



# Navigating Resources for Older Adults

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# Navigating Resources for Older Adults

- PCOA Overview
- Benefits
- Keeping older adults housed
- What if a person can't manage self care?
- Abuse, Neglect or Exploitation
- Dementia
- Caregiving

# Pima Council on Aging (PCOA)



What's an Area Agency on Aging?

Advocacy, information & referral, services



Helpline 520-790-7262

Resource database

Focused on services specifically for older adults



PCOA is focused on needs of ALL older adults, but today we're going to focus on that could be helpful for people in housing insecurity/crisis

# What's going on with income/insurance?

**SSI?**

**SSDI?**

**Social  
Security?**

**Medicare?**

**AHCCCS?**

## SSI

- Strictly need-based, “means-tested” program
- Age 62 or older
- Under 65, disabled (same eligibility process as for SSDI)
- Do not have enough work credits to qualify for Social Security or SSDI
- Assets under \$2000
- \$967 individual
- \$1450 couple

## SSDI

- Employment-based social insurance program
- Enough “work credits”
- Eligibility process
- Can take several years to qualify (unless a very simple case, use a disability lawyer)
- No resource limit
- Monthly amount is based on past earnings

## Social Security

- Employment-based social insurance program
- Enough “work credits”
- Start between age 62-70 years
- Different amount based on start date
- No resource limit
- Monthly amount is based on past earnings

# Match insurance with income source:

## SSI

- AHCCCS
- Always HMO plan

## SSDI

- Medicare—  
after two years
- Can be HMO,  
PPO or “original”

## Social Security

- Medicare
- Can be HMO,  
PPO or “original”

# Benefits--Social Security/SSDI \*plus\* SSI

## Concurrent Benefits—

Sometimes a person has earned enough to qualify for Social Security or SSDI but not enough to reach the monthly SSI amount. In those cases, the person receives their SSA or SSDI and then also gets SSI to bring them up to the SSI monthly amount plus \$20.

## Example:

Based on past income and work credits, Harold has a Social Security benefit of \$300/month

- Harold's Social Security amount is under \$967
- So he receives an SSI benefit of \$667/month to bring him to the SSI level
- PLUS \$20

The total Harold receives each month is \$987/month

# Medicare Savings Program (MSP) & Limited Income Subsidy (LIS)

Based on income (under \$1967 single/\$2664 married couple)

Depending on income level

- Pay Medicare Part A and Part B premiums, deductibles & co-pays
- Pay Medicare Part B premium
- Reduce Part D co-pays for prescriptions

Savings can be considerable

- Medicare B premium = \$185/month, deductible \$257 year
- Prescriptions as low as \$1.60 - \$5.00 generic  
\$4.80 - \$12.15 brand name



# Spousal benefit

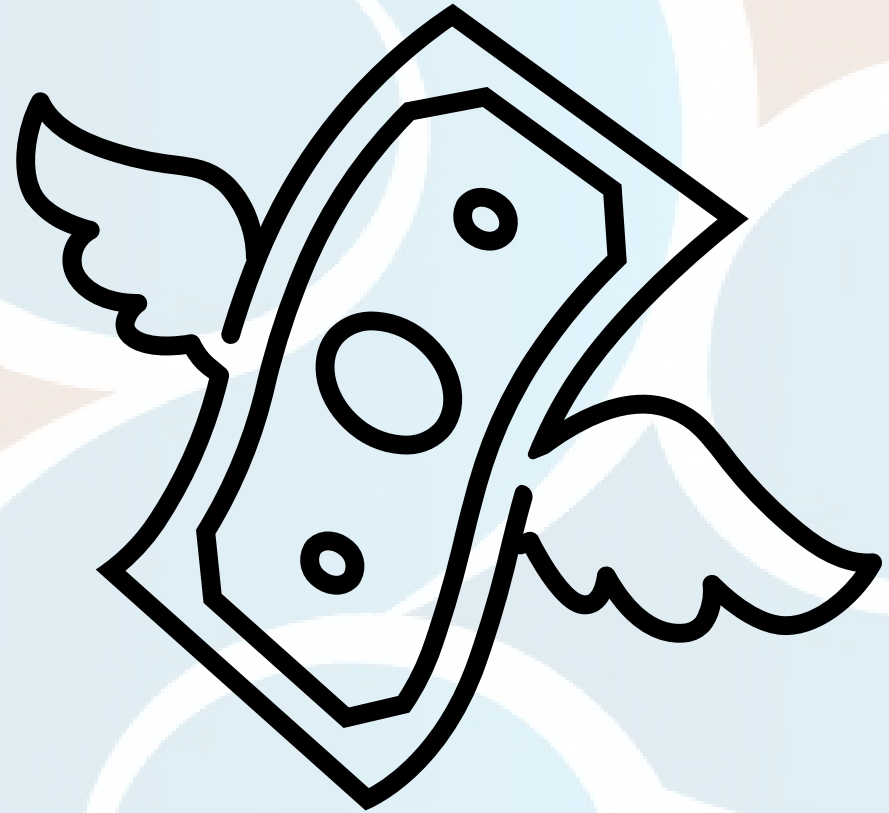
- Payment made to a spouse or **ex-spouse** of a Social Security-qualified worker
- If divorced, must have been married more than 10 years
- Amounts can change
  - When spouse is living—50% of their Social Security amount
  - After spouse has died—100% of their Social Security amount
- Three times to check
  - When Social Security starts for the individual
  - When Social Security starts for the spouse/ex-spouse
  - When the spouse/ex-spouse dies

# How to access benefits:

If income is under \$3000 for individual/\$3500 for a couple, it is good to get a benefit screening every few years.

## Benefits screening

- PCOA
- El Rio
- HEA Plus –statewide system, online or by phone



# Keeping people housed/ Helping them get into new housing

## Home repair

- PCOA
- CHRPA (Community Home Repair Projects of Arizona)
- Other programs (CHRPA refer/screen)



## Emergency Housing funds –PCOA

- People 60 or over
- Deposit/1<sup>st</sup> month rent



What if person isn't able to  
manage self-care?

# Medical Care:

## Acute vs. Long Term Care

- Acute--Like "regular" insurance
  - Covers, doctor visits, hospitalizations, prescriptions
  - **Short term** rehab (up to 100 days but usually several weeks)
- Long Term Care
  - Need is indefinite = long term
  - In person's home in the community
  - In a placement—either nursing home or assisted living

# In-home vs. Residential care

- What does the person want?
- In-home considerations
  - What help is needed to live independently?
  - Can they manage day to day decisions?
  - Safe alone—
    - Know to call for help in emergency?
    - Know what to do if someone comes to the door?
- Placement considerations
  - What does person receiving care want?
  - How to pay for placement?
  - How to find placement?

# Residential placement

## Levels of care

- Nursing home
- Assisted Living Facility
- Adult Care Home/Adult Foster Care
- Board and Care

## Referral agencies

- Help match potential resident with home
- Free service for potential resident
- Pets? Smoking? Language? Location?

# In-Home care: Meals

- Meals on Wheels (PCOA)
  - Request \$2/meal
  - Waiting list
- Mobile Meals
  - Start at \$5/meal
  - No wait
  - Special diet
- Private Pay (Mom's Meals, grocery delivery)
- Community Lunch Program—sites all over Pima County (PCOA)
  - 60+ and spouse
  - Request \$2/meal
  - Reducing social isolation





# In-Home care: PCOA Community Services System

- In home service
- No financial requirements but program prioritizes people at greatest social and economic need
- Not an emergency service—waiting list, up to 12 months
- To qualify must need assistance with
  - Bathing or respite
- Can provide help with
  - Housekeeping
  - Emergency alert
  - Shopping
  - Home delivered meals

# In-Home and Assisted Living care: VA Assistance

## **Aid and Attendance**

- This is a benefit for Wartime Veterans or Surviving Spouses who are financially and medically eligible and need financial assistance paying for their care.
- Provides a monthly stipend to pay for care in-home or in an assisted living facility
- Call the Arizona Department of Veteran's Services for more information: (800) 852-8387, select option 3 for Southern AZ

## **In-Home Assistance**

- Call the social worker on the client's medical team

# In-Home and Residential care: ALTCS

- Arizona Long Term Care System—Medicaid Long Term Care
- US Citizen or Legal Resident for last 5 years
- Medical eligibility—must need nursing home level care
  - Usually this is a need for bathing, toileting, dressing
- Income limit—one person \$2901 or couple \$5802
  - If above income limit/under \$8000/mo can set up “Income Limiting Trust”
- Resource limit—one person \$2000
  - If a couple has over \$31,584 in savings there is resource assessment—call PCOA or ALTCS for more information. The goal is to allow the spouse to retain some savings for their own care.
- Two plans provide Case Management and contracted services
  - Mercy Care and Banner Health



Situations involving  
abuse, neglect, exploitation

# Definition of a Vulnerable Adult

- A.R.S. § 46-451(A)(10) “Vulnerable Adult” means an individual who is eighteen years of age or older and who is unable to protect himself/herself from abuse, neglect or exploitation by others because of a physical or mental impairment.

# Incapacity Definition

A.R.S. §14-5101(3)

"Incapacitated person" means any person who is impaired by reason of mental illness, mental deficiency, mental disorder, physical illness or disability, chronic use of drugs, chronic intoxication or other cause, except minority, to the extent that he lacks sufficient understanding or capacity to make or communicate responsible decisions concerning his person. In cases of limited guardianship only, a person is not deemed an incapacitated person for purposes of voting if the person files a petition and has a hearing and the judge determines by clear and convincing evidence that the person retains sufficient understanding to exercise the right to vote pursuant to section 14-5304.02.

# APS Authority & Duties

## **APS:**

- Receives reports of abuse, neglect, self-neglect and exploitation of vulnerable adults throughout the State of Arizona. Except on tribal lands UNLESS there is a Memorandum of Understanding (MOU) in place
- Evaluates the need for protective services and offer appropriate services based on need, availability, and acceptance
- Refers for guardianship and/or conservatorship via the Public Fiduciary when appropriate
- Has the authority to request medical or financial records during the course of an investigation (A.R.S. § 46-454(E))
- Maintains the APS Registry

## **APS Limitations - APS Cannot:**

- Take custody of an adult
- Remove the adult from his or her living environment against his or her will
- Interfere in a capacitated adult's chosen lifestyle
- Require the adult to accept services, including Adult Protective Services
- Make financial decisions on behalf of the adult, take control of the adult's finances, or request that the adult's accounts be frozen (A.R.S. § 46-452(B))
- Serve as a guardian and/or conservator



# Cross Reporting and Partnerships

- Depending on information received throughout various stages of the investigation, Investigators may need to cross report with other agencies. Investigators will also collaborate with such agencies to help meet the assessed needs of the vulnerable adult. These agencies include, but are not limited to:
  - Arizona Department of Health Services and Division of Developmental Disabilities
  - Law Enforcement
  - The Public Fiduciary for guardianship/ conservatorship
  - Arizona Long Term Care Ombudsman
  - Tribal Authorities
  - Area Agencies on Aging (AAA)
  - Regional Behavioral Health Authorities





# Intensive Case Management (ICM)

PCOA and APS work together to get more assistance for clients who have high needs in the area of self-neglect. We collaborate for the more complex cases that need assistance more than investigation. The cases typically involve the following:

- Hoarding
- Insect infestation
- ALTCS
- No one to help
- Need assist with community referrals but client can't follow through independently
  - Food stamps
  - Phone

# Mandated Reporting



## MANDATORY REPORTERS

Who are they?  
What should they report?  
What happens next?

# APS Internal Resources

- **Care Coordination Team:**

- Facilitate and pay for hoarding cleanups, biohazard cleanups, and bed bug remediation.
- If the needs are too extensive and/or require intensive case management, care coordinator will work with AAA Region One in Maricopa or PCOA in Tucson. Outside these areas care coordinator will look for resources and/or elevate service gap to leadership as needed.
- Specific housing assistance needs are also referred through this program.

- **Field Support Team:**

- Continuously working to develop master list of resources.
- This team is able to assist with specific housing assistance needs: ARAP, LIHEAP etc..
- Able to provide assistance with ALTCS applications, but can not be the representative.
- For all resources inquires, contact - [apsfieldsupport@azdes.gov](mailto:apsfieldsupport@azdes.gov)





# Adult Protective Services



Arizona Department of Economic Security  
*Your Partner for a Stronger Arizona*

Search

ARIZONA@WORK

English | Español



About

Services

How do I?

Documents Center

Media Center

Office Locator

Report Fraud

Home / Services

## Services

### Basic Needs ▾

Adult Protective Services (APS)

Food Assistance

Medical Assistance

Refugee Resettlement

Shelter and Housing

Domestic Violence Support

Sexual Violence Support

### Child and Family ▾

Cash Assistance

Child Care

Child Support Services

Community Resources

### Disability ▾

## Services

Español



The Department of Economic Security (DES) is the safety net agency for the State of Arizona. As one of the largest agencies in state government, DES serves more than 2 million Arizonans annually through more than 40 programs that address the social and economic needs of those we serve. DES's more than 8,000 employees serve Arizonans from Phoenix to Tucson, Yuma to Flagstaff and from Douglas to Page. The agency's tagline: "Your Partner for a Stronger Arizona" is intended to frame the work efforts toward growing the capacity of Arizonans in need of safety net services, and where possible, reduce their dependency on those vital supports.

# Administration of Resources and Choices



- **Help older adults escape abusive and life-threatening situations**
- 50+ years, or people with disabilities
- Crisis intervention and support
- Help navigating the justice system, acquiring legal and social services
- Safe temporary housing



# Dementia Related Challenges

# Dementia Resources

## Dementia Capable Southern AZ (at PCOA)

- Memory Screening
- Options Counseling
- Memory Cafés
- Community Education
- [DCSA.PCOA.ORG](http://DCSA.PCOA.ORG)

## Alzheimer's Association

- Helpline 1-800-272-3900
  - 24 hr/day
- Support Groups
- Education and Resources

# Is it Dementia or...?

Many things can impact cognition:

- Behavioral health
- Substance use
- Medications
- Traumatic brain injury (TBI)
- Nutritional deficiencies
- Chronic stress
- Lack of healthcare



# Not safe to live alone?

- Difficulty with activities of daily living
  - Trouble remembering to eat/drink
  - Not dressing appropriately for weather/spending time out in the heat
  - Difficulty bathing or dressing regularly or thoroughly
  - Not managing incontinence/not cleaning self after toileting
- Unsafe living conditions
  - Leaving burners or appliances on
  - Unexplained bruising
  - Wandering, getting lost
- Poor judgement
  - Not paying bills leading to utility shut off or eviction
  - Invite a stranger into home
  - Unable recognize danger, call for help
- Self determination

# Not safe to live alone?

## Possible steps:

- APS referral
  - May need to refer due to self neglect
- ALTCS application
- Consult with PCOA staff about
  - ALTCS options
  - Dementia
  - Community Services System
- Guardian, Conservator, Public Fiduciary



# Considering the Caregiver

# Caregivers

- Who is a caregiver?
- Caregiving is stressful
- Who can benefit from referral?
  
- PCOA Family Caregiver Support Program
  - Support groups
  - Caregiver Specialists
    - In person or on the phone
    - Resources
    - Supportive listening
  - Outlet for caregiver
  
- Alzheimer's Association
  - 24 hour helpline 1-800-272-3900



**I can do things you cannot, you can do things I cannot; together we can do great things.**

--Mother Teresa

**The secret is to gang up on the problem, rather than each other.**

- Thomas Stallkamp

# Thank You!

Elizabeth Reeves, PCOA, [ereeves@pcoa.org](mailto:ereeves@pcoa.org)  
Angela Lynch, Adult Protective Services, [alynch@azdes.gov](mailto:alynch@azdes.gov)

**PCOA Helpline: (520) 790-7262**

















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