How do you find affordable rides when you cannot or should not drive? What resources are available to you as the spouse or companion of someone who has had a stroke? Where do you turn when your mom appears to be losing her memory or your dad is too frail to care for himself any longer?

Many families and individuals will face these challenges. Few will be prepared to do so when they first occur. So, how do you find the help you need when a crisis takes place or an eldercare question arises? To whom do you turn?

Take the case of Judith and her mom, for example. Judith’s mother, although suffering from arthritis, emphysema, and congestive heart failure, was mentally sharp and very engaged at age 88. Mom lived alone and was “doing pretty well” on her own. Then, one day—as suddenly as that—she could no longer get out of bed and dress herself.

Mom wasn’t the only one who needed outside help fast; Judith did, too. She called a local information and referral service, where a trained information specialist stood ready to assist. The specialist asked Judith a series of questions about her mother’s condition. Then, based on the answers and the family’s unique needs, the specialist told Judith about nearby housing options and other supportive services—home health agencies, transportation providers, and more. Relying on that information, Judith, her mother, and the rest of the family had the ability to develop a short-term plan of care that incorporated in-home care and rehabilitative services for the first several weeks. Afterward, when mom’s condition improved, Judith could comfortably implement the long-term plan: moving her into a high-quality assisted living facility.

Judith’s case is unusual in only one respect: She already knew about an information and referral program, or “I&R,” as such services are called. Most people don’t. Amidst the fear and confusion that accompany medical or other crises, seniors and their adult children often do not know where to begin searching for the information they need. That’s why reading this guidebook now, when you are not in the middle of a crisis, is a good idea.

Often, help is just a phone call—or a few computer clicks—away, as the two case studies presented on the next page demonstrate. Both were drawn from the thousands of case files of the Jewish Council for the Aging (JCA). They are used with the permission of JCA clients.

The Washington, D.C. area is fortunate to possess not only many helping resources, but also several ways to reach them.

- Government agencies, for-profit companies, and nonprofit organizations run I&R programs. Many provide their services at no cost to you or for just a modest fee.
- Many employers provide free eldercare information for their employees by phone or through seminars and “caregiver fairs” at which local providers display their services.
- Private eldercare professionals, including specialists known as geriatric care managers, provide a range of fee-for-service supports.
SENIOR NEEDS
What needs do older people have? What resources are available to meet them? By key word, the checklist below presents many common senior needs and concerns. Use it now to note your own needs. Then, use it later as a reference when you begin your resource hunt.

☑ Adult Day Services
  ☐ Medical
  ☐ Social

☑ Caregiving
  ☐ Personal care

☑ Family care
☑ In-home care
☑ Other: _________________

☑ Care Planning/Management
  ☐ Assessment
  ☐ Ongoing care management

☑ Chore Services
  ☐ Errands
  ☐ Reorganizing
  ☐ Repairs—inside
  ☐ Repairs—outside
  ☐ Snow removal
  ☐ Window washing
  ☐ Yard work
  ☐ Other: _________________

☑ Consumer Protection

☑ Educational Opportunities
  ☐ At home
  ☐ Outside the home
  ☐ Through libraries
  ☐ English as a second language
  ☐ Other: _________________

☑ Employment
  ☐ At home
  ☐ Business startup
  ☐ Discrimination
  ☐ Full time
  ☐ Part time
  ☐ Other: _________________

CASE STUDY 1
A MAJOR MOVE
“This is a picture of my mom and dad,” says Dr. Marshal Greenblatt, a JCA Board member, with obvious pride and affection. “I will never forget the heart-wrenching experience of moving my frail, chronically ill parents from New Jersey to Maryland. My once vigorous, 81-year-old father was bed-bound from a stroke, and my always active, 79-year-old mother was immobilized with crippling, painful arthritis. I was determined to preserve their independence and dignity in their final years together, but I needed professional advice and support. Fortunately, JCA came to the rescue. Thanks to JCA’s wonderful programs, my parents lived two more precious years together in their own residence, right near me, where they could enjoy regular visits from their grandsons and great-grandchild.”

CASE STUDY 2
A NEW LIFE
In September 2001, Gary Melickian was recovering at home from a kidney transplant. All was going well until he suffered massive heart failure. Fatigued and virtually bedridden, he had no choice but to resign his job as a geologist and civil engineer. Then, depression set in. He did not know where to turn for assistance. One free call to the JCA Rose Benté Lee Senior HelpLine changed his life.

In testimony before Montgomery County officials, Gary, then age 68, said, “For the first time in my life, I could barely function. I was not able to walk stairs or work, yet I needed to exercise for my cardiomyopathy…. The Jewish Council for the Aging provided several suggestions, and I decided to go to the Jewish Community Center [JCC] of Greater Washington in Rockville; the JCC is great…. The participation probably made more difference in my life than any other activity…. But it is important to remember that all this started with JCA…. I, for one, had not known where to start.”
Exercise
- At home
- In groups
- Mall walking
- Other: _________________

Financial services
- Bill paying
- Credit discrimination
- Debt management
- Financial aid
- Investment advice
- Retirement planning
- Reverse mortgages
- Tax preparation
- Other: _________________

Funeral planning

Handicapped services
- Specify: _________________

Health care financing
- Health insurance
  - Private
  - From an employer
  - Medicare supplemental/“Medigap”
- Life insurance
- Long-term care insurance
- Medicaid
- Medicare
- Prescription drug benefits
- Veterans benefits
- Other: _________________

Homemaker services
- Food preparation
- Housekeeping
- Laundry
- Other: _________________

Home modification

Hospice
- In-home care
- Institutional care

Housing options
- Remain at home
- Assisted living
- Continuing care retirement communities
- Independent living
- Nursing homes
- Senior communities for an active lifestyle
- Other: _________________

Legal advice
- Advance medical directive/“living will”
- Durable power of attorney
- Elder law
- Estate planning
- Legal aid
- Other: _________________

Leisure

Mental health services
- Inpatient care
- Outpatient care
- Patient rights/ombudsman
- Other: _________________

Personal care
- Bathing
- Companion care
- Dressing
- Electronic monitoring
- Grooming
- Help with walking
- Medications management
- Toileting
- 24-hour supervision
- Other: _________________

Publications
- About aging
- Large-print books
- On tape/disc
- Other: _________________

Public benefits
- Food stamps
- Medicaid
- Rental assistance
- Other: _________________

Retirement planning

Sexuality
- Dating/matchmaking
- Sexual dysfunction
- Other: _________________

Social needs
- Clubs
- Friendly visitors
- Senior centers
LEVELS OF SUPPORT

Many more items could be added to this checklist, depending on your individual situation. Even as is, however, it is overwhelming to contemplate all these senior needs! So, too, is the prospect of tackling them. To make the job easier, think about navigating the eldercare maze one step at a time. Each step increases the amount of expert help you can receive. Step by step, costs are likely to increase, too. While plenty of information is available free of charge, the more assistance you need, the more likely you’ll need to pay for it.

Generally speaking, support can be obtained at four different levels. Each level builds upon the preceding one. At Level 1, most information is free. By Level 4, charges are almost certain.

LEVEL 1: BOOKS, MAGAZINES, AND WEBSITES

There are many national guides to senior resources, in print and online. The Washington, D.C. area has some great local aids as well. They’ll help you get started.

LEVEL 2: INFORMATION BY PHONE

If you need to talk to someone to get help—and most of us do—there are many places you can call or e-mail for free information. Start with a local I&R service. Its eldercare experts can help guide you to the best local services. Most of the time, you’ll talk to these experts only briefly and by phone. There is usually no charge.

LEVEL 3: REFERRAL-PLUS

For many seniors and their families, one brief phone call won’t be sufficient. A series of in-depth discussions by phone or in face-to-face meetings might be required for the specialist to assess your family’s unique needs. After that, the specialist can conduct in-depth research on your behalf, make referrals, and outline a plan of care. Most often, private care consultants or specially qualified information specialists offer these services. Most usually charge a fee.

LEVEL 4: CARE MANAGEMENT

If you need more assistance, consider a geriatric care manager. Generally, the geriatric care manager schedules an in-depth talk with you and the person needing care, and then prepares a unique care plan, just as is done in “referral-plus.” In addition, this care manager will make specific provider recommendations, keep in touch with families to see how things are going, and make regular visits to the person needing care. Expect to pay for the initial consultation—often a set fee—as well as an hourly charge for each follow-up visit.

Although the four levels often overlap, think of them in this way:

- Level 1: Tells what’s available where I live and what it costs.
- Level 2: Tells what’s available where I live and what it costs, and then answers my basic questions.
- Level 3: Tells me my options—and the pluses and minuses of each—given my current, unique situation.
- Level 4: Offers referrals to specific programs or services. Helps me locate local services and put them in place, with consideration of my current situation and anticipated future needs.
RESOURCES
Many resources exist for those in search of information. Here’s more detail on several key ones, presented by level of support.

LOCAL PUBLICATIONS AND WEBSITES: A LEVEL 1 RESOURCE
The Guide to Retirement Living is a local magazine published three times a year. It’s filled with information about eldercare services involving housing, finance, legal, and home care assistance. It provides telephone numbers, Web addresses, and helpful articles. In addition, the Guide’s publisher has its own Website that offers an online, searchable database. You can visit the website at www.retirement-living.com.

The Senior Beacon is a free monthly newspaper that features timely, fact-filled articles, workshop and meeting announcements, and other useful information. Its Website at www.seniorbeacon.com is also worth a visit.

Senior Navigator—www.seniornavigator.com—calls itself “Virginia’s resource for health and aging.” It does list some programs in the District of Columbia and Maryland, however.

DISEASE-ORIENTED ORGANIZATIONS: A LEVEL 1 RESOURCE
Many disease-specific, nonprofit groups have excellent Websites that can help you learn more about that disease and its treatment. Many provide good tips for caregivers, too, and list local support groups and workshops. For example, the Alzheimer’s Association (www.alz.org), a national organization with local chapters in the Washington, D.C. area, is a great source of information for families with loved ones suffering from dementia.

You’ll find organizations for almost every disease imaginable: diabetes, cancer, Parkinson’s, and heart disease, to name just a few.

Local AAAs are just a telephone call away.
Alexandria City: (703) 838-0920
Arlington County: (703) 228-1700
District of Columbia: (202) 724-5626
Fairfax County: (703) 324-5411
Loudoun County: (703) 777-0257
Montgomery County: (240) 777-3000
Prince George’s County: (301) 699-2696
Prince William County: (703) 792-6400

AREA AGENCIES ON AGING: A LEVEL 2 RESOURCE
The District of Columbia and surrounding cities and counties typically have public offices on aging, sometimes called AAAs (“triple A’s” or Area Agencies on Aging). They can provide reliable information about local senior resources, though it’s generally limited to a particular jurisdiction. While an AAA won’t give you specific recommendations or referrals, staff will tell you the providers available in your area.

AAAs exist nationwide. Some are private nonprofits; others are public, typically a part of the local government. All have extensive information on federal, state, and local government programs that provide services free or at a nominal cost. All can help you by phone or by mail. Most have Websites you can explore as well.

STATE HEALTH INSURANCE PROGRAMS: A LEVEL 2 RESOURCE
“SHIPs,” as they’re called, are government-funded groups that specialize in educating callers about insurance, including Medicare and Medicare supplemental (“Medigap”) coverage. They can tell you about Medicare drug cards and help you decide whether to stay with traditional Medicare or switch to Medicare Advantage, a Medicare managed care plan.
I&R Services: A Level 2 Resource

Even if you have the time and energy to do your own research, sometimes it’s a good idea to call upon an expert for help. Specialists in the field possess years of experience and knowledge and can give you valuable insights. In this area, knowledgeable experts often work at information and referral services operated by faith-based charities, like the Jewish Council for the Aging (visit JCA’s Website at www.jcagw.org), that are nonsectarian when it comes to the clients they serve and the services they provide. Most provide valuable information at no cost to the caller.

Suppose you are looking to employ a home health aide for your dad. With one phone call to the JCA Steven M. Reich HomeCare Resource Center, you can talk briefly for free to a certified information specialist who will ask about your specific situation: Where does your father live? What is his general physical condition? What services does he need or want? When does he want them? Are there financial constraints or special needs? Does the layout of his home safely accommodate in-home care?

The specialist will use that information—and more—to refer you to two or three organizations that seem like good fits with your needs. In addition, the specialist might send you helpful printed materials as well. These might include JCA’s free guidebooks on home care and housing. And, if these referrals don’t work out, you can always call back for more resources.

Most I&Rs, however, don’t give all resources equal weight; they’re biased in one way or another. Some don’t list for-profit companies. Others put paid advertisers first or highlight them in some way.

In JCA’s case, generous philanthropic gifts and grants enable our I&R programs to operate as public services. Even so, JCA tends to give priority to Jewish community resources. (JCA is, after all, justifiably proud of them.)

When you call an I&R, ask about its biases and affiliates. Ask, too, what experience, education, training, and certification its specialists have. The Alliance for Information and Referral Services, for example, certifies I&R specialists and publishes a code of ethics to which certified professionals must adhere.

Usually, but not always, I&R services can provide more personalized service than AAAs. The Washington, D.C. area includes many other I&Rs beyond those listed in the box on the following page.

Employee Assistance Programs: A Level 2 or 3 Resource

Seniors or adult children who are employed often can get eldercare information or counseling at work. Ask your human resources office, or check your company’s Website to see if such services are available.

Super I&R: A Level 3 Resource

Although all local I&R services can help you learn about community resources, some go another step. On an intensive or ongoing basis, they can help you find the most appropriate housing, health care, legal support, financial assistance, or other resources and
outline the benefits and pitfalls of each. In addition, some can act as advocates if things go wrong.

Such help, however, generally isn’t free, although the costs rarely exceed a few hundred dollars. JCA, for example, publishes a schedule of fees for its enhanced I&R service called Senior HelpLine PLUS. For information on fees and services, call (301) 881-0574.

**Care Planning and Management: A Level 4 Resource**

Several local charities offer care planning and management through their own professional staff. Some, such as Episcopal Senior Ministries and IONA Senior Services, also provide basic senior I&R. Others, such as the Jewish Social Service Agency (www.jsssa.org) and the INOVA Health System’s ElderLink (www.inova.org), specialize in case management. Regardless of specialty area, the organization will assign a case manager to develop and oversee a personalized plan of care.

For-profit geriatric care management firms present yet another option. Many are small firms operated by registered nurses (RNs) or experienced, licensed social workers (generally MSWs). In the Washington, D.C. area, clients or their families generally pay $100 to $150 per hour for such services, although the initial consultation might cost less or even be free.

Due to cost considerations, some people use a care manager only for an initial 1- or 2-hour consultation, much as they might use a “Super I&R.” Some experts, called “care consultants,” specialize in providing such service. They prepare a plan of care, but do not maintain an ongoing relationship. Most care managers, on the other hand, strive to develop a relationship with the senior or family member—a relationship that can last for years, becoming more or less intense as need dictates.

Publications such as the *Guide to Retirement Living* list nonprofit and for-profit care managers, and the National Association of Professional Geriatric Care Managers (www.caremanager.org) offers a list, too.

A word of caution is necessary, however. There is no state licensing of care managers in the Washington, D.C. area, so shop carefully. Know the specific kind of service you need. Some managers are better at researching information and giving advice. Others are more effective as advocates. Check references and assess skill sets carefully.

**Long-Distance Caregiving: A Level 2, 3, or 4 Resource**

Caring for a parent, another relative, or a friend who lives far away carries special challenges. Often, I&R services and care managers in the Washington, D.C. area are not available, so other options must be considered. Many nonprofit organizations and associations can help in cities and towns across the country.”

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*Help is on the line.*

From the Jewish Council for the Aging, which prides itself on providing “Real-World Solutions ... Just A Phone Call Away,” there is

- Rose Benté Lee Senior HelpLine: (301) 255-4200 or (703) 425-0999
- Senior HelpLine PLUS: (301) 881-0574
- Connect-A-Ride Transportation Resource Center— for Arlington and Fairfax counties: (703) 323-6494— for Montgomery County: (301) 738-3252
- Steven M. Reich HomeCare Resource Center: (301) 255-4200 or (703) 425-0999

From other local providers, there is

- ESM Cares, a program of Episcopal Senior Ministries: (202) 364-0020
- Holy Cross Hospital Caregiver Resource Center: (301) 754-7152
- IONA Senior Services: (202) 895-9448
- Jewish Information and Referral Service, a program of the Jewish Federation of Greater Washington: (301) 770-4848 or (703) 978-3910, with a searchable database at www.jirs.org
area can use their connections in other locales to help you find out-of-area services. You can contact the government’s eldercare locator at (1-800) 677-1116 or www.eldercare.gov for names of resources anywhere in the country, or you can access the diverse and growing array of services of Caring from a Distance (www.cfad.org), a national nonprofit that specializes in this field.

**FOR MORE INFORMATION**

For more information about finding senior resources, call the JCA Senior HelpLine at (301) 255-4200 or (703) 425-0999, or e-mail Ellen Greenberg, Director of JCA Information Services, at egreenberg@jcagw.org.

For information on helping senior information services help you, please read the box at right.

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**How you can help others help you**

Information and referral services might be free to you, but they are costly for organizations to provide. Database listings need constant updating. Information specialists need intensive, ongoing training. You can help these services help you by

- Supporting legislation that provides I&R funding and that calls for licensing and regulating care managers
- Providing much-needed financial contributions to support their work
- Offering to serve as a volunteer (Volunteer assignments run the gamut from supporting outreach efforts to researching resource information.)