

Choice, Independence, and Dignity for Older Marylanders



# Annual 2014 Report

## Budget Presentation Fiscal Year 2016



## A Message from the Secretary Gloria Lawlah



We are pleased to present the Annual Report of the Maryland Department of Aging (the Department). This report describes our accomplishments and services during 2014, represents our budget presentation for Fiscal Year 2016, and serves as a resource guide for legislators, service providers, and constituents. Our federal and State programs include: *Information and Empowerment; Community Wellness, Nutrition and Activities; Long Term Services and Supports; and Elder Rights Protection.*

**During the past twelve months the Department and the Department of Health and Mental Hygiene have implemented programs and services that assist older adults and individuals with disabilities to remain independent and engaged in the community rather than transitioning to institutional care.** The Department and the statewide network of 19 Area Agencies on Aging have historically assisted individuals that are at high risk of needing nursing home care and high risk of spending down their resources, which causes them to become Medicaid eligible. We administer State and federally funded programs like Senior Care, Congregate Housing, Senior Assisted Living Group Home Subsidy, and Medicaid Home and Community-based Services, all of which are significantly lower in cost than nursing home placement.

Each year, we provide information on long term services and supports, Medicare Insurance, and fraud and protective services to thousands of older adults and individuals with disabilities.

**Maryland Access Point or MAP** has been designated as Maryland's single-entry-point for long term care information and assistance. MAP is a central component in Maryland's long term care **rebalancing initiative**. Our State Health Insurance Program (SHIP) reaches thousands of people each year through telethons, local news outlets, and direct counseling. The Living Well program encourages older adults to manage chronic conditions. The Department regulates 39 Continuing Care Retirement Communities (CCRCs) providing housing and services for nearly 16,000 people. The Department funds two Naturally Occurring Retirement Communities (NORCs) and supports the development of Communities for a Lifetime. Our network operates 112 Senior Centers that offer health promotion, educational and social engagement activities. Finally, we provide assistance for the most vulnerable older adults through our State Ombudsman, Senior Legal Assistance, and Guardianship programs.

I commend my dedicated staff for their expertise, dedication and commitment during the past year.

Sincerely,

A handwritten signature in black ink, appearing to read "George Lawrence". The signature is written in a cursive, flowing style.

Secretary

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# Aging Profile





## ORGANIZATION

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### *History*

- In 1959, the Maryland Department of Aging (the Department) originated as the ***State Coordinating Commission on the Problems of the Aging*** (Chapter 1, Acts of 1959).
- It was renamed ***Commission on the Aging*** in 1971 (Chapter 595, Acts of 1971).
- The Governor established the ***Governor's Coordinating Office on Problems of the Aging*** in 1974.
- In 1975, the ***Commission on the Aging*** and the ***Governor's Coordinating Office on Problems of the Aging*** merged to form the ***Office on Aging***, a cabinet-level agency (Chapter 261, Acts of 1975).
- In July 1998, the Office became the ***Department of Aging***, a principal executive department (Chapter 573, Acts of 1998).
- In 2013, the Legislature recognized the Department's authority for the State's ***Aging and Disability Resource Centers***, known as ***Maryland Access Point (MAP)*** (Chapter 178, Acts of 2013).

### *Statutory Authority*

Two statutes serve as the primary basis for the Department's operations: Human Services Article, Title 10, Annotated Code of Maryland, and the federal Older Americans Act of 1965, as amended. The major duties assigned to the Department under these statutes are to:

- Administer programs mandated by the federal government;
- Establish priorities, programs, and services that meet the needs of Maryland's older adults;
- Evaluate the effectiveness of programs and services to determine their impact on Maryland's older adults;
- Advocate for older adults at all levels of government;
- Serve, through the 20 MAP sites statewide, as a trusted source of information, planning, and connection to long-term services and supports for older adults and all individuals with disabilities; and
- Review and formulate policy recommendations to the Governor for programs that have a positive impact on older adults.



## ***Organization***

The Department receives State general funds as approved by the General Assembly and federal funds through the Older Americans Act and other sources to carry out its mission.

The partnership between the Department and the 19 local Area Agencies on Aging (AAAs) provides programs and services for older adults statewide. AAAs are local government or non-profit organizations designated by the Department under federal statutory authority to provide for a range of services to meet the needs of older Marylanders. Each AAA is required to submit a plan for the delivery of services that meets State and federal statutory and regulatory requirements. State and federal funds are allocated to each AAA based on formulas developed by the Department in cooperation with the AAAs.

AAAs receive additional funds through county and municipal support and other public/private contributions. AAAs provide services to older adults either directly or through contracts with public or private organizations. Through the MAP initiative, AAAs, in partnership with their regional, non-profit Centers for Independent Living, also work with all individuals with disabilities.

## ***Vision***

“The Maryland Department of Aging envisions Maryland as a State where all people are able to age with dignity, opportunity, choice, and independence.”

## ***Mission***

“The Maryland Department of Aging, partnering with the Area Agencies on Aging and other organizations, provides leadership, advocacy, and access to information and services for Maryland seniors, their families, and caregivers.”

## ***Key Goals***

To ensure that older citizens are treated with dignity and respect, the Department, through leadership, advocacy, and community partnerships, has established five goals. Programs and services administered by the Department are the vehicles for achieving these goals. The goals are:

- Goal #1      Empower older Marylanders, their families, and other consumers to make informed decisions about their existing health and long-term care options with ease.
  
- Goal #2      Enable older Marylanders to remain in their own homes and/or communities with a high quality of life through the provision of home and community-based services.

- Goal #3 Empower older Marylanders to stay active and healthy through Older Americans Act services.
- Goal #4 Ensure the rights of older Marylanders, including preventing their abuse, neglect, and exploitation.
- Goal #5 Serve as a trusted center where older adults, all individuals with disabilities, and caregivers may plan for long-term care needs and access the full range of available long-term care public and private services and resources.

### *Partnerships*

The Department relies on an ever growing and dynamic host of federal, State and local government departments and agencies, universities and colleges, foundations, advocacy groups, health care systems and more to achieve its goals.

The Departments of Health and Mental Hygiene, Disabilities, and Human Resources and the Governor's Office for Deaf and Hard of Hearing are specifically identified as partners in the 2013 MAP legislation. These agencies work collaboratively with the Department to share information, plan jointly for new programs, and support county agencies to collaborate through MAP. The 19 AAAs are the recipients of State and federal funds administered by the Department.





# Area Agencies on Aging Maryland Access Point





## MARYLAND'S AREA AGENCIES ON AGING AND MARYLAND ACCESS POINT (MAP) NETWORK

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**Area Agencies on Aging (AAA)** are local agencies that have been designated by the Department of Aging under the Older Americans Act. The **Area Agencies on Aging (AAAs)** have taken their work to the next level to meet the long-term care service challenges facing the state and nation; they have forged new partnerships and new programs to serve the expanding older adult population and younger people with disabilities. AAA services include:

**Information and Assistance**  
**Application for Benefits**  
**Supplemental Housing Services**  
**Education and Social Services**  
**Elder Protective Services**  
**Communities for A Lifetime**

**Health and Wellness Services**  
**Long-Term Care Services**  
**Family Support Services**  
**Home Delivered Meals**  
**Employment Training and Jobs**  
**Medicare Insurance Counseling**

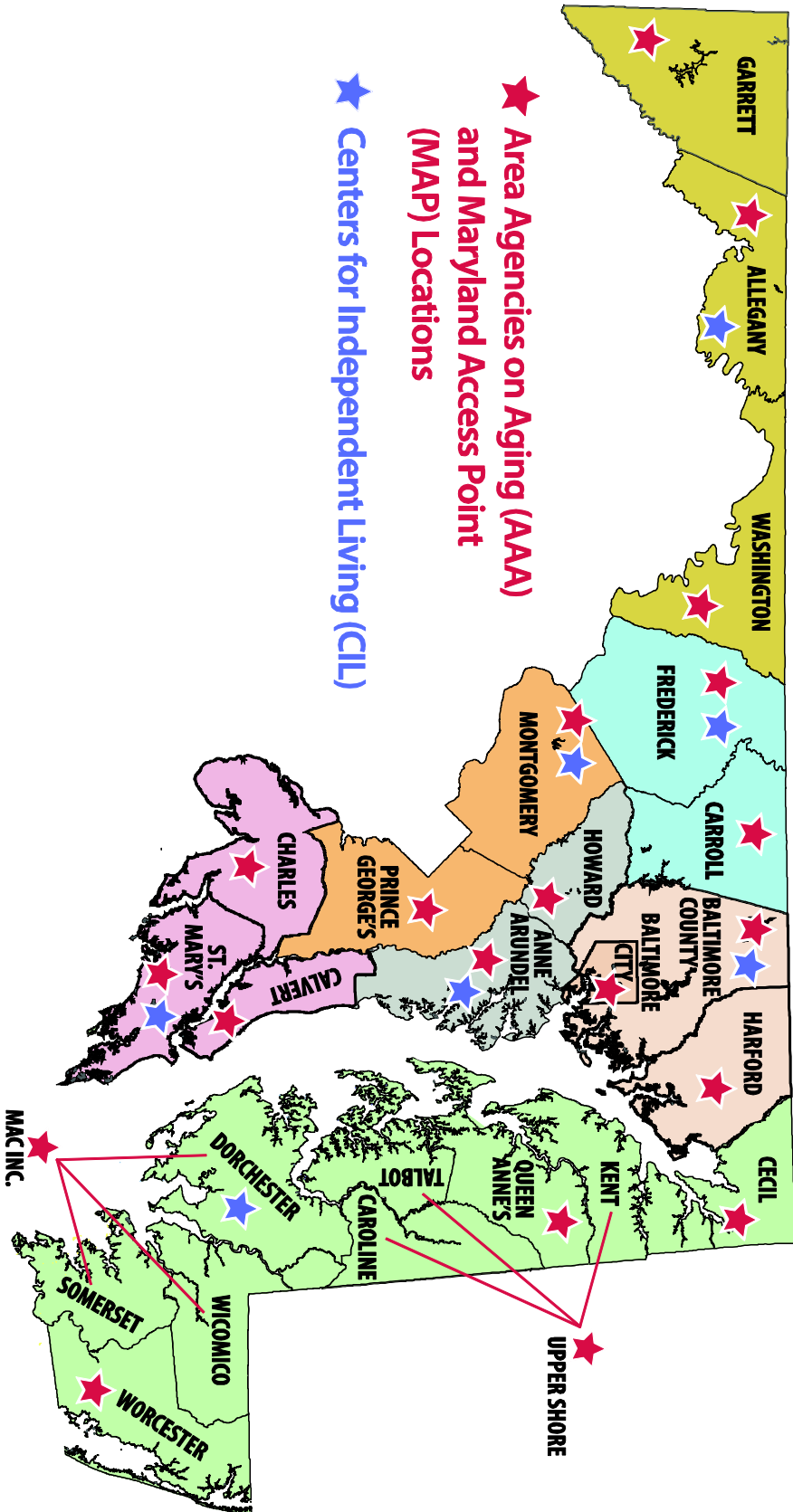
- AAAs are a major partner in Maryland's newest health initiatives of **Ageing and Disability Resource Centers, Money Follows the Person, Balance Incentive Program, and Community First Choice.**
- AAAs have **shifted long-term care services from institutional to community settings** and assisted Maryland residents to meet their own goals for community engagement and support services.
- AAAs are part of the national **Ageing and Disability Resource Center (ADRC)** initiative, a nationwide program that offers individuals a trusted and competent place to obtain long-term care information and assistance. The Maryland ADRC is known as **Maryland Access Point (MAP).**
- **AAAs know their constituents, their families and providers and they know how to locate resources to help people in their counties.**
- AAAs have provided case management services for over 15 years serving thousands of frail older adults who are eligible for nursing home care, but are able to remain in their homes with services through **Maryland's Medicaid Home and Community-based Waivers.**
- AAAs protect the most vulnerable people who are in nursing homes or need guardianship or protection from abuse. AAAs have assisted 2,089 long-term nursing home residents to return to the community under **Money Follows the Person.**

A listing of AAAs and their Directors is provided in the Appendix of this Annual Report.



# MARYLAND ACCESS POINT

YOUR LINK TO HEALTH & SUPPORT SERVICES



## COMMISSION ON AGING

### *History of the Commission on Aging*

The origin of the Commission on Aging dates back to 1959, when the General Assembly created the State Coordinating Commission on the Problems of the Aging in response to the rapidly increasing population of older persons. In 1971, the Coordinating Commission was re-designated the Commission on Aging, becoming an independent agency within the State Department of Employment and Social Services. In May 1973, the Commission was transferred to the Executive Department as the State agency responsible for planning, coordination, and evaluation activities under the federal Older Americans Act. Legislation in 1975 merged the Commission on Aging into the Office on Aging to serve in both an advisory and policymaking role. In 1989, legislation clarified the role of the Commission on Aging as the advisory body to the Office on Aging. Today, the Commission on Aging is the advisory body to the Maryland Department of Aging pursuant to Human Services Article §10–208.

### *Mission Statement*

“The Maryland Commission on Aging is a proactive body that provides statewide leadership on diverse senior issues and advocates for practical solutions.”

### *Recent Activity*

The Maryland Commission on Aging held its second annual joint training with local commissions in September 2014. Building on last year’s training about Communities for a Lifetime, the 2014 event focused on the Village movement and the important role state and local commissions can play in the ongoing development of Villages.

A webpage has been developed for the Commission that includes copies of training presentations, links to local commission websites, annual reports and more: <http://aging.maryland.gov/Commission.html>

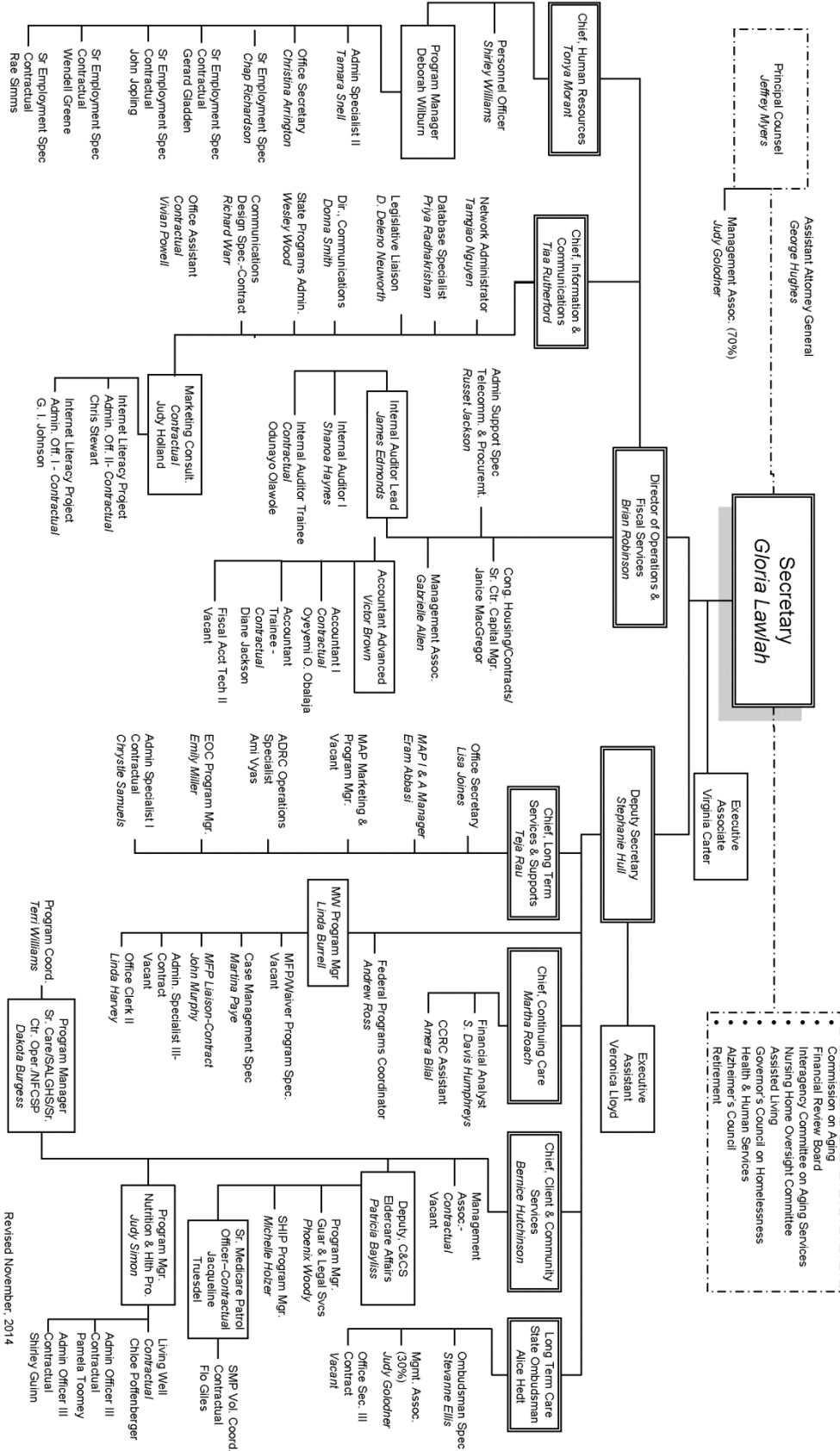
<b>Membership</b>	<b>County of Residence</b>
Ms. Sandra L. Callis	Prince George’s County
Mr. Maurice B. DiPoli, Jr.	Charles County
Delegate Barbara Frush	Prince George’s/Anne Arundel Counties
Mr. W. Lee Hammond	Wicomico County
Honorable Jordon L. Harding	Montgomery County
Ms. Maria V. Jimenez	Montgomery County
Ms. Louise E. Lynch	Frederick County
Ms. Paula M. Martin	Prince George’s County
Mr. Michael C. A. McPherson	Howard County
Mr. Stuart P. Rosenthal, Chair	Montgomery County
Mr. Chandhok (Jesse) Singh	Anne Arundel County
Ms. Sharonlee J. Vogel, Co-Chair	Howard County

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Effective: 11/25/2014

Maryland Department of Aging



Revised November, 2014



# YEAR IN REVIEW





## YEAR IN REVIEW: ACCOMPLISHMENTS IN 2014

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### INFORMATION AND EMPOWERMENT

#### ***MAP Launches 1-844-MAP-LINK***

In FY2014, Maryland Access Point (MAP) launched its statewide, toll-free phone number – **1-844-MAP-LINK (627-5465)** – that connects individuals to their local MAP office. The statewide phone number represents a state-local collaboration that allowed local county offices to maintain their unique number, even as they connected to the statewide system. The toll-free phone number is the capstone to a unified consumer access system that builds upon the website, [www.MarylandAccessPoint.info](http://www.MarylandAccessPoint.info), and 20 physical MAP offices located statewide. Older adults and all individuals with disabilities, regardless of age, may now receive information and access long-term services via the phone number, website, or walk-in office. MAP is the core mechanism through which the State is transforming the public long-term care system. The consumer face of MAP is the empowerment of all Marylanders through the provision of information, planning and navigation services known as “Options Counseling,” and assistance with accessing long-term services that support individuals in their home or community.

#### ***MAP Enhances Local Workforce Capacity for Options Counseling***

In FY2014, MAP worked with the University of Maryland School of Social Work to develop a standardized curriculum to raise professional competency and train 150 local MAP staff to provide Options Counseling planning and navigation services. MAP also developed and pilot-tested a universal intake tool in preparation for implementation of a new screening and triage system for prioritized access to Medicaid long-term services and diversion into lower cost alternatives where feasible or based upon consumer choice. Unlike a single program or service, MAP has a multi-agency operational side that works to unify public long-term care operations through partnership, workforce development, and implementation of a universal screening and triage system. These and other infrastructure efforts all seek to empower consumer self-direction and divert individuals with a nursing facility level of care into less costly alternatives, including alternatives to Medicaid.

#### ***Governor’s Leadership in Aging Awards***

In Observance of Older Marylanders’ Month, the Department sponsors the Governor’s Leadership in Aging Awards every May. In 2014, this time-honored tradition was organized by the Department and hosted with strong support from our Howard County Area Agency on Aging. More than two hundred professionals, advocates, and older Marylanders from communities large and small throughout the State gathered to honor outstanding individuals and groups in visual and performing arts, health and fitness, leadership and advocacy.

#### ***Senior Community Service Employment Program (SCSEP)***

SCSEP provides training and employment assistance to eligible workers 55 years and older through participating non-profit agencies or government entities known as Host Agencies. The program is actively forging partnerships with private sector and for-profit employers to hire and retain older workers and to provide community service. On May 1, 2014, Stephanie Rawlings-Blake, Mayor of Baltimore City, recognized SCSEP with a certificate of recognition for its dedication to improving the quality of life for Baltimore City residents. Among SCSEP’s accomplishments during the past year are: Enrolling and providing training assistance to 65 new eligible trainees; transitioned 16 SCSEP participants out of the program and into unsubsidized employment, forged new partnerships with private sector and for-profit employers to become new host agencies; and increased outreach initiatives and developed partnerships with four faith-based organizations and the Maryland Center for Veterans Education and Training, Inc. (McVet) in Baltimore City.

### ***SHIP In the News***

This year, the Maryland Department of Aging's State Health Insurance Assistance Program was prominently featured in two mass media publications. The April 19, 2014 edition of the *Baltimore Sun* (circulation of close to 200,000 in 2010) included a *Retiring Well Guide* which included a "Frequently Asked Questions About Medicare" section prepared by MDoA's health insurance expert. And, the August 2014 edition of *Baltimore Magazine* (circulation of more than 50,000), included A Summer Retirement Guide: A Boomer's Guide to 65, with a "To Your Health" section that included Medicare questions and answers, also produced by MDoA's health insurance expert.

### ***SHIP Phone-A-Thons***

For the fifth consecutive year, two live televised Phone-A-Thons announced the Medicare Open Enrollment Season and discussed options for coverage changes. An advance week of strategically placed commercials highlighted the events, provided mass media exposure and urged television viewers to call with health insurance questions. The first event had a statewide focus, while the second reached the Washington metropolitan area's densely populated Maryland counties of Prince Georges, Montgomery, Anne Arundel, and Howard with the D.C. Office on Aging and Virginia Department of Aging playing a key role. More than 2,500 calls were answered during the events and more than 1.1 million households were exposed to promotional ads prior to and after the events.

### ***Maryland SHIP Makes Sharp Rise In National Ranking***

Eight performance measures are a part of a comprehensive National Performance Reporting process that determines quality and impact of the 54 state and territorial based SHIPs across the nation. This year, the Administration for Community Living, the federal funder for the SHIP Program, released its national ranking of SHIPs with Maryland now ranked 12th out of the 54 SHIP Programs nationwide, improving its ranking from number 34 last year. The Maryland SHIP attributes this remarkable climb in the national rankings to hard work from the SHIP Coordinators and their volunteers at the 19 Area Agencies on Aging.

## **COMMUNITY WELLNESS, NUTRITION AND ACTIVITIES**

### ***Chronic Disease Self Management (Living Well Program)***

The Living Well program reduces healthcare costs and enhances quality of life. This evidence-based program is provided via community-based workshops and is peer-led. Participants build skills that help them understand how to communicate effectively with doctors, manage their own health, medications and nutrition, as well as understand the affect of stress, anxiety and pain. In addition to multi-condition workshops, participants can attend workshops which address living with Diabetes, Chronic Pain and Cancer. In 2014, over 1500 individuals attended 123 workshops throughout Maryland.

### ***Food Preferences of Older Adults in Senior Nutrition Programs***

The Maryland Department of Aging co-authored an article, published in the *Journal of Nutrition in Gerontology and Geriatrics*, which analyzed the food preferences of over 2,000 Maryland seniors who participate in congregate meal sites and home delivered meals in local community-based nutrition programs. Differences were noted based on gender and ethnicity. The results from this study were used to inform a revision to the statewide Menu Policies, in order to incorporate the food preferences of nutrition program participants.

### ***Living Well Center for Excellence***

The Maryland Department of Aging is partnering with MAC, Inc. (Maintaining Active Citizens), a non-profit area agency on aging and Maryland Access Point, located on the Eastern Shore of Maryland, to establish a Living Well Center of Excellence (LWCE). The LWCE will build on the work of the Living Well Chronic Disease Self Management Education program, a three year federal demonstration grant from the Administration for Community Living, to expand evidence-based self-management

programs proven to reduce rates of disability, improve mental and cognitive function, and lower health care costs. The LWCE will expand MAC's innovative and regional approaches to evidence-based health promotion programming to sustain and continue to develop statewide healthcare-community linkages to bring these proven workshops to communities throughout Maryland. The LWCE is anticipated to open in 2015.

#### ***Senior Center Health and Fitness Programs***

Through the state Senior Center Operating Fund, many Marylanders are benefiting from fitness trainings and health promotion classes. In 2014, more than 1,500 older adults participated in exercise and fitness programs at the 112 senior centers across the State; promoting mobility, flexibility, balance, and stress reduction.

#### ***Senior Farmer's Market Nutrition Program***

This program supports Maryland-based farmers and low-income older Marylanders by providing valuable coupons for the purchase of fresh fruits and vegetables. Area Agencies on Aging offer nutrition education to enhance the program. In 2014, nearly \$250,000 worth of coupons were distributed to 8,250 seniors statewide.

### **LONG-TERM SERVICES AND SUPPORTS**

#### ***Medicaid Supports Planning Service***

Area Agencies on Aging (AAA) in every jurisdiction provide supports planning services for individuals of any age participating in the following Medicaid home and community-based programs: Community First Choice (CFC), Home and Community-Based Services (CO) Waiver, Medical Assistance Personal Care (MAPC), and Increased Community Services (ICS). The Medicaid Supports Planning service is available from other Supports Planning Agency (SPA) providers.

#### ***Money Follows the Person Options Counseling***

Money Follows the Person (MFP) Options Counseling is a federally funded initiative designed to rebalance Maryland's long-term care supports systems to increase home and community-based services as an alternative to institutional care. Under MFP, 2,089 people returned to community-based settings.

#### ***Veteran Directed-Home Community Based Services Program (VD-HCBS)***

The VD-HCBS program serves American veterans of all ages and with all types of disabilities who are at risk of nursing home placement. The VD-HCBS program provides Veterans an opportunity to receive home and community-based care which will allow them to live independently in their own homes. Veterans are able to manage their own monthly budget and directly hire workers and/or purchase goods and services to meet their needs in their home and community. The program initially began operating in Baltimore and Prince George's Counties, as well as on the Eastern Shore. In 2014 the program expanded geographically to serve more veterans in Baltimore City and Carroll, Howard, Cecil and Anne Arundel Counties.

#### ***Continuing Care Retirement Communities – Lutheran Village at Miller's Grant***

The Lutheran Village at Miller's Grant, Inc. ("Miller's Grant") began construction on its \$127 million continuing care retirement community in July 2014. Miller's Grant will be located on approximately 50 acres in Ellicott City, Howard County, Maryland and is expected to include 241 independent living apartments and cottages, 20 assisted living apartments and 12 skilled nursing beds. The Lutheran Village at Miller's Grant, Inc., a Maryland non-profit corporation, is a wholly-owned subsidiary of Carroll Lutheran Village, Inc. located in Westminster, Maryland. Miller's Grant began marketing in July 2008 and in June 2014 met the required number of 10% deposits with signed contracts allowing it to complete its financing, receive its Initial Certificate of Registration from the Maryland Department of Aging, and start construction. Miller's Grant is expected to open in early 2016.

## ELDER RIGHTS PROTECTIONS

### *Ombudsman Program*

For the first time in its 30+ year history, the Maryland Long-term Care Ombudsman Program certified its volunteers and employed ombudsmen who advocate for the 47,000 residents in nursing homes and assisted living facilities. Ninety-six volunteers were certified; 20 of them receiving an “enhanced certification” by completing five modules and quizzes of the National Ombudsman Curriculum. The basic certification process involved seven face to face training sessions held across the state in 2013 so that the State Ombudsman could personally ensure that each volunteer understood the basics of the program. The training included an open ended exam for the volunteers that was reviewed by the State Ombudsman. In addition, training sessions in 2014 held in four locations focused on communication skills and the awarding of the certificates.

Forty-two employed ombudsmen were certified August 7, 2014 after completing an intensive training session held in two locations in the state, reviewing each of the National Ombudsman Modules and passing the quizzes, and completing a comprehensive exam graded by the State Ombudsmen.

The Ombudsman Program is mandated by Maryland law and the Older Americans Act, so that the most vulnerable residents of the state’s 1700+ long-term care facilities are not isolated from the community and have the information and support they need to seek quality of care and quality of life. According to the most recent data available (FY13), ombudsmen addressed 2873 complaints from residents, family, and others as well as providing 10,580 consultations to help consumers understand and deal with the complex long-term care system. Proactively, ombudsmen participated in family councils (159), resident councils (544) and community education sessions (323).

### *Money Smart for Older Adults*

The U.S. Consumer Financial Protection Bureau (CFPB) and the Federal Deposit Insurance Corporation (FDIC) launched the *Money Smart for Older Adults (MSOA)* curriculum in June 2013. *MSOA* offers information and tips to older adults to help them avoid fraud, scams, and other types of financial exploitation. MDoA worked with the CFPB to host a statewide training event on *Money Smart for Older Adults*. Interested representatives from organizations, agencies, and networks that work with older adults had the opportunity to be trained directly by the experts from the CFPB and the FDIC to deliver the *Money Smart for Older Adults* curriculum. More than 80 trainers were deputized to identify and accurately report instances of financial abuse and exploitation of older adults.

## STATE DEMOGRAPHICS

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### *Facts and Figures*

In the State of Maryland, several demographic trends shape the Maryland Department of Aging's goals and priorities for service to older adults.

- **Individuals between the ages of 80-84 are the fastest growing segment of the population.** This cohort will grow in number, statewide, from 94,892 in 2010 to 219,255 by the year 2040.
- **The number of older Marylanders is increasing.** Of the nearly 5.7 million people in Maryland in 2010, 18.6% (1,058,253) were over the age of 60. The percentage is expected to increase to 25.8% of Maryland's projected population of 6.7 million by the year 2030.
- **The geographic distribution of Maryland's older adult population will change as the overall population distribution changes over the next 30 years.** In 2010, 66% of Maryland's seniors resided in Baltimore City and Anne Arundel, Baltimore, Montgomery and Prince George's counties. In 2040, the jurisdictions with the fastest rate of growth for individuals over 60 are Calvert, Cecil, Charles, Frederick and St. Mary's counties. Each are projected to increase their 60+ populations near or over 100%.
- **The greatest number of the State's low income minority older adults lives in Baltimore City.** In 2010, 40.8% of 60+ low-income minority individuals lived in Baltimore City. The two counties with the next highest percentage of minorities are Prince George's County with 16.6% and Montgomery County with 13.0%. In 2010, 68,421 older Marylanders (6.7% of the total state 60+ population) lived in poverty as defined by the federal poverty guidelines.
- **Many low-income older adults also live in rural areas.** In 2010, Allegany, Caroline Dorchester, Garrett, Somerset, and Washington counties all had over 8% of their total older adult population residing in poverty.

*Sources: U. S. Census, 2000; MD Department of Planning Population Projections, Revised December 2010. Maryland Department of Aging, Updated January 2014*



**Maryland's 60+ Population Projections  
by Jurisdiction, 2010-2040**

<b>Jurisdiction</b>	<b>2010</b>	<b>2020</b>	<b>2030</b>	<b>2040</b>	<b>% Change 2010-2040</b>
<b>Allegany Co.</b>	17,725	20,392	21,720	21,774	22.84%
<b>Anne Arundel Co.</b>	92,695	120,290	142,972	139,412	50.40%
<b>Baltimore City</b>	121,232	146,503	152,262	149,843	23.60%
<b>Baltimore Co.</b>	161,345	208,053	230,842	223,222	38.35%
<b>Calvert Co.</b>	14,455	22,970	30,403	28,773	99.05%
<b>Caroline Co.</b>	6,628	9,025	11,166	11,663	75.97%
<b>Carroll Co.</b>	31,032	44,254	56,109	54,649	76.11%
<b>Cecil Co.</b>	17,150	24,898	31,729	34,518	101.27%
<b>Charles Co.</b>	20,480	30,992	44,884	46,018	124.70%
<b>Dorchester Co.</b>	8,512	11,351	13,012	12,582	47.81%
<b>Frederick Co.</b>	37,266	57,624	75,622	75,113	101.56%
<b>Garrett Co.</b>	7,322	9,792	11,321	11,376	55.37%
<b>Harford Co.</b>	44,204	62,117	75,572	74,284	68.05%
<b>Howard Co.</b>	44,750	65,120	82,140	81,599	82.34%
<b>Kent Co.</b>	6,060	8,160	9,739	10,129	67.15%
<b>Montgomery Co.</b>	183,429	258,367	315,888	313,812	71.08%
<b>Prince George's Co.</b>	137,473	192,853	233,444	231,367	68.30%
<b>Queen Anne's Co.</b>	10,339	14,907	18,842	18,519	79.12%
<b>St. Mary's Co.</b>	17,228	27,929	38,956	39,518	129.38%
<b>Somerset Co.</b>	5,415	6,933	7,452	7,382	36.33%
<b>Talbot Co.</b>	11,353	14,775	17,152	16,467	45.05%
<b>Washington Co.</b>	28,590	38,275	45,719	47,113	64.79%
<b>Wicomico Co.</b>	17,630	23,210	26,255	27,549	56.26%
<b>Worcester Co.</b>	15,940	21,001	24,730	24,732	55.16%
<b>State of Maryland</b>	1,058,253	1,439,791	1,717,931	1,701,414	60.78%

Source: U.S. Census, Maryland Department of Planning, Revised December 2010. Maryland Department of Aging, Updated January 2014.

**Maryland's 60+ Population Projections  
by Age & Gender, 2010-2040**

<b>Year</b>	<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>	<b>% of Total State Population</b>
<b>2010</b>	60-64	150,082	172,511	322,593	5.6%
	65-69	108,966	125,729	234,695	4.1%
	70-74	75,466	90,022	165,488	2.9%
	75-79	52,822	70,214	123,036	2.1%
	80-84	37,375	57,517	94,892	1.6%
	85+	39,196	78,353	117,549	2.3%
	<b>Total</b>	<b>463,907</b>	<b>594,346</b>	<b>1,058,253</b>	<b>18.6%</b>
<b>2020</b>	60-64	187,922	215,781	403,703	6.4%
	65-69	152,743	183,330	336,073	5.3%
	70-74	121,301	149,860	271,161	4.3%
	75-79	78,678	100,205	178,883	2.8%
	80-84	45,006	62,240	107,246	1.7%
	85+	52,193	90,532	142,725	2.3%
	<b>Total</b>	<b>637,843</b>	<b>801,948</b>	<b>1,439,791</b>	<b>22.8%</b>

<b>2030</b>	65-69	182,469	212,609	395,078	6.0%
	70-74	152,171	185,634	337,805	5.1%
	75-79	110,514	145,490	256,004	3.8%
	80-84	72,975	103,541	176,516	2.6%
	85+	68,931	109,420	178,351	2.7%
	<b>Total</b>	<b>760,249</b>	<b>957,682</b>	<b>1,717,931</b>	<b>25.8%</b>
<b>2040</b>	60-64	142,441	163,919	306,360	4.4%
	65-69	142,459	169,574	312,033	4.5%
	70-74	140,190	172,718	312,908	4.5%
	75-79	132,015	167,961	299,976	4.3%
	80-84	91,673	127,582	219,255	3.2%
	85+	97,044	153,838	250,882	3.6%
	<b>Total</b>	<b>745,822</b>	<b>955,592</b>	<b>1,701,414</b>	<b>24.5%</b>

*Source: U.S. Census Bureau, State Interim Population Projections by Age & Sex 2004-2030 Maryland Department of Planning, Revised December 2010*

### Maryland's 2013 Population, Selected Age Groups

	Total Persons	60+	65+	75+	85+
Allegany Co.	73,521	18,470	13,922	6,493	2,005
Anne Arundel Co.	555,743	104,182	72,850	28,695	8,522
Baltimore City	622,104	109,910	75,422	33,267	10,696
Baltimore Co.	823,015	177,177	127,651	61,047	22,393
Calvert Co.	90,484	16,383	11,322	4,468	1,385
Caroline Co.	32,693	6,872	4,895	2,068	611
Carroll Co.	167,564	34,827	24,874	10,438	3,350
Cecil Co.	101,913	19,868	13,612	5,256	1,492
Charles Co.	152,864	23,943	16,274	6,101	1,631
Dorchester Co.	32,660	8,621	6,305	2,721	809
Frederick Co.	241,409	43,363	30,170	12,666	4,223
Garrett Co.	29,889	7,926	5,785	2,398	717
Harford Co.	249,215	49,875	35,031	14,149	4,202
Howard Co.	304,580	52,455	35,781	13,640	4,026
Kent Co.	19,944	6,252	4,819	2,145	737
Montgomery Co.	1,016,677	194,230	135,707	60,798	21,818
Prince George's Co.	890,081	144,735	96,006	35,876	9,655
Queen Anne's Co.	48,517	11,195	8,113	3,093	866
St. Mary's Co.	109,633	18,191	12,664	5,085	1,463
Somerset Co.	26,273	5,443	3,886	1,682	489
Talbot Co.	37,931	12,694	9,846	4,415	1,374
Washington Co.	149,588	31,671	22,983	10,476	3,340
Wicomico Co.	100,896	19,905	14,224	6,072	1,941
Worcester Co.	51,620	16,839	12,839	5,580	1,441
<b>Total</b>	<b>5,928,814</b>	<b>1,135,027</b>	<b>794,981</b>	<b>338,629</b>	<b>109,186</b>

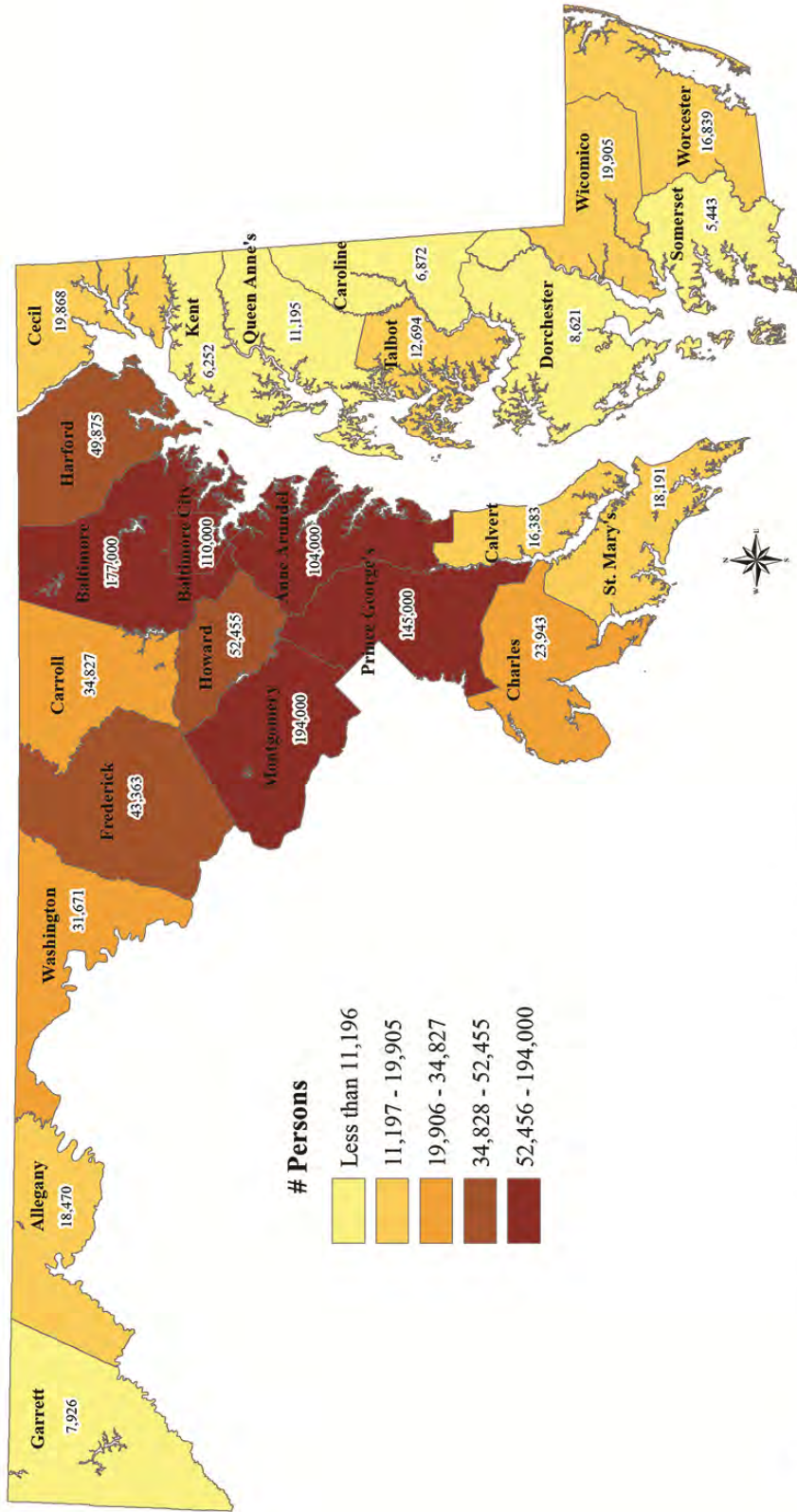
Source: U.S. Census 2013; MD Department of Planning. Maryland Department of Aging, Updated December 2014  
 Rounding may affect totals.

# 2013 Estimates of Percent Population 60 and Older for Maryland's Jurisdictions

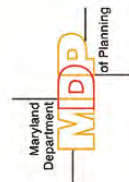


Source: U.S. Census Bureau, Population Division  
 Map prepared for the Maryland Department of Aging by the Maryland Department of Planning

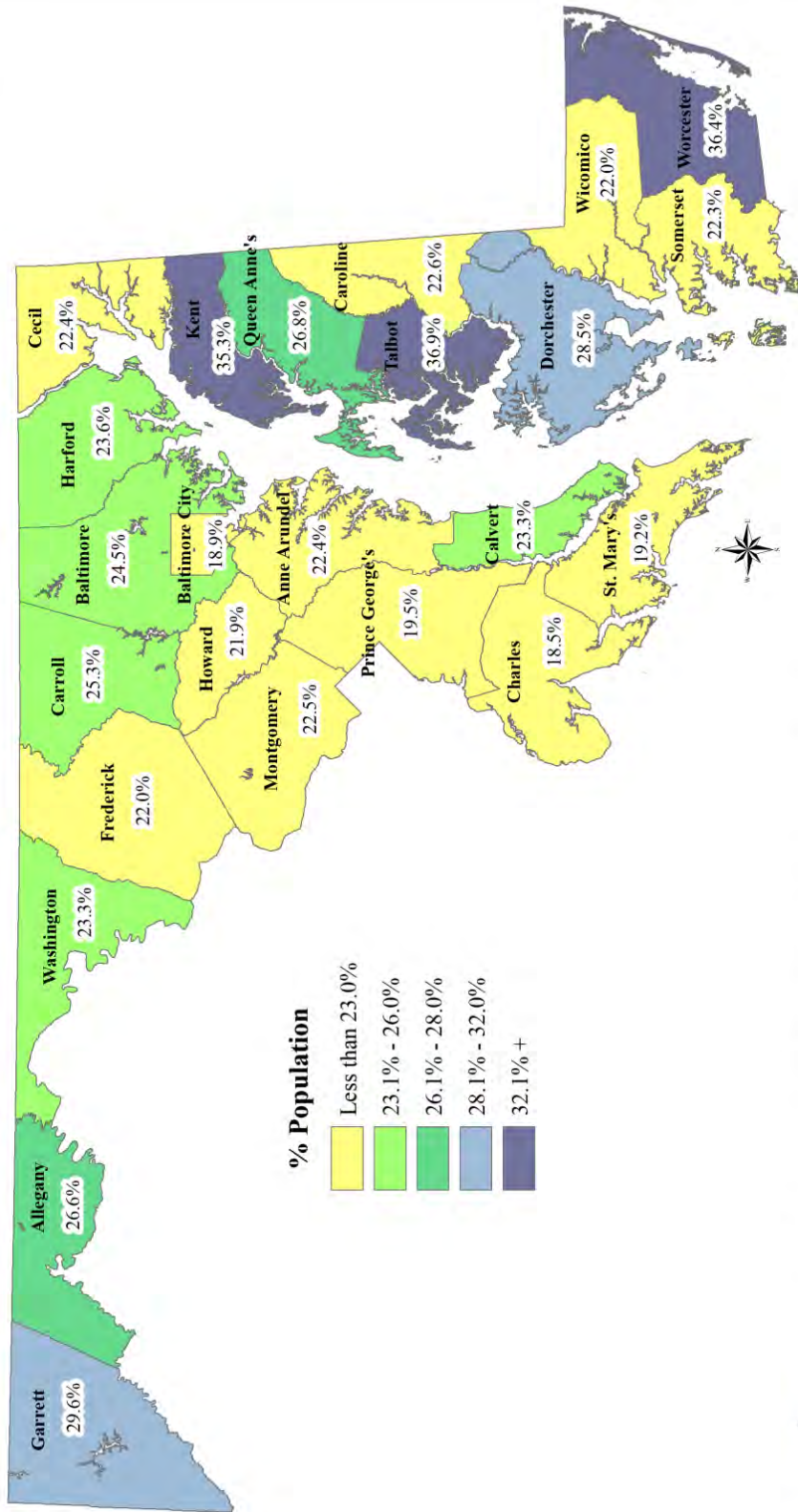
2013 Estimates of Persons 60 and Older for Maryland's Jurisdictions



Source: U.S. Census Bureau, Population Division  
 Map prepared for the Maryland Department of Aging by the Maryland Department of Planning



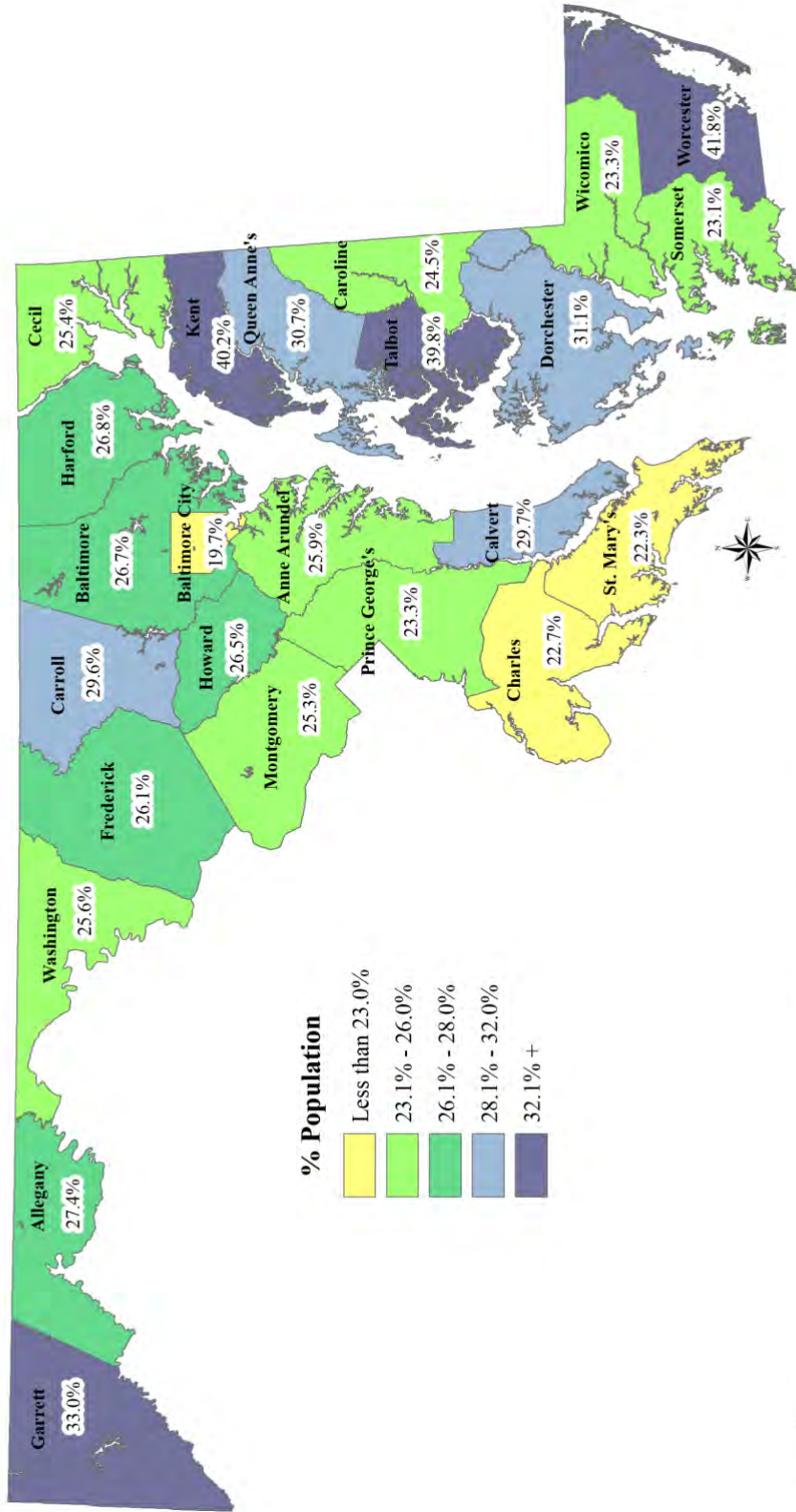
## 2020 Projected Percent Population 60 and Older for Maryland's Jurisdictions



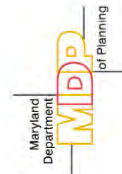
Source: Projections from the Maryland Department of Planning.  
Map prepared for the Maryland Department of Aging by the Maryland Department of Planning



# 2030 Projected Percent Population 60 and Older for Maryland's Jurisdictions



Source: Projections from the Maryland Department of Planning.  
 Map prepared for the Maryland Department of Aging by the Maryland Department of Planning









# Information and EMPOWERMENT





***INFORMATION and EMPOWERMENT***  
**INFORMATION AND ASSISTANCE (I&A)/ OPTIONS**  
**COUNSELING**

**Program Description:** Information and Assistance (I&A) is the core component of the Maryland Access Point (MAP) gateway. MAP Specialists work with older adults, all individuals with disabilities, and family caregivers and provide information and referrals so that the individual and/or caregiver may make informed choices about services, receive referrals to appropriate agencies, obtain assistance in applying for services and benefits, and receive follow-up. Beginning in FY2014, the Department began providing standardized training to MAP Specialists statewide to become certified Options Counselors. Options Counseling provides planning assistance and decision-making support to individuals with long-term needs. I&A and Options Counseling support individuals with long-term needs in their home and are part of the State’s efforts to reduce costs related to Medicaid nursing facility care.

*Ms. A., a 98 year old widow, moved in with her daughter two years ago as her dementia progressed. Ms. A. was wandering, not remembering to take medications or eat properly, forgetting to attend to her personal care. Ms. A.’s daughter was struggling with her care giving efforts and was ready to place her mother in a nursing facility. The MAP Specialist met with Ms. A. and her daughter to review options for Ms. A. and respite for her daughter. The MAP Specialist discussed in-home services and adult day care and helped Ms. A. and her daughter apply for a subsidy with a local adult day care facility. Ms. A. now attends the day care two days a week. The MAP Specialist helped the daughter apply for a Caregiver’s Respite Stipend which offers her a break from care giving responsibilities.*

*When the I&A Specialist visited the family again several months later, the daughter said she “felt like a new person” now that she has a break from her care giving responsibilities. She was grateful for the respite, and the client is really enjoying the time at the adult day care in the companionship of others.*

**Program Eligibility Criteria:** Information, referrals, and Options Counseling sessions are available to all older adults, individuals with disabilities, and family caregivers.

<b>Eligibility</b> Anyone	<b>Monthly Income Test</b> None	<b>Annual Asset Test</b> None	<b>Notes:</b> Persons with long-term needs are screened and provided Options Counseling.	
<b>Program Data</b>		<b>FY2014 (Actual)</b>	<b>FY2015 (Est.)</b>	<b>FY2016 (Est.)</b>
Information Units of Service		787,214	802,958	819,017
Referrals		86,654	88,387	90,154
Clients with Complex Needs Requiring Additional Assistance		45,444	46,352	47,279
<b>Program Funding</b>		<b>FY2014 (Actual)</b>	<b>FY2015 (Est.)</b>	<b>FY2016 (Est.)</b>
Federal		\$1,514,530	\$1,658,372	\$1,658,372
State		692,613	692,613	692,613
Local		724,162	1,192,465	1,192,465
<b>Total</b>		<b>\$2,931,305</b>	<b>\$3,543,450</b>	<b>\$3,543,450</b>

**CONTACT PERSON:** Eram S. Abbasi, Program Manager, 410-767-1076, [eram.abbasi@maryland.gov](mailto:eram.abbasi@maryland.gov);  
 Emily Miller, Options Counseling Program Manager, 410-767-0677, [emilyn.miller@maryland.gov](mailto:emilyn.miller@maryland.gov)

**INFORMATION and EMPOWERMENT**

**STATE HEALTH INSURANCE ASSISTANCE PROGRAM**

**Program Description:** The State Health Insurance Assistance Program (SHIP) provides one-on-one confidential, unbiased information, assistance, and decision support for older adults and adults with disabilities for insurance programs like Medicare, Medigap, Medicare Part D Prescription Drug plans, Medicare Advantage Plans and long-term care insurance. A statewide network of 19 local programs have trained counselors that assist with complex health insurance claims problems and appeals and applications for low-income subsidy programs. Outreach is conducted to reach diverse audiences, including Medicare beneficiaries with disabilities and to provide education on health insurance issues.

*Two live televised Phone-a-Thons were conducted to educate consumers about Annual Medicare Open Enrollment, the Affordable Care Act and Medicare Fraud. This special outreach initiative focused on reaching people with limited income and resources to assist with Medicare premium and co-pay costs through subsidy programs with an end result of 2,600 calls received during the events. During the telethon, one million households and viewers were reached.*

**Program Eligibility Criteria:** Eligible individuals reside in Maryland, have Medicare, or are soon to be eligible for Medicare.

Eligibility	Monthly Income Test	Annual Asset Test	Notes
Older adults and individuals with disabilities seeking health insurance information and assistance.	None	None	There are no age requirements to receive assistance from SHIP.

Program Data	FY 2014 (Actual) 4/1/13-3/31/14	FY 2015 (Est.) 4/1/14-3/31/15	FY 2016 (Est.) 4/1/15-3/31/16
Number of Contacts for:			
Medicare	14,620	15,351	16,119
Medicaid	10,830	11,371	11,940
Prescription Assistance	33,284	34,948	36,695
Long-term Care	1,603	1,683	1,767
Number of People Served	32,556	34,184	35,893
Number Attending Events	20,146	21,153	22,211
Number of Volunteers	150	155	160
Number of Volunteer Hours	24,493	25,718	27,004

**Waiting List:** Paid and volunteer staff performs a complex balancing act with continuing education, volunteer management and partnership development with community outreach, presentations, and offering one-on-one counseling in person and by telephone for Medicare beneficiaries of all ages and their caregivers.

Program Funding	FY 2014 (Actual)	FY 2015 (Est.)	FY 2016 (Est.)
Federal	\$713,374	\$737,715	\$774,601
State	0	0	0
Local Contributions	53,990	167,186	167,186
<b>Total</b>	<b>\$767,364</b>	<b>\$904,901</b>	<b>\$941,787</b>

**CONTACT PERSON:** Michelle Holzer, Program Manager, 410-767-1109, michelle.holzer@maryland.gov.

**INFORMATION and EMPOWERMENT**

**MARYLAND SENIOR MEDICARE PATROL PROJECT**

**Program Description:** The Maryland Senior Medicare Patrol (SMP) Project reduces the amount of federal and state funds lost due to health insurance fraud by increasing the public’s ability to detect and report possible fraud, waste, and abuse. Maryland’s SMP empowers seniors, care providers and family members to prevent healthcare fraud, error and abuse by heightening awareness. The SMP program enables seniors to protect their personal identity, identify and report errors on health care bills and identify deceptive health care practices such as illegal marketing. SMP’s recruits and trains volunteers to provide health insurance education.

*In Anne Arundel County, an 89-year old diabetic patient experienced malfunctioning test strips, reporting a reading of “not enough blood.” The beneficiary contacted the Durable Medical equipment (DME) frequently about the problem without resolve. The SMP counselor convened a conference call with the manufacturer to discuss concerns regarding the malfunctioned test strips. The conference call resulted in the beneficiary receiving a complimentary diabetic test strip replacement.*

<b>Program Data</b>	<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
<b>Number of People Served</b>			
One-to-one Counseling Sessions	11,486	12,060	12,663
<b>Education &amp; Outreach</b>			
Beneficiaries Attending Group Session	6,821	8,244	8,656
Media & Community Outreach Events	3,822	4,013	4,214
<b>Issues &amp; Inquiries</b>			
Issues & Inquiries Resolved	6,689	7,023	7,375
<b>Volunteers &amp; Volunteerism</b>			
Volunteers	113	119	125
Volunteer Hours	7,582	7,961	8,359

<b>Program Funding</b>	<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
<b>Federal</b>			
SMP Project	\$ 167,955	\$ 174,320	\$ 174,320
Health Care Fraud Prevention Program	115,329	59,157	59,157
Expansion and SMP Capacity Building Grant			
State	0	0	0
Local Contributions/Program Income	30,783	33,446	33,446
<b>Total</b>	<b>\$ 314,067</b>	<b>\$ 266,923</b>	<b>\$ 266,923</b>

**CONTACT PERSON:** Jacqueline Truesdel, SMP Program Manager, 410-767-2077, Jacqueline.truesdel@maryland.gov

**INFORMATION and EMPOWERMENT**

**SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM**

**Program Description:** The Senior Community Service Employment Program (SCSEP) provides training and employment assistance to eligible workers 55 years and older through participating non-profit or government agencies known as host agencies. The program enables qualified older workers to update and enhance their skills through training provided by the host agencies. Participants receive a stipend of \$7.25/hr.<sup>1</sup> for 20 hours of training per week. The ultimate goal is to have participants placed in permanent employment at the prevailing wage either with their host agency, a non-profit agency, a government agency, or a private sector employer.

*Mr. J began training with Senior Community Service Program (SCSEP) in April of 2013. Before joining SCSEP, he lived at the local YMCA and was unemployed. Mr. J was assigned to the host agency, Western Maryland Food Bank, as a Warehouse Assistant. He was well liked and received good performance evaluations; however, the host agency was not able to offer him employment due to budget constraints.*

*With coaching and the help of the Senior Service Specialist, Mr. J completed and submitted many online employment applications. He went on several interviews but did not interview well. The Employment Specialist and the Senior Service Specialist met with a few of the employers Mr. J interviewed to discuss why Mr. J was not successful in obtaining employment. From the information they gathered they were able to help Mr. J improve his interview skills. He participated in two interview classes at the One Stop Job Center in Cumberland. As a result Mr. J became more outgoing and developed much needed self-confidence. In August 2014, he acquired an unsubsidized position at Friends Aware in Cumberland, Maryland and obtained his own apartment.*

<b>Program Eligibility Criteria:</b> Eligible participants are those who are unemployed, meet the income test, are 55 years of age or older and in need of employment and training assistance.			
<b>Eligibility</b>	<b>Annual Income Test</b>	<b>Annual Asset Test</b>	<b>Notes:</b>
Individual	\$14,588		For families with more than 8 persons, add \$5,075 for each additional person.
Couple	\$19,663	N/A	

<b>Program Data:</b>	<b>FY2014 (Actual)</b>	<b>FY2015 (Est.)</b>	<b>FY2016 (Est.)</b>
Number of Training Positions	121	117	123
Number of Participants Trained	214	204	215
<b>Program Funding:</b>	<b>FY2014 (Actual)</b>	<b>FY2015 (Est.)</b>	<b>FY2016 (Est.)</b>
Federal	\$1,170,226	\$1,190,811	\$1,190,811
State	243,934	196,704	196,704
<b>Total</b>	<b>\$1,414,160</b>	<b>\$1,387,515</b>	<b>\$1,387,515</b>

**CONTACT PERSON:** Deborah Wilburn, Program Manager, 410-767-2160, [deborah.wilburn@maryland.gov](mailto:deborah.wilburn@maryland.gov)

<sup>1</sup> Stipend will be \$8.00 per hour effective January 1, 2015.



Department of Aging

# COMMUNITY WELLNESS

## Nutrition and Activities







**COMMUNITY WELLNESS, NUTRITION and ACTIVITIES**  
**SENIOR NUTRITION – CONGREGATE MEALS**

**Program Description:** The Senior Nutrition Congregate Meals Program offers meals and related nutrition services to older adults in a variety of community gathering places. This statewide group dining program offers opportunities for social engagement, inclusion, and promotes independent living in the community. Many nutrition sites are located within senior and community centers, which provide opportunities to participate in physical fitness, the arts, and a wide variety of educational classes. Menus meet the cultural and dietary needs of a diverse statewide population, including meeting the low salt and low sugar Dietary Guidelines for Americans. There are more than 250 meal sites across the State of Maryland.

*“Our congregate meals program is really thriving! We now have options like a baked potato bar, a salad bar, or a choice between a hot or cold meal, depending on what each person prefers. The donations we receive help us to offer these wonderful options, and the seniors love it!”*  
**Congregate Meal Staff**

**Program Eligibility Criteria:** Maryland residents age 60 or older. In accordance with the federal Older Americans Act, there are no income or asset restrictions; however, preference is given to serving older individuals with the greatest social and economic need and those at risk of institutional placement. Services may be available to a limited number of individuals under age 60 if they are individuals with disabilities who reside with older individuals, volunteers who provide services during meal hours, or individuals with disabilities who reside in housing facilities primarily occupied by older individuals at which congregate nutrition services are provided.

Eligibility	Monthly Income Test	Annual Asset Test	Notes
Individual	None	None	See eligibility, above

Program Data	FY 2014 (Actual)*	FY 2015 (Est.)	FY 2016 (Est.)
Number of Meals	1,071,104	1,049,682	1,028,688
Number of People Receiving Meals	31,313	30,687	30,073
Number of Volunteers	1,870	1,833	1,796

Program Funding	FY 2014 (Actual)	FY 2015 (Est.)	FY 2016 (Est.)
Federal	\$6,757,047	\$6,834,702	\$6,834,702
State	1,216,729	1,376,146	1,376,146
Local Contributions	937,492	894,558	894,558
<b>Total</b>	<b>\$8,911,268</b>	<b>\$9,105,406</b>	<b>\$9,105,406</b>

**CONTACT PERSON:** Judy Simon, Program Manager, 410-767-1090, judy.simon@maryland.gov

\*Based on the Federal FY 2014 preliminary reporting by AAA’s.

**COMMUNITY WELLNESS, NUTRITION and ACTIVITIES**  
**HEALTH PROMOTION and DISEASE PREVENTION**

**Program Description:** Health Promotion and Disease Prevention Programs support federal and state efforts to fulfill the objectives of the Affordable Care Act, by promoting preventive programs that emphasize health, wellness, and physical activity. Many of the State’s local area agencies on aging offer Chronic Disease Self Management Programs and other evidence-based programs, such as workshops which reduce the incidence of falls, and enable adults to manage their chronic conditions while avoiding hospitalization and reinforcing skills that support independent living in the community.

**Impact of Self Management Programs**

**General (any chronic disease), Diabetes, Chronic Pain, Cancer workshops available**

**Better Care**

**Communication with Doctor IMPROVED**

**Medication Compliance IMPROVED**

**Health Literacy IMPROVED**

**Lower Healthcare Costs**

**Visits to the Emergency Room REDUCED**

**Better Outcomes**

**Self-assessed Health IMPROVED**

**Depression REDUCED**

**Quality of Life IMPROVED**

**Program Eligibility Criteria:** Marylanders age 60 and older, except for self management programs, which are open to persons 18 and above. In accordance with the Older Americans Act, there are no income or asset restrictions but preference is given to serving older individuals with the greatest social and economic need.

<b>Eligibility Individual</b>	<b>Monthly Income Test None</b>	<b>Annual Asset Test None</b>	<b>Note</b> There are many types of classes for people of all abilities	
<b>Program Data</b>		<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
Health Screening Sessions		36,879	36,879	36,879
Health Education Sessions		79,110	79,110	79,110
Physical Fitness & Exercise Sessions		208,259	208,259	208,259
Health Services		13,149	13,149	13,149
Medication Management sessions		910	910	910
Number of Participants		60,776	60,776	60,776
<b>Program Funding</b>		<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
Federal		\$338,929	\$338,929	\$338,929
State		0	0	0
Local Contributions/Program Income		316,699	316,699	316,699
<b>Total</b>		<b>\$655,628</b>	<b>\$655,628</b>	<b>\$655,628</b>

**CONTACT PERSON:** Judy Simon, Program Manager 410-767-1090, judy.simon@maryland.gov

## ***COMMUNITY WELLNESS, NUTRITION and ACTIVITIES***

### **SENIOR CENTERS**

**Program Description:** Senior Centers serve as focal points in the community for education, recreation, socialization, nutrition, and health promotion to improve older Marylanders’ quality of life. The centers are also points of contact for older adults and their families to obtain information about services and supports. Capital improvement funds are available to local governments to supplement the costs of new construction, conversions, renovations, acquisitions and capital equipment needed to develop senior centers. Limited operating funds are also available to senior centers on a competitive basis to encourage innovative programming.

*Maryland Senior Centers benefit from the Senior Center Operating Fund grant, which enables centers to provide new health promotion programs, purchase exercise equipment, and develop innovative social programs. For example, Cecil County’s Elkton Senior Center applied for a Senior Center Operating Fund grant to create its Healthy Options Program. Cecil County partnered with local churches to provide activity-oriented classes to participants on topics such as healthy living, independent lifestyles, nutrition, and mobility awareness. The program directly improved the lives of 220 older adults in Cecil County and gave participants access to a variety of beneficial services and programs.*

<b>Program Eligibility Criteria</b>			
<b>Senior Center Capital Improvement Funds:</b> Title 10, Subtitle 5 of the MD Human Services Article limits each grant to a maximum of \$800,000. State funds must be matched by non-State funds on a dollar-for-dollar basis (in-kind matches are not permitted).	<b>Senior Center Operating Funds:</b> Title 10, Subtitle 5 of the MD Human Services Article enables the Department to award \$500,000 to local Area Agencies on Aging to support innovative senior center programming and operations. At least half of the funds must go towards economically distressed jurisdictions.		
<b>Program Data</b>	<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
Total Senior Centers	112	112	115
<b>Capital Improvement Program</b>			
Total Projects	0	2	2
<b>Senior Center Operating Fund (SCOF) Grant Program</b>			
Seniors Benefiting from SCOF	3,618	4,500	4,000

<b>Capital Funds</b>	<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
State	\$0	\$780,971	\$1,030,525
<b>Operating Funds</b>			
State	582,100	500,000	500,000
Local	\$0	\$0	\$0

**CONTACT PERSON:** Ami Patel, ADRC Operations Specialist, 410-767-1088, [ami.patel@maryland.gov](mailto:ami.patel@maryland.gov)





**MARYLAND**

Department of Aging



# LONG TERM SERVICES and Supports



***LONG-TERM SERVICES and SUPPORTS***  
**AGING AND DISABILITY RESOURCE CENTERS**  
**MARYLAND ACCESS POINT**

**Program Description:** The Aging and Disability Resource Center (ADRC) initiative, known locally as Maryland Access Point (MAP), is a national effort to create trusted one-stop-shops through which all individuals regardless of age may obtain information, planning, and assistance connecting to long-term services. Long-term services include home-delivered meals, assistive technology, home modifications, mobility transportation, and other basic services that promote independent living in the home or community for individuals who need supportive services and are at risk of nursing home placement. MAP is a central component in Maryland’s efforts to reduce costly and inappropriate institutionalization of people with long-term care needs. Through its many state and local partnerships, MAP serves older adults, all individuals with disabilities, and family caregivers.

At a national level, ADRCs are a joint effort of the federal Administration for Community Living (ACL), the Centers for Medicare and Medicaid Services (CMS) and the Department of Veterans Affairs. The following table describes federal grants that have helped establish the Maryland ADRC network. Through FY2015, MAP received substantial funding from the Money Follows the Person Demonstration and the Balancing Incentive Program, which are administered by the Department of Health and Mental Hygiene. In addition MAP has received the following federal grants.

Year	Project Name	Grantor	Award Amount
2003	ADRC Development	AoA	\$800,000
2004	ADRC Development	AoA and CMS	\$ 250,000
2006	ADRC Continuation	AoA	\$ 267,483
2007	Nursing Home Diversion aka Community Living Program	AoA	\$ 400,000
2008	Empowering Individuals to Navigate Their Long-term Service Needs	AoA	\$ 267,483
2009	ADRC Expansion and Person Centered Hospital Discharge	AoA and CMS	\$ 371,801
2010	Evidence Based Care Transitions	AoA	\$ 400,000
2010	Options Counseling	AoA	\$500,000
2012	Enhanced ADRC Options Counseling	ACL	\$2,300,000

MAP provides consumers with a statewide, toll-free phone number – 1-844-MAP-LINK – and a web-based, searchable database with information on long-term care services [www.marylandaccesspoint.info](http://www.marylandaccesspoint.info). MAP has twenty sites located statewide within each local Area Agency on Aging (AAA) and one local health department.

The Department administers MAP in partnership with the Departments of Health and Mental Hygiene, Human Resources, and Disabilities, and the Governor’s Office for the Deaf and Hard of Hearing. The local Area Agencies on Aging, local health departments, and Centers for Independent Living work together to provide information, planning, and assistance with accessing long-term supports and services.

**CONTACT PERSON:** Teja Rau, Chief of Long-term Supports and Services  
 410-767-1107, [teja.rau@maryland.gov](mailto:teja.rau@maryland.gov)



## ***LONG-TERM SERVICES and SUPPORTS***

# **SENIOR NUTRITION—HOME DELIVERED MEALS**

**Program Description:** The Senior Home Delivered Meals Nutrition Program provides meals, nutrition assessment, and coordination of nutrition services for older adults who cannot independently leave their homes and are unable to prepare healthful meals. The program relies on thousands of volunteers statewide who deliver the meals and who regularly check on the well-being of isolated, frail elders.

Home delivered meals provide significant nutritional support on a temporary basis for seniors discharged from hospital or rehabilitation facilities, allowing them to gain strength and avoid costly readmissions

*“These meals are a godsend,” summarizes the statewide participant feedback survey completed by nearly 600 statewide seniors who receive home delivered meals. Favorite foods included: fresh fruits, chicken, salad, soup, vegetables and potatoes. Preferences varied by age, gender and cultural background. Find out more about how our Department analyzes food preferences of our clients in the journal article “Food Preferences of Older Adults in Senior Nutrition Programs”, Journal of Nutrition in Gerontology and Geriatrics, Song, HJ, Simon, JR, Patel, D, 33:55–67, 2014.*

**Program Eligibility Criteria:** Maryland residents who are confined to their homes and are at least 60 or older and their spouses. In accordance with the federal Older Americans Act, there are no income or asset restrictions; however, preference is given to older individuals with the greatest social and economic need and those at risk of institutional placement.

<b>Eligibility</b>	<b>Monthly Income Test</b>	<b>Annual Asset Test</b>	<b>Notes</b>
Individual	None	None	Spouses and disabled dependents of any age are able to have meals if they reside with an eligible individual.

<b>Program Data</b>	<b>FY 2014 (Actual)*</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
Number of Meals	1,107,843	1,130,000	1,152,600
Number of People Receiving Meals	7,328	7,475	7,624
Number of Volunteers	6,755	6,890	7,028

<b>Program Funding</b>	<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
Federal	\$3,583,183	\$3,646,019	\$3,646,019
State	875,611	728,067	728,067
Local Contributions	1,035,279	297,584	297,584
<b>Total</b>	<b>\$5,494,073</b>	<b>\$4,671,670</b>	<b>\$4,671,670</b>

**CONTACT PERSON:** Judy Simon, Program Manager, 410-767-1090, judy.simon@maryland.gov

\*Based on the Federal FY 2014 preliminary reporting by AAA’s.

## ***LONG-TERM SERVICES and SUPPORTS***

# **AREA AGENCY ON AGING SUPPORTS PLANNING FOR MEDICAID LONG TERM SERVICES AND SUPPORTS**

**Program Description:** Support Planners in the local Area Agencies on Aging (AAA) assist applicants or participants with coordinating medical eligibility determinations and redeterminations; engage individuals in person-directed planning; facilitate the process for individuals who choose to self-direct; identify potential barriers in the community and coordinate available services and supports; assist applicants residing in a nursing facility with developing a transition plan to live in the community; and assist with locating and applying for available housing options and resolving housing barriers. The Maryland Department of Aging provides oversight, monitoring, and technical assistance for all supports planning provided through the Area Agencies on Aging.

The AAAs are not the only providers of Supports Planning for Medicaid Long-term Services and Supports. Eligible individuals have the freedom of choice to select from a list of other participating Supports Planning Agencies and should contact the Community Options Administration Division at the Department of Health and Mental Hygiene (DHMH) for more information.

*Mr. L. was enrolled in the Community Options Waiver program (formerly the Waiver for Older Adults) and assigned to the same Supports Planner for almost seven years. The Supports Planner worked with Mr. L. to develop a Plan of Service that would allow him to remain living independently in his own home. Last year Mr. L. was diagnosed with a terminal illness and was hospitalized as a result of his illness on several occasions during the year. Mr. L. expressed a desire to remain in his home as long as it was medically possible to do so. His Supports Planner helped to coordinate additional personal assistance and in-home hospice care for several months until he died peacefully at home.*

**Service Eligibility Criteria:** Eligible individuals of all ages who meet the financial criteria for Medicaid eligibility and whose medical conditions make them eligible for nursing facility care under Medicaid technical requirements. If eligible, Supports Planning services are available to applicants and participants applying to or enrolled in Community First Choice (CFC), Home and Community-Based Options (CO) Waiver, Medical Assistance Personal Care (MAPC), and the Increased Community Supports (ICS) program.

<b>Financial Eligibility Individual:</b> CFC, CO Waiver and MAPC include several different eligibility groups.	Children newborn-20 up to 138% of FPL Aged, Blind and Disabled (ABD), Children, Families Long-term Care Eligibility Adults under 65, post TCA or to 138% FPL Home and Community Based Waiver Eligibility SSI Recipients ABD Medically needy		
<b>Service Data:</b>	<b>FY2014</b>	<b>FY2015 (Est.)</b>	<b>FY2016 (Est.)</b>
Maximum capacity of applicants or participants AAA SP can serve	5,480	4,800	5,000

**CONTACT:** MDoA’s Supports Planning Unit at (410) 767-1118 for Area Agencies on Aging Supports Planning information.

For information about other Supports Planning Agencies, contact DHMH’s Community Options Administration Division at (410) 767-1739.

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***LONG-TERM SERVICES and SUPPORTS***  
**MONEY FOLLOWS THE PERSON OPTIONS**  
**COUNSELING**

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**Program Description:** In 2009, the Maryland Medicaid Agency began operations under the federal Money Follows the Person initiative to identify Medicaid eligible individuals in nursing homes who wanted to transition back into the community using home and community-based services offered through Medicaid home and community-based waivers. The Department collaborated with the Medicaid Agency to oversee options counseling and application assistance for individuals in nursing homes. The Department oversees options counseling and application assistance through 19 local Area Agencies on Aging (AAA) in partnership with seven regional Centers for Independence (CILs). The options counselor goes to the nursing home, meets with the individual to discuss options for community living, and assists with applications for home and community-based waiver programs. **2,089 people transitioned from long-term nursing home stays (90 days or more) back to the community from 2009 through October 2014.**

*Mr. B. resided in a nursing home for over 2 years. He had one of his legs amputated just above the knee and was learning how to walk again with a prosthetic leg. Although he was happy with his care at the nursing home, his desire was to return to living independently on his own in the community. The house he had previously been living in along with his belongings was destroyed as a result of the roof collapsing. Working with the Money Follows the Person Options Counselor, Mr. B. was able to enroll in the Home and Community-Based Options (CO) Waiver and to move to his own apartment. The CO Waiver pays for Mr. B. to receive personal assistance services 19 hours a week and he has an RN who visits 2 times per month to oversee his medical care needs. Mr. B was able to access both Transition and Flex Fund Services which provided basic needs for his apartment, such as a new bed, lamps, a small table, dishes and start up groceries. His Supports Planner was able to obtain a donated electric wheelchair to help with his mobility. Mr. B. loves living on his own and is continuing physical therapy and learning how to walk and live independently.*

**Money Follows the Person (MFP) Nursing Home Eligibility Criteria:** Eligible individuals are individuals 18 years and older who are financially eligible for community Medicaid and have been in a nursing home at least 90 days.

**Money Follows the Individual (MFI) Eligibility Criteria:** Eligible individuals are 18 years and older who have been financially eligible for Medicaid in a nursing home for at least 30 days.

**All individuals who are in a nursing home** and who have expressed a desire to receive MFP options counseling to explore transitioning back to the community.

**CONTACT:** Money Follows the Person (MFP) Unit at (410) 767-1064.

## ***LONG-TERM SERVICES and SUPPORTS*** **SENIOR CARE PROGRAM**

**Program Description:** The Senior Care Program provides coordinated, community-based, in-home services to seniors with disabilities. Senior Care provides funds for services for older adults who may be at risk of nursing home placement. Senior Care clients are provided with case managed access to existing publicly and privately financed services. When needed services are not available through other means, Senior Care will help cover the cost of services that may include personal care, chore service, adult day care, financial assistance for medications, medical supplies, respite care, home delivered meals, emergency response systems, medical transportation, and other services.

*PS is an 86 year old widow who resides alone. She suffers from Macular Degeneration and is legally blind. She has Diabetes, Hypertension, Chronic Heart Failure, Chronic Obstructive Pulmonary Disease, Osteoarthritis, Anxiety Disorder and hearing loss. She ambulates with the assistance of a walker or cane. PS requires assistance with transportation to medical appointments, housekeeping, medication management, and cooking. She receives a monthly income from Social Security. Senior Care provides funds for medications, incontinent supplies, nutritional supplements, and a Personal Emergency Response System.*

**Program Eligibility Criteria:** Eligible individuals are Maryland residents who: are age 65 or older; need assistance with bathing, dressing, chores, etc.; have a medical condition or disability that places him or her at risk of having to enter a nursing home; and have an income not greater than 60% of the State median income.

<b>Eligibility</b>	<b>Monthly Income Test</b>	<b>Annual Asset Test</b>	<b>Notes:</b> Functional/Medical eligibility is determined as having a moderate or severe rating on a State assessment tool.	
Individual		\$11,000		
Couple	\$2,739 \$3,581	\$14,000		
<b>Program Data</b>		<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
Number of Clients Served with Gap filling Services		4,643	4,768	4,768
Number of Clients Waiting for Services at end of Fiscal Year		1,732	1,682	1,682
Number of Waiting List Clients who Enter Nursing Facilities		126	123	123
<b>Waiting List:</b> The Senior Care waiting list increased between FY 2012 and FY 2014. This trend is expected to continue with the growing older adult population, especially in higher age brackets. In FY13, approximately 8% percent of the individuals on the waiting list were placed in nursing homes.				
<b>Program Funding</b>		<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
Federal		\$ 0	\$ 0	\$ 0
State		7,226,383	7,264,243	7,264,243
Local Contributions		238,242	487,596	487,596
<b>Total</b>		<b>\$7,464,625</b>	<b>\$7,751,839</b>	<b>\$7,751,839</b>

**CONTACT PERSON:** Dakota Burgess, Program Manager, 410-767-1101, dakota.burgess@maryland.gov

## ***LONG-TERM SERVICES and SUPPORTS***

# **CONGREGATE HOUSING SERVICES PROGRAM (CHSP)**

**Program Description:** The Congregate Housing Services Program (CHSP) is a level of housing between independent living and institutionalization which combines shelter with daily meals, weekly housekeeping and/or laundry, personal assistance as needed and onsite service management. CHSP provides assistance with activities of daily living to frail older persons who require help in performing personal and household functions. The CHSP is offered in senior citizen apartment buildings for low and moderate-income residents and may be operated by local housing authorities, non-profit organizations or housing management companies. **Average length of stay is 4.0 years. Average cost/year \$2,100 or \$175 per month.** Twenty-six percent have no local support resulting in staff fulfilling this role/greater risk for higher level care.

*Mr. & Mrs. A. have been married for 42 years. They were living independently in subsidized housing for the past 13 years without support services. Recently, they moved to a senior apartment building to get the CHSP program services due to Mrs. A.'s recent major medical and physical changes. Mrs. A. has become severely disabled, depressed and confined to her bedroom. Mr. A. is 87 years old and is his wife's primary caregiver. Mr. A.'s health has declined this past year. He had not seen a doctor in 2 years and had stopped taking his medications. The couple is grateful for the support services that they are now receiving, i.e., daily meals, weekly housekeeping and laundry, personal assistance as needed, and an onsite service manager. Mrs. A. is progressing in physical therapy and is no longer confined to her bedroom. Mr. A. participates in the daily meal program, along with his wife. When asked what the program has done for them, Mr. A. said, "It took a lot of worries about the future away." She agreed, saying, "We have worked hard all our lives. It was a blessing to meet the right people to help us."*

**Program Eligibility Criteria:** Eligible residents are those who: are at least 62 years of age; physically or mentally impaired; need assistance with one or more of the essential activities of daily living; need one or more congregate housing services available in the facility; and are able to function in the facility if provided with those services. In addition, the spouse of a participant may receive services, provided the spouse is at least 55 years old and meets program eligibility criteria.

Eligibility	Monthly Income Test	Annual Asset Test	Notes: Subsidies are provided to eligible participants who are age 62 and older, and whose net monthly income is insufficient to pay the full monthly fee for CHSP services.
Individual	\$ 2,739	\$ 27,375	
Couple	\$ 3,581	\$ 35,587	

**Unmet Need:** There are 158 seniors on the waiting list and 25 facilities interested in starting a CHSP.

Program Data	FY 2014 Actual	FY 2015 (Est.)	FY 2016 (Est.)
Number of Residents Receiving Services	715	715	715
Number of Buildings Receiving Services	27	26	26
Program Funding	FY 2014 Actual	FY 2015 (Est.)	FY 2016 (Est.)
Federal	\$971,997	\$866,761	\$866,761
State	\$1,501,972	\$1,501,972	\$1,501,972
Local Contributions	\$471,503	\$449,867	\$449,867
<b>Total</b>	<b>\$2,945,472</b>	<b>\$2,818,600</b>	<b>\$2,818,600</b>

**CONTACT PERSON:** Janice MacGregor, Contract Administrator, 410-767-1087, Janice.Macgregor@maryland.gov

***LONG-TERM SERVICES and SUPPORTS***  
**SENIOR ASSISTED LIVING GROUP HOME**  
**SUBSIDY PROGRAM**

**Program Description:** The Senior Assisted Living Group Home Subsidy (SALGHS) program provides low and moderate-income seniors subsidies for assisted living services in 4-16 bed group homes licensed by the Department of Health and Mental Hygiene as Assisted Living facilities. The Department provides subsidies to eligible residents who might otherwise be in nursing facilities to cover the difference between the participant’s monthly income (less a \$60/month personal allowance) and the approved monthly assisted living fee. The maximum subsidy, paid directly to the provider, is \$650 monthly. Subsidies are paid from State general funds.

*Mrs. H. had been on the SALGHS wait list for about two years. She lived with her daughter, who worked all week. Things were getting difficult for mother and daughter as the daughter could not take time off work. The stress in trying to find a facility that would accept the client’s income led to a drastic decrease in health for that client. The daughter contacted program staff who were able to find a facility that would work with the client’s income until she enrolled into the subsidy. A few months after Mrs. H. moved into the assisted living facility, she was approved for the subsidy. Her health improved, she loved the facility and the activities offered. Recently, the daughter contacted the SALGHS program manager stating the rent at the current facility has gone up and her mother cannot afford to pay. The program manager was able to locate another good facility which accepted the client’s income and subsidy.*

**Program Eligibility Criteria:** Eligible residents are low to moderate-income persons residing in or accepted for admission to assisted living facilities, who are least 62 years of age, physically or cognitively impaired, require assistance with one or more activities of daily living and/or instrumental activities of living, and require 24 hour supervision.

Waiting List	FY2014 (Actual)	FY2015 (Est.)	FY2016 (Est.)
	494	494	494
<b>Subsidy Eligibility</b>	<b>Monthly Income Test</b>	<b>Annual Asset Test</b>	
<b>Individual</b>	\$2,739	\$11,000	
<b>Couple</b>	\$3,581	\$14,000	

Program Funding	FY2014 (Actual)	FY2015 (Est.)	FY2016 (Est.)
Federal	\$0	\$0	\$0
State	2,979,441	2,983,441	2,983,441
Local Contributions	15,193	336,745	336,745
<b>Total</b>	<b>\$2,994,634</b>	<b>\$3,320,186</b>	<b>\$3,320,186</b>

**CONTACT PERSON:** Terri Williams, Program Manager, 410-767-0545, TerriL.Williams@maryland.gov

## ***LONG-TERM SERVICES and SUPPORTS***

# **NATIONAL FAMILY CAREGIVER SUPPORT PROGRAM**

**Program Description:** The National Family Caregiver Support Program (NFCSP) provides services to family and other non-compensated caregivers in recognition of the work that they do in caring for their loved ones. The NFCSP provides five categories of services: information about available services; assistance to access services including case management; education, training, support services and individualized counseling; respite care to enable temporary relief from care giving responsibilities; and supplemental services.

*Mr. S., an 85 year old man, is the primary caregiver for his 83 year-old wife who has an Alzheimer's diagnosis. He called our office in distress, wanting to continue to care for his wife at home but feeling overwhelmed with his caregiving duties and his need to have a break from those responsibilities. He expressed feeling much better at being able to speak to someone about his issues, and was glad to learn of the Caregiver Grant since they are living on a fixed income. He is now using grant funds to offset the cost of a few hours of in-home respite care weekly, which gives him a chance to complete errands and get much-needed rest. Mr. S. says this has helped him tremendously. While his wife will most likely require additional care in the future, he is pleased that the current in-home care has allowed both of them to remain in their home. He expressed comfort at knowing that he has a contact person to assist him in formulating future plans.*

**Program Eligibility Criteria:** There are two categories of caregivers who benefit from these services: Caregivers caring for someone 60 years of age or older, including persons not related by blood or marriage; and grandparents and other relative caregivers over the age of 55 who are caring for a child age 18 or under and Grandparent or relative caregivers, providing care for adult children with a disability, who are between 19 and 59 years of age. The caregivers must be age 55 and older and cannot be the child's natural or adoptive parent.

<b>Eligibility</b> Individual Couple	<b>Monthly Income Test</b> None	<b>Annual Asset Test</b> None	<b>Notes:</b> Respite and supplemental services may be provided to caregivers who are caring for someone with physical and mental disabilities that restrict their ability to perform normal daily tasks.				
<b>Program Data</b>		<b>FY2014 (Actual)</b>		<b>FY2015 (Est.)</b>		<b>FY2016 (Est.)</b>	
<b>Number Served/Units of Service</b>		<i>People</i>	<i>Units</i>	<i>People</i>	<i>Units</i>	<i>People</i>	<i>Units</i>
<b>Education, Training</b>		6,229	108,874	6,851	119,761	6,851	119,761
<b>or</b>							
<b>Support</b>		1,326	59,624	1,458	65,586	1,458	65,586
<b>Respite</b>		1,817	74,904	1,998	82,394	1,998	82,394
<b>Supplemental Services</b>		12,530	22,176	13,783	24,393	13,783	24,393
<b>Access Assistance</b>		104,124	120,179	114,536	132,196	114,536	132,196
<b>Information</b>							

<b>Program Funding</b>	<b>FY2014 (Actual)</b>	<b>FY2015 (Est.)</b>	<b>FY2016 (Est.)</b>
Federal	\$2,406,396	\$2,406,406	\$2,406,406
State	53,065	55,783	55,783
Local Contributions	459,178	540,277	540,277
<b>Total</b>	<b>\$2,918,639</b>	<b>\$3,002,416</b>	<b>\$3,002,416</b>

**CONTACT PERSON:** Terri Williams, Program Manager, 410-767-0545, TerriL.Williams@maryland.gov

***LONG-TERM SERVICES and SUPPORTS***  
**CONTINUING CARE RETIREMENT COMMUNITIES**

**Program Description:** The Continuing Care Act authorizes the Department to regulate Continuing Care Retirement Communities (CCRCs) and Continuing Care at Home (CCAH) programs. The Department issues a certificate of registration based on a review of organizational, financial, and contractual documents and provides information to the public.

CCRCs are specific types of retirement housing that offer a combination of housing and services. The services include access to medical and nursing services or other health-related benefits to individuals who have paid entrance fees and signed contracts for more than one year and usually for life. Health-related benefits may include full coverage of assisted living or nursing care in an on-site health care center at no additional fee, or may be limited to priority admission to the health care center, with additional fee-for-service charges. The scope of services varies among CCRCs. These services are offered under a written continuing care agreement that requires payment of an entrance fee and monthly fees.

*Mr. C., an 80 year old man lives in a single family home in Baltimore County. Mr. C. is a retired engineer and has lived alone since his wife died several years earlier. The house was becoming quite a problem with maintenance, lawn keeping, etc. and Mr. C. did not want to ask for help or handle the upkeep. Mr. C. wanted to continue driving and needed to be in an area where he was comfortable. After calling the CCRC division at the Maryland Department of Aging and being directed to the Department’s website on CCRCs, Mr. C. visited several communities but still had many questions. Mr. C. agreed that he wanted to live in a CCRC; however, being an engineer he needed to do more research, specifically on the financial soundness of the CCRC and to understand the difference between the types of CCRCs. Mr. C. called the CCRC division for further information. After a discussion with division staff, Mr. C. again contacted the different CCRCs where he was interested and requested a Disclosure Statement and contract for review. He called back to the CCRC division to discuss the financial statements, entrance fees, monthly fees, refund process, etc. Finally, Mr. C. re-visited several CCRCs and after comparing the prices and amenities, he chose his new home. Mr. C. was able to continue with his golf game but now could meet with other residents in new and different ways, such as bridge clubs, woodworking and computer labs, etc. He was also able to go back to his old neighborhood to visit and old friends and family were welcome to visit in his new home.*

<b>Program Data</b>	<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
Special Funds	\$ 446,740	\$ 481,329	\$ 522,827
Number of CCRC facilities	39	40	42
Number of People Served	16,000	16,500	16,750

**Contact Person:** Martha C. Roach, Chief, Continuing Care, (410) 767-1067, martha.roach@maryland.gov







# ELDER RIGHTS

## Protections





## ***PROTECTION OF OLDER ADULTS***

# **LONG TERM CARE OMBUDSMAN PROGRAM**

**Program Description:** Ombudsmen are advocates for the 47,000 Marylanders in nursing homes and assisted living facilities. Located in Area Agencies on Aging, they work on behalf of vulnerable individuals, promoting residents' rights and providing information to residents and their families about the complex long-term care system. Ombudsmen regularly visit facilities promoting quality of care and quality of life as well as providing support and a voice for those who are unable or do not know how to speak for themselves. Ombudsmen also address systemic issues that impact care and support those residents who want to transition to the community.

*An older adult who lived in an assisted living facility was fearful about reporting that he had heard a staff person abusing a resident. He told a close friend who told the Ombudsman, but did not know details about who was being abused. The Ombudsman visited the facility, conducted an in-service training on abuse for all staff, explained that staff was required to report abuse, and emphasized residents' rights. The abuser was identified, reported, and terminated. The Ombudsman continued regular visits, providing confidential consultations to the residents and staff training.*

<b>Program Eligibility Criteria:</b> Eligible individuals are residents of any age who reside in long-term care facilities.			
<b>Eligibility</b> Individual/Couple	<b>Monthly Income Test</b> None	<b>Annual Asset Test</b> None	<b>Notes:</b> None

<b>Program Data</b>	<b>FFY2013 (Actual)</b>	<b>FFY2014 (Est.)</b>	<b>FFY2015 (Est.)</b>	<b>FFY2016 (Est.)</b>	
Number of Complaints	2,873	2,875	2,700**	2,875	
Number of Abuse Complaints	160	160	150	160	
Number of Individual Consultations	10,580	10,620	10,400	10,620	
Number of Volunteers	146	116*	120	125	
<b>Program Funding</b>			<b>FFY2014 (Actual)</b>	<b>FFY2015 (Est.)</b>	<b>FFY2016 (Est.)</b>
Federal			\$461,705	\$351,705	\$351,705
State			1,121,809	1,121,801	1,121,801
Local Contributions			273,472	579,081	579,081
<b>Total</b>			<b>\$1,856,986</b>	<b>\$2,052,587</b>	<b>\$2,052,587</b>

\* One medical center no longer trains students as volunteer ombudsmen.

\*\* Sequestered funds reduce # of employed ombudsmen.

**CONTACT PERSON:** Alice H. Hedt, State Long-Term Care Ombudsman, 410-767-1108, [alice.hedt@maryland.gov](mailto:alice.hedt@maryland.gov)

## ***PROTECTION OF OLDER ADULTS*** **PUBLIC GUARDIANSHIP PROGRAM**

**Program Description:** The Public Guardianship Program serves adults 65 years and older who have been deemed by a court of law to lack the capacity to make or communicate responsible decisions concerning their daily living needs. The law requires that the Maryland Secretary of Aging or a Director of a local Area Agency on Aging (AAA) be appointed by the court as a “guardian of person” when there is no other person or organization willing and appropriate to be named. The program provides protection and advocacy on behalf of the older adults through case management provided by guardianship specialists of the program.

*Mr. W. suffered from a massive stroke. He became unable to communicate his needs. A hospital physician and clinical social worker evaluated Mr. W. and determined he lacked the capacity to make informed decisions. Prior to the stroke, Mr. W. had not completed an advance directive or other legal documents expressing his wishes regarding treatment options or identifying a health care agent. In his current state, Mr. W. was unable to navigate the course of action for his treatment and the hospital was in need of someone else to make decisions on his behalf. Hospital social workers began searching for family members and friends in order to find an appropriate person to serve as his health care surrogate. He was never married, had no children and his only sibling was deceased. Unable to locate any family or friends, the Director of the local Area Agency on Aging (AAA) was appointed as his guardian of person. A case manager was assigned to Mr. W. and began working with medical staff to meet his immediate needs and continued to search for anyone related to or friends of Mr. W. The case manager learned of a niece that lived a couple hours away in Maryland. The niece was contacted and the case worker explained Mr. W.’s situation along with providing an overview of what guardianship entails. Once the niece understood the annual court report requirement as well as the overall guardianship responsibilities she was willing to serve in this capacity.*

**Program Eligibility Criteria:** The program serves adults age 65 years and older who have been deemed by a court of law to lack the capacity to make or communicate responsible decisions concerning their daily living needs.

<b>Eligibility</b>	<b>Monthly Income Test</b>	<b>Annual Asset Test</b>	<b>Notes</b>	
Age 65 and older	None	None		
<b>Program Data</b>		<b>FY2014 (Actual)</b>	<b>FY2015 (Est.)</b>	<b>FY2016 (Est.)</b>
Total Number of Guardianship Wards		868	918	971
Number of New Cases		227	240	254
Group Education Sessions Provided		69	66	63
Individual Consultations (post- guardianship)		24,420	25,153	25,908
Number of Public Guardianships Avoided		396	396	396
<b>Program Funding</b>		<b>FY2014 (Actual)</b>	<b>FY2015 (Est.)</b>	<b>FY2016 (Est.)</b>
Federal		\$0	\$0	\$0
State		667,355	642,692	642,692
Local Contributions		207,122	339,521	339,521
<b>Total</b>		<b>\$874,477</b>	<b>\$982,213</b>	<b>\$982,213</b>

**CONTACT PERSON:** Phoenix Woody, Program Manager, 410-767-4665, phoenix.woody@maryland.gov

## ***PROTECTION OF OLDER ADULTS*** **SENIOR LEGAL ASSISTANCE PROGRAM**

**Program Description:** The Senior Legal Assistance Program provides access to legal advice, counseling, and representation for older Marylanders. This program provides legal support to professionals in the field such as local ombudsmen, health insurance counselors and public guardianship managers. Maryland’s network of Area Agencies on Aging contract with local attorneys and law centers to provide direct services. Priority is given to issues involving income maintenance, nutrition, public/disability benefits, health care, protective services, abuse, housing, utilities, consumer protection, employment, age discrimination/civil rights, and advocacy for institutionalized persons.

*Ms. L. was receiving assistance from a supplemental government program when her benefits were abruptly discontinued. She believed she was still eligible to receive the benefits and contacted the local Legal Assistance Program for help. The attorney reviewed Ms. L.’s case and found evidence supporting Ms. L.’s eligibility for the program. An appeal of the denial of benefits was submitted and through the assistance and advocacy of the legal service provider Ms. L.’s benefits were reinstated.*

**Program Eligibility Criteria:** Marylanders 60 years of age and/or their caregiver. There is no cost for legal assistance with priority issues. Preference is given to older persons with the greatest economic or social need.

<b>Eligibility</b>	<b>Annual Income Test</b>	<b>Annual Asset Test</b>	<b>Notes:</b>
Age 60 and older or caregiver of such a person	None	None	None

<b>Program Data</b>	<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
Hours of Service Provided	17,695	19,199	20,831
Number of Persons Served	4,130	4,522	4,952

<b>Program Funding</b>	<b>FY 2014 (Actual)</b>	<b>FY 2015 (Est.)</b>	<b>FY 2016 (Est.)</b>
Federal	\$410,928	\$430,072	\$430,072
State	0	0	0
Local Contributions	311,605	318,743	318,743
<b>Total</b>	<b>\$722,533</b>	<b>\$748,815</b>	<b>\$748,815</b>

**CONTACT PERSON:** Phoenix Woody, Program Manager, 410-767-4665, [phoenix.woody@maryland.gov](mailto:phoenix.woody@maryland.gov)





# ADDITIONAL GRANTS







## ADDITIONAL GRANTS

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### **Enhanced ADRC Options Counseling Grant**

This grant will strengthen Aging and Disability Resource Centers (ADRCs), known in Maryland as Maryland Access Point or (MAP) by building their capacity to provide **Options Counseling** for individuals seeking information and assistance on long-term supports and services. Objectives of the Grant are to: develop and implement statewide standards for Options Counselor certification, and create standardized program policies and procedures; and create a method to incorporate these standards in all long-term supports and services programs. Partners in the grant include the Maryland Departments of Health and Mental Hygiene and Disabilities.

**Funding Source:** Administration for Community Living (ACL)

**Project Period:** October 1, 2012 – September 30, 2015

**Amount:** \$2,257,036

### **Chronic Disease Self Management Education (CDSME)**

The CDSME grant funds self management workshops across Maryland called, “Living Well.” Living Well workshops provide seniors, caregivers and adults with disabilities access to evidence-based self management programs which have been proven to reduce rates of disability, improve mental and cognitive function, and lower health care costs. A key objective is to provide this service to at least 3,500 persons statewide over a 3 year period. In 2014, over 1,500 individuals attended 123 workshops throughout Maryland.

**Funding Source:** Administration on Aging/Administration on Community Living

**Project Period:** September 2012-August 2015

**Amount:** \$825,767

### **Meals to Most in Need Grant**

The Meals on Wheels Association of America, through funding provided by Subaru America, Inc., is supporting a project to develop a simple-to-use, valid screening tool to prioritize individuals applying for home delivered meals. The Maryland Department of Aging is partnering with the University of Maryland’s School of Nutrition to develop this tool, which will be used statewide.

**Funding Source:** Meals on Wheels of America/Subaru America

**Project Period:** January 1-September 1, 2015

**Amount:** \$7,500

### **Maryland Improvements for Patients and Providers Act of 2008 (MIPPA)**

The grant funding assists Medicare beneficiaries to apply for the Medicare Part D Extra Help/Low-Income Subsidy (LIS) and the Medicare Savings Programs (MSPs). Program staff provides Part D counseling to Medicare beneficiaries who live in rural areas.

**Funding Source:** ACL and the Centers for Medicare & Medicaid Services (CMS)

**Project Period:** September 30, 2013-September 29, 2014

**Amount:** \$339,621 (CMS-\$117,190; ACL-\$222,431)

**Senior Medicare Patrol (SMP) and Health Care Fraud Prevention Program Expansion and SMP Capacity Building Grant**

These grants address Medicare and Medicaid fraud, waste, abuse and error. The program goals are to reduce the amount of federal and state funds lost due to health insurance fraud and increase the public's awareness of fraudulent activities. Activities include public education forums, one on one counseling sessions and other opportunities to instruct Medicare beneficiaries on how to monitor health care expenditures.

Senior Medicare Patrol Program

***Funding Source:*** ACL

***Project Period:*** Annual

***Amount:*** \$167,955 (annually)

Health Care Fraud Prevention Program

***Funding Source:*** ACL

***Project Period:*** Annual

***Amount:*** \$130,000 (annually)

**SHIP Performance Improvement and Innovation Grant**

The Federal Administration for Community Living (ACL) awarded the Maryland SHIP a State Health Insurance Assistance Program Performance Improvement and Innovation Grant. The purpose of this competitive grant is to demonstrate innovation and service quality improvements. The Maryland Department of Aging will use this grant to strengthen the volunteer infrastructure of the Maryland SHIP, using the SHIP Senior Medicare Patrol creating a framework to support the growing demands of Medicare beneficiaries.

***Funding Source:*** Administration for Community Living (ACL)

***Project Period:*** September 2014 –February 2016

***Amount:*** \$135,000



**MARYLAND**

Department of Aging

# APPENDICES





## AREA AGENCIES ON AGING/MARYLAND ACCESS POINT LISTING

**Allegany County**  
**Human Resources Development Commission**  
125 Virginia Avenue  
Cumberland, MD 21502  
301-777-5970  
Director: Renee Kniseley

**Anne Arundel County**  
**Department of Aging and Disabilities**  
2666 Riva Road  
Annapolis, MD 21401  
410-222-4464  
Director: Pam Jordan

**Baltimore City**  
**Division of Aging and Care Services**  
417 East Fayette Street  
Baltimore, MD 21202  
410-396-4932  
Director: Arnold Eppel

**Baltimore County**  
**Department of Aging**  
611 Central Avenue  
Towson, MD 21204  
410-887-2594  
Director: Joanne Williams

**Calvert County**  
**Office on Aging**  
450 West Dares Beach Road  
Prince Frederick, MD 20678  
410-535-4606  
Director: Susan Justice

**Caroline, Kent, Talbot Counties**  
**Upper Shore Aging, Inc.**  
100 Schauber Road  
Chestertown, MD 21620  
410-778-6000  
Director: Gary Gunther

**Carroll County**  
**Bureau of Aging and Disabilities**  
125 Stoner Avenue  
Westminster, MD 21157  
410-386-3800  
Director: Madeline Morey

**Cecil County**  
**Senior Services and Community Transit of Cecil County**  
200 Chesapeake Boulevard  
Suite 2550  
Elkton, MD 21921  
410-996-5295  
Director: David Trolio

**Charles County**  
**Aging and Senior Programs**  
8190 Port Tobacco Road  
Port Tobacco, MD 20677  
301-934-9305  
Director: Dina Barclay

**Dorchester, Somerset, Wicomico, Worcester**  
**MAC, Inc.**  
909 Progress Circle  
Salisbury, MD 21804  
410-742-0505  
Director: Margaret "Peggy" Bradford

**Frederick County**  
**Department of Aging**  
1440 Taney Avenue  
Frederick, MD 21702  
301-600-1605  
Director: Carolyn True

**Garrett County**  
**Area Agency on Aging**  
104 East Center Street  
Oakland, MD 21550  
301-334-9431  
Director: Pam Hageman

**Harford County**  
**Office on Aging**  
145 North Hickory Avenue  
Bel Air, MD 21014  
410-638-3025  
Director: Karen Winkowski

**Howard County**  
**Office on Aging**  
6751 Columbia Gateway Drive  
2<sup>nd</sup> Floor  
Columbia, MD 21046  
410-313-6410  
Director: Ofelia Ross-Ott

**Montgomery County**  
**Department of Health and Human Services**  
401 Hungerford Drive, 3<sup>rd</sup> Floor  
Rockville, MD 20850  
240-777-3000  
Director: Odile Brunnetto

**Prince George's**  
**Department of Family Services**  
6420 Allentown Road  
Camp Springs, MD 20748  
301-265-8450  
Director: Theresa Grant

**Queen Anne's County**  
**Area Agency on Aging**  
104 Powell Street  
Centerville, MD 21617  
410-758-0848  
Director: Cathy Willis

**St. Mary's County**  
**Department of Aging & Human Services**  
41780 Baldrige Street  
Leonardtwn, MD 20650  
301-475-4200  
Director: Lori Jennings-Harris

**Washington County**  
**Commission on Aging**  
140 W. Franklin Street, 4<sup>th</sup> Floor  
Hagerstown, MD 21740  
301-790-0275  
Director: Amy Olack

Martin O'Malley  
Governor

Anthony Brown  
Lt. Governor



DEPARTMENT OF AGING

Gloria Lawlah  
Secretary

**MEMORANDUM #14-05**  
**November 6, 2014**

**TO:** Area Agency on Aging Directors  
Maryland Access Point Staff

**FROM:** Gloria G. Lawlah, Secretary *G. Lawlah*

**SUBJECT:** Update on Eligibility Requirements for Select Income-Based Federal and State Programs

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The Maryland Department of Aging periodically informs the Aging Network about changes in eligibility criteria for various income-based Federal and State programs that can benefit older adults and adults with disabilities. This memorandum is to alert you about eligibility criteria changes. The attached chart outlines income criteria for "individual" and "couple" households. For larger households, eligibility criteria may be obtained from the individual programs. Dates for eligibility level changes vary by program, and are noted on the chart. Occasionally, new programs are implemented or date changes for existing programs may not align with the periodic updates. MDoA tracks such changes and will endeavor to keep you informed as soon as new information becomes available to our Department. Changes generally occur on or about January 1, March 1, July 1, and October 1 in a calendar year.

To find the latest memoranda and chart, start on the home page of the MDoA's website, [www.aging.maryland.gov](http://www.aging.maryland.gov). Go to "Quick Links" in the left column, and click on "Eligibility Criteria for Federal & State Programs."

301 West Preston Street • Suite 1007 • Baltimore, Maryland 21201-2374  
Local: 410-767-1100 • Toll Free: 1-800-243-3425 • TTY users call via Maryland Relay  
Fax: 410-333-7943 • [www.aging.maryland.gov](http://www.aging.maryland.gov)

Memorandum #14-05  
 November 6, 2014  
 Page 2 of 2

Maryland Access Point (MAP) Specialists are located in Area Agencies on Aging throughout the State, and are available to assist the general public with accessing public and private programs and services that may assist the individual with remaining in a home or community-based setting or transition out of a nursing facility. MAP Specialists are trained across a wide continuum to provide basic information, benefits counseling, strategic planning to maintain independence in the community, and access to long term services and supports. MAP Specialists include Information and Assistance staff and Options Counselors. They work with a wide range of consumers, including older adults, family caregivers, and adults age 18 years and older with disabilities. There are three ways to access MAP.

1. Call the statewide toll-free phone number at 1-844-MAP-LINK (1-844-627-5465).
2. Connect via the dedicated website at [www.marylandaccesspoint.info](http://www.marylandaccesspoint.info).
3. Twenty physical locations across Maryland.

### 2014 MEMO - ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS

Federal/State	Monthly (or Annual) Income Test Individuals	Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couples	Notes
Federal Poverty Guidelines	\$972.50/ month (\$11,670/yr)	\$1,310.83/ month (\$15,730/yr)			Change effective: (January 01, 2014)  Source: <a href="http://aspe.hhs.gov/poverty/14poverty.cfm">http://aspe.hhs.gov/poverty/14poverty.cfm</a>

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 Fax: 410-333-7943 • [www.aging.maryland.gov](http://www.aging.maryland.gov)



Home and Community Based Services					
Federal/State	Monthly (or Annual) Income Test Individuals	Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couples	Notes
Accessible Homes for Seniors	Maximum Statewide \$48,000 /yr  Calvert, Charles, Fred erick, Montgomery & Prince George's Counties \$60,500/yr	Maximum Statewide \$55,000/yr  Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$68,750/yr	No test	No test	Accessible Homes for Seniors provides zero-interest loans <b>and grants</b> for home modifications that support aging in place for individuals age 55 or older. Loan payments are deferred for 30 years or until the sale or transfer of ownership of the home. If the senior resides in the home of a relative, eligibility is based on the owner's income and is determined on a case-by-case basis. Seniors living with a relative or child with a disability in a home owned by the senior may qualify on a case-by-case basis.  Next expected change: 7/1/2015 <b>Source:</b> <a href="http://www.dhcd.state.md.us/website/programs/ahsp/documents/AHS_Brochure.pdf">http://www.dhcd.state.md.us/website/programs/ahsp/documents/AHS_Brochure.pdf</a>
*Community First Choice (CFC)- (Over 65 or under 65 with Medicare & Non –Parent/ Caregiver Relative)	\$350/ month  \$4,200/ year	\$392/ month  \$4,704/year	\$2,500	\$3,000	Maryland's Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.  <b>Source:</b> <a href="https://mmcp.dhmf.maryland.gov/longtermcare/SitePages/Community%20First%20Choice.aspx">https://mmcp.dhmf.maryland.gov/longtermcare/SitePages/Community%20First%20Choice.aspx</a>

*Community First Choice (CFC)- (Under 65 without Medicare or Caretakers of Minor Children under 65 with Medicare)	\$1342/ month  \$16,105/ year	\$1,809/ month  \$21,707/ year	No Asset Test	No Asset Test	Maryland's Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.  <b>Source:</b> <a href="https://mmcp.dhmf.maryland.gov/longtermcare/SitePages/Community%20First%20Choice.aspx">https://mmcp.dhmf.maryland.gov/longtermcare/SitePages/Community%20First%20Choice.aspx</a>
*Community First Choice (CFC)- (Over Age 65 Parent/Caretaker)	\$1,196/ month  \$14,354/ year	\$1,612/ month  \$19,346/ year	\$2,500	\$3,000	Maryland's Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.  <b>Source:</b> <a href="https://mmcp.dhmf.maryland.gov/longtermcare/SitePages/Community%20First%20Choice.aspx">https://mmcp.dhmf.maryland.gov/longtermcare/SitePages/Community%20First%20Choice.aspx</a>
*Medical Assistance Personal Care Program (MAPC)	Same as CFC	Same as CFC	Same as CFC	Same as CFC	MAPC assists those who are frail or disabled with personal care and other activities such as grocery shopping and laundry. A Registered Nurse monitors care through a home visit every other month. <b>Effective 1/1/2014</b>  <b>Source:</b> <a href="https://mmcp.dhmf.maryland.gov/longtermcare/SitePages/Community%20First%20Choice.aspx">https://mmcp.dhmf.maryland.gov/longtermcare/SitePages/Community%20First%20Choice.aspx</a>

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Home and Community-Based Options Waiver	\$2,163/ month	To qualify, only individual income is considered	\$2,000	\$2,500	Maryland's Home and Community-Based Options Waiver provides community services and supports to enable older adults and people with physical disabilities to live in their own homes.  Next expected change: 1/1/2015 <b>Source:</b> <a href="https://mmcp.dhmf.maryland.gov/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/HCBOW%20Fact%20Sheet.pdf">https://mmcp.dhmf.maryland.gov/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/HCBOW%20Fact%20Sheet.pdf</a>
Senior Assisted Living Group Home Subsidy Program	\$2,739/ month	\$3,581/ month	\$11,000	\$14,000	The Senior Assisted Group Home Subsidy Program provides access to assisted living in small group homes which are licensed by the Department of Health and Mental Hygiene for 4 -16 residents.  Next expected change: 7/1/2015 <b>Contact:</b> Dakota Burgess Maryland Department of Aging <a href="mailto:dakota.burgess@maryland.gov">dakota.burgess@maryland.gov</a>
Senior Care Program	\$2,739/ month	\$3,581/ month	\$11,000	\$14,000	The Senior Care Program provides in-home services and other support services to persons 65 and older.  Next expected change date: 7/1/2015  <b>Contact:</b> Dakota Burgess Maryland Department of Aging <a href="mailto:dakota.burgess@maryland.gov">dakota.burgess@maryland.gov</a>

Medical Assistance Programs					
Federal/State	Monthly (or Annual) Income Test <b>Individuals</b>	Monthly (or Annual) Income Test <b>Couples</b>	Annual Asset Test <b>Individual</b>	Annual Asset Test <b>Couples</b>	Notes
Employed Individuals with Disabilities (EID) Program	\$2,707/ month  (\$32,490 Annual)	\$3,642/ month  (\$43,710 Annual) (represents 300% of poverty level)	Less than \$10,000 in countable resources	Less than \$10,000 in countable resources	The Employed Individuals with Disabilities extends Medical Assistance health benefits to working Marylanders with disabilities. This program lets individuals return to work and keep health benefits by paying a small fee.  Next expected change: 7/1/2015 <b>Source:</b> <a href="http://www.mdod.maryland.gov/Employment%20and%20Training.aspx?id=534">http://www.mdod.maryland.gov/Employment%20and%20Training.aspx?id=534</a>
Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards	Minimum Monthly Maintenance Needs Allowance \$1,966.25	Maximum Monthly Maintenance Needs Allowance \$2,980	Minimum Resource Standard \$23,844	Maximum Resource Standard \$119,220.	Under the Medicaid spousal impoverishment provisions, a certain amount of the couple's combined resources is protected for the spouse living in the community.  Effective: 1/1/2015 <b>Source:</b> <a href="http://medicaid.gov/medicaid-chip-program-information/by-topics/eligibility/downloads/2015-ssi-and-spousal-impoverishment-standards.pdf">http://medicaid.gov/medicaid-chip-program-information/by-topics/eligibility/downloads/2015-ssi-and-spousal-impoverishment-standards.pdf</a>
Qualified Medicare Beneficiary Program (QMB)	\$993/ month	\$1,311/ month	\$7,160	\$10,750	QMB Pays Medicare Part A and B premiums, co-payments, and deductibles.  Effective March 1, 2014 <b>Source:</b> <a href="https://mmcp.dhmf.maryland.gov/SiteAssets/SitePages/Monthly%20Income%20and%20Assets/2014%20Income%20%20Asset%20Guidelines%20effective%20January%201,%202014_rev4.14.14.pdf">https://mmcp.dhmf.maryland.gov/SiteAssets/SitePages/Monthly%20Income%20and%20Assets/2014%20Income%20%20Asset%20Guidelines%20effective%20January%201,%202014_rev4.14.14.pdf</a>

Prescription Assistance Programs					
Federal/State	Monthly (or Annual) Income Test <u>Individuals</u>	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couples</u>	Notes
"Extra Help" with Medicare Prescription Drug plan costs.	\$17,505/year	\$23,595/year	\$13,440	\$26,860	Extra Help from Medicare pays the costs of Medicare prescription drug coverage if you meet the income guidelines.  Source: <a href="http://www.medicare.gov/your-medicare-costs/help-paying-costs/save-on-drug-costs/save-on-drug-costs.html">http://www.medicare.gov/your-medicare-costs/help-paying-costs/save-on-drug-costs/save-on-drug-costs.html</a>
State of Maryland Senior Prescription Drug Assistance Program (SPDAP)	\$35,010/year	\$47,190/year	No Test	No Test	The Senior Prescription Drug Assistance Program provides financial assistance to moderate-income Maryland residents who are eligible for Medicare and are enrolled in a prescription drug plan.  Effective: 1/31/2015  Source: <a href="http://www.marylandspdap.com">www.marylandspdap.com</a>

Utilities Assistance Program					
Federal/State	Monthly (or Annual) Income Test <u>Individuals</u>	Monthly (or Annual) Income Test <u>Couple</u>	Annual Asset Test <u>Individual</u>	Annual Asset Test <u>Couple</u>	Notes
Maryland Energy Assistance Program (MEAP)	\$1,702.00/month	\$2,294.00/month	No Asset Test	No Asset Test	The Maryland Energy Assistance Program (MEAP) provides assistance with home heating bills. Limited assistance is available to replace broken or inefficient furnaces. Next expected change: 1/1/2015 Source: <a href="http://www.dhr.state.md.us/blog/wpcontent/uploads/2014/06/ohep_poster15.pdf">http://www.dhr.state.md.us/blog/wpcontent/uploads/2014/06/ohep_poster15.pdf</a>
*Weatherization Assistance Program (WAP)	\$23,340/year	\$31,460/year	No Asset Test	No Asset Test	The Weatherization Assistance Program helps eligible low income households with the installation of energy conservation materials in their dwelling units. Next expected change: 1/1/2015 Source: <a href="http://waptac.org/data/files/website_docs/government/guidance/2014/wpn-14-3-pigs.pdf">http://waptac.org/data/files/website_docs/government/guidance/2014/wpn-14-3-pigs.pdf</a>

Others					
Federal/State	Monthly SSI Federal Benefit Rate (FBR) <b>Individual</b>	SSI Federal Benefit Rate (FBR) <b>Couple</b>	Annual Asset Test <b>Individual</b>	Annual Asset Test <b>Couple</b>	Notes
Supplemental Security Income (SSI)	\$721	\$1,082	\$2,000	\$3,000	Supplemental Security Income pays benefits to disabled adults and children who have limited income and resources.  Effective 1/1/2014  <b>Source:</b> <a href="http://www.socialsecurity.gov/ssi/text-benefits-ussi.htm">http://www.socialsecurity.gov/ssi/text-benefits-ussi.htm</a>  <a href="http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm">http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm</a>

## SENIOR CENTER LISTING

### Allegany County

**Cumberland Senior Center**

125 Virginia Avenue  
Cumberland, MD 21502  
301-783-1722

**Georges Creek Senior Center**

7 Hanekamp Street  
Lonaconing, MD 21539  
301-463-6215

**Frostburg Senior Center**

27 S. Water Street  
Frostburg, MD 21532  
301-689-5510

**Westernport Senior Center**

33 Main Street  
Westernport, MD 21562  
301-359-9930

### Anne Arundel County

**Annapolis Senior Center**

119 South Villa Avenue  
Annapolis, MD 21401  
410-222-1818

**O'Malley Senior Center**

1275 Odenton Road  
Odenton, MD 21113  
410-222-6227

**Arnold Senior Center**

44 Church Road  
Arnold, MD 21012  
410-222-1922

**Pasadena Senior Center**

4103 Mountain Road  
Pasadena, MD 21122  
410-222-0030

**Brooklyn Park Senior Center**

202 Hammonds Lane  
Brooklyn Park, MD 21225  
410-222-6847

**Pascal Senior Center**

125 Dorsey Road  
Glen Burnie, MD 21061  
410-222-6680

**O'Malley Senior Center Annex**

1270 Odenton Road  
Odenton, MD 21113  
410-222-0140

**South County Senior Center**

27 Stepneys Lane  
Edgewater, MD 21037  
410-222-1927

### Baltimore City

**Action in Maturity**

700 W. 40<sup>th</sup> Street  
Baltimore, MD 21211  
410-889-7915

**Allen Center**

1404 South Charles Street  
Baltimore, MD 21230  
410-685-6224

**Forest Park Senior Center**

4801 Liberty Heights Ave.  
Baltimore, MD 21207  
410-466-2124

**Greenmount Senior Center**

425 E. Federal Street  
Baltimore, MD 21202  
410-396-3552

**Harford Senior Center**

4920 Harford Road  
Baltimore, MD 21214  
410-426-4009

**Hatton Senior Center**

2825 Fait Ave.  
Baltimore, MD 21224  
410-396-9025

**John Booth Senior Center**

2601-A E. Baltimore Street  
Baltimore, MD 21224  
410-396-8067

**Myerberg Center**

3101 Fallstaff Road  
Baltimore, MD 21209  
410-358-6856

**Oliver Senior Center**

1700 N. Gay Street  
Baltimore, MD 21213  
410-396-3861

**Sandtown Winchester Senior Center**

1601 Baker Street  
Baltimore, MD 21217  
410-396-7224

**Senior Network of North Baltimore**

5828 York Road  
Baltimore, MD 21212  
410-323-7131

**Waxter Center for Senior Citizens**

1000 Cathedral Street  
Baltimore, MD 21201  
410-396-1324

**Zeta Center for Health & Active Aging**

4501 Reisterstown Road  
Baltimore, MD 21215  
410-396-3535

**Baltimore County**

**Arbutus Senior Center**

855A Sulphur Spring Road  
Baltimore, MD 21227  
410-887-1410

**Ateaze Senior Center**

7401 Holabird Ave.  
Dundalk, MD 21222  
410-887-7233

**Bykota Senior Center**

611 Central Ave.  
Towson, MD 21204  
410-887-3094

**Catonsville Senior Center**

501 N. Rolling Road  
Baltimore, MD 21228  
410-887-0900

**Cockeysville Senior Center**

10535 York Road  
Cockeysville, MD 21030  
410-887-7694

**Edgemere Senior Center**

600 North Point Road  
Baltimore, MD 21219  
410-887-7530

**Essex Senior Center**  
600 Dorsey Ave.  
Baltimore, MD 21221  
410-887-0267

**Fleming Senior Center**  
641 Main Street  
Baltimore, MD 21222  
410-887-7225

**Hereford Senior Center**  
(Formerly known as Mt. Carmel)  
510 Monkton Road  
Summit Manor 2nd Floor  
Hereford, MD 21111  
410-887-1923

**Lansdowne Senior Center**  
424 Third Ave.  
Baltimore, MD 21227  
410-887-1443

**Liberty Senior Center**  
3525 Resource Drive  
Randallstown, MD 21133  
410-887-0780

**Overlea Fullerton Senior Center**  
4314 Fullerton Ave.  
Baltimore, MD 21236  
410-887-5220

**Parkville Senior Center**  
8601 Harford Road  
Baltimore, MD 21234  
410-887-5388

**Pikesville Senior Center**  
1301 Reisterstown Road  
Pikesville, MD 21208  
410-887-1245

**Reisterstown Senior Center**  
12035 Reisterstown Road  
Reisterstown, MD 21136  
410-887-1143

**Rosedale Senior Center**  
1208 Neighbors Ave.  
Baltimore, MD 21237  
410-887-0233

**Seven Oaks Senior Center**  
9210 Seven Court Drive  
Perry Hall, MD 21236  
410-887-5192

**Victory Villa Senior Center**  
403 Compass Road  
Baltimore, MD 21220  
410-887-0235

**Woodlawn Senior Center**  
2120 Gwynn Oak Ave.  
Baltimore, MD 21207  
410-887-6887

## Calvert County

**Calvert Pines Senior Center**  
450 W. Dares Beach Road  
Prince Frederick, MD 20678  
410-535-4606, 301-855-1170

**Southern Pines Senior Center**  
20 Appeal Lane  
Lusby, MD 20657  
410-586-2748

**North Beach Senior Center**  
9010 Chesapeake Avenue  
North Beach, MD 20714  
410-257-2549

## Caroline County

### Caroline Senior Center

403 S. 7th Street, Suite 127  
Denton, MD 21629  
410-479-2535

### Federalsburg Senior Center

118 N. Main Street  
Federalsburg, MD 21632  
410-754-9754

## Carroll County

### Mt. Airy Senior Center

703 Ridge Avenue  
Mt Airy, MD 21771  
410-795-1017, 301-829-2407

### South Carroll Senior Center

5928 Mineral Hill Road  
Eldersburg, MD 21784  
410-386-3700

### North Carroll Senior Center

2328 Hanover Pike  
Hampstead, MD 21074  
410-386-3900

### Taneytown Senior Center

220 Roberts Mill Road  
Taneytown, MD 21787  
410-386-2700

### Westminster Senior Center

125 Stoner Avenue  
Westminster, MD 21157  
410-386-3850

## Cecil County

### Elkton Center

200 Chesapeake Blvd., Suite 1700  
Elkton, MD 21921  
410-996-5295

## Charles County

### Indian Head Senior Center

100 Cornwallis Square  
Indian Head, MD 20640  
301-743-2125

### Richard R. Clark Senior Center

1210 E. Charles Street  
La Plata, MD 20646  
301-934-5423

### Nanjemoy Community Center- Senior Center Programs

4375 Port Tobacco Road  
Nanjemoy, MD 20662  
301-246-9612 ext 20

### Waldorf Senior Center

3092 Crain Highway  
Waldorf, MD 20601  
301-638-4420



## Dorchester County

### MAC Senior Center

2450 Cambridge Beltway  
Cambridge, MD 21613  
410-221-1920

### North Dorchester MAC Senior Center

6210 Shiloh Church and Hurlock Road  
Hurlock, MD 21643  
410-943-1106

## Frederick County

### Brunswick Senior Center

12 East A Street  
Brunswick, MD 21716  
301-834-8115

### Frederick Senior Center

1440 Taney Avenue  
Frederick, MD 21702  
301-600-3525 (Activities)

### Emmitsburg Senior Center

300 South Seton Avenue  
Emmitsburg, MD 21727  
301-600-6350

### Urbana Senior Center

9020 Amelung Street  
Frederick, MD 21704  
301-600-7020

## Garrett County

### Flowery Vale Senior Center

204 South Street  
Accident, MD 21520  
301-746-8050

### Mary Browning Senior Center

104 East Center Street  
Oakland, MD 21550  
301-334-9431 ext 134

### Grantsville Senior Center

125 Durst Court  
Grantsville, MD 21536  
301-895-5818

## Harford County

### Aberdeen Senior Center

7 West Franklin Street  
Aberdeen, MD 21001  
410-273-5666

### Havre de Grace Senior Center

351 Lewis Lane  
Havre de Grace, MD 21078  
410-939-5121

### Edgewood Senior Center

1000 Gateway Road  
Edgewood, MD 21040  
410-612-1622

### Highland Senior Center

708 Highland Road  
Street, MD 21154  
410-638-3605

**Bel Air/McFaul Activity Center**

525 W. McPhail Rd.  
Bel Air, MD 21014  
410-638-4040

**Veronica "Roni" Chenowith Fallston Activity Center**

1707 Fallston Road  
Fallston, MD 21047  
410-638-3260

**Howard County**

**Bain Center**

5470 Ruth Keeton Way  
Columbia, MD 21044  
410-313-7213

**Ellicott City Senior Center**

9401 Frederick Road  
Ellicott City, MD 21042  
410-313-1400

**East Columbia 50+ Center**

6600 Cradlerock Way  
Columbia, MD 21045  
410-313-7680

**Glenwood 50+ Center**

2400 Route 97  
Cooksville, MD 21723  
410-313-5440

**Elkridge Senior Center**

6540 Washington Blvd.  
Elkridge, MD 21075  
410-313-4930

**Longwood Senior Center**

6150 Foreland Garth  
Columbia, MD 21045  
410-313-7217

**North Laurel 50+ Center**

9411 Whiskey Bottom Road  
Laurel, MD 20723  
410-313-0380

**Kent County**

**Amy Lynn Ferris Adult Activity Center**

200 Schaubert Road  
Chestertown, MD 21620  
410-778-2564

**Montgomery County**

**Damascus Senior Center**

9701 Main Street  
Damascus, MD 20872  
240-777-6995

**Holiday Park Senior Center**

3950 Ferrara Drive  
Wheaton, MD 20906  
240-777-4999

**Gaithersburg/Upcounty Senior Center**

80-A Bureau Drive  
Gaithersburg, MD 20878  
301-258-6380

**Long Branch Senior Center**

8700 Piney Branch Road  
Silver Spring, MD 20901  
240-777-6975

**Margaret Schweinhaut Senior Center**

1000 Forest Glen Road  
Silver Spring, MD 20901  
240-777-8085

**White Oak Senior Center**

1700 April Lane  
Silver Spring, MD 20904  
240-777-6940

**Rockville Senior Center**

1150 Carnation Drive  
Rockville, MD 20850  
240-314-8800

**Prince George's County**

**Bowie Senior Center**

14900 Health Center Drive  
Bowie, MD 20716  
301-809-2300

**Gwendolyn Britt Senior Activity Center**

4009 Wallace Road  
North Brentwood, MD 20722  
301-699-1238

**Camp Springs Senior Activity Center**

6420 Allentown Road  
Camp Springs, MD 20746  
301-449-0490

**John Edgar Howard Senior Center**

4400 Shell Street  
Capitol Heights, MD 20743  
301-735-9136

**Evelyn Cole Senior Center**

5702 Addison Road  
Seat Pleasant, MD 20743  
301-386-5525

**Langley Park Senior Activity Center**

1500 Merrimac Drive  
Hyattsville, MD 20783  
301-408-4343

**Greenbelt Senior Center**

15 Crescent Road  
Greenbelt, MD 20770  
301-397-2208

**Laurel-Beltsville Senior Activity Center**

7120 Contee Road  
Laurel, MD 20707  
301-206-3350

**Queen Anne's County**

**Grasonville Senior Center**

4802 Main Street (P.O. Box 147)  
Grasonville, MD 21638  
410-827-6010

**Sudlersville Senior Center**

605 Foxxtown Drive  
Sudlersville, MD 21668  
410-438-3159, 410-928-3100

**Kent Island Senior Center**

891 Love Point Road  
Stevensville, MD 21666  
410-604-3801

## St. Mary's County

### **Garvey Senior Activity Center**

41780 Baldrige Street  
Leonardtown, MD 20650  
301-475-4200, ext. 1050

### **Northern Senior Activity Center**

29655 Charlotte Hall Road  
Charlotte Hall, MD 20622  
301-475-4002, ext. 1002

### **Loffler Senior Activity Center**

21905 Chancellor's Run Road  
Great Mills, MD 20634  
301-737-5670, ext. 1658

## Somerset County

### **Princess Anne MAC Center**

11916 N. Somerset Ave  
Princess Anne, MD 21853  
410-651-3400

## Talbot County

### **Talbot Senior Center**

400 Brookletts Avenue  
Easton, MD 21601  
410-822-2869

## Washington County

### **Washington County Senior Center**

1500 Pennsylvania Ave.  
Hagerstown, MD 21742  
301-671-2368

## Wicomico County

### **Lucille Tull Dulany Senior Center**

909 Progress Circle  
Salisbury, MD 21804  
410-742-0505

## Worcester County

**Northern Worcester County MAC Senior Center**

10129 Old Ocean City Blvd.  
Berlin, MD 21811  
410-641-0515

**Pocomoke Senior Center**

400-B Walnut Street  
Pocomoke, MD 21851  
410-957-0391

**Ocean City Senior Center**

104 41st St.  
Ocean City, MD 21842  
410-289-0824

**Charles and Martha Fulton Senior Center**

4767 Snow Hill Road  
Snow Hill, MD 21863  
410-632-1277

## CONTINUING CARE RETIREMENT COMMUNITIES (CCRCs)

**Asbury Methodist Village**  
201 Russell Avenue  
Gaithersburg, MD 20877

**Asbury-Solomons Island**  
11100 Asbury Circle  
Solomons, MD 20688

**Augsburg Lutheran Home**  
6811 Campfield Road  
Baltimore, MD 21207

**Augsburg Lutheran Village**  
6811 Campfield Road  
Baltimore, MD 21207

**Bayleigh Chase  
(Formerly William Hill  
Manor)**  
501 Dutchman's Lane  
Easton, MD 21601

**BayWoods of Annapolis**  
7101 Bay Front Drive  
Annapolis, MD 21403

**Bedford Court**  
3701 International Drive  
Silver Spring, MD 20906

**Blakehurst**  
1055 W. Joppa Road  
Towson, MD 21204

**Broadmead**  
13801 York Road  
Cockeysville, MD 21030

**Brooke Grove**  
18100 Slade School Road  
Sandy Spring, MD 20860

**Buckingham's Choice**  
3200 Baker Circle  
Adamstown, MD 21701

**Carroll Lutheran Village**  
300 St. Luke Circle  
Westminster, MD 21158

**Charlestown Retirement  
Community**  
715 Maiden Choice Lane  
Catonsville, MD 21228

**Church Home (Decertifying)**  
MedStar Health Financial  
Services  
8140 Corporate Drive  
Suite 200  
Baltimore, MD 21236

**Collington Episcopal Life  
Care Community**  
10450 Lottsford Road  
Mitchellville, MD 20721

**Diakon – Maryland**  
Ravenwood Campus  
1183 Luther Drive  
Hagerstown, MD 21740

**Diakon – Maryland**  
Robinwood Campus  
19800 Tranquility Circle  
Hagerstown, MD 21742

**Edenwald**  
800 Southerly Road  
Towson, MD 21286

**Fahrney-Keedy**  
8507 Mapleville Road  
Boonsboro, MD 21713-1818

**Fairhaven**  
7200 Third Avenue  
Sykesville, MD 21784

**Friends House Retirement  
Community**  
17340 Quaker Lane  
Sandy Spring, MD 20860

**Ginger Cove**  
Annapolis Life Care  
4000 River Crescent Drive  
Annapolis, MD 21401

**Glen Meadows Retirement  
Community**  
11630 Glen Arm Road  
Glen Arm, MD 21057

**Goodwill Retirement Village**  
891 Dorsey Hotel Road  
Grantsville, MD 21536

**Heron Point of Chestertown**  
501 Campus Avenue  
Chestertown, MD 21620

**Home for the Aged -  
Frederick**  
115 Record Street  
Frederick, MD 21701

**Homewood at Williamsport**  
16505 Virginia Avenue  
Williamsport, MD 21795

**Ingleside at King Farm**  
701 King Farm Boulevard  
Rockville, Maryland 20850

**Lutheran Village at  
Miller's Grant**  
*(Under Construction)*  
9531 Frederick Road  
Ellicott City, Maryland 21042

**Maplewood Park Place**  
9707 Old Georgetown Road  
Bethesda, MD 20814

**Maryland Masonic Homes**  
300 International Circle  
Cockeysville, MD 21030

**Mercy Ridge**  
2525 Pot Spring Road  
Timonium, MD 21093

**National Lutheran Home &  
Village at Rockville**  
9701 Veirs Drive  
Rockville, MD 20850

**North Oaks**  
725 Mount Wilson Lane  
Pikesville, MD 21208

**Oak Crest Village**  
8800 Walther Boulevard  
Parkville, MD 21234

**Presbyterian Home of  
Maryland**  
400 Georgia Avenue  
Towson, MD 21204

**Riderwood Village**  
3150 Gracefield Road  
Silver Spring, MD 20904

**Roland Park Place**  
830 W. 40th Street  
Baltimore, MD 21211

**Vantage House**  
5400 Vantage Point Road  
Columbia, MD 21044

**The Wesley *(Decertifying)***  
502 Washington Avenue  
Suite 700  
Towson, MD 21204

**Choice, Independence, and Dignity for Older Marylanders**



**Department of Aging**

Martin O'Malley, Governor

Anthony G. Brown, Lt. Governor

Gloria G. Lawlah, Secretary

**Maryland Department of Aging**

301 West Preston Street | Suite 1007 | Baltimore, Md 21201

410.767.1100 | 1.800.243.3425

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