services
http://www.baypath.org  508-872-1866
354 Waverly St., Framingham, MA 01702

Northborough Senior Center
http://www.town.northborough.ma.us 508-393-5035
One Centre Dr., Northborough, MA 01532-1951

Northbridge
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org 508-949-6640
10 Mill St., Dudley, MA 01571

Northbridge Senior Center
website not available  508-234-2002
20 Highland St., Whitinsville, MA 01588

Northfield
Franklin County Home Care Corporation
http://www.fchcc.org Franklin  413-773-5555
330 Montague City Rd, Suite 1, Turners Falls, MA 01376

Northfield Council on Aging
http://www.northfield.ma.us  413-498-2901 x14
69 Main St., Northfield, MA 01360

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Directory of MA Gateway Organizations

**Norton**
Bristol Elder Services, Inc.
http://www.bristolelder.org 508-675-2101
182 North Main St., Fall River, MA 02720

**Norton Human Services/Council on Aging**
website not available   508-285-0235
P.O. Box 552, Norton, MA 02766

**Norwell**
South Shore Elder Services, Inc.
http://www.sselder.org   781-848-3910
159 Bay State Dr., Braintree, MA 02184

**Norwell Council on Aging**
http://norwellma.virtualtownhall1.net  781-659-7878
P.O. Box 699, Norwell, MA 02061

**Norwood**
Health and Social Services Consortium
http://www.hessco.org   781-784-4944
One Merchant St., Sharon, MA 02067

**Norwood Senior Center**
website not available   781-762-1201
275 Prospect St., Norwood, MA 02062-3539

**Oak Bluffs**
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org   508-394-4630
68 Route 134, South Dennis, MA 02660

**Oak Bluffs Council on Aging**
website not available   508-693-4509
P.O. Box 1327, Oak Bluffs, MA 02557-1327

**Oakham**
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

**Elder Services of Worcester Area, Inc.**
http://www.eswa.org   508-756-1545
411 Chandler St., Worcester, MA 01602

**Oakham Council on Aging**
website not available   508-882-5251
P.O. Box 118, 2 Coldbrook Rd., Oakham, MA 01068

**Orange**
Franklin County Home Care Corporation
http://www.fchcc.org   978-544-2259
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

**Orange Council on Aging**
website not available   978-544-1113
135 East Main St., Orange, MA 01364

**Orleans**
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org   508-394-4630
68 Route 134, South Dennis, MA 02660

**Orleans Council on Aging/Senior Center**
http://www.town.orleans.ma.us  508-255-6333
150 Rock Harbor Rd., Orleans, MA 02653

**Otis**
Elder Services of Berkshire County
http://www.esbci.org   413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

**Otis Council on Aging**
website not available   413-269-0101 xl07
P.O. Box 237, Otis, MA 01253-0237

**Oxford**
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

**Town of Oxford Council on Aging/Senior Center**
http://www.town.oxford.ma.us/SeniorCenter.htm
323 Main St., Oxford, MA 01540   508-987-6000

**Tri-Valley Elder Services, Inc.**
http://www.tves.org 508-949-6640
10 Mill St., Dudley, MA 01571

**Palmer**
Greater Springfield Senior Services, Inc.
http://www.gssi.org 413-781-8800
66 Industry Avenue, Springfield, MA 01104

**Palmer Council on Aging**
http://palmerma.virtualtownhall.net   413-283-2670
1029 Central St., Palmer, MA 01069
Chapter 12:

Directory of MA Gateway Organizations

Parker Hill
Central Boston Elder Services, Inc.
http://www.centralboston.org  617-277-7416
2315 Washington St., Boston, MA 02119

Paxton
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Elder Services of Worcester Area, Inc.
http://www.eswa.org  508-756-1545
411 Chandler St., Worcester, MA 01602

Paxton Council on Aging
http://www.townofpaxton.net  508-756-2833
17 West St., Paxton, MA 01612

Peabody
North Shore Elder Services, Inc.
http://www.nselder.org  978-750-4540
152 Sylvan St., Danvers, MA 01923

Peabody Council on Aging
http://peabodycoa.org  978-531-2254
79 Central St., Peabody, MA 01960-4393

Pelham
Highland Valley Elder Services, Inc.
http://www.highlandvalley.org  413-586-2000
320 Riverside Dr., Suite B, Florence, MA 01062

Pelham Council on Aging
website not available  413-253-7129
Town Hall, 351 Amherst Rd., Pelham, MA 01002

Pembroke
Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Pembroke Council on Aging Senior Center
website not available  781-294-8220
144 Center St., Pembroke, MA 02359

Pepperell
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusetthomecare.com  978-537-7411
680 Mechanic St., Leominster, MA 01453

Pepperell Senior Center/Council on Aging
http://www.town.pepperell.ma.us  978-433-0326
37 Nashua Rd., Pepperell, MA 01463

Peru
Elder Services of Berkshire County
http://www.esbci.org  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Peru Council on Aging
website not available  413-655-8312
P.O. Box 479, Hinsdale, MA 01235

Petersham
Franklin County Home Care Corporation
http://www.fchcc.org  978-544-2259
330 Montague City Rd., Suite I, Turners Falls, MA 01376

Petersham Council on Aging
website not available  978-724-3353
P.O. Box 4, Petersham, MA 01366

Phillipston
Franklin County Home Care Corporation
http://www.fchcc.org  978-544-2259
330 Montague City Rd., Suite I, Turners Falls, MA 01376

Phillipston Council on Aging
http://www.phillipston-ma.gov 978-249-6828
Town Hall, 50 The Common, Phillipston, MA 01331

Pittsfield
Elder Services of Berkshire County
http://www.esbci.org  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Pittsfield Council on Aging/ Ralph J. Froio Senior Center
http://www.pittsfield-ma.org  413-499-9346
330 North St., Pittsfield, MA 01201
Plainfield
Highland Valley Elder Services, Inc.
http://www.highlandvalley.org 413-586-2000
320 Riverside Dr., Suite B., Florence, MA 01062

Plainfield Council on Aging
website not available 413-634-2220
P.O. Box 29, Plainfield, MA 01070-9787

Plainville
Health and Social Services Consortium
http://www.hessco.org 781-784-4944
One Merchant St, Sharon, MA 02067

Plainville Council on Aging
website not available 508-699-7384
9 School St., Plainville, MA 02762

Plymouth
Old Colony Planning Council
http://www.ocpcrpa.org 508-583-1833
70 School St., Brockton, MA 02301

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org 508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Plymouth Council on Aging
http://www.plymouthma.gov 508-830-4230
10 Cordage Park Circle, Suite 108, Plymouth, MA 02360

Plympton
Old Colony Planning Council
http://www.ocpcrpa.org 508-583-1833
70 School St., Brockton, MA 02301

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org 508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Plympton Council on Aging
http://www.town.plympton.ma.us/human/ca.html 781-585-3220
Town Hall, 5 Palmer Rd., Plympton, MA 02367

Princeston
Montachusett Home Care Corporation
http://www.montachusetthomecare.com/ 978-537-7411
680 Mechanic St. Leominster, MA 01453

Princeton Council on Aging
coa@town.princeton.ma.us 978-464-5977
6 Town Hall Dr., Princeton, MA 01541

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org 508-852-5539
360 West Boylston St., West Boylston, MA 01583

Provincetown
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org 508-738-4630
68 Route 134, South Dennis, MA 02660

Provincetown Council on Aging
http://www.provincetown.org/coa/coa.html
26 Alden St., Provincetown, MA 02657 508-487-7080

Quincy
South Shore Elder Services, Inc.
http://www.sselder.org 781-848-3910
159 Bay State Dr., Braintree, MA 02184

Quincy Council on Aging
http://ci.quincy.ma.us/elder.asp 617-376-1245
83 Saratoga St., Quincy, MA 02171

Randolph
South Shore Elder Services, Inc.
http://www.sselder.org 781-848-3910
159 Bay State Dr., Braintree, MA 02184

Randolph Council on Aging
website not available 781-961-0930
16 Fencourt Ave., Randolph, MA 02368

Raynham
Bristol Elder Services, Inc.
http://www.bristolelder.org 508-675-2101
182 North Main St., Fall River, MA 02720

Raynham Council on Aging
http://www.town.raynham.ma.us 508-824-2740
2215 King Philip St., Raynham, MA 02767

Reading
Mystic Valley Elder Services, Inc.
http://www.mves.org 781-324-7705
300 Commercial St., Suite 19, Malden, MA 02148
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Directory of MA Gateway Organizations

Reading Elder/Human Services
http://www.ci.reading.ma.us/elder/ 781-942-6608
Administrative Office, 16 Lowell St. Reading, MA 01867-2684

Rehoboth
Bristol Elder Services, Inc.
http://www.bristolelder.org 508-675-2101
182 North Main St., Fall River, MA 02720

Rehoboth Council on Aging
http://www.town.rehoboth.ma.us/council_aging.html
Rehoboth Senior Center, 55 Bay State Road
Rehoboth, MA 02769 508-252-3372

Revere
Chelsea, Revere, Winthrop Elder Services
crw@crwelderServices.org 617-884-2500
100 Everett Ave, Unit 10, P.O. Box 6427 Chelsea, MA 02150

Revere Council on Aging
website not available 781-286-8155
Rossetti/Cowan Senior Center, 25 Winthrop Ave.,
Revere, MA 02151

Richmond
Elder Services of Berkshire County
http://www.esbci.org 413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Richmond Council on Aging
website not available 413-698-3355
Town Hall, 1529 State Rd., Richmond, MA 01254

Rochester
Coastline Elderly Services, Inc.
http://www.coastlineelderly.org 508-999-6400
1646 Purchase St., New Bedford, MA 02740

Rochester Council on Aging
http://www.rochestermaseniorcenter.com 508-763-8723
67 Dexter Lane, Rochester, MA 02770-4111

Rockland
Old Colony Planning Council
http://www.ocpcrpa.org 508-583-1833
70 School St., Brockton, MA 02301

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org 508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Rockland Council on Aging
http://www.rockland-ma.gov/Departments/depts_coa.asp
394 Union St., Rockland, MA 02370 781-871-1266

Rockport
Seniorcare, Inc.
http://www.seniorcareinc.org 978-281-1750
5 Blackburn Center, Gloucester, MA 01930

Rockport Council on Aging
http://www.town.rockport.ma.us 978-546-2573
4 Broadway, Rockport, MA 01966

Rosslindale
Ethos
http://www.ethocare.org 617-522-6700
555 Amory St., Jamaica Plain, MA 02130

Rowe
Franklin County Home Care Corporation
http://www.fchcc.org 413-773-5555
330 Montague City Rd, Suite 1, Turners Falls, MA 01376

Rowe Council on Aging
http://www.rowe-ma.gov 413-339-5520
321 Zoar Rd., Rowe, MA 01367

Rowley
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org 978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Rowley Council on Aging
coa@townofrowley.org 978-948-7637
P.O. Box 523, 39 Central St., Rowley, MA 01969

Roxbury
Central Boston Elder Services, Inc.
http://www.centralboston.org 617-277-7416
2315 Washington St., Boston, MA 02119

Royalston
Franklin County Home Care Corporation
http://www.fchcc.org 978-544-2259
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

Royalston Council on Aging
website not available 978-249-9641
Town Hall, P.O. Box 128, Royalston, MA 01368
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Directory of MA Gateway Organizations

**Russell**
Highland Valley Elder Services, Inc.
http://www.highlandvalley.org 413-586-2000
320 Riverside Dr., Suite B, Florence, MA 01062

**Russell Council on Aging**
russell3@exit3.com 413-862-3265
Town Hall/Senior Center, 65 Main St., Russell, MA 01071

**Rutland**
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org 508-852-5539
360 West Boylston St., West Boylston, MA 01583

**Elder Services of Worcester Area, Inc.**
http://www.eswa.org 508-756-1545
411 Chandler St., Worcester, MA 01602

**Rutland Council on Aging**
rutlandcoa@charterinternet.com 508-886-7945
53 Glenwood Rd., Rutland, MA 01543

**Salem**
North Shore Elder Services, Inc.
http://www.nelder.org 978-750-4540
152 Sylvan St., Danvers, MA 01923

**Salem Council on Aging**
http://www.salem.com/Pages/SalemMA_COA/index
5 Broad St., Salem, MA 01970 978-744-0924

**Salisbury**
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org 978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

**Salisbury Council on Aging**
http://www.salisburycoa.com978-462-2412
43 Lafayette Rd., Salisbury, MA 01952

**Sandisfield**
Elder Services of Berkshire County
http://www.esbc.org 413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

**Sandisfield Council on Aging**
website not available 413-258-4170
P.O. Box 603, Route 57, Sandisfield, MA 01255

**Sandwich**
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org 508-394-4630
68 Route 134, South Dennis, MA 02660

**Sandwich Council on Aging**
http://www.sandwichcoa.org 508-888-4737
270 Quaker Meetinghouse Rd., East Sandwich, MA 02537

**Saugus**
Greater Lynn Senior Services, Inc.
http://www.glss.net 781-599-0110
8 Silsbee St., Lynn, MA 01901

**Saugus Senior Center/Elder Services**
http://www.saugusma.gov/Pages/SaugusMA_COA/index
466 Central St., Saugus, MA 01906 781-231-4178

**Savoy**
Elder Services of Berkshire County
http://www.esbci.org 413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

**Savoy Senior Center**
http://www.townofsavoy.org 413-743-4290
720 Main Rd., Savoy, MA 01256

**Scituate**
South Shore Elder Services, Inc.
http://www.sselder.org 781-848-3910
159 Bay State Dr., Braintree, MA 02184

**Scituate Council on Aging**
http://www.town.scituate.ma.us/coa/index.html
27 Brook St., Scituate, MA 02066 781-545-8722

**Seekonk**
Bristol Elder Services, Inc.
http://www.bristolelder.org 508-675-2101
182 North Main St., Fall River, MA 02720

**Seekonk Human Services**
320 Pleasant St., Seekonk, MA 02771

**Sharon**
Health and Social Services Consortium
http://www.hessco.org 781-784-4944
One Merchant St., Sharon, MA 02067
<table>
<thead>
<tr>
<th>Organization</th>
<th>Address</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Sharon Council on Aging</td>
<td><a href="http://www.townofsharon.net">http://www.townofsharon.net</a> &gt; Town Departments</td>
<td>P.O. Box 20, Sharon, MA 02067 781-784-8000</td>
</tr>
<tr>
<td>Sheffield Council on Aging</td>
<td><a href="http://www.sheffieldma.gov/Pages/SheffieldMA_COA/index">http://www.sheffieldma.gov/Pages/SheffieldMA_COA/index</a></td>
<td>P.O. Box 327, 91 Main St., Sheffield, MA 01257</td>
</tr>
<tr>
<td>Shelburne Senior Center</td>
<td><a href="mailto:sfsrctr@crocker.com">sfsrctr@crocker.com</a></td>
<td>7 Main St., Shelburne Falls, MA 01370</td>
</tr>
<tr>
<td>Shirley</td>
<td>Central Mass Agency on Aging, Inc.</td>
<td><a href="http://www.seniorconnection.org">http://www.seniorconnection.org</a></td>
</tr>
<tr>
<td>Montachusett Home Care Corporation</td>
<td><a href="http://www.montachusetthomecare.com">http://www.montachusetthomecare.com</a></td>
<td>978-537-7411 680 Mechanic St., Leominster, MA 01453</td>
</tr>
<tr>
<td>Shirley Council on Aging</td>
<td>website not available</td>
<td>978-425-2600 x205 7 Keady Way, Shirley, MA 01464</td>
</tr>
<tr>
<td>Shrewsbury</td>
<td>Central Mass Agency on Aging, Inc.</td>
<td><a href="http://www.seniorconnection.org">http://www.seniorconnection.org</a></td>
</tr>
<tr>
<td>Shutesbury Franklin County Home Care Corporation</td>
<td><a href="http://www.fchcc.org">http://www.fchcc.org</a></td>
<td>413-773-5555 330 Montague City Rd., Suite 1, Turners Falls, MA 01376</td>
</tr>
<tr>
<td>Shutesbury Council on Aging</td>
<td>website not available</td>
<td>413-259-1204 Town Hall, 1 Cooleyville Rd., Shutesbury, MA 01072</td>
</tr>
<tr>
<td>Somerset Bristol Elder Services, Inc.</td>
<td><a href="http://www.bristolelder.org">http://www.bristolelder.org</a></td>
<td>508-675-2101 182 North Main St., Fall River, MA 02720</td>
</tr>
<tr>
<td>Somerset Council on Aging</td>
<td>website not available</td>
<td>508-646-2833 115 Wood St., Somerset. MA 02726</td>
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<tr>
<td>Somerville Council on Aging</td>
<td><a href="http://www.ci.somerville.ma.us">http://www.ci.somerville.ma.us</a></td>
<td>617-625-6600 x2300 167 Holland St., Somerville, MA 02144</td>
</tr>
<tr>
<td>South Boston Boston Senior Home Care</td>
<td><a href="http://www.bshcinfo.org">http://www.bshcinfo.org</a></td>
<td>617-451-6400 110 Chauncy St., Boston, MA 02111</td>
</tr>
<tr>
<td>South End Central Boston Elder Services, Inc.</td>
<td><a href="http://www.centralboston.org">http://www.centralboston.org</a></td>
<td>617-277-7416 2315 Washington St., Boston, MA 02119</td>
</tr>
<tr>
<td>South Hadley West Mass Elder Care, Inc.</td>
<td><a href="http://www.wmeldercare.org/">http://www.wmeldercare.org/</a></td>
<td>413-538-9020 4 Valley Mill Rd., Holyoke, MA 01040</td>
</tr>
</tbody>
</table>
South Hadley Council on Aging
http://www.southhadley.org/departments/coa.htm
45 Dayton St., South Hadley, MA 01075  413-538-5042

Southampton
Highland Valley Elder Services, Inc.
http://www.highlandvalley.org  413-586-2000
320 Riverside Dr., Suite B, Florence, MA 01062

Southampton Council on Aging
scoa73@charterinternet.com  413-529-2105
210 College Highway, Southampton, MA 01073

Southbridge
BayPath Elder Services
http://www.baypath.org  508-872-1866
354 Waverly St., Framingham, MA 01702

Southbridge Senior Center/Council on Aging
http://www.southbridgeoutown.com  508-229-4453
9 Cordaville Rd., Southbridge, MA 01572

Southbridge
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Southbridge Council on Aging
http://www.ci.southbridge.ma.us/THaging.html
508-764-5436
6 LaRochelle Way, Southbridge, MA 01550

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Spencer
Highland Valley Elder Services, Inc.
http://www.highlandvalley.org  413-586-2000
320 Riverside Dr., Suite B, Florence, MA 01062

Southwick Council on Aging/Senior Center
http://www.southwickma.org  413-569-5498
454 College Highway, Southwick, MA 01077

Spencer
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Spencer Council on Aging
http://www.spencerma.gov 508-885-7546
40 Wall St., Spencer, MA 01562

Springfield
Greater Springfield Senior Services, Inc.
http://www.gsssi.org  413-781-8800
66 Industry Avenue, Springfield, MA 01104

City of Springfield Dept. of Elder Affairs/Council on Aging
http://www.springfieldcityhall.com/COS/elderaffairs/  413-787-6124
1600 East Columbus Ave., Springfield, MA 01103-1614

Sterling
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusetthomecare.com 978-537-7411
680 Mechanic St., Leominster, MA 01453

Sterling Senior Center/Council on Aging
http://www.town.sterling.ma.us  978-422-3032
P.O. Box 243, Sterling, MA 01564-0243

Stockbridge
Elder Services of Berkshire County
http://www.esbci.org  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Stockbridge Council on Aging
http://www.townofstockbridge.com 413-298-3118
5 Pine St., P.O. Box 419, Stockbridge, MA 01262

Stoneham
Mystic Valley Elder Services, Inc.
http://www.mvtes.org  781-324-7705
300 Commercial St., Suite 19, Malden, MA 02148

Stoneham Senior Center
136 Elm St., Stoneham, MA 02180
Chapter 12:
Directory of MA Gateway Organizations

Stoughton
Old Colony Planning Council
http://www.ocpcrpa.org 508-583-1833
70 Schooi St., Brockton, MA 02301

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org 508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Stoughton Council on Aging
http://www.seniорpubs.com 781-344-8882
110 Rockland St., Stoughton, MA 02072

Stow
Minuteman Senior Services
http://www.minutemansenior.org 781-272-7177
24 Third Ave., Burlington, MA 01803

Stow Council on Aging
http://www.stow-ma.gov/Pages/StowMA_COA/index 978-897-1880
Town Bldg., 380 Great Rd., Stow, MA 01775-1122

Sturbridge
Central Mass Agency on Aging, Inc.
http://www.seniорconnection.org 508-852-5539
360 West Boylston St., West Boylston, MA 01583

Sturbridge Council on Aging
http://www.town.sturbridge.ma.us 508-347-7575
P.O. Box 746, 480 Main St., Sturbridge, MA 01566

Tri-Valley Elder Services, Inc.
http://www.tves.org 508-949-6640
10 Mill St., Dudley, MA 01571

Sudbury
BayPath Elder Services
http://www.baypath.org 508-872-1866
354 Waverly St., Framingham, MA 01702

Sudbury Senior Center
http://www.town.sudbury.ma.us/services 978-443-3055
40 Fairbank Rd., Sudbury, MA 01776

Sunderland
Franklin County Home Care Corporation
http://www.fcнcc.org 413-773-5555
330 Montague City Rd., Suite 1. Turners Falls, MA 01376

Frontier Senior Center
http://www.townofsunderland.us/Council%20on%20Aging.htm 413-665-2141
67 North Main St., South Deerfield, MA 01373

Sutton
Central Mass Agency on Aging, Inc.
http://www.seniорconnection.org 508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org 508-949-6640
10 Mill St., Dudley, MA 01571

Sutton Council on Aging
http://www.suttonma.org/suttoncouncil.htm 508-234-0703

Swampscott
Greater Lynn Senior Services, Inc.
http://www.glss.net 781-599-0110
8 Silsbee St., Lynn, MA 01901

Swampscott Senior Center
http://www.town.swampscott.ma.us 781-596-8866
89 Burrill St., Swampscott, MA 01907

Swansea
Bristol Elder Services, Inc.
http://www.bristolelder.org 508-675-2101
182 North Main St., Fall River, MA 02720

Swansea Council on Aging
http://www.swanseasurenrcenter.homestead.com 508-676-1831
458 Ocean Grove Ave., Swansea, MA 02777

Taunton
Bristol Elder Services, Inc.
http://www.bristolelder.org Bristol Elder Services, Inc. 508-675-2101
182 North Main St., Fall River, MA 02720

Taunton Council on Aging
http://www.tauntoncouncilonaging.org 508-821-1425
30 Olney St., Taunton, MA 02780
Directory of MA Gateway Organizations

**Templeton**
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusethomecare.com  978-537-7411
680 Mechanic St., Leominster, MA 01453

Templeton Council on Aging
website not available  978-632-4592
135 Patriots Rd., East Templeton, MA 01438

**Tewksbury**
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Tewksbury Senior Center
website not available  978-640-4482
460 East St., Tewksbury, MA 01876

**Tisbury**
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org  508-394-4630
68 Route 134, South Dennis, MA 02660

Tisbury Council on Aging
http://tisburygov.org  508-696-4205
P.O. Box 1239, Vineyard Haven, MA 02568

**Templeton**
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusethomecare.com  978-537-7411
680 Mechanic St., Leominster, MA 01453

Templeton Council on Aging
website not available  978-632-4592
135 Patriots Rd., East Templeton, MA 01438

**Tewksbury**
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Tewksbury Senior Center
website not available  978-640-4482
460 East St., Tewksbury, MA 01876

**Tisbury**
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org  508-394-4630
68 Route 134, South Dennis, MA 02660

Tisbury Council on Aging
http://tisburygov.org  508-696-4205
P.O. Box 1239, Vineyard Haven, MA 02568

**Tolland**
Highland Valley Elder Services, Inc.
http://www.highlandvalley.org  413-586-2000
320 Riverside Dr., Suite 8, Florence, MA 01062

Tolland Council on Aging
http://www.tolland-ma.gov  413-258-4794
241 West Granville Rd., Tolland, MA 01034

**Topsfield**
Seniorcare, Inc.
http://www.seniorcareinc.org  978-281-1750
5 Blackburn Center, Gloucester, MA 01930

Topsfield Council on Aging
http://www.topsfield-ma.gov/gov/coa/coa.shtml  978-887-1523
8 West Common St., Topsfield, MA 01983

**Townsend**
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusethomecare.com  978-537-7411
680 Mechanic St., Leominster, MA 01453

Townsend Council on Aging/Senior Center
http://www.townsend.ma.us/towngov/humanservs/aging.htm  978-597-1710
222 Main St., Townsend, MA 01469

**Truro**
Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org  508-394-4630
68 Route 134, South Dennis, MA 02660

Truro Council on Aging
http://www.truro-ma.gov/coa/  508-487-2462
P.O. Box 500, Truro, MA 02666

**Tyngsborough**
Elder Services of Merrimack Valley, Inc.
http://www.esmv.org Elder Services of Merrimack Valley, Inc.
http://www.esmv.org  978-683-7747
360 Merrimack St., Building 5, Lawrence, MA 01843

Tyngsborough Council on Aging/Senior Center
http://www.tyngsboroughmass.com  978-649-9211
180 Lakeview Ave., Tyngsborough, MA 01879

**Tyringham**
Elder Services of Berkshire County
http://www.esbci.org  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Tyringham Council on Aging
website not available  413-243-1749
Town Hall, 116 Main Rd., Tyringham, MA 01264

**Upton**
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Upton Council on Aging
http://www.upton.ma.us/pages/council-on-aging.php
P.O. Box 610, Upton, MA 01568  508-529-4558
Chapter 12:
Directory of MA Gateway Organizations

Tri-Valley Elder Services, Inc.
http://www.tves.org Tri-Valley  508-949-6640
10 Mill St., Dudley, MA 01571

Uxbridge
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Uxbridge Senior Center
http://www.uxbridge-ma.gov/  508-278-8622
36 South Main St., Uxbridge, MA 01569

Wakefield
Mystic Valley Elder Services, Inc.
http://www.mves.org  781-324-7705
300 Commercial St., Suite 19, Malden, MA 02148

Wakefield Council on Aging
http://www.wakefield.ma.us  781-245-3312
30 Converse St., Wakefield, MA 01880

Wales
Greater Springfield Senior Services, Inc.
http://www.gsssi.org  413-781-8800
66 Industry Avenue, Springfield, MA 01104

Wales Council on Aging/Senior Center
coa@townofwales.net  413-245-9683
85 Main St., P.O. Box 337, Wales, MA 01081-0337

Walpole
Health and Social Services Consortium
http://www.hessco.org  781-784-4944
One Merchant St., Sharon, MA 02067

Walpole Council on Aging/Senior Services
http://th.walpole.ma.us/COA.htm  508-668-3330
135 School St., Walpole, MA 02081

Waltham
Springwell
http://www.springwell.com  617-926-4100
125 Walnut St., Watertown, MA 02472

Waltham Council on Aging/ W. F. Stanley Senior Center
http://www.city.waltham.ma.us  781-314-3497
488 Main St., Waltham, MA 02452-6131

Ware
WestMass ElderCare, Inc.
http://www.wmelder care.org  413-538-9020
4 Valley Mill Rd., Holyoke, MA 01040

Ware Senior Center/Council on Aging
http://www.townofware.com/senior.htm  413-967-9645
11 Church St., Ware, MA 01082

Wareham
Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Wareham Senior Center/Social Services
http://www.wareham.ma.us  508-291-3130
48 Marion Rd., Wareham, MA 02571

Warren
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St. Dudley, MA 01571

Warren Senior Center/Council on Aging
website not available  413-436-5662
225 Main St., West Warren, MA 01092-0428

Warwick
Franklin County Home Care Corporation
http://www.fchcc.org  978-544-2259
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

Warwick Council on Aging
website not available  978-544-6315
Town Hall, 12 Athol Rd., Warwick, MA 01378
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**Washington**

Elder Services of Berkshire County
http://www.esbci.org  413-499-0524
66 Wendell Ave., Pittsfield, MA 01201

Washington Council on Aging
website not available  413-655-0232
8 Summit Hill Rd., Washington, MA 01223

**Watertown**

Springwell
http://www.springwell.com  617-926-4100
125 Walnut St., Watertown, MA 02472

Watertown Council on Aging/Senior Center
http://ma-watertown.civicplus.com  617-972-6490
31 Marshall St., Watertown, MA 02472-3403

**Wayland**

BayPath Elder Services
http://www.baypath.org  508-872-1866
354 Waverly St., Framingham, MA 01702

Wayland Council on Aging
http://www.wayland.ma.us/  508-358-2990
41 Cochituate Rd., Wayland, MA 01778-2697

**Webster**

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Tri-Valley Elder Services, Inc.
http://www.tves.org  508-949-6640
10 Mill St., Dudley, MA 01571

Webster Senior Center
http://www.webster-ma.gov/  508-949-3845
116 School St., Webster, MA 01570

**Wellesley**

Springwell
http://www.springwell.com  617-926-4100
125 Walnut St., Watertown, MA 02472

Wellesley Council on Aging
http://www.wellesleyma.gov  781-235-3961
219 Washington St., Wellesley Hills, MA 02481

**Wellfleet**

Elder Services of Cape Cod and the Islands, Inc.
http://www.escci.org Elder Services of Cape Cod and the Islands, Inc.  508-394-4630
68 Route 134, South Dennis, MA 02660

Wellfleet Council on Aging
http://www.wellfleetma.org  508-349-2800
715 Old King's Highway, Wellfleet, MA 02667

**Wendell**

Franklin County Home Care Corporation
http://www.fchcc.org Franklin County Home Care Corporation  978-544-2259
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

Wendell Council on Aging
website not available  978-544-2020
Town Offices, 32 West St., Wendell, MA 01379

**Wenham**

Seniorcare, Inc.
http://www.seniorcareinc.org  978-281-1750
5 Blackburn Center, Gloucester, MA 01930

Wenham Council on Aging
http://www.wenhamcoa.org  978-468-5529
4 School St., Wenham, MA 01984

**West Boylston**

Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Elder Services of Worcester Area, Inc.
http://www.eswa.org  508-756-1545
411 Chandler St., Worcester, MA 01602

West Boylston Council on Aging
http://www.westboyolston.com  508-835-6916
120 Prescott St., W. Boylston, MA 01583

**West Bridgewater**

Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046
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**West Bridgewater Council on Aging**  
Website not available  508-894-1262  
97 West Center St., West Bridgewater, MA 02379

**West Brookfield**  
Central Mass Agency on Aging, Inc.  
http://www.seniorconnection.org  508-852-5539  
360 West Boylston St., West Boylston, MA 01583

**West Brookfield Senior Center/Council on Aging**  
Website not available  508-867-1407  
P.O. Box 207, West Brookfield, MA 01585

**Tri-Valley Elder Services, Inc.**  
http://www.tves.org  508-949-6640  
10 Mill St., Dudley, MA 01571

**West Mattapan**  
Ethos  
http://www.ethocare.org  617-522-6700  
555 Amory St., Jamaica Plain, MA 02130

**West Newbury**  
Elder Services of Merrimack Valley, Inc.  
http://www.esmv.org  978-683-7747  
360 Merrimack St., Building 5, Lawrence, MA 01843

**West Newbury Senior Center/Council on Aging**  
Website not available  978-363-1104  
381 Main St., West Newbury, MA 01985

**West Roxbury**  
Ethos  
http://www.ethocare.org  617-522-6700  
555 Amory St., Jamaica Plain, MA 02130

**West Springfield**  
Greater Springfield Senior Services, Inc.  
http://www.gsssi.org  413-781-8800  
66 Industry Avenue, Springfield, MA 01104

**West Springfield Council on Aging/Senior Center**  
http://users.crocker.com/~wssenior/  413-781-2214  
128 Park St., West Springfield, MA 01089

**West Stockbridge**  
Elder Services of Berkshire County  
http://www.esbci.org  413-499-0524  
66 Wendell Ave., Pittsfield, MA 01201

**West Stockbridge Council on Aging**  
Website not available  413-232-0300  
Town Hall, P.O. Box 163, West Stockbridge, MA 01266

**West Tisbury**  
Elder Services of Cape Cod and the Islands, Inc.  
http://www.escci.org  508-394-4630  
68 Route 134, South Dennis, MA 02660

**Up-Island Council on Aging (Howes House)**  
Website not available  508-693-2896  
P.O. Box 3174, 1042A State Rd., West Tisbury, MA 02575

**Westborough**  
BayPath Elder Services  
http://www.baypath.org  508-872-1866  
354 Waverly St., Framingham, MA 01702

**Westborough Senior Center**  
http://www.town.westborough.ma.us  508-366-3000  
4 Rogers Rd., Westborough, MA 01581

**Westfield**  
Highland Valley Elder Services, Inc.  
http://www.highlandvalley.org  413-586-2000  
320 Riverside Dr., Suite B, Florence, MA 01062

**Westfield Council on Aging**  
http://www.cityofwestfield.org  413-562-9624  
40 Main St., Westfield, MA 01085

**Westford**  
Elder Services of Merrimack Valley, Inc.  
http://www.esmv.org  978-683-7747  
360 Merrimack St., Building 5, Lawrence, MA 01843

**Westford Council on Aging**  
http://www.westford-ma.gov/  978-692-5523  
P.O. Box 2223, 20 Pleasant St., Westford, MA 01886

**Westhampton**  
Highland Valley Elder Services, Inc.  
http://www.highlandvalley.org  413-586-2000  
320 Riverside Dr., Suite B, Florence, MA 01062

**Westhampton Council on Aging**  
Website not available  413-527-0463  
Town Hall, 1 South Rd., Westhampton, MA 01027
Westminster
Central Mass Agency on Aging, Inc.
http://www.seniorconnection.org  508-852-5539
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation
http://www.montachusethomecare.com  978-537-7411
680 Mechanic St., Leominster, MA 01453

Westminster Council on Aging
http://www.westminster-ma.org  978-874-7402
Town Hall, P.O. 80x 456, Westminster, MA 01473

Weston
Springwell
http://www.springwell.com  617-926-4100
125 Walnut St., Watertown, MA 02472

Weston Council on Aging
20 Alphabet Lane, Weston, MA 02493

Westport
Bristol Elder Services, Inc.
http://www.bristolelder.org  508-675-2101
182 North Main St., Fall River, MA 02720

Westport Council on Aging
http://www.westport-ma.gov  508-636-1026
75 Reed Rd., Westport, MA 02790

Westwood
Health and Social Services Consortium
http://www.hessco.org  781-784-4944
One Merchant St., Sharon, MA 02067

Westwood Council on Aging
http://www.townhall.westwood.ma.us  781-329-8799
60 Nahatan St., Westwood, MA 02090

Weymouth
South Shore Elder Services, Inc.
http://www.sselder.org  781-848-3910
159 Bay State Dr., Braintree, MA 02184

Weymouth Elder Services
http://www.weymouth.ma.us  781-682-6140
182 Green St., N. Weymouth, MA 02191

Whately
Frontier Senior Center
http://www.townofsonderland.us/Council%20on%20Aging.htm  413-665-2141
67 North Main St., South Deerfield, MA 01373

Franklin County Home Care Corporation
http://www.fchcc.org  413-773-5555
330 Montague City Rd., Suite 1, Turners Falls, MA 01376

Whitman
Old Colony Planning Council
http://www.ocpcrpa.org  508-583-1833
70 School St., Brockton, MA 02301

Old Colony Elderly Services, Inc.
http://www.oc-elderly.org  508-584-1561
144 Main St., 2nd Floor, Brockton, MA 02301-4046

Whitman Council on Aging
website not available  781-447-7619
16 Hayden Ave., Whitman, MA 02382

Wilbraham
Greater Springfield Senior Services, Inc.
http://www.gsssi.org  413-781-8800
66 Industry Avenue, Springfield, MA 01104

Wilbraham Council on Aging/Senior Center
http://www.wilbraham-ma.gov  413-596-8379
480 Post Office Park, Wilbraham, MA 01095

Williamsburg
Highland Valley Elder Services, Inc.
http://www.highlandvalley.org  413-586-2000
320 Riverside Dr.- Suite B. Florence, MA 01062

Williamsburg Council on Aging
http://www.burgy.org  413-268-8410
P. O. Box 193, Haydenville, MA 01039-0193

Williamstown
Elder Services of Berkshire County
http://www.esbci.org  413-499-0524
66 Wendell Ave., Pittsfield. MA 01201

Williamstown Council on Aging
http://www.williamstown.net/coa.htm  413-458-8250
118 Church St., Harper Center, Williamstown, MA 01267
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**Wilmington**
Minuteman Senior Services  
http://www.minutemansenior.org  781-272-7177  
24 Third Ave., Burlington, MA 01803

Buzzell Senior Citizen’s Center/Elder Affairs  
http://www.town.wilmington.ma.us/old/Buzzell/ElderSpec.htm  978-657-7595  
15 School St., Wilmington, MA 01887

**Winchendon**
Central Mass Agency on Aging, Inc.  
http://www.seniorconnection.org  508-852-5539  
360 West Boylston St., West Boylston, MA 01583

Montachusett Home Care Corporation  
http://www.montachusethomecare.com  978-537-7411  
680 Mechanic St., Leominster, MA 01453

Winchendon Council on Aging  
http://www.coa.winchendonweb.com  978-297-3155  
52 Murdoch Ave., Winchendon, MA 01475-1217

**Winchester**
Minuteman Senior Services  
http://www.minutemansenior.org  781-272-7177  
24 Third Ave., Burlington, MA 01803

Winchester Council on Aging/Seniors Association  
http://www.jenkscenter.org  781-721-7136  
109 Skillings Rd., Winchester, MA 01890-2884

**Windsor**
Elder Services of Berkshire County  
http://www.esbci.org  413-499-0524  
66 Wendell Ave., Pittsfield, MA 01201

Windsor Council on Aging  
website not available  413-684-3315  
P.O. Box 251, windsor, MA 01270

**Winthrop**
Chelsea, Revere, Winthrop Elder Services  
crw@crwelderServices.org  617-884-2500  
100 Everett Ave. Unit 10, P.O. Box 6427 Chelsea, MA 02150

Winthrop Council on Aging  
http://www.town.winthrop.ma.us/Pages/WinthropMA_COA/index  617-846-8538  
35 Harvard St., Winthrop, MA 02152

**Woburn**
Minuteman Senior Services  
http://www.minutemansenior.org  781-272-7177  
24 Third Ave., Burlington, MA 01803

Woburn Senior Center/Council on Aging  
http://www.cityofwoburn.com  781-937-7899  
144 School St., Woburn, MA 01801

**Worcester**
Central Mass Agency on Aging, Inc.  
http://www.seniorconnection.org  508-852-5539  
360 West Boylston St., West Boylston, MA 01583

Elder Services of Worcester Area, Inc.  
http://www.eswa.org  508-756-1545  
411 Chandler St, Worcester, MA 01602

City of Worcester Elder Affairs/Senior Center  
http://www.ci.worcester.ma.us/hhs/elder_affairs/home.html  
128 Providence St., Worcester, MA 01604  508-799-1232

**Worthington**
Highland Valley Elder Services, Inc.  
http://www.highlandvalley.org  413-586-2000  
320 Riverside Dr., Suite B, Florence, MA 01062

Worthington Council on Aging  
http://www.worthington-ma.gov/  413-238-5577  
P.O. Box 7. Worthington, MA 01098-0007

**Wrentham**
Health and Social Services Consortium  
http://www.hessco.org  781-784-4944  
One Merchant St., Sharon, MA 02067

Wrentham Senior Center/Council on Aging  
http://wrentham.ma.us  508-384-5425  
400 Taunton St, Wrentham, MA 02093

**Yarmouth**
Elder Services of Cape Cod and the Islands, Inc.  
http://www.escci.org  508-394-4630  
68 Route 134, South Dennis, MA 02660

Yarmouth Senior Center  
website not available  508-394-7606  
528 Forest Rd., South Yarmouth, MA 02664