



Own Your Future

Pennsylvania's Guide to Long-Term Care Planning Resources

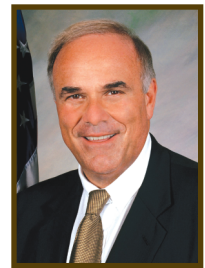
As we age, it becomes increasingly important to plan for the future—but too many of us simply decide that it'll just be easier to “cross that bridge when we come to it.”

Unfortunately, failing to plan ahead can bring unexpected costs to you or your family.

I'm pleased to introduce this resource guide, which is designed to help you thoroughly plan for your individual long-term living needs. Beginning your planning process now will help to ensure your future needs will be met. It will also give you peace of mind.

In Pennsylvania, there are many opportunities for older adults to enjoy healthy, active, and independent lives. I encourage you to take the first step toward owning your own future by using this resource guide.

Sincerely,
Edward G. Rendell
Governor



Begin planning today!



Successful planning for your long-term living needs should include measures to support a healthy and active lifestyle, but should also include plans for eventual long-term care needs that may arise due to injury, illness, disability, or age. This guide includes resources that will provide you with information to assist you regardless of what stage you are in as you plan for future needs. Be sure to check out these highlights:

Services for Pennsylvanians: Information on the Office of Long Term Living
Insurance: Information on the new Pennsylvania Long Term Care Partnership
Financial Education: Information on the new Office of Financial Education
Legal: Advanced Directives for Health Care (living wills) and Powers of Attorney
National Resources: Veterans, aging, disability, and healthy living resources.



Services for Pennsylvanians



Pennsylvania Department of Aging

Web: www.aging.state.pa.us

Phone: 1-717-783-1550

The Department of Aging oversees many services and benefits for older Pennsylvanians—most of which are provided at the local level through a network of 52 Area Agencies on Aging (AAA). Individuals should contact their local AAA for information on accessing services in their area. A complete listing is available on the Web site or see the government pages of your local phone book. The Web site offers information on health and wellness, nutrition, mental health, legal services, protective services, and advocacy.

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF PUBLIC WELFARE
DEPARTMENT OF AGING

OFFICE OF LONG TERM LIVING

Office of Long Term Living

Web: <http://www.dpw.state.pa.us/About/OLTL/>

Phone: 1-866-286-3636

Provides consumer and provider information on long-term living services available for individuals who need assistance due to aging, illness, disability, or injury. Helps plan for future needs.



Pennsylvania Department of Public Welfare

COMPASS: Commonwealth of PA Access to Social Services

Web: www.dpw.state.pa.us

Phone: 1-800-692-7462

COMPASS provides on-line access to health and human services in Pennsylvania. Here you can learn about services, see if you may qualify, apply for those services, and re-apply when it is time for renewal. Individuals without computer access should consult the government pages of their local phone book and contact their local County Assistance Office.



Pennsylvania Department of Health

Web: www.health.state.pa.us

Phone: 1-877-PA HEALTH; 1-877-724-3258

This Web site provides information on topics including family health, healthy living, health risks and communicable diseases, contact information for community health systems, drug and alcohol prevention and treatment, gambling and tobacco addiction and treatment, and licensure information for nursing homes.



SILC - Statewide Independent Living Council

Web: www.pasilc.org

Phone: 717-364-1732

SILC is a statewide planning council for Centers for Independent Living in Pennsylvania. Centers provide information and referral, peer support to people with disabilities, and training on independent living skills. Services are provided to people with disabilities and their families, community service providers, government agencies, and private businesses.

Insurance Resources



APPRISE —State Health Insurance Assistance Program Pennsylvania Department of Aging

Web: www.aging.state.pa.us

Phone: 1-800-783-7067

APPRISE is a free health insurance counseling program designed to help older Pennsylvanians with Medicare. Counselors are specially trained volunteers who can provide you with objective, easy-to-understand information about Medicare, Medicare Supplemental Insurance, and Medicaid.

APPRISE counselors also assist consumers in examining their circumstances to determine whether the purchase of long-term care insurance is an appropriate choice. If the consumer's situation is such that long-term care insurance would not be a financially viable option or the consumer has a health condition which would preclude the availability of this type of insurance, APPRISE counselors can explain the various private and public funding options to assure care is available when needed.



Pennsylvania Insurance Department

Web: www.insurance.state.pa.us

Phone: 1-877-881-6388

Regional Offices: Harrisburg 1-717-787-2317
Philadelphia 1-215-560-2630
Pittsburgh 1-412-565-5020

The Insurance Department provides educational and informational resources to consumers on understanding and selecting long-term care insurance as well as auto/home/health insurance, annuities, and continuing care retirement communities. Call us to receive your complimentary *Long-Term Care Insurance Guide* with specific information about long-term care insurance companies, their policies, and the cost of coverage.

PENNSYLVANIA LONG TERM CARE PARTNERSHIP

Pennsylvania Long Term Care Partnership

Web: www.longtermcare.state.pa.us

Phone: Call your local insurance carrier for information or
1-866-286-3636

Pennsylvania's Long Term Care Partnership program is a public-private partnership between the Commonwealth and private insurers. It encourages people to plan early for their future long-term living needs by purchasing a certain type of long-term care insurance that offers asset protection. These policies offer those who purchase them a way to protect their assets, dollar-for-dollar, in the amount of policy benefits paid out on their behalf in the event they ever need to apply for long-term care benefits under Pennsylvania's Medical Assistance (MA) Program.



Financial Education



Pennsylvania Office of Financial Education

Web: www.moneysbestfriend.org

Phone: 1-717-783-2498

The Pennsylvania Office of Financial Education seeks to increase the availability and quality of financial information available in today's schools, communities, and workplaces. Its Web site contains information on budgets and cash flows, banking basics, saving and investing, credit, bankruptcy, insurance, taxes, and more.



Pennsylvania Housing Finance Agency

Web: www.phfa.org

Phone: 1-717-780-3800

The Pennsylvania Housing Finance Agency has information for home owners, home buyers, and renters. Information available includes financing, renovations and repairs, foreclosure, apartment finders, and homebuyer education.



Financial and Consumer Literacy Web site Penn State University Cooperative Extension

Web: <http://consumerissues.cas.psu.edu>

Phone: 1-814-863-7870

Penn State Cooperative Extension offers financial education programs, seminars, and publications to help Pennsylvanians manage money wisely. Many of the publications are also available electronically on the Web site along with other financial education resources and links to financial information.



Pennsylvania Securities Commission

Web: www.psc.state.pa.us

Phone: 1-800-600-0007

Information concerning registration of investment products, broker dealer agents, and investment advisers, as well as disciplinary history is available through the Office of the Commission's Secretary. The Commission also offers information for investors concerning a wide range of investment products and scams on its Web site.



Pennsylvania Department of Military and Veterans Affairs

Web: www.paveterans.state.pa.us

Phone: 1-800-547-2838

The Department of Military and Veterans Affairs' mission is to provide advice and assistance to Pennsylvania's 1.1 million veterans and their families, provide quality care to aging veterans, create responsible citizens, and develop lifelong learning in veterans' children who reside at Scotland School for Veterans' Children. This Web site contains information about the programs and services it offers.

Legal Advice



Pennsylvania Department of Aging

Web: www.aging.state.pa.us

Phone: 1-717-783-1609

The Department of Aging's Web site contains information about Advanced Directives for Health Care (living wills) and Powers of Attorney, including a downloadable form.

The Web site also contains contact information for local Area Agencies on Aging, which offer limited legal assistance through outside providers as well as guidance on issues including health care, benefits, elder abuse, and guardianship.



Pennsylvania Bar Association

Web: www.pabar.org

Phone: 1-800-932-0311

The Pennsylvania Bar Association's Web site has a section on public resources, including educational materials. The organization runs a Lawyer Referral Service by telephone (1-800-692-7375) and provides a list of county bar associations' referral services.



Pennsylvania SeniorLAW Helpline

Web: www.seniorlawcenter.org

Phone: 1-877-PA SR LAW (1-877-727-7529)

The SeniorLAW Helpline provides older Pennsylvanians with free, confidential legal advice and/or referrals over the telephone. Attorneys can provide legal information and guidance on a wide range of issues affecting seniors, but no direct representation is available. Callers who require legal representation are referred to appropriate organizations and providers. Language interpretation services are available. Hours of operation: Monday through Friday, 10 a.m. to 4 p.m.



Pennsylvania Legal Aid Network, Inc.

Web: www.palegalservices.org

Phone: 1-800-322-7572; or 1-717-236-9486

Pennsylvania Legal Aid Network, Inc. (PLAN) coordinates and supports organizations across the state that offer free civil legal services to low-income Pennsylvanians. Its Web site contains links to local and regional organizations, which provide qualified individuals with advice and representation on topics such as benefits, consumer issues, housing, and family law. In conjunction with the Pennsylvania Bar Association and the Legal Services Corporation, PLAN offers a wide range of free educational materials through www.PALawHelp.org. This Web site has an "Elder Law" section about issues affecting older Pennsylvanians.



National Resources



United States Department of Veterans Affairs

Web: www.va.gov

Phone: 1-800-827-1000

The U.S. Department of Veterans Affairs offers information about benefits available to veterans and their dependents.

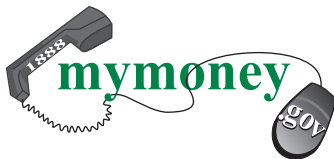


Benefits CheckUp

National Council on Aging

Web: www.benefitscheckup.org

Hosted by the National Council on Aging, BenefitsCheckUp is the nation's most comprehensive Web-based service to screen for benefits programs for seniors with limited income and resources.



MyMoney.Gov

Web: www.mymoney.gov/

This U.S. government Web site is dedicated to teaching all Americans the basics about financial education including purchasing a home, balancing your checkbook, investing in your 401k, and more.



ElderCare Locator

Web: www.eldercare.gov

Phone: 1-800-677-1116

Sponsored by the U.S. Administration on Aging, this site connects individuals with resources allowing older persons to live independently in their communities. It also connects to federal, state, local, and community-based organizations helping consumers and caregivers.



Consumer.Gov

Web: www.consumer.gov/yourmoney.htm

This resource provides consumer education about financial matters including investor education, consumer expenditure, banking, consumer protection, financial education, pension, and retirement.



Healthfinder.Gov

Web: www.healthfinder.gov

Sponsored by the U.S. Department of Health and Human Services, this site contains information on prevention and wellness, caregivers, health organizations, drug interactions, and much more.



DisabilityInfo.Gov

Web: www.disabilityinfo.gov

Comprehensive Web site of Federal disability resources connecting people with disabilities to the resources they need to actively participate in the workforce and their communities.