

GREATER SPRINGFIELD 2018

ElderGuide

Resource Directory
for Older Adults & Caregivers

Greater Springfield Senior Services, Inc.



The Care You Need, When and Where You Need It



At different stages of life, we need different types of medical care and support. The Mercy Continuing Care Network provides a range of services, programs and facilities in Western Massachusetts to meet these diverse needs:

Skilled Nursing Facilities (Nursing Homes)

Three accredited facilities that provide skilled nursing, short-term rehabilitation and long-term care:

- **Mary's Meadow at Providence Place**—With four separate houses, Mary's Meadow provides dignified small-home living situations that ensure personal privacy and space
- **Mount Saint Vincent Care Center**—A homelike facility in the Ingleside section of Holyoke providing short-term rehabilitation care for medically complex patients and long-term care
- **Farren Care Center**—The only facility of its kind in the state, Farren combines skilled nursing and long-term rehabilitative services with expert mental health care

Residential Care Facilities (Rest Homes) and Respite Care

Two outstanding facilities that offer gracious settings for supportive living with 24-hour assistance and short-term respite care:

- **Beaven Kelly Home**—A Victorian home in a serene country setting in Holyoke
- **Saint Luke's Home**—A vibrant inner-city home with easy access to Springfield's cultural and social activities

Mercy Home Care—Expert care to help people recover from an acute illness or injury in the comfort of their own home, and to manage chronic conditions in order to prevent hospitalization

Adult Day Health of Westfield—

A comprehensive day program that offers socialization and medical management, particularly for those with dementia

Providence Place at Ingleside—

An exceptional supportive living retirement community in Holyoke, offering rental apartments and an array of amenities for seniors

Mercy Lifeline—Helping people maintain their independence and safety by providing medical emergency response at the touch of a button

Mercy LIFE, a Program of All-inclusive Care for the Elderly (PACE)—Highly coordinated care and a full range of services to help seniors continue to live safely at home and avoid nursing home care

Mercy Companions—Private-duty home care to help people stay at home safely

Mercy Hospice—Compassionate care and support at the end of life

Call **413-827-4279** to learn more about our programs and for answers to all of your questions related to seniors and senior care, or go to **MercyCares.com/Continuing-care**.



Trinity Health
Of New England

Mercy Continuing
Care Network



A Legacy of the
Sisters of Providence



Find us on
Facebook
at Mercy Cares-Springfield

GREATER SPRINGFIELD

ElderGuide

Resource Directory for Older Adults & Caregivers

Whether you are seeking assistance for yourself or your family, or for others in need, this directory will be helpful. It contains valuable information on topics such as fuel assistance, health care, housing, medical insurance, and home care services. If you don't see what you're looking for, please contact us by phone, fax, or email.

We're here to help you!

Greater Springfield Senior Services

June 2018





Greater Springfield Senior Services, Inc.

66 Industry Avenue, Suite 9,

Springfield, Massachusetts 01104

413-781-8800 www.gsssi.org

Serving the communities of: Agawam, Brimfield, East Longmeadow, Hampden, Holland, Longmeadow, Monson, Palmer, Springfield, Wales, West Springfield, and Wilbraham.

Terms of Use

Greater Springfield Senior Services, Inc. ElderGuide

These terms are binding

PLEASE NOTE: The listing of resources in ElderGuide is for referral purposes and inclusion of an agency or program does not imply endorsement. The success of the ElderGuide has prompted many organizations to request inclusion. However, limited resources prohibit our ability to expand the scope much beyond its current number of pages. Our policy of inclusion incorporates criteria established by the Alliance of Information & Referral Systems, Inc. (AIRS), a nationwide information and referral system which sets the standard for I&R programs.

Although extensive research, data collection and editing were conducted, Greater Springfield Senior Services, Inc. (GSSSI) makes no representation that this publication is 100 percent complete or accurate. Programs frequently change, and errors and omissions, whether typographical, clerical or otherwise, do sometimes occur. GSSSI does not assume liability and disclaims any liability to any party for any loss or damages caused by errors or omissions in this publication, whether such errors or omissions are the result of negligence, accident or any other cause.

To update, correct, or add to the directory listings, please contact Greater Springfield Senior Services' Information and Referral department at 413-781-8800.

GSSSI is an AA/EOE.

Its programs are funded in whole, or in part, by contracts with the Massachusetts Executive Office of Elder Affairs, the Older Americans Act, and private donations.

1-800-AGE-Info www.800ageinfo.com

TABLE OF CONTENTS

COMMUNITY RESOURCES

Aging Services Access Points (ASAPs)	1
Advocacy	1
Organizations	1
Political	1
Caregiver Support Program	2
Companion Services	2
Councils on Aging / Senior Centers	3
Driving Resources	4
Funeral Services	5
Homemaker & Other Home Help Services	5
State Home Care Program	7
Homemaker & Other Home Help Services – MassHealth Funded	6
Adult Foster Care (AFC)	6
Personal Care Attendant Program (PCA)	7
Information & Referral	7
LGBT Resources	9
Protective Services	10
Refugee & Immigrant Services	10
Support Groups	10
Translation/Interpretation Services	12
Transportation	12
Public	12
MassHealth Transportation	14
Medical Transportation	14
Private	15
Veterans	15
Volunteer Opportunities	16
Voting/Absentee Voting Procedure	16

FINANCIAL & LEGAL

Benefits Programs	17
BenefitsCheckUp	17
Fuel Assistance	17
Medicaid (MassHealth)	66
Social Security Administration	23
Supplemental Nutrition Assistance Program (SNAP)	18
Veterans Benefits	15
Consumer Issues	18
Credit Counseling/Money Management	19
Elder Abuse / Financial Exploitation	19
Employment Opportunities	20
End of Life Issues / Planning	20
Advance Directive/Health Care Proxy	20
Financial/Estate Planning	20
Legal Services	21
Life Insurance Options	22
Prescription Drugs	54
Retirement Benefits	22
Reverse Mortgages	57
Social Security Administration	23
Taxes	23
Circuit Breaker Tax Relief	23
Property Tax Exemptions & Abatements	24
Tax Prep Program (AARP)	24
Utility Company Special Services	24

TABLE OF CONTENTS *Continued*

FOOD

Community Dining Sites	26
Food Assistance / Emergency Food	27
Meals on Wheels	28
Supplemental Nutrition Assistance Program (SNAP)	18

HEALTH

Advance Directives	20
Addiction Services	38
Alzheimer's Resources	40
Clinics	43
Day Care Programs	44
Deaf/Hard of Hearing Resources	44
Dental	46
Department of Developmental Services	46
Disabilities	46
Flu Shots	48
Healthy Living Program	48
Hospice	48
Hospitals (Acute Care)	49
Incontinence	49
Medication Management Systems	49
Mental Health Services	50
Nursing Homes	51
Personal Emergency Response Systems	53
Podiatrists/Foot Care	53
Prescription Drugs	54
Rehabilitation Services	55
Respite Programs	55
SHINE	70
Vision Impaired/Blind	56

HOUSING

Financial Aid for Private Homeowners	57
Housing with Supportive Services	57
Adult Foster Care	57
Assisted Living Facilities	58
Congregate Housing	59
Rest Homes	59
Housing Rehab/Modification Programs	60
Housing Services - Legal	62
Independent Living Communities	62
Subsidized Housing	63

MEDICAL INSURANCE

Long Term Care Insurance	65
Massachusetts Health Connector	65
Medicaid (MassHealth)	66
Medicare	66
Original Medicare	66
Medicare Part A	66
Medicare Part B	66
Medicare Advantage	67
Medicare Appeals Process	68
Medicare Part D	68
Medicare Supplemental Insurance/Medigap	68
One Care	68
Program of All-Inclusive Care for the Elderly (PACE)	69
Senior Care Options (SCO)	69
SHINE Counseling Program	70

CAREGIVER GUIDE

NEW!	71
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COMMUNITY RESOURCES

Aging Services Access Points

“ASAPs” are a network of 27 state funded nonprofit organizations in Massachusetts that provide a variety of programs and services to help people 60 years of age and older, and younger disabled individuals, to remain living at home independently for as long as possible. Some are also federally designated Area Agencies on Aging. Eligibility for different programs varies, so call the local ASAP for additional information. To locate an ASAP, call 1-800-AGE-INFO.

Services offered by ASAPs include: personal care, light housekeeping, adult day care, care management and coordination, caregiver support, information and referral, meals-on-wheels, and protective services for victims of elder abuse.

Greater Springfield Senior Services, Inc.
66 Industry Avenue, Suite 9
Springfield, MA 01104
413-781-8800
413-781-0632 fax
www.gsssi.org
information@gsssi.org

Greater Springfield Senior Services, Inc. is the ASAP which serves: Agawam, Brimfield, East Longmeadow, Hampden, Holland, Longmeadow, Monson, Palmer, Springfield, Wales, West Springfield and Wilbraham.

Its **Protective Services** unit for victims of elder abuse also covers: Belchertown, Chicopee, Granby, Holyoke, Ludlow, South Hadley and Ware.

Advocacy (Organizations)

Advocacy organizations represent interests and issues affecting older adults with regard to legislation. Some offer publications, educational programs, or public forums related to specific issues.

AARP - Massachusetts

1 Beacon Street
Boston, MA 02108
1-866-448-3621
www.ma@aarp.org

Citizens Information Service

Secretary of State
1 Ashburton Place, Rm. 1611
Boston, MA 02108
800-392-6090 toll free
617-878-3889 TTY
www.sec.state.ma.us

Massachusetts Association of Older Americans

19 Temple Place
Boston, MA 02111
617-426-0804

Massachusetts Executive Office of Elder Affairs

1 Ashburton Place
Boston, MA 02108
617-727-7750
800-243-4636
800-872-0166 TTY

Advocacy (Political)

It's important for elected officials to hear from their constituents about issues of concern or pending legislation. For a current listing of State Representatives and Senators go to www.mass.gov



For a list of local officials, contact the appropriate city or town hall:

Agawam 413-786-0400	Hampden 413-566-2151	Monson 413-267-4115	Southwick 413-569-5504
Brimfield 413-245-4100	Holland 413-245-7108	Northampton 413-587-1224	Wales 413-245-7571
Chicopee 413-594-1500	Longmeadow 413-565-4100	Palmer 413-283-2603	West Springfield 413-495-1891
East Longmeadow 413-525-5400	Ludlow 413-583-5600	Springfield 413-736-3111	Wilbraham 413-596-2800

Caregiver Support Program

Greater Springfield Senior Services' Caregiver Support program can provide caregivers with the essential training and support needed to help them sustain their efforts. Services may include:

- Helping caregivers determine what services might be beneficial to them and providing assistance with accessing those services.
- In-home consultation by a social worker who will complete a comprehensive evaluation of the older individual and identify the needs of the family/caregiver.
- Respite services for caregivers needing time off from their caregiving responsibilities.
- Limited financial assistance for things such as ramp construction, installation of safety railings, chores service and home maintenance projects.
- Group training programs on caregiver topics.

Eligibility:

- Anyone caring for a spouse, parent, other relative or friend who is age 60+, or has Alzheimer's or a related disorder.
- Grandparent, age 55 or older, caring for a grandchild, age 18 or younger.
- Anyone age 55+ caring for a disabled individual who is not his or her child.
- While there is no income eligibility, priority consideration will be given to persons with the greatest social and economic need.

Although there are no charges for these services, donations are gratefully accepted. For additional information, contact Greater Springfield Senior Services' Information & Referral department, 413-781-8800.

NOTE: *There is a new special section for caregivers in ElderGuide on page 71.*

Grandparents Raising Grandchildren

There is a resource guide available online that includes legal, financial, health, housing, and childcare information. Search the internet for a Guide to Relative Caregivers Western MA or call 413-781-8800.

Additional Helpful Websites:

<http://massgrg.com>

www.mass.gov

<https://www.aarp.org/relationships/friends-family/info-08-2011/grandfamilies-guide-getting-started.html>

Companion Services

For elders who may need assistance with grocery shopping, writing or reading a letter, occasional transportation or socialization, a companion program may offer a solution. For more information about eligibility requirements, call the local Council on Aging. Many congregations have home mission programs such as friendly visitors. Call the local church or parish for more information.



Jewish Family Service of Western Mass. TAP-In!

1160 Dickinson Street
Springfield, MA 01108
413-455-1936 ext. 104

A free telephone assurance program for elders in
Springfield, Longmeadow, and East Longmeadow.
Weekly good cheer phone calls by trained volunteers

will enable elder participants to interact with a caring
“tele-buddy” and to learn about helpful community
resources.

Councils on Aging/Senior Centers

Councils on Aging (COA) offer a wide range of health, social, recreational and educational activities for seniors in their communities. Some may also offer home delivered meals and congregate meal programs, foot care, insurance counseling from SHINE volunteers, tax preparation, support groups, information and referral, or a medical equipment “loan closet.” Outreach workers or town nurses may be available for home visits. In some instances, they may also have volunteers to assist with grocery shopping.

Agawam

954 Main Street
Agawam, MA 01001
413-821-0605

Belchertown

60 State Street
Belchertown, MA 01007
413-323-0420

Brimfield

20 Main Street
P.O. Box 172
Brimfield, MA 01010
413-245-7253

Chicopee

7 Valley View Court
Chicopee, MA 01020
413-534-3698

East Longmeadow

328 North Main Street
East Longmeadow, MA 01028
413-525-5436

Granby

10 West State Street
Granby, MA 01033
413-467-3239

Hampden

104 Allen Street
Hampden, MA 01036
413-566-5588

Holland

40 Brimfield Road
Holland, MA 01521
413-245-3163

Holyoke

291 Pine Street
Holyoke, MA 01040
413-322-5625

Longmeadow

231 Maple Road
Greenwood Center
Longmeadow, MA 01106
413-565-4150

Ludlow

37 Chestnut Street
Ludlow, MA 01056
413-583-3564

Monson

106 Main Street
Monson, MA 01057
413-267-4121

Palmer

1029 Central Street
Palmer, MA 01069
413-283-2670

South Hadley

45 Dayton Street
South Hadley, MA 01075
413-538-5042

Southwick

454 College Highway
Southwick, MA 01077
413-569-5498

Springfield

Raymond A. Jordan Senior Center
1475 Roosevelt Avenue
Springfield, MA 01109
413-787-6785
413-750-2893 regional SHINE office

Wales

85 Main Street
P.O. Box 337
Wales, MA 01081
413-245-9683

Ware

1 Robbins Road
Ware, MA 01082
413-967-9645

West Springfield

128 Park Street
West Springfield, MA 01089
413-263-3264

Westfield

45 Noble Street
Westfield, MA 01085
413-562-6435

Wilbraham

45B Post Office Park
Wilbraham, MA 01095
413-596-8379



Golden Age Club

Raymond A. Jordan Senior Center, Blunt Park, 1476 Roosevelt Avenue, Springfield, MA 01109
413-787-6785 TTY: 413-787-6154

Provides activities for elders, including computer classes, support groups, meal sites, arts and crafts classes, fitness programs, bus tours, and more. In addition to the Club's main site, members meet once a month at various neighborhood sites throughout Springfield. For a list, call the Senior Center, 413-787-6785.

Springfield Senior Centers

**Clodo Concepcion
Community Center**
1187 1/2 Parker Street
Springfield, MA 01129
413-750-2873

Hungry Hill Senior Center
773 Liberty Street
Springfield, MA 01104
413-733-9411

Jewish Community Center
1160 Dickinson Street
Springfield, MA 01108
413-739-4715

**Raymond A. Jordan
Senior Center**
1476 Roosevelt Avenue
Springfield, MA 01109
413-787-6785

Riverview Senior Center
Riverview Tower Apartments
122 Clyde Street Springfield,
MA 01107 413-787-5220

Springfield Hobby Club
309 Chestnut Street
Springfield, MA 01104
413-739-4874

Driving Resources

**Weldon Center for
Rehabilitation**
Driving Advisement Program
175 Carew Street
Springfield, MA 01104
413-748-6880

Offers a coordinated program to assess a driver's ability to drive safely. The program evaluates:

- Vision and perception
- Physical status
- Mobility
- Upper and lower extremity reaction time
- Traffic sign/situation identification and interpretation
- Cognition – including problem solving, attention and memory
- Adaptive equipment

To receive an evaluation, obtain a physicians' prescription stating "occupational therapy evaluation for functional community mobility" and include a medical diagnosis. This is mandatory for insurance coverage.

Test results are sent to the Registry of Motor Vehicles (RMV).

Self-pay only.

Handicapped Plates/Placards

Registry of Motor Vehicles
Director of Medical Affairs
P.O. Box 55889
Boston, MA 02205-5889
857-368-8000 from area codes
339 / 617 / 781 / 857 and outside
Massachusetts
800-858-3926 all in-state area
codes with the above exceptions
877-768-8833 TTY
www.massrmv.com

Special placards and plates are available for vehicles that transport medically disabled drivers and passengers. The applicant is required to complete the first page; the second page must be completed by a Massachusetts licensed physician, chiropractor or nurse practitioner. The applicant must mail both pages to the RMV Medical Affairs Bureau or brought to a RMV branch office.

NOTE: Disabled Veteran Plates are available through the RMV for one vehicle owned by a veteran who has impairment(s) as certified by the Veteran's Administration that total at least 60% service connected and be impairments which otherwise qualifies one for disabled parking.



Medical Evaluations

The Registry of Motor Vehicles has a medical evaluation form for doctors to complete for patients who may have medical conditions that compromise their ability to drive safely. This usually triggers a request from the RMV to have the driver retested. This may be an eye exam or a road test.

Depending on the nature of the medical condition, the RMV may ask for a voluntary surrender of the license. If there is a history of moving violations or other traffic accidents, the RMV may revoke the license. The Medical Affairs division of the Registry can accept unsafe driver reports from doctors, family members, law enforcement or other interested third parties. Reports should be sent to the RMV Director of Medical Affairs at the above address.

NOTE: The RMV website has a wealth of information and resources for older drivers and for families concerned about unsafe driving. Various forms and applications may be downloaded: www.massrmv.com.

Other good sources of information are: www.SeniorDriving.AAA.com and www.aarp.org.

Funeral Services

Funeral Consumers Alliance of Western Massachusetts

P.O. Box 994

Greenfield, MA 01302

413-774-2320

www.funeralconsumerswmass.org

Provides information about
state regulations, average prices
and consumer advice regarding
memorial and funeral services.

NOTE: For veterans and their families, the following websites may be helpful: www.va.gov/ click on “Burials and Memorials” and www.mass.gov/veterans/ “Cemeteries and Honors.”

Homemaker & Other Home Help Services

Finding in-home services can be as easy as looking in the telephone directory under “**Home Health Care-Providers & Services,**” “**Home Care Services,**” and “**Nurses, and Nursing Home Alternatives.**” Finding that best one to meet your needs as well as your financial situation can be tricky. A few things to keep in mind about the different types of agencies:

Certified Home Health Care Providers are companies who provide “Skilled Care,” such as nursing, and physical, occupational and speech therapy, and who have met standards of care necessary to satisfy both state and federal regulatory bodies. They are routinely audited by the Department of Public Health to verify that they are adhering to these standards and regulations. In addition, if services are ordered by a doctor, they can bill Medicare, Medicaid and other insurances for services they provide.

Non-Certified Home Care Providers are companies who have not gone through the process to become certified. They cannot bill medical insurance and must be paid privately. Although these providers are not audited by regulators they do provide staff that is screened, supervised, covered by liability insurance, and usually, skills- and drug-tested.

For additional information, contact the GSSSI Information & Referral Dept., 413-781-8800.



NOTE: Enlisting the support of a **Care Manager** can provide peace of mind to families wanting to ensure the best possible care for their aging or disabled loved ones. These specialists may be trained and experienced in any of several fields related to care management, including nursing, gerontology, social work or psychology. They typically conduct a needs assessment and create a comprehensive care plan that works within the family's resources. They may also:

- Locate providers and make arrangements for in-home care;
- Monitor care quality and communicate with family members;
- Assist with transitions from hospital or another facility to home or an assisted living facility and serve as a liaison with health and social services providers;
- Assist with home organization, relocation, travel arrangements and packing;
- Make referrals for legal, financial, or other professional services including home repair, pet care, movers and estate appraisals.

Geriatric care managers are **privately paid**. Medicare does not pay for this service, but some long-term care insurance policies may. Care managers may work by the hour or charge a flat fee for the assessment and an hourly fee after that. Rates vary widely and are usually in a range of \$75 to \$150 per hour.

The Aging Life Care Association provides helpful information about choosing and locating a Care Manager. Call 617-277-4669 or visit www.aginglifecare.org. Another source of information is: www.agingcare.com

State Home Care Program

Greater Springfield Senior Services, Inc.

66 Industry Avenue, Springfield, MA 01104 413-781-8800 www.gsssi.org

Provides services to eligible older residents of GSSSI's twelve-town service area who need assistance so they may continue to live independently and safely at home. Fees for service are on a sliding fee scale based on income and are mandated by state regulation. Services may include: assistance with personal care, housekeeping, laundry, food shopping, meal preparation and adult day care. Eligibility:

- 60 years of age, or under 60 with a diagnosis of Alzheimer's Disease and have a caregiver in need of respite services
- Have an assessed need for the service
- Annual gross income less than \$27,636 for an individual; \$39,104 for a couple (income amounts change every January 1)
- Individuals whose incomes exceed these limits and who have a daily caregiver may still be eligible for services through GSSSI's Respite Program on a cost share basis.

Homemaker & Other Home Help Services – MassHealth Funded

Adult Foster Care (AFC)

Provides a community-care setting for disabled adults 16 years of age or older who need ongoing assistance with activities of daily living (ADLs) and cannot safely live alone. AFC program staff match eligible participants with prescreened AFC care providers or work with pre-existing caregiver matches. Caregivers may be family members (except legally responsible relatives, including spouses), or non-family members. Host families are paid a tax-exempt monthly stipend. **Participants must have MassHealth and chronic health conditions linked to their need for ADL assistance.**



Greater Springfield Senior Services, Inc.
66 Industry Avenue
Springfield, MA 01104
413-781-8800

Elder Services of Berkshire County
877 South Street, 4E
Pittsfield, MA 02101
413-499-0524

Goodwill Industries of the Pioneer Valley
1604 Memorial Drive
Chicopee, MA 01020
413-788-6981

LifePath
101 Munson Street
Suite 201
Greenfield, MA 01301
413-773-5555
800-732-4636

MCS Adult Foster Care Program
1000 Wilbraham Road
Springfield, MA 01109
413-782-2500

Nonotuck Resource Associates
425 Prospect Street
Northampton, MA 01060
413-586-5256

Pathlight
220 Brookdale Drive
Springfield, MA 01104
413-732-0531
800-536-2910

Senior Link Caregiver Homes
120 St. James Avenue
Boston, MA 02116
866-797-2333

Viability
1985 Main Street
Springfield, MA 01103
413-733-1240

WestMass Elder Care, Inc.
4 Valley Mill Road
Holyoke, MA 01040
413-538-9020

Personal Care Attendant Program (PCA)

A consumer-driven program which allows the consumer to have control over the design and delivery of their own personal care services. The consumer or a surrogate (designated adult) hires, trains and supervises the PCA worker. Eligible applicants can be any age, must have MassHealth Standard or CommonHealth, have a permanent or chronic disability that requires frequent **hands-on assistance** with activities of daily living (ADLs), and have a physician's referral for the services.

Greater Springfield Senior Services, Inc.
66 Industry Avenue
Springfield, MA 01104
413-781-8800

LifePath
101 Munson Street, Suite 201
Greenfield, MA 01301
413-773-5555

Stavros Center for Independent Living
210 Old Farm Road
Amherst, MA 01002
413-256-0473

Tri-Valley, Inc.
210 Mill Street
Dudley, MA 01571
800-286-6640
508-949-6640

WestMass Elder Care, Inc.
4 Valley Mill Road
Holyoke, MA 01040
413-538-9020

NOTE: The online Massachusetts PCA directory, working with Rewarding Work Resources, provides a comprehensive and current list of people in Massachusetts who are ready to provide in-home personal care assistant (PCA) services: www.rewardingwork.org or call toll free 1-866-211-WORK (9675). You may also try: www.findpca.org

Information & Referral

1-800-AGE-INFO 1-800-243-4636 www.800ageinfo.com

Connects callers to the appropriate Aging Services Access Point from anywhere in Massachusetts. This automated information and call-forwarding service is provided by the Massachusetts Executive Office of Elder Affairs.

Guide to the service's automated prompts:

- ❶ Local Elder Service Provider or Caregiver Program
- ❷ Prescription Advantage
- ❸ SHINE
- ❹ Report Elder Abuse
- ❺ For Complaints or Other



Return to
Table of
Contents

Elder Hotline

Attorney General's Office,
Regulated Industries Division
1 Ashburton Place, Boston, MA 02168
888-243-5337
617-727-4765 TTY

This toll-free help line is staffed by older volunteers who are trained to provide information and referrals on a wide range of topics such as health insurance, home health care, long-term care, Medicare, Medicaid, Medigap supplemental medical insurances, disability rights, age discrimination, telemarketing fraud, and consumer protection issues.

ElderCare Locator

National Assoc. of Area Agencies on Aging
800-677-1116 www.eldercare.gov

Directs callers to the appropriate community resources for elders anywhere in the country regarding senior services, nursing homes, legal assistance, and financial aid.

Greater Springfield Senior Services, Inc.

Information & Referral Department
413-781-8800 www.gsssi.org
Information specialists can answer questions about home care services, public benefits, housing options, support for caregivers, and much more. They can refer callers to appropriate services locally as well as nationwide. Questions may be e-mailed to: information@gsssi.org.

Health Care for All Helpline

1-800-272-4232

Provides direct assistance to individuals between ages 55 and 64 who need help to understand their health coverage options and the insurance enrollment process. It also helps people 65 and older with finding a SHINE ("Serving the Health Insurance Needs of Everyone") counselor who speaks their language, is located in their geographic area, and can answer their health insurance questions. For Massachusetts residents only.

MASS 2-1-1

Connects callers to information about critical health and human services in the area.

211

877-211-MASS (6277)

508-370-4890 TTY

www.211.org

MassOptions

844-422-6277

www.MassOptions.org

A referral service for older adults and individuals with disabilities who have questions about what types of services are available or who do not know where to go for long-term services and supports in Massachusetts. Available 7 days a week – 8 a.m. to 8 p.m. Available for online chat.

Information & Referral Numbers

Age-Info

800-243-4636

Alzheimer's Association

800-272-3900

American Cancer Society

800-227-2345

American Diabetes Association

800-342-2383

American Association of

Parkinson's Disease

800-223-2732

American Foundation

for the Blind

800-232-5463

American Lung Association

800-586-4872

Arthritis Foundation

800-283-7800

Arthritis Foundation –

Mass. Chapter

800-766-9449

Asthma & Allergy Foundation

800-727-8462

Attorney General's Office

617-727-2200

Disabled Persons

Protection Hotline

800-426-9009

DisabilityInfo.org

800-642-0249

800-764-0200 TTY

Elder Abuse Hotline

800-922-2275

Elder Helpline

(Attorney General's office)

888-243-5337

ElderCare Locator

800-677-1116

(Eyes) National Eye Care Project

877-887-6327

(The Foundation of the American Academy of Ophthalmologists Public Services Programs)



Information & Referral Numbers *Continued*

Foundation for Fighting Blindness

800-683-5555

Genesis Care Line

800-337-1540

Glaucoma Research Foundation

800-826-6693

Greater Springfield

Senior Services, Inc.

413-781-8800

Internal Revenue Services

(Federal I.R.S.)

800-829-1040

(Kidney Disease)

American Kidney Fund

866-300-2900

Livanta (Medicare issues)

866-815-5440

Lupus Foundation of New England

877-665-8787

Mass Substance Abuse Info & Education Help Line

800-327-5050

Massachusetts Dental Society

800-342-8747

Massachusetts Senior Care Association

800-227-3367

MassOptions

844-422-6277

Medicaid (MassHealth)

800-841-2900

Medicare

800-633-4227

Mental Health America

800-273-8255

Multiple Sclerosis Society

800-344-4867

NeedyMeds.org

800-503-6897

Source of info on thousands of programs that may be able to offer assistance to people in need. Not a patient assistance program.

SHINE

(main office Springfield area)

413-750-2893

Social Security Administration

800-772-1213

Social Security Administration

(Springfield)

866-964-5061

Stroke

(Mass. Easter Seals Society)

800-244-2756

800-564-9700 TTY

United Ostomy Association

800-826-0826

LGBT Resources

Alzheimer's Association

Phone Support Group

508-291-0660

bamscats@gmail.com

Opportunity for spouses and

partners to support one

another while receiving

information and resources on

Alzheimer's disease and related dementias.

LifePath

Rainbow Elders Group

101 Munson Street

Greenfield, MA 01301

413-773-5555

www.lifepathma.org

Rainbow Seniors of Berkshire County

77 Bridges Road

Williamstown, MA 01267

413-441-6006

www.rainbowseniors.org

Multifaceted region wide program

serving LGBT seniors throughout

Berkshire County.

Rainbow Supper Club Holyoke

Council on Aging

291 Pine Street

Holyoke, MA 01040

413-538-9020

Ongoing supper the first

Wednesday of the month for

LGBT elders and allies. Joint

project between WestMass Elder

Care and Holyoke COA.

Fenway Health

www.fenwayhealth.org

Offers health care, education,

research and advocacy specifically

for LGBT seniors. The website has

a wealth of information.



Protective Services

Disabled Persons Protection Commission (DPPC)

800-426-9009 24 hours/7 days a week

888-822-0350 TTY

Deals with cases of suspected physical, emotional and sexual abuse or neglect of a person with a disability who is *18-59 years of age*. Receives and screens reports of suspected abuse, neglect and deaths; conducts investigations, and oversees investigations conducted on DPPC's behalf by other state agencies.

Mass. Executive Office of Elder Affairs

800-922-2275 Statewide Central Intake Unit available 24/7. Reports are distributed to the appropriate Aging Services Access Point.

Elder abuse is the mistreatment or neglect of a person *60 years of age or older* by an individual known to them. It includes: physical abuse, emotional abuse, caregiver neglect, financial exploitation and sexual abuse. Anyone who has reasonable cause to believe an elder has been abused may make a report. All calls are confidential and may be made anonymously.

Refugee & Immigrant Services

Ascentria

94 North Elm Street
Westfield, MA 01085
413-787-0725

Assists refugees from other countries in resettlement. Provides citizenship classes, ESL classes, advocacy, information & referral, translation.

Center for New Americans

42 Gothic Street
Northampton, MA, 01060
413- 587-0084

A citizenship and immigrant resource agency for refugees, immigrants, and migrant communities in the Pioneer Valley area. Services include citizenship education, English to speakers of other languages classes, technology classes, cultural transition facilitation, job counseling, and specialized information and referral.

Jewish Family Service of Western Mass.

New American Program

15 Lenox Street
Springfield, MA 01108
413-746-2601
www.jfswmorg

JFS Refugee Services include culturally and linguistically appropriate case management services, employment placement and support, ESL classes, citizenship classes and naturalization application assistance.

Support Groups

Meeting with people who share similar concerns can offer a way to address a loss or significant change in health or circumstance. Groups usually meet regularly and give participants the opportunity to problem solve, learn from each other and offer mutual support. The group leader may either be a trained professional or a layperson with some personal experience related to the topic of interest. There are even online support groups and forums.

Support groups address a wide variety of issues such as bereavement, coping with a major illness, depression, low vision, relationships, spirituality, and substance abuse. Organizations linked to a specific illness often sponsor support groups for individuals afflicted by that condition as well as for their caregivers. Nursing homes, assisted living facilities, hospitals and Councils on Aging/Senior Centers may offer support groups as well.

The following is a **partial** listing for the Greater Springfield area. Call for information, as meeting dates are subject to frequent change.



Alzheimer's

Alzheimer's Association
800-272-3900 hotline

Bereavement/Grieving

Baystate Medical Center
413-794-2899

**Jewish Family Service
of Western Mass.
ElderCare Services**
1160 Dickinson Street
Springfield, MA 01108
413-455-1936

Mercy Medical Center
413-748-9453

Cancer

Cancer Connection
41 Locust Street
Northampton, MA 01060
413-586-1642
www.cancer-connection.org

Offers programs and support free of charge for adults and children living with a cancer diagnosis, their families and friends.

Cancer House of Hope
1999 Westfield Street
West Springfield, MA 01089
413-733-1858
www.chd.org

Provides social and emotional support for individuals affected by cancer. Service includes health related support groups and disability related counseling.

Mercy Medical Center
413-748-9453

Caregivers

Cancer Caregivers
Mercy Medical Center
413-748-9453

Caregiver Support Line
U.S. Department of Veterans Affairs
855-260-3274
www.caregiver.va.gov/

Grandparents Raising Grandchildren
Gandara Mental Health Center
18 Gaucher Street
Springfield, MA 01108
413-733-7699

**Jewish Family Service of Western Mass.
ElderCare Services**
1160 Dickinson Street
Springfield, MA
413-455-1936

NOTE: The following are links to online support groups and community forums for caregivers:

www.caregiveraction.org

www.caregiver.org

www.caregiving.com

www.agingcare.com

In addition, those who are on Facebook or Pinterest can search for groups or boards to follow by typing the words: caregivers, caregiver or caregiving.



General Support Groups

Mercy Medical Center offers several support groups:

Aphasia

413-748-7073

Amputee Support

413-748-6892

Brain Injury

413-748-6892

Diabetes

413-748-6892

Multiple Sclerosis

413-781-5718

Spinal Cord

413-748-6892

Stroke

413-748-7486

Translation/Interpretation Services

Language Line Services

Providence Equity Partners, Inc.

800-752-6096

www.languageonline.com

Provides over-the-phone translation from English to more than 150 languages. Available 24 hours a day, 7 days a week.

Charges must be billed to a major credit card.

MassRelay

Dial 711 (within Massachusetts)

800-439-2370 TTY/relay

800-439-0183 voice

Customer Service

800-720-3480 TTY

Mass Relay enables hearing people or people who do not use a text

telephone (TTY) to communicate over regular telephone lines with people who are deaf, hard-of-hearing, or speech-disabled. It also enables TTY users to communicate with people who do not have TTY access.

A relay operator will dial the party and stay on the line to relay messages electronically via a TTY, or verbally to people who can hear. Relay operators provide exact transcriptions of what they hear or see on their TTY, and then speak or type exactly what's communicated. All calls are confidential. Available 24 hours a day, 7 days a week.

TransFluenci

119 Industrial Drive

P.O. Box 1006

East Longmeadow, MA 01028

413-737-1888

Provides on-site language interpreters for hospitals, attorneys, schools, state agencies, hospices, case management companies and human service agencies.

Transportation

NOTE: Contact your local Council on Aging/Senior Center, as they may be able to provide transportation for medical appointments and shopping.

Public

Pioneer Valley Transit Authority (PVTA)

Union Station

55 Frank B. Murray Street

Springfield, MA 01103

413-739-7436 reservations

413-781-7882 or 877-779-7882

customer service

413-594-2349 TTY

www.pvta.com

PVTA ADA Coordinator

2808 Main Street,

Springfield, MA 01107

413-732-6248 ext. 214

413-594-2349 TTY

800-752-1638 ext. 214 toll free

The Pioneer Valley Transit Authority provides Senior Van Service and ADA Paratransit

Service in addition to its fixed route bus in the following 24 member communities: Agawam, Amherst, Belchertown, Chicopee, Easthampton, East Longmeadow, Granby, Hadley, Hampden, Holyoke, Leverett, Longmeadow, Ludlow, Northampton, Palmer, Pelham, South Hadley, Springfield,



Sunderland, Ware, Westfield, West Springfield, Wilbraham, Williamsburg. Detailed route information available at www.pvta.com

NOTE: Senior Van Service is for people age 60 and older; **ADA Paratransit Service** is for people with disabilities of any age. The vans used for both are wheelchair accessible. As with all public transportation, trips can be the equivalent to the length of time it would take on the PVTA fixed-route bus, including transfers and wait time.

ADA Paratransit Service

ADA paratransit service provides shared ride, door-to-door van transportation for individuals with

disabilities that prevent them from riding the fixed route bus service.

*Important Note: Prospective passengers must apply for ADA service and be determined as eligible under the guidelines of the **Americans with Disabilities Act**. Call 800-752-1638 ext. 214 to make an appointment for the in-person application process. The PVTA ADA Coordinator can help with questions regarding ADA applications:*

Paratransit service is provided throughout the Pioneer Valley within 3/4 mile of a fixed bus route and operates on all days that the fixed-route bus service operates. Paratransit service hours are available by community; for more

information call Hulmes at 413-739-7436, toll free 866-277-7741.

Senior Van Service

PVTA offers shared ride, demand responsive transportation between 8 a.m. and 4:30 p.m. Monday - Friday on a space available basis with priority given to certified ADA passengers. Passengers may be required to show a photo ID to the driver in order to verify their eligibility prior to boarding the van.

There is no application process, but prospective passengers must call the reservation office at 413-739-7436 for their one-time registration upon booking their first trip. Registration **cannot** take place unless a trip is booked.

NOTE: The following applies to **both** ADA Paratransit **and** Senior Van Service.

Rides may be booked as early as 7 days in advance but no later than 4:30 p.m. the day before the trip. Remember to schedule your return trip! Rides may be scheduled up to one hour before or one hour after the requested pick-up time. All trips must be cancelled at least one hour prior to the scheduled pick-up. Repeated "No Shows" risk suspension of service!

Service is curb-to-curb, and drivers will assist customers with boarding and exiting the vehicle. Door-to-door assistance must be requested when making the trip reservation. If someone requires a Personal Care Attendant (PCA), that person rides for free. Passengers may also bring one traveling companion who must pay the same fare and have the same pickup and drop off location. Trained service animals are welcome on all PVTA vehicles. Animals must ride on the floor.

Riders who require assistance with their bags/parcels must call Hulmes only once to notify them that they are requesting the assistance which will be added to their client file. Drivers are only required to assist with up to 3 standard size carry-on bags with a combined weight not to exceed 25 lbs.

Cost: Depending on the pickup and drop off location the fare will be \$2.50, \$3.00 or \$3.50 (subject to change). Tickets are available in \$0.50 or \$2.50 denominations. When you make a reservation you will be told of the cost of your trip. Complete pricing information is available at www.pvta.com.

You must pay your fare as soon as you board the vehicle. You may pay in cash, with tickets or a combination of the two. If you are paying with cash, please bring exact change, as drivers cannot make change.

Tickets may be purchased from the PVTA website, at various local senior centers or the PVTA Information Office on 2808 Main Street. For more information or for a list of senior centers call the PVTA Customer Service Office.



PVTA Fixed Route Bus Information

Seniors must show a **PVTA Senior ID card** to the driver each bus ride to pay the reduced senior fare. The cost of the ID card is \$3.00 and can be purchased at the PVTA Customer Service Center. All PVTA buses and vans meet the requirements of the Americans with Disabilities Act (ADA) for accessible public transit service. PVTA buses have either rear door lifts or front door ramps to allow access for customers using mobility devices such as wheelchairs and scooters (within ADA size and weight limits.) Other ADA accessible features may include special lighting, public announcement systems, priority seating, and securement areas and equipment for mobility devices. PVTA buses also “kneel” to lower the step at the front door.

PVTA Travel Training Program

Travel training is a self-paced process that teaches seniors and people with disabilities how to safely use the public bus. This one-on-one training is provided free-of-charge except for bus fare while training is taking place. Travel destinations are the trainee’s choice and can include: work, school, medical appointments, and recreation sites. Participants’ residence and destination should be on or near a public bus route. For more information call 413-732-6248 ext. 235.

MassHealth Transportation Program

Free non-emergency transportation services to doctor appointments are available for people with MassHealth Standard or CommonHealth if the medical appointment is going to be covered by MassHealth.

The health care provider must authorize the need for transportation by filling out a Prescription for Transportation (Form PT-1). To request that a PT-1 form be faxed to your provider, call MassHealth 800-841-2900 or 800-497-4648 (TTY). *PT-1s are required for each doctor’s office a member attends.* Forms may also be downloaded from www.mass.gov/masshealth.

Medical Transportation

American Cancer

Society of Massachusetts

Central New England Region

59 Bobala Road

Holyoke, MA 01040

413-734-6000

www.cancer.org

May provide transportation for patients to chemo and radiation appointments.

Beneficiary Travel

U.S. Dept. of Veterans Affairs

Boston, MA 02114

800-827-1000

www.va.gov

Can authorize reimbursements to eligible beneficiaries for mileage costs, costs for special transportation modes, and in some circumstances the costs of taxis or hired cars to access covered medical care. Veterans qualify for Special Mode Transportation

(ambulance, wheelchair van, etc.) if medical condition requires an ambulance or a specially equipped van as determined by a VA clinician, and the travel is pre-authorized.

Holyoke Medical Center

575 Beech Street

Holyoke, MA 01040

413- 534-2607

www.holyokehealth.com

Van service for Holyoke residents who need help getting to and from the medical center campus. Operates Monday through Friday, 7:30 a.m. to 5 p.m.

Road to Recovery

American Cancer Society

800-227-2345

www.cancer.org

Patients must be travelling to an appointment required to begin or

complete cancer treatment, or to an appointment for complementary therapy during cancer treatment. Patients must be able to walk unassisted to and from the vehicle, or have an accompanying caregiver to assist. *Not available in all geographic areas.*



Private

King Courier

217 Main Street
Oxford, MA 01540
508-943-3953

4 door sedan; can accommodate a folding wheelchair. Charges \$50 per hour; has a \$24 per hour “wait rate” if waiting at a medical appointment. This is their basic rate; call for customized quote.

O’Connell Care at Home

One Federal Street, Bldg. 101
East Suites 11-18
Springfield, MA 01105
413-798-4343

Offers specialized transportation for non-emergency medical appointments. \$40 minimum; call for customized quote.

Vicare Transport

71 East Alvord Street
Springfield, MA 01108
413-654-1079

Offers non-emergency transportation.

Drivers are CORI checked and CPR trained.

NOTE: Other transportation providers are listed in the telephone directory under *Taxicab Service*, *Transportation Authorities*, and *Transportation Authorities & Consultants*. They offer transportation for a fee, usually per-mile. Some of these companies may offer “senior citizen” discounts. The following website may be helpful: www.massridematch.org/

Veterans

Bilingual Veterans Outreach Centers of Massachusetts, Inc.

281 Franklin Street
Springfield, MA 01104
413-731-0194
www.bilingualvets.org

Offers a wide range of support services and information, including requests for military records, Agent Orange info, disability and compensation claims, housing and housing referrals, employment referrals, counseling info, and assistance for the homeless veteran.

Disabled American Veterans

425 Union Street
West Springfield, MA 01089
413-734-8387

The Jorge Oterro Barreto Homeless Veterans

Transitional Program
52 Maple Court,
Springfield MA 01105
413-739-1082
www.bilingualvets.org

New England

Farm Workers Council

Shelter and Housing Support
225 High Street
Holyoke, MA 01040
413-536-5403 ext. 203

Assists Springfield veterans and their families who are homeless or at risk of becoming homeless and are in search of housing.

Soldiers’ Home in Holyoke

110 Cherry Street
Holyoke, MA 01040
413-532-9475
413-532-0606 fax

Offers outpatient services, dental services, residential care. The Veterans’ Assistance Center helps veterans and family members with filing for state and federal benefits to include service-connected and non-service connected pension, Aid & Attendance, Educational Benefits, Military Medals & Records, and Dependency Indemnity Compensation. To make an appointment, call 413-538-5923

and leave a message.

Springfield Veterans Outreach Center

1985 Main Street
Springfield, MA 01103
413-737-5167

VA Central Western Massachusetts Healthcare System

421 North Main Street
Leeds, MA 01053-9764
413-584-4040
<http://www.centralwesternmass.va.gov/>

Provides primary, specialty, and mental health care, including psychiatric, substance abuse and PTSD services, to a Veteran population in central and western Massachusetts. For more information about VA health care eligibility, visit www.va.gov/healthbenefits/ or contact the Eligibility and Enrollment Center for VA Central Western Massachusetts, 413-582-3091.



Veteran Homestead, Inc.

Corporate Office
3 Victory Lane
Gardner, MA 01440
978-632-1270
www.veteranhomestead.org/

An independent, non-profit organization that provides housing and care to U.S. Armed Services

Veterans who are elderly, disabled or diagnosed with a terminal illness. Its six programs are currently located in Massachusetts, New Hampshire, and Puerto Rico; its main office is in Fitchburg, Massachusetts.

Veterans Community Care Center

25 Bond Street
Springfield, MA 01104
413-731-6000
800-893-1522

Services include outpatient psychiatric care, group counseling, occupational therapy, social work, nursing services, information and referral.

Veterans Service Centers

Provides information about VA benefits and offers application assistance. These centers are available in every city and town in Massachusetts. Call your city or town hall to locate one near you.

NOTE: www.massvetsadvisor.org is an easy to use online guide for anyone searching for benefits and programs for veterans and their family members. By combining state and federal benefits information into one tailored online search, users have access to financial, education, health and housing benefits that once took hours to research. The following websites may be helpful as well:

www.va.gov

www.dav.org

www.mass.gov/veterans/

www.ebenefits.va.gov/

Volunteer Opportunities

Foster Grandparent Program

Urban League
1 Federal Street
Springfield, MA 01105
413-739-7211, ext.112

Provides opportunities for seniors to serve as mentors, tutors and caregivers for youth across the city.

Greater Springfield Senior Services, Inc.

66 Industry Avenue
Springfield, MA 01104
413-781-8800

The Long Term Care Ombudsman, Money Management, and Healthy

Living programs all depend on volunteers. Persons who are good with numbers, enjoy visiting people in nursing homes, or enjoy leading classes and teaching others are encouraged to call for more information. Free training.

Jewish Family Service of Western Mass

15 Lenox Street (main office)
Springfield, MA 01108
413-737-2601

JFS Volunteer Program provides opportunities to serve as a refugee family mentor, citizenship/English

tutor, or make “good cheer” phone calls to isolated elders in the community.

United Way of Pioneer Valley

Volunteer Center
1441 Main Street
Suite 147
Springfield, MA 01103
413-693-0236

www.uwpv.org/volunteer

Serves as a “job bank” of volunteer opportunities, matching volunteers with agencies. Call or visit website for further information and registration form.

Voting/Absentee Voting Procedure

Registered voters expecting to be away from home on Election Day and physically disabled individuals may vote by absentee ballot. A written application must be submitted to the local city or town clerk. The application may simply be a letter to the clerk signed by the person requesting the absentee ballot. Any voter who is permanently disabled must file a doctor’s letter with the town clerk verifying the disability.



Financial & Legal

Benefits Programs

BenefitsCheckUp

Many adults over 55 need help paying for prescription drugs, health care, utilities, and other basic needs. There are over 2,000 federal, state and private benefits programs available to help, but many people don't know they exist or how to apply.

BenefitsCheckUp is a free web-based service of the National Council on Aging that can help you to identify benefits that could save you money and cover the cost of everyday expenses. After answering a series of questions, you will receive a personalized report describing the programs you may be eligible for. You may apply for many of the programs online or print out application forms at www.benefitscheckup.org/

Fuel Assistance

Fuel assistance for Springfield residents is administered through the New England Farm Workers' Council. Applications are accepted October through March as long as funds are available.

NOTE: *If you qualify for fuel assistance, you may qualify for discounts on your heating and electric bills. Contact your utility provider. You may also be eligible for a free energy audit and the weatherization assistance program offered by Springfield Partners for Community Action: 413-263-6500.*

Joe for Oil

Citizens Energy Oil Heat Program
877-563-4645 (1-877-Joe-4-Oil)

New England Farm Workers' Council/Partners for Community

1666 Main Street, 1st floor
Springfield, MA 01103
413-272-2207 fuel assistance appointments
www.partnersforcommunity.org

Salvation Army

Good Neighbor Energy Fund
170 Pearl Street
Springfield, MA 01105
413-733-1518
800-262-1320
www.magoodneighbor.org/assistance.html

All Good Neighbor Energy Fund applicants must first apply to the New England Farm Workers' or Valley Opportunity Council, Inc. before accessing the Good Neighbor Fund and any other community funding sources.

For other area towns and cities:

Valley Opportunity Council, Inc.
300 High Street, 1st floor
Holyoke, MA 01040
413-552-1548

[MassHealth/Medicaid](#) See [Medical Insurance](#) section, page 66.



Supplemental Nutrition Assistance Program – SNAP

This program is for families and individuals that meet certain income and resource guidelines. It enables them to buy nutritious food with an Electronic Benefits Transfer (EBT) card at authorized retail food stores. For more information and an application, visit www.mass.gov/snap or call the local DTA office, the SNAP Hotline 866-950-FOOD, or the Application Information Unit 800-249-2007. Applications may be returned to the Department of Transitional Assistance that serves the applicants' city or town:

Department of Transitional Assistance

95 Liberty Street
Springfield, MA 01103
413-858-1000

Serves Agawam, East
Longmeadow, Hampden,
Longmeadow, Monson,
Palmer, Springfield, West
Springfield, Wilbraham.

1 North Street
Southbridge, MA 01550
508-765-2400
Brimfield, Holland, Wales

General Assistance Line
877-382-2363

Food Pantry
2460 Main St
Springfield, MA
413-737-5353
Application assistance

Hampden County SHINE Program

413-750-2893

Application assistance for first
time applicants who are residents
of Hampden County.

Supplemental Security Income

[See “Social Security Administration” in this section, page 23.](#)

Veterans Benefits

[See Community Resources section, page 15.](#)

Consumer Issues

The following organizations may help consumers having problems with a purchase or the quality of customer service. They can also provide information about a particular company.

Better Business Bureau
508-652-4800
www.bbb.org/boston/

Citizens Information Service
Secretary of State (Western Mass)
413-784-1376
www.sec.state.ma.us/index.htm

Consumer Protection Division
Attorney General's Office
617-727-8100
617-727-4765 TTY
www.mass.gov

**Massachusetts Office of
Consumer Affairs and Business
Regulation**

888-283-3757 toll free (MA only)
617- 973-8787
www.mass.gov/consumer

Assists consumers who are
Massachusetts residents or
have conducted business with a
Massachusetts-based company.

**Massachusetts Senior
Legal Helpline**
866-778-0939

Provides free legal advice,
information, and referrals to
Massachusetts residents age 60 or
older. Addresses non-criminal legal
issues such as Social Security,

MassHealth, Veterans benefits,
housing and utilities, nursing
homes, guardianship, consumer
debt, and similar problems.

Mayor's Office of Consumer Information

City Hall
36 Court Street, Room 315
Springfield, MA 01103
413-787-6437
413-787-6154 TTY

For consumer complaints for
consumers and businesses in
Hampden County.



Springfield Partners for Community Action

721 State Street
Springfield, MA 01109
413-263-6500
FAX 413-263-6511 fax
www.springfieldpartnersinc.com

Offers a free Low Income Taxpayer Clinic for taxpayers who are involved in disputes with the Internal Revenue Service, including audits, appeals, collection matters, and federal tax litigation. Also offers counseling and education to Springfield residents at risk of being evicted from their homes.

NOTE: To reduce “junk mail,” unwanted e-mail or reduce calls from telemarketers, register with the appropriate name-removal file online or by telephone. You can also interrupt a telemarketer caller and say “please remove me from your calling list.” They must do so, or they will be violating the law. If calls persist, ask to speak to a supervisor, and get a name and phone number.

E-Mail Preference Service

www.dmachoice.org

Mail Preference Service

Direct Marketing Association
1615 L Street Washington, DC
20036
www.dmaconsumers.org

National Do Not Call Registry

888-382-1222
866-290-4236 TTY
www.donotcall.gov

NOTE: For a complete listing of effective techniques to stop notices from Publisher’s Clearing House, credit offers, and catalogues go to: www.obviously.com/junkmail

Credit Counseling/Money Management

The following resources offer help for those who are having difficulty paying bills or managing a budget on a fixed income:

Cambridge Credit Counseling Corporation

800-235-1407 new inquires
800-527-7595 existing clients
www.cambridge-credit.org

Nonprofit agency; services include credit counseling, debt management plans, foreclosure counseling, 1st-time home buyer courses, bankruptcy counseling, reverse mortgage counseling, and student loan counseling.

Greater Springfield Senior Services, Inc.

Money Management Program
66 Industry Avenue
Springfield, MA 01104
413-781-8800

Managing personal finances can be a challenge for elders with failing eyesight, limited mobility, forgetfulness or acute illness. This program carefully matches screened, trained and insured volunteers with low income individuals having difficulty keeping up with their bills and needing assistance with budgeting and check writing. Volunteers visit the elder at least once a month to keep track of income and expenses. Elders maintain full control over their checkbook, and may discontinue service at any time. Rep. Payee services may be available.

Money Management International

413-256-6050
www.moneymanagement.org

MMI is a nationwide nonprofit, full-service credit counseling organization. Services include financial guidance, credit counseling, community-wide educational programs, debt management assistance, and bankruptcy/housing counseling. Call for locations.

Elder Abuse/Financial Exploitation**Mass. Executive Office of Elder Affairs**

Statewide Cental Intake Unit
800-922-2275
Open 24 hours a day, 7 days a week.
Reports are distributed to the appropriate Aging Services Access Point.

Elder abuse is the mistreatment or neglect of a person 60 years of age or older by an individual known to them. It includes: physical abuse, emotional abuse, caregiver neglect, financial exploitation and sexual abuse. Anyone who has reasonable cause to believe an elder has been abused may make a report. All calls are confidential and may be made anonymously.



Employment Opportunities

Springfield Department of Elder Affairs

Senior Employment Program

Raymond A. Jordan Senior Center

1476 Roosevelt Avenue

Springfield, MA 01109

413-750-2092 or 413-787-6126

Can help mature adults age 55+ locate jobs. Training provided. Call for eligibility requirements.

End of Life Issues/Planning

Advance Directive/Health Care Proxy

An advance directive is a document you prepare to inform others of your wishes should you become medically incompetent to make your own health care treatment decisions or are unable to communicate because of a serious medical condition or accident. *A health care proxy is the only advance directive legally recognized in Massachusetts.* Under this law, you are able to designate an individual you trust to make medical decisions in the event you are unable to do so. An attorney is not needed to complete one. Forms and instructions are available in hospitals, nursing homes and online. Give copies to your designee, your doctors, and to the hospital you are admitted to.

Living wills are a set of written instructions that outline the patient's health care wishes at the end of life. *While not legally recognized in Massachusetts,* it is a useful guide for an individual's health care provider and agent.

Other sources of information:

Aging with Dignity

888-5-WISHES (594-7437)

www.agingwithdignity.org

In addition to providing practical information, advice and legal tools, Aging with Dignity offers *Five Wishes*, an easy-to-use advance directive that lets adults of all ages plan how they want to be cared for in case they become seriously ill. It is available in 20 languages.

Compassion & Choices

800-247-7421

www.compassionandchoices.org

The Conversation Project

<http://theconversationproject.org/>

Provides education and various tools to help people talk about their wishes for end-of-life care. Offers a free starter kit to "get the conversation going" with family members.

End With Care

617-686-0220

www.endwithcare.org

Educational end-of-life care support network with a mission to help enhance the quality of life at the end of life.

Financial/Estate Planning

Everyone should have a will, regardless of net worth. It is a legal document that describes how individuals wish their property to be distributed upon death. In the event an individual is getting to the point where they are having increasing difficulty with managing their affairs, some of the following options may be considered:

- **Restricted Bank Account** - Co-signatory accounts require two signatures for withdrawal (unless the individual becomes incompetent and cannot sign). Some restricted accounts have permanent withdrawal orders (the bank issues a monthly allowance to the individual) and/or deposit orders such as direct deposit of benefit checks.
- **Representative Payee For Social Security** - SSA can work with the individual to appoint a person or an organization as a "payee" to receive and cash the monthly public assistance



Financial/Estate Planning Continued

checks (Supplemental Security Income (SSI), Social Security for a recipient deemed incapable of managing his/her own funds. The Veterans Administration handles the Rep Payee process for Veterans Benefits.

- **Power of Attorney** - These are legal documents, which give an individual called an Attorney-In-Fact (usually a spouse, other relative or friend) the power to act on behalf of the “principal” (the person appointing the proxy) to manage all or a specific part of his/her financial affairs. The principal must be competent when this appointment is made. Also, the principal does not lose his/her legal right to act on his/her own behalf. The authority given can range from general powers, allowing the Attorney-In-Fact to handle the person’s entire estate, to limited powers such as handling the checking account only.

- A “**Durable Power of Attorney**” continues the authority beyond the principal’s incompetence. The principal may choose to execute a Springing Durable Power of Attorney, which becomes effective only when the principal has become incompetent.
- **Conservatorship** is a legal process by which a person is appointed by the court to handle the real estate/property and financial matters of the ward that has become unable to do so. A petition for conservatorship must be filed in Probate Court.
- **Guardianship** is a legal process in which the probate court appoints one or more individuals to handle the personal decisions such as living arrangements and medical care of a person determined to be incompetent. The powers delegated to a guardian can vary, so it is advisable to seek professional

advice. A petition guardianship must be filed in Probate Court.

- **Trust** - A trust is a legal document through which a trustee holds assets for the benefit of another (beneficiary). There are many types of trusts, and legal advice should be sought.

***NOTE:** Late life planning often requires the expertise of an attorney who specializes in estate planning. To find an elder law attorney near you go to: www.MassNAELA.com*

Members of the Massachusetts Chapter of the National Academy of Elder Law Attorneys (MassNAELA) are attorneys certified in elder law who can help with wills, trusts, Health Care Proxies, Powers of Attorney, transfers of real estate, asset protection, and long term care planning including MassHealth application assistance.

Legal Services

Attorney General’s Office

1350 Main Street, 4th floor
Springfield, MA 01103
413-784-1240

Accepts consumer complaints, provides referrals, and initiates litigation in appropriate cases.

Community Legal Aide

One Monarch Place, Suite 400
Springfield, MA 01144
413-781-7814
www.communitylegal.org

The Elder Unit provides legal services for persons 60 years old and older, including housing cases; SSI and Social Security

disability cases and other Social Security issues; health issues including Medicare; nursing home rights; SNAP (Food Stamps) and other benefits; family law, including physical abuse; financial exploitation and consumer rights issues.

Disability Law Center

32 Industrial Drive East
Northampton, MA 01060
413-584-6337
800-222-5619
413-582-6919 TTY

A non-profit advocacy agency that provides free legal assistance

and information and referral to disabled individuals. Formal legal representation provided only to low-income clients.

Hampden County Bar Association

50 State Street, Room 137
Springfield, MA 01102
413-732-4648
www.hcbar.org

Offers information and referral services to people needing legal assistance. Appropriate matches may be made based on client need and lawyer specialty.



**Jewish Family Service
of Western Mass.**

15 Lenox Street
Springfield, MA 01108
413-737-2601
www.jfswm.org

Guardianship/conservatorship
programs for seniors.

**Massachusetts Bar Association/
Western Mass.**

73 State Street
Springfield, MA 01103
413-731-5134
www.massbar.org

Provides a number of legal
services including:

Dial-a-Lawyer allows callers
to speak with an attorney free
of charge. Available the first
Wednesday of the month between
5:30 p.m. and 7:30 p.m. 617-338-
0610 or 877-686-0711

Lawyer Referral Service directs
callers to the most appropriate
resource based upon client's need
and lawyer's specialty. 617-654-
0400 or 866-617-7577
www.masslawhelp.com

**Victim/Witness
Advocate Program**

Hampden County
District Attorney's Office
50 State Street
Springfield, MA 01103
413-505-5651

Provides in-court support and
information and referral to help
victims and witnesses understand
and navigate the court system.
Advocates can also assist with
filing for restraining orders.
Special services may be provided
to the elderly, handicapped, child
victims, and victims of domestic
violence.

Life Insurance Options (Viatical Insurance Settlements)

If someone has a terminal illness they may want to explore "viatical" or "accelerated" insurance benefits. Viatical settlements involve the sale of a life insurance policy to a viatical settlement company for a lump-sum cash payment. This can be a viable option for the terminally ill with insufficient assets to cover living costs.

Viatical.Org 800-973-8258 www.viatical.org

Prescription Drugs

[See Health section, page 54.](#)

Retirement Benefits**Massachusetts Teachers
Retirement System**

One Monarch Place, Suite 510
Springfield, MA 01144-4028
413-784-1711
www.mass.gov/mtrs/

**New England Pension
Assistance Project**

Gerontology Institute
UMASS Boston
100 Morrissey Boulevard
Boston, MA 02125
617-287-7307
888-425-6067
www.umb.edu/pensionaction/
Free service that can help you
understand your pension rights
and claim the benefits you earned,

regardless of the type of company
you worked for or the type of
pension plan involved. Helps
workers, retirees and their families
by resolving problems and issues
relating to retirement income
benefits, including eligibility and
vesting, problems with 401(k) or
other retirement savings plans,
survivor benefits, and problems in
finding pensions that have become
lost due to corporate changes and
bankruptcies.

Pension Rights Center

1350 Connecticut Avenue NW
Suite 206
Washington, DC 20036
888-420-6550
www.pensionrights.org

A consumer watchdog organization
committed to protecting and
promoting the retirement security
of American workers, retirees, and
their families.

Railroad Retirement Board

408 Atlantic Avenue
Boston, MA 02110
877-772-5772
<https://secure.rrb.gov/default.asp>

**Retired State, County &
Municipal Employees
Association of Massachusetts**

11 Beacon Street
Boston, MA 02108
617-723-7283
www.massretirees.com



Reverse Mortgages

See **Housing** section, page 57.

Social Security Administration

The Social Security office administers a variety of programs that provide monthly cash payments and/or insurance. Eligibility varies for each one. The following information is general and is not to be applied to individual case situations.

Social Security Disability Benefits (SSDI): To qualify, individuals must have worked long enough in jobs covered by Social Security and have a medical condition that meets its definition of disability. In general, Social Security will pay monthly cash benefits to people who are unable to work for a year or more because of a disability. Social Security pays only for total disability. No benefits are payable for partial disability or for short-term disability.

Social Security Retirement Benefits: Applicants must have worked long enough at a job covered by Social Security to receive benefits. Individuals born before 1938 who meet all other requirements can receive benefits at age 62. However, if they choose to begin receiving benefits before age 65, their benefits will be reduced to account for the longer period over which they'll be paid.

Individuals born after 1937 may begin receiving benefits at age 62, but their full retirement age is more than 65. (Full retirement age has increased for everyone born after 1937).

Supplemental Security Income (SSI): Social Security will pay monthly benefits to people with limited income and resources who are age 65 or older, blind, or disabled. Blind or disabled children, as well as adults under 65, may also be eligible.

Survivors Benefits: Qualified dependents or survivors of an insured person may be eligible for Social Security benefits. In depth information may be obtained by contacting the following:

Social Security Administration

70 Bond Street
Springfield, MA 01104
866-964-5061
413-731-1491 TTY
www.ssa.gov

Serves Hampden County excluding Holyoke and Chicopee 01013 zip code. Call to find your local office if outside these areas.

NOTE: Widows, widowers, and/or divorced seniors should check with the Social Security Administration to find out how to file their Social Security claim in order to maximize benefits. For example, a divorcee who did not remarry may want to file under her ex-husband's earnings. A widow who remarried might choose to collect against her first husband's benefits.

Taxes

Circuit Breaker Tax Relief

State income tax credit for eligible Massachusetts residents age 65 or older who paid rent or real estate taxes during the tax year. The credit is for senior homeowners and renters who meet income limits and other eligibility requirements. Homeowners may claim the credit if they paid more than 10% of their total income for real estate taxes, including water and sewer debt charges. Renters can count 25% of their rent as real estate tax payments. If you have not filed for Circuit Breaker before, you may file for the current year and the two years previous. You must file a Massachusetts state income tax return to claim the Circuit Breaker Credit, whether or not you normally file one. You must include Schedule CB, Circuit Breaker Credit, with Form 1. For additional information, contact:

Massachusetts Department of Revenue

Customer Service Bureau
800-392-6089
617-887-MDOR
www.mass.gov/dor

NOTE: Tax forms for previous years can be obtained from tax preparers, the IRS office, or downloaded from the internet. Libraries usually have internet access.



Property Tax Exemptions & Abatements

Massachusetts law allows cities and towns to give real estate tax exemptions to seniors 70 years of age and older (65 in some communities), the blind, surviving spouses and minor children, homeowners facing hardships, and certain disabled veterans who meet financial, residency, and other eligibility requirements. For more information contact your local assessor’s office. Search www.mass.gov for additional information. Reductions on water/sewer bills may also be available.

Tax Prep Program (AARP)

AARP provides seasonal tax preparation assistance at various sites throughout the community. Call the local Council on Aging or Greater Springfield Senior Services’ Information & Referral department, 413-781-8800.

Agawam 413-821-0604	Monson 413-267-4121	West Springfield 413-263-3264
East Longmeadow 413-525-5436	Palmer 413-283-2670	Wilbraham 413-596-8379
Jewish Community Center 413-739-4715	Riverview Senior Center 413-787-5220	
Longmeadow 413-565-4150	Springfield 413-750-6785	

Utility Company Special Services

Low income customers in Massachusetts may get financial assistance and grants for paying utility and heating bills. In addition, there are a number of discounts for qualified customers on their energy bills, as well as conservation programs. These services vary from company to company, so check the inserts that come with your utility bills. For more specific information and links to local resources in Massachusetts, go to www.needhelppayingbills.com/html/need_help_with_electric_bills.html. Typing this in your browser may be time consuming, but it’s worth it. www.masslegalhelp.org is another informative site. Click on the “Income and Benefits” tab at the top of the screen. (This site also provides information about free cell phones and minutes). You may also contact your local Community Action Program for eligibility requirements. For Springfield residents call Springfield Partners for Community Action, Inc., 413-263-6500.

Eversourcs Discount Rate Eversouce Customer Service 1985 Bluehills Avenue Ext. Windsor, CT 06095 877-359-6326 800-265-6708 fax Call for a discount rate application.	Valley Opportunity Council, Inc. (VOC) 300 High Street Holyoke, MA 01040 413-552-1554 Non-Springfield residents. Verizon (local telephone service) 800-837-4966 800-870-9999 voice/TTY Verizon offers discounts for senior citizens and individuals who are receiving financial	assistance from one or more of the following programs: Emergency Aid to the Elderly, Disabled and Children (EAEDC); Supplemental Security Income (SSI); SNAP; Fuel Assistance; MassHealth (Medicaid). LifeLine Discount is a government assistance program that offers telephone discounts to qualified low-income customers.
New England Farm Workers Council, Inc. 1666 Main Street Springfield, MA 01103 413-272-2209		

Note: Homeowners insurance may not cover some of the most essential services such as heating, cooling, natural gas lines, plumbing lines and electric lines. **Guardian CareSM Repair Plans from Columbia Home Solutions** can help pay for repairs for major appliances and lines in your home. It is basically a service contract with a yearly charge. Call 855-890-9776 or go to: www.yourhomesolutions.com. Columbia Home Solutions is not affiliated with Columbia Gas.

Utilities Shut-Off Protection

Individuals 60 years of age or older having difficulty paying utility bills may contact the Department of Public Utilities to find out if they meet the criteria for shut-off protection. They may qualify for a rate discount from their gas and electric companies if they receive Food Stamps, SSI, or veterans' services benefits under Chapter 115 of the Massachusetts General Laws.

Department of Public Utilities – Consumer Division

One South Station
Boston, MA 02110
617-305-3531 main
800-392-6066 toll free
800-323-3298 TTY

Assists individuals who are unable to resolve their problems with the utility company (billing complaints, terminations, etc). The DPU has also established guidelines which provide protection from utility shut-offs for certain customers. Please note that a household can only be protected if the utility company has been notified of the need for shut-off protection. Contact your utility company to apply for shut-off protection.



FOOD

There are a number of resources for older adults who have difficulty preparing their own meals or who have limited financial resources and need to supplement their food budget.

Community Dining Sites

Community dining sites are places where people age 60+ can socialize, meet new friends, and enjoy a nutritious lunch. This is a federally subsidized program and a modest voluntary donation is requested.

Reservations for most congregate dining must be made by 12 noon a day in advance of the meal served. Meal programs *not* operated by Greater Springfield Senior Services may differ slightly in the days of service and hours of operation. For further information please call the individual site listed below, or call Greater Springfield Senior Services' Nutrition department, 413-781-2135 or toll free within Massachusetts, 800-649-3641.

*Denotes the meal site is operated by Greater Springfield Senior Services, Inc.

Agawam Senior Center

954 Main Street
413-821-0604 or 413-821-2605

Brimfield Senior Center *

First Congregational Church
20 Main Street
413-245-7253 or 800-649-3641

East Longmeadow Senior Ctr.

328 North Main Street
413-525-5436

Hampden Senior Center *

104 Allen Street
413-566-5588

Holland Senior Center *

27 Sturbridge Road
413-245-3163 or 800-649-3641

Longmeadow Adult Center

Greenwood Park Center
231 Maple Road
413-565-4150

Monson Senior Center

106 Main Street
413-267-4121

Palmer Senior Center*

1029 Central Street
413-283-2670 or 800-649-3641

Wales Senior Center

85 Main Street
413-245-9683

West Springfield Senior Center

128 Park Street
413-263-3264

Wilbraham Senior Center

45B Post Office Park
413-596-8379

SPRINGFIELD LOCATIONS

Baystate Place *

414 Chestnut Street
413-733-7894

Clodo Concepcion Center at Greenleaf *

1187 ½ Parker Street
413-750-2873

Forest Park Manor*

25 Barney Lane
413-787-7714

Greater New Life

Christian Center *
1326 Worcester Street
Indian Orchard
413-363-9391 or 413-304-2077

Hungry Hill Senior Center *

773 Liberty Street
413-733-9411

Independence House*

1475 Roosevelt Avenue
413-781-2135

Jewish Community Center *

Kosher Meal Program
1160 Dickinson Street
413-739-4715

Mount Calvary Baptist Church *

17 John Street
413-737-9583

Raymond A. Jordan Senior Center

1476 Roosevelt Avenue
413-787-6785

Riverview Senior Center *

Riverview Towers
122 Clyde Street
413-787-5220 or 413-781-2135
Has regular and Latino meals



Food Assistance/Emergency Food

Food Bank of Western Mass

Supplies a free monthly bag of groceries through its Brown Bag Food for Elders Program for people 55 and older who meet income guidelines. They also work with a statewide network of food assistance agencies where people can obtain free hot meals and/or groceries. For information on finding resources in your area, call or visit their website.

413-247-9738

800-247-9632

www.foodbankwma.org

Project Bread

FoodSource Hotline counselors refer callers to emergency food resources in their community as well as provide them with information about elder meals programs, and the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps.

800-645-8333

800-377-1292 TTY

www.gettingfoodstamps.org/

NOTE: The following is a partial list of organizations that provide emergency food and other nutritional assistance. Contact the Food Bank of Western Mass for a complete list.

Community Survival Center

240 Main Street

Indian Orchard, MA 01151

413-543-3930

M, T, W, F 9:30 a.m. - 3:15 p.m.;

Th 9:30 a.m. - 4:45 p.m.

Eligible residents of Ludlow, Wilbraham, Hampden, Indian Orchard or the Sixteen Acres and Pine Point sections of Springfield may receive a 4-5 day supply of bagged groceries six times a year; visits must be 7 days apart. There is also a monthly food program for qualifying seniors (age 65+) and disabled adults. There are no geographic restrictions for participation in this program. Household items also available.

Gray House

Brown bag distribution site

22 Sheldon Street

Springfield, MA 01107

413-734-6696

Brown bag distribution site.

Martin Luther King Jr.

Community Center

Food Bank site (Thursday a.m.)

365 Bay Street

Springfield, MA 01109

413-746-3655 ext. 107

Must bring photo I.D. and verification of address.

Open Pantry

2460 Main Street Plaza

Del Mercado Suite 108 & 108B

Springfield, MA 01103

413-737-5353

M, T, W, Fri 9 a.m. - 3 p.m. Senior Food Choice offers older shoppers the opportunity to choose their own food in a dignified grocery store-like setting. Seniors are assisted by a staff member or volunteer who assists them with selecting groceries, pushing their carts, and helping them with any questions they may have. Offered on the 3rd Monday of the month.

Also offers an emergency grocery program for area residents who have cooking facilities available to them. Recipients are allowed four days' worth of groceries at each visit, up to 6 times a year. Must bring proof of home address and some form of identification for both programs.

Parish Cupboard of West Springfield/Agawam

1023 Main Street

West Springfield, MA 01089

413-734-7969

Offers food for home use to families and individuals in need. Also provides meals, clothing, and household goods. Staff may provide advocacy services.

Rachel's Table

1160 Dickinson Street

Springfield, MA 01108

413-733-9165

A central food distribution service for area food pantries, soup kitchens and shelters. Food is donated by restaurants, bakeries, caterers and distributed by volunteers to agencies who have registered with the program. Does not provide food directly to homes or area residents. Accepts donations.

Salvation Army

170 Pearl Street

Springfield, MA 01105

413-733-1518

Operates a food pantry

T, W, Thurs. 9 a.m. -12 noon



Meals On Wheels (Home Delivered Meals)

Home delivered meals are for homebound elders who cannot attend a community dining site, prepare an adequately nutritious meal, and don't have family or friends to help. Hot meals are delivered five days a week, with some programs offering an additional cold supper for the evenings or frozen meals for weekends. This is a federally subsidized program and a modest donation is suggested.

Greater Springfield Senior Services, Inc.

413-781-2135 or 800-649-3641

Springfield, Palmer, Brimfield, Holland, Wales, Wilbraham, and Hampden residents only. Traditional, Latino, and modified meals available upon request. Kosher available in Springfield and Longmeadow. Springfield offers cardiac, renal and diabetic meals (must have physician referral).

The following towns operate their own meal programs and should be contacted directly.

**Agawam Council on Aging
(COA)**

413-821-0605 or 821-0604

East Longmeadow COA
413-525-5436

Longmeadow COA
413-565-4150

Monson COA
413-267-4121

West Springfield COA
413-263-3264

Supplemental Nutrition Assistance Program (SNAP)

See "Benefits Programs" in Financial & Legal section, page 18.

It Pays to Provide Care at Home For Family Members & Friends.



ADULT FOSTER CARE
Se habla Español

**Call Greater Springfield
Senior Services, Inc.**

413.781.8800
www.gsssi.org



Seniors who need help in their homes
and seniors in a facility who need more help,
count on Colony Care!

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can count on
Colony Care, too!





Health care provided by a team who knows ME—
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As a Program of All Inclusive Care (PACE), Mercy LIFE provides individualized health care and social support to help frail seniors remain living safely at home. Our interdisciplinary team creates a personalized care plan specific to every senior's abilities, goals, interests and lifestyle.

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200 Hillside Circle, Suite 1
West Springfield, MA 01089
413-748-7223 • mymercylife.com



My mom was diagnosed with vascular dementia three years ago. Since the aromatherapy program she's been very calm and relaxed. She's the mom I remember.



I've never seen my dad this happy since mom was alive. I'm grateful for Golden Years' Laughter Program.

The Answer To Keeping The Ones You Love At Home.

Our caregivers provide assistance with activities of daily living, housekeeping, transportation to doctors' visits, and programs that set us apart from the rest.

Music Makes The Heart Sing:

Our **Music Therapy Program** is a chance for our clients to express themselves in a different way and allows our caregivers to get to know them on a more personal level.

Laughter Is The Best Medicine:

Life is better when you're laughing, and our team of caregivers are known for keeping a smile on every client's face through our **Laughter Program**.

Aromatherapy To Soothe The Soul:

Our **Aromatherapy Program** provides wonderful comfort to the elderly, and has been a great solution for individuals with dementia. Our trained caregivers use aromatherapy techniques to ease pain, depression and anxiety.



I love hearing old songs I used to enjoy. They're like memories you can always go back to.



175 Dwight Road, Suite 109, Longmeadow, MA 01106

413-209-8208

www.goldenyearsusa.com



Return to
Table of
Contents

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Mon. - Fri., 8 a.m. - 8 p.m.
(Oct. 1 - Feb. 14, 8 a.m. - 8 p.m., 7 days a week)
or visit healthnewengland.org/medicare

Health New England Medicare Advantage is an HMO Plan with a Medicare contract. Enrollment in Health New England Medicare Advantage depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. *Licensed Medicare sales representatives.

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[Return to
Table of
Contents](#)



WHEN THE CARE **THEY NEED** IS GREATER THAN THE CARE **YOU CAN GIVE.**



Founded on the Jewish principle of respecting age as a blessing, we have dedicated ourselves to delivering the best in elder care services to people of every faith and every background.

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153 Cardinal Drive
Agawam, MA
413.821.9911

**Orchard Valley
at Wilbraham**
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Wilbraham, MA
413.596.0006

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[Return to
Table of
Contents](#)

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Return to
Table of
Contents

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Berkshiretown
Holyoke Towers
Prospect Heights
Sycamore House
Pulaski Heights
The Josephs House
Linden Towers
Michael's House
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Orchard View



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the resources of a large, international company
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For more information contact:
James Baxter, 413. 233. 2114
james.baxter@hubinternational.com



hubinternational.com

East Longmeadow - South Hadley - Ludlow - Monson



**Return to
Table of
Contents**

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- Investment management
- Estate planning
- Insurance & risk management



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Are Not Insured by any Federal Government Agency	Are Not Deposits	

Westfield Financial Management Services at
Westfield Bank is not a Broker/Dealer and is not affiliated with LPL Financial.

westfieldfms.com



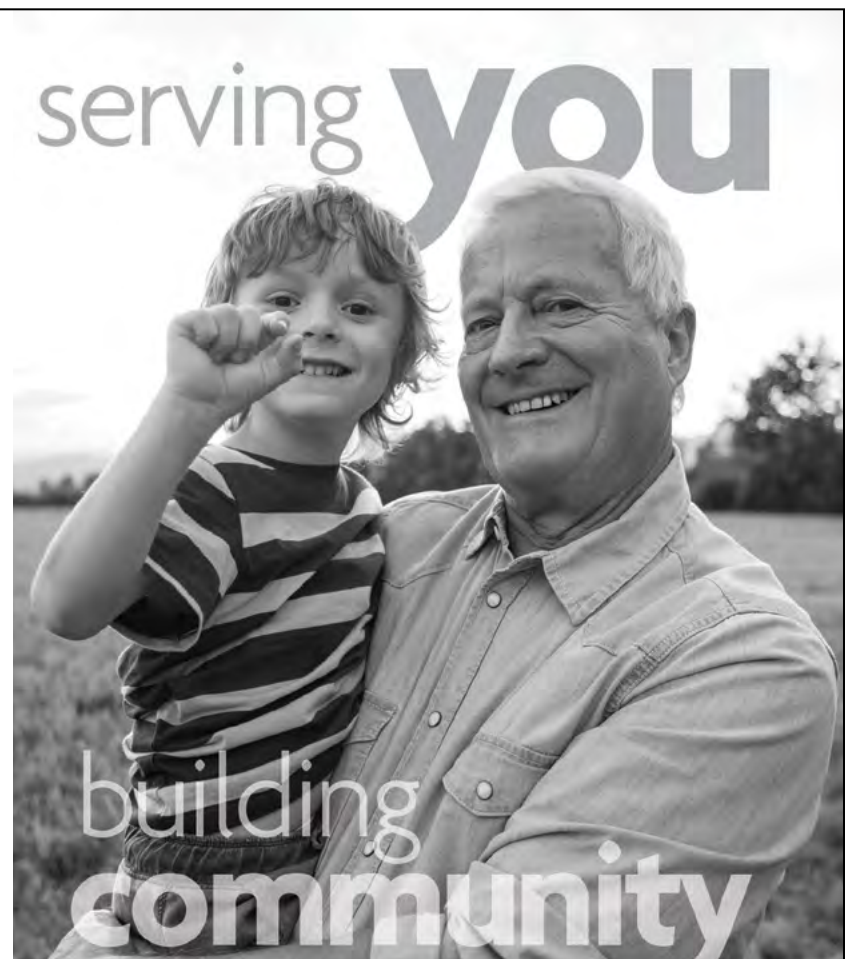
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jewish family service of western massachusetts

Resources and Services for Seniors & Caregivers

- in-home & office-based counseling
- caregiver support groups
- educational workshops
- guardianship & conservatorship
- geriatric care assessments
- weekly "good cheer" calls to isolated elders
- volunteer opportunities

JFS OLDER ADULT SERVICES
1160 Dickinson St., Springfield
413.455.1936
www.jfswm.org



Return to
Table of
Contents

Advance Directives

See “[End of Life Issues/Planning](#)” in Financial and Legal section, page 20.

Addiction Services

Services for elders who have problems with drugs or alcohol may include individual counseling, group counseling, support groups, detox placement, and alcohol and drug education. The programs listed here recognize and accommodate the special needs of older participants. Most programs accept Medicare, Medicaid and private insurance. Some programs receive state funding to subsidize those who cannot pay.

AdCare Hospital

107 Lincoln Street
Worcester, MA 01605
508-799-9000

AdCare Outpatient Services

117 Park Avenue
West Springfield, MA 01089
413-209-3124
www.adcare.com

Inpatient detoxification and rehab; Outpatient Assessment; individual and family counseling; intervention services; and Outpatient Services in West Springfield.

Baystate Behavioral Health

40 Wright Street
Palmer, MA 01069
413-370-5285
www.baystatehealth.org

At Baystate Wing Hospital: adult and geriatric Inpatient psychiatry; outpatient services; outpatient addiction treatment. Available services vary at the various Baystate Medical Centers: BSMC in Springfield; Baystate Franklin Medical Center in Greenfield; and Baystate Noble Hospital in Westfield

Behavioral Health Network (BHN)

417 Liberty Street
Springfield, MA 01104
413-747-0705
www.bhninc.org

Healthcare integration management; full range of services for addictions, mental health and developmental needs; 24/7 emergency services; and more.

Brattleboro Retreat

1 Anna March Lane
Brattleboro, VT 05302
802-257-7785
www.brattlebororetreat.org

Nonprofit psychiatric and addiction treatment hospital; inpatient care; partial hospitalizations; intensive outpatient services; specialized inpatient LGBTQ unit; Mind-Body Pain Management Clinic.

Center for Behavioral Health at Holyoke Medical Center

575 Beech Street
Holyoke, MA 01040
413-534-2627
www.holyokehealth.com

Inpatient psychiatric unit; partial hospitalization; intensive outpatient program for people with psychiatric and addiction issues; outpatient psychotherapy.

Center for Human Development (CHD)

332 Birnie Avenue
Springfield, MA 01107
413-733-6624
www.chd.org

Counseling and outpatient therapy Clinics; disability resources; substance recovery coaching.

Cleanslate Addiction Treatment Centers

One Arch Place – 6 Arch Street
Greenfield, MA 01301
413-376-4343
www.cleanslatecenters.com

Outpatient addiction treatment; comprehensive support services including on-site counseling. Various locations: Greenfield; Holyoke; Pittsfield; Springfield; West Springfield.

Clinical and Support Options (CSO)

8 Atwood Drive, Suite 201
Northampton, MA 01060
413-733-1314
www.csinc.org

Outpatient behavioral health; substance abuse treatment; emergency and crisis stabilization service; mobile crisis intervention. Additional locations in Amherst; Athol; Florence; Greenfield; Pittsfield; Springfield; West Springfield.



Family Care Medical Center

1515 Allen Street
Springfield, MA 01118
413-783-9114
www.familycaremedicalcenter.org

Comprehensive Suboxone therapy;
full-range urgent care and primary
medical care.

Gandara Mental Health Center

147 Norman Street
West Springfield, MA 01089
413-736-8329
www.gandaracenter.org

Residential; mental health;
substance abuse.

Grey Matters International, Inc.

1110 Longmeadow Street
Longmeadow, MA 01106
877-606-6161
www.greymattersintl.com

Mental Health recovery solutions
targeting alcoholism, substance
abuse, depression, co-occurring
disorders and other issues.

**Griswold Center at Baystate
Wing Hospital**

40 Wright Street
Palmer, MA 01069
413-370-5285
www.baystatehealth.org

13-bed acute inpatient unit;
15-bed inpatient center for
geriatric psychiatry; outpatient
behavioral health and addiction
services. Additional locations
in Belchertown, Palmer, and
Wilbraham.

Phoenix House New England**Outpatient:**

15 Mulberry Street
Springfield, MA 01105

Residential:

5 Madison Avenue
Springfield, MA 01105
800-378-4435

www.phoenixhouse.org

Adult residential substance abuse
treatment; adult day treatment;
detox; stabilization; emergency
shelter for women and children.
Additional locations in Holyoke –
and throughout New England.

**Providence Behavioral Health
Hospital**

1233 Main Street
Holyoke, MA 01040
413-536-5111

www.mercycares.com

Psychiatric and substance-use
treatment; adult day treatment;
intensive outpatient treatment;
inpatient Acute Treatment Services
(detoxification) and Clinical
Stabilization Services; outpatient
substance use disorder treatment
services.

**Right Choice Health Group,
LLC**

125 Liberty Street, Suite 205
Springfield, MA 01103
413-271-7136

www.rightchoicehealthgroup.com

Programs for addiction to alcohol,
opioids, cocaine and other
substances. Additional locations in
Chicopee, Palmer, Pittsfield, and
Westfield.

ServiceNet

129 King Street
Northampton, MA 01060
413-585-1300
www.servicenet.org

Individual counseling and
innovative group-therapies
addressing a wide range of issues
including disorders. Additional
locations in Amherst, Greenfield,
Holyoke, Northampton, and
Pittsfield.

South Bay Community Services

140 High Street, Suite 230
Springfield, MA 01105
413-495-1500
www.southbaycommunityservices.com

Community-based behavioral
health care organization offering
a continuum of services including
substance abuse counseling.

**Springfield Comprehensive
Treatment Center**

2257 Main Street
Springfield, MA 01107
413-650-1311

Specializes in caring for those
specifically battling addictions to
opioids, with medication-assisted
care and therapeutic services
including individual and group
therapy.



Alzheimer's Resources

Alzheimer's Association of Western MA

264 Cottage Street
Springfield, MA 01104
413-787-1113
800-272-3900 24/7 helpline
www.alz.org

Works towards eliminating Alzheimer's Disease through the advancement of research and enhancing care and support for individuals, their families, and caregivers. Service includes disease/disability information, individual care consultations, support groups, online message boards.

Helpful Online Resources

Alzheimer's and Dementia Weekly News –
<http://alzheimersweekly.com/>

Alzheimer's Disease Education and Resource Center –
www.nia.nih.gov/alzheimers

Alzheimer's Foundation of America –
<http://www.alzfdn.org>

Alzheimer's.Gov – www.alzheimers.gov/index.html

Alzheimer's Network – www.alzheimers.net/

Alzheimer's Speaks –
www.alzheimersspeaks.com/purple-angel-project

Alzheimer's Store – www.alzstore.com

Bright Focus - www.brightfocus.org/

Caregivers' Blog – www.caregivers.com/

Caregiver Foundation –
www.caregivingfoundation.org/

Help for Alzheimer's Families –
<http://helpforalzheimersfamilies.com/>

Creutzfeldt-Jakob Disease Foundation –
www.cjdfoundation.org/

Lewy Body Dementia Association – www.lbda.org/

Multiple Sclerosis Association of America –
www.mymsaa.org/

National Parkinson's Foundation –
www.toolkit.parkinson.org/

Acute Care

If someone is experiencing a change in mental status which puts them at risk of harming themselves or others, call 911 to facilitate a hospitalization or call:

Behavioral Health Network Crisis Services

503 State Street
Springfield, MA 01103
413-733-6661

Assisted Living with Memory Impaired Services

While a regular assisted living facility may initially meet the need of someone in the early stages of Alzheimer's, the following assisted living facilities offer specialized services for the cognitively impaired:

Armbrook Village

551 North Road
Westfield, MA 01085
413-568-0000
www.armbrookvillage.com

The Atrium at Cardinal Drive

153 Cardinal Drive
Agawam, MA 01001
413-342-1329
Memory impaired only.
www.atriumatcardinaldrive.com

East Village Place

50 Benton Drive
East Longmeadow, MA 01028
413-525-8150
www.watermarkcommunities.com

Heritage Woods

462 Main Street
Agawam, MA 01001
413-786-9704
www.genesishcc.com

Keystone Commons

460 West Street
Ludlow, MA 01056
413-583-6611
www.keystonesenior.com

Landmark at Monastery Heights Senior Living Community

MorningStar Program
110 Monastery Avenue
West Springfield, MA 01089
413-781-1282
www.landmarkseniorliving.com



Loomis House
298 Jarvis Avenue
Holyoke, MA 01040
413-782-1800
www.loomishouse.org

**Loomis Lakeside
at Reeds Landing**
807 Wilbraham Road
Springfield, MA 01109
413-782-1800
www.loomiscommunities.org

Orchard Valley at Wilbraham
Harbor Program
2387 Boston Road
Wilbraham, MA 01095
413-366-1794
www.orchardvalleyatwilbraham.com

Reflections at the Arbors
929 Memorial Drive, Chicopee
413-593-0088
130 University Drive, Amherst,
413-548-6800
40 Court Street, Westfield
413-562-0001
www.arborsassistedliving.com

The Reserve
741 Parker Street
East Longmeadow, MA 01028
413-887-3450
www.meridiansenior.com

Ruth's House
The Garden
780 Converse Street
Longmeadow, MA 01106
413-567-6212
www.jgslifecare.org

The Wellington at Springfield
942 Grayson Drive
Springfield, MA 01119
413-426-9868
capitalsenior.com

Day Care (Memory)

Early onset Alzheimer patients may do well in a social day care program. As the disease progresses, an adult day health program that specializes in Alzheimer's may be more appropriate.

The Atrium Harbor Day Program
153 Cardinal Drive, Agawam, MA 01001
413-342-1329

Serves individuals with Alzheimer's disease and other memory impairments. Available 7 days per week. Offers full and half days. Minimum of two days per week required.

CHD Hawthorn Elder Care
93 Main Street, Chicopee 413-598-8217
273 State Street, Springfield 413-787-0606
85 Interstate Drive, West Springfield 413-205-2944
Hawthorn Elder Care accepts MassHealth,

SCOs (Senior Care Options) such as Fallon and Commonwealth Care Alliance, and private insurance. They also offer private pay options.

NOTE: MassHealth (Medicaid) may pay for up to five days-a-week of ADH if the elder is on Community MassHealth, and if the elder's physician prescribes it as medically necessary. ASAPs (Aging Services Access Points) like Greater Springfield Senior Services, Inc. may pay for one or two days-a-week of adult day health if the elder is a client of its State Home Care program and funding is available. The Veterans Administration may also pay for adult day health for qualified veterans when funding is available.

Disease Diagnostic Centers

Alzheimer's is only one cause of dementia. There are others, some of which may be reversible. It's essential to get a clear diagnosis so treatable conditions can be addressed. Diagnostic services are generally covered by Medicare and "medigap" (Medicare supplemental) insurances. A variety of community services are available to elders and their families.

**Baystate Medical Center
Memory Disorder Program**
3300 Main Street
Springfield, MA 01005
413-794-5555
www.baystatehealth.com

Berkshire Memory Services
Doctors Park
197 South Street
Pittsfield, MA 01201
413-445-9944

**Massachusetts General Hospital
Department of Neurology
Memory Disorders Unit**
15 Parkman Street, Suite 385
Boston MA 02114
617-726-1728



McLean Hospital Memory Diagnostic Clinic

115 Mill Street
Belmont, MA 02478
800-333-0338
617-855-2300 information

The Memory Clinic

357 Shields Drive
Bennington, VT 05201
802-447-1409

Neurological Diagnostic and Treatment Center

276 South Street
Pittsfield, MA 01201
413-499-5888

NeuroPsychology Associates

155 Maple Street, Suite 203
Springfield, MA 01105
413-734-3331

Springfield Neurology Associates

300 Carew Street
Suite 2
Springfield, MA 01104
413-781-5050

UMass Psychological Services Center

UMass Campus
135 Hicks Way, Tobin 123
Amherst, MA 01003
413-545-0041
www.umass.edu/psc/ongoing-services

Offers a low-fee assessment program that provides reduced cost psychological assessments to members of the campus and off-campus community who meet income eligibility criteria. The specialized assessment clinical team can conduct full psychological assessment batteries (cognitive, emotional, and projective testing), neuropsychological testing, learning disability assessments, and attention-deficit/hyperactivity disorder (ADHD) assessments.

Respite Care

For families providing ongoing care for a frail elder, short term respite services may be needed to give the caregivers a break. Depending on the length of time respite is needed, and the complexity of the necessary care, there are various options. To explore the types and availability of local respite services and payment sources, contact the local Aging Services Access Point at 1-800-AGE-INFO. www.800ageinfo.com

Skilled Nursing Facilities with Dementia Special Care Units

CareOne at Redstone

135 Benton Drive
East Longmeadow, MA 01028
413-525-3336

Center for Extended Care

150 University Drive
Amherst, MA 01002
413-256-8185

East Longmeadow Skilled Nursing Center

305 Maple Street
East Longmeadow, MA 01028
413-525-6361

Heritage Hall North

55 Cooper Street
Agawam, MA 01001
413-786-8000

JGS LifeCare

770 Converse Street
Longmeadow, MA 01106
413-567-6211

Loomis House Nursing Center

298 Jarvis Avenue
Holyoke, MA 01040
413-538-7551

Palmer Health Care Center

250 Shearer Street
Palmer, MA 01069
413-283-8361

Quaboag Rehab & Skilled Care Center

47 East Main Street
West Brookfield, MA 01585
508-867-7716

Quabbin Valley Healthcare

821 Daniel Shays Highway
Athol, MA 01331
978-249-3717

Wingate at Hampden

34 Main Street
Hampden, MA 01036
413-566-5511

Wingate at West Springfield

42 Prospect Street
West Springfield, MA 01089
413-733-3151



Wandering and Emergency Response Services

Wandering is one of the most common challenging and life-threatening behaviors for a person with Alzheimer's disease and related disorders. It is also the most terrifying for a caregiver but there are several programs and technology solutions that can help locate someone who may wander or be lost. The Alzheimer's Association offers several safety services for individuals with Alzheimer's or related dementia who wander or have a medical emergency.

Comfort Zone & Comfort Zone Check-In

These GPS location management services help families monitor a person with Alzheimer's or dementia. Families receive alerts if the person wanders from a preset safety perimeter. GPS tracking watches available. For more information and pricing, call 1-800-752-3238 or visit www.alz.org/alzstore.asp

Massachusetts Silver Alert

A Silver Alert can be issued for a missing older adult with dementia. The program exists in both Massachusetts and New Hampshire to help law enforcement officers and others work effectively to locate wandering persons. The Alzheimer's Association is a partner in that effort. To read more visit: www.alzmass.org/silveralert

MedicAlert and Safe Return®

A call to the 24-hour emergency response line activates a community support network including local Alzheimer Association chapters and law enforcement agencies to help reunite the person who wandered with the caregiver or a family member. With this service, critical medical information is provided to emergency responders. MedicAlert + Safe Return provide an ID bracelet or pendant to be worn by the individual with dementia. Current price is \$55 + \$7 shipping and handling. Call 888-572-8566 or visit www.alz.org/care/dementiamedic-alert-safe-return

GPS Smartsole

A tracking service utilizing shoe inserts. www.gpssmartsole.com

Clinics

The following is a partial list of clinics that accept walk-in patients. They can usually bill Medicare and other insurances. For the uninsured, a few of them offer sliding-fee scales, reduced fees, or free care depending on the patient's ability to pay. Call ahead to obtain payment information.

Baystate Health Adult Medicine

294 North Main Street
East Longmeadow, MA 01028
413-525-4555

Baystate Mason Square Health Center

11 Wilbraham Road
Springfield, MA 01109
413-794-3710

Baystate Medical Center Geriatrics Primary Care

140 High Street
Springfield, MA 01199
413-794-2511

50 Maple Street
413-773-2888

380 Plainfield Street
413-794-2511

Baystate Urgent Care

3400 Main Street
Springfield MA, 01199
413-794-9560
Non-emergency care.

Caring Health Center

1049 Main Street
Springfield, MA 01103
413-739-1100

532 Sumner Avenue
Springfield, MA 01108
413-739-1100, ext.1018

Accepts most insurance; also serves the uninsured and underinsured on a sliding-fee scale or at no charge. Accepts walk-ins. Multi-lingual staff, including Russian and Vietnamese.

Chicopee Health Center

505 Front Street
Chicopee, MA 01013
413-420-2222

Offers medical and dental care, pharmacy.

Family Care Medical Center

1515 Allen Street
Springfield, MA 01118
413-783-9114

Health Care for the Homeless

Mercy Medical Center
271 Carew Street
Springfield, MA 01104
413-748-9064

Holyoke Health Center

230 Maple Street
Holyoke, MA 01040
413-420-2200
Offers medical, dental care, pharmacy.



Day Care Programs

Day care programs offer supervision, social activities, and lunch for individuals who need some skilled care. Programs usually run five days a week; some provide transportation. MassHealth covers the cost if services are deemed medically necessary.

CANAS Adult Day Health Center

99 Guion Street
Springfield, MA 01104
413-746-0630

CHD Hawthorn Elder Care

93 Main Street, Chicopee
413-598-8217

273 State Street, Springfield
413-787-0606

85 Interstate Drive
West Springfield
413-205-2944

Offers transportation to and from the centers.

Harbor Day Program

The Atrium
153 Cardinal Drive
Agawam, MA 01001
413-342-1329

Serves individuals with Alzheimer's disease and other memory impairments. Available 7 days per week. Offers full and half days. Minimum of two days per week required.

Mercy Adult Day Health of Westfield

24 Clifton Street
Westfield, MA 01085
413-568-0555

Offers both social day care and adult day health.

Quality Life Day Care

52B Wayside Avenue
West Springfield MA 01089
413-310-2075

209 South Street
Holyoke, MA 01040
413-322-0178

Safe Harbor Adult Day Health

41 Felicia Street
Springfield, MA 01104
413-426-4481

Offers a dementia friendly program. Accepts payments from most long term care insurances, VA Aid and Attendance benefits, and private self-pay.

Seniority Day Care

16 Arnold Avenue
Springfield, MA 01119
413-782-8008

Offers both social day care and adult day health.

Serenity Day Care

604 Cottage Street
Springfield, MA 01104
413-241-6947

Also available to individuals enrolled in a PACE program.

Wernick Adult Day Health

770 Converse Street
Longmeadow, MA 01106
413-567-3949

NOTE: Additional Adult Day Care programs are available to individuals enrolled in a **PACE** program (*Program of All-inclusive Care for the Elderly*). See **Medical Insurance** section.

Deaf/Hard of Hearing Resources

Audient

1-866-956-5400
audientalliance.org

Provides hearing care throughout the nation for low-income people through a network of hearing-care providers. Their services help provide access to quality hearing aids.

Bay State Deaf Senior Citizens

East Longmeadow COA
328 North Main Street
East Longmeadow, MA 01028
413-525-5436 main/TDD

Caption Call

801-293-6500
www.captioncall.com

CaptionCall uses voice recognition software and transcription services to bring instant captions during the call on a display screen. Individuals use it like a regular phone. There are no extra bills or expenses as the captioning is funded by the Federal Communications Commission. Only available to people who have a medically recognized hearing

loss. Must have internet service and a landline telephone.

There is a charge for the phone, but Caption Call frequently offers promotions for a free phone and free installation. For more information call STAVROS, 413-781-5555 or visit the Caption Call website.



Captel offers a similar phone and service: 1-800-233-9130 or www.captel.com

NOTE: Both Caption Call and Captel can be ordered directly by individuals; call to find out if subsidies are available.

Hampden Hearing Center

200 N. Main Street
North Building, Suite 103
East Longmeadow, MA 01028
413-525-7979 voice/TDD

Healthy Hearing

800-567-1692

Leading resource for news, interviews and tips about better hearing.

Hearing Loss Center of America

301-657-2248

www.hearingloss.org

Provides information about a number of financial aid assistance programs available to needy individuals, including the elderly. Although the association does not supply individuals with hearing aids, it acts as a repository of up to date information about a number of financial aid options including those for veterans and through Medicaid.

Lions Club International

Many local Lions Clubs participate in the Lions Affordable Hearing Aid Project (AHAP).

Potential recipients apply through their local Lions Club, which determines eligibility (based on income) and arranges testing by a hearing care professional. Contact Lions AHAP at 630-571-5466.

Massachusetts Commission for the Deaf and Hard of Hearing

436 Dwight Street, Suite 204
Springfield, MA 01103
413-788-6427 voice/TTY
413-301-0915 video phone

Services include interpreters, case management, information and referral, and adaptive equipment information.

Massachusetts Commission for the Deaf and Hard of Hearing

600 Washington Street
Boston, MA 02111
800-882-1155 voice
800-530-7570 TTY
617-740-1600 voice
617-740-1700 TTY
617-265-8447 video phone

Financial assistance for hearing aids and other assistive technology may be obtained through Federal Title VII Part B funds.

MassRelay

Dial 711 (within Massachusetts)
Customer Service:
800-720-3480 TTY
800-720-3479 voice
866-930-9252 Spanish TTY

Allows hearing people or people who do not use a text telephone (TTY) to communicate over regular phone lines with people who are deaf, hard-of-hearing, or speech-disabled. MassRelay also enables TTY users to communicate with people who do not have TTY access.

A relay operator will dial the party and stay on the line to relay messages electronically via a TTY, or verbally to people who can hear. Relay operators provide exact transcriptions of what they hear or see on their TTY, and then speak or type exactly what's communicated. All calls are confidential. Available 24-hours a day, 7-days a week.

Mercy Hearing Center

175 Carew Street
Suite 50
Springfield, MA 01104
413-748-6840 audiology

200 Silver Street
Agawam, MA 01101
413-827-4200

Provides audiological testing, hearing aid evaluations, mobile van service and information and referral.

Speech and Hearing Center Holyoke Medical Center

Skinner Clinic Building
30 Hospital Drive
Holyoke, MA 01040
413-534-2508 voice/TTY

Provides audiological testing and hearing aid evaluations.

Starkey Hearing Foundation

www.starkeyhearingfoundation.org

Provides hearing aids for people with limited income under their Hear Now Program. Call 800-328-8602 to speak with a consultant and obtain an application.

VIAbility

302 High Street, 4th floor
Holyoke, MA 01040
413-536-4880

Provides advocacy, outreach, and information and referral for assistive technologies.

***NOTE:** When inquiring about the price of a hearing aid, ask for an itemized listing of costs. It may be less expensive to take advantage of hearing clinics for an initial exam.*

***NOTE:** Big box stores like Costco offer hearing tests and hearing aides at value pricing.*



Dental

For a list of area dentists who accept MassHealth, call 800-207-5019 or <http://masshealth-dental.net/>. Some Medicare Advantage Plans may offer limited dental coverage.

Chicopee Dental Centers

505 Front Street
501 Memorial Drive
413-420-2222
www.hhcinc.org

Caring Health Center-Spfld.

532 Sumner Avenue
413-693-1045 or
1049 Main Street
413-304-4606

Dental Clinic at STCC

1 Armory Square., Bldg. 20
Springfield, MA 01102
413-755-4900

Holyoke Health Center

230 Maple Street
Holyoke, MA 01040
413-420-2200

Holyoke Soldier's Home Dental Clinic

110 Cherry Street

Holyoke, MA 01040

413-420-6270

Inpatient and outpatient
Veterans only.

Note: Dental insurance is available through the Health Connector, 877-623-6765 or online: mahealthconnector.org

NOTE: Some Medicare Advantage Plans may offer limited dental coverage.

Department of Developmental Services

Massachusetts Department of Developmental Services

436 Dwight Street, Suite 205
Springfield, MA 01103
413-784-1339
413-784-1354 TTY

Provides a wide range of services including case management and service coordination. Must be diagnosed with intellectual disabilities.

Multicultural Community Services of the Pioneer Valley

1000 Wilbraham Road
Springfield, MA 01109
413-782-2500
www.mcsnet.org

Provides a range of services to support individuals with developmental disabilities and their families.

Pathlight

220 Brookdale Drive
Springfield, MA 01104

413-732-0531

www.pathlightgroup.org

Provides a range of services to support individuals with developmental disabilities and their families.

Sunshine Village Community Services

75 Litwin Lane
Chicopee, MA 01020
413-592-6142

Provides employment and day habilitation services.

Disabilities

See also “Deaf/Hard of Hearing Resources” and “Vision Impaired/Blind” in the **Health** section.

Advanced Wheels of Technology

33 Bradley Park Road
East Granby, CT 06026 also
6 Old Palmer Road
Brimfield, MA 01010
877-943-3573
www.advancedwheels.com
Wheelchair van rentals and sales.

Assistive Technology Exchange

877-508-3974 toll free
617-204-3851
617-204-3815 TTY
www.getatstuff.com/

Internet service that allows people

to buy and sell used equipment for individuals with disabilities. Not for vendors or distributors, although companies may donate equipment.

DisabilityInfo.org

800-642-0249 voice
800-764-0200 TTY
www.disabilityinfo.org

Helps people with disabilities find the information they need. Collects and maintains information on a wide variety of programs, agencies, and individual providers

in Massachusetts.

INDEX

800-642-0249 voice
800-764-0200 TTY
774-455-6565 fax

Provides information and referral; technical assistance; training; online education; and technology services for people with disabilities living in Massachusetts and those that serve them. Their website is also a great resource:
<http://www.disabilityinfo.org>



Disabilities *Continued*

MassMatch Assistive Technology Website

Massachusetts Rehabilitation Commission

877-508-3974 toll free

617-204-3851 voice

617-204-3815 TTY

www.massmatch.org

Offers information about the availability and funding for Assistive Technology (AT) devices, services and much more.

Massachusetts Assistive Technology Loan Program Easter Seals Massachusetts

800-244-2756 ext. 428 or 431

800-564-9700 TTY

www.massatloan.org

Provides low-interest loans to qualified people with disabilities and their families to purchase assistive technology such as walkers, wheelchairs, communications devices, specially adapted computers, Braille equipment, and hearing and vision aids. Certain vehicle and home modifications also are eligible for loans.

Mobility Resource Adaptive Driving Marketplace

866-771-7770

www.themobilityresource.com

With over 80 independent handicap van dealers nationwide, the Mobility Resource is one of the largest adaptive driving networks in the U.S. featuring the largest online inventory of handicap accessible vehicles. They are also a source for adaptive equipment for scooters and wheelchairs. Its website features a dealer locator tool and financial aid information.

Stavros Center for Independent Living

210 Old Farm Road

Amherst, MA 01002

800-804-1899

413-256-0473 or

227 Berkshire Avenue

Springfield, MA 01109

413-781-5555 voice/TTY

Provides advocacy, outreach, peer counseling, personal care assistance, and information and referral for assisted technologies.

United Cerebral Palsy of Berkshire County

Assistive Technology

Regional Center

413-442-1562 ext. 28

Provides workshops, device demonstrations, and loans of assistive technology devices and durable medical equipment. Serves Hampden County.

Verizon Center for Customers With Disabilities

800-974-6006 voice/TTY

508-251-5301 videophone

www.verizon.com/disabilities

Assists individuals with special equipment needs, helping them acquire large-button phones, phone amplifiers and other devices. Also offers video and text relay, and bills in large print and Braille. Provides free, specialized phone equipment for qualified individuals. Call for application.

Massachusetts Equipment Distribution Program (MassEDP)

151 Campanelli Drive

Middleborough, MA 02346

800-300-5658 voice/TTY

508-947-1450 fax

www.mass.gov/eopss/agencies/massedp/

A service that provides residents with a permanent disability access to the telephone network in their homes by offering specialized telephones for free or at a reduced cost, depending on income. A person who is blind or deaf/blind or has a cognitive or motion disability is eligible for free installation. Application may be downloaded from website.



Flu Shots

Influenza (the flu) is a potentially life-threatening disease for people 65+, particularly for those with chronic pulmonary or cardiovascular problems. Each year the flu strain changes and the severity cannot be predicted. Therefore, annual vaccines are recommended. Beginning in September, information about vaccination availability may be obtained by calling the local Board of Health, Council on Aging, the pharmacist, or primary care physician.

Healthy Living Program

Evidence-based workshops to help individuals gain the confidence and motivation they need to better manage their health. Workshops include: *Chronic-disease Self-Management*, *Healthy Eating for Successful Living*, and *A Matter of Balance: Managing Concerns About Falls*. Utilizing a corps of dedicated, trained volunteers, classes are typically offered at senior centers, religious organizations, and housing complexes.

Greater Springfield Senior Services, Inc.

66 Industry Avenue
Springfield, MA 01104
413-781-8800

Hospice

Hospice is a special concept of care designed to provide comfort and support to patients and their families when a life-limiting illness no longer responds to cure-oriented treatments. The goal of hospice care is to improve the quality of a patient's last days by offering comfort and dignity, often in his or her own home surrounded by family and friends. In many cases, patients may receive hospice care wherever they live: in their home, retirement home, group home, assisted living facility, nursing home, or other setting. Hospice staff and volunteers offer a specialized knowledge of medical care, including pain management and relief from discomfort. Hospice services may be covered by Medicare, Medicaid, and some HMOs and private insurances.

Baystate Home Health & Hospice

413-794-6411
800-249-8298
www.baystatehealth.org/

Beacon Hospice an Amedisys Co.

815 Worcester Street
Springfield, MA 01151
413-543-3133

Holyoke Visiting Nurse Association & Hospice Life Care

575 Beech Street
Holyoke, MA 01040
413-533-3923
www.holyokevna.org

Hospice Services of Western & Central Mass.

1325 Springfield Street
Suite 12
Feeding Hills, MA 01030
413-786-4004
[http://hospiceservicesofma.com/
contact.aspx](http://hospiceservicesofma.com/contact.aspx)

Trinity Health of New England at Home

200 Hillside Circle, Suite 3
West Springfield, MA 01089
413-540-0140
www.mercycares.com/hospice

Spectrum Home Health & Hospice Care

770 Converse Street
Longmeadow, MA 01106
413-567-4600
www.jgslifecare.org

Western Mass. Hospital

91 East Mountain Road
Westfield, MA 01085
413-562-4131

Offers inpatient palliative care
program for terminally ill patients.



Hospitals (Acute Care)

Baystate Medical Center

759 Chestnut Street
Springfield, MA 01199
413-794-0000

Baystate Noble Hospital

115 West Silver Street
Westfield, MA 01085
413-568-2811

Baystate Wing Hospital

40 Wright Street
Palmer, MA 01069
413-283-7651

Cooley Dickinson Hospital

30 Locust Street
Northampton, MA 01060
413-582-2000

Harrington Hospital

100 South Street
Southbridge, MA 01550
508-765-9771

Holyoke Medical Center, Inc.

575 Beech Street
Holyoke, MA 01040
413-534-2500

Mercy Medical Center

271 Carew Street
Springfield, MA 01104
413-748-9000

UMass Memorial Medical Center

55 Lake Avenue North
Worcester, MA 01605
508-334-1000

Incontinence

Incontinence can be managed through therapeutic and non-surgical medical procedures, the use of medications, or surgery. Incontinence pads and other adult management products are available at most pharmacies, grocery stores and through mail order services. MassHealth (Medicaid) covers the cost of pads and other incontinence products, provided a doctor writes a prescription for it.

Home Delivery

Incontinence Supplies

9385 Dielman Industry Drive
Olivette, MO 63132
800-269-4663
www.hdis.com

National Association for Continence

P.O. Box 1019
Charleston, SC 29402
800-252-3337
www.Nafc.org

Education, medical news, and helpful resources. Website features message boards and blogs.

Medication Management Systems

Medication only works if the patient *remembers* to take them.

Louis & Clark Pharmacy's

MediBubble

309 East Street
Springfield, MA 01104
413-285-8518

Medication packaging that helps track your prescriptions, letting you know what to take and when.

MedMinder

888-633-6463

A programed pill dispenser that can operate like a lock box. Can be utilized by wireless users, and is portable. Also offers ready to use medication trays to reduce the risk of medication errors.

Philips Lifeline

Medication Dispenser

855-332-7799

A programed pill dispenser system that can operate like a lock box; also offers a personal emergency response system component.



Mental Health Services

The wide range of services for seniors includes in-home counseling, evaluations, and bilingual workers.

Agawam Counseling Center

30 Southwick Street
Agawam, MA 01030
413-786-6410

Baystate Behavioral Health

3330 Main Street
Springfield, MA 01199
413-794-5555 referrals

Behavioral Health Network

417 Liberty Street
Springfield, MA 01104
413-733-1423 central intake
413-733-6661 crisis line
800-437-5922 crisis line

Brattleboro Retreat

1 Anna Marsh Lane
Brattleboro, VT 05302
802-258-3700
800-738-7328

The Carson Center

120 Maple Street
Springfield, MA 01105
413-737-3730
413-737-1748
413-568-6386 crisis line
www.carsoncenter.org

CHD Outpatient & Behavioral Health Services

332 Birnie Avenue (main office)
Springfield, MA 01107
413-733-6624

Gandara Mental Health Center

147 Norman Street
West Springfield, MA 01089
413-736-8329

Jewish Family Services of Western Mass.

1160 Dickinson Street
Springfield, MA 01108
413-455-1936

Provides counseling and consultation services to individuals and families coping with challenges and everyday life transitions, support groups and educational workshops.

Mental Health Association (MHA)

995 Worthington Street
Springfield, MA 01109
413-734-5376

National Alliance on Mental Illness of Western Mass (NAMI)

324A Springfield Street
Agawam, MA 01001
413-786-9139
800-295-2121
www.namiwm.org

Offers free support groups at various locations in the area, a Peer Education Project, and a lending library with books and videos.

New England Geriatrics

103 Myron Street, Suite A
West Springfield, MA 01089
413-592-1980

Providence Behavioral Health Hospital

1233 Main Street
Holyoke, MA 01040
413-536-5111
800-274-7724
www.mercycares.com/older-adult-psychiatric-care

Offers numerous in-patient and other psychiatric services for older adults. Part of the Mercy Behavioral Health Care System. All services can be accessed by calling the Clinical Assessment Center.

River Valley Counseling Centers

Central Screening & Information
303 Beech Street
Holyoke, MA 01040
413-540-1100
800-286-8221
www.concerneaprvc-inc.org

Viability, Inc.

985 Main Street
Suite 202
Springfield, MA 01103
413-733-1240

NOTE: www.eldermentalhealth.org is an informative web site for elders and their caregivers developed by the Greater Lowell Elder Mental Health Collaborative. It offers a wealth of information and is an easily accessible tool for understanding issues, learning about existing services and finding out the work of the local and statewide coalitions.



Nursing Homes

Placing a loved one in a nursing home is not an easy decision. But when it becomes necessary, prospective residents and their families should have the best information possible to help make this decision. There are a number of resources that can help with the nursing home selection process as well as ensuring the person is receiving good care after he or she is living there. To speak with the Greater Springfield Senior Services' Long Term Care Ombudsman Director, call 413-781-8800.

"A Consumer Guide to Choosing a Nursing Home"

Massachusetts Executive
Office of Elder Affairs
Long Term Care Ombudsman
Program
800-AGE-INFO (800-243-4636)
www.mass.gov/guides/choosing-a-nursing-home

Massachusetts Department of Public Health

Division of Health Care Quality
10 West Street
Boston, MA 02111
617-753-8000
www.mass.gov/eohhs/
Provides nursing home survey results.

The National Consumer Voice for Quality Long Term Care

1001 Connecticut Avenue, NW,
Suite 632
Washington, DC 20036
202-332-2275
www.theconsumervoice.org

NOTE: When considering nursing home placement, it's advisable to plan ahead as much as possible and tour various facilities. Keep in mind that sometimes nursing homes have waiting lists.

Nursing Homes

Agawam Health Care

1200 Suffield Street
Agawam, MA 01001
413-789-2200

Care One at Redstone

135 Benton Drive
East Longmeadow, MA 01028
413-525-3336
Has dementia care.

Chapin Center

200 Kendall Street
Springfield, MA 01104
413-737-4756

Chicopee Gardens for Nursing and Rehab

44 New Lombard Road
Chicopee, MA 01020
413-592-7738

East Longmeadow Skilled Nursing Center

305 Maple Street
East Longmeadow, MA 01028
413-525-6361

Governor's Center

66 Broad Street
Westfield, MA 01085
413-562-5464

Heritage Hall East

464 Main Street
Agawam, MA 01001
413-786-8000

Heritage Hall North

55 Cooper Street
Agawam, MA 01001
413-786-8000
Has a dementia special care unit.

Heritage Hall South

65 Cooper Street
Agawam, MA 01001
413-786-8000

Heritage Hall West

61 Cooper Street
Agawam, MA 01001
413-786-8000

Holyoke Health Care Center

282 Cabot Street
Holyoke, MA 01040
413-538-7470

JGS LifeCare

770 Converse Street
Longmeadow, MA 01106
413-567-6211
Has a dementia special care unit.

Lifecare Center of Wilbraham

2399 Boston Road
Wilbraham, MA 01095
413-596-3111

Loomis House Nursing Center

298 Jarvis Avenue
Holyoke, MA 01040
413-538-7551
Has a dementia special care unit.

Loomis Lakeside

at Reeds Landing
807 Wilbraham Road
Springfield, MA 01109
413-355-5803

Mary's Meadow at Providence Place

12 Gamelin Street
Holyoke, MA 01040
413-420-2500



Nursing Homes *Continued*

Mont Marie Rehab and Health Care Center
36 Lower Westfield Road
Holyoke, MA 01040
413-538-6050

Mount St. Vincent Care Center
35 Holy Family Road
Holyoke, MA 01040
413-532-3246

Palmer Health Care Center
250 Shearer Street
Palmer, MA 01069
413-283-8361
Has dementia care.

Quaboag Rehabilitation and Skilled Care Center
47 East Main Street
West Brookfield, MA 01585
508-867-7716
Has dementia care.

Renaissance Manor on Cabot
279 Cabot Street
Holyoke, MA 01040
413-536-3435

Soldier's Home
110 Cherry Street
Holyoke, MA 01040
413-532-9475

Westfield Center
60 East Silver Street
Westfield, MA 01085
413-562-5121

Westfield Gardens
37 Feeding Hills Road
Westfield, MA 01085
413-568-2341

Williamansett Center East
11 St. Anthony Street
Chicopee, MA 01013
413-536-2540

Williamansett Center West
546 Chicopee Street
Chicopee, MA 01013
413-536-2540

Wingate at East Longmeadow
32 Chestnut Street
East Longmeadow, MA 01028
413-525-1893

Wingate at Hampden
34 Main Street
Hampden, MA 01036
413-566-5511
Has a dementia special care unit.

Wingate at South Hadley
573 Granby Road
South Hadley, MA 01075
413-532-2200

Wingate at Springfield
215 Bicentennial Highway
Springfield, MA 01118
413-796-7511

Wingate at West Springfield
42 Prospect Street
West Springfield, MA 01089
413-733-3151
Has a dementia special care unit.

Wingate at Wilbraham
9 Maple Street
Wilbraham, MA 01095
413-596-2411

Long Term Care Ombudsman Program

This is a statewide program which utilizes trained and certified volunteers to help residents of nursing and rest homes resolve complaints about patient care, rights, and other issues affecting their quality of life. The goal of the program is to:

- Protect, promote and educate nursing and rest home residents about their rights.
- Provide information on long term care issues to residents, families, and facility staff.
- Monitor conditions in facilities.
- Work on improving the quality of care and life for residents.

For more information about the program and area nursing homes contact:

Greater Springfield Senior Services, Inc.
Long Term Care Ombudsman Program
66 Industry Avenue, Suite 9
Springfield, MA 01104
413-781-8800



Personal Emergency Response/Medical Alarm Systems

Medical alert systems have advanced far beyond the basic pendants that enable a loved one to summon help in the event of a fall. The range of products now includes wristbands, watches and cell phones equipped with emergency buttons or apps. New products can offer wellness checks, remote control for answering the telephone, and dispense medications. The capabilities have expanded to include GPS tracking that enables people to access help when they are away from home. For many people living alone, and for their families living nearby or far away, PERS services can provide a sense of security and peace of mind knowing there is immediate help available in an emergency.

ADT Medical Alert System

800-588-1934

<http://new.adt.com/health>

Link to Life™

888-544-4462

www.cstlinktolife.com/

MedicAlert Foundation

800-432-5378

www.medicalert.org

Mercy Lifeline

413-533-5361

Also offers a Medication Dispensing Service.

Philips Lifeline™

855-332-7799

www.lifelinesys.com

Philips also offers a Medication Dispensing Service as well as auto alert fall detection systems.

Reidy Home Medical Alarms LLC

539 South Canal Street

Holyoke, MA 01040

413-535-3035

SafetyNet by LoJack

877-434-6384

www.safetyNetByLoJack.com

VRI Cares

800-860-4230

www.VRICares.com

NOTE: In addition to these providers, you can find PERS solutions through retailers like CVS and Walmart as well as “mobile” solutions available through national cell phone carriers like Verizon, AT&T and Sprint. Please note that “mobile” solutions are dependent on cellular signal access. solutions are dependent on cellular signal access.

Podiatrists/Foot Care

Most Councils on Aging have regularly scheduled days when podiatrist services are offered at a central location. For more information, call the local Council on Aging or Senior Center.

PEDI-CARE Foot Care

Provides in-home nail clipping and other foot care for non-diabetic seniors by a Registered Nurse.

There is a cost per visit. Serves Agawam, East Longmeadow, Longmeadow, Springfield, West Springfield, Brimfield, Monson, Palmer, Springfield and Wilbraham call: 413-567-1023.

NOTE: In some cases, Medicare Part B will partially cover shoes for diabetics. Candidates must have a confirmed diagnosis of diabetes mellitus, and one additional condition such as poor circulation, a history of pre-ulcerative callus formation, or peripheral neuropathy with callus formation. For more information, contact a podiatrist, a specialty shoe store, or medical equipment supply store. Some stores can bill Medicare directly.



Prescription Drugs

For nearly 3 out of every 4 seniors, prescription drugs are the single largest out-of-pocket health care cost. For additional information, contact Greater Springfield Senior Services' Information and Referral department at 413-781-8800, the local SHINE office or go to the following web sites:

www.benefitscheckup.org

www.medicare.gov

www.needymeds.org

www.rxoutreach.org

www.rxassist.org

MCPHS Pharmacy Outreach Program

Through this free service, Massachusetts residents can speak directly to specialists who can answer questions about prescription medication and how to cover the costs. Call toll-free from 8:30 a.m. - 5 p.m. Monday through Friday: 866-633-1617.

Medicare Part D

Medicare D is health insurance that covers a portion of your prescription drug costs. Anyone who has Medicare A, or is enrolled in Medicare B, can elect to enroll in a Medicare D plan. There is an annual enrollment period from October - December, but there may be circumstances which would allow you to enroll in a D plan outside the annual enrollment period.

Medicare D plans vary in price and coverage. Co-pays vary according to your plan and your prescriptions. For an analysis of which Medicare D plan might be best for you, contact your Council on Aging to speak with a SHINE counselor. An analysis can also be conducted at www.medicare.gov, at some pharmacies, and by calling MassMedLine, 866-633-1617

Prescription Advantage

This is a state sponsored prescription drug assistance plan for Massachusetts residents age 65 and older, and younger individuals with disabilities who meet income and employment guidelines. Immigration status does not affect eligibility. Open enrollment is year round. Persons with MassHealth (Medicaid) are not eligible.

For Medicare recipients, Prescription Advantage offers assistance to help pay the cost of medications by subsidizing co-pays and limiting annual out of pocket costs ("donut hole" protection). The amount of the subsidy depends on the individual's income. To qualify, Medicare recipients must join a Medicare D plan or a Medicare Advantage plan with drug coverage.

For non-Medicare recipients without drug coverage, Prescription Advantage may offer primary prescription drug coverage. Members pay quarterly deductibles and prescription co-pays based on a sliding fee scale.

For more information and to apply call 1-800- AGE-INFO, a SHINE counselor, or go to www.mass.gov/elders

Veteran's Benefits

Registered veterans may obtain prescription drugs at reduced rates. Most prescriptions can be filled at a VA hospital or clinic. Contact the local VA health care facility, Veteran's Agent office, or 877-222-VETS.

NOTE: Discount stores like Walmart, Target and Kroger have begun selling 30 and 90-day supplies of certain generic drugs at greatly reduced prices. Some discounters might offer drugs that others don't, so call or visit their websites to see if your medication is on their list.



Rehabilitation Services

Older adults who have experienced a sudden change in their physical abilities resulting from a stroke, heart attack, fracture, or any other unexpected illness or injury should remember that it may not be a permanent situation. Rehabilitation therapy can often help patients regain much of their prior mobility. From relearning speech patterns to strengthening leg and arm muscles, rehabilitation can take the patient a long way down the road to recovery. These services are usually accessed at the point of hospital discharge and are covered by Medicare. In addition to the rehab hospitals listed below, most skilled nursing facilities offer rehab programs.

Health South Rehabilitation Center of Western Mass.

222 State Street
Ludlow, MA 01056
413 308-3300
www.healthsouthrehab.org

Mercy Medical Center Weldon Rehabilitation

175 Carew Street
Springfield, MA 01104
413-748-6800
www.mercycares.com

Respite Programs

Respite care services are designed to give overwhelmed caregivers a break from their responsibilities. In-home services can provide a few hours a day or week of respite, allowing the caregiver to go out and do errands or have time for themselves.

Adult Day Care Programs provide care during the day, usually between 8:30 a.m. and 3:30 p.m. Refer to “Day Care” listing in the **Health** section.

Some nursing homes can accommodate short term respite stays. This may be an option for elders needing more care than can be provided in the home. Rates for this type of respite vary.

Atrium Assisted Living at Cardinal Drive

153 Cardinal Drive
Agawam, MA 01001
413-821-9911

Chapin Center

200 Kendall Street
Springfield, MA 01104
413-737-4756

East Village Place

50 Benton Drive
East Longmeadow, MA 01028
413-525-8150

Governors Center

66 Broad Street
Westfield, MA 01085
413-562-5464

Heritage Woods

462 Main Street
Agawam, MA 01001
413-789-8332

Keystone Commons

460 West Street
Ludlow, MA 01056
413-583-6611

Loomis Lakeside at Reeds Landing

807 Wilbraham Road
Springfield, MA 01109
413-355-5803

Sarawood

One Loomis Avenue
Holyoke, MA 01040
413-532-7879

The Reserve at East Longmeadow

741 Parker Street
East Longmeadow, MA 01028
413-224-2200

The Wellington at Springfield

942 Grayson Drive
Springfield, MA 01119
413-426-9868
www.capitalsenior.com

Western Mass Hospital

91 East Mountain Road
Westfield, MA 01085
413-562-4131

S.H.I.N.E [See Medical Insurance section, page 70.](#)



Return to
Table of
Contents

Vision Impaired/Blind

American Printing House For the Blind

1839 Frankfort Avenue
Louisville, KY 40206
800-223-1839
www.aph.org

Provides specialized products and activities for the blind and vision impaired.

Eyecare America

415-561-8500
www.aao.org/eyecare-america

iBill® Currency Identifier

877-874-4114
The AAA battery powered iBill® Talking Banknote Identifier provides a convenient means for blind or visually impaired individuals to identify all Federal Reserve notes (U.S. currency) in circulation. May also be used for deaf, mobility, and cognitively challenged individuals. Free of charge to eligible blind and hearing impaired individuals. To download an application: www.bep.gov/uscurrencyreaderform.html.

Independent Living Aides

800-537-2118
<https://www.independentliving.com/>
Offers a wide variety of specially adapted low vision aids, tools and technology

Mass. Commission for the Blind

436 Dwight Street
Room 109
Springfield, MA 01103
413-781-1290 voice/TDD

800-332-2772

Services include information and referral, mobility instruction, transportation, medical assistance, employment services, vocational rehabilitation and reading aids. Applicants must be legally blind and Medicaid recipients.

National Federation of the Blind

910 Liberty Street
P.O. Box 3512
Springfield, MA 01101
413-733-5547

A self-advocacy and recreation organization for the legally blind.

National Braille Press

888-965-8965
www.nbp.org

Newsreel Magazine

5 East Long Street, Suite 101
Columbus, OH
888-723-8737

A monthly interactive audio magazine consisting of three hours of content recorded in digital MP3 format or on a 4-track 90 minute NLS format cassette with usually around 50 to 60 articles. Produced by and for persons who are blind or visually impaired, it contains news, supportive articles, information and entertainment. Subscribers may also log in to download the latest issues.

Perkins Braille & Talking Books Library

800-852-3133
617-972-7240
617-972-7690 TTY

www.Perkins.org

Provides free services to Massachusetts residents who are unable to read traditional print materials due to a visual or physical disability. Also offers playback equipment to utilize the materials.

Springfield City Library

220 Main Street
Springfield, MA 01103
413-263-6828

Provides "Talking Books" and books with large print. These materials are available at most public libraries.

Valley Eye Radio

44 Hampden Street
Springfield, MA 01103
413-747-7337
www.valleyeyeradio.org

Provides audio access to print information and literary arts for the blind, print-disabled and the visually impaired in Western Mass and Enfield, CT. Has Spanish programming available.

Western Mass. Hospital

91 East Mountain Road
Westfield, MA 01085
413-562-4131
Offers an eye clinic.



HOUSING

Financial Aide for Private Home Owners

A **Reverse Mortgage** is a way to convert your home equity into cash. They allow seniors to use the equity in their homes to provide ready cash for their expenses, and are an alternative to selling the home. The homeowner maintains ownership of the home. Payment may be received in monthly installments or in one large sum. The income derived from a reverse mortgage is not taxable, and is not counted for the purposes of determining eligibility for benefits programs such as fuel assistance. *If taken in a lump sum, however, it will count as an asset for MassHealth.*

To qualify, you must be 62 years of age or older and own your home (or have very little mortgage left). The loan must be repaid when the borrower no longer lives in the home. In the event of death, heirs can choose to repay the loan and keep the house, or sell the house and repay the loan. For more information visit www.hud.gov.

H.O.M.E.

Homeowner Options for Massachusetts Elders

87 Hale Street
Lowell, MA 02111
800-583-5337
978-970-0015 fax
www.elderhomeowners.org

This nonprofit organization provides in-home counseling services to assess the needs of elders and explore ways to preserve their homes and independence. In addition to reverse mortgages, whereby homeowners secure funds by borrowing against the value of their homes, other issues are explored such as property taxes, consumer debt, equity loans and foreclosure prevention.

Other financial services are listed below. Seek assistance from a professional before making any final decisions.

Sale/Leaseback Plan provides that the house is sold with the owner receiving from the buyer the rights to a lifetime lease at a reasonable rent.

Life Estate refers to when an older adult transfers ownership of their property to another individual but still remains in control of the property until their death.

Refinancing Options include long term financing through a first or second mortgage.

Housing with Supportive Services

Adult Foster Care

Provides a community-care setting for disabled adults 16 years of age or older who need ongoing assistance with activities of daily living (ADLs) and cannot safely live alone. AFC program staff matches eligible participants with prescreened AFC care providers or work with pre-existing caregiver matches. Caregivers may be family members (except legally responsible relatives, including spouses), or non-family members. Host families are paid a tax-exempt monthly stipend. Participants must have **MassHealth and chronic health conditions linked to their need for ADL assistance.**

For more information, see “**Homemaker & Other Home Health Services-MassHealth Funded**” in the **Community Resources** section.



Assisted Living Facilities

This type of housing is paid for privately. It is designed to support “aging in place” with service packages that vary depending on the individual’s ability to function independently. Residents may be offered a broad spectrum of support services including meals, housekeeping, laundry, and transportation. Some facilities offer memory care programs as well. Social, educational, and wellness activities may also be available. Some of these communities are affiliated with a skilled nursing facility or may have a nursing home on site. Contact the facility directly to inquire about rentals, availability of subsidies, and information on pricing and services. For additional information on assisted living, go to: www.mass-ala.org.

American Inn

1 Sawmill Park
Southwick, MA 01077
413-569-1215
www.theamericaninn.net

The Arbors at Amherst

130 University Drive
413-548-6800
www.arborsassistedliving.com

The Arbors at Chicopee

929 Memorial Drive
413-593-0088

The Arbors at Greenfield

15 Meridian Street
413-774-4400

The Arbors at Westfield

40 Court Street
413-562-0001

Armbrook Village

551 North Road
Westfield, MA 01085
413-568-0000
www.armbrookvillage.com

The Atrium at Cardinal Drive

153 Cardinal Drive
Agawam, MA 01001
413-821-9911
www.benchmarkseniorliving.com

East Village Place

50 Benton Drive
East Longmeadow, MA 01028
413-525-8150
www.watermarkcommunities.com

Glenmeadow Assisted Living

24 Tabor Crossing
Longmeadow, MA 01106
413-567-7800
www.glenmeadow.org

Heritage Woods

462 Main Street
Agawam, MA 01001
413-786-9704
www.genesishcc.com

Keystone Commons

460 West Street
Ludlow, MA 01056
413-583-6611
www.keystonesenior.com

Landmark at Monastery Heights

Senior Living Community
110 Monastery Avenue
West Springfield, MA 01089
413-781-1282
www.landmarkseniorliving.com

Lathrop Community at Easthampton

100 Bassett Brook Drive
Easthampton, MA 01027
413-586-0006
www.lathrop.kendal.org

Lathrop Community at Northampton

One Shallowbrook Drive
Northampton, MA 01060
413-586-0006
www.lathrop.kendal.org

Loomis House of Berkshire Health Care

298 Jarvis Avenue
Holyoke, MA 01040
413-239-4938
www.loomiscommunities.org

Loomis Lakeside at Reeds Landing

807 Wilbraham Road
Springfield, MA 01109
413-355-5803
www.loomiscommunities.org

Loomis Village

20 Bayon Drive
South Hadley, MA 01075
413-588-5102
www.loomiscommunities.org

Mason-Wright Retirement Community

74 Walnut Street
Springfield, MA 01105
413-733-1517
www.masonwright.org

Orchard Valley at Wilbraham

2387 Boston Road
Wilbraham, MA 01095
413-596-0006
www.orchardvalleyatwilbraham.com

Sarawood

1 Loomis Avenue
Holyoke, MA 01040
413-532-7879
www.sarawood.net



Assisted Living Facilities *Continued*

The Reserve at East Longmeadow

741 Parker Street
East Longmeadow, MA 01028
413-224-2200
www.meridiansenior.com

Ruth's House

780 Converse Street
Longmeadow, MA 01106
413-567-6212
www.jgslifecare.org

The Wellington at Springfield

942 Grayson Drive
Springfield, MA 01119
413-426-9868
www.capitalsenior.com

**Rockridge Retirement
Community**

25 & 37 Coles Meadow Road
Northampton, MA 01060
413-586-2902
www.nedeaconess.org

***NOTE:** For information on assisted living facilities in other parts of Massachusetts, contact the Assisted Living Ombudsman at the Mass. Executive Office of Elder Affairs, 1-800-AGE-INFO, or the Massachusetts Assisted Living Facility Association at www.mass-ala.org*

Congregate Housing

Congregate housing is a shared living environment for individuals with physical limitations not requiring 24-hour supervision or medical care. It is ideal for people who no longer feel comfortable living alone but who still wish to be independent and have privacy. Tenants have their own private bedroom/sitting area and share a large kitchen, dining room and living room. Supportive services may include homemaker, personal care and a shared meal program.

The following congregare housing facilities are owned by the local Housing Authority and sponsored by Greater Springfield Senior Services. Rent is subsidized, so residents pay about one-third of their monthly income. Applicants are subject to the local Housing Authority's income guidelines. For more information call Greater Springfield Senior Services' Congregate Housing Coordinator, 413-781-8800 ext. 182.

Danahy Schoolhouse

51 Maple Road
Agawam, MA 01001

McLaren House

82 Quarry Hill
East Longmeadow, MA 01028

Robert O. Morris

Congregate Housing
603 Berkshire Avenue
Springfield, MA 01109

[Nursing Homes](#) [See Health section, page 51.](#)

Rest Homes

For persons who are fairly independent but need some form of assistance, rest homes may be an option.

Rest homes provide meals, housekeeping, some assistance with bathing and dressing and intermittent nursing services. They do not provide skilled care and are not for those who are bed bound or need 24-hour supervision and assistance.

Rest homes are usually more affordable than assisted living facilities. Rest home residents either pay privately or their rent is paid for by Supplemental Security Income (SSI). For more information, contact Greater Springfield Senior Services' Long Term Care Ombudsman program at 413-781-8800.



Rest Homes *Continued*

Beaven Kelly Home
25 Brightside Drive
Holyoke, MA 01040
413-532-4892

Ellen Rice Rest Home
38 Warner Street
Springfield, MA 01103
413-733-7162

Lathrop Home
215 South Street
Northampton, MA 01060
413-584-2865

River Valley Rest Home
159 Pine Street
Florence, MA 01062
413-584-3776

Saint Luke's Home
85 Spring Street
Springfield, MA 01105
413-736-5494

Housing Rehabilitation/Modification Programs

Long-term, low-interest, and no-interest loans are available for homeowners to modify, repair or expand their home. Some cities may have grants available for home improvement.

Community Development Block Grants

Contact the city or town office for information on current availability and application procedures.

FHA 203K Rehabilitation Mortgage Program

This federal program is available for elders or the disabled in need of wide doorways, grab bars, and other modifications or repairs. For a list of authorized 203K authorized lenders, contact the Boston HUD office, 617-994-8200 or www.hud.gov

Home Modification Loan Program

The state-funded program provides loans to make modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. The modifications must be necessary to allow the beneficiary to remain in the home, and must relate to their ability to function on a daily basis. Landlords with fewer than 10 units may be eligible for a 3% loan for a tenant. For additional information contact the Massachusetts Rehabilitation Commission, 617-204-3600 or www.mass.gov/mrc/hmlp, or one of the provider agencies covering western Massachusetts, Way Finders, or PVPC (below):

Pioneer Valley Planning Commission (PVPC)
413-781-6045
413-781-7168 TTY/TDD
www.pvpc.org/
All other Western MA cities/towns.

Massachusetts Assistive Technology Loan Program
Easter Seals Massachusetts AT Loan Program
484 Main Street, Suite 600
Worcester, MA 01608
800-244-2756 ext. 428 or 431
800-564-9700 TTY
www.massatloan.org

Certain vehicle and home modifications may be eligible for loans.

MassHousing

One Beacon Street
Boston, MA 02108
413-733-0999
857-366-4157 video phone
617-854-1000

Provides home improvement loans and low interest loans. Call to obtain a list of participating lenders.

New North Citizens Council

2383 Main Street
Springfield, MA 01107
413-746-4885

Provides a number of services, including a housing improvement program with low-interest loans and housing code information.

Office of Housing & Neighborhood Services

111 Wilbraham Road
Springfield, MA 01109
413-739-4737
www.springfieldnhs.org

Revitalize CDC

Colonial Block Building
1145 Main Street
Springfield, MA 01103
413-788-0014
www.revitalizecdc.org

Volunteers take on community projects which may include small home repairs, yard work, seasonal house-keeping chores, and building ramps. Call or write to request application.

Springfield Partners for Community Action

721 State Street
Springfield, MA 01109
413-263-6500
FAX 413-263-6511
<http://www.springfieldpartnersinc.com/>

Provides free energy audits and weatherization services to residents of low and moderate income. Also provides a variety of housing related services such as credit counseling and eviction clinics.

Way Finders

413-233-1500
413-233-1699 TTY/TDD
www.wayfindersma.org
Metro Springfield area and Northampton.

Veterans Administration

800-827-1000
www.va.gov

Provides grants to individuals with permanent and total service-connected disabilities to help purchase or construct an adapted home, or modify an existing home to accommodate a disability. Two grant programs exist: Specially Adapted Housing (SAH) and Special Housing Adaptation (SHA).

NOTE: *If a tenant is disabled and the housing consists of 10 or more units, the landlord is responsible for making reasonable modifications such as adding grab bars, widening doorways, building a ramp up to five steps, and installing a flashing-light doorbell. For more information on landlord responsibilities to the elderly and handicapped, contact the Massachusetts Office on Disabilities, 800-322-2020.*



Housing Services (Legal Concerns)

There are a number of resources for tenants who have issues with their landlord and feel they need legal assistance or mediation services. There are also services for seniors who are landlords having difficulty with tenants. The local Board of Health or housing code enforcement department can intervene if there are problems with: heat, insects or rodents, hot water, snow removal, lead paint or structural elements.

If legal assistance is needed for a housing court appearance, contact Western Massachusetts Legal Services, who will assist the tenant who doesn't have the financial resources to hire a lawyer. For a copy of "**The Tenants' Commandments - A Consumer's Guide to Tenants' Rights**," contact the Information & Referral department at Greater Springfield Senior Services, 413-781-8800.

Community Legal Aid

One Monarch Place, Suite 400
Springfield, MA 01144
413-781-7814
www.communitylegal.org

Hampden County Housing Court

37 Elm Street
Springfield, MA 01102
413-748-7838

Mass. Executive Office of Consumer Affairs

501 Boylston Street
Suite S100
Boston, MA 02116
617-973-8787
888-283-3757

Springfield Code Enforcement

70 Tapley Street
Springfield, MA 01104
413-787-6031

Tenancy Preservation Project

Mental Health Association
995 Worthington Street
Springfield, MA 01109
413-734-5376

Independent Living Communities

Some offer rentals, buy-ins, or both. Call to inquire.

Applewood at Amherst

1 Spencer Drive
Amherst, MA 01002
413-253-9833
www.loomiscommunities.org

Armbrook Village (rentals)

551 North Road
Westfield, MA 01085
413-568-0000
www.armbrookvillage.com

Blue Bird Estates

1 Apple Blossom Lane
East Longmeadow, MA 01028
413-525-8600
www.holidaytouch.com

Christopher Heights of Belchertown

99 Front Street
Belchertown, MA 01007
413-323-5500

Christopher Heights of Northampton

50 Village Hill Road
Northampton, MA 01060
413-584-0701
www.christopherheights.com

Keystone Commons (rentals)

460 West Street
Ludlow, MA 01056
413-583-6611
www.keystonesenior.com

Landmark at Monastery Heights

110 Monastery Avenue
West Springfield, MA 01089
413-781-1282
www.landmarkseniorliving.com

Providence Place (rentals)

5 Gamelin Street
Holyoke, MA 01040
413-534-9700
www.providenceplace.org

Quail Run Estates (rentals)

50 Cardinal Drive
Agawam, MA 01001
413-786-9688
www.holidaytouch.com

The Wellington at Spfld. (rentals)

936 Grayson Drive
Springfield, MA 01119
413-426-9868
www.capitalsenior.com



Subsidized Housing

For low to moderate income elders, subsidized housing can be a way to remain independent and live in a senior community. These buildings are subsidized by the state or federal government, and are open to the disabled and the elderly. The services offered to residents can vary. Some locations have congregate meal sites, community activities, and a daytime social worker.

To be eligible for subsidized housing, the individual must be at least 60 years old or disabled or handicapped, and meet the financial guidelines. Rental payments are usually set at about 30% of the monthly income.

The following is a listing of elderly housing complexes by town. For more information on apartment availability, call the telephone number listed with the complex.

AGAWAM	EAST LONGMEADOW	LONGMEADOW
Agawam Housing Authority Meadowbrook Manor 66 Meadowbrook Manor 413-786-1297 Colonial Haven 886 Main Street 413-786-1297 Country View 95 North Westfield Street 413-786-1297 Danahy Schoolhouse 51 Maple Street 413-786-1297 Pheasant Hill Village 25 Pheasant Hill Drive 413-789-1131	Brownstone Gardens 75 Pleasant Street 413-525-4596 Brownstone Gardens III 110 Somers Road 413-525-7329 East Longmeadow Housing Authority & McLaren House 81/82 Quarry Hill Road 413-525-7057	Longmeadow Housing Authority Town Hall 413-565-4100 Emerson Manor 114 Emerson Road (Carr Management Co.) 413-567-0601 Genesis House 832 Converse Street 413-567-0350
BRIMFIELD	HAMPDEN	LUDLOW
Brimfield Housing Authority 20 Colonial Park 413-245-7056	Hampden Housing Authority 26 Springmeadow Lane 413-566-8157	Ludlow Housing Authority 114 Wilson Street 413-589-7272 Stevens Memorial Senior Housing 12 Chestnut Street Ludlow, MA 01056 413-233-1705
CHICOPEE	HOLYOKE	MONSON
Chicopee Housing Authority 128 Meeting House Road 413-592-6132 McKinley House 38 Asinof Avenue 413-536-8048	Holyoke Housing Authority 475 Maple Street, Suite 1 413-539-2220 Elmwood Towers 485 South Street 413-533-6004 Holyoke Towers 582 Pleasant Street 413-532-5122 Prospect Heights 41 Chestnut Street 413-536-2834 Sycamore House 287 Essex Street 413-534-3259	Monson Housing Authority 31 State St. / 50 Colonial Village 413-267-4047
	PALMER	
	Palmer Housing Authority 13 Fletcher Street 413-283-9311	



Subsidized Housing *Continued*

PALMER *continued*

Palmer Green Estates

1 Beacon Drive
413-283-9753

SPRINGFIELD

Springfield Housing Authority Saab Court

413-785-4500
413-785-4517 applications

The Springfield Housing Authority operates several different housing complexes. Call for a list and to obtain an application.

Acushnet Apartments

11 Acushnet Avenue
Acushnet School
413-739-9774

Bay State Place

414 Chestnut Street
413-733-7894

Bergen Circle Apartments

15 Girard Street
413-781-5010

Chateau Apartments

5 Temple Street
413-739-9774

Chestnut Park

10 Chestnut Street
413-731-0900

Costello House

1477 Roosevelt Avenue
413-732-7953

Edgewater Apartments

101 Lowell Street
413-788-6100

Highland House

250 Oak Grove Avenue
413-736-8720

Hotel Worthy Apartments

193 Worthington Street
413-736-2502

SPRINGFIELD *continued*

Hunter Place

69 Andrew Street
413-732-4111

Independence House

1475 Roosevelt Avenue
413-732-7953

Linden Towers

310 Stafford Street
413-737-5588

Maple Commons

60 School Street
413-734-7771

Main & Wendell Arms

549 Main Street
413-739-9774

St. James Common

23 Oak Street
413-732-4111

St. James Manor

St. James Avenue
413-732-4111

Seniority House

307 Chestnut Street
(Carr Management)
413-739-2243

Van Hayden Apartments

754 State Street
413-732-4111

Worthington Commons

109 Federal Street
413-732-4784

SOUTHWICK

Southwick Housing Authority

12 Depot Street
Southwick, MA 01077
413-569-3161

WALES

Silver Meadow Apartments

One Royce Lane
800-332-9667 ext.1703

WEST SPRINGFIELD

West Springfield Housing Authority

37 Oxford Place
413-788-0988

WESTFIELD

Westfield Housing Authority

12 Alice Burke Way
413-568-9283

General Shepard

25 Thomas Street
413-568-1372

WILBRAHAM

Falcon Knoll

28 Miles Morgan Court
413-596-8228

Wilbraham Housing Authority

The Pines
88 Stony Hill Road
413-543-1700

Wilbraham Commons

269 Stony Hill Road
413-596-8372

NOTE: The HUD Resource Locator is a great online resource for housing opportunities for low income, elderly, special needs, rent restricted and rural locations: resources.hud.gov.



MEDICAL INSURANCE

Confused about health insurance options? Not sure the bill was correct? A service that was supposed to be covered wasn't? For the answers to these questions and more, call the local Council on Aging SHINE volunteer or the main SHINE office in Springfield, 413-750-2893.

Long Term Care Insurance

Long term care insurance (LTC) can protect an individual's income and assets if they enter a nursing home or require home health care or home care. Typically, these services are not covered by Medicare, a Medigap policy or any other health insurance plan.

Long term care policies contain strict restrictions and limitations on benefits, so it's very important to become an educated consumer before purchasing one. Each policy differs, and not all provide both nursing home and home care coverage. Other factors to consider are deductibles, inflation protections, and the affordability of the premium once the policy holder retires.

LTC insurance isn't for everyone. It usually makes the most sense for people who have substantial income and assets. Therefore, it's important to learn as much about these products before deciding to make a purchase. For additional information contact the local SHINE program or:

American Association for Long Term Care Insurance

818-597-3227
www.aaltci.org

"The Consumer's Guide to Long Term Care Insurance"

Division of Insurance
617-521-7777
www.mass.gov

Executive Office of Elder Affairs

1 Ashburton Place
Boston, MA 02108
800-243-4636
617-727-7750

The Federal Long Term Care Insurance Program

PO Box 797
Greenland, NH 03840-9803
800-582-3337
www.LTCFEDS.com
Must be a federal employee.

Massachusetts Health Connector

The Health Connector is a Massachusetts-based health insurance marketplace where individuals, families, and small businesses can shop for affordable health insurance and dental coverage plans that meet both state and national coverage standards under the Affordable Care Act (ACA).

On the Health Connector website, consumers can compare **unsubsidized**, qualified health plans and enroll in coverage that best meets their needs and budget. Monthly fees are based on income. **State-subsidized** health plans for low income individuals and families, known as ConnectorCare plans, are provided on a sliding income scale.

There is a three-month open enrollment period every Fall. It may be possible to enroll at other times of the year if a person is having a "qualifying event." For more information or application assistance, contact:

Caring Health Center

413-739-1100

Provides enrollment assistance by trained Navigators.

Health Care For All Helpline

800-272-4232

Information in English, Spanish, and Portuguese.

Health Connector

877- MA-ENROLL

(877-623-6765)

877-623-7773 TTY

www.mahealthconnector.org

Support is available in all languages.



Return to
Table of
Contents

Medicaid/MassHealth

Medicaid (referred to as MassHealth in Massachusetts) provides health care coverage for low income people regardless of age. Applicants must meet both income and asset eligibility guidelines. There are two different types of Medicaid:

“Community” Medicaid is a medical insurance for seniors living in the community, at home or in senior housing.

“Nursing Home” Medicaid pays for nursing home stays when financial resources have been exhausted and the person needs 24-hour supervision or nursing care. To apply for either Medicaid, contact:

MassHealth Enrollment Center

88 Industry Avenue
Springfield, MA 01104
800-841-2900 Customer Service
800-497-4648 TTY

Contact customer service for those already enrolled in MassHealth or for those who have filed an application: 800-841-2900

To obtain an application:

www.mass.gov/eohhs
888-665-9993
888-665-9997 TTY

NOTE: If you apply for MassHealth and receive a denial, you are entitled to an independent review of the denial through a scheduled “fair hearing.” An appeals form to request this will be enclosed with the denial notice. You have to file a request within 30 days of the date on your denial notice. Hearings in the Greater Springfield area are held at the MassHealth Enrollment Center, 88 Industry Avenue, Springfield.

Medicare

Original Medicare Plan

Medicare is a health insurance program for people age 65 and older and people under age 65 who qualify on the basis of disability or other special situation. Under this plan you may go to any doctor or specialist who accepts Medicare or to any hospital or facility that offers Medicare-covered services. Medicare has two parts, A and B:

Medicare Part A helps cover inpatient care in hospitals, and up to 100 days for rehab in a nursing home under certain conditions. It does not pay for long-term care in a nursing home. It also helps cover hospice care and some home health care. Beneficiaries must meet certain conditions to get these benefits. Part A is free if you or your spouse has made payroll contributions to Social Security for at least 10 years (40 quarters). There are deductibles and co-pays for services, unless you purchase a Medicare Supplement or Medigap insurance.

Medicare Part B helps cover doctors’ services and outpatient care. It also covers some other medical services that Part A doesn’t cover, such as some of the services of physical and occupational therapists, and some home health care. Most people pay a monthly premium for Part B, which is automatically deducted from their Social Security payment. You do not have to enroll in Medicare B if you are still employed or if you are married to a working spouse and covered by his or her employer’s insurance. However, if you don’t have employer’s coverage and do not enroll at age 65, you will pay a penalty in the form of a higher monthly premium.

For more detailed information about Medicare, go to www.Medicare.gov or call a SHINE counselor, 413-750-2893, or GSSSI’s Information & Referral Department, 413-781-8800.



NOTE: If you are admitted to the hospital under “observation care” and then transferred to a nursing home for rehab, Medicare may not pay for the nursing home/rehab stay...you would be responsible for paying the bill. So be sure to find out if the hospital admitted you as “inpatient” or “under observation.” Some Medicare Advantage plans may pick up the tab, however. It pays to review your insurance coverage in advance. For more info on observational status: www.medicareadvocacy.org. And, if you only have Medicare Part A and not Part B, you may be billed for some hospital expenses as well!

Medicare Advantage

This type of Medicare health plan is offered by private companies that contract with Medicare to provide you with your Part A and Part B benefits. To enroll, you must already have Medicare A and B and live in the plan’s geographical coverage area. Most Medicare Advantage Plans offer prescription drug coverage, so you wouldn’t need to enroll in a Medicare D plan. You also won’t need Medigap, a Medicare supplemental insurance. Medicare Advantage plans often include routine checkups, dental services, eye care, and hearing tests.

They usually charge a monthly fee in addition to the Medicare Part B premium. Depending on your health care needs, Medicare Advantage plans may be less expensive overall than the Original Medicare plan. Before you join, make sure you know which doctors and hospitals are included, what rules you must follow, what extra benefits are offered, and what the costs will be. If the plan offers the doctors and services you want at a cost you can afford, it may be a good choice for you. Not all Medicare Advantage Plans work the same way, so before you join compare the plans in your area. For more information, go to www.medicare.gov, or call the local SHINE office.

Medicare Advantage plans in Massachusetts include:

Blue Cross & Blue Shield of Massachusetts

800-678-2265
800-522-1254 TTY
www.bluecrossma.com

Fallon Community Health Plan

800-868-5200
Relay 711
www.fchp.org

Health New England

413-787-0010
877-443-3314
www.hne.com/medicare

Tufts Health Plan

Medicare Preferred
888-325-4330
888-899-8977 TTY
www.tuftsmedicarepreferred.org

UnitedHealthCare

877-734-9215
www.aarpmedicareplans.com

NOTE: With so many different insurance options to choose from, it pays to be a smart shopper. To help make an informed choice, contact a SHINE counselor.

SHINE counselors offer free health insurance information and counseling regarding Medicare, Medicare supplements, Medicare Advantage, and public benefits. They assist seniors with understanding their health insurance needs and rights, and can help with health benefit claim forms. Call SHINE 413-750-2893 or your local Council on Aging.



Medicare Appeals Process

Beneficiaries have the right to appeal if they disagree with a Medicare decision regarding payment or covered services. There are separate appeal processes for Medicare parts A, B and D, Medicare Advantage, and for hospital discharge appeals. It can take time and perseverance, but in many cases, denials are over-turned.

Hospital and Nursing Home Discharge Appeals – Livanta

866-815-5440
866-868-2289 TTY
855-236-2423 fax

Medicare Part A, B & D Appeals

800-633-4227
877-486-2048 TTY
www.medicare.gov

Medicare Advantage Appeals

Call the plan’s Customer Service department for an explanation of their appeal process. For more information, contact the Hampden County SHINE office, 413-750-2893.

M.A.P. (Medicare Advocacy Project)

Community Legal Services
One Monarch Place, Suite 400
Springfield, MA 01144
413-781-7814
855-252-5342

Medicare Part D

[See “Prescription Drugs” in Health section, page 54.](#)

Medicare Supplemental Insurance/Medigap

These policies are sold by private companies that must follow certain rules set by Medicare and the state of Massachusetts. All Massachusetts Medigap policies must include hospital coinsurance coverage, 365 extra days of full hospitalization coverage, and payment of the 20% coinsurance costs for medical care. Medigap policies may also offer benefits not included in Medicare, such as routine check-ups or emergency care out of the country. It helps pay for inpatient hospital care, skilled nursing care, hospice care and other services. Medigap plans do not include prescription drug coverage. For a current list of plans and prices contact the local SHINE office.

Blue Cross & Blue Shield of MA

1-800-678-2265 sales
1-800-258-2226 member services
www.bluecrossma.com/medicare

Fallon Community Health Plan

1-866-330-6380 sales
1-800-868-5200 member services
www.fchp.org/medicare-choices

Harvard Pilgrim Health Care

1-800-782-0334 sales
1-877-907-4742 member services
www.harvardpilgrim.org

Health New England

1-877-443-3314
www.healthnewengland.com

Humana

1-800-872-7294 sales
1-800-866-0581 member services
www.humana-medicare.com

Tufts Health Plan

1-800-714-3000 sales
1-800-701-9000 member services
www.tuftsmedicarepreferred.org

UnitedHealthCare

1-800-523-5800
www.aarphealthcare.com
(only for members of AARP)

One Care

One Care is an option for people with disabilities between the ages of 21 and 64 to get the full set of services provided by both MassHealth and Medicare. Enrollees have a care coordinator to make sure their care needs are met. The care coordinator helps you coordinate care from your doctors, behavioral health specialists, substance abuse clinicians, long term care services and other community services. All services are provided by in-network providers, so check with your doctors to see if they accept One Care insurance before enrolling.

Commonwealth Care Alliance

866-610-2273

866-322-7357 TTY

Program of All-Inclusive Care for the Elderly (PACE)

PACE is administered by MassHealth and Medicare to provide a wide range of medical, social, recreational and wellness services to eligible participants. The goal of PACE is to allow participants to live safely in their homes instead of in nursing homes.

The PACE model is centered on the core belief that given a choice, most elders, the disabled and their families would choose to receive care in their homes and communities rather than a nursing home.

PACE programs have interdisciplinary teams, individualized care plans and a day program center which serves as the hub of services and activities, including a doctor's office, rehab/gym, social work office and an activities center.

To enroll in a PACE program, you must be 55 years or older, and be significantly frail. PACE, like an HMO, has a network of providers that you must use if you want services to be covered.

PACE Programs in Western Massachusetts

Mercy LIFE

2112 Riverdale Street
West Springfield, MA 01089
413-748-PACE (7223)
800-MY-MERCY
800-439-2370 TTY

Serenity Care

604 Cottage Street
Springfield, MA 01104
413-241-6947
413-747-3979 fax
Bilingual Russian speaking.

Summit ElderCare

Fallon Community Health
101 Wason Avenue
Springfield, MA 01107
774-317-6200

Senior Care Options (SCO)

SCO is a comprehensive health care plan that covers all of the services reimbursable under Medicare and MassHealth through a senior care organization and its network of providers. It was created to offer seniors aged 65 or older the opportunity to receive quality health care that combines health services with social support services. It is open to seniors who are eligible for MassHealth Standard; live in the service area of a senior care organization; do not have end-stage renal disease (ESRD); and agree to receive covered health services exclusively through the SCO.

Boston Medical Center

HealthNet Plan

Senior Care Options

855-833-8124
866-765-0055 TTY
www.SeniorsGetMore.org

Commonwealth Care Alliance

Senior Care Options

866-610-2273
711 TRS
www.commonwealthcare.org

NaviCare

877-255-7108
711 TTY
www.fchp.org

Senior Whole Health

888-566-3526
711 TRS
www.seniorwholehealth.com

Tufts Health Plan

Senior Care Options

855-880-0056
www.thpmp.org/sco

UnitedHealthCare

855-611-4112
711 TRS
www.uhccommunityplan.com



SHINE Counseling Program

SHINE (Serving the Health Insurance Needs of Seniors)
Raymond A. Jordan Senior Center, Springfield, MA 01109
413-750-2893

SHINE counselors offer free health insurance information and counseling regarding Medicare, Medicare supplements, Medicare Advantage plans, and public benefits. They assist seniors with understanding their health insurance needs and rights, and can help with health benefit claim forms.

SHINE is funded and managed by the Massachusetts Executive Office of Elder Affairs and is administered through local Councils on Aging:

Agawam
413-821-0604

East Longmeadow
413-525-5436

Hampden
413-566-5588

Jewish Community Center
Longmeadow, MA
413-739-4715

Longmeadow
413-565-4150

Monson
413-267-4121

Palmer
413-283-2670

Soldiers Home
413-532-9475, ext.118; 1st Wed.

Springfield
413-750-2893

West Springfield
413-263-3265

Wilbraham
413-596-8379



CAREGIVER GUIDE

*This section was reproduced courtesy of our colleagues at **Central Massachusetts Area Agency on Aging; Elder Services of Worcester Area, Inc.; Montachusett Home Care Corporation; and Tri-Valley, Inc.** We thank them for allowing us to share their expertise and reprint sections of their “Caregiver Guide.”*

Who is a Caregiver?

A caregiver may be an adult child, relative, spouse, partner, friend, neighbor, or anyone who provides emotional and/or physical assistance.

- **Primary Caregiver:** Provides regular assistance with activities of daily living, assists in making decisions, and may at times act as the care recipients’ representative.
- **Long Distance Caregiver:** Lives too far away to provide regular assistance, possibly out of state and may depend on others to help with direct caregiving tasks.
- **Grandparent as a Caregiver:** Grandparents or relative caregivers, age 55 and older, raising a grandchild under 18 years of age or a grandchild over 18 years of age with a developmental disability.

Caregiving can be very rewarding and at times overwhelming. Identifying needs, locating resources, coordinating services and creating supports can be a challenge.

Planning for the Caregiver Role

It is important to begin by first determining the individual’s needs. Many issues can and should be discussed before a crisis occurs but this is not always possible.

Consider the following questions:

- Has the individual experienced a sudden crisis (a stroke or fall) or has a medical situation developed gradually (dementia, heart condition, arthritis), or have needs increased due to the natural process of aging?
- Are there physical limitations, memory problems or both?
- Is assistance needed with any of the following:
 - Housework, Laundry, Meals
 - Bathing, Dressing, Toileting
 - Shopping, Transportation
 - Bill Paying, Financial Planning, Legal Issues
 - Medication Management, Medical Appointments
 - Home Safety
 - Socialization, Emotional Support
- Would the individual consider help from a homemaker, companion, family member, or personal care worker?
- Is attending a social or adult day health center an option?
- Are services needed on an interim, daily or 24 hour basis?
- What future housing arrangements would be most appropriate, and what would the care recipient prefer?
- Is there sufficient income to meet short and long term needs? Are there insurances or other assets to pay for services?
- Has a Durable Power of Attorney been designated?
- Is there a completed Health Care Proxy?



Helpful guidelines as you begin your caregiver journey:

- Clarify your caregiving role.
- Be wary of taking on the role of “rescuer” or a “dictator”.
- Encourage the individual to do what they are able to do.
- Involve the individual in decision making when possible.
- Connect with the appropriate community resources including family and friends.
- Develop a plan, but keep in mind it may change.
- Set a trial period and monitor the process.

Finding your way through the maze of government agencies and community services can be an overwhelming process.

- Write down your questions.
- Be organized, brief, and to the point.
- Record the name of the contact person with whom you speak and the date.
- Record the responses to your questions.
- Use each contact as a resource; ask what other services exist and what websites to review. If you have not received satisfactory answers, ask to speak to a supervisor.

When a Care Recipient Resists Assistance

Individuals sometime resist accepting assistance because it often involves losing independence and giving up control over certain aspects of their lives. Needing help may be perceived as an admission of weakness or failure. An individual may feel that the care would be too expensive, and may have privacy issues regarding financial disclosure. The need for assistance may be seen as one step towards moving to another setting such as a nursing home.

Tips that may encourage an individual to accept assistance

- Involve the person in decision-making.
- Be respectful. If possible, the individual should still be in charge of their own care. Your role may be to facilitate decisions rather than to make them.
- Watch for openings in the conversation. For example, “you mentioned feeling tired. Are you having trouble keeping up with your chores”?
- If the person doesn’t think they need help, give examples of instances that have caused you concern.
- Present the individual with multiple options.

If the person still refuses care

- If this is a health or safety issue, be gentle but firm. For example: “This has to be addressed” or “We can’t put it off any longer”.
- Strategize how to help the individual accept care by calling a family meeting.
- Ask a trusted person, such as a close friend, relative, doctor or clergy to step in.

Don’t Give Up

- Look at services in stages – one service at a time.
- Try less intrusive services first (on a trial basis).
 - Meals on Wheels
 - Personal Emergency Response System
 - Volunteer/Companion
 - Transportation
- An individual may at first refuse, but then over time agree to accept care.
- Keep offering and providing whatever care is acceptable.
- Look for an opportunity. You may be able to provide help during an illness or following a hospitalization.

Most important: be positive, persistent & patient!

Evaluate when a person can no longer make safe decisions

Some signs of concern include:

- Not eating, bathing, or providing basic self-care.
- Not paying bills or answering mail.



- Giving away money inappropriately.
- Doing dangerous things such as leaving on stove burners
- Showing symptoms of memory loss or confusion.

If the individual is exhibiting these signs or if you have any other concerns, contact one of the agencies on the inside cover for assistance.

Caring for the Caregiver

While caregiving offers many rewards it can also be emotionally and physically exhausting. A caregiver can easily neglect their own physical and emotional health putting them at risk and unable to care for another person. Do not judge yourself as a caregiver based on the response of the individual. If you are educating yourself and asking for help when needed, you are doing the best you can. Remember everyone has bad hours, days and weeks. In order to take care of someone else it is important to take care of yourself first.

How to Take Care of Yourself

- Prioritize your caregiving responsibilities.
 - Be realistic. Don't feel you have to do everything yourself.
 - Keep in touch with friends. Don't isolate yourself.
 - Ask for help. Often friends and relatives need you to identify specific ways they can be helpful.
 - Acknowledge your limitations. Know when the stresses are becoming too much to bear and that you need to get your strength and your objectivity back.
 - Educate yourself about the condition of the person for whom you are caring. Expect some decline and do not blame yourself for it.
 - Allow yourself to grieve the losses that accompany illness.
 - Rest, exercise; learn stress management and relaxation techniques; get enough sleep.
 - Attend a caregiver support group, in person or online.
 - Keep appointments with your medical providers.
 - Do something special for yourself on a regular basis.
 - Seek help when needed.
- Don't lose your sense of humor. Laugh, even if it is while you are alone. Just do it!**

The Caregivers' Emotional Health

Caring for a loved one can bring much joy and satisfaction. It also can be associated with intense feelings of fear, worry, sadness and grief. It is normal for caregivers to experience such emotions in response to coping with the tasks of caregiving. If feelings of overwhelming anxiety or depression do not go away, speak with your doctor. Whatever the cause, depression and anxiety are both treatable conditions.

Caregivers should seek professional help if any of these symptoms interfere with their everyday life:

- Feelings of worthlessness
- Extreme guilt
- Persistent hopelessness
- Noticeable changes in sleep patterns or appetite
- Loss of energy or pleasure in ordinary activities
- Uncharacteristic withdrawal from others
- Thoughts of death or suicide
- Tearfulness or excessive crying

Support Groups

Support groups provide a place to exchange information, share experiences, problem solve and learn about resources. Caregivers report how valuable it is to meet others who are facing similar situations. Although some people do not like to talk about their problems, knowing that others are experiencing the same kinds of frustration and stress can bring great relief. It helps to know you are not alone.

For more information about **support groups** in your area see page 10 of ElderGuide.



Holding a Family Meeting

Who attends the family meeting will be different for each family. It is important to include everyone that is or will be involved in the individual's care including family, friends, neighbors, paid caregivers and professionals. The more people involved in the care the less isolated the caregiver will feel. The individual receiving care should be involved in this meeting unless they have a condition which makes it difficult for them to participate.

Tips to a successful family meeting

- Prepare an agenda, send it out ahead of time and allow for input from others. Agenda items may include; daily caregiving needs, living arrangements, financial concerns, what support role each person will play.
- Consider arranging for an outside facilitator.
- If an individual cannot attend the meeting use technology to involve them, such as video conference or telephone communication.
- Brainstorm solutions to the current and future issues. Not all issues can be solved; work to find common ground.
- Discuss important decisions that must be made and who will make each of them.
- Be sure to allow everyone at the meeting to communicate their own thoughts, feelings and needs.
- Develop a plan and arrange for follow up meetings.

The goal of a family meeting is to work as a team to provide the best care for the individual even if there are conflicts among members.

Long Distance Caregiving

Long distance caregivers are caregivers who live a distance away such as in another town or state from the person that requires care. This can create added challenges.

- Stay in touch with the care recipient on a regular basis.
- Maintain an updated list of medical and emergency information.
- Utilize your visits to attend important appointments, run errands and socialize with the individual.
- Identify a trusted friend or neighbor to check in on the individual.
- Arrange for a professional geriatric care manager to set up and monitor services.
- While visiting, assess the situation for signs of safety issues, self-neglect or elder abuse (i.e. financial exploitation, emotional, verbal, physical or sexual abuse).
- Keep in contact with the primary caregiver who is local (i.e. offer emotional support or help manage finances).

Eldercare Locator: The Eldercare Locator connects older adults and their caregivers with information about services throughout the United States. The service links those who need assistance with state and local Area Agencies on Aging and community-based organizations. Contact the Eldercare Locator at 1-800-677-1116 or <https://eldercare.acl.gov>. Additional Helpful Websites:

AARP Caregiver Information
www.aarp.org/families/caregiving

Today's Caregiver Magazine
www.caregiver.com

Family Caregiver Alliance
www.caregiver.org

Helping You Help Aging Relatives
www.caregiving.com

National Alliance for Caregiving
www.caregiving.org

Caregiver's Library
www.caregiverslibrary.org

MA Executive Office of Elder Affairs Caregiver Resources
www.800ageinfo.com

Caregiver Information
www.aplaceformom.com

Caring for Aging parents
www.agingcare.com

Caregivers
www.Care.com

Caregiver Organizational Tools
www.lotsahelpinghands.com

Caregiver Action Network
www.caregiveraction.org

Caregiving Services
www.leadingage.org



Notes



Your kids want to leave home. Your parents want to stay there.

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[Return to
Table of
Contents](#)

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For more information, please visit us at
masonwright.org or contact nicole@masonwright.org

Return to
Table of
Contents

Adult Foster Care — A Place to Call Home



AFC transforms lives by enabling individuals age 16 and up* with disabilities who cannot live safely on their own to live in a home setting with a caregiver.

An AFC caregiver can be any family member or non-family member who is not currently the member's legal guardian or spouse.

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- We work with family members who are already helping a loved one.
- We also maintain qualified AFC homes waiting to welcome your client.
- We have 45 years of experience helping people receive the support they need to live safely and as independently as possible in a home environment.
- Our nurses and case managers provide caregivers with ongoing training and support.
- 96% percent of caregivers and participants rated the program "very good" or "excellent" in our 2017 Client Satisfaction survey.



Return to
Table of
Contents

*Care recipient must have MassHealth Standard or CommonHealth (may be a member of a Senior Care Options or One Care Plan).