

There's No Place Like Home

7 Ways to Help You Stay in Your Home



Aging happens to all of us! If you want to stay in your home as the years go by, it is important to think ahead. Consider taking these steps.

1. Get Your Documents in Place

What would happen if you had a medical emergency and could not manage your finances or communicate your health care wishes? Take steps now! Store important papers in a safe place and have legal documents that name trusted individuals to act for you.



- **Important Papers:** Put important papers in a safe place. Include: Birth Certificate; Marriage Certificate (or Spouse Death Certificate/Divorce Papers); Citizenship Papers; Passport; Social Security Letters; Health Insurance Cards; Financial Account Numbers; Life Insurance Policies; List of Medications.



- **Health Care Advance Directives:** Advance directives are legal documents that include a **Health Care Power of Attorney** and a **Living Will**. A Health Care Power of Attorney names the individual(s) you would like to act for you if you are not able to communicate your health care wishes. A Living Will states your wishes if you are near death or permanently unconscious.

Find Out More: Forms are available at your local hospital.

Look Online: healthynh.org/initiatives/advance-care-planning/



- **Financial Power of Attorney:** This is a legal document that names the trusted individual(s) you would like to manage your financial/legal matters if you are unable or no longer wish to do so.

Find Out More: If you are 60 or older contact the Justice in Aging Project at New Hampshire Legal Assistance 1-888-353-9944.

Look Online: states.aarp.org/new-hampshire/new-hampshire-uniform-power-of-attorney-act

2. Get Informed about Home Care



- **A little help keeps you going strong:** Would you benefit from free delivered meals from Meals on Wheels, a fall prevention program, or a medical alert device?

Find Out More: Speak to your doctor or call ServiceLink 1-866-634-9412.

Look Online: Meals: dhs.nh.gov/programs-services/adult-aging-care/food-meals-nutrition; Fall Prevention: nhfalls.org/programs/falls-prevention-map.php
ServiceLink: www.servicelink.nh.gov/

- **Medicare:** If you are “homebound” and require medically necessary skilled nursing, physical, speech, or occupational therapy, you may be eligible to receive part-time services in your home. A doctor must certify that you need home health services. Medicare may also provide medical equipment, such as a wheelchair or walker to keep you safe in your home.



Find Out More: Get the “Medicare & You” handbook, call 1-800-MEDICARE.

Look Online: [medicare.gov/coverage/home-health-services](https://www.medicare.gov/coverage/home-health-services) and [medicareadvocacy.org/medicare-info/home-health-care/#quick%20screen](https://www.medicareadvocacy.org/medicare-info/home-health-care/#quick%20screen)

- **Medicaid:** If you are medically and financially eligible, the Medicaid program will provide services for you in your home. There is more than one Medicaid program that offers home care. One program, **Choices for Independence** (CFI) is for people 18 and older who need help in the home. Services may include help with personal care, household tasks, transportation, delivered-meals, adult day services, case management, medical equipment, home modifications (ramps, grab bars), and respite care. If you apply and are denied, call 603 Legal Aid 1-800-639-5290.

Find Out More: Call DHHS 1-844-275-3447 or ServiceLink 1-866-634-9412.

Look Online: nhcarepath.dhhs.nh.gov/partner-resources/consumer-booklets.htm



- **Veterans Benefits:** If you are a Veteran “Enrolled” in VA Health Care, and have certain medical needs, you may be eligible for home care benefits. If you are a “Wartime” Veteran with home care needs, you (in some cases your spouse), may be eligible for a VA pension commonly known as Aid and Attendance. If you have a “Service Connected Disability” of 70% or higher, you and family caregivers may be eligible for benefits to help you stay at home.

Find Out More: Call VA Caregiver Support 855-260-3274 or NH Veterans Services 1-800-622-9230.

Look Online: dmavs.nh.gov/veterans-services and va.gov/geriatrics/pages/Home_and_Community_Based_Services.asp

- **Adult Day Services:** These services provide respite and support for family members and offer a range of programming. Look for flexible scheduling, assistance with medication and monitoring, engaging programming, free trial day and potential for transportation services.

Find Out More: nhadulldayservices.com/



- **Private Care:** Sometimes it makes sense to pay a private agency for services. Be sure to ask questions. Is the agency licensed, bonded, and insured? Is there a minimum hourly scheduling requirement? Is there enough staff?

3. Lower Health Care Costs



- **Medicare Savings Programs:** If you are paying for costs associated with your Medicare benefits (premiums and deductibles), Medicaid programs called Medicare Savings Programs may help. You must be income and resource eligible to qualify.

QMB pays for costs associated with Medicare Parts A and B, plus the Part B premium.
SLMB and **SLMB 135** pay for Medicare Part B premiums.

QDWI pays the Part A premium for working individuals who have lost Medicare due to wages.

Find Out More: Call DHHS 1-844-275-3447 or ServiceLink 1-866-634-9412.

Look Online: dhhs.nh.gov/programs-services/medicaid/nh-medicaid-medical-assistance-eligibility/medicare-beneficiaries



- **Help with Medication:** Medications can be costly! These programs may help.

Medicare Prescription Drug (Part D) Low Income Subsidy (LIS) gives “Extra Help” to financially eligible individuals.

Find Out More: Call ServiceLink 1-866-634-9412 or 1-800-MEDICARE

Look Online: ssa.gov/pubs/EN-05-10508.pdf

Medication Bridge helps income eligible individuals who are not insured or under-insured access medication.

Find Out More: Call the Foundation for Healthy Communities (603) 225-0900

Look Online: healthynh.org/initiatives/access-to-care/medication-bridge/



- **Be Prepared for Hospital Discharge:** If you are in the hospital make sure you talk about discharge planning. A safe discharge plan is key to remaining at home. Ask hospital staff to help put post-hospital services in place. Speak up if you are worried that you are not ready to return home. You can ask to speak to a Hospital Patient Advocate. Medicare beneficiaries have other rights, including the right to appeal a hospital Notice of Non-Coverage, by calling your Medicare Qualify Improvement Organization (QIO). In New Hampshire Kepro (1-888-319-8452) is the QIO.

Find Out More: Speak to your health care provider before hospitalization.

Look Online: caregiver.org/resource/hospital-discharge-planning-guide-families-and-caregivers/ and medicare.gov/Pubs/pdf/11376-discharge-planning-checklist.pdf; Appeals for Medicare Beneficiaries: medicare.gov/claims-appeals/your-right-to-a-fast-appeal/getting-a-fast-appeal-in-a-hospital

4. Make the Numbers Work



- **Energy Assistance** is available for income eligible individuals. The Electric Assistance Program gives customers a discount on electric bills. The Fuel Assistance Program provides grant benefits for heating your home. The Weatherization Program makes your home more energy efficient. Gas Assistance Program (1-800-833-4200)

Find Out More: Call your local Community Action Agency

Look Online: capnh.org/home



- **Telephone Assistance** is available to financially eligible individuals. A free smart phone and/or a telephone bill reduction is available through Safelink Wireless and/or Lifeline Telephone Assistance.

Find Out More: Call ServiceLink 1-866-634-9412 or SafeLink 800-723-3546

Look Online: Free Smartphone

safelinkwireless.com/Enrollment/Safelink/en/Web/www/default/index.html#!/newHome; Lifeline Support <https://www.lifelinesupport.org/>

- **Internet** assistance is offered to eligible individuals through the federal Affordable Connectivity Program. This benefit includes a discount of up to \$30 per month for internet services and a one time discount on the purchase of a laptop.

Find Out More: Call ACP Support Center at 877-384-2575

Look Online: fcc.gov/acp



- **Food Assistance** from Meals on Wheels (home delivered meals and in some locations community dining) is available at no cost for individuals 60 + and disabled individuals 18 +. Community Action Agencies have Emergency Food Assistance and Commodity Supplemental Food Program for income eligible individuals.

Find Out More: Call the Commodity Supplemental Food Program 1-800-942-4321

Look Online: List of Home Delivered Meal Programs dhhs.nh.gov/programs-services/adult-aging-care/food-meals-nutrition

Commodity Supplemental Food Program

dhhs.nh.gov/programs-services/adult-aging-care/supplemental-food-seniors

SNAP (Supplemental Nutrition Assistance Program) benefits available if you are financially eligibility. There are income deductions for medical and shelter expenses.

Find Out More: Call DHHS1-844-275-3447 or NH Food Bank 603-669-9725 ext. 1147

Look Online: nheasy.nh.gov/#/apply-benefits



- **Housing Costs:** Housing costs are higher than ever. Information about affordable housing is available by dialing 211 from any New Hampshire phone. Homeowners who are income eligible, had COVID related financial hardship, and are at risk of becoming

homeless may be eligible for help from the Homeowner Assistance Fund. Benefits related to COVID are time limited.

Find Out More: Call 2-1-1, Homeowners 800-974-1377 ext. 1014 or HomesAhead (800) 974-1377

Look Online: 211nh.org/search/; homehelpnh.org/; homesahead.org/

Property Tax Relief programs include mandatory programs offered by all cities and towns. The mandatory programs include: tax abatements; tax deferrals for the elderly and disabled; tax exemptions for the elderly; veterans' tax credit; and tax exemptions for home improvements to help persons with disabilities.

Cities and towns may elect to provide expanded optional tax relief programs for persons who have a disability or are legally blind or hearing impaired. There is a State Property Tax Relief program for low and moderate income homeowners.

Find Out More: Go to your city or town hall for information about local tax relief and for state tax relief contact the NH Department of Revenue about Homeowners Property Tax Relief program 603-230-5920.

Look Online: Local Relief: nhla.org/assets/customContent/2022.02.03._Property_Tax_Pamphlet_2022_FINAL.pdf;
State Relief: revenue.nh.gov/faq/low-moderate.htm



• **Other Needs:** In New Hampshire, towns and cities must give help for needs like shelter, rent/mortgage, utilities, food, and medicine. Apply at your town or city hall. To show financial need have proof of income, resources, and monthly expenses. It does not matter how long you have lived in your city or town.

Find Out More: Call 603 Legal Aid 800-639-5290

Look Online: City or Town Welfare in New Hampshire: nhlegalaid.org/self-help-guides/benefits/local-welfare-new-hampshire

5. Know Your Fair Housing Rights

If you are renting, living in assisted living or a nursing facility, Fair Housing Laws protect you against discrimination. You cannot be treated differently due to race, color, national origin, disability, sex, religion, familial status, age, marital status, sexual orientation, gender identity. In addition, Fair Housing laws may help if you are disabled and need special arrangements, such as home modifications to remain in your home.

Find Out More: Call the Fair Housing Hotline 1-800-921-1115

Look Online: fairhousing-nh.org/

6. Protect Yourself from Scams and Exploitation

Financial abuse of older adults takes many forms, including trying to take control of an older adult's finances by deception, pressure, or undue influence. There are some simple ways to protect yourself and your family members.

Look Online:

[nhla.org/assets/customContent/Financial_Exploitation_Brochure__Updated_Jan_2022.pdf](https://www.nhla.org/assets/customContent/Financial_Exploitation_Brochure__Updated_Jan_2022.pdf)
<https://www.doj.nh.gov/consumer/elder-abuse/resources.htm>

7. Stay Involved, Continue to Learn, Connect

Did you know that feeling lonely can hurt your health? We all benefit from connections and support!



Find Out More: Call a friend, care for a pet, go to the library or Senior Center for ways to stay connected.

Look Online: press.aarp.org/2020-10-7-Foundation-Social-Isolation-Pandemic-Report

Virtual Events: events.dartmouth-hitchcock.org/organizer/aging-resource-center/

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Justice in Aging Project: 1-888-353-9944
Fair Housing Project: 1-800-921-1115



Intake Call Center: 1-800-639-5290
Online: nhlegalaid.org