

## Seniorgram:

*Sending a message on senior issues*

### Fuel Assistance Needs Assistance!

It is fortunate that the Fall of 2011 has been a few degrees warmer than average because many elders and families who rely on fuel assistance are facing a long, cold winter.

According to the National Consumer Law Center, the LIHEAP (Low Income Heating Assistance Program, commonly referred to as Fuel Assistance) national appropriation is likely to be just under \$3.5 billion, assuming the House and Senate adopt the agreement for FFY12 funding made in mid December. The Congressional Research Service has provided a preliminary state allocation estimate showing Massachusetts receiving \$132 M. That compares to the \$184 M Massachusetts received last year. Last year, the maximum oil benefit was \$1,050 and the maximum electric/gas benefit was \$750. We can only expect these maximum benefit levels to be lower with a \$52 million decrease in appropriation to our state. An elder or family can only expect assistance with about one tank of oil for this heating season. Meanwhile, home heating oil prices are at unprecedented levels compared to previous years. (Price charts can be found at: <http://www.mass.gov/eea/energy-utilities-clean-tech/home-auto-fuel-price-info/heating-oil-price-surveys.html>)

Just under 250,000 households applied for Fuel Assistance for the 2010-2011 heating season. Those numbers could increase as the economy continues to be difficult and unemployment rates have not improved very much from a year ago. For elders living on a fixed income, high home energy prices and other necessary expenses such as insurance, property taxes and prescriptions threaten independence and living in one's own home. Remaining in one's own home and community needs to be supported not only through continued and increasing commitments to the provision of health care, but also through the assurance of secure access to basic energy and utility services.

Here are some facts about elders, their income and home heating needs.

- Elders are more likely than younger adults to be living below 200% of the federal poverty guidelines. Twenty-four percent of elders (8.4 million

people nationwide) live at or below 150% of the poverty level.

- High energy prices pose energy security problems for elderly households. Low income seniors tend to own older, less efficient energy-consuming appliances and heating equipment.

- Energy intensity (end use energy consumption per square foot of living space) is 12% higher in poor, elderly households than in non-poor elderly households.

- Households over the age of 80 represent approximately 6% of all MA households. However, they make up 19% of the 163,224 households that will be burdened by high oil heat bills in 2009. Of the 30,883 oil heated households that are occupied by people over the age of 80, 6,053 are moderately burdened, and 24,830 are severely burdened.

- Elderly MA residents who depend on heating oil to keep warm will be disproportionately impacted by the rising cost of heat this winter. Approximately 60% of all burdened oil heat households are headed by people over the age of 60, compared to only 27% of MA households as a whole. Elders are more likely to have illnesses and physical disabilities and less likely to be away from home in a heated environment during the day.

The consequences of high energy prices and expenditures are particularly serious for low income elderly households ---especially in a Northeast state such as ours. There is movement in the Beacon Hill to act on a supplement to this year's state budget for additional resources for fuel assistance. Advocate to your lawmaker to support this supplemental appropriation and not leave seniors and families in the cold.

Benefits Counseling at Franklin County Home Care can help people age 60 and older find funds for many things including fuel assistance. Contact a Benefits Counselor near you by calling 413-773-5555 Ext 2258 or 978-544-2259 Ext 2258 or email [chbaronas@fchcc.org](mailto:chbaronas@fchcc.org)

For a fuel assistance program near you call the Resource Consultants at Franklin County Home Care: 978-544-2259 or 413-773-5555 or [info@fchcc.org](mailto:info@fchcc.org)

### Healthy Aging Leaders Wanted!

Volunteer to learn about falls prevention and then teach older adults in the community strategies that will keep them safe from falls.

Free training is Jan 25 and 26 from 9 am to 1 pm

Franklin County Home Care, Turners Falls, MA

More info or to register contact Lesley Kayan

[lkayan@fchcc.org](mailto:lkayan@fchcc.org)

413-773-5555 Ext 2297

978-544-2259 Ext 2297

### Keep Meals on Wheels Rolling!



Businesses wanted NOW to sponsor the 2012 Walk for Meals on Wheels.

Find out more by contacting

Pam Kelly

[pkelly@fchcc.org](mailto:pkelly@fchcc.org)

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*Tip...*

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## OPTIONS:

# Knowledge is Power!

Sarah (not her real name) is a 78 year old widow who cared for her husband before he died. She knew about Franklin County Home Care and had attended the Dementia Caregiver's Support Group. In June 2011 she had a planned knee replacement. While in a rehab facility her medical condition changed putting her at risk for transfer to a nursing home for a short stay. Rather than take that road, Sarah realized she could go home if she had help when she got there. Sarah called Franklin County Home Care.

When Sarah called Franklin County Home Care from the rehab facility her call was taken by the Information and Caregiver Resource Center. After a short conversation with a Resource Consultant, Sarah was connected with the Options Counseling program.

The Options Counseling Program was the right fit for Sarah.

"Options is a client centered program that offers choices and lets the client, Sarah in this case, make her own decision," said Laurie Deskavich, Options Counseling program director.

Community Options Resource Specialist Holly Angelo made a visit to the rehab facility where Sarah was completing her post op stay so a plan would be in place and waiting for Sarah when she got home.

Sarah told Holly that skilled nursing services would be coming to her at home after discharge to help her with physical therapy, but that she needed some help with personal care, grocery shopping and meal prep. Holly found that Sarah didn't qualify for MassHealth, but that Medicare would pay for skilled services. That said, Holly offered Sarah others options should she need more help.

The State Home Care program could provide in home services as Sarah met the eligibility criteria.

If Sarah's situation changed she may qualify for one of the enhanced home care programs (Frail Elder Waiver or Enhanced Community Options). Sarah could also private pay. Holly noted what each of the options would offer Sarah. Holly left Sarah at the rehab facility with a personalized plan for help at home as well as some alternative plans in case things changed. Sarah arrived home shortly after and services were waiting for her, not the other way around. This happened because Holly had assessed Sarah prior to discharge and arranged the home care services to be available.

Thirty days after they met, Holly called Sarah to check in. At that time Sarah was doing well and needed no further assistance from Holly. Holly closed Sarah's case. If, however, Sarah's condition had changed and she needed more help, Holly could help activate an alternative plan by informing

Sarah's case manager. If Sarah was not a state home care client Holly would provide an alternative plan.

Options Counseling is for:

People in acute care hospitals and rehab facilities at risk of discharge to a long term care facility

People in the community who are at risk of admission to a long term care facility

People in skilled nursing facilities who can private pay for services to help them return home

People of any age who are interested in taking charge of their care and making decisions once their options are outlined for them.

Options is also for family members/significant others/caregivers in search of information and decision support they will use while working with the person in need of assistance.

The Options Counseling program has been running for one year. Most of the referrals come from people themselves, but some also come from discharge planners at Baystate Franklin Medical Center. In 2012 the Options Counseling program hopes to expand and receive referrals from other hospitals as well as doctor's offices.

"If doctors are aware of the Options Counseling program they can send us their patients BEFORE surgery so options are discussed and appropriate plans are made so services are waiting when a person gets home. A successful discharge home happens before the person is even in the hospital," said Ms Deskavich.

There are so many programs and services that support older adults' choice to live at home for as long as possible. Unfortunately, most people (including very capable caregivers) get lost in the maze of programs, guidelines and applications. Franklin County Home Care staff are familiar with what is available and how to access programs and funds—they make getting what you need that much easier.

An Options Counselor can come to you at home (house or apartment); assisted living, congregate housing, homeless shelters, rest home or any home like setting. They can also visit you in acute care settings like Baystate Franklin Medical Center, a long term care facility (like a nursing facility).

For more information about Options Counseling contact ICRC at Franklin County Home Care at 413-773-5555 or 978-544-2259 or info@fchcc.org

Read more at [www.fchcc.org](http://www.fchcc.org)

### Need to Stretch Your Money? Benefits Counseling at FCHCC can help!



**Benefits Counselors are  
community volunteers.**

**Find out more by contacting  
Christine Baronas at  
cbaronas@fchcc.org or  
413-773-5555 Ext 2258**

**978-544-2259 Ext 2258**



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### The Good Life:

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❖ Franklin County Home Care Corporation/Area Agency on Aging (FCHCC) is a private, non-profit corporation, which develops, provides, and coordinates a range of services to support the independent living of elders, people with disabilities and caregivers.

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