

# 2015

## INFORMATION AND ASSISTANCE

The Area Agency on Aging acts as a resource and referral center for information related to aging, including caregiving to aging adults. Through the I & A program the agency provides specific details on programs and services offered throughout the county by the Area Agency on Aging and other providers, both private and public.

Information and Assistance is provided:

- By phone, through office visits or at home visits
- Through the Speakers Bureau to community organizations or other county agencies
- Through press releases, the *Senior News* newsletter articles and radio spots produced by local media
- By means of brochures and booklets produced by multiple local, state and national organizations
- New York Connects
- Social Media
  - Website: <http://aging.cortland-co.org>
  - Facebook: Cortland County Area Agency on Aging

To contact the office by telephone please call (607) 753-5060. You may also contact the office by e-mail at [ccaaa@cortland-co.org](mailto:ccaaa@cortland-co.org).

We hope you find the information contained in this booklet very useful. The agency takes pride in the services it provides to the senior residents of Cortland County and their families.

*The Cortland County Area Agency on Aging is sponsored by the Cortland County Legislature in conjunction with the New York State Office for the Aging under Title III of the Older Americans Act of 2006, as amended*

# AGING SERVICES

## Health Insurance

### **Health Insurance Information, Counseling and Assistance Program (HIICAP)**

The Health Insurance Information, Counseling & Assistance Program (HIICAP), is a program which provides you and your loved ones with information, education and counseling about Medicare and other health insurances. These services provided are free, confidential and unbiased. Appointments are necessary.

HIICAP can help you:

- Understand Medicare rules and your medical bills
- Understand the Medicare Prescription Drug Benefits (Part D)
- Understand programs to help lower out of pocket costs for people with limited income
- Understand and apply for Elderly Pharmaceutical Insurance Coverage (EPIC)
- Report possible fraud and abuse of the Medicare system
- Advocate in problem and complaint resolution
- Understand the difference between Medicare Advantage Plan (Part C) and Medigap Policies (Supplement Plan)
- Determine eligibility and entitlement requirements
- Review and compare policies

To schedule an appointment or to speak with a HIICAP counselor call:

- Cortland County HIICAP (607) 753-5060
- Toll free HIICAP Hotline 1-800-701-0501

For more information:

- New York HIICAP website at [www.hiicap.state.ny.us](http://www.hiicap.state.ny.us)
- Medicare website at [www.medicare.gov](http://www.medicare.gov)
- 1-800-Medicare (1-800-633-4227)
- Social Security website at [www.ssa.gov](http://www.ssa.gov)

## Medicare

Medicare is a federally administered health insurance program for individuals age 65 or older, people under age 65 who have been receiving Social Security Disability for 24 months and people of any age with End-Stage Renal Disease and Lou Gehrig's disease (ALS).

Medicare is a four part system that includes:

- **Medicare Part A (Hospital Insurance)**

- Helps cover inpatient hospital care, limited skilled nursing coverage (rehabilitation only), hospice care, home health care services
- Most people do not pay a monthly premium because adequate Medicare taxes were paid while employed

- **Medicare Part B (Medical Insurance)**

- Helps cover outpatient services such as doctor's services, lab services, therapy, home health care and most preventive services
- 2015 monthly premium is \$104.90 for most people. Higher premiums for people with income higher than \$85,000 for an individual and \$170,000 for married couples
- If you don't sign up for Part B when you are first eligible, you may have to pay a late enrollment fee

- **Medicare Part C (Medicare Advantage Plans)**

- A health coverage option run by private insurance companies that have contracted with Medicare
- Health Maintenance Organizations - HMO's, Preferred Provider organizations - PPO's, Private Fee-for-Service Plans - PFFS, Special Needs Plans - SNP, MSA - Medical Savings Account
- Combines Part A, Part B and usually other coverage such as prescription benefits (Part D)
- Premiums vary
- Must have Medicare Part A & B

- **Medicare Part D (Prescription Coverage)**

- Prescription coverage run by private insurance companies that have contracted with Medicare
- Helps pay for prescription medications
- Average New York State premium in 2015 - \$36.94
- Must have Medicare Part A or Part B
- Annual Enrollment period is to October 15 - December 7
  - Plans change every year
  - Beneficiaries should consider options to ensure that they are enrolled in the plan that best meets their need
  - If you don't sign up for Part D when you are first eligible, you may have to pay a late enrollment penalty

### **Medicare Enrollment**

If you already receive Social Security or Railroad Retirement Board (RRB) benefits, you will automatically be enrolled in Medicare Part A and B starting the first day of the month you turn age 65. If you have been collecting Social Security Disability or certain disability benefits from the RRB for 24 months, you will be automatically enrolled on the 25<sup>th</sup> month of your disability. You can expect your Medicare card in the mail around three months before your eligibility date. If you have Lou Gehrig's disease, you will be automatically enrolled the month your disability begins.

If you are not receiving Social Security or Retirement Benefits, you should contact Social Security or the Railroad Retirement Board during your seven month enrollment period (three months prior to your birth month, your birth month, and the three months following your birth month) to inform them that you are Medicare eligible. If you do not sign up for Medicare Part B when you are first eligible, you may have to pay a late enrollment penalty if you choose to enroll at a later time.

For information on Medicare enrollment or to enroll:

- Call Social Security at 1-800-772-1213
- Visit the Social Security website at [www.ssa.gov](http://www.ssa.gov)
- Call Railroad Retirement Board at 1-877-772-5772
- Visit the Railroad Retirement Board website at [www.rrb.gov](http://www.rrb.gov)

### **Medicare Choices**

There are two main choices for how you get your Medicare:

- Original Medicare
  - Part A and Part B
  - Fee-for-service coverage
  - You can see any provider who is enrolled in Medicare
  - Deductibles and coinsurance apply
    - Can purchase supplemental plans called Medigap policies to help pay the “gaps” that Medicare does not pay
  - If you want prescription coverage, you must choose to join a Medicare Prescription Drug plan (Part D)
- Medicare Advantage Plan
  - Part C
  - Managed Care Plans - HMO, PPO, PFFS, SNP, MSA may have higher co-pays
  - Usually need to stay within a network
  - Copayments or coinsurance apply
  - Cannot purchase supplemental insurance to help with costs
  - If you want prescription coverage, you can sometimes choose a drug plan with another company
    - However, in most cases, if the company offers drug coverage, you must get it through your plan
  - Usually offer additional benefits not covered under traditional Medicare

For information on Medicare and available options call:

- A HIICAP counselor with the Cortland County Area Agency on Aging at (607) 753-5060
- Toll free HIICAP Hotline at 1-800-701-0501
- Medicare at 1-800-633-4227
- Medicare Rights center at 1-800-333-4114

Or visit the following websites:

- [www.medicare.gov](http://www.medicare.gov)
- [www.medicarerights.gov](http://www.medicarerights.gov)

## **Medicaid**

Medicaid is a health insurance program for persons with low income and limited financial resources. Medicaid is administered in each county by the Department of Social Services. An individual on Medicare may want to apply for Medicaid for help with services and supplies Medicare does not cover. Benefits include: eyeglasses, hearing aids (if prior approved), prescription drugs and medical supplies, “wheelchair/cab” transportation, care provided in nursing homes and by home health agencies.

There are two types of Medicaid assistance programs: Community-Based Medicaid and Institutionalized Medicaid. Medicaid can provide help in paying for medical expenses if you meet the income and resource requirements. For individuals age 65 or over or who are disabled, the 2015 financial guidelines are as follows:

**Community Based Medicaid** - Coverage for people living in the community

<u>FAMILY SIZE</u>	<u>MONTHLY INCOME</u>	<u>RESOURCE LEVEL</u>
1	\$825	\$14,850
2	\$1,209	\$21,750

**Institutional-Based Medicaid** - Coverage for people living in a long term care setting

	<u>MONTHLY INCOME</u>	<u>RESOURCE LEVEL</u>
*Community-based spouse	\$2,980.50	\$74,820
Institutionalized person	\$50	\$14,850.50

\*Income and resource guidelines show for married couples with one spouse living in the community. If unmarried, the institutionalized limits apply.

To apply:

- Call the Cortland County Department of Social Services at (607) 753-5320
- For information or assistance with the application process, call the HIICAP Counselor at the Cortland County Area Agency on Aging at (607) 753-5060

## **Prescription Drug Assistance**

### **Medicare Part D (Prescription Coverage)**

Medicare Part D is prescription coverage offered by private insurance companies that have contracted with Medicare. A person must have Medicare A or B to be eligible and can apply during designated enrollment periods.

For information or to enroll:

- Call a HIICAP counselor with the Cortland County Area Agency on Aging at (607) 753-5060
- Toll free HIICAP Hotline at 1-800-701-0501
- Medicare at 1-800-633-4227
- Visit the Medicare website at [www.medicare.gov](http://www.medicare.gov)

### **Elderly Pharmaceutical Insurance Coverage Program - EPIC**

EPIC provides premium assistance for income eligible seniors and helps lower drug costs while in the Medicare coverage gap. To be eligible, individuals must be age 65 or older and be a legal resident of New York State. Annual income limits of \$75,000 for individuals and \$100,000 for married couples who live together apply. A person cannot have full Medicaid and receive EPIC benefits.

For additional information about EPIC, or to receive an application, call:

- The EPIC Helpline at 1-800-332-3742
- A HIICAP counselor at the Cortland County Area Agency on Aging at (607) 753-5060

### **Pharmacy Programs**

Many of the pharmacies in Cortland County offer programs or discounts for many medications.

Speak with your pharmacist to see what is available to you.

### **New York State Prescription Saver Card**

The NYS Prescription Saver Card is a free pharmacy discount card that is sponsored by New York State and supported by pharmacies and pharmaceutical manufacturers. Estimated savings can be as high as 60% on generics and 30% on name brands. New York State residents between the ages of 50 and 65, or persons who are disabled as determined by the Social Security Administration and who meet income guidelines are eligible. Annual household income cannot exceed \$35,000 for individuals and \$50,000 for married couples.

For further information or to apply:

- Call 1-800-788-6917
- A HIICAP counselor at the Cortland County Area Agency on Aging at (607) 753-5060
- Visit the website at <http://nyprescriptionsaver.fhsc.com>

### **PROACT - The Cortland County Discount Card**

This program is available to Cortland County residents as a means to help lower prescription costs. It is a free program and one card covers the entire household. The card may be helpful to people who do not have insurance or whose medications are not covered by their current insurance. It cannot be used with another insurance to lower copayments or deductibles.

For more information about the Cortland County discount card:

- Call 315-287-3652 ext. 626 (client service representative)
- A HIICAP counselor with the Cortland County Area Agency on Aging at (607) 753-5060
- Visit the website at [www.proact.com](http://www.proact.com)

### **Partnership for Prescription Assistance Program**

Helps people try to find programs that may assist them in paying for medications. Some programs are based on income and some are available for people suffering with certain diseases. Programs may charge enrollment fees and may offer discounts or require co-pays.

For more information:

- Call 1-888-477-2669
- Visit the website at [www.pparx.org](http://www.pparx.org)
- Call a HIICAP counselor with the Cortland County Area Agency on Aging at (607) 753-5060

### **Extra Help with Medicare Prescription Drug Costs**

The Extra Help Program (LIS) is for Medicare recipients with limited income and resources. LIS helps with monthly premiums, annual deductibles, and prescription co-payments. Income and resource limits apply.

<u>Household Size</u>	<u>Monthly Income</u>	<u>Asset Limits</u>
1	\$1,471	\$13,640
2	\$1,991	\$27,250

For more information:

- A HIICAP counselor at the Cortland County Area Agency on Aging at 753-5060
- Call Social Security at 1-800-772-1213
- Visit the website at [www.ssa.gov](http://www.ssa.gov)

## **Medicare Savings Programs**

The Medicare Savings Programs help limited income individuals who are not eligible for Medicaid, in paying for their Medicare premiums, deductibles and coinsurances. These savings programs have certain income and eligibility requirements.

The various Medicare Savings Programs are:

- QMB - Qualified Medicare Beneficiary

This program pays the Medicare Part B premium as well as Medicare deductible and coinsurances. Eligible beneficiaries can have both QMB and Medicaid.

<u>Household Size</u>	<u>Monthly Income</u>
1	\$981
2	\$1,328

- SLIMB - Specified Low Income Medicare Beneficiary Program

The Medicare Part B premium will be paid for qualified beneficiaries. A person can have both SLIMB and Medicaid.

<u>Household Size</u>	<u>Monthly Income</u>
1	\$1,177
2	\$1,593

- QI-1 Qualified Individual

This program pays the Medicare Part B premium only. Eligible beneficiaries cannot have both QI-1 and Medicaid.

<u>Household Size</u>	<u>Monthly Income</u>
1	\$1,325
2	\$1,793

For assistance with any of these programs contact HIICAP at the Area Agency on Aging at (607) 753-5060 or the Cortland County Department of Social Services at (607) 753-5133.

## Insurance Options for Seniors Not Yet Eligible for Medicare

**Cobra** - The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law. COBRA provides people with the option of staying on their employer's group health plan (GHP) for a limited time, usually 18 months, but may last up to 36 months, after their employment ends. The cost of the insurance cannot exceed 102% of the cost to the plan.

COBRA premiums reflect the total cost of group health coverage, including both the portion paid by the employee and any portion paid by the employer, plus two percent for administrative costs. If you have Medicare at the time you qualify for COBRA, you can have both Medicare and COBRA. Medicare will be your primary insurance so you do not want to drop your Medicare. If you have COBRA first and then become eligible for Medicare, your COBRA coverage may end. When you first become eligible for Medicare and will not be fully covered by COBRA, you should enroll in Medicare Part A and Part B to avoid a late enrollment penalty.

For more information about COBRA, speak with the benefit administrator at your place of employment. For information about COBRA and Medicare, contact the Cortland County Area Agency on Aging Health Insurance Information Counseling Assistance Program (HIICAP) by calling (607) 753-5060.

**Veterans Insurance** - If you served in the active military, you may qualify for VA healthcare benefits. In some situations there may be a minimum duty requirement. This minimum duty requirement may not apply to veterans who were discharged for a disability incurred or aggravated in the line of duty, for a hardship or those who served prior to September 7, 1980. Since there are a number of other exceptions to the minimum duty requirements, VA encourages all Veterans to apply so that they may determine their enrollment eligibility. Certain Veterans may be afforded enhanced eligibility status when applying and enrolling in the VA healthcare system. Income thresholds also apply to certain Veterans. For complete guidelines, information and benefits, please call the Cortland County Veteran's Administration at (607) 753-5014

**Affordable Care Act, Marketplace Exchanges** - The Affordable Care Act signed into law by President Obama on March 23, 2010, requires most U. S. citizens and legal residents to have health insurance. The New York State Marketplace Exchanges were created to assist individuals in reviewing the various insurance policies available through the Affordable Care Act and assist in enrolling into a plan.

Under the Affordable Care Act there are two types of subsidies available for insurance purchased through the Marketplace Exchanges. These subsidies are the Premium Tax Credit, which helps lower your monthly expenses and the Cost-Sharing Subsidy, which helps individuals with costs when you use the healthcare (like going to the doctor or hospital).

For additional information about the Affordable Care Act, the Marketplace Exchanges or the subsidies and you live in Cortland County you should contact:

- Cortland County Chamber of Commerce at (607) 756-2814
- The Southern Tier Independence Center at 1-855-478-4262
- The Family Health Network at (607) 423-1198

Medicare eligible beneficiaries in need of supplemental insurance should contact the Area Agency on Aging at 60 Central Avenue, Cortland, NY 13045 or by calling (607) 753-5060.

## **Long Term Care Insurance**

Long term care insurance can be purchased to cover services at home and in long term care residential facilities. The Area Agency on Aging provides assistance in understanding long-term care insurance through the Health Insurance Information, Counseling and Assistance Program (HIICAP). Counselors can assist individuals in understanding long term care insurance policies and provide direction in accessing benefits. Contact the Area Agency on Aging at (607) 753-5060 to speak with a counselor.

For additional information on long-term care insurance, contact:

- **Plan Ahead NY**
  - [www.planaheadny.com](http://www.planaheadny.com)
  - 1-866-950-PLAN
- **New York State Office for the Aging**
  - [www.aging.ny.gov](http://www.aging.ny.gov)
- **New York State Department of Health: Partnership for Long Term Care**
  - [www.nyspltc.org](http://www.nyspltc.org)
- **National Clearinghouse for Long Term Care Information**
  - [www.longtermcare.gov](http://www.longtermcare.gov)

## **New York State Partnership for Long Term Care**

New York State has established a long term care insurance policy designated as a Partnership for Long Term Care. This type of policy is designed to assist residents of New York in planning for the possibility of needing to pay for long term care in the future. The partnership is between participating private insurance companies and New York State Medicaid Extended Coverage. Partnership policies contain unique features that will allow New Yorkers to protect some or all of their assets, depending on the insurance plan purchased. If the beneficiary's long-term care needs extend beyond the period covered by the private long-term insurance policy, Medicaid Extended Coverage may assist in paying

for on-going care without requiring a “spend down” of assets. However, Medicaid Extended Coverage does require that you contribute to the cost of your care with your income according to Medicaid rules.

More detailed information about the NYS Partnership, including a list of participating insurers offering individual policies, is available by visiting the Partnership website, [www.nyspltc.org](http://www.nyspltc.org) or by calling

1-888-697-7582(1-888-NYSPLTC) in New York, 1-518-473-8083 elsewhere

## **Social Security Administration**

To contact the Social Security Administration

- 1-800-772-1213 TTY 1-800-325-0778
- James M. Hanley Federal Building, 100 S. Clinton St., Syracuse, NY 13261  
Monday through Friday 8:30 am - 4:00 pm
- [www.socialsecurity.gov](http://www.socialsecurity.gov)

### **Supplemental Security Income (SSI) - Agency: Social Security**

Supplemental Security Income (SSI) provides monthly income to people age 65 or older, or are blind or disabled and have limited income and financial resources. Effective January 2014, the maximum federal SSI payment for an eligible individual is \$721 per month and \$1,082 per month for an eligible couple. The monthly payment may be adjusted by your income and your living arrangement. You can be eligible for SSI even if you have never worked in employment covered under Social Security. Asset limits apply for SSI.

For more information:

- Call 1-800-772-1213
- visit [www.socialsecurity.gov](http://www.socialsecurity.gov)

## **Tax Exemptions - Relief for Homeowners**

There are exemptions available to homeowners that may offer relief on property and/or school tax bills.

### **School Tax Relief Program (STAR)**

New York State program that provides an exemption from school taxes only. There are two parts to the STAR property tax exemption:

- **Basic STAR** is available to anyone who owns and lives in his/her home and earns less than \$500,000 annually.

- **Enhanced STAR** is available for the primary residences of senior citizens age 65 and older (by December 31 of the year when the exemption will begin) with income at or below \$83,300. Income is based on the applicants' second prior year's income. For instance, on the 2015 assessment roll income eligibility is based on your 2013 income. The property must be the person's primary residence. If an individual has transferred ownership of their home but retains "life use", she/he may still be eligible for the enhanced exemption. Property owners who are eligible must re-apply each year by the "taxable status date" to receive the benefit (March 1 for residents outside the City of Cortland and August 1 for City of Cortland residents). The Enhanced STAR application should be filed by those senior citizens 65 and older who are not eligible for the Real Property Tax Exemption (Aged Exemption).

For more information contact:

- [www.tax.ny.gov](http://www.tax.ny.gov)
- Local Assessor (contact information available at the Real Property Tax Office)
- Real Property Tax Office (607) 753-5040
- Area Agency on Aging (607) 753-5060

### **Real Property Tax Exemption for Senior Citizens**

This is also known as the Aged Exemption for Senior Citizens. Generally the property owners age 65 and over at the time of application, may be eligible for reductions in the amount of property taxes paid. The requirements are based on age, income, and ownership status (please note: individuals who have transferred ownership of their home but retain "life use" and pay the property taxes may still be eligible for the Aged Exemption). Because the income eligibility criteria are not standard throughout the county, the recommended way to determine eligibility is to file the required form with your local tax assessor. Income is to be reported on the basis of the preceding calendar year prior to the date of application. The application for the senior citizens exemption will also serve as your application for the "Enhanced" School Tax Relief (STAR) exemptions; no separate STAR application is needed. If you are deemed eligible for the aged exemption, you automatically qualify for the "Enhanced" STAR exemption. Property owners who are eligible must re-apply each year by the "taxable status date" to receive the benefit (March 1 for residents outside of the City of Cortland and August 1 for City of Cortland residents).

For more information:

- [www.tax.ny.gov](http://www.tax.ny.gov)
- Real Property Tax office (607) 753-5040
- Area Agency on Aging (607) 753-5060

### **Tax Credit**

For those individuals who are not required to file a complete income tax return but may still be able to receive a tax refund.

### **IT-214 Claim for Real Property Tax Credit for Homeowners and Renters**

The real property tax credit may be available to New York State residents who have a household gross income of \$18,000 or less, and pay either real property taxes or rent for their residences (renters are eligible because part of their rent is used by the landlord to pay taxes). Check with your

landlord to see if your residence is completely exempt from paying real property taxes. If all members of your household are under age 65, the credit can be as much as \$75. If at least one member of your household is age 65 or older, the credit can be as much as \$375. Other eligibility criteria:

- Homeowners: The current assessed value of all real property is \$85,000 or less
- Renters: The average monthly rent you and other members of your household paid was \$450 or less

For more information:

- [www.nystax.gov](http://www.nystax.gov)
- NYS Department of Taxation and Finance, 1-518-457-5181
- Area Agency on Aging (607) 753-5060

## **Food Assistance Programs**

### ***Food Stamp Benefits***

Food stamp benefits can help you put healthy food on the table and help supplement your monthly grocery bill. The Food Stamp Program, known federally as the Supplemental Nutrition Assistance Program (SNAP), issues monthly benefits that can be used to purchase food at authorized retail food stores. Benefits are provided through an electronic benefit card, similar to a debit or credit card. Eligibility and benefit levels determined by the Department of Social Services (DSS) are based on household size, income, expenses and other factors.

The current income guidelines for households with an elderly (60 years old and over) or disabled member are as follows:

Household Size	Monthly Gross Income
1	\$1,945
2	\$2,622
3	\$3,298

If your household's income is below these amounts, it does not ensure that you will be eligible for a benefit. The only way to determine if your household is eligible is to apply.

Recent changes to the Food Stamp Program have made it easier for households to apply and gain access to these critical nutrition supports. The New York State Office of Temporary and Disability Assistance has created a website - [www.myBenefits.ny.gov](http://www.myBenefits.ny.gov) - that now allows any Cortland County resident to apply for food stamp benefits online from the comfort of their own home. An applicant may allow another person to act on his/her behalf as an Authorized Representative and apply for benefits for them.

Application assistance is available at the Area Agency on Aging, however once the application is submitted you will be assigned a worker from DSS that will be responsible for determining eligibility and benefit amounts.

For further information:

- [www.myBenefits.ny.gov](http://www.myBenefits.ny.gov)
- [www.fns.usda.gov/snap/](http://www.fns.usda.gov/snap/)

- [www.otda.ny.gov/programs/food-stamps/](http://www.otda.ny.gov/programs/food-stamps/)
- Cortland County Department of Social Services (607) 753-5133
- Area Agency on Aging (607) 753-5060

## Home Maintenance and Rehabilitation

There are several programs available for eligible seniors that may assist with home maintenance, repairs, and rehabilitation.

### *Home Energy Assistance Program (HEAP)*

A federally funded program that may assist you with a **one-time** supplement each heating season to your annual energy cost (it is not intended to replace your personal payments; you should continue to pay your energy bills).

HEAP benefits through the Area Agency on Aging are available to anyone 60 and over who meets the income eligibility requirements. Applicants under the age of 60 must apply with the Department of Social Services. Both homeowners and renters may be eligible. Renters who have their heat included in their rent may be eligible for a HEAP benefit toward their utility bill.

The monthly income guidelines for the 2014-2015 HEAP season are as follows:

Household Size	Maximum Monthly Income
1	\$2,194
2	\$2,869
3	\$3,544

Emergency HEAP benefits, pending funding, are available through the Department of Social Services for those with a utility disconnection notice, have less than seven days' fuel supply, need repairs or replacement to inoperable or unsafe heating equipment owned by the applicant. Resource limits apply. If your emergency is in the evening or on weekends, call the Cortland County Sheriff's office at (607) 753-3311.

For more information:

- HEAP information 1-800-342-3009
- DSS HEAP (607) 428-5400 and Area Agency on Aging (607) 753-5060

### *HEAP Cooling Assistance*

The HEAP Cooling Assistance Component provides for the purchase and installation of air conditioners, not to exceed \$800, or a fan to eligible households. Whenever possible, window air conditioning units with an Energy Star rating will be installed. In circumstances where an air conditioner cannot be safely installed, a fan will be provided. Only one air conditioner will be provided per dwelling. No additional HEAP cash benefits are available.

Applications for the HEAP Cooling Assistance Component will be accepted beginning May 1, 2015 through August 28, 2015, or until funds are exhausted, whichever comes first. Cooling benefits and services are provided on a first come, first served basis to eligible households.

## Eligibility

Your household may be eligible for a HEAP Cooling Assistance Component benefit if:

- You and your household members are United States Citizens or qualified aliens, your household resides in a HEAP eligible living situation, your household includes an individual with a documented medical condition that is exacerbated by extreme heat AND
  - Your household's gross monthly income is at or below current monthly income guidelines for the 2014-2015 HEAP season (see HEAP section)
  - You receive Supplemental Nutrition Program (SNAP, formerly known as Food Stamp) benefits; or
  - You receive Temporary Assistance; or
  - You receive Code A Supplemental Security Income (SSI Living Alone).

Your household eligibility requirements include filing an application with your local Department of Social Services, providing all necessary documentation.

### Your household will not be eligible if:

- You received a 2014-2015 HEAP benefit in an amount less than or equal to \$21.00; or
- You currently have a working air conditioner less than five years old, as determined by the vendor or
- You received a HEAP funded air condition within the past 10 years.

### Where to apply

You may apply for the HEAP Cooling Assistance Program at your local Department of Social Services (<http://otda.ny.gov/programs/heap/HEAP-contacts.pdf>).

## ***USDA Rural Development Housing & Community***

The Rural Housing Home Repair and Grant Program (Section 504) provides loan and/or grant assistance to very-low and low-income homeowners to make housing repairs that remove a variety of health and safety hazards from their houses or to enhance or modernize a home. Grants may be made to cover the costs of such improvements as repairing roofs, providing toilet facilities, providing convenient and sanitary water supply, or to complete repairs to make the dwelling accessible for household members with disabilities.

The amount of the grant is based on the applicant's ability to repay and must be used in conjunction with the Repair and Rehabilitation Loan. The lifetime maximum grant amount is \$7,500.

Availability of loans is provided to very-low income rural residents who own and occupy a dwelling in need of repair. A homeowner must be unable to obtain affordable credit elsewhere. Grants are limited to homeowners 62 and older whose income are 50% or less of the area median income. The removal of a health or safety hazard is the only use for grant funds.

More information is available by:

- [www.rurdev.usda.gov/RHS/](http://www.rurdev.usda.gov/RHS/)
- Rural Development (607)753-0851 or (315) 477-6400
- Area Agency on Aging (607) 753-5060

### **Access to Independence Home Modification Programs**

Access to Independence (ATI) is committed to accessibility for everyone and everyplace. ATI provides a comprehensive source of consultation, design, planning, construction and project management services to meet the unique needs and specialized requirements of individual clients, families and businesses. These services are offered through the following programs:

- Access to Home: A two year to do environmental modifications (e-mods) for accessibility. This can include ramps, bathrooms, wider doors, etc. This program has income criteria for eligibility.
- ACS: A fee for service program. A contractor does e-mods on a self-pay basis. No income requirements.
- McDonald grant: Extreme emergency program for e-mods. No income eligibility, but has to be deemed an extreme safety issue. Based on funding availability.

For information on any of these programs call Access to Independence at (607) 753-7363 or visit [www.aticortland.org](http://www.aticortland.org)

### **Cortland Community Action Program (CAPCO)**

CAPCO offers programs that may assist eligible applicants with weatherization measures and emergency home repairs.

**Weatherization Assistance Program (WAP)** - program provides assistance with energy conservation measures for income eligible households. Income eligibility is based on HEAP guidelines. WAP may assist with measures such as insulation, air sealing, and furnace clean and tunes and repairs/replacements. The program also funds health and safety measures which include carbon monoxide detectors, smoke detectors and indoor air quality issues. Both homeowners and renters may be eligible.

### **Handyman Program**

The Handyman Program enhances the safety and well being of senior homeowners age 60 and over. This program assists with minor home repairs and installs safety devices and equipment. Priority is given to safety issues such a repair of broken or rotted steps, installation of handrails and/or grab bars, etc. The service is provided by the Area Agency on Aging through a contract with the Cortland Housing Assistance Council. Income eligibility is based on HEAP guidelines.

Contact: Area Agency on Aging (607) 753-5060

## **Ramps for Home Accessibility**

### **Make a Ramp @ Program**

This is a program sponsored by the Cortland County Area Agency on Aging to assist individuals age 60 and over who have mobility problems. Modular aluminum ramp systems are purchased, and owned by the Agency and are installed for short-term or long-term use. When the ramp is no longer needed by the individual, it is taken down, re-configured, and installed for use by another person.

The ramp systems meet standards set by ADA regulations and are installed in compliance with local code specifications. Site work is completed under a contract with the Cortland Housing Assistance Council. There is no cost to the individual for this program and no income eligibility requirements. Some funding for this program is provided through the New York State Office for the Aging and is supplemented by donations from ramp recipients, their families, and community organizations.

Call: Area Agency on Aging (607) 753-5060

### **United Methodist Volunteers in Mission**

The United Methodist Volunteers in Mission assemble modular wood ramps for handicapped homeowners in need. Homeowners are asked to pay for the materials, if able, and the group of volunteers will assemble the ramps according to ADA and local building codes. For more information call Tammy Hoover at (607) 279-1023.

### **Access to Independence**

Access to Independence has a limited modular ramp program for individuals with home access challenges. For information and availability call Access to Independence at (607) 753-7363.

## **Housing Options**

### **Independent Living**

Cortland County has several housing options for those individuals that are able to live independently.

#### **Subsidized Housing & Section 8 Program**

In the leased housing program (Section 8), a person lives in a privately leased apartment but receives financial assistance with the rent. The landlord must be willing to participate and receives part of the rent from the tenant and part from the Cortland Housing Authority. The Housing Authority must also inspect and approve the apartment. For more information regarding Section 8, call (607) 753-9364.

The Cortland Housing Authority owns and runs several federally subsidized housing developments for handicapped individuals and seniors. Rents for the senior apartments are subsidized. If an application is approved, rent will be an amount equal to 30% of your adjusted gross income. This figure is also determined by the size of the family minus certain deductions (i.e. high medical bills, etc.). The government pays the difference between the amount the tenant pays and the approved monthly rent.

Locations of these apartments:

51 Port Watson Street  
Cortland, NY 13045

42 Church Street  
Cortland, NY 13045

Rural Senior Housing  
17 River Street  
Homer, NY 13077

Rural Senior Housing  
3705 Main Street  
Truxton, NY 13158

Rural Senior Housing  
5 South Street  
McGraw, NY 13101

Rural Senior Housing  
2742 Lower Cincinnatus Rd.  
Cincinnatus, NY 13040

Rural Senior Housing  
37 Galatia Street  
Marathon, NY 13803

For more information contact:

Cortland Housing Authority at (607) 753-1771  
Area Agency on Aging (607) 753-5060

**Income Based Housing:** Eligibility is based on income

Friendship House  
13 Leon Ave.  
Cortland, NY 13045  
(607) 756-6636

Northcliffe Apartments  
10 Northcliffe Road  
Cortland, NY 13045  
(607) 753-0096

Stevens Manor Apartments  
10 Homestead Drive, #5  
Cortland, NY 13045  
(607) 756-9812

DeRuyter Senior Housing  
1630 Cortland Street  
DeRuyter, NY 13052  
(315) 852-9946

Ellis Pines Apartments  
45 Cortland Street  
Homer, NY 13077  
(607) 749-4016

Creamery Hill Senior Living Center  
Creamery Road  
Harford, NY 13784  
(607) 844-8229

Groton Housing Authority  
200 W. South Street  
Groton, NY 13073  
(607) 898-5887

Groton Schoolhouse Gardens  
177 Main Street  
Groton, NY 13073  
(607) 898-4770

Cortland Housing Assistance Council and Cortland Crown Homes, 36 Taylor Street, Cortland, NY 13045 own and operate several income based apartments, locations vary.

For more information call (607) 753-8271 or check their website at [www.cortlandhousing.org](http://www.cortlandhousing.org)

For more detailed listing of housing options in Cortland County, you may request a Cortland County Housing Guide by calling the Area Agency on Aging at (607) 753-5060. You may also view the Housing Guide online at [www.aging.cortland-co.org](http://www.aging.cortland-co.org).

### **Emergency Housing and Rehabilitation**

The Cortland Housing Assistance Council provides information regarding housing related issues and concerns such as: tenant/landlord law, technical assistance, energy conservation measures, mortgage foreclosure, apartment placement, home rehabilitation programs, first time homebuyers program, and much more.

### **Note to Renters**

Section 227-a of the Real Property Law of the State of New York allows for the termination of a residential lease by senior citizens age 62 years or older moving to a residence of a family member or entering a health care facility, adult care facility or senior citizen housing project. Tenant must give the landlord written notice of their intent to terminate the lease not less than 30 days prior to leaving. Tenant must pay their last month's rent. The written notice must include documentation of admission or pending admission to one of the above mentioned facilities or a written statement from your physician if you are moving to the residence of a family member.

Section 227-b of the Real Property Law of the State of New York allows senior citizens age 62 years or older a "cooling off" period when they enter into a contract or lease for senior housing. A person shall have until midnight of the third business day after such lease or contract was signed to cancel such lease or contract without penalty.

For more information contact: Cortland Housing Assistance Council (607) 753-8271  
Area Agency on Aging (607) 753-5060

A detailed Cortland County Housing Guide is also available by calling the Area Agency on Aging at (607) 753-5060

### **Supervised Living**

#### **Adult Homes - Proprietary Homes**

Greenbriar Home for Adults  
46 Cortland Street  
Homer, NY 13077  
(607) 749-7287

Elizabeth Brewster House  
41 S. Main Street  
Homer, NY 13077  
(607) 749-2442

Rosewood Home for Adults  
2724 Lower Cincinnatus Rd.  
Cincinnatus, NY 13040  
(607) 863-3833

### **Enriched Housing**

Walden Place  
A Senior Lifestyle Community  
839 Bennie Road, Cortland NY 13045  
(607)756-8101

## **Nursing Homes (Skilled Nursing Facilities)**

Cortland Park Rehabilitation & Nursing  
193 Clinton Ave. Ext.  
Cortland, NY 13045  
(607) 756-9921

Cortland Regional Nursing & Rehab Center  
134 Homer Avenue  
Cortland, NY 13045  
(607) 756-3900

Groton Community Healthcare Center, Inc.  
120 Sykes Street  
Groton, NY 13073  
(607) 898-5876

Crown Center for Nursing & Rehabilitation  
28 Kellogg Road  
Cortland, NY 13045  
(607) 753-9631

For more information regarding the residential care facilities listed above, call NY Connects at (607) 756-3485 or by visiting the Cortland County Area Agency on Aging's website at [www.aging.cortland-co.org](http://www.aging.cortland-co.org).

You may also view detailed information about past performance of Medicare and Medicaid certified skilled nursing facilities at [www.medicare.gov](http://www.medicare.gov) by selection "Compare Nursing Homes in Your Area".

## **Long Term Care Ombudsman**

The Long Term Care Ombudsman Program is a resident focused advocacy program for people living in a long term care facility. An Ombudsman is a volunteer who works to resolve problems of individual residents and to bring about changes at the local, state and national levels to improve care. Cortland County's Ombudsman Program is coordinated through the Area Agency on Aging.

For further information: Call Cortland County Area Agency on Aging  
Retired and Senior Volunteer Program  
(607) 753-5057  
New York State Office for the Aging Helpline  
1-800-342-9871

## **Legal Services for the Elderly Program**

The Area Agency on Aging contracts with a local attorney who is available by appointment to assist with some of the basic legal issues encountered by seniors. Services are provided on a donation basis. Wills are not prepared directly by the program but a reduced-fee will referral system is offered in cooperation with the Cortland County Bar Association. Call (607) 753-5060 for information.

# LONG TERM CARE SERVICES

## NY Connects: Choices for Long Term Care

The NY Connects program serves as the “No Wrong Door” hub for the long term services and support system for older adults and people of all ages with disabilities. NY Connects is a local program where individuals, family members, friends, or professionals can go for help in finding the information, services, and supports that they are seeking and need.

Long term services and supports can be provided in the home, a residential or community based setting, or skilled nursing facility to help someone stay healthy and independent.

NY Connects has trained Information and Assistance Specialists who review the full range of options available to individuals and empowers them to make informed decisions about the services and supports that best meet their needs.

NY Connects provides:

Information and Assistance

Application and Enrollment assistance for supportive services and/or public benefit programs

Transition from hospital to home; long term care setting to home; and home to long term care setting when needed

Public education and outreach

NY Connects also has a searchable online Resource Directory that can help find long term services and supports throughout New York State. For more information, call NY Connects at (607) 756-3485 or visit the Area Agency Aging website at <http://aging.cortland-co.org>.

## Caregivers Resource Center

The Cortland County Area Agency on Aging’s Caregivers Resource Center (CRC) assists family caregivers by providing information, education, support and respite services. Services offered to caregivers of any age who provide care to an individual 60 years of age or older include:

- Caregiving Counseling: one-on-one counseling and support to caregivers
- Caregiver Resource Library: Books and videos available for loan
- Caregiver Seminars: Educational programs offered in the community on all aspects of caregiving
- Caregiver Assessments and Referrals: Home visit by an Aging Services Specialist to complete a needs assessment and assist agency referrals
- Caregivers Support Groups: Monthly facilitated meetings that provide caregivers with peer and professional support
- Caregivers Resource Center feature in The Senior News: Articles about issues of Interest to caregivers and links to local resources appear in every issue of the Area Agency on Aging’s bi-monthly newsletter.
- Caregiver Respite Programs: Funding for limited respite for family caregivers

- through the services of a home care aide
- Personal Emergency Response Systems (PERS): Information on availability and some distribution of electronic emergency response units that signal a responder in case of an emergency
- Transportation/Escort Aide Services: Short term program designed to assist seniors to become familiar with public transportation
- Grab 'N Go Information Notebooks: These books contain valuable information that could be useful during doctor visits or a trip to the hospital

For additional information about any of these services, call the Area Agency on Aging 753-5060.

## Support Groups

### Family Caregivers Support Group

- Meets monthly at Cortland County Office Building, Dining Room  
Fourth Thursday Jan. - Oct., Third Thursday, Nov. and Dec. at 12:30 pm  
For more information call Area Agency on Aging (607) 753-5060

### Vision Support Groups

- Sponsored by the Area Agency on Aging
- Meets monthly at Cortland County Office Building, Room B1  
Third Friday of each month  
For more information call Area Agency on Aging (607) 753-5060

### Alzheimer's Caregivers Support Group

- Meets monthly at Walden Place, A Senior Lifestyle Community  
Third Wednesday from 12:30 pm - 1:30 pm - Companion care available  
For more information call (607) 756-8101, Jessica Daily

### Cancer Support Group

- Sponsored by the American Cancer Society and Cortland Regional Medical Center
- Meets monthly on the last Wednesday at 5:30 pm. at CRMC and welcomes people who have any type of cancer. Families and friends of cancer patients are also welcome.  
For more information call Dan Mullins at (607) 756-5234

### Diabetic I Support Group

- Meets monthly at Cortland Regional Medical Center  
on the last Thursday of the month at 7:00 pm, basement of the nursing home
- For parents of children with Type 1 diabetes  
For more information call (607) 756-3591

### Diabetic II Support Group

- Individuals, caregivers  
Meets at Cortland Regional Medical Center, basement of nursing home  
on the last Tuesday of the month at 7:00 pm  
For more information call (607) 756-3591

### Life Enhancement Course

- Female victims/survivors of domestic violence
- Meets Tuesdays 7:00 - 8:30 pm and Thursdays from 10:00 - 11:30 am  
For more information call (607) 753-3639, Amy Graham

### Bereavement Support Group

- For individuals 18 years of age and older  
Meets at the Cortland office of Hospicare, 11 Kennedy Parkway, Cortland  
Three different groups: First Tuesday, 10:00-11:30 am  
First and Third Wednesday, 5:30 pm - 7:00 pm  
Third Thursday, 12:00 noon - 1:30 pm  
Call ahead, 753-9105 to confirm days and times

### LGBT Support Group

#### Men's Group

- This group is a peer-led social group. This group is not intended as "therapy" of any kind.
- Meets the third Wednesday of every month, 6:00 pm at 29 Central Ave., Cortland  
For more information please call (607) 756-8970 x 1

#### Youth Group

- This group is for LGBT and Ally youth.
- Meetings are the second Wednesday of the month.  
Contact the office for times or other information at (607) 756-8970

## **Expanded In-Home Services for the Elderly Program (EISEP)**

EISEP provides services within a person's home to assist them with non-medical needs so that they can safely remain in their own home or apartment as long as possible and eliminate or postpone the need for placement within a long term care facility.

Services may include:

- A specific plan for care designed to meet individual needs
- Regular monitoring to ensure services are adequately meeting an individual's changing needs
- Assistance with bathing and other various personal care needs, shopping, errands, and light housekeeping
- Respite: short-term breaks for caregivers
- Personal Emergency Response Systems
- Minor home modifications or equipment to enhance client safety

To be eligible for EISEP individuals must meet the following requirements:

- Be 60 years of age or older
- Need assistance with activities of daily living
- Have the ability to be maintained safely in their home or apartment
- Be ineligible for other programs which provide similar services

For information on the EISEP Program call the Area Agency on Aging at 60 Central Avenue, Cortland NY (607) 753-5060.

## Levels of Care in Cortland County

### Adult Homes - Provide 24 hour supervision and a variety of non-medical services

- Greenbriar Home for Adults  
46 Cortland Street  
Homer, NY 13077 (607)749-7287
- Elizabeth Brewster House  
41 S. Main Street  
Homer, NY 13077 (607) 749-2442
- Rosewood Home for Adults  
2724 Lower Cincinnatus Road  
Cincinnatus, NY 13040  
(607) 863-3833

### Enriched Housing: Provide 24 hour supervision and a variety of non-medical services

- Walden Place, A Senior Lifestyle Community  
839 Bennie Road  
Cortland, NY 13045 (607) 756-8101  
Walden Place also offers personal care assistance and medication management within a separate, secure community for seniors with mild to moderate memory loss.

### Skilled Nursing Facilities: Provide 24 hour supervision and a variety of medical and non-medical services

- Cortland Park Rehabilitation and Nursing Center  
193 Clinton Ave.  
Cortland, NY 13045  
(607) 756-9921
- Groton Community Health Care  
120 Sykes Street  
Groton, NY 13073  
(607) 898-5876
- Cortland Regional Nursing & Rehabilitation Center  
134 Homer Avenue  
Cortland, NY 13045  
(607) 756-3900
- Crown Center for Nursing and Rehabilitation  
28 Kellogg Road  
Cortland, NY 13045  
(607) 753-9631

### Adult Day Programs

Adult day care is a community-based program of care, conducted in a supervised social setting. An adult day program offers socialization, and recreational activities. An adult medical day program is designed to provide service for adults requiring medical and/or rehabilitative care during the day.

Adult day programs are designed to enhance quality of life as well as to delay or prevent continued deterioration or nursing home placement. These programs offer families daytime respite and in some instances assist caregiving family members to continue to be employed outside the home.

### **Adult Day Health Care**

For more information call:

Cortland Regional Nursing & Rehabilitation Center  
134 Homer Avenue, Cortland, NY 13045  
(607) 756-3916

### **Adult Social Day Program**

Adult social day program is non-medical.

For more information contact:

Elizabeth Brewster House  
41 S. Main St.  
Homer, NY 13077 (607)749-2442

### **Home Health Care**

#### **Medical Services/Certified Home Health Agency**

A Certified Home Health Agency (CHHA) is certified to provide skilled nursing care, physical therapy, speech therapy, occupational therapy, nutritional counseling, medical social work and home health aides.

#### **HCR Homecare**

6 North West St., Suite 5  
Homer, NY 13077  
(607) 299-4593  
www.hcrhealth.com

#### **St. Josephs' Home Care**

7246 Janus Park Drive  
Liverpool, NY 13088  
(315)458-4600  
1-866-452-4383  
[www.Sjhomecare.com](http://www.Sjhomecare.com)

#### **Maximus of New York, LLC**

224 Harrison St., Suite 680  
Syracuse, NY 13202  
(315)476-0600  
syracuse@maxhealth.com

#### **Medical Registry of Central New York**

2105 W. Genesee Street  
Syracuse, NY 13219  
(315) 468-3239  
www.medicalregistryofcny.com

#### **Licensed Home Health Care Agencies**

These agencies provide trained personal care aides, home health aides, and nurses on a private pay basis and under contract to other community agencies.

#### **Franciscan Health Support**

7246 Janus Park Drive  
Liverpool, NY 13088  
(315) 458-4600  
1-866-452-4383  
www.franciscan-services.com

#### **Comfort Keepers**

2359 N. Triphammer Road, Ste. 2  
Ithaca, NY 14850 (607) 272-0444  
[www.comfortkeepers.com/office-685](http://www.comfortkeepers.com/office-685)

**Classen Home Health Associates, Inc.**

310 Taughannock Blvd., Suite 1B  
Ithaca, NY 14850  
(607) 227-1342  
www.classenhomehealth.com

**Caregivers**

531 West State Street, Unit #1  
Ithaca, NY 14850  
(607) 275-0238  
1-800-388-7971  
www.caregivershomecare.com

**Elderchoice**

19 Church Street  
Cortland, NY 13045  
1-800-466-3227, Ext. 217  
(607) 753-7500 (Cortland)  
[www.elderchoiceinc.com](http://www.elderchoiceinc.com)

**Stafkings Healthcare Systems**

6101 East Molloy Road  
East Syracuse, NY 13057  
(315) 432-5636  
[www.stafkingshealthcare.com](http://www.stafkingshealthcare.com)

**Maximus of New York, LLC**

224 Harrison St., Suite 680  
Syracuse, NY 13202  
(315) 476-0600  
[syracuse@maxhealth.com](mailto:syracuse@maxhealth.com)

**Medical Registry of Central New York**

2105 W. Genesee Street  
Syracuse, NY 13219  
(315) 468-3239  
[www.medicalregistryofcny.com](http://www.medicalregistryofcny.com)

**Non-Licensed Health Care Agencies**

This agency provides companionship and a home helper who would do errands, grocery shop, prepare meals and light housekeeping.

**Home Instead Senior Care**

2 South Street, Suite 309  
Auburn, NY 13021  
(315) 252-2354  
www.homeinstead.com/706

**Managed Long Term Care**

Managed Long Term Care Plans (MLTC) help provide services and supports to people who are at least 18 years old, have Medicaid and a long lasting health problem or disability. A MLTC plan can provide your Medicaid home care and other long term care services. The goal of managed long-term care is to assist people with chronic illnesses and/or disabilities to safely remain in their homes. Services provided by the MLTC's include, but are not limited to:

- Durable Medical Equipment
- Home Care
- Home Delivered or Congregate Meals
- Nursing Care
- Personal Emergency Response Systems
- Adult Day Program
- Care Management
- Physical, Occupational and Speech Therapies
- Podiatry
- Respiratory Therapy

The following agencies have been approved to provide services in Cortland County:

Fidelis Care at Home  
1-800-688-7422  
TTY: 1-800-558-1125  
[www.fideliscare.org](http://www.fideliscare.org)

VNA Care Options  
1050 W. Genesee St.  
Syracuse, NY 13234  
315-477-9226  
[www.477home.org](http://www.477home.org)

Icircle  
860 Hard Road  
Webster, NY 14580  
1-844-424-7253  
TTY: 711  
[www.icirclecarecny.org](http://www.icirclecarecny.org)

### **Cortland Regional Home Health Services**

- Provides oxygen, respiratory services and durable medical equipment
- Rents and/or sells equipment and supplies
- Serves residents of Cortland County and the five neighboring counties served by Cortland Regional Medical Center
- Offers customers a showroom to view equipment and supplies that assist in managing illness and disability
- Is staffed by trained customer service representatives to discuss equipment and supply needs
- Has respiratory therapy staff available to work with area physicians and sleep clinics providing education and support
- Offers beneficial education and training in the appropriate use of equipment and supplies
- Delivers equipment to customer's residence
- Offers sleep apnea equipment and a variety of face appliances
- Provides a wide range of items including oxygen concentrators, portable oxygen equipment, medication compressors, suction equipment, beds, wheelchairs, power scooters, power chairs, lift chairs, walkers, canes, bathroom assistive devices, and many other supplies and equipment

For more information call:

Cortland Regional Home Health Services  
160 Homer Ave., Cortland, NY 13045  
Call (607) 756-3880, Monday-Friday 8:00 am - 4:30 pm  
After hours by appointment for C-PAP and BiPAP

### **Hospicare and Palliative Care Services**

Hospicare and Palliative Care Services provide care at home or in other care settings for people of all ages with a life-limiting illness. Care is patient-and family-oriented, with emphasis on pain and symptom control and emotional support for the last several months of life. Services provided may include visits by nurses, aides, psychological and spiritual counselors, therapists, and volunteers. Other services include the provision of medical equipment and supplies, medications related to the hospice illness, short-term inpatient hospital care or respite care, and bereavement care for family.

Referrals may be made by anyone, including family members, physicians, friends, or health professionals. Hospice service is paid for by Medicare, Medicaid, and third party insurers, usually at

no cost to the patient. No one who is qualified for the program is denied service due to lack of insurance or the inability to pay.

Contact Hospicare and Palliative Care at: (607)272-0212  
Cortland office address: 11 Kennedy Parkway, Cortland, NY 13045  
Ithaca office address: 172 East King Road, Ithaca, NY 14850

### **Access to Independence of Cortland County, Inc.**

Access to Independence is the Cortland County Independent Living Center. Independent Living Centers are typically non-residential, private, non-profit, consumer-controlled, community-based organizations providing services and advocacy by and for persons with all types of disabilities. Their goal is to assist individuals with disabilities to achieve their maximum potential within their families and communities.

Also, Independent Living Centers serve as a strong advocacy voice on a wide range of national, state and local issues. They work to assure physical and programmatic access to housing, employment, transportation, communities, recreational facilities, and health and social services. These are just a few of the services offered.

Access to Independence empowers people to lead independent lives in their community and strives to open doors to full participation and access for all.

Access to Independence offers the following services:

- Information and referral
- Peer counseling and support
- Personal and systems advocacy
- Independence living skills training
- Architectural barrier removal and accessibility construction
- Health and wellness programming
- Community outreach and education
- Equipment loan and resource library
- Computer lab access and training
- Work readiness
- Youth transition
- Medicaid Waiver services through the Traumatic Brain Injury and Nursing Home Transition and Diversion Waivers

Contact Access to Independence at : 26 N Main Street, Cortland, NY 13045  
(607) 753-7363 Phone/TTY, (607)756-4884 Fax or [www.aticortland.org](http://www.aticortland.org)

### **Cortland County Mental Health Clinic**

This clinic assists people with mental health issues to become more functional in emotional, cognitive, social, vocational and/or self-care areas. Clinical staff consists of experienced psychiatrists, psychologists and social workers. Fees are charged based upon an individual's ability to pay.

Medicaid is accepted, as well as other forms of insurance. Client records are confidential, and are never released without proper release authorization.

For more information contact the clinic at: (607) 758-6100 or 7 Clayton Ave., Cortland, NY 13045

### **Family Counseling Services of Cortland County, Inc.**

Family Counseling Services is a private, not-for-profit professional counseling agency offering the most comprehensive treatment available in Cortland County for individuals, couples, and families experiencing emotional, personal and alcohol or drug related problems. Services are confidential and scheduled by appointment.

For more information contact them at: 10 N. Main Street, Cortland, NY 13045

Or call: (607) 753-0234

### **Cortland Prevention Resources: A Division of Family Counseling Services of Cortland Co., Inc.**

Cortland Prevention Resources is a 501(c)3 not-for-profit agency that provides alcohol, tobacco and other drug related education, information, referral and community based services throughout the Cortland County area. Our mission is to be a leader in the delivery of prevention and intervention programs that promote positive change and build healthy communities.

For more information call: (607) 756-8970

Fax (607) 756-0058

[www.cortlandprevention.org](http://www.cortlandprevention.org)

### **LGBT Resource Center: A Division of Cortland Prevention Resources**

LGBT(Lesbian, Gay, Bisexual & Transgender) Resource Center which strives to honor, promote and celebrate the diversity of Cortland County residents, believe in that when all individuals are treated with respect, the entire community is strengthened.

For more information call (607) 756-8970, Ext. 254

Fax (607)756-0058

[www.cortlandLGBTcenter.org](http://www.cortlandLGBTcenter.org)

## **Safety**

### **Residential Key Vaults - "Knox Box"**

This is a key vault that is attached to your door to allow emergency responders access to your home.

Contact: Cortland City Fire Department (temporary loaner program)

Fire Department Code Enforcement Office

(607) 753-1741

Cortland County Area Agency on Aging (607) 753-5060

## **I am Okay Today**

Sponsored by the Cortland County Sheriff's Department in cooperation with the Area Agency on Aging. The program is designed to provide a sense of safety and security for seniors 60 and older. Once enrolled in the program the senior is required to call the Sheriff's Department each day during a scheduled time. The program is free and open to all county senior residents who live alone.

Contact: Cortland County Sheriff's Department (607) 758-5599, option 7  
Cortland County Area Agency on Aging (607) 753-5060

## **Personal Emergency Response System**

A personal emergency response system (PERS) is an electronic communications device that will signal a monitoring agency for help when an individual activates it. Trained operators provide continuous monitoring and will immediately notify emergency response organizations and designated individuals upon receipt of a signal.

There are many electronic emergency response systems available. Consumers should clearly understand whether the unit must be purchased or if it can be rented. They should also clarify what is included in the installation costs and monthly operating fees.

Information is available at the Area Agency on Aging at (607)753-5060.

## **Project Lifesaver**

Project Lifesaver is a public safety program to locate missing persons, of any age, who are at risk for wandering due to Alzheimer's disease or related dementia, autism or Down's syndrome.

A participant in Project Lifesaver is fitted with a transmission device that looks similar to a watch. Should the individual wander and become lost, Sheriff's department personnel will respond with tracking equipment with the objective to find the individual and return him or her home safely. Project Lifesaver is available to any child or adult who is at risk to wander and who has a 24 hour/7 day a week caregiver.

For more information about Project Lifesaver contact:  
Area Agency on Aging at (607) 753-5060 or  
e-mail [ccaaa@cortland-co.org](mailto:ccaaa@cortland-co.org)

# TRANSPORTATION

## Cortland Transit

The public transportation system in Cortland County is provided by Cortland Transit.

Four city fixed routes serve Cortland, Homer and Cortlandville. Buses operate on 30 minute intervals from the Cortland County Office Building at 60 Central Ave. in Cortland between 6:00 am and 6:00 pm Monday through Friday.

Three additional fixed routes provide service to Marathon, Cincinnatus, Willet and TC3 and Cornell University at specified times.

There are also flex routes that operate public service at specified times.

Bus utilizes flag stops. Wave to the driver to stop the bus for a pick-up.

All buses are wheelchair accessible.

Also offered is Dial-A-Ride service (door to door service) in certain locations which can be scheduled in advance by calling Cortland Transit at (607) 758-3383.

Check out all bus schedules online at [www.way2gocortland.org](http://www.way2gocortland.org) or by calling the Mobility Manager at (607)758-4198 for assistance.

## Medicaid Transportation

Medicaid transportation in Cortland County is provided by Medical Answering Services, LLC (MAS).

MAS provides Medicaid Transportation Management and Prior Authorization for all non-medical transportation services for Cortland County. All non-emergency Medicaid transportation is subject to the prior approval from MAS.

For more information contact MAS at 1-855-733-9397 or call the Area Agency on Aging at (607) 753-5060.

## Handicapped Parking Permits

Applications for handicapped parking permits may be obtained at the Town, City or Village Office in which you reside. Both the applicant and his or her physician must complete sections of the application. The applicant must also show a valid NY State Driver's License or Department of Motor Vehicle Non-driver ID card. Applications should be returned for processing at the same municipal office.

# NUTRITION

## Senior Nutrition Services - Cortland County Nutrition Program - 753-5061



Congregate  
^

### Senior Dining

Breakfast/Brunch  
Hot Lunch including salad bar  
Evening Meal from entrée to dessert  
Nutrition/Health Education  
Activities/Fitness/Social Time  
Gathering Place  
Nutrition Counseling  
Emergency Blizzard Bags  
Information and Assistance



Meals on Wheels  
^

### Homebound Delivery

Hot Nutritious Lunches  
Supper and Weekend Meals  
Monday - Friday Delivery  
Nutrition Counseling  
Dedicated Routes  
Daily Client Safety Check  
Emergency Blizzard Bags  
Information and Assistance



Food Pantries  
^

### Emergency Food

Three Day Food Supply  
Nutrition Education  
Temporary Food Security  
Screening and Referrals  
Information and Assistance

## Senior Centers

The Cortland County senior centers located in the City of Cortland, Harford, Homer, Marathon, McGraw, Scott, Truxton and Willet offer an opportunity for people age 60 and older social interaction with other older adults, by promoting conversation, camaraderie, support and friendship. A well-balanced meal enhances daily nutrition intake and the nutritional status of seniors. Each meal provides one-third of the Recommended Daily Allowance.

There is a suggested donation of \$3.00 for a lunch meal and \$4.00 for evening meals; however, donations made for meals are completely voluntary. Donations are made on a daily, weekly, or monthly basis. Services will not be denied due to inability to donate. Any and all donations are greatly appreciated. Donations are used to help defray the actual cost of meals, and to expand services under the Nutrition Program.

In addition to meals and socialization, the senior centers provide health screenings, nutrition and health education, nutrition counseling, access to senior services and information on topics of interest to seniors. Exercises and recreational activities, including special programs such as A Matter of Balance and Bonesaver Exercise Program sponsored by the Area Agency on Aging and RSVP, and Living Healthy Classes sponsored by the Seven Valleys Health Coalition, as well as interactive Wii games, cards, billiards, shuffleboard, holiday parties, evening events with entertainment and outdoor games and picnics.

## SENIOR CENTER LOCATIONS AND INFORMATION

Center	Address	Days/Hours	Phone
Cortland	60 Central Avenue County Office Building Cortland	Monday-Friday 7:00am-2:30pm Thurs 7:00 am-7:30pm Breakfast: Monday & Thursday 7:00-9:00am	753-5166 753-5061
Harford	Creamery Hills Senior Complex , Creamery Rd., Harford	Monday-Thursday 9:00-2:00pm	844-3808
Homer	Town Hall 31 N. Main St., Homer	Monday 2:00-7:00pm Tues-Thurs 9:00am-2:00pm	749-2362
Marathon	Civic Center Brink St., Marathon	Monday-Friday 8:00am-3:00pm	849-3884
McGraw	Community Building Clinton St., McGraw	Monday-Thursday 9:00am-2:30pm	836-8916
Scott	United Methodist Church Route 41, Scott	Monday-Thursday 9:00am-2:30pm Friday 7:00-11:30am	749-7973
Truxton	United Methodist Church Route 13, Truxton	Mon., Wed., Thurs. 8:30am-2:30pm 2 <sup>nd</sup> & 4 <sup>th</sup> Tues. 2:00-7:00pm 1 <sup>st</sup> & 3 <sup>rd</sup> Thurs. 7:00 am- 12:00pm	842-6253
Willet/ Cincinnati	Willet Town Hall Route 41, Willet	Monday-Thursday 8:00am-3:00pm Friday 7:30am – 1:00 pm	863-4887

Note: All phone numbers are 607 area code

### Meals on Wheels

Meals on Wheels (MOW) is a five day a week daily service provided by the Nutrition Program that provides home delivered meals to Cortland County residents age 60 and over who cannot prepare meals for themselves and are at least one of the following:

- Homebound
- Incapacitated due to accident, illness, or frailty
- Unable to prepare meals because of lack of facilities such as a refrigerator, stove, etc.

- Unable to shop for and prepare own meals
- Unable to prepare meals safely
- Lack the support of family, friends, or neighbors

The spouse of the homebound person, regardless of age or condition, is eligible to receive home delivered meals. Clients of the Meals on Wheels program are asked to make a suggested donation of \$3.00 for a lunch meal and \$4.00 for a supper meal to help defray the actual \$8.50 per meal cost of preparing and delivering the meal. All donations are kept confidential and are paid in cash or check on a daily, weekly or monthly basis. Envelopes are distributed and collected by Meals on Wheels drivers or can be mailed directly to the Area Agency on Aging. Services are not affected because of an inability or unwillingness to donate. Any and all donations are greatly appreciated. Donations are used to improve the quality of and help defray the cost of meals, as well as expand and support services under the Nutrition Program. The meals follow U.S.D.A. Dietary Guidelines for a liberal geriatric diet and are monitored and analyzed by the program dietitian. Meal service consists of a mid-day hot lunch meal delivered Monday through Friday between 10:30 am and 12:30 pm. In addition, upon request, a cold supper meal can be provided for evenings and frozen meals for the weekend.

Meal recipients must be home to receive the meal and must notify the office if they will not be home at the time of delivery. Meals cannot be left with a neighbor or in the recipients' refrigerator. If not notified ahead of time, the office will implement a series of procedures to verify the wellbeing of the meal recipient. When meals cannot be delivered due to inclement weather, closure announcements are broadcasted on local radio and television stations.

A detailed assessment is completed for every participant in the Meals on Wheels Program to ensure initial and continued eligibility. Referrals are made to other agencies and services as appropriate.

Referrals to the Meals on Wheels Program may be made by individuals, family members, friends, neighbors, or members of the medical community.

For more information: Call Meals on Wheels at (607) 753-5084 between the hours of 8:00 am and 4:00 pm, Monday through Friday.

## **Nutrition Counseling**

The Cortland County Nutrition Program Dietitian provides nutrition counseling for residents of Cortland County who are 60 or over.

- The dietitian consults new Meals on Wheels participants who screen as high risk and as requested by clients or physicians.
- The dietitian is available by appointment at the Area Agency on Aging, at senior centers, or in the homes of the homebound to review the dietary status and needs of Cortland County seniors, and to provide them with information regarding special diets.
- The dietitian is also available to speak on nutrition education to senior centers or groups

For more information or to make an appointment, contact the Cortland County Nutrition Program by calling 753-5061.

## Cortland County Community Food Pantries

The following programs are designed to meet the immediate needs of individuals or families in the event of emergency food shortages.

Cortland County Nutrition Program Helping Hands Food Pantries		
Cortland	Truxton	Willet
60 Central Avenue, Room B28 1 <sup>st</sup> & 3 <sup>rd</sup> Fridays, 9:00am-Noon 753-5061 for information <b>Open to community</b>	Truxton UM Church 842-6253 Main St., Truxton Wed. 9:00-2:30 Mon - Thurs. 8:30 am - 2:00 pm 2 <sup>nd</sup> & 4 <sup>th</sup> Tues. 2:00pm - 7:00 pm	Town Hall, Route 41, Willet 863-488 Mon.-Thurs. 9:00 am-2:00pm Friday 7:00 am - 1:00 pm

Cortland		
The Salvation Army 138 Main Street Cortland, NY 13045 607-753-9363 <b>Mon., Tues., Thurs., Fri 9-2:30pm</b> <b>Wed. 9:00 am-12:00 noon</b> Fresh food give-away is the 4 <sup>th</sup> Mon. of each month @ 3:30 pm Fresh bread and produce daily, when available Soup kitchen - last five days of the month	Catholic Charities Emergency 37 Central Ave. Assistance Cortland, NY 13045 607-756-5992 Ext. 34 <b>Food Pantry</b> <b>Mon., Tues., Thurs., Friday</b> <b>1:00 pm - 4:00 pm</b> <b>Open to community</b>	Cortland Loaves & Fishes, Inc. 13 Court Street (Grace Episcopal Church) Cortland, NY 13045 607-756-6195 <b>Lunch: Mon., Tues., Thurs 12:00 - 1:00 pm</b> <b>Dinner: Wed., Fri. 4:30 - 6:00 pm</b> <b>Bag Lunches: Sat. 11:30 am - 12:00 noon</b> <b>Free bread: Mon. - Fri. during meal times</b> <b>Open to community</b>
Ukranian Pentecostal Church 729 McLean Road Cortland <b>CHURCH MEMBERS ONLY</b> <b>2<sup>nd</sup> Sat of each month</b> <b>5:00 - 9:00 pm</b>	Grace Christian Fellowship 1250 Fisher Avenue, Cortland 749-3233 <b>18 Main St. Location</b> <b>Last Fri. of each month</b> <b>9:00 am - 11:30 am</b>	Cupboards of Love First United Methodist Church 734 Route 222, Cortland, NY 13045 607-756-5426 <b>Open to community</b> <b>Open: Wednesdays</b> <b>3:30 - 5:30 pm</b>
Cincinnatus	Homer	Cortland
Cortland-Chenango Rural Services Food Pantry 2704 Lower Cincinnatus Rd, Cincinnatus, NY 13040 607-863-3828 <b>Residents only</b> <b>Open: Monday-Friday</b> <b>9:00am-5:00pm</b> <b>Saturday, 9:00am-Noon</b>	Homer Methodist Church 16 Cayuga St., Homer <b>By appt. only 749-3260</b> <b>Tues. 10:30 am - 1:00 pm</b> <b>Thurs. 5:00 - 7:00 pm</b> <b>Homer residents only</b> Tiny - 749-7159 Tonia - 591-2093	Bible Baptist Church Rte. 281 at Lauder & MacGregor Streets 607-756-7716 Use MacGregor Street Entrance <b>4<sup>th</sup> Wednesday</b> <b>5:00 pm - 6:30 pm</b> <b>Open to community</b>
Homer	McGraw Community FP	Marathon
St. Margaret's Church 14 Copeland Avenue Homer, NY 13077 607-749-2542 - Call ahead please <b>Open: Tues 1:00-2:00 pm</b> <b>Thurs. 10:00 - 11:00 am</b> <b>Homer, Scott, Preble residents</b>	McGraw Methodist Church 20 East Main Street McGraw, NY 13101 607-836-6802 <b>Open: Thursdays</b> <b>6:00-7:00pm</b> <b>Open to community</b>	Town Hall, PO Box 824, Marathon, NY Mary Bliss 607-849-3217 or 607-849-3230 <b>Pantry: Tues. &amp; Fri. 4:00-5:30 pm</b> <b>Surplus Food</b> <b>2<sup>nd</sup> Thursday of the month</b>
Spafford/Scott	Virgil	Harford
Scott United Methodist Church 6816 Rte 41, Homer, NY 13077 607-749-7973 (Lisa) <b>3<sup>rd</sup> Friday 2:00-6:00pm</b> <b>Serving Scott/Spafford residents</b>	Virgil Food Pantry "The Lord's Cupboard" United Methodist Church 607 756-2776 (Judy Pierce) <b>Open 3<sup>rd</sup> Sat. - 10:00 am - 12:00 noon</b> <b>Virgil Residents only</b>	Harmony Methodist Church Rte. 221 844-4269 (Melinda) 657-8481 (Donna) <b>Open 3<sup>rd</sup> Tuesday</b> <b>3:30 pm - 6:00 pm</b>



The Cortland County Retired and Senior Volunteer Program (RSVP) recruits individuals 55 and older to perform volunteer service through local non-profit organizations. The Corporation for National and Community Service, the federal funding source for RSVP, requires that recruitment efforts be focused in six priority areas. Following is a list of our six focus areas and example jobs.

### **Education**

- Headstart classroom assistance
- Mentoring disadvantaged youth

### **Healthy Futures**

- Meals on Wheels assistance
- Leading designated Health and Wellness classes
- Assisting at local Food Pantries

### **Veterans and Military Families**

- Assisting with transportation through V.A. van driving

### **Environmental Stewardship**

- Assisting at local Drug Take-Back Days

### **Economic Opportunity**

- Assisting with Adult Literacy Program

### **Disaster Services**

- Assisting with local and national disasters
- Assisting with preparation for local disasters

### **Benefits to joining RSVP include:**

- Volunteers can choose from the type of activities available that appeals to them and the time they would like to dedicate to it.
- Local volunteers will be part of a national story, showing how volunteers are helping their community solve challenging issues.
- Volunteers are covered by an accident and liability insurance while on assignment
- Volunteers can receive assistance with incidental expenses, such as mileage reimbursement

Cortland County RSVP is sponsored by Cortland County, New York State Office for Aging, and the Corporation for National and Community Service.

For more information, call (607) 753-5057 or email at [rsvp@cortland-co.org](mailto:rsvp@cortland-co.org).

# VETERANS SERVICES

## Cortland County Veterans Service Agency

This agency is available to counsel and serve veterans, their widows and children, and to help obtain all benefits to which they are entitled under federal, state and local laws.

The office is located in the County Office Building, 60 Central Avenue, Cortland, NY, Room 108A  
Telephone: (607) 753-5014

## DAV Transportation

Cortland County veterans who have appointments at the Syracuse VA hospital and need transportation can contact the DAV Transportation Office to arrange a pick-up time. Veterans should call as far in advance of their appointment as possible (at the minimum - three days in advance).

The DAV will want to know the following information: Veteran's name, address and telephone number along with the date and time of the appointment, the clinic where the appointment is being held, and the last four digits of the veteran's social security number. Also, if a wheelchair or walker is required, let the Transportation Office know in order that the appropriate accommodations can be made.

The DAV Transportation Office may be reached by calling 1-800-792-4334, ext. 54352. The office is open from 9:00 am to 2:00 pm Monday through Friday.

# MISCELLANEOUS

## Outreach

The Area Agency on Aging's mission includes providing a coordinated system of programs and services on behalf of all senior citizens of Cortland County. The agency meets this objective by offering educational programs and technical assistance with applications in the office, at community sites and at in-home visits and at our eight senior centers.

Common topics for outreach include:

- Health insurance counseling
- Energy assistance programs
- Property tax exemptions
- Farmers' Market Coupon distribution
- Caregiver Enrichment Series
- NY Connects

For more information call the Area Agency on Aging at (607) 753-5060.

## Newsletters

The Area Agency on Aging publishes two newsletters:

- The Senior News is published bimonthly and is distributed by mail or e-mail to individuals and/or caregivers who are providing care to persons 60 and older who live in Cortland County. The Senior News provides information on current topics and local events of interest to seniors and on topics and events that provide support to caregivers. To subscribe call (607)753-5060 or e-mail your request to [ccaaa@cortland-co.org](mailto:ccaaa@cortland-co.org).
- The RSVP Messenger is published four times a year and distributed by mail to individuals enrolled in the RSVP program in Cortland County. The RSVP Messenger provides information on volunteer opportunities and recognition of current volunteers.

The newsletters are provided at no charge, but donations to defray printing and mailing costs are appreciated.

## Services for the Vision Impaired

### *Association for Vision Rehabilitation and Employment (A.V.R.E.)*

The A.V.R.E.'s Senior Vision Services program is designed for people 55 and older who have developed severe vision loss. The program is staffed by specialists who understand the particular issues of older people with vision impairment. A person does not have to be legally blind to receive the services, but the vision loss needs to be severe.

Individuals with serious visual impairment are provided with information, assessment and training to help them care for themselves at home. The program also provides low vision glasses and adaptive equipment to enhance a person's ability to function. Home visits are made in Cortland County.

Services are available to residents of Broome, Chemung, Chenango, Cortland, Delaware, Otsego, Schuyler, Tioga, and Tompkins Counties.

To contact: (607) 724-2428

174 Court Street, Binghamton, NY 13901 or

[www.avreus.org](http://www.avreus.org)

### *Vision Support Group*

The Vision Support Group meets monthly at the County Office Building, 60 Central Avenue, Cortland. Fellowship, networking, information, and family support are offered. Visually impaired persons of all ages, and family members are welcome to join the group.

For more information please call the Area Agency on Aging at (607) 753-5060.

## Elder Abuse Awareness

Elder abuse can take the form of physical abuse, emotional abuse, neglect, sexual abuse, or financial exploitation. Education, awareness and prevention are addressed by the Area Agency on Aging through presentations at senior centers and community groups as well as through the media and the agency newsletter. Booklets and brochures are also available at the Area Agency on Aging.

For more information, please call the Area Agency on Aging at (607) 753-5060.

If you are concerned about the safety of an elder individual or suspect abuse in any way, call the Department of Social Services Adult Services at (607) 753-5265.

## Employment and Training Services

There are many programs available to assist seniors in securing the training and support necessary to update their skills to compete in the current job market.

- ***Cortland Works! Career Center*** is a multi-agency career/job search center that provides one-stop assistance in securing employment for individuals of all ages. Services include computer and library resources, counseling, training and workshops, and resume preparation.

Located at 99 Main Street, Cortland, NY 13045

Call: (607)756-7585

[www.cortland-co.org/cortlandworks.cortlandhome.asp](http://www.cortland-co.org/cortlandworks.cortlandhome.asp)

- ***Senior Community Services Employment Program (SCSEP)*** is a program that provides training opportunities for low-income individuals age 55 and older. Participants work an average of twenty hours per week in public or not-for-profit agencies updating their skills and learning new ones, with the goal of transitioning to unsubsidized employment.

Contact Cortland Works! Career Center at (607) 756-7585, Ext. 3253

- ***Experience Works*** is a national not-for-profit organization that provides training and employment services for mature workers. Counseling and job search assistance are also available.

Located at 277 Tompkins Street, Suite 2, Cortland, NY 13045

Call: (607) 756-2211

or [www.experienceworks.org](http://www.experienceworks.org)

or 1-877-314-3387 to determine eligibility

May also access services through Cortland Works! Career Center (607)756-7585 x 3253

## Direct Deposit

Instead of receiving a paper check in the mail, recipients are now required to have monthly Social Security, SSI or Veterans benefit payments deposited directly to a personal bank account. Direct Deposit has many advantages over paper checks.

- **Safety:** There is no paper check to be lost in the mail, misplaced or stolen. There is no paper check to be signed and cashed fraudulently. Your benefit amount goes directly into your bank account. Direct Deposit lets you stay safe and sound in your home in all kinds of weather.
- **Dependability:** Direct Deposit is 100% reliable. The funds are always there on payment day, always on time, and available for you to use immediately.
- **Freedom:** Direct Deposit gives you the freedom to travel, visit, or go away whenever you choose, because your money goes into your account no matter where you may be on payment day. If you are not well at home or in the hospital, Direct Deposit can be relied on to get your money into your account.
- It is easy to sign up for Direct Deposit in any of the following ways:
  - On Line - go to [www.GoDirect.org](http://www.GoDirect.org)
  - By phone - call Go Direct at 1-800-333-1795
  - In person - visit the bank or credit union where you have an account.
- If you would like to use Direct Deposit, but do not have a bank account or credit union account, there are still options. Call Go Direct at 1-800-333-1795 for more information or see information on the Direct Express Card below

According to the Social Security web site, **not one payment** has ever been lost since Direct Deposit began in 1976.

## Direct Express Card

If you do not have a bank or credit union account into which monthly Social Security, SSI, or Veterans benefits can be direct deposited, the Direct Express Card will enable you to receive those benefits electronically. The federal benefit is credited to a Direct Express Debit MasterCard card.

- Funds are credited automatically
- Funds are available immediately
- No bank account required
  - No hassle to cash a check
- Most services are free
  - No charge to sign up for the card
  - No monthly fee for the card
  - No fee when used at locations that accept MasterCard debit cards: retail locations, cash back with purchases or cash withdrawals through bank or credit union tellers
  - 1 free ATM cash withdrawal for each deposit posted to your account when used in the Direct Express ATM network.
  - No fee for balance inquiries
- Safe
  - No need to carry large amounts of cash

- If card is lost or stolen it will be replaced (once a year at no charge)
- Will have a PIN to use at ATMs and retail locations
- Money on card is FDIC insured
- Protection against unauthorized use of the card when promptly reported
- Easy to enroll
  - 1-800-333-1795
  - www.godirect.org

**IMPORTANT:** Retirees who apply for Social Security benefits will no longer have the option of receiving a paper check in the mail. The designation for direct deposit came into effect on **MARCH 1, 2013.**

## Empire Passport

The Empire Passport is an annual pass providing unlimited day use vehicle entry to most of New York State's parks and recreational facilities.

- The cost for a 2015 Empire Passport is \$65 and is valid through March 31, 2016.
- The Passport provides access to 178 state parks, 55 Department of Environmental Conservation (DEC) forest preserve areas, as well as to boat launch sites, arboretums and park preserves
- The Empire Passport is a vehicle entry pass and provides entry to everyone in the vehicle

### To apply:

- Order online at <http://nysparks.com/admission/empire-passport>
- Order by phone at (518) 474-0458 using a credit card
- Purchase at any state park or state park regional office
- Mail an application (available online at above internet address) with a check or money order to: Empire Passport  
State Parks  
Albany, NY 12238

## Help to Pay for Telephone Service

There is assistance available to help individuals reduce their monthly phone charges. Eligible individuals may choose from one of the following:

- ***Lifeline Discount Program:*** To be eligible for the lifeline discount you must be receiving assistance from one of the following programs: HEAP, Food Stamps, Medicaid, SSI, Safety Net Assistance or Family Assistance, or your total household income is at or below 135% of the Federal Poverty Guidelines. Total savings and benefits will vary depending on your phone company.  
To apply for the lifeline discount, contact your telephone service provider. (the number appears on your bill). The Lifeline discount is applied to your home telephone number (landline).

Contact information: Verizon customers, 1-800-837-4966 must type in "lifeline" in search box

or [www22.verizon.com/](http://www22.verizon.com/)  
Frontier customers, 1-800-921-8101 or  
[www.frontier.com/products/Lifelines](http://www.frontier.com/products/Lifelines)  
Time Warner customers, [www.timewarnercable.com](http://www.timewarnercable.com)  
Area Agency on Aging (607) 753-5060

• ***Assurance Wireless***

- Provides a free cell phone and 250 free voice minutes monthly
- May purchase additional minutes, texting or international calls
- Qualify if you participate in any of the following programs:
  - Medicaid
  - Food stamps/SNAP
  - Supplemental Security Income
  - Temporary Assistance for Needy Families
  - Section 8 Housing Assistance
  - Home Energy Assistance (HEAP)
  - Family Assistance
  - Safety Net Assistance
  - Free School Lunch Program
  - Non-service related Veteran's Disability Pension or Surviving Spouse Pension
  - Your total household income is at or below 135% of the Federal Poverty Guidelines

Contact information: Assurance at 1-888-898-4888 or [www.assurancewireless.com](http://www.assurancewireless.com)  
Area Agency on Aging (607) 753-5060

• ***SafeLink Wireless Lifeline Service***

- Provides a free cell phone and 250 free minutes per month
- Qualify if you participate in any of the following programs:
  - Medicaid
  - Food Stamps/SNAP
  - Supplemental Security Income
  - Temporary Assistance for Needy Families
  - Section 8 Housing Assistance
  - Home Energy Assistance (HEAP)
  - Family Assistance
  - Safety Net Assistance
  - Free School Lunch Program
  - Non-service Veteran's Disability pension or Veteran's Surviving Spouse Pension
  - Your total household income is at or below 135% of the Federal Poverty Guidelines

Contact information: Safelink at 1-800-Safelink or [www.safelinkwireless.com](http://www.safelinkwireless.com)  
Area Agency on Aging at (607)753-5060

## **Confident Woman Boutique**

Provides the services of a certified and trained fitter to assist women in choosing post mastectomy breast forms and garments that will assist them to recover and feel good about the way they look. Choices of prosthesis, camisoles, bras, and other supplies are available.

Referrals are accepted from patients, physicians, and other sources.

Insurance including Medicare and Medicaid may cover the products provided when coverage guidelines are met. Products may also be purchase privately.

For more information: Call (607) 753-6452 between 8:30 am and 4:30 pm, Mon - Fri for appointment.

The Confident Woman Boutique is a part of Cortland Regional Home Health Services, located at 6 Euclid Avenue, Cortland, NY 13045

## **Snow Shoveling**

Seniors who are financially able to pay for snow removal services may call the Area Agency on Aging at (607) 753-5060 for a Workers Exchange List for names and phone numbers of providers, or check the Yellow Pages under “snow removal”.

## **Home Delivery**

The following area stores offer delivery service for area residents:

### **Grocery Stores**

Homer IGA Foodliner 7 S. Main Street Homer, NY 13077	(607) 749-3311 (Call by 9:00 am Thursday) \$3.00 delivery fee Delivery Thursday only to Cortland/Homer area
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P & C Fresh 160 Clinton Ave. Cortland, NY 13045	(607)753-8479 Access to delivery by computer only by typing in <a href="http://www.rosieapp">www.rosieapp</a> . Delivery service provided daily
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Greg’s Market 28 Cortland Street Marathon, NY 13803	(607) 849-3277 Delivery within the village limits of Marathon Call for availability
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### **Pharmacies**

Kinney Drugs 3656 Rte. 281 Cortland, NY 13045 (607) 753-9359	Free prescription delivery Mon.-Fri. Delivery of non- prescription items will be charged \$2.00 for delivery.
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Will deliver to Cortland/Homer area afternoons daily, Monday - Friday.  
Delivery to Marathon and Cincinnatus area Monday, Wednesday and Friday afternoons  
Delivery to the Groton area Thursday afternoons

## Pharmacies, continued

Kinney Drugs  
14 Clinton Ave.  
Cortland, NY 13045  
(607) 753-1591

Free prescription delivery Mon.-Sat.  
Delivery of non-prescription items  
without a prescription will be charged  
\$2.00 for delivery

Will deliver to Cortland/Homer area daily, Monday - Saturday.  
Delivery to McGraw area some Fridays.

Walgreens  
3948 State Rte. 281  
Cortland, NY 13045  
(607) 756-8489

Will deliver to Cortland/Homer area Monday, Wednesday and Friday.

## Full Service Gas Stations

Homer Quickway  
34 S. West Road (Rte. 281)  
Homer, NY 13077 (607)749-5264