

# San Luis Obispo County 2018-2020



# Senior INFORMATION Guide

*A comprehensive guide to  
services for senior citizens  
and caregivers*



Area Agency on  
**Aging** | San Luis  
Obispo and  
Santa Barbara  
Counties

# Support

## Thanks for Your Support!

The Area Agency on Aging is pleased to present this 2018-2020 edition of the Senior Information Guide to the San Luis Obispo County community.

Since 1975, the Central Coast Commission for Senior Citizens has served San Luis Obispo County as the Area Agency on Aging. Hundreds of individuals have worked together as members of the AAA Advisory Council, Board of Directors and many committees to improve our community's response to the needs of older persons and adults with functional impairments.

Each year we ask for new volunteers to work on these important efforts. Volunteers can serve the community through work with the Area Agency on Aging Board of Directors, Advisory Council, Legislation/Advocacy task force and many other committees.

Our vision is a community where its residents are assured a quality of life through services that are available, accessible and affordable.

***Please consider joining us  
in achieving this mission.***



*For more information:*

**call 800-510-2020**

E-mail: [seniors@kcbx.net](mailto:seniors@kcbx.net)

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

***AAA provides a wide variety  
of supportive, nutrition and  
health promotion services  
through funding from  
the Older Americans and  
Older Californians Act.***

- Home delivered meals
- Senior lunches
- In-home support services
  - Homemaker services
  - Visiting services
- Respite for caregivers
- Health Promotion
- Long Term Care Ombudsman
- Information and Assistance
- Transportation services
- Legal Assistance
- Senior day care services
- Home repair
- Elder Abuse prevention services
- Mental Health Services
- Family Caregiver Support Services

528 South Broadway  
Santa Maria, CA 93454  
(805) 925-9554  
(805) 541-0384  
800-510-2020

<b>4 Acknowledgments</b>	<b>45 Financial Matters</b> Social Security, County programs, financial planning, bill paying, taxes, paying for health care, prescription drugs
<b>5 How to Use This Guide</b>	
<b>6 Caregiving</b>	
<b>8 Personal Needs Survey</b>	
<b>9 Emergency Services</b> 24-hour Crisis intervention, Victims of violence, Immediate needs	<b>56 Food and Nutrition Services</b> Grocery shopping assistance, home delivered meals, hot meals, nutrition information, resources
<b>12 General Information &amp; Case Management</b> Information and Assistance and Case Management	<b>61 Health Services</b> Clinics, hospitals, inpatient/outpatient services, inpatient transitional care, rehabilitation, physician referral, skilled nursing, urgent care centers, special health programs
<b>14 Civic, Community and Consumer</b> Voter registration, elected officials, senior organizations, libraries, consumer complaints federal and state agencies	<b>65 Housing Options</b> Independent, Assisted Living, Reverse Mortgages, financing and subsidies, Home Repair, Tenant/Landlord, Utilities
<b>20 Day Care &amp; Respite Care for Frail Adults</b> Adult Day Care and respite care options	<b>71 In-Home Care Solutions</b> Home health services, IV/enteral therapy, homemaker, companion, and personal care
<b>22 Education &amp; Training</b>	<b>78 Legal Affairs</b> Services, Conservatorship, Durable powers, Medi-Cal planning, probate and estate planning
<b>24 Elder and Dependent Adult Abuse Prevention and Reporting</b> Investigations - Reporting	<b>86 Long Term Care</b>
<b>30 Employment</b>	<b>89 Mental Health, Counseling and Support Groups</b>
<b>32 End of Life Services</b> Palliative Care, hospice, death certificate, organ donation and support groups	<b>96 Recreation &amp; Volunteer Opportunities</b>
<b>40 Equipment and Special Need Services</b> Adaptive aids, emergency response systems, home health equipment, vision, hearing and loan closet	<b>99 Senior Centers</b>
	<b>100 Technology</b>
	<b>102 Transportation Services</b>
	<b>108 Veterans Services</b>
	<b>110 Index</b>



# Acknowledgments

---



THE CENTRAL COAST COMMISSION FOR SENIOR CITIZENS-AREA AGENCY ON AGING (AAA), the sponsor of the *San Luis Obispo County Senior Information Guide*, is a non-profit organization responsible for allocating federal dollars to local agencies to ensure that supportive, nutrition and health promotion services to older adults and family caregivers in San Luis Obispo County are available.

The AAA is committed to the development of a comprehensive and coordinated continuum of care that will:

1. Secure and maintain maximum independence and dignity in a home environment for older persons capable of self care with appropriate supportive services
2. Remove individual and social barriers to economic and personal independence for older persons
3. Develop a continuum of care for the vulnerable elderly.

The AAA also sponsors projects to address needs identified in the community. The San Luis Obispo County Senior Information Guide is one such project.

We would like to thank the organizations and businesses for their generous financial contributions. This Directory would not be possible without their sponsorship.

In addition to the community's financial generosity many individuals prepared the text of the Directory. This task can be quite laborious and I would like to extend a special thanks to the following people for taking the time to help make the information as accurate as possible:

Stephanie Barclay, Senior Legal Services, SLOLAF

Barry Johnson, Transitions-Mental Health Association

Karen Jones, LTC Ombudsman Program

Anya Kaufman, Senior Connection

Kris Kingston-Barker, Hospice of San Luis Obispo County, Inc.

Jerry Mihaic, Independent Living Resource Center

Julie Posada, HICAP

Mary Schultz, Family Home Care

Sarah Trauger, SLO Regional Rideshare

Brittany Venia, Peoples' Self Help Housing

Mara Whitten, CAPSLO Adult Day Care

Laurie Wylie, MSW

The *San Luis Obispo County Senior Information Guide* is a community project with many people sharing their expertise and resources to help professionals, family members and older adults acquaint themselves with the resources available within our community. Your generosity is greatly appreciated.

joyce ellen lippman  
Executive Director, Area Agency on Aging



**T**he first step in finding help for yourself or a loved one is simply figuring out where and how to start.

Opening the Senior Information Guide is a great choice! The guide is comprehensive and will provide valuable information on a range of services available in San Luis Obispo County. For a more personal approach, contact one of the information and assistance programs in this Guide. Case management programs can further assist by providing a more individualized and in-depth approach to problem identification and problem-solving.

Residents in San Luis Obispo County have a variety of community services available. It is not always easy to determine what services you or a loved one may need. Equally difficult may be the task of locating the appropriate agency.

When a problem exists and you cannot easily resolve the problem alone, it helps to talk with someone who is experienced in identifying specific problem(s). No single source provides the complete scope of services. You may need to secure different services from different agencies. Get as much information as possible. There are several agencies in San Luis Obispo County that provide Information and Assistance. See General Information and Support section for a listing of organizations that provide Information and Assistance.

You need time and energy to research what services may meet your needs. The most difficult time to try to assess a need and investigate community resources is during a crisis. The Guide is an opportunity to familiarize yourself with the community resources that may help.

## Important Things to Consider:

1. **Determining your need.**  
The Guide can help you consider a variety of options to meet your needs. If you call an agency you think may be able to help and they cannot, ask them for suggestions.
2. **Eligibility Requirements.** Each agency has different eligibility requirements. The most common are age and income. If you are assisting someone, it is important to find out from the agency exactly what income and asset information is required and what kind of documentation must be provided.
3. **Waiting Lists.** If there is a waiting list, get on it.
4. **Finally, cost will determine if you can afford the service.** Some agencies have a set cost, no matter what your income; others determine cost based on income and use a 'sliding scale' fee; some services are free, and others ask only for a donation.

## In Conclusion

Every effort has been made to verify the accuracy of the information included within these pages. However, services and information change due to many factors. Should you become aware of a discrepancy, please let us know. ***Inclusion of a listing or display ad does not imply an endorsement.***

Your suggestions for improving the Guide, or any information revealing new and/or not listed information as well as your opinions, are welcome. Your comments would be greatly appreciated. Send your comments to:

Senior Information Guide  
Area Agency on Aging  
528 South Broadway  
Santa Maria, CA 93454

# Caregiving

---

**C**aregiving for members of our family affects persons from all walks of life

Whether the care receiver is over the age of 90 or in the final stages of Parkinson's Disease, has Alzheimer's Disease or some other physical or cognitive impairment, the role of the caregiver is a challenge. While it is a privilege to accept the responsibility to care for our mother, uncle or sister, caregiving has inherent challenges and stresses along its course, from logistical (where care is most appropriate) and financial, to emotional and spiritual. Caregiving truly affects the whole person in ways that no book or article can fully explain.

This introductory page is meant to help the reader understand the impact of caregiving, learn how to recognize changes (in either the caregiver or care receiver) that may affect health and safety of both parties and discover how to address and access critical resources.

## **Taking care of yourself while caring for others**

It is important to recognize the signs and symptoms of caregiver stress. This may include feeling overwhelmed and alone, isolated or deserted by others, sleeping too much or too little, gaining or losing a lot of weight, feeling tired most of the time or losing interest in activities you used to enjoy. Caregiver stress may affect your physical and behavioral health. Studies show that stress can affect

caregivers in a variety of ways. One may develop depression and anxiety, or a weakened immune system causing more sick days and slower recovery from illness. There may be an increased likelihood of obesity, especially in women, increased risk for chronic diseases, or problems with short-term memory or attentiveness skills.

Here is a message of importance to each and every caregiver. Make time for yourself - to take care of yourself! Exercise is important – and try to do this with others. Develop and nurture new friends and social activities. When safe and practical, get your family member moving- take a group exercise class, join a mall walking club or walk the dog together.

## **Your identity as caregiver needs to be recognized**

Both federal legislation and good sense directs that the hospital consider the caregiver as part of the team. Many physician offices include the caregiver in the care receiver's medical records and as part of the team. This is important for planning to meet care needs, such as bathing, eating and walking. It is imperative that the caregiver have access to appropriate medical records and information, so making this need known early in the caregiving experience is critically important.

And, if you are a working caregiver trying to balance employment and caregiving, ask your employer if they have any benefits that fit your needs. Is there

paid family leave? Paid sick leave? Scheduling flexibility and predictability? Remember, getting adequate and timely support is dependent upon making your needs known early in the caregiving experience.

## **Assessing Needs**

It is important to assess both the needs of the care receiver and the caregiver. This would include providing information and training about the tasks that the caregiver will be expected to complete. Based on the care receiver's health condition and skilled care needs, perhaps training can be provided by a home health nurse or physical therapist, as ordered by the physician. It is important to inquire about all potential resources at the outset of becoming a caregiver to your loved one, so that appropriate care is given and mishaps avoided.

Last, consider the issue of safety of the care receiver in their living environment. As physical conditions change, it is important to re-evaluate the physical environment. This can be done through a home safety evaluation which, with a physician's order, can be conducted by a licensed physical and/or occupational therapist. They will help the caregiver evaluate the following: does the environment need to be adapted; are there tripping hazards; are any home or equipment repairs needed; is the house well lit, inside and out; is there clutter; is there carpeting

or safety grips on stairs? Making needed modifications at the outset, or as needs change, will hopefully avoid injuries to the care receiver AND also help protect the caregiver.

## **Involve other People**

Involving other people in the caregiving responsibility is a benefit for both the caregiver and the care receiver. This can be achieved by holding a family conference, obtaining professional guidance and using community resources.

Although care may be provided primarily by one person, all family members, friends and significant others should be involved in all aspects of caregiving. Holding family conferences throughout the process is the best way to maintain communication and address issues as they occur. Being proactive rather than reactive can make the difference in the safety and well-being of all concerned. It may mean the difference between keeping the loved one at home for as long as possible, versus needing placement in a long term care facility. Remembering that Hospice care is a valuable resource to both the care receiver and the caregiver and is also great source of comfort and support at end-of-life, will enhance the capabilities of all involved in the circle of care. Bringing in an objective third party may also help to deal with conflicts or stressful situations that might arise.

Securing professional advice and assistance can help to reduce stress and ensure the 'best' course

of action is underway. Reaching out and getting support can help to ensure objectivity and a clear perspective and may also enable one to be a better caregiver.

You may also want to consider drafting a 'CareMap'. A CareMap is both a process and product – a visualization of the care receiver's ecosystem. Our community has embraced care mapping as designed by Atlas of Caregiving ([atlasofcaregiving.com](http://atlasofcaregiving.com)). Several agency's social workers or the website can guide you through the care mapping process. Not a static document, but rather a work in process, care mapping can be a valuable tool for the caregiver.

San Luis Obispo County is a community that is replete with many resources for caregivers. Check each section of this Directory to find resources that may fit the needs of the caregiver or care receiver.





# Personal Needs Survey

**Take a moment to answer the following questions. This information will give you a starting point from which to identify services that may be of most help to you. When contacting providers, share the needs that you have identified below:**

1. Check those activities with which you require some assistance.

## SECTION A

- |  |   |
|--|---|
| <input type="checkbox"/> Dressing – including putting on shoes, buttoning, zipping, putting on stockings or brace    | <input type="checkbox"/> Eating – including holding silverware and cups, swallowing and chewing, or cutting up food |
| <input type="checkbox"/> Bathing – including getting in and out of a tub or shower, washing hair, lower legs or feet | <input type="checkbox"/> Toileting – including getting up from a chair or in and out of bed                         |
| <input type="checkbox"/> Grooming – including brushing hair and teeth, shaving or fingernail and toenail care        | <input type="checkbox"/> Walking – including getting from inside to outside and back or using steps                 |

## SECTION B

- |   |  |
|---|--|
| <input type="checkbox"/> Meal Preparation – including at least twice daily preparing raw food, using stove or microwave, or cleaning up | <input type="checkbox"/> Laundry – including getting laundry to and from and in and out of machines, folding or sorting                |
| <input type="checkbox"/> Light Housework – including dusting and picking up, washing off countertops, or sweeping                       | <input type="checkbox"/> Managing medications – including refilling prescriptions and taking at correct times and in correct amounts   |
| <input type="checkbox"/> Heavy Housework – including vacuuming, washing floors, stripping or making beds, or cleaning the bathroom      | <input type="checkbox"/> Transportation – including day and night time driving or arranging for other transportation                   |
| <input type="checkbox"/> Shopping – including making a list, bending, reaching and lifting groceries, or putting items away             | <input type="checkbox"/> Using the telephone – including finding phone numbers, holding receiver, seeing buttons, or hearing responses |

2. Are you concerned about your ability to live at home safely now or in the future?

☐ Yes    ☐ No

3. Are you interested in services, or information to support your continued independent living?

☐ Yes    ☐ No

**If you answered YES to 1 or more, you may be in need of assistance.**

Please see sections on: Information and Case Management; Day Care & Respite Care; Equipment and Special Needs Services; Housing; or In Home Care Solutions.

## 24-Hour Crisis Intervention

DIAL -1-1 (V/TDD) for immediate emergency response by police, fire, paramedics and sheriff or highway patrol personnel.

### SLO Hotline

800-783-0607

Info@t-mha.org

www.t-mha.org

Health crisis line staffed 24/7.

Confidential telephone services for anyone in suicidal crisis or emotional distress. Also answers non-emergency calls in need of emotional or mental health information or referrals. Sponsored by Transitions-Mental Health Association.

## I. Hospital Emergency Rooms

Call 9-1-1 for response by ambulance

### Twin Cities Community Hospital

1100 Las Tablas Rd.

Templeton

805-434-4550 or call

805-434-3500 and ask for ER

www.twincitieshospital.com

Offers online service to choose the next available time to see a health care professional.

### Sierra Vista Regional Medical Center

1010 Murray Ave.

San Luis Obispo

805-546-7650

or call 805-546-7600, ask for ER

www.sierravistaregional.com

Offers online service to choose the next available time to see a health care professional.

### French Hospital Medical Center

1911 Johnson Ave.

San Luis Obispo

805-542-6621

or call 805-543-5353, ask for ER

www.frenchmedicalcenter.org

### Arroyo Grande Community Hospital

345 S. Halcyon Rd.

Arroyo Grande, CA 93420

805-473-7626

or call 805-489-4261, ask for ER

www.arroyograndehospital.org

## II. Agencies Addressing Physical Dangers

### Adult Protective Services (APS)

County of San Luis Obispo

Department of Social Services

805-781-1790 or

800-834-3002

800-838-1381 (after hours)

800-834-3002 (Toll Free)

Fax 781-1686

www.slocounty.ca.gov/dss/adult/hm

The Adult Protective Services program protects dependent adults and seniors. It investigates allegations of abuse, intervenes when necessary, and provides community education. For emergencies call local law enforcement and Adult Protective Services.

### Long Term Care (LTC) Ombudsman

3232 S. Higuera St., #101B

San Luis Obispo, CA 93401

805-785-0132

800-231-4024 (24 hour crisis line)

Fax 805-785-0134

Info@Ombudsmanslo.org

www.ombudsmanslo.org

LTC Ombudsmen investigate reports of abuse or neglect of seniors or dependent adults in nursing or residential care facilities, as well as complaints about quality of care. For emergencies call local law enforcement and the Ombudsman.

### RISE (Respect-Inspire-Support-Empower)

51 Zaca Lane, Ste. 140

San Luis Obispo, CA 93401

805-226-5400 Business Line

1030 Vine St (POB 630)

Paso Robles, CA 93446

Fax 805-226-5401

855-886-7473 Toll Free Crisis Line

www.riseslo.org

A 24 hour toll free Crisis Line staffed by CA State Certified Domestic Violence & Sexual Assault Counselors. Counselors provide crisis intervention, support and referrals to other community resources and agencies. All calls are confidential. The crisis line is available to all survivors of sexual assault and intimate partner violence, as well as their friends and loved ones.

## III. Shelter Services

### Maxine Lewis Memorial Shelter

750 Orcutt Road

San Luis Obispo, CA 93401

Client call-in: 805-546-0776

805-781-3993

Fax 805-541-5930

www.capslo.org

Provides meals, showers, mail, phone and message services; information and referrals; specialized health screenings, and access to case management. The Shelter operates exclusively during the evening hours, with clients arriving after 5 pm and vacating the premises by 7:30 am. Shelter clients receive a free hot evening meal.

## Shelter Services for Women and Children

### Women's Shelter Program

805-781-6401 Office

805-781-6400 Crisis Line 24 hour

hotline

www.wspslo.org

Program offers emergency shelter, food, clothing and counseling for women who are victims of domestic violence, sexual assault and other trauma, their children (boys to age 12 only), and transitional housing.

# Emergency Services

---

## IV. County Department of Social Services

### Department of Social Services County of San Luis Obispo

#### San Luis Obispo

3433 S. Higuera St.  
805-781-1600  
Fax 805-81-1686

#### Atascadero

9415 El Camino Real  
805-461-6000  
Fax 805-461-6036

#### Paso Robles

406 Spring St.  
805-237-3110  
Fax 805-237-3115

#### Arroyo Grande

1086 E. Grand Ave.  
805-474-2000  
Fax 805-474-2025

#### Nipomo

681 W. Tefft St., Ste 1  
805-931-1800  
Fax 805-931-1804

[www.slocounty.ca.gov/dss](http://www.slocounty.ca.gov/dss)

Call 800-834-3002 during regular business hours for information on general assistance, homeless assistance, CalFresh, and Medi-Cal.

## V. Immediate Needs

The agencies below help meet immediate needs for food assistance, clothing, homeless assistance and utility assistance.

### Salvation Army

San Luis Obispo, Avila Beach and Edna

815 Islay St  
San Luis Obispo, CA 93401  
805-544-2401

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

T-F 10 a.m. - 2 p.m. Food  
T,Th 10 a.m. - 2 p.m. Clothing closet

#### Atascadero

8420 El Camino Real Unit G  
Atascadero, CA 93422  
805-466-7201

#### Paso Robles

711 Paso Robles St.  
Paso Robles, CA 93446

805-238-9591

#### South County

1550 W. Branch St.  
Arroyo Grande, CA 93420  
805-481-0278

#### Morro Bay, Cayucos & Los Osos/ Baywood Park

540 Quintana  
Morro Bay, CA 93442  
805-772-7062

M-Th 1-4 pm, Fri. 1 pm-3:30 pm

### Prado Day Center

43 Prado Rd.  
San Luis Obispo, CA 93401  
805-786-0617  
Fax 546-8349

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

Open daily. Provides a safe haven for homeless individuals and their families. Also provides a hot meal at noon (Peoples Kitchen), showers, washing machines available and play area for children, housing referrals, local phone access, lockers, VM and message service. Applicants screened daily at the Center from 8:30 am to 4 pm, 7 days a week.

### Maxine Lewis Memorial Shelter

750 Orcutt Road  
San Luis Obispo, CA 93401  
805-781-3993

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

Provides meals; showers; mail, phone and message services; information and referrals; and access to case management. The Shelter operates exclusively during the evening hours, with clients vacating the premises by 7:30 am. Shelter clients receive a free hot evening meal.

### 5 Cities Homeless Outreach

POB 558  
Grover Beach, CA 93483  
805-574-1638

[www.5CHC.org](http://www.5CHC.org)

### ECHO

El Camino Homeless Organization  
First Baptist Church  
PO Box 2077  
Atascadero, CA 93423-2077

Services

6370 Atascadero Ave.  
Atascadero, CA 93422  
805-462-FOOD (3663) Call between 4:30 pm-6:30 pm or leave a message

[Info@echoshelter.net](mailto:Info@echoshelter.net)  
[www.echoshelter.net](http://www.echoshelter.net)

Provides free meals daily from 4:30-6 pm. Also provides overnight shelter and support services to the homeless and hungry of Northern SLO County. Provides case management, clothing vouchers, bus passes, laundry vouchers and other supportive services.

## VI. Food Resources

### People's Kitchen

43 Prado Rd.  
San Luis Obispo, CA 93405  
805-786-0617

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

Provides a Noon meal to the hungry.

### 5 Cities Christian Women Food Bank

Community Bldg  
192-B S. 9th St.  
Grover Beach, CA 93433  
805-473-3368

M-F 2-4 pm except legal holidays

Clients can receive food twice a month.

### Loaves & Fishes

#### Atascadero

5411 El Camino Real  
805-461-1504

[www.atascaderoloaves.org](http://www.atascaderoloaves.org)  
[contact@atascaderoloaves.org](mailto:contact@atascaderoloaves.org)

Distribution M-F 1-3 pm

Limited emergency food - serving Atascadero, Templeton, Santa Margarita, Creston and California Valley.

#### Paso Robles

2650 Spring St  
805-238-4742

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

Monday-Friday 2-4 pm

Tuesday & Thursday 5:30-7 pm



### **Food Bank Coalition of San Luis Obispo County**

1180 Kendall Rd.  
San Luis Obispo, CA 93401  
805-238-4664  
www.slofoodbank.org

Senior citizen specific programs including Brown Bag program.

### **Direct Food Distribution Programs**

Please refer to the website or call the above numbers for further information and locations.

USDA Commodities Program: Once-a-month distribution of food to qualified low-income SLO County residents. Various distribution sites throughout the county. Proof of county residency is required. Household income must be limited.

### **VII. Locating Persons Who are Missing or Wandering MedicAlert/Safe Return**

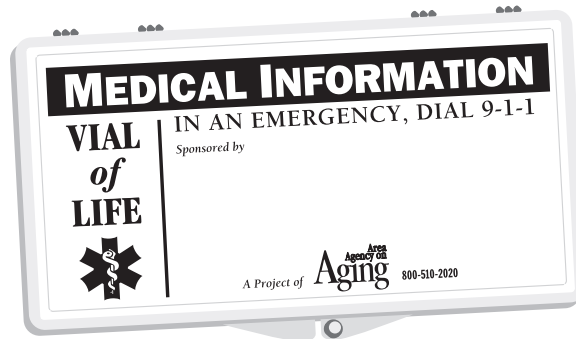
The Alzheimer's Association sponsors a nationwide, community-based program called Medic Alert/Safe Return. The program helps identify, locate and return individuals who are memory-impaired and become lost through wandering or have a medical emergency. An ID bracelet and registration in a national database offers a 24-hour toll-free number to contact when an individual is lost or found or when there is a medical emergency. Key medical information can be relayed to emergency responders (24-hours). Care consultants are also available 24-hours. Contact the Alzheimer's Association at 805-547-3830.

### **Project Lifesaver**

Project Lifesaver is a wristband transmitter that is worn by the person with a proclivity to wander or become lost. Project Lifesaver relies on pulse-carrier wave radio-frequency technology, complemented by a search-and-rescue team that has received special training.

Sponsored by the County Sheriff's Department, Sheriff's Advisory Council, Sheriff's Citizens Volunteer Patrol, San Luis Obispo Lions Club, and Senior Volunteer Services. For more information call 805-548-0909.

## Vial of Life



### **Be prepared for an Emergency with The Vial of Life Program**

Emergency's are never planned. And that's why it's important to be as prepared as possible when one does strike. Emergency medical personnel responding to calls for assistance in the home need crucial and immediate information.

The Vial of Life provides instant, detailed information to emergency medical responders. Vial of Life is available free of charge. The labeled container has a magnet on the back which is placed on the front of the refrigerator.

You can pick up a Vial of Life at the local senior center.

For more information call the Area Agency on Aging

**800-510-2020**

# General Information and Case Management

## Information and Assistance

Information and Assistance (I&A) services provide information and direction to individuals about the variety of health and human services available.

Information and Assistance (I&A) programs can also provide help in obtaining needed services for older individuals and those acting on behalf of an older individual.

The Information and Assistance (I&A) provider should advise all inquirers of the full range of assistance that is available.

### Information and Assistance (I&A) services include:

- Information consists of up-to-date resources and services available to older individuals in the community.
- Assistance in the form of helping individuals to determine needs and referring to available resources and services. Assistance may also include help with referrals, and exploring little-known resources.
- Follow-up to ensure that necessary services are received.

Information and Assistance (I&A) may also include community education and outreach.

## Information and Assistance

### Area Agency on Aging Senior Connection

528 South Broadway  
Santa Maria, CA 93454  
805-541-0384  
800-510-2020

seniors@kcbx.net  
www.CentralCoastSeniors.org

Provides comprehensive Information and Assistance, follow-up and advocacy in both

English and Spanish throughout San Luis Obispo County. Maintains information library for distribution and offers community education to groups and community events. Free service.

### Coast Caregiver Resource Center

PO Box 6573  
Los Osos, CA 93412-6573  
888-488-6555

Info@coastcrc.org  
www.coastcrc.org

Provides comprehensive I&A and ongoing follow-up to families of brain-impaired persons.

### Health Insurance Counseling and Advocacy Program (HICAP)

528 South Broadway  
Santa Maria, CA 93454  
805-928-5663  
800-434-0222

seniors@kcbx.net  
www.centralcoastseniors.org  
Provides I&A regarding medical billing problems, options for health insurance coverage and appeals information for Medicare/Medi-Cal/Private insurance claims problems and prescription drug coverage through Medicare.

### Independent Living Resource Center

1411 Marsh St # 109  
San Luis Obispo, CA 93401  
805-462-1162  
www.ilrc-trco.org

### Long Term Care Ombudsman

3232 S. Higuera St., #101B  
San Luis Obispo, CA 93401  
805-785-0132  
800-231-4024 (24-hour state-wide emergency service)  
Fax 805-785-0134

Provides I&A regarding nursing facilities and residential care facilities including what is available, and how to choose a facility. Also receives and investigates complaints.

## Tri-Counties Regional Center

3450 Broad Street, Ste. 111  
San Luis Obispo, CA 93401  
805-543-2833  
800-456-4153  
Fax 805-543-8725

Provides I&A to people with developmental disabilities and neurological handicaps.

## United Way of San Luis Obispo County

2-1-1

24-hour social service Information and Referral line for all ages throughout the County.

## Long-Distance Information & Assistance Resources

### California I&A Programs

California Department of Aging  
800-510-2020

A call from anywhere in the state will be directed to the local Area Agency on Aging senior information and assistance program.

### National I&A Programs

Eldercare Locator  
800-677-1116

www.eldercare.acl.gov

A collaborative project from the US Administration on Aging, National Association of Area Agencies and the National Association of State Units on Aging, the Elder Care Locator provides I&A on senior services for callers anywhere in the US, Puerto Rico and the US Virgin Islands.

## Case Management Services

‘Case management’ describes a helping process between a person in need of assistance and a professional case manager - usually a social worker or nurse by training.

Case managers work with older persons, their families and support systems to encourage independence. Case management is also known as

## General Information and Case Management

care management or geriatric care management.

### Case management involves:

- Assessing a person's strengths and limitations, and exploring health, social, psychological and environmental needs.
- Care Planning identifies problem areas and potential solutions.
- Service Coordination provides referral and implements appropriate services.
- Monitoring ensures that the services and care plan are working and identifies new problems as they arise.

### Case Management

#### Age Alliance

3940 Broad St., Ste. 7320  
San Luis Obispo, CA 93401  
805-931-6001

[www/AgeAlliance.com](http://www.AgeAlliance.com)  
[Deborah@agealliance.com](mailto:Deborah@agealliance.com)

Geriatric case management and advocacy for older adults.  
Coordinates resources. Fee based.

#### Extended Family Associates

3940 Broad St., Suite 7  
San Luis Obispo, CA 93401  
801-2512  
Fax 473-5921

[paul@efaslo.com](mailto:paul@efaslo.com)  
[www.efaslo.com](http://www.efaslo.com)

A health and human service specialist who guides, advocates and cares for families and their loved ones. Fee based service.

#### LivHome

141 Suburban Rd  
Los Osos, CA 93402  
687-8766  
Fax 781-3725

[www.livhome.com](http://www.livhome.com)

Provides professional care management, medication assistance, placement and moving assistance, indepth assessment and care planning, oversight of caregiver duties, crisis intervention, memory screening

and daily money management, on a fee for service basis.

#### Murray Care Management

Jacquelyn Murray, BS, CMC  
390 Rosina Dr.  
Los Osos, CA 93402  
471-2252

[Jacquelynmurray@sbcglobal.net](mailto:Jacquelynmurray@sbcglobal.net)

Provides professional care management, assessments, care planning, care coordination, medication assistance, family support and caregiver monitoring for elder and disabled adults. Fee for service based.

#### Sweet Home California, Senior Solutions

##### PO Box 3542

Pismo Beach, CA 93448  
805-540-0647

Shelly Jackson, CMC  
805-975-8235

[shelly@sweethomecareca.com](mailto:shelly@sweethomecareca.com)

Available for consultation, assessment, care coordination and advocacy for clients and their team to address challenges associated with aging and disabilities. Fee based service.

### Membership Service

#### SLO Village

A neighborhood Village on the Central Coast.

P.O. Box 15038  
San Luis Obispo, CA 93406  
805-242-6440

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

SLO Village is a community -based membership organization focused on empowering older adults to live happily, healthfully, and successfully in their own homes as they age. SLO Village provides easy access to a screened network of volunteers and vetted local businesses, as well as organizing social events for members.

## PROJECT LIFESAVER™ SAVES LIVES



Nearly half of wandering loved ones with Alzheimer's will die if not located within 24 hours.

**PROJECT LIFESAVER™**  
transmitter wristband  
dramatically reduces the rescue  
time. **Save lives by saving time**  
with a lifesaver wristband.

CALL FOR MORE INFORMATION

**805.548.0909**  
[www.projectlifesaverofslo.org](http://www.projectlifesaverofslo.org)



# Civic/Community/Consumer

---

## Civic

An important tip to finding the appropriate government office is to refer to the front section of the local telephone directory. It provides information on Federal, State, County and City Government Services.

## Voter Registration

### San Luis Obispo County Clerk Recorder

Election Division

1055 Monterey St., D120  
San Luis Obispo, CA 93408  
805-781-5080  
Fax 781-1111

6565 Capistrano Avenue  
2nd Floor Atascadero Library  
Atascadero, CA 93422  
805-461-6041  
Fax 805-461-6044

[www.slocounty.ca.gov/clerk](http://www.slocounty.ca.gov/clerk)

Registration forms are also available at the Post Office, Public Libraries and [www.sos.ca.gov](http://www.sos.ca.gov)

## Municipalities

### City of Arroyo Grande

300 E. Branch St.  
Arroyo Grande, CA 93420-2706  
805-473-5400  
Fax 805-473-0386  
[www.arroyogrande.org](http://www.arroyogrande.org)

### City of Atascadero

6500 Palma Ave  
Atascadero, CA 93422  
805-461-5000  
Fax 805-461-7612  
[www.atascadero.org](http://www.atascadero.org)

### City of Grover Beach

154 S. 8th St.  
Grover Beach, CA 93433  
805-473-4550  
Fax 805-473-4556  
[www.grover.org](http://www.grover.org)

### City of Morro Bay

595 Harbor St.  
Morro Bay, CA 93442  
805-772-6200  
Fax 805-772-7329  
[www.morrobay.ca.us](http://www.morrobay.ca.us)

### City of Pismo Beach

760 Mattie Rd  
Pismo Beach, CA 93449  
805-773-4657  
[www.pismobeach.org](http://www.pismobeach.org)

### City of Paso Robles

1000 Spring St.  
Paso Robles, CA 93446  
805-227-PASO (7276)  
[www.prcity.com](http://www.prcity.com)

### City of San Luis Obispo

990 Palm St.  
San Luis Obispo, CA 93401  
805-781-7100  
[www.slocity.org](http://www.slocity.org)

## County Government

### Elected Representatives

#### Board of Supervisors

1055 Monterey St., D-430  
San Luis Obispo, CA 93408  
805-781-5450  
Fax 805-781-1350  
[www.slocounty.ca.gov](http://www.slocounty.ca.gov)

#### First District: John Peschong

[jpeschong@co.slo.ca.us](mailto:jpeschong@co.slo.ca.us)

#### Second District: Bruce Gibson

[bgibson@co.slo.ca.us](mailto:bgibson@co.slo.ca.us)

#### Third District: Adam Hill

[ahill@co.slo.ca.us](mailto:ahill@co.slo.ca.us)

#### Fourth District: Lynn Compton

[lcompton@co.slo.ca.us](mailto:lcompton@co.slo.ca.us)

#### Fifth District: Debbie Arnold

[darnold@co.slo.ca.us](mailto:darnold@co.slo.ca.us)

### County Assessor's Office

1055 Monterey St., D-360  
San Luis Obispo, CA 93408  
805-781-5643

## State Government

### Jerry Brown

Governor of California  
State Capitol  
Sacramento, CA 95814  
916-445-2841  
Fax 916-558-3160  
[www.govmail.ca.gov](http://www.govmail.ca.gov)

### Bill Monning

State Senator 17th District  
State Capitol, Rm #313  
Sacramento, CA 95814

916-651-4017

Fax 916-651-4917

[senator.monning@sen.ca.gov](mailto:senator.monning@sen.ca.gov)

1026 Palm Street, Suite 201  
San Luis Obispo, CA 93401  
805-549-3784  
Fax 805-549-3779

### Jordan Cunningham

State Assembly, 35th District  
P.O. Box 942849  
Sacramento, CA 94249-0035  
916-319-2035  
Fax 916-319-2135  
[assemblymember.cunningham@assembly.ca.gov](mailto:assemblymember.cunningham@assembly.ca.gov)  
444 Higuera Street, Ste. 100  
San Luis Obispo, CA 93401  
805-549-3381  
Fax 805-549-3400

## Federal Government

### United States Senate

#### Kamala D. Harris

501 "I" Street, Ste. 7-600  
Sacramento, CA 95814  
916-448-2787  
Fax 202-228-3865  
[www.harris.senate.gov](http://www.harris.senate.gov)

2500 Tulare Street, Ste. 5290  
Fresno, CA 93721  
559-497-5109  
Fax 202-228-3864

#### Senator Dianne Feinstein

331 Hart Senate Office Building  
Washington, D.C. 20510  
202-224-3841  
Fax 202-228-3954  
[www.feinstein.senate.gov](http://www.feinstein.senate.gov)  
2500 Tulare St. #4290  
Fresno, CA 93721  
559-485-7430  
Fax 559-485-9689

### House of Representatives

#### Congressman Salud Carbajal

24th Congressional District  
212 Cannon House Office Building  
Washington, D.C. 20515  
202-225-3601  
Fax 202-225-5632  
[salud.carbajal@mail.house.gov](mailto:salud.carbajal@mail.house.gov)  
1411 Marsh St, Ste. 205  
San Luis Obispo, CA 93401

805-546-8348  
Fax 805-439-3574

## **President Donald J. Trump**

1600 Pennsylvania Ave. NW  
Washington, DC 20500  
202-456-1111

president@whitehouse.gov  
www.whitehouse.gov

## **League of Women Voters**

4111 Broad St.  
San Luis Obispo, CA 93403  
805-782-4040

Info@slo.ca.lwvnet.org  
www.slo.ca.lwvnet.org

The League is a non-partisan organization which promotes political responsibility and informed participation in government.

## **Community**

### **Senior Organizations**

There are organizations and groups which focus on the needs and interests of seniors. Some are for retired workers of a particular profession, some are involved in social or political advocacy and yet others offer special benefits for their members. Check the list below for organizations that may be of interest to you.

### **AARP (American Association of Retired Persons)**

AARP State Office - Volunteer Program

AARP California Office  
200 S. Los Robles Ave., Ste. 400  
Pasadena, CA 91101-2422  
866-448-3615  
Fax 626-583-8500

www.aarp.org

### **AARP California Office**

1415 "L" Street, Ste 960  
Sacramento, CA 95814  
866-448-3614  
Fax 916-446-2223

AARP provides educational and social activities for members as well as offering group insurance. Advocates for legislation that is beneficial to seniors on both state and national levels. Membership open to anyone over the age of 50.

## **Area Agency on Aging (AAA)**

Central Coast Commission for Senior Citizens

528 South Broadway  
Santa Maria, CA 93454  
805-541-0384  
800-510-2020

seniors@kcbx.net  
www.centralcoastseniors.org

Designated Area Agency on Aging to serve and represent senior citizens in San Luis Obispo County. The AAA has the responsibility to distribute Older Americans Act monies to support home and community based long term care services. Also provides information and assistance services. The Advisory Council provides information and advocacy on senior issues and sponsors the election of local delegates to the California Senior Legislature.

## **California Commission on Aging**

1300 National Dr., #173  
Sacramento, CA 95834  
916-419-7591  
Fax 916-419-7596

cco@cco.ca.gov  
www.cco.ca.gov

Twenty five member Advisory Council to the state Department of Aging that advocates at the state level on behalf of older Californians.

## **California Retired Teachers Association**

800 Howe Avenue, Suite 630  
Sacramento, CA 95825  
916-923-2200  
Fax 916-923-1910  
www.calrta.org

Advocates to enhance the welfare of and increase benefits to retired teachers in California.

## **California Senior Legislature (CSL)**

1020 N Street, Room 513  
Sacramento, CA 95814  
916-552-8056  
Fax 916-552-8013

www.4csl.org

The Senior Legislature meets annually in Sacramento to develop and promote legislation which responds to the needs and concerns of older Californians. Election of delegates held every four years by the Area Agency on Aging. Contact the Area Agency on Aging for the names and contact information of current delegates.

## **Retired State Employees**

CSEA Retirees, Inc.

1108 "O" Street, Suite 300  
Sacramento, CA 95814  
888-808-7197 (toll-free)  
916-326-4292  
Fax 916-326-4201

## **Military Officer Association of America**

CA Central Coast Chapter

President CAPT David Brandmeyer USMC (RET) 714-287-7601  
P.O. Box 5002 San Luis Obispo, CA 93403

calcoastmoaa.org

## **Military Order of the World Wars**

The General Hoyt S. Vandenberg Chapter

805-528-7565 Maj James L. Murphy  
USMC (Ret)-Adjutant, Sgt At Arms

Founded in 1919, the Military Order of the World Wars is the senior-most officers veterans group, dedicated to patriotic education, youth leadership and support of veteran's activities.

Membership is open to all former, retired, reserve, National Guard and active duty officers of all branches of the military.

The Chapter meets the third Wednesday at 11:30 am (social & lunch), September - June at the San Luis Obispo Elk's Lodge.

## **County Commission on Aging**

San Luis Obispo County

Veterans Memorial Building  
801 Grand Ave.  
San Luis Obispo, CA 93401  
805-235-5779

Kathleen Bellefontaine, Chair

Promotes advocacy and acts as an advisory body to the County

## Civic/Community/Consumer

---

Board of Supervisors on the needs of senior citizens.

### **Libraries**

800 W. Branch St.  
Arroyo Grande, CA 93420  
805-473-7161

6555 Capistrano Ave  
Atascadero, CA 93422  
805-461-6161  
13080 Soda Lake Rd.  
California Valley, CA 93453  
805-475-2603

1043 Main St.  
Cambria, CA 93428  
805-927-4336

310 B St.  
Cayucos, CA 93430  
805-995-3312

6290 Adams  
Creston, CA 93432  
805-237-3010

240 N. 9th St.  
Grover Beach, CA 93433  
805-481-4131

2075 Palisades Ave.  
Los Osos, CA 93402  
805-528-1862

625 Harbor St.  
Morro Bay, CA 93442  
805-772-6394

918 W. Tefft St.  
Nipomo, CA 93444  
805-929-3994

1551 17th St.  
Oceano, CA 93445  
805-474-7478

1000 Spring St.  
Paso Robles, CA 93446  
805-237-3870

995 Palm St.  
San Luis Obispo, CA 93403  
805-781-5991

254 13th St.  
San Miguel, CA 93451  
805-467-3224

9630 Murphy Ave.  
Santa Margarita, CA 93453  
805-438-5622

240 East Centre St.  
Shandon, CA 93461  
805-237-3009

230 Leeward Ave.  
Shell Beach, CA 93449  
805-773-2263

13080 Soda Lake Rd.  
Simmler, CA 93453  
805-475-2603

### **LGBT Organizations**

#### **Gay And Lesbian Alliance of the Central Coast (GALA)**

1060 Palm Street  
San Luis Obispo CA 93401  
805-541-4252

galacc.org

Providing resources and a community center for Gay, Lesbian, Bisexual and Transgender persons. GALA brings people together helping with diversity issues throughout the community.

Partial listing of groups associated with the GALA Center.

#### **GALA Senior Advocacy**

805-440-2190

<https://www.facebook.com/groups/ccgala.seniors/>

Senior Advocacy works for LGBT seniors in many ways throughout the central coast. Crisis intervention and referrals. Social activities, hiking. needs assessments, caring callers, SLO Village services (people helping people), helping seniors to stay in community in their own homes. Also provides in-service training to meet State of California LGBT Senior Cultural Competency requirements for caregivers and administrators.

#### **TranzCentralCoast (TCC)**

805-242-3821

tranzcentralcoast.org

Weekly groups and ongoing support services for anyone identifying as transgender, their families, children and friends.

## **Consumer**

### **Consumer Complaints & Information**

Several local agencies will speak on your behalf, support or defend a case, or provide you with information about your rights. The agencies listed below will help you to access consumer protection, political action, and other types of assistance.

#### **Senior Legal Services Project**

San Luis Obispo Legal Assistance Foundation

PO Box 585

San Luis Obispo, CA 93406-4642  
805-543-5140

#### **Creative Mediation**

285 South St., Suite J  
San Luis Obispo, CA 93401  
805-547-7025

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

Mediators are neutral third parties who will meet with you to help you discuss issues and come to agreements. Household, business, neighbor, workplace, and small-claims disputes are among a few of the issues for which mediation may be appropriate.

#### **Economic Crime Unit**

District Attorney's Office

Co. Government Center

1050 Monterey Street Rm 223  
San Luis Obispo, CA 93408  
805-781- 5040

Provides small claims and consumer counseling to all residents at no cost.

#### **Adult Protective Services**

3343 S. Higuera St.

San Luis Obispo, CA 93401  
805-781-1790

800-838-1381 (after hours)  
Fax 788-2834

Multi-disciplinary resource team is responsive to concerns about elder abuse and exploitation. Provides information, case conferencing and community education.



## Housing

### Mobile Homes

#### Golden State Mobile Home Owners League

11021 Magnolia St.  
Garden Grove, CA 92841  
800-888-1727

This organization lobbies statewide for appropriate legislation at the state level. In addition, it works with local government to develop and implement standards on such issues as rent control.

#### Office of the Mobile Home Ombudsman

Mobile Home Assistance Center  
CA Dept. of Housing and Community Development  
PO Box 31  
Sacramento, CA 95812-0031  
916-263-4742  
800-952-5275  
mhassistancehcd.ca.gov

#### Complaints to the California Housing & Community Development

Division of Codes and Standards  
Registration & Titling  
800-952-8356

Complaints about dealers, sales agents, warranties, and residency laws

## Products and Services

#### Better Business Bureau of the Tri-Counties

P O Box 129  
213 Santa Barbara St.  
Santa Barbara, CA 93102-0129  
805-963-8657  
www.santabarbara.bbb.org

Provides reliability reports and processes complaints against Tri County businesses.

#### Department of Motor Vehicles (DMV)

Investigation Section  
1732 Palma Dr., #202  
Ventura, CA 93003  
805-654-4711

www.dmv.ca.gov

Handles complaints against auto dealers, car contracts, auto advertising and warranties.

### DMV Offices

Paso Robles  
841 Park Street  
Paso Robles, CA 93446  
800-777-0133

San Luis Obispo  
3190 S Higuera St  
San Luis Obispo, CA 93401

### United States Consumer Product Safety Commission

4330 East West Hwy  
Bethesda, MD 20814  
800-638-2772

www.cpsc.gov

Investigates complaints of product safety, defects and hazards, as well as product safety-related injuries.

## Professional Services

### State Dept. of Consumer Affairs

1625 N. Market Blvd., Ste N112  
Sacramento, CA 95834  
800-952-5210

www.dca.ca.gov

This state department investigates consumer complaints, and has numerous boards specializing in various areas that are responsible for the investigations. These boards are:

### Dental Board of California

2005 Evergreen St., Suite 1550  
Sacramento, CA 95815  
877-729-7789  
916-263-2300

www.dbc.ca.gov

### Cemetery & Funeral Bureau

1625 N. Market Blvd., South 208  
Sacramento, CA 95834  
916-574-7870  
www.cfb.ca.gov

### Contractors State License Board

9821 Business Park Drive  
Sacramento, CA 95827  
800-321-2752

www.cslb.ca.gov

Upon request, the CSLB provides information about a licensed contractor's license and bond status, as well as pending and prior legal action. Offer two arbitration programs: A mandatory program for disputes involving alleged damages of

\$5,000 or less and a voluntary program for disputes involving damage allegations of between \$5,000 and \$50,000.

### Medical Board of California

2005 Evergreen St., Suite 1200  
Sacramento, CA 95815  
800-633-2322

www.mbc.ca.gov

Complaints about physicians, surgeons, dispensing opticians and PAs

### Board of Optometry

2450 Del Paso Rd. #105  
Sacramento, CA 95834  
916-575-7170  
866-585-2666

www.optometry.ca.gov  
optometry@dca.ca.gov

### Board of Pharmacy

1625 N. Market Blvd. Ste 219  
Sacramento, CA 95834  
916-574-7900  
Fax 916-574-8617  
www.pharmacy.ca.gov

### Professional Fiduciaries Bureau

1625 N Market Blvd., S-209  
Sacramento, CA 95834  
916-574-7340  
Fax 916-574-8645

Fiduciary@dca.ca.gov  
www.fiduciary.ca.gov

### Board of Registered Nursing

1747 N Market Blvd., 150  
Sacramento, CA 95834  
916-322-3350  
www.rn.ca.gov

### Bureau of Automotive Repairs

Consumer Information Center  
10949 North Mathes Blvd.  
Rancho Cordova, CA 95670  
800-952-5210  
TTD 800-326-2297  
bar.ca.gov

### State Department of Financial Institutions

300 S. Spring St., #15513  
Los Angeles, CA 90013  
213-897-2085  
800-622-0620  
916-322-5966

www.dbo.ca.gov

# Civic/Community/Consumer

Consumer complaints and inquiries about state chartered financial institutions.

## Insurance

### State Insurance Consumer Hotline

300 So. Spring St.  
9th Flr, South Tower  
Los Angeles, CA 90013  
800-927-4357 (HELP)  
[www.insurance.ca.gov](http://www.insurance.ca.gov)

This consumer hotline will answer life, health, home and auto (property-casualty) insurance questions; will refer consumer complaints to appropriate sources and will send consumer brochures upon request.

For complaints that you may have about a supplementary health insurance policy, a company's sales tactics or other insurance related concerns.

### Department of Corporations

HMO Help Center  
800-400-0815

Many other state departments have complaint units. Call your local legislator for information about the appropriate state department to contact for your particular need.

### Health Insurance Counseling and Advocacy Program (HICAP)

528 South Broadway  
Santa Maria, CA 93454  
805-928-5663  
800-434-0222

[seniors@KCBX.net](mailto:seniors@KCBX.net)  
[www.centralcoastseniors.org](http://www.centralcoastseniors.org)

Information about Medicare. Assists with filing claims and appeals for Medicare recipients regarding Medicare, supplemental, managed care (HMO) and long term care insurance. No sales.

### Lumetra

550 Kearny Street, Suite 300  
San Francisco, CA 94108  
415-677-2000

Advocates for the rights of Medicare patients, works to

improve the quality of their health care, and provides free health information and referrals.

## Public Assistance/Public Benefits

### National Federation of the Blind of California

5530 Corbin Ave., Ste. 313  
Tarzana, CA 91356  
818-342-6524  
877-558-6524  
Fax 818-344-7930

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

Provides assistance with appeals in obtaining Social Security, disability, rehabilitation services, and other benefits.

To apply for public assistance and public benefits programs, see FINANCIAL SERVICES.

## Residential Care Facilities Assisted Living Facilities

### CA Department of Social Services

Community Care Licensing  
6500 Hollister Ave. Ste. 200  
Goleta, CA 93117  
805-562-0400  
Fax 805-685-1820

[www.cclld.ca.gov](http://www.cclld.ca.gov)

This state agency is responsible for licensing and inspecting residential care facilities. Complaints about these facilities can be made to this agency.

### CA Department of Social Services

Community Care Licensing - Home Care Organizations  
744 P St., MST8-3-90  
Sacramento, CA 95814  
877-424-5778

[HCSB@dss.ca.gov](mailto:HCSB@dss.ca.gov)  
[www.cclld.ca.gov](http://www.cclld.ca.gov)

Responsible for licensing Home Care Organizations and maintenance of Home Care Aide registry and the implementation of the Home Care Act.

## Skilled Nursing Facilities

### Nursing Homes

### Department of Public Health

Licensing & Certification Division  
1889 N. Rice Ave., Ste. 200  
Oxnard, CA 93036  
805-604-2926  
800-547-8267  
Fax 604-2997

[www.dhs.ca.gov/lnc](http://www.dhs.ca.gov/lnc)

This state agency is responsible for licensing and inspecting skilled nursing facilities. Complaints about these facilities can be made to this agency.

### Long Term Care Ombudsman

3232 S. Higuera St., #101B  
San Luis Obispo, CA 93401  
805-785-0132  
800-231-4024 (24 hour crisis line)  
Fax 785-0134

[ombudsman@ombudsmanslo.org](mailto:ombudsman@ombudsmanslo.org)

This agency is responsible for investigating complaints about residential care and skilled nursing facilities. In addition, allegations of elder abuse in residential care and skilled nursing facilities are reported to and investigated by this agency.

## Social and Political

A number of senior groups advocate for legislation affecting seniors or provide other forms of social and political advocacy.

### Na. Committee to Preserve Social Security and Medicare

10 "G" Street, #801  
Washington, DC 20004  
800-966-1935

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

### Gray Panthers

National Office  
733 15th St. NW, #437  
Washington, DC 20005  
202-737-6637

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

### **Area Agency on Aging Advisory Council**

528 South Broadway  
Santa Maria, CA 93454  
805-925-9554  
800-510-2020

seniors@kcbx.net  
www.centralcoastseniors.org

### **Federal and National Organizations**

Each of these organizations has information regarding older persons.

#### **USA.gov**

800-Fed-Info  
800-333-4636  
www.USA.gov

Find government resources for seniors on money, housing, health, consumer protections and more

#### **Administration on Community Living (ACL)**

Office of External Affairs  
330 "C" St., SW  
Washington, D.C. 20201  
202-401-4634  
www.aoa.gov

#### **AARP (American Association of Retired Persons)**

601 "E" Street, NW  
Washington, D.C. 20049  
888-687-2277  
www.aarp.org

#### **National Council on Aging (NCOA)**

251 18th St. South, Ste., 500  
Arlington, VA 22202  
571-527-3900  
www.ncoa.org

#### **National Council on Patient Information and Education**

200 -A Monroe St., Ste 212  
Rockville, MD 20850-4448  
301-340-3940  
Fax 301-340-3944  
ncpie@ncpie.info  
www.talkaboutrx.org

#### **National Institute on Aging**

NIA Information Center  
Building 31, Room 5C27  
31 Center Dr., MSC 2292  
Bethesda, MD 20892

800-222-2225  
TTY 800-222-4225  
Fax 301-496-1072  
www.nia.nih.gov

#### **Federal Trade Commission**

600 Pennsylvania Ave., NW  
Washington D.C. 20580  
877-FTC-HELP (877-382-4357)  
866-653-4261 TTY  
www.ftc.gov

The Federal Trade Commission works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit website or call toll-free phone.

### **Educating and Engaging Voters**

Voting is a powerful way to have your voice heard and it is the core of our democracy. It's your chance to stand up for what matters most to you and have an impact on the issues that affect you, your community and your future.

The League of Women Voters (LWV) works all year, every year, to empower all eligible voters to participate in our political system. Local volunteer teams work year-round to register, inform and mobilize hundreds in the lead up to Election Day. The League also serves voters through VOTE411.or, a one stop elections information hub.

Educated and informed voters are the key to our democracy. LWV works to educate voters about candidates in federal, state and local races each year. The League also distributes educational materials about state and local elections rules. In an effort to foster civic engagement the LWV host candidate debates and forums.



# Day Care and Respite Care for Frail Adults

## Day Care & Respite Care

Respite Care is a term meaning “a break” or a “time away.”

Respite gives caregivers of disabled or older adults some time to complete errands or chores, pursue personal activities and interests or even maintain employment. It is essential for anyone providing care for an older adult that they have some type of respite. Most family caregivers will need care services for their loved one while they get a well deserved “break.”

In San Luis Obispo county there are several ways for caregivers to access respite services. Respite Care, of course, can be provided by a family member. A number of programs and agencies can also assist caregivers in finding respite help.

In Home Care Agencies and Residential Care Facilities are two sources for respite care. In-home care agencies typically send a care provider to provide care in your home for as little as two to four hours or up to any number of days. Their services can be ongoing or intermittent. They usually charge by the hour and may include a charge for transportation if your home is in a remote area. A listing of in home care agencies can be found in the “In Home Care Solutions” section of this guide.

Residential Care Facilities sometimes have beds available for short term “respite stays” that provide care for a loved one outside of the family home. A residential care facility will be licensed by the Community Care Licensing Division of the State Department of Social Services and will assess your family member before admission to their facility. Stays may be for a week-end, a few days, or

longer. A listing of Residential Care facilities can be found by contacting the Long Term Care Ombudsman’s office at 805-785-0132 or Senior Connection at 800-510-2020.

Respite care may also be offered for terminally ill patients by one of the Hospice programs available in San Luis Obispo County. Please refer to the “End of Life” section for contact information for these agencies.

In Home Supportive Services can also offer respite for a family caregiver while providing needed services for an adult with limited income and specific care needs. They also are listed in the “In-Home Care Solutions” section of this guide

Senior Centers may also be a resource for day activities for functional adults and can provide information about other care resources. Locations and contact information are listed in the Senior Center section.

### Respite Care Services

This program offers respite care services for family caregivers who are over the age of 60 years and whose care receiver meets certain qualifications.

### Coast Caregiver Resource Center

1528 Chapala Street, Suite 302  
Santa Barbara, CA 93101  
888-488-6555  
805-962-3600 ext.14

Info@coastcrg.org  
www.coastcrg.org

### Other Respite Care

#### Hospice of San Luis Obispo County (Hospice SLO)

1304 Pacific Street  
San Luis Obispo, CA 93401  
805-544-2266

www.hospiceslo.org  
hospiceslo@hospiceslo.org

Hospice SLO provides volunteer respite care for palliative care and hospice patients. Volunteers work with families to provide practical and emotional support as needed by the client or their family. Services provided include: companionship, light housekeeping. All services provided at no charge.

## Adult Day Services and Care

Adult Day Services programs offer day care and socialization to adults who may not be able to function safely and/or comfortably in a Senior Center setting. Adult Day Centers usually have several staff who provide care and supervision for participants while organizing social and physical activities, meals, games and music. Adult Day Services programs are especially helpful for persons with memory loss, cognitive impairment and Alzheimer’s disease. By providing a safe and secure daytime setting, these programs help families get respite, cope with the isolation and resulting behavior problems associated with dementia and postpone placement in a nursing home or similar institution.

Below is the Adult Day Center currently operating in San Luis Obispo County

### Community Action Partnership

Adult Day Services/Center  
1345 Oak St./ POB 2381  
Paso Robles, CA 93447  
805-239-5679  
Fax 805-239-5729  
www.capslo.org

## Paying for Respite Care

A number of agencies and services can assist caregivers by paying for respite care. Some long-term care insurance policies and Medi-Cal may fund various respite services.

# Day Care and Respite Care for Frail Adults

Agencies listed below can provide information and/or respite grants to caregivers.

## Alzheimer's Association

3232 S. Higuera St., Ste 101A  
San Luis Obispo, CA 93401  
805-547-3830

[www.centralcoastalz.org](http://www.centralcoastalz.org)  
[infocentralcoast@alz.org](mailto:infocentralcoast@alz.org)

Information and respite grants  
for caregivers of Alzheimer's and  
dementia patients

## Veteran's Services Office

801 Grand Ave.  
San Luis Obispo, CA 93401  
805-781-5766

[www.slocounty.ca.gov](http://www.slocounty.ca.gov)

Information, referral, home care  
and health services for veterans  
and their families

## Adult Day Care

An adult day care center is a non-residential facility that supports the health, nutritional, social, and daily living needs of adults in professionally staffed, group settings. They provide adults with transitional care and short-term rehabilitation following hospital discharge.[1][2] Many centers provide meals, meaningful activities, and general supervision. The care they provide is often a social model (focusing on socialization and prevention services) or a medical model (including skilled assessment, treatment and rehabilitation goals).

Day care centers may focus on providing care only for persons with a specific chronic condition such as Alzheimer's disease and related forms of dementia, or their services may be available for any adult with disabilities. Many centers maintain a nurse on-site and devote a room for participants to have vital signs checked, and receive other health services from a medical assistant or nurse when needed. They may also provide transportation and personal care as well as support groups for caregivers.

Attending adult day centers may prevent people from being re-hospitalized and may delay their admission to residential long-term care. For participants who would otherwise stay at home alone, the social stimulation and recreational activities may improve or maintain physical and cognitive function. For caregivers, adult day centers may provide respite care, enabling caregivers to work or have a break from their caregiving responsibilities.



## Community Action Partnership Adult Day Center

*Serving family caregivers and their loved ones at  
1345 Oak Street, Paso Robles.*

**Open 8:00 am to 5:00 pm**

**Monday through Friday**

**Call today for more information,**

**or to arrange a visit:**

**(805) 239-5679**

**ASK US ABOUT OUR  
SERVICES FOR VETERANS!**

- Respite for caregivers
- Socially stimulating and therapeutic activities
- Caring staff and a safe environment
- Serving all areas of San Luis Obispo County



Licensed by the State of California Community Care Licensing Division • License #405801854

*A Non-Profit Organization • Donations Welcome*

# Education and Training

---

**A** variety of educational opportunities exist for seniors. Classes range from regular college courses to special physical fitness, English as a Second Language and Planning for Retirement. There are a number of different ways you can take these courses. Some programs offer special discounts for seniors.

## Road Scholar

**formerly known as Elderhostel**

Road Scholar, the not-for-profit leader in educational travel since 1975, offers more than 7,000 educational tours in all 50 states and 150 countries. In 2010, Elderhostel renamed its programs Road Scholar. "Road" connotes a journey and real-life experiences and "Scholar" reflects a deep appreciation for learning.

## Road Scholar Program

11 Avenue de Lafayette  
Boston, MA 02110-1746  
800-454-5768

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

## Adult Literacy

Adult Literacy Programs provide trained volunteer tutors who will teach adults to read, write and speak English on a one-to-one basis. The non-profit Literacy Councils help adults become better readers and writers of English by providing literacy services to native speakers and English as a Second Language (ESL) services to non-native speakers. They also teach some math and other life skills.

## Literacy Councils

### Literacy for Life

992 Monterey St. #C/POB 1023  
San Luis Obispo, CA 93406  
805-541-4219  
800-549-4219

[literacy@charter.net](mailto:literacy@charter.net)  
[www.literacyforlifeflo.org](http://www.literacyforlifeflo.org)

## Central Coast Literacy Council

Learning Resource Center  
421 S. McClelland St.  
Santa Maria, CA 93454  
805-925-0951 ext 2837  
Fax 805-928-7432

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

## Community Education Programs

Community Education Programs through the local colleges offer many courses of interest to seniors. Classes are free or have minimal fees and the selection of courses is quite extensive. Many offer courses specifically for seniors.

## Cal Poly State University

Extended Education

San Luis Obispo, CA 93407  
805-756-2053

[www.extended.cal.poly.edu](http://www.extended.cal.poly.edu)

## Cuesta College

Community Programs

Highway 1/PO Box 8106  
San Luis Obispo, CA 93403  
805-546-3132  
Fax 805-546-3107

[communityprograms@cuesta.edu](mailto:communityprograms@cuesta.edu)

[www.cuesta.edu/communityprograms](http://www.cuesta.edu/communityprograms)

Career education, recreation opportunities and cultural development.

## Allan Hancock College

Community Education, Bldg T  
800 South College Drive  
Santa Maria, CA 93454  
805-922-6966 x3209  
Fax 805-352-1046

[www.hancockcollege.edu](http://www.hancockcollege.edu)

Provides lifelong learning, college transfer and career preparation opportunities and personal enrichment. Non credit classes.

## Lifelong Learners of the Central Coast

P.O. Box 1606  
Arroyo Grande, CA 93421  
[lifelearnerscc@yahoo.com](mailto:lifelearnerscc@yahoo.com)  
[www.lifelearnerscc.org](http://www.lifelearnerscc.org)

Local non profit organization provides enriching, personal growth and cultural opportunities for retired and other mature adults.

## Cuesta College

Community Programs

Highway 1/PO Box 8106  
San Luis Obispo, CA 93403  
805-546-3132

Fax 805-546-3107

## Adult Public High Schools

Several school districts in San Luis Obispo County provide courses to adults at convenient locations throughout the community. Primarily vocational and some academic courses, these inexpensive courses are scheduled during evening hours on a quarterly basis. Ask about a possible senior discounts on course fees.

## Adult Public High Schools

### Lucia Mar Adult Education

1425-19th St.  
Oceano, CA 93445-9364  
805-474-3900

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

## Atascadero Unified School

### District Adult Education

4507 Del Rio Rd.  
Atascadero, CA 93422  
805-462-4386

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

## Liberty High

810 Niblick Rd.  
Paso Robles, CA 93446  
805-769-1600  
Fax 805-237-3468

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

## San Luis Coastal Adult School

1500 Lizzie St.  
San Luis Obispo, CA 93401-3062  
805-549-1222  
Fax 805-544-0638

[Adulted@slcusd.org](mailto:Adulted@slcusd.org)

## Cooperative Extension

UC Cooperative Extension provides informal education through delivery of information in areas of agriculture, natural



resources, home economics, marine sciences and youth development. CE advisors and staff work to bring the University's research based Info to Californians.

## **Cooperative Extensions/Farm & Home Advisor**

2156 Sierra Way, Ste. C  
San Luis Obispo, CA 93401  
805-781-5940  
Fax 805-781-4316  
  
www.cesanolisobispo.ucdavis.edu

## **Computer and Internet Classes**

Several resources are available for learning to use the computer and Internet, including local senior centers and classes through Cuesta College. There are also numerous private tutors and institutes teaching these classes. Call Senior Connection at 800-510-2020 for more information about resources in your area.

## **Training**

Training is available from several local colleges and universities. Additionally, local organizations offer training in specific topic areas that may be of interest to those working with the elderly. An example is the Elder Abuse Prevention Council presents an annual training conference to address skill building and knowledge to address this important community concern.

## **Caregiver Training**

Alzheimer's Association, Central Coast Chapter provides specialized training for caregivers. The 'What's Now?' courses are designed for caregivers and include a two-hour class and appropriate coaching sessions. Additionally, one-on-one training is available in the family caregivers home or at the Alzheimer's Association office.

## **Alzheimer's Association**

3232 S. Higuera St., 101A  
San Luis Obispo, CA 93401  
805-547-3830  
Fax 805-784-9400  
  
info@centralcoastalz.org  
www.centralcoastalz.org

## **Avoid ID Theft**

Identity Theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

### **Deter identity thieves by safeguarding your information.**

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up to date. Visit OnGuardOnline.gov for more information.
- Don't use an obvious password like your birthdate, your mother's maiden name, or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

### **Detect suspicious activity by routinely monitoring your financial accounts and billing statements.**

- Be alert to signs that require immediate attention:
- Bills do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make
- Your financial statements. Review financial accounts and billing statements regularly, looking for charges you did not make.
- Close accounts. Close any accounts that have been tampered with or established fraudulently.
- Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
- Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.
- Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft.
- File a Police Report. File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.

Online: [ftc.gov/idtheft](http://ftc.gov/idtheft)

By phone: 877-438-4338 or TTY, 866-653-4261

By mail: Identify Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

*Source: Federal Trade Commission*

# Elder and Dependent Adult Abuse Prevention and Reporting

---

**A**buse or neglect may be done on purpose or by accident. A caregiver may not be able to take good care of an adult who needs help. Stress and poor family relationships can cause abuse or neglect. Abuse can happen anywhere—in the elder's home, in residential or convalescent facilities, or in some other place.

Abuse of an Elder (over 65) or a Dependent Adult (18-64) happens when the person is physically hurt, or is not given the care they need. It can mean the person's money or property is taken away, or they are stopped from seeing other people. It can mean they are kidnapped or left completely alone without someone to give them the help they need. Abuse means the person has somehow been harmed physically or mentally, or not given the help they need to be safe and happy.

Physical abuse means the person's body is hurt in some way. The person may be hit or beaten, or sexually assaulted. It can mean that the person is not given the food, or water or medicine they need. It can also mean that the person is given too much medicine as a way to control them.

Financial abuse means that a person who is trusted to take care of the person intentionally takes their money or other property.

Neglect means that a caregiver who is supposed to take care of the person does not do it. Neglect can also mean that the person is not taking care of himself or herself, for example, not taking the medicine they need or not eating.

Below are a few examples of neglect. There are other situations that would also be seen as neglect:

- A caregiver doesn't help the person who needs help with their personal grooming, or refuses to give them food, clothing and shelter.
- The person is not getting medical care for their physical and mental health needs. (But it is not neglect if a person doesn't get medical care because of their religious beliefs, unless some other kind of neglect is also present).
- The person is at risk from health and safety hazards.
- The person doesn't have enough food and water.
- A caregiver cannot take care of someone who needs help because of their own ignorance, illiteracy, incompetence, substance abuse or poor health.

## Investigating Elder and Dependent Adult Abuse

Adult Protective Services (APS) investigates reports of abuse to older adults (65 and older) and dependent adults (18-64) who live in their own homes. A dependent adult has physical or mental limitations and must depend on others to protect his/her own interests. A dependent adult can also be someone who was a patient in a hospital and abuse occurred while they were hospitalized.

Elders and dependent adults are protected under a special law. Caregivers, Health Practitioners, Adult Protective Services staff, Police, In-Home Support Services, Mental Health Practitioners, Clergy, Independent Living Centers, Alzheimer's Day Care Resource Centers, Financial institutions (banks), Public Guardians and Court Investigators are mandated reporters of all forms of abuse. Mandated reporters are required by law to report abuse.

## Guidelines for Investigations

Adult Protective Services social workers visit the person in their home to see if abuse is occurring or has occurred in the past. With the person's agreement, Adult Protective Services social workers can take steps to stop the abuse and give supportive services if needed. All referrals for Adult Protective Services are confidential (private).

Adult Protective Services social workers are mandated reporters. If a crime is suspected, they must report to law enforcement.

Adult Protective Services social workers cannot take an adult out of his/her home or force him/her to accept services. Services will be provided only if the person agrees to them. For example, if a person understands that refusing medical care may hurt them, and they still choose to refuse care, they cannot be forced to accept medical care against their will.

Adults (18 and over) have full civil and legal rights to do what they want unless a judge orders a conservatorship for them. A conservatorship could be ordered by the court to make sure the person is safe, or to protect his or her money and property. To get a conservatorship, the court must find that the person cannot take care of getting their own food, clothing or shelter, or are not able to resist undue influence.

# Elder and Dependent Adult Abuse Prevention and Reporting

## Reporting Elder or Dependent Adult Abuse

### IF AN EMERGENCY, Call 9-1-1

If NOT an emergency and you suspect that an elder or dependent adult is being abused, contact the Adult Protective Services unit of the County of San Luis Obispo Department of Social Services at 805-781-1790 or Toll Free 844-729-8011.

If you think abuse occurred in a skilled nursing facility (convalescent hospital or nursing home) or in a community-care facility (residential-care home or board-and-care), contact the Long Term Care Ombudsman Service of San Luis Obispo County at 805-785-0132.

### Other Local Resources

San Luis Obispo Elder Abuse Advocacy & Outreach Project helps victims and families cope with the effects of abuse, neglect, and exploitation. They help crime victims understand and participate in the legal system. Their toll-free telephone number is 866-781-5821.

The Public Guardian is a Court-appointed Probate Conservator for some county residents who are unable to manage their financial resources, resist fraud or undue influence, or are unable to take care of their own physical needs. The Public Guardian's telephone number is 805-781-5845.

Probate Court hearings determine whether a person able to care for themselves or manage their own money and property. Contact an attorney for additional instructions on conservatorships and probate court.

### Other Resources

#### Filing a complaint with the Federal Bureau of Investigations (FBI)

The site has many tips, such as tips to avoid Internet Auction Fraud, avoid non-delivery of merchandise, avoid credit card fraud, avoid investment fraud, avoid business fraud, and avoid the Nigerian letter of '419' fraud.

#### Filing a complaint with the FBI IC3:

The IC3 accepts online Internet crime complaints from either the actual victim or from a third party to the complainant. The following information is requested using the following website, [www.IC3.gov](http://www.IC3.gov):

- Victim's name, address, telephone and email
- Financial transaction information
- Subject's name, address, telephone, email, website and IP address

- Specific details on the victimization
- Email header(s)
- Any other relevant information supporting the complaint.

#### Common Frauds towards senior citizens:

- Health Care fraud/health insurance fraud
- Counterfeit prescription drugs
- Funeral and cemetery fraud
- Fraudulent 'anti-aging' products
- Telemarketing fraud
- Internet fraud
- Investment schemes
- Reverse mortgage scams

#### OnGuard Online

[www.onguardonline.gov](http://www.onguardonline.gov)

This site is an excellent source of information on cyber safety. It is designed to help anyone from the novice computer user to the expert. The Department of Homeland Security, Department of Justice and many other government agencies have collaborated to create the site:

#### Consumer Financial Protection Bureau

855-411-2372

[www.Consumerfinance.gov](http://www.Consumerfinance.gov)

Office of Financial Protection for Older Americans receives and investigate consumer fraud complaints specifically related to mortgages, credit cards, banks, loans and more.

#### Federal Trade Commission's Complaint Assistant

877-382-4357

Allows seniors to file a complaint in English and Spanish.

Financial Fraud Enforcement Task Force's StopFraud.gov is a first stop when reporting a scam. The site also has numerous resources for seniors and family members.

## Reporting Elder Financial Abuse

#### The Consumer Financial Protection Bureau (CFPB):

You can submit a complaint about an issue you have with a company about a consumer financial product or service. The CFPB receives complaints about bank accounts or services, credit cards, credit reporting, money transfers, mortgages, student loans, and vehicle or consumer loans. Contact the CFPB by visiting: [www.consumerfinance.gov/complaint](http://www.consumerfinance.gov/complaint).



# Elder and Dependent Adult Abuse Prevention and Reporting

---

## **Questionable Annuity or Insurance Practices:**

Contact the State Insurance Commissioner's Office at 1-800-927-4347 or visit [www.insurance.ca.gov/0300-fraud/index.cfm](http://www.insurance.ca.gov/0300-fraud/index.cfm). If an attorney sold the annuity, file a complaint with the State Bar Association at 1-800-843-9053 or [www.calbar.ca.gov/Attorneys/LawyerRegulation/FilingaComplaint.aspx](http://www.calbar.ca.gov/Attorneys/LawyerRegulation/FilingaComplaint.aspx).

## **Reverse Mortgage Scams:**

File a complaint with the Federal Trade Commission online or by phone, toll-free, at 1-877-FTC-HELP. If you believe that a real estate professional has committed fraud having to do with your reverse mortgage, file a complaint with the California Department of Real Estate at [www.yourhome.ca.gov/file\\_complaint.shtml](http://www.yourhome.ca.gov/file_complaint.shtml).

## **To Request to Potentially Block Victims From Sending Further Wire Transfers Through Money Transmitters:**

### **Western Union**

For Family Members: To block a sender (AKA: "interdiction") from transferring funds to scammers: If a family member or concerned third party (including law enforcement and Adult Protective Services) knows that someone is sending money to scammers, they may request that Western Union stop and black list any future wire transfers by calling Western Union Fraud Hotline Service at 1-800-448-1492. Western Union will ask for the victim's name and phone number(s). Request should include variations of the victim's name (ie. nicknames, abbreviations, misspellings) for the black list.

### **Money Gram**

For Family Members: To block a sender (AKA: "internal deny/watch list") from transferring funds to scammers: If a family member or concerned third part (including police and APS) knows that someone is sending money to scammers, they may request that Money Gram review and perhaps internally deny any future wire transfers. To do so, family members and other concerned third parties (including law enforcement and APS) can call Money Gram Consumer Service at 1-800-926-9400 (select 5 "more options", select 5 "fraud") Money Gram will ask for the victim's name and phone number(s). Request should include variations of the victim's name (ie. nicknames, abbreviations, misspellings) for the internal deny/watch list.

## **How you can prevent elder abuse:**

### **Do's...**

- Stay sociable as you age; stay in touch with your network of friends and other people you know.
- Keep in contact with old friends and neighbors if you move to a new place.
- Develop a "buddy" system with a friend who does not live with you. Meet with that friend at least once a week to talk about how friends, family and caregivers are treating you.
- Ask friends to visit you at home; even a short visit will let them check on your well-being.
- Try new activities. They can bring new friends.
- Participate in community activities as long as you are able.
- Volunteer or become a member or officer of an organization. Participate regularly.
- Have your own telephone; send and open your own mail. If someone else is taking your mail, tell your post office.
- Stay organized. Keep your belongings neat and orderly. Make sure others know that you know where everything is kept.
- Take care of your personal needs. Keep regular medical, dental, barber, hairdresser, and other personal appointments.
- Have your Social Security or pension check deposited directly to a bank account.
- Get legal advice about arrangements you may need in the future, including powers-of-attorney, guardianships, or conservatorships. Update those arrangements at least once every two years.
- Have records, accounts, and property looked over by someone you trust, even if you have someone else who handles your money and property for you.
- Check your will periodically.
- Only give away your property or assets when you decide you cannot manage them by yourself.
- Ask for help when you need it. Discuss your plans with your attorney, physician, or family members.
- Store medications, cash and credit/ATM cards in a locked drawer/cabinet whenever you have caregivers or others helping you in your home.

# Elder and Dependent Adult Abuse Prevention and Reporting

## Don'ts...

- Don't live with a person who has a background of violent behavior or alcohol or drug abuse.
- Don't leave your home unattended. Notify police if you are going to be away for a long period. Don't leave messages on the door while you are away.
- Don't leave cash, jewelry, or prized possessions lying about.
- Don't pay for personal care by giving your property or assets to another person unless a lawyer, advocate, or another trusted person acts as a witness to the transaction.
- Don't sign a document unless someone you trust has reviewed it.
- Don't allow anyone else to stop you from knowing the details of your finances or property management.

## Directory

### Adult Protective Services

Department of Social Services  
3433 S. Higuera St.  
PO Box 8119  
San Luis Obispo, CA 93403-8119  
805-781-1790  
Toll Free 844-729-8011  
Fax 805-788-2834

### Elder Abuse Advocacy and Outreach Project

Victim/Witness Assistance Center  
San Luis Obispo County District Attorney's Office  
Toll Free 866-781-5821  
Fax 805-781-5828  
[www.slocounty.ca.gov/DA/Victim\\_Witness.htm](http://www.slocounty.ca.gov/DA/Victim_Witness.htm)

### Long Term Care Ombudsman Services of SLO County

3232 S. Higuera St., #101B  
San Luis Obispo, CA 93401  
805-785-0132  
800-231-4024 (24 hour emergency services)  
785-0134Fax

[ombudsman@ombadsmanslo.org](mailto:ombudsman@ombadsmanslo.org)  
[www.Ombudsmanslo.org](http://www.Ombudsmanslo.org)

Monday - Friday 8:30 am - 4:30 pm

### Public Guardian

PO B 1489  
San Luis Obispo, CA 93406-1489  
805-781-5845

[www.slocounty.ca.gov/health](http://www.slocounty.ca.gov/health)

ELDER ABUSE  
IS SHAMEFUL.

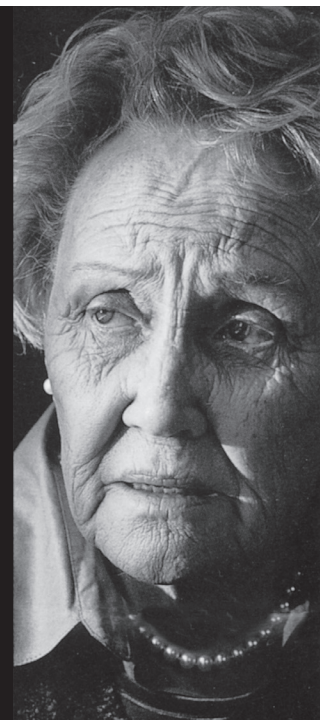
SO IS NOT  
REPORTING IT.

If you suspect elder abuse call  
Adult Protective Services  
805-781-1790

Long Term Care Ombudsman  
805-785-0132



Area Agency on Aging | San Luis Obispo and Santa Barbara Counties



# Basic Steps to Protect Yourself

1

**Obtain a free copy of your credit report.**

[www.annualcreditreport.com](http://www.annualcreditreport.com)  
1-877-322-8228

2

**Remove your name from direct mail lists.**

Send your name and address to:  
DMA Mail Preference Service (known as DMA Choice)  
P.O. Box 9008  
Farmingdale, NY 11735-9008  
[www.dmachoice.org](http://www.dmachoice.org)

3

**Remove your name from telemarketing lists; sign-up for the National Do Not Call Registry.**

Register online at [www.donotcall.gov](http://www.donotcall.gov),  
or call toll-free 1-888-382-1222 (TTY 1-866-290-4236)  
from the number you wish to register.

4

**Remove the name of a deceased family member from direct mail lists.**

Sign up for Deceased Do Not Contact  
at [www.ims-dm.com/cgi/ddnc.php](http://www.ims-dm.com/cgi/ddnc.php).

5

**Remove yourself from pre-approved offers of credit**

If you prefer not to receive pre-approved offers of credit, you can opt out of such offers by calling 1-888-5 OPT OUT (1-888-567-8688).  
Or log onto: [www.optoutprescreen.com](http://www.optoutprescreen.com).

6

**Remove Unwanted E-mail and Internet Ads**

If you would like to remove your email address from unwanted e-mail or Internet ads, log onto: [www.dmachoice.org](http://www.dmachoice.org).



## How to Stay Safe and Avoid Abuse and/or Neglect

Men and women of any race, economic level, and health status can be a victim of abuse or exploitation. The individual trying to take advantage of you could be a stranger or someone you trust – even a son, daughter, or other family member. As an older adult, you need to be aware of precautions, behaviors, and actions that can help protect you from becoming a victim of abuse or exploitation at the hands of others.

### General Suggestions:

- Stay active and engage with others! Minimize isolation. Loneliness and aloneness will increase your vulnerability.
- Make time for friendly visits and phone calls with trusted friends
- Consider volunteering for organizations like Retired Senior Volunteers and AARP, or for community events and programs
- Maintain and increase your network of friends, acquaintances, relatives and neighbors
- If you receive services through a home healthcare agency, be sure the agency is insured and bonded, and that criminal background checks have been completed.
- Talk with your loved ones about how you are spending your time and who visits you.
- Tell someone if you feel unsafe with a caregiver or certain family members.
- Ask for photo identification from service, delivery or utility workers before letting them in your home.

### Avoiding Financial Exploitation and Abuse

- Store medications, cash, credit cards or debit cards in a locked drawer when caregivers or others are in your home
- Ask for references when hiring caregivers and check them out carefully
- Interview potential caregivers or housekeepers in a public place and not in your home
- Be cautious when making new friends
- Keep photocopies of your credit cards and ATM cards along with the phone numbers to call if you need to report lost or stolen cards
- Don't carry credit cards that you won't be using
- Consider running a periodic credit check on yourself
- Consider monitoring your bank accounts online
- Memorize your Social Security number and passwords; do not carry them with you. Do not use your date of birth or name as a password.
- Shred or tear up unwanted documents that contain personal information before you discard them
- Let the Post Office know if you are not receiving bills or other mail
- Educate yourself about telemarketing scams in advance and practice suggested scripts if you suspect a scam, for example:
- "I'm sorry, but I don't give out personal information on the telephone."

- "I shouldn't have to send money to get something that is free."
- "I'd like some time to think about this. Tell me how I can get in touch with you."
- "I want to talk with my family about this first."
- "If you can't mail me written information, I can't talk to you."
- Educate yourself about other forms of fraud in advance, for example
- Door to door home repair sales
- Foreign money offers
- Prizes/sweepstakes and lotteries
- Internet auctions
- Shop-at-home/catalog sales
- Tell a trusted person if anyone asks for transfer or assignment of property in exchange for the services they provide
- Trust your instincts! If something or someone makes you feel uneasy, ask for help from someone you trust.

### Resources

If you suspect you are being abused or neglected, and you are **living in a licensed care facility**, contact the Long Term Care Ombudsman's office at 785-0132

If you suspect you are being abused or neglected and you are **living at home**, contact Adult Protective Services at 781.1790.

# Employment

---

**O**lder adults are sometimes confronted with the need to change jobs, re-enter the workforce because of a change of status, or seek part-time employment to supplement a fixed income.

## **Social Security Earnings Test**

You can work while you receive Social Security retirement benefits. While you are working, your earnings will reduce your benefit amount only until you reach full retirement age. Full retirement age has been 65 for many years. However, beginning with people born in 1938 or later, that age will gradually increase until it reaches 67 for people born after 1959. No matter what your full retirement age is, you may start receiving benefits as early as age 62.

For the latest information and more details call the Social Security Administration at 800-772-1213 or visit the Social Security web site at [www.ssa.gov](http://www.ssa.gov). You should also call to report when you begin or stop working and when your earnings are more than your estimate.

## **Business and Career One-Stop Centers**

**[www.slo-onestop.net](http://www.slo-onestop.net)**

The Business and Career One-Stops are designed to provide a full range of assistance to job seekers and employers. One-Stops were developed under the Workforce Investment Act. The centers offer training referrals, career counseling, job listings, assessment of skills and placement assistance as well as similar employment related programs. All services are free.

## **America's Job Center**

Serving Central San Luis Obispo County  
880 Industrial Way  
San Luis Obispo, CA 93401  
805-903-1400  
Fax 805-903-1401

## **Training and Placement**

The following programs are designed to help you connect to meaningful employment, and/or provide specialized job training. There may be admission qualifications.

### **Goodwill**

880 Industrial Way  
San Luis Obispo, CA 93401  
805-788-2601

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

### **Senior Community Service Employment Program**

315 South C St.  
Oxnard, CA 93030  
805-240-7771  
[www.anppm.org](http://www.anppm.org)

The Senior Community Service Employment Program (SCSEP) is authorized by Title V of the Older Americans Act. This program is designed to provide temporary part-time on-the-job training for low-income persons over the age of 55 years. This on-the-job training is provided at either nonprofit or government agencies.

## **Rehabilitation Department State of California**

Serves persons with a physical or mental disability that constitutes or results in a substantial handicap to employment, who have a reasonable expectation of finding gainful employment after receiving vocational rehabilitation. Also provides services with learning disabilities and with substance abuse issues. Services include diagnosis, treatment, vocational counseling, training and placement.

## **Rehabilitation Department**

3220 S. Higuera St., #102  
San Luis Obispo, CA 93401  
805-549-3361  
805-544-7367 TTY  
805-542-4682 fax  
[www.dor.ca.gov](http://www.dor.ca.gov)

## **National Federation of the Blind**

Provides varied services including assistance in finding employment through JOB (Job Opportunities for the Blind) and legal help for victims of discrimination, and referrals for newly visually impaired.

## **National Federation of the Blind**

California Office  
916-558-5480  
[www.nfbcal.org](http://www.nfbcal.org)

## **Employment Referral**

Employment Development Department (EDD) administers unemployment insurance, provides forms for State Disability Insurance (SDI) and paid family leave (PFL).

## **Employment Development Department (EDD)**

4111 Broad St., Ste. A  
San Luis Obispo, CA 93401  
805-788-2696  
[www.edd.ca.gov](http://www.edd.ca.gov)

## **CalJOBS**

CalJOBS is an electronic job listing and referral system developed by the State Employment Development Department to make customer self-service possible. CalJOBS is a computer link between employers and job seekers and is the primary matching tool for Job Service.

You can access CalJOBS at [www.caljobs.ca.gov](http://www.caljobs.ca.gov) and customer service representatives are available to assist you at any One Stop Center.

## Employment Discrimination

Labor Standards Enforcement/Industrial Relations enforces laws covering wages, hours and working conditions. They investigate problems concerning wage claims, minimum wage, overtime, hours and conditions and timely collection of final wages, including all unused accrued vacation at the time of termination.

Fair Employment and Housing Department investigates allegations of discrimination on the basis of age, sex, color, national origin, marital status, creed, physical disability, medical condition, pregnancy, and religion when employment, housing, and public accommodations are affected. Age discrimination complaints must be filed no later than two years from the date of "harm." All other complaints must be filed no later than one year from the date of "harm."

## Labor Standards Enforcement/Industrial Relations

411 E. Canon Perdido St., #3  
Santa Barbara, CA 93101  
805-568-1222  
[www.dir.ca.gov](http://www.dir.ca.gov)

## Fair Employment & Housing Dept.

2570 N. First St., Ste. 480  
San Jose, CA 95131  
800-700-2320  
[www.dfeh.ca.gov](http://www.dfeh.ca.gov)  
[contactcenter@dfefh.ca.gov](mailto:contactcenter@dfefh.ca.gov)

## Other Employment Resources

### PathPoint, Inc.

11491 LOVR  
San Luis Obispo, CA 93401  
805-782-8890  
Fax 805-547-9633  
775 W. Grand Ave., #C  
Grover Beach, CA 93433  
805-473-9582  
[www.pathpoint.org](http://www.pathpoint.org)

## Unemployment Insurance Benefits Information

800-300-5616 (English)  
800-326-8937 (Spanish)

*Online application*  
[eapply4ui.ed.ca.gov](http://eapply4ui.ed.ca.gov)

## Mission Community Services Corp.

Women's Business Partners  
71 Zaca Lane # 130  
San Luis Obispo, CA 93401  
805-595-1357  
877-831-9377  
[Info@mcscorp.org](mailto:Info@mcscorp.org)  
[www.MCSCorp.org](http://www.MCSCorp.org)

## Getting a Good Night's Sleep

Most people have occasional trouble falling asleep or sleeping through the night, but as we get older these difficulties may become more common. Sleep patterns change as we age. The average infant sleeps 16-18 hours per day. Children usually need 10 hours of sleep per night. This gradually decreases until about age 20, when most of us need anywhere from 5 to 8 hours per night. The quality of our sleep also changes as we get older. Sleep awakenings increase from about twice per night for the average 20 year old, to 7 times per night for the average 70 year old.

Temporary sleep problems – those lasting no longer than a few days – are often related to the stresses of life. Although annoying, short-lived insomnia usually goes away on its own. The cause of continued sleep problems includes factors such as illness (heart disease, arthritis, depression), and medications (blood pressure medications, hormones, decongestants, nicotine and caffeine, for example). However, contrary to popular belief, getting older doesn't mean you have to suffer from insomnia. If you are unable to sleep, try these simple tips:

- Establish a pattern of going to bed at the same time every night, and prepare yourself for sleep with the same routine each night.
- Wake at the same time each day – and avoid daytime naps, or limit them to no more than 30 minutes.
- Avoid eating late in the evening – and complete all exercise at least 5-6 hours before bedtime.
- Although alcohol may help you fall off to sleep initially, it may actually interfere with the quality of your sleep.
- If sleep does not come in a reasonable time, get out of bed and read with a dim light until sleepy again. Avoid television as its bright light increases alertness.

If these strategies do not resolve the problem, consult your physician.

*Source: Kathleen Karle, Public Health Department, County of San Luis Obispo*



## End of Life Services

**W**hen faced with making a decision about healthcare, it can be overwhelming. Having to make decisions for someone else can be confusing and downright frightening. For many of us, discussions about end of life choices and death are avoided, often until they are no longer possible. There are actions you can take prior to an illness or catastrophic event to protect your wishes and to understand those of another. Information about Advance Health Care Directives and POLST are provided in the Legal Affairs section.

### What's The Difference between Palliative and Hospice Care?

The goal for both palliative medicine and hospice are to relieve suffering during the entire course of a serious or advanced illness (palliative care) and at the end of life (hospice) while helping the individuals retain an acceptable quality of life.

#### Palliative Care

Palliative Care treats and manages symptoms rather than the disease. The focus of palliative care is assisting the individual in living as well as they can each day. Palliative Care is offered under three circumstances.

- Acute palliative care– to manage symptoms after an illness, injury or surgery. This is short term care.
- Chronic palliative care– to manage symptoms related to ongoing, serious or illness such as congestive heart disease, kidney or liver disease, ALS.
- End-of-Life palliative care – to manage symptoms when curative treatments aren't working and based on the best of medical knowledge the

person has a limited time to live and comfort and quality of life becomes the focus.

It is important to note that with end-of-life palliative care, a patient can receive care to prevent and relieve suffering during their life limiting illness while still receiving treatments such as chemotherapy, radiation, surgery, intravenous therapy and dialysis. Palliative care allows patients to continue pursuing “curative” medical treatments while receiving symptom management if they choose. To be eligible for in-home palliative care paid for by Medicare and other insurances you must be “homebound” and a doctor must certify that you're homebound. To be homebound means the following:

- Your condition keeps you from leaving home without help (such as using a wheelchair or walker, needing special transportation, or getting help from another person).
- Leaving home takes a considerable and taxing effort.

#### Hospice Care

Hospice Care is a shift from curative treatment to comfort care and emotional support for the patient and their family. When medical treatments are unsuccessful, the patient and family are faced with a decision about quality of life for the time remaining. It is important however to remember that hospice care is not giving up, losing hope, quitting or doing nothing. Hospice care actively seeks to provide relief from pain and other symptoms for patients so they can do the things they want and are capable of in the time remaining.

The goal of hospice care is more and better living in the time remaining, no matter how long it is. Instead of planning for a test, treatment or hospital stay, individuals in hospice care may instead focus on a trip they want to take, visit with family, attend events or simply spend time with loved ones at home.

To be eligible for hospice services paid for by Medicare and other insurances, patients must be certified by a physician to be terminally ill with a life expectancy of six months or less. Hospice care under Medicare includes both home care and inpatient care, when needed, and a variety of services not otherwise covered by Medicare. The focus is on care, not cure.

Services can include: 24-hour on-call nursing assistance; intermittent nursing visits; management of pain and symptoms; personal care (i.e. bathing, shampooing), physical and other therapies; medical supplies and equipment; respite care; bereavement support; medications related to terminal diagnosis; medical case management and spiritual and emotional support provided by trained volunteers.

When provided by a state licensed hospice, Medicare, Medi-Cal and most private insurance plans provide benefits for hospice services provided certain medical and eligibility requirements are met. Licensed hospice organizations will work with your insurance company to coordinate coverage. In cases where individuals are uninsured or under-insured other community programs and funding may be available under special circumstances. Wilshire Hospice, Central Coast Hospice

and Dignity Health are three state-licensed Medicare, Medi-Cal certified hospice programs in San Luis Obispo County.

### **Wilshire Hospice**

277 South St., Suite R  
San Luis Obispo, CA 93401  
805-782-8608  
800-801-8019  
Fax 805-782-8723  
[www.wilshirehcs.org](http://www.wilshirehcs.org)

### **Dignity Health and Home Health Hospice & Infusion**

504 E. Plaza Dr.  
Santa Maria, CA 93454  
800-549-9609  
805-739-3830  
[www.dignityhealth.org/central-coast](http://www.dignityhealth.org/central-coast)

### **Central Coast Hospice**

253 Granada, Suite D  
San Luis Obispo, CA 93401  
805-540-6020  
Fax 805-540-6025  
[Info@mycchh.com](mailto:Info@mycchh.com)  
[www.centralcoasthospice.com](http://www.centralcoasthospice.com)

### **Other Hospice Programs**

#### **Hospice of San Luis Obispo County (Hospice SLO County)**

1304 Pacific Street  
San Luis Obispo, CA 93401  
805-544-2266  
[www.hospiceslo.org](http://www.hospiceslo.org)  
[hospiceslo@hospiceslo.org](mailto:hospiceslo@hospiceslo.org)  
Hospice of SLO County, a Volunteer hospice, provides in-home hospice support to seriously and terminally ill individuals who have a greater than six months prognosis, are continuing curative care regardless of prognosis, or have been discharged from Medicare-reimbursed hospice agencies. Hospice SLO County recognizes the critical importance of emotional, practical and spiritual support for individuals and families from time of diagnosis through end of life. Hospice SLO frequently works in concert with other healthcare agencies to provide respite care, practical and emotional support to patients and their

families including local state licensed home health and hospice agencies. Services include: in-home respite care, End-of-Life Doula support, care management, grief counseling; support groups and community workshops and education related to topics regarding end of life, grief and recovery. All Hospice SLO County services are provided without charge and insurance is never billed.

### **Steps to take when a loved one dies**

#### **What Do I Do Now?**

After the death of a spouse, partner, relative or friend the following is a list of points offered as a guide. Please note this is only a general list of suggestions and all may not apply. You are encouraged to reach out to friends and family. They often don't know how to be helpful and want to lend their support. Asking them to take over some of these tasks can be assisting for you and them.

1. If the death occurred by accident or in a hospital, you will have hospital papers and releases to sign. You will be asked to select a funeral home if you have a preference. (Even if cremation is chosen, the deceased will still need to be transported to a funeral home initially)
2. If the death occurs at home, call the physician or hospice nurse to certify death. Do not call 911. (If they are called, the responders are required by law to do everything possible to attempt to resuscitate the deceased person unless there is a DNR or P.O.L.S.T. on site or the person is wearing a "Do Not Resuscitate" bracelet or necklace. If there

is no physician or hospice nurse to call, contact the county coroner. (This will be necessary to obtain a death certificate)

3. Notify family and friends. You may want to consider having family members contact others to reduce some of your time on the phone during this difficult period.
4. If appropriate, call your Clergy. This can be comforting and supportive for you and family.
5. If you have not already done so, choose a funeral home. Give the funeral home the location of the deceased. (This will be done by the hospital if the death did not occur at home)
6. Locate the Living Will and Trust and review. Or, call the attorney and request "upon death" instructions. Identify the executor for the will and notify them of the death.
7. Determine if the deceased belonged to a burial or memorial society that may make special arrangements for the funeral, such as military honor guards.
8. Contact the funeral home to set an appointment to discuss burial or cremation arrangements.
9. Ask a close family member or friend to answer the phone, respond to calls and take messages for a couple of days.
10. Start (or have some else do it) a list of phone calls and visitors, gifts and cards, food and anyone who offers to help and what they have offered to do.
11. Visit with funeral home staff and discuss funeral, burial, cremation arrangements.

## End of Life Services

---

There are a number of choices during this process that you will be asked to make. It is advisable to have someone with you. If you get overwhelmed, stop. Let the person with you ask clarifying questions and take notes. Don't make decisions on the spot. Get a written estimate before you leave and schedule a follow up visit to discuss your decisions and make arrangements.

12. Meet with family to reach decisions about funeral, cremation, memorial services.
13. Hold a second meeting with funeral director to convey decisions and make arrangements.
14. If possible, designate a willing family member or close friend to take the lead in organizing the memorial with the assistance of the funeral director. You can still be central in planning, having someone else take the lead will allow you to also attend to the many other things you will need to.
15. Obtain six or more Certified Death Certificates, which are required for official notification for all securities transfers and other reasons for proof of death. (The funeral home will make arrangements to have these sent to you)
16. Notify landlord. Review rental or lease agreements and make any addendum changes. If the person lived alone, terminate the agreement and arrange for moving and storage.
17. Notify auto/life insurance companies and file request for premium refunds.
18. Contact the Social Security Administration and any other government agencies or benefit program that may be making payments to the deceased. (Note that payment for the month of death will not be made by the Social Security Administration and others.)
19. Review the deceased's financial affairs and locate estate planning documents, such as Wills and Trusts, and any other relevant documents, including:
  - Safe Deposit Agreements and keys;
  - Life Insurance Policies;
  - Existence of Trust;
  - Pension-retirement benefits;
  - Old tax returns;
  - Prior Gift Tax returns;
  - Marriage, birth and death certificates;
  - Divorce documentation;
  - Computer records regarding books of a business or personal assets;
  - Bank statements, checkbooks, similar documents;
  - Notes receivable;
  - Titles to motor vehicles;
  - Leases;
  - Securities and list of securities;
  - Any documentation of business ownership or business interest;
  - Health Insurance, make claims for the final illness
  - Unpaid bills.
20. Notify the following of possible benefits for survivors:
  - Retirement fund
  - Retirement fund
  - Pension fund
  - Life Insurance
  - Credit Unions
  - Trade Unions
21. Notify and provide name changes for:
  - Savings Accounts
  - Checking Accounts
  - Safe Deposit Boxes
  - Trust Funds
  - Money Market Accounts
  - Savings and Loans
  - Credit Card Accounts
  - IRAs
  - Other Account
  - Loans
  - Auto Insurance
  - Health Insurance
  - Property Insurance
  - Vehicle Registration°
  - Driver's license cancellation
  - Title
  - Utility Companies
22. When handling the affairs of a deceased, do not be too quick to make distributions to their family members or friends. Important choices need to be made concerning distributions. They need to be in compliance with the Will or other instructions left by the deceased and any applicable tax laws.
23. The income taxes of the deceased for the year of death need to be filed and any tax due must be paid. If there is a surviving spouse, the surviving spouse and deceased can file a joint return for the year of death.
24. If there is real estate that is insured, you should make sure that the insurance



policies on the properties of the deceased are maintained.

25. Veteran's benefits or other "joint and survivor" benefits may be collected by a surviving spouse. For questions and assistance, call the County Veterans Service Office at 781-5766. They can help guide you in what benefits you have.
26. Be deliberate and avoid hasty decisions or distributions. The death of someone, particularly a family member or friend is difficult. There may be disputes regarding the treatment or other problems related to declining physical or mental abilities of the deceased. Estate settlements can sometimes lead to conflicts. Rifts between family members during a time of grieving and vulnerability can lead to fractured relationships that can last a long time.

### Funeral Homes/Cremation Services

If you have chosen a funeral home, a meeting should take place with the funeral director to discuss options for services, costs, and the wishes of the deceased. The Funeral Rule, enforced by the FTC, requires a funeral home/cremation service to provide a price list upon discussing prices in person. A funeral home/cremation service must disclose prices on the telephone and offer a price list for review. To be a conscious consumer, shop around and ask questions about the services you require. A professional funeral director will be courteous, polite and informative so you have enough information to make your decisions.

The Cemetery and Funeral Bureau licenses, regulates and investigates complaints against California funeral establishments, funeral directors, embalmers, apprentice embalmers, cemetery brokers, cemetery salespersons, cremated remain disposers, crematories and nearly 200 fraternal and private cemeteries in the state.

It is important to remember that you do not need to make decisions about your options without taking time to consider or discuss them with other family members.

If you need help with a cemetery or funeral issue or would like a copy of the Consumer Guide to Funeral & Cemetery Purchases, log onto the Bureau's website at [www.cfb.ca.gov](http://www.cfb.ca.gov) or call the Department of Consumer Affairs' Consumer Information Center at 800-952-5210.

### Embalming

The law does not require embalming. However, a funeral establishment must refrigerate an unembalmed body in its possession if burial or cremation does not take place within 24 hours. As a practical matter, you may wish to authorize embalming if there will be a delay before a public viewing. Please note that embalming does not prevent decomposition of a body.

### Cremation

If cremation is chosen, a written authorization must be signed before cremation can proceed. This must be done by the person(s) who has the right to control the disposition of the body. This authorization indicates the location, manner, and time of disposition of the remains and includes an agreement to pay for the cremation, for disposition of

the cremated remains, and for any other services desired. (*If you wish to arrange for your own cremation, you can legally sign the Declaration for Disposition of Cremated Remains form yourself.*) In addition, a burial/cremation permit (Application and Permit for Disposition of Human Remains, VS 9) must be issued by the county health department. The funeral establishment usually arranges to obtain this permit as part of its services. California law does not prohibit the person authorizing the cremation from viewing the cremation process, and some facilities may be able to accommodate more than one family member. Crematories that do not allow viewing the cremation process must disclose that fact in writing prior to signing any contract. There may be a charge for attending the cremation. Check with the crematory for its policies.

A casket is not required for cremation by California law, but a combustible cremation container is. The container must be one that can be closed and is leak-resistant. A cardboard box constructed for this purpose is acceptable. You do not have to buy the container from the funeral establishment or crematory, but it does have to meet the standards set by the crematory.

All personal possessions of value, such as jewelry or mementos, need to be removed before the body is taken to the crematory. Pacemakers, most prostheses, and mechanical or radioactive devices or implants must be removed by funeral establishment or crematory staff prior to cremation.

# End of Life Services

## Disposition of Cremated Remains

In California, you may choose any of the following methods of disposition of cremated remains:

- Placement in a columbarium or mausoleum - There may be additional charges for endowment care, opening or closing, recording, flower vase, and nameplate.
- Burial in a plot in a cemetery - There may be additional charges for endowment care, opening or closing, recording, outer burial container, flower vase, and marker.
- Retention at a residence - The funeral establishment or crematory will have you sign a Permit for Disposition showing that the remains were released to you and will file it with the local registrar of births and deaths. You may not remove the cremated remains from the container and you must arrange for their disposition upon your death.
- Storing in a house of worship or religious shrine if local zoning laws allow.
- Scattering in areas of the State where no local prohibition exists and with written permission of the property owner or governing agency. The cremated remains must be removed from the container and scattered in a manner so they are not distinguishable to the public.
- Scattering in a cemetery scattering garden.
- Scattering at sea, at least 500 yards from shore. (This also includes inland navigable waters, except for lakes and streams.) Cremated remains may not be transported without a permit from the county health

department and they may not be disposed of in refuse.

### Cemetery and Funeral Bureau

Department of Consumer Affairs  
1625 N. Market Blvd., South 208  
Sacramento, CA 95834  
800-952-5210  
916-574-7870

[www.cfb.ca.gov](http://www.cfb.ca.gov)

Licenses and regulates the California funeral and cemetery industries. Also investigates complaints against funeral homes, crematories, state-licensed cemeteries and individual licensees.

### Federal Trade Commission

Consumer Response Center  
Washington, DC 20580  
877-382-4357  
TDD 202-326-2502

[www.consumer.ftc.gov](http://www.consumer.ftc.gov)

### International Cemetery, Cremation & Funeral Association

107 Carpenter Dr., Suite 100  
Sterling, VA 20164  
800-645-7700  
703-391-8400

[www.iccfa.com](http://www.iccfa.com)

The following information was taken directly from the website of the Funeral Consumers Alliance of Southern California & Surrounding Areas at the following address: <http://fcaslo.org/index>. This is a resource filled website worth visiting.

### Your Funeral Consumer Rights in California

The legal authority for Californians to care for their own dead is located in the California statutes, Chapter 3, section 7100 (note there is nothing in these statutes that require you to use a funeral director):

The right to control the disposition of the remains of a deceased person, the location and conditions of interment, and arrangements for funeral goods

and services to be provided, unless other directions have been given by the decedent pursuant to Section 7100.1, vests in, and the duty of disposition and the liability for the reasonable cost of disposition of the remains devolves upon, the following in the order named:

- (1) An agent under a power of attorney for health care who has the right and duty of disposition under Division 4.7 (commencing with Section 4600) of the Probate Code, except that the agent is liable for the costs of disposition only in either of the following cases:
  - (A) Where the agent makes a specific agreement to pay the costs of disposition.
  - (B) Where, in the absence of a specific agreement, the agent makes decisions concerning disposition that incur costs, in which case the agent is liable only for the reasonable costs incurred as a result of the agent's decisions, to the extent that the decedent's estate or other appropriate fund is sufficient.
- (2) The competent surviving spouse.
- (3) The sole surviving competent adult child of the decedent, or if there is more than one competent adult child of the decedent, the majority of the surviving competent adult children. However, less than the majority of the surviving competent adult children shall be vested with the right and duties of this section if they have used reasonable efforts to notify all other surviving competent adult children of their instructions

and are not aware of any opposition to those instructions by the majority of all surviving competent adult children.

- (4) The surviving competent parent or parents of the decedent. If one of the surviving competent parents is absent, the remaining competent parent shall be vested with the rights and duties of this section after reasonable efforts have been unsuccessful in locating the absent surviving parent.
- (5) The sole surviving competent adult sibling of the decedent, or if there is more than one surviving competent adult sibling of the decedent, the majority of the surviving competent adult siblings. However, less than the majority of the surviving competent adult siblings shall be vested with the rights and duties of this section if they have used reasonable efforts to notify all other surviving competent adult siblings of their instructions and are not aware of any opposition to those instructions by the majority of all surviving competent adult siblings.
- (6) The surviving competent adult person or persons respectively in the next degrees of kinship, or if there is more than one surviving competent adult person of the same degree of kinship, the majority of those persons. Less than the majority of surviving competent adult persons of the same degree of kinship shall be vested with the rights and duties of this section if those persons have used reasonable efforts to notify all other surviving

competent adult persons of the same degree of kinship of their instructions and are not aware of any opposition to those instructions by the majority of all surviving competent adult persons of the same degree of kinship.

### **Reduce Cost**

If you are faced with needing to make funeral arrangements with limited funds, or are simply interested in keeping the cost of a funeral down to a reasonable amount, here are some options to consider. And remember, the amount of money you spend on a funeral is in no way reflective of the amount of love you have for someone; this is a myth that is perpetuated by those that would benefit from you spending large amounts of money on funeral products.

### **Review our Funeral Price Survey Results**

To determine relative costs of funeral homes in your community and neighboring communities, see our funeral price survey results. <http://fcaslo.org/price-survey> Our price survey shows the range of costs and will help you determine relative price differences between funeral homes. Keep in mind that price is not the only factor to consider when choosing a funeral home. Reputation and quality of service are very important, but are difficult to measure. Therefore, the price survey should be used as a resource and not as a substitute for conducting independent research. Note the price survey also assesses compliance of a funeral home's general price list with the Federal Trade Commission's Funeral Rule to assist consumers.

### **Find a Funeral Home that Posts their Prices Online**

We have indicated in our funeral price survey whether or not a funeral home posts their prices online. Having the ability to review a funeral home's price list without having to call or visit the funeral home provides a consumer with the ability to price comparison shop from their home. This is especially important for home-bound elders and distant relations responsible for making funeral arrangements.

### **Direct Cremation**

In direct cremation, the body is cremated shortly after death, without embalming. No viewing or visitation is involved, although a memorial service may be held, with or without the cremated remains present, at the convenience of the family and does not require the involvement of a funeral director. The cremated remains are placed in an urn or other container and can be kept in the home, buried or placed in a crypt or niche in a cemetery, or buried or scattered in a favorite spot (see disposition of cremated remains below). Direct cremation is significantly less expensive than a conventional funeral because it only incurs charges for basic service fees, transportation, care of the body, and crematory fee. There is also generally a charge for an urn or other container, although many providers may provide a basic container in the charge for a direct cremation.

Some crematories work directly with the public and are equipped to handle all of the tasks a funeral home would (for example transportation of the body to the crematory, death certificate, etc.). Working directly with a crematory is usually less



# End of Life Services

expensive than working with a funeral home. See our price survey result for direct cremation costs in your area.

Also, ashes are much less expensive to bury in a cemetery or can easily be buried for free or scattered. See our page on cremation for laws regarding scattering ashes in California.

## Whole Body Donation

Many institutions that accept whole body donation will return the cremated remains back to the family. Some of the institutions and organizations this can be done through are: UCLA Medical Center, Science Care, Life Legacy or the University of Tennessee's Forensic Anthropology Center. See our webpage on Organ and Body Donation for details.

## File Your Own Paperwork

Another option is to bypass the funeral home completely by applying for the Death Certificate directly with the Vital Records office of the county where the death occurred. See our death certificate instructions for a listing of county Vital Records' offices along with instructions. Note that while it is your legal right to file a death certificate without a funeral director, county offices are not accustomed to issuing death certificates directly to family members so you may have to practice patience if you choose to take this route.

## Make or Buy a Casket Directly from a Vendor that Sells Directly to the Public

You may want to make or buy a local casket or cardboard container (see our resources page for local and affordable vendors.) Making or purchasing your own casket allows you time to decorate it with your family if

this is something you would like to do, and generally results in a significant cost savings. Also note it is a violation of the Federal Trade Commission's Funeral Rule for a funeral home to charge you a fee for providing your own casket.

## Have Ceremonies Somewhere Other than the Funeral Home

Funeral homes charge several hundred dollars to use their facilities for a ceremony, funeral or vigil so consider holding these at a chapel or your home.

## Obituary Costs

ObitsCalifornia charges a small fee of \$30.00 to post an obituary that runs for one full week from the service date entered and are thereafter available on-demand 24/7 in a searchable archive indefinitely. The obituary can include a life story, and a photo or slide show of up to 4 photos. In addition, all obituaries are indexed and linked by FamilySearch for family history and genealogical purposes.

If you are having the funeral home place the obituary for you in a local newspaper, make sure to ask them if you are being charged for the cost to place their funeral home logo below the obituary. Many consumers are charged for this without their knowledge and there is currently no law in California that requires a funeral home to notify you of this additional cost.

Free Urns for Those in Need—Memorial Gallery, a Seattle company that sells urns and cremation/remembrance jewelry, is kindly offering free, slightly blemished urns to those who can't afford one. You must mention Funeral Consumers Alliance to receive

this offer. Contact them at [www.memorialgallery.com](http://www.memorialgallery.com) or call them at 253-649-0567. Let them know what style of urn would be appropriate (for example, masculine, feminine, child). They will select an urn and mail it to you free of charge.

## Death Certificates

If you utilize the service of a funeral home, the funeral director (whether a mortuary or cremation service) will obtain the signature and causes of death from the physician on the original death certificate for you. They will send in the application/order form for the number you will need for your estate, trust, etc. The "Basic Service Fee" will likely include obtaining copies of permits and death certificates, coordinating arrangements with a cemetery or crematory and writing and coordinating placement of obituary notices.

Social Security does not require a certified death certificate. Copies of death certificates can also be obtained for a fee by contacting the SLO County Public Health Records Department.

## SLO County Public Health Vital Records

2191 Johnson Ave.  
San Luis Obispo, CA 93401  
805-781-5514  
[www.slocounty.ca.gov](http://www.slocounty.ca.gov)

## Information required for a death certificate:

1. Full legal name
2. Any AKA (Also Known As)
3. Date of birth
4. Sex
5. Place of birth
6. Social Security Number
7. Marital status
8. Education (high school graduate, associates, bachelor's, masters)

9. Hispanic/Latino, Spanish
10. Race
11. Occupation (do not put retired)
12. Kind of business or industry
13. Years in occupation
14. Residence (street address, city state, zip)
15. Years in county
16. Informant's name (contact person: spouse, child, sister, etc.)
17. Informant's address
18. Full name of spouse (maiden name if wife)
19. Father's full name and state or country of birth
20. Mother's full name and state or country of birth
21. Phone number of next of kin (for funeral director)

## Social Security Administration

Death benefits, widow's/widower's and survivor's benefits may be available from your Social Security office. The telephone numbers are 800-772-1213

## Veterans

Benefits such as life insurance, burial expense reimbursement, burial flag, burial in national cemeteries, headstones/markers and certain widow's/widower's benefits may be available. Call the Veterans Services Office at 805-781-5766.

## Counseling and Groups for Emotional Support

No matter what the circumstances, dealing with a life threatening illness death requires time and support. There is no "right" way to grieve and people are unique in how they cope, what kind of support will benefit them, and when they need

support from anyone other than family and friends.

Support groups for individuals coping with a death, regardless of when the death occurred are offered by Hospice of San Luis Obispo County through locations in Paso Robles, San Luis Obispo, Arroyo Grande and Pismo Beach. Support groups offered include: partner/widow support, bereaved parents support, suicide bereavement, pet loss support and general bereavement support.

Individual counseling is available for those who desire individual support. All counseling and support groups through Hospice of San Luis Obispo County are provided at no charge and there is no restriction on the length of time after a death has occurred for services to be provided. For more information call 805-544-2266.

## Central Coast Memorial Society

P.O. Box 679  
San Luis Obispo, CA 93406  
805-543-6133

cencstmemsoc@gmail.com  
centralcoastmemorial society.com

A non-profit, non-sectarian form of consumer alliance dedicated to simplicity, dignity and economy in funeral and memorial arrangements.

The Society was established in 1962 as a California non-profit corporation. Membership is open to all persons. The Society is not an insurance plan, a mortuary, cremation firm, or other business. Unlike commercial cremation societies, it is a volunteer organization of people seeking access to simple and economical mortuary care.

## The Funeral Rule

Most funeral providers are professionals who strive to serve their clients' needs and best interests. But some aren't. They may take advantage of their clients through inflated prices, overcharges, double charges or unnecessary services. Fortunately, there's a federal law that makes it easier for you to choose only those goods and services you want or need and to pay only for those you select, whether you are making arrangements pre-need or at need.

The Funeral Rule, enforced by the Federal Trade Commission, requires funeral directors to give you itemized prices in person and, if you ask, over the phone. The Rule also requires funeral directors to give you other information about their goods and services. For example, if you ask about funeral arrangements in person, the funeral home must give you a written price list to keep that shows the goods and services the home offers. If you want to buy a casket or outer burial container, the funeral provider must show you descriptions of the available selections and the prices before actually showing you the caskets.

Many funeral providers offer various "packages" of commonly selected goods and services that make up a funeral. But when you arrange for a funeral, you have the right to buy individual goods and services. That is, you do not have to accept a package that may include items you do not want.

### According to the Funeral Rule:

- you have the right to choose the funeral goods and services you want (with some exceptions).
- the funeral provider must state this right in writing on the general price list.
- if state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- the funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere.
- a funeral provider that offers cremations must make alternative containers available.

*Source: Federal Trade Commission website*

# Equipment and Special Need Services

---

## **Adaptive Aids and Equipment, Purchase and Loan**

Technology is revolutionizing life for persons with disabilities and frail, at-risk adults. Ranging from the simplest of 'low tech' devices which respond to functional challenges to the most sophisticated 'high tech' solutions, technology is making it possible for people to transcend their disabilities and live independently and experience more enjoyment out of life.

And the value of this technology is also applicable to frail, at-risk persons and those with chronic illnesses. Consider the value of anti-wandering devices or devices that complete a search for a wanderer in record time.

Assistive technology is any device that restores function in an individual's life and improves quality of life. Common examples of assistive technology are computers with adaptive software and hardware, communication devices, environmental control units and mobility aids (wheelchairs, walkers, etc.).

There are increasing resources available both locally and nationally. A local resource is the Central Coast Assistive Technology Center which provides comprehensive resources to individuals with disabilities. The Center offers professional advice, assessment and referral services concerning assistive technology to individuals with disabilities, families and service providers. The Central Coast Assistive Technology Center is a source for technology and follow up to ensure the proper and effective use of the technology. The Central Coast Assistive Technology Center provides

'team' evaluations including input from therapists, engineers and technologists.

### **Central Coast Assistive Technology Center**

11491 Los Osos Valley Road  
Suite 202  
San Luis Obispo, CA 93401  
805-549-7420  
Fax 549-7423  
[www.ccatc.org](http://www.ccatc.org)

### **California Telephone Access Program (CTAP)**

800-806-1191 English  
800-949-5650 Spanish  
800-806-4474 TTY

Provides telephone communication access for all deaf and disabled Californians. Distributes free telecommunications equipment and services for individuals certified as having functional limitations of hearing, vision, mobility, speech and/or interpretation of information.

### **CTAP Service Center**

Independent Living Resource Center

423 W. Victoria St  
Santa Barbara, CA 93101

Limited hours. Call 805-963-0595 for appt.

## **Emergency Response Systems**

Seniors living alone often are concerned about how they might let others know if they should need assistance or how to communicate important health information in an emergency. Emergency response systems enable an individual to summon emergency assistance by means of a simple device worn around the neck or wrist.

The technology available in these devices is advancing rapidly. New devices are coming out with options for GPS tracking, automatic fall detection, vital sign monitoring, medication management and cellular

transmission. For information to help you decide which device is right for you and companies that serve the Central Coast, contact the Senior Connection at 800-510-2020.

## **Vial of Life Program**

A Vial of Life program is available to advise emergency responders of health status and relevant medical information, such as prescription drugs taken. The Vial is a container that holds medical information cards for each person in the home in the event of an emergency. It has a magnet on the back which is placed on the front of the refrigerator. Emergency responders know to look for the Vial of Life on the front of the refrigerator. Vials of Life are available at local senior centers and through the Area Agency on Aging.

### **Area Agency on Aging**

805-541-0384  
800-510-2020

## **Home Health Equipment**

Several companies provide medical supplies and equipment, i.e. oxygen, hospital beds, wheelchairs, walking aids, bathroom safety equipment, air mattresses, gauze dressing, ostomy, mastectomy products and diabetes supplies. Many will deliver to the home and will bill Medicare, Medi-Cal and insurance companies.

The following companies provide medical supplies and equipment, i.e. oxygen, hospital beds, wheelchairs, walking aids, bathroom safety equipment, air mattresses, gauze dressing, ostomy and diabetes supplies. Most will deliver to the home and will bill Medicare, Medi-Cal and insurance companies.



# Equipment and Special Need Services

## **A-1 Mobility**

5820 El Camino Real  
Atascadero, CA 93422  
805-462-9925  
Fax 805-462-9927  
www.a-1mobility.com

## **Apria Health Care**

705 Fiero Lane #10  
San Luis Obispo, CA 93401  
805-783-7412  
Fax 805-543-2865

## **Bestcare Pharmacy & Home**

Medical Equipment  
1051 E. Grand Avenue  
Arroyo Grande, CA 93420  
805-481-5050  
Fax 805-481-0040

## **LinCare**

2945 McMillan Ave., #144  
San Luis Obispo, CA 93401-6767  
805-543-2665  
www.mobilitymasters.com

## **Med World HME, Inc.**

2045 Preisker Lane, #H  
Santa Maria, CA 93454  
805-739-1700  
Fax 805-739-1761  
www.medworld.com

## **Pacific Pulmonary Services**

755 Fiero Ln., Ste. G  
San Luis Obispo, CA 93401  
805-594-1332  
888-673-3702  
www.ppscc.com

## **Templeton Hills Pharmacy**

1050 Las Tablas Rd.  
Templeton, CA 93465  
805-434-1801

## **Wallace Home Medical Supplies**

529 10th St.  
Paso Robles, CA 93446  
805-238-3935  
12310 LOVR  
San Luis Obispo, CA  
805-439-4007  
www.wallacehms.com

## **Loan of Medical Equipment**

A number of agencies will loan equipment, such as wheelchairs, hospital beds and specialized equipment.

## **Atascadero Senior Center**

9505 East Mall  
Atascadero, CA 93422  
805-466-4674  
Walkers, wheelchairs, Commodes & shower benches.

## **Cambria's Anonymous Neighbors (CAN)**

805-927-5673  
Loans of hospital equipment such as walkers, crutches, wheelchairs, shower stools and bathroom equipment for convalescing clients in Cambria and San Simeon.

## **Elks Lodge #2504**

410 Air Park Drive  
Oceano, CA 93445-9652  
805-489-2504  
Elks2504@gmail.com  
Wheelchairs, crutches, walkers

## **Morro Bay Senior Center**

1001 Kennedy Way  
805-772-4421  
Must be 55 and over.

## **Muscular Dystrophy Association**

866-594-8830  
www.mdausa.org  
Funding may be available to assist in the repair or modification of wheelchairs for persons registered with MDA.

## **Nipomo Senior Center**

200 E. Dana St.  
Nipomo, CA 93444-5104  
805-929-1615  
Members only.

## **People Helping People**

2180 Palisades Ave.  
Los Osos, CA 93402-2607  
805-528-2626  
9 am-1 pm  
Wheelchairs, canes, walkers, other medical supplies.

## **San Luis Obispo Senior Center**

1445 Santa Rosa Street,  
San Luis Obispo, CA 93401  
805-781-7306  
Walkers, canes and wheelchairs.  
Must be a member of the senior center, limited donation requested.

## **Veterans Volunteer Services**

805-481-2622  
Must be a veteran, or spouse of veteran.  
Canes, walkers, wheelchairs, bedside commodes, shower chairs, and crutches.

## **Home Safety Evaluation**

Many accidents within the home can be avoided. Call one of the local Home Health Agencies for more information. If ordered by your physician, Medicare may pay for a home safety evaluation.

## **Hearing**

Since hearing loss may be related to a number of causes, before purchasing any equipment, you may want to begin with a visit to a licensed physician or a specialist in diseases of the ear for a thorough examination. An audiometric examination will be an important part of the procedure. In-depth audiological testing intended to evaluate the nature and degree of hearing loss may be reimbursable by Medicare.

Medicare does not cover hearing aids or routine hearing examinations directly related to the prescribing, fitting or changing of hearing aids. Medi-Cal may cover hearing testing by an audiologist and any medically-necessary hearing aids. Check with your nearest County Social Services office.

## **Definitions**

Ear, Nose and Throat (ENT) physicians specialize in the care of these areas of the body. Otolaryngologist and otorhinolaryngologist are also technical terms for ENT physicians.

Audiologists have advanced training in testing and evaluation of hearing. They can prescribe individual hearing aids. Some



# Equipment and Special Need Services

audiologists also fill prescriptions for hearing aids. Hearing aid company representatives often offer free hearing tests; however, they are usually not audiologists and may have a selection limited to their own products.

According to State law, licensed hearing aid dispensers must provide a specified warranty to customers covering the first thirty days from the purchase dates. Hearing aid consumers should refer to their purchase contract to understand their rights. To obtain a complaint form or to ask further questions call the Hearing Aid Dispensers Bureau at 916-263-2666.

## Television Caption Decoding

Many prime-time television programs are now produced with closed captions. This is written dialogue which can be read on the TV screen. Televisions produced in recent years include a closed captioning option. A device can be purchased and easily installed for older televisions to provide the closed captioning.

## Ear of the Lion

856 San Jose Ave # 115  
Clovis, CA 93612-3496  
800-327-8077  
559-322-5466

Operated by the Lion's Club, the foundation provides hearing aids to people with limited finances. Household income must be below \$20,422. for one person. Charges \$150. per hearing aid; \$300. for two hearing aids.

## HARC Mercantile, Ltd.

5413 S. Westnedge Ave. Ste A  
Portage, MI 49002  
800-445-9968  
www.harc.com

Offers a comprehensive selection of devices for individuals with hearing problems. Catalog, Access Solutions for the Hearing Disabled, is available free of charge.

## Sonic Alert, Inc.

1407 Allen Dr.  
Troy, MI 48083  
248-577-5400  
www.sonicalert.com

Supplies amplified alarm clocks, telephones, signals and personal listening devices. Specializes in alert products that are geared for the hearing impaired and the hard to wake. Call for a free brochure.

## Hearing Center

UCSB  
Santa Barbara, CA 93117  
805-893-2684  
danhauer@speech.ucsb.edu

This department offers a full range of diagnostic testing and rehabilitation services. They offer specialized tests and will prescribe hearing aids as needed. It is open to the general public.

## Veterans Administration

Outpatient Clinic  
1288 Morro St., Ste. 200  
San Luis Obispo, CA 93401  
805-543-1233  
1550 E. Main St.  
Santa Maria, CA 93454  
805-354-6000

The audiologist at the V.A. clinic offers evaluations and hearing aids when medically necessary for eligible veterans.

## Speech and Language Pathologists

### Lindamood-Bell Learning Processes

416 Higuera St.  
San Luis Obispo, CA 93401  
805-541-6383  
800-300-1818  
www.lindamoodbell.com

## Hearing Aid Dispensers Bureau

Department of Consumer Affairs  
2005 Evergreen St., Suite 2100  
Sacramento, CA 95815  
916-263-2666

www.speechandhearing.ca.gov  
www.slpab.ca.gov

Senior citizens with combined vision and hearing loss comprise

the largest number of people who are deaf-blind in the United States. Often, these adults do not think of themselves as 'deaf-blind' The most common causes of vision loss in older adults are cataracts, glaucoma, macular degeneration and diabetes/diabetic retinopathy. If hearing loss also develops, the results can be devastating.

## Helen Keller National Center for Deaf-Blind Youths and Adults

141 Middle Neck Rd.  
Sands Point, NY 11050  
516-944-8900

hkncinfo@hknc.org  
www.hknc.org

Publishes Identifying Vision & Hearing Problems Among Older Persons: Strategies and Resources, a booklet designed to help an individual identify symptoms of hearing and vision loss and the steps necessary to properly diagnose the problem. The first booklet is free. The Center also publishes a comprehensive list of organizations and companies who offer services and assistive devices for the hearing impaired. It is available free of charge.

Has a senior adult specialist who can provide Information, resources and training opportunities for seniors as well as the professionals who work with them.

## Senior Adult Program Coordinator

804-827-0920 (V/TTY)  
paige.berry@hknc.org

## Vision

Medicare is very specific about what it will and will not cover in the area of eye care and vision correction. Routine testing directly related to the prescribing or fitting of eyeglasses, or the purchase of frames or lenses is not covered by Medicare. Medicare will pay for one set of glasses following cataract surgery. Speak to an ophthalmologist or optometrist about conditions which are covered. Medi-Cal and some health maintenance organizations

## Equipment and Special Need Services

(HMO) will cover vision testing and any medically necessary glasses. Check with your nearest County Social Services office or check with your HMO. The Independent Living Resource Center 805-462-1162 can also assist in obtaining frames and lenses through their Assistive Technology Advocate. In addition, the Noor Foundation 805-439-1797 has vision care for uninsured adults.

### Definitions

**Ophthalmologists** - These are physicians (medical doctors) who also specialize in the diseases of the eye. In addition to vision exams, they can detect and treat other conditions of the eye.

**Optometrists** - American Optometric Association—These specialists have advanced training in eye care but are not medical doctors. They provide comprehensive vision exams, including glaucoma testing, and fill prescriptions for eyeglasses and contact lenses.

### Eye Care America

Offers medical and surgical care and provides referrals to specialists who have agreed to accept Medicare and insurance reimbursement as payment in full for professional services. Patients without insurance are treated free. The Project is designed for persons age 65 and older who are US citizens or legal residents and who do not have a personal eye physician. It is specifically for the early detection and treatment of eye diseases. It is also a resource for literature on eye diseases. Eyeglasses, prescriptions, hospital services and other medical services are not covered under the program.

### Braille Institute of America

This educational organization serves San Luis Obispo County and offers classes for all ages of legally

blind people in independent living skills, arts, crafts, music and general education. The institute provides a consultant to demonstrate low vision aids (magnifiers) to individuals with a doctor's referral. The aids are sold at cost. The Institute also provides the Talking Book service with county libraries. Tape cassettes of books and records of magazines, along with the machines to play them, are available. Machines are repaired on site. The Braille Institute provides counseling and mobility training. Mobile Solutions, a specialized van equipped to bring Braille Institute's programs and services to people, is available at various locations around the County.

### Braille Institute of America

2031 De La Vina St.  
Santa Barbara, CA 93105-3813  
805-682-6222  
805-462-1225  
800-272-4553  
Fax 805-687-6141

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

For additional information about vision loss and the services provided by ophthalmologists, low vision specialists, and vision-rehabilitation specialists, contact your state rehabilitation agency or local agency serving people who are blind or visually impaired.

### State Department of Rehabilitation

3220 S. Higuera St., #102  
San Luis Obispo, CA 93401  
805-549-3361  
805-544-7367 (TTY only)

[www.dor.ca.gov](http://www.dor.ca.gov)

### Low Vision Program Services

Helps adults live more successfully and efficiently with sudden or long-term vision loss. The services are one-on-one with individuals and a person with special training and experience in visual impairment issues. This includes training in the use of

magnification devices, instruction in the use of adaptive tools/devices and environmental modifications to help make the individual's living situation more suitable and comfortable. Check with the Braille Institute. The Independent Living Resource Center has a program called OIB (Older Individuals who are Blind) that has expanded services for persons who are 55 or older who are blind or low-vision.

### Eye Care America

Helpline

800-222-3937

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

### Lions Sight Conservation Foundation

PO Box 6293  
Santa Maria, CA 93456-6293  
925-8022

Assistance with vision testing and glasses free of cost for low income families. Also collects old glasses, lenses and frames.

### American Council of the Blind (ACB)

2200 Wilson Blvd., Suite 650  
Arlington, VA 22201  
202-467-5081  
800-424-8666 (Call between 2:30-5:30 pm M-F, EST for 800 number)

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

Publishes free resource lists: Catalogs of Products for Blind and Visually-Impaired Persons, Low-Vision Aids and Large Print Materials, Resource Handbooks and Self Help Guides for Blind and Visually-Impaired and Newly-Blinded People, and Useful Publications for Older Individuals with Diminishing or Impaired Vision.

### American Foundation for the Blind (AFB)

Product Center

2 Penn Plaza, #1102  
New York, NY 10001-2006  
800-232-5463

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

AFB offers consumer products for people with impaired vision. The

# Equipment and Special Need Services

---

catalog is available free of charge and can be requested in English, Braille, on audio formats.

## **LS&S Group, Inc.**

145 River Rock Dr.  
Buffalo, NY 14207  
800-468-4789

[www.lssproducts.com](http://www.lssproducts.com)

Specializes in products for the visually- and hearing-impaired person and its catalog is free of charge.

## **Lighthouse, International**

111 E. 59th Street  
New York, NY 10022-1202  
800-829-0500

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

Specializes in aids and appliances for the blind, visually-impaired and physically-challenged. Catalog is available free of charge.

## **Other resources**

### **Independent Living Resource Center**

Independent Living Resource Center has information and referral services about assistive technology for persons with disabilities, as well as families and service providers. Also provides outreach.

### **Independent Living Resource Center**

1401 Marsh Street, Suite 109  
San Luis Obispo, CA 93401  
805-462-1162  
Fax 805-752-1261

[www.llrc-trico.org](http://www.llrc-trico.org)

### **State Department of Rehabilitation**

3220 S. Higuera St., #102  
San Luis Obispo, CA 93401  
805-549-3361  
805-544-7367 (TTY only)

[www.dor.ca.gov](http://www.dor.ca.gov)

## **Adaptive Aids and Equipment**

### **American Cancer Society**

1540 Branch St.  
Arroyo Grande, CA 93420  
805-473-2719

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

Provides free and reduced cost wigs. Also have breast prosthesis available.

## **Access to Recreation, Inc.**

8 Sandra Ct.  
Newbury Park, CA 91320  
800-634-4351  
805-498-7535

[www.accesstr.com](http://www.accesstr.com)

Publishes Access to Recreation: Adaptive Recreation Equipment for the Physically Challenged. The catalog is free of charge and describes the selection of devices and gadgets.

## **Braille Institute of America**

2031 De La Vina St.  
Santa Barbara, CA 93105-3813  
805-682-6222  
800-272-4553

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

Provides free visual aides, consultations for magnification and special lighting, as well as low-vision aids at cost (e.g. canes, watches, clocks, cookware and learning materials). Talking book service available.

## **S&S Worldwide**

PO Box 210  
Hartford, CT 06141-0210  
800-288-9941

[www.swww.com](http://www.swww.com)

Publishes S+S Prime Life: Designs for Independent Living and will send you a copy free of charge. The catalog describes the selection of devices, gadgets and clothing the company offers.

## **Patterson Medical**

800-323-5547

[www.pattersonmedical.com](http://www.pattersonmedical.com)

Patterson Medical publishes Products to Enhance Your Life and will send you a copy free of charge. The catalog describes the selection of devices and gadgets the company offers.

## **Independent Living Aids & Sound Bites (ILA)**

137 Rano St.  
Buffalo, NY 14207  
800-537-2118

[www.independentliving.com](http://www.independentliving.com)

ILA publishes Can-do Products for your Independent Life and distributes ABLEWARE. Both catalogs describe the selection of devices and gadgets the company offers. Copies are available free of charge.

## **Maxi-Aids**

42 Executive Blvd.  
PO Box 3209  
Farmingdale, NY 11735-0813  
800-522-6294  
631-752-0521

[www.maxiaids.com](http://www.maxiaids.com)

Publishes Maxi-Aids: Aids and Appliances and will send you a copy free of charge. The catalog describes the selection of devices and gadgets the company offers.

## **The Ability Center**

3548 Empleo St.  
San Luis Obispo, CA 93401  
805-549-7996

Brings mobility vans, wheelchair accessible vehicles and handicap van conversions. Local mobility dealer.

## **Using Cellular Technology**

Cell phones as "Smart Phones" have changed access to communication and services tremendously. Seniors and people with disabilities are relying on such devices not only for communication and safety reasons, but also for social, entertainment and educational purposes. With so many Apps available and being developed on a regular basis, there is bound to be something useful for people of all ages and abilities. Check with your local provider or with the Independent Living Resource Center to see what options are available.



## **Social Security Administration**

The Social Security Administration implements a number of programs that can offer financial assistance:

### **Social Security Retirement Benefits**

Retirement benefits are payable as early as age 62 for a worker who has Social Security credit for at least ten years of work. Benefits are permanently reduced for each month prior to full retirement age that benefits begin. The amount of a Social Security benefit is based on earnings averaged over most of the working years in jobs covered by Social Security. Benefit amount is also affected by the age at the time a person starts receiving benefits.

To assist in financial planning, a free benefit estimate is available by calling Social Security and accessing Social Security online. Monthly benefits are also paid to eligible spouses, divorced spouses (if the marriage lasted at least 10 years) and dependent children of workers who have retired.

### **Social Security Survivors Benefits**

Monthly benefits can be paid to survivors of deceased workers including a widow or widower, divorced widow or widower (if the marriage lasted at least 10 years), children under 18 and adult children who were disabled before age 22. An additional one-time death payment of \$255 can be paid to an eligible widow, widower or child.

### **Social Security Disability Benefits**

Disability insurance benefits are payable to individuals who have worked in jobs or self-employment covered by Social Security. To be entitled to benefits a worker must have a disability which prevents that person from working and which is expected to last at least 12 months or result in death. Benefits generally begin after six months of disability, but applications should be filed as soon as possible. Monthly benefits are also paid to eligible spouses and children of the disabled individual.

### **Medicare**

At age 65, or after two years of entitlement to disability benefits, most people are eligible for Medicare coverage. Medicare health insurance will help pay for medical expenses including doctor and hospital charges.

### **Supplemental Security Income Program (SSI)**

The Social Security Administration also handles a program that provides monthly financial assistance to needy persons who are 65 or older, blind or disabled. Eligibility is based on income and assets.

A recipient must be a citizen or a permanent legal immigrant and reside within United States boundaries. A person may be eligible for SSI benefits even if he or she receives a Social Security check. Contact your nearest Social Security office for information about eligibility and current benefits.

If a person is eligible for SSI benefits, s/he may also be entitled to receive Medi-Cal and In-Home Supportive Services to help with personal care and meals. If you already receive SSI and have questions about Medi-Cal or In-Home Supportive Services contact the County Department of Social Services.

When applying for SSI, a person should have the following information:

- Social Security card or a record of their Social Security number.
- Proof of age; a birth certificate or the oldest other proof of age available.
- Information about any income and resources such as payroll slips, copies of tax returns, bank books, insurance policies, car registration and burial fund records. (If applying for benefits for a child, information about the parents' income and resources will be needed.)
- Information about the place s/he lives including the amount of the mortgage and property taxes on a home if owned, the lease and landlord's name if renting and the cost of food and utilities.
- If disabled or blind, medical records or the names, addresses and telephone numbers of doctors, hospitals, and clinics that have treated the person are required.
- Proof of US Citizenship or alien status.

A person should call the Social Security office before applying and the representative will make an appointment and help the person identify what records s/he needs to support the application.

## **Appeals**

### **Right of Appeal**

If you feel that a decision about your benefits was not correct, go to the Social Security office and ask for a reconsideration. If you disagree with the reconsideration you have the right to request a hearing. Be mindful of deadlines. Your Social Security office can explain the process. There are also sources of legal help listed in the Legal section of this directory. Some private attorneys also help with Social Security problems for a fee.



# Financial Matters

---

## Overpayments

If you are sent a notice of overpayment, you can appeal the decision. Social Security may have made a mistake. If the notice is not in error, arrangements can sometimes be made to have the amount of overpayment gradually deducted from future checks to avoid hardship. Request for reconsideration must be filed promptly or Social Security will automatically deduct the overpayment from your next check. Call your Social Security office for details. You may want to get legal help.

To find out more about Social Security programs you may call, write, or visit any Social Security office. Social Security can be reached toll-free anytime between 7 am and 7 pm by calling 800-772-1213 or visit the web site at [www.socialsecurity.gov](http://www.socialsecurity.gov). You can apply for retirement and disability benefits online.

The best times to call are between 7 am and 9 am or between 5 pm and 7 pm especially in the last half of each month. Service Representatives can answer your questions, make an appointment for you and tell you what you will need to provide if you file an application for benefits. If you are not yet receiving benefits you may request a Social Security Statement which will show the Social Security work credits you have earned and the amount of future benefits you may be entitled to. Most Social Security business can be handled by telephone.

## County Programs

San Luis Obispo County Department of Social Services administers the General Relief, CalFresh and other programs.

### CalFresh

Information in Food & Nutrition Section.

### General Relief

If you are of very low income but are not eligible for federally-funded assistance, you may qualify for General Relief. Information about this program can be obtained from the Department of Social Services.

## Other County Programs

### Veterans Services

There are Veteran's pensions for eligible veterans who are disabled or over the age of 65. The pension plan a veteran is eligible for depends on when s/he was in the service. It is also based on assets and income. The Veterans Services Office advocates for veterans, their dependents and survivors by providing the latest information about services in order for them to receive their monetary and

medical entitlements. For more information contact the Veterans Services Office of the County of San Luis Obispo.

## Credit Counseling

SurePath is a non-profit agency providing counseling to families and individuals who are unable to meet their debt obligations. Free services are available by appointment. Also, Debtors Anonymous can provide support. You may want to check the Internet for other profit and/or nonprofit credit counseling services. If you choose to seek counseling from an organization found on the Internet, ensure they are community-based, accredited, licensed, insured agencies and their counselors are certified. If there are fees associated with the counseling they should be clearly stated and disclosed in advance of services.

## Money Management/Bill Paying Service

Call Area Agency on Aging for a list of individuals who can provide basic bookkeeping and bill paying services for those persons who are having difficulty continuing to do this for themselves.

A professional fiduciary is a person who assumes responsibility for various positions of trust, serve by court appointment as guardians, conservators, personal representatives of estates and trustees. They also serve by agreement as trustees, representative payees or as agents under powers of attorney. Professional fiduciaries are licensed by the State of California.

## Professional Fiduciaries Bureau

625 N. Market Blvd., S-209  
Sacramento, CA 95834  
916-574-7340

[Fiduciary@dca.ca.gov](mailto:Fiduciary@dca.ca.gov)  
[www.fiduciary.ca.gov](http://www.fiduciary.ca.gov)

The Professional Fiduciaries Bureau was created by legislation that passed and was enacted into law in 2007 to regulate non-family member professional fiduciaries including conservators, guardians, trustees and agents under durable power of attorney as defined by the Professional Fiduciaries Act.

Professional fiduciaries provide critical services to seniors, disabled persons and children. They manage matters for clients including daily care, housing and medical needs and also offer financial management services ranging from basic bill paying to estate and investment management. Requirements for licensing include passing an examination and completing thirty (30) hours of approved education courses and earning fifteen (15) hours of continuing education credit each year for renewal. Licensees must comply with reporting

requirements and must abide by the Professional Fiduciaries Code of Ethics so that client matters are handled responsibly and without conflict.

While there is no right or wrong answer, the following questions may help to determine what services/qualities are important to you regarding bill management.

## Operations

1. How long has the company been in business?
2. What is the background/experience of the person(s) handling your finances? What types of insurance are they familiar with handling?
3. Is the company willing to provide references? Be sure to check them.
4. Does the company charge a flat rate, an hourly fee, or a percentage of what is being filed? Is there an initial, one-time set-up charge or an annual fee? What are the charges to file past claims?
5. Does the company guarantee confidentiality?
6. Does the company have a complaint process?
7. Where will your financial records be kept?
8. Are reports provided and are they easy to read?
9. Are home visits a necessary/important service component?
10. Does the company provide regular reporting to clients on claims activity, e.g. monthly or quarterly? Does it supply year-end summaries for tax purposes?
11. Are the company's activity reports clear and comprehensive to you? Ask for a sample.
12. Will the company keep on file all the paper documentation that it receives?
13. Ask the company detailed questions about their fees and make sure you understand when, for what and how much you will be billed.
14. Will the company work with your current financial system or use only the company's method?

## Other Services You May Require

15. Do you want access to a toll-free 800 number?
16. Is it important that the company provide strong telephone support and assistance, i.e. take the time over the telephone to answer questions?
17. Do you need the company to do more than just file claims, i.e. to analyze coverage and make suggestions on improvements, if necessary, or to

go as far as paying medical bills from a client's account?

## Processing & Reporting

18. On average, how much time lapses from when the company receives the claim to when the claim is processed and sent to the insurance company?
19. Will the company follow-up on a problem at no charge?
20. Does the client receive the reimbursement check directly or does the company first receive it from the insurance company?
21. Does the company provide regular reporting to clients on claims activity, e.g. monthly or quarterly? Does it supply year-end summaries for tax purposes?

## Guide to Financial Planning Assistance

### Why Do I Need a Financial Planner?

The reasons people seek out a financial planner are many. A financial planner can help with questions that may include: Have I adequately planned for my elder years? Am I purchasing the right type and amount of life, disability, long-term-care and medical supplemental insurance? Are my life insurance beneficiary designations correct and advantageous? Are my investments right for me? Are my investment and tax planning programs coordinated? Could I earn a higher rate of return without taking more risk? If I were to become disabled or incompetent, who will keep my family informed about my financial affairs? What will my family's financial obligations and resources be if I die or become disabled? Are my estate planning documents in order and consistent with my wishes?

### What Does a Financial Planner Do?

Through a distinctive six-step process, the professional helps you to:

1. Clarify your present situation through collecting and assessing all relevant financial data such as all assets, liabilities, insurance coverages, wills, etc.
2. Identify both personal and financial goals and objectives.
3. Identify financial problems which create obstacles to you reaching your goals and objectives.
4. Provide a written plan and course of action.

# Financial Matters

---

5. Implement or coordinate the implementation of the strategy you decide is best to reach your goals. The professional may coordinate the implementation of your plan with other professional advisors.
6. Periodically review your plan to assure you that it is making progress toward the attainment of your goals.

## How Do I Select a Professional Financial Planner?

You need to select someone you can work with comfortably. It is your right and responsibility to fully investigate the person's background, methods of practice, credentials, etc.

The following questions should help you obtain information to help you make an informed decision:

1. What relevant education and/or credentials does the professional have in the financial planning field?
2. How long has the professional been working in the field you need assistance in?
3. What did the professional do before becoming a financial planner?
4. Ask for references.
5. What are the professional's areas of expertise?
6. Verify that the professional has good working relationships with your accountant, attorney, and others who may be needed to implement your plan.
7. What type of clientele does the professional serve?
8. How will the professional keep you informed of new financial information?
9. How will the professional be compensated; on a fee basis, charging an hourly rate, through commissions generated through the sale of financial products, or a combination? You must choose which method you are most comfortable with.
10. Talk with friends, business associates, and others who are involved in the financial services field. They can give insight into what to expect or perhaps a referral.
11. Has the planner ever had any regulatory action taken against him/her?
12. Has any client ever filed a claim or suit against the planner you are considering?
13. Has the planner ever had a claim filed against him/her involving employee relations?

## Government or Tax Assistance Programs

### 1. Homeowner's Property Tax Exemption

Available if you own and occupy your home in California as a principal dwelling as of 12:01 am, January 1st. There are no age or income requirements. You will not be charged property tax on a portion of your home's market value. To receive the full reduction you must file between January 1 and February 15. An 80% reduction is available if you file between February 16 and December 10. There is no need to re-file for this exemption (reduction) each year provided you continue to own and occupy the same dwelling for six continuous months. Information is available from the County Assessor's office.

### Veterans' Exemption

To be eligible for a Veterans' Exemption, a veteran must have been a resident of California as of January 1. Also, a single veteran or a non-remarried surviving spouse of a veteran must not have assets valued at more than \$5,000. A married veteran must not have assets valued at more than \$10,000.

### Disabled Veterans' Exemption

To be eligible for a Disabled Veterans' Exemption, a veteran must be rated 100% disabled, blind or a paraplegic due to service-connected disability while in the armed forces (or if a non-remarried surviving spouse of such a veteran or one who died of service-connected causes while on active duty). Disabled veterans may be eligible for an exemption of up to \$150,000 off the assessed value of the home.

### 2. Renter's Credit

You may receive Renter's Tax Credit if you were a California resident and rented your residence. Claim is filed with the State Franchise Tax Board. You may file even if you do not file an income tax form. Deadline is April 15 each year. Qualifications apply.

### 3. Other Tax Assistance

#### • Volunteer Income Tax Assistance (VITA)

Available at locations throughout San Luis Obispo County. Volunteers are trained by IRS and the Franchise Tax Board to assist in the preparation of your state and federal income tax and to answer questions regarding the various tax programs. An appointment is usually necessary.

#### • MyFreeTaxes.com

This website provides free state and federal tax preparation & filing assistance for qualified individuals. Sponsored by several organizations including the United Way of San Luis Obispo. Income qualifications.



- **Tax Counseling for the Elderly (TCE)**

Specially-trained volunteers are available in local communities during tax time to help taxpayers 60+ complete their own federal tax forms. This free program is sponsored by the Internal Revenue Service. Services for individuals who are unable to leave their homes are also available. To be connected to a database and web address that provides information on local tax aide sites, call 888-AARP NOW, 888-227-7669 or 800-510-2020. Or check the web site [www.aarp.org/taxaide/](http://www.aarp.org/taxaide/).

AARP Tax Aide Program is the largest provider of free income tax preparation in San Luis Obispo County, preparing both federal and state returns. There are five (5) sites available between February and April throughout the County by appointment only. Call 805-473-3238.

For any questions regarding California Personal Income Tax, Bank and Corporation Tax, Homeowner's and Renter's Assistance or deductions for Senior Citizens, Disabled or Blind, call the state Franchise Tax Board at 800-852-5711 or [www.ftb.ca.gov](http://www.ftb.ca.gov). Tax assistance if you have a visual, hearing or speech impairment: TDD number is 800-822-6268 or California Relay Service at 800-735-2922.

For questions regarding Federal Tax Forms, tax information or problem resolution, call the Internal Revenue Service or check the website [www.irs.gov](http://www.irs.gov) or 800-829-1040.

For questions regarding your property taxes, contact the County Assessor's Office.

- **Special Income Tax Credit for the Elderly or Disabled**

This tax credit is available only to US citizens who are at least 65 at the end of the taxable year OR who are under 65 at the end of the taxable year and retired on permanent and total disability (you cannot have reached retirement age — as established by your employer) and you must have received taxable disability benefits. Schedule "R" (Form 1040) "Credit for the Elderly or the Disabled" must be filed with your income tax return.

All eligibility requirements and a full explanation of the credit is described on Schedule "R." To obtain Schedule "R," call 800-829-3676.

## **Paying for Health Care**

### **Medicare**

Medicare is the federal health insurance program which began in 1966. Medicare covers persons age 65 and over who are entitled to Social Security benefits, some disabled persons, and persons

with permanent kidney failure. Medicare may be purchased by people over age 65 who are not eligible under these guidelines. Local Social Security offices take Medicare applications and provide information and assistance. You can also apply for Medicare on-line at [www.socialsecurity.gov](http://www.socialsecurity.gov) or by calling the national Social Security number (800-772-1213).

Medicare has Parts A, B, C & D which are described in this section. Original Medicare includes Parts A & B. You will be automatically enrolled in these if you are receiving Social Security benefits. If you are not, you should apply for Parts A and/or B through Social Security. Your initial enrollment period starts three months prior to the month in which you reach age 65 and continues until three months after your birth month.

Part C covers Medicare Advantage Plans and Part D provides prescription drug coverage. After you are enrolled in Original Medicare, you can apply for these optional plans through private insurance companies. When you are new to Medicare you have the same seven-month initial enrollment plan as Part B. However, for both Part C and Part D plans, enrollment is based on a calendar year and you can change plans each year during an Annual Election Period. This period is from October 15 to December 7 during which you can enroll in a plan which begins in the new year (January 1st).

Be aware there may be medically-related procedures not covered by Medicare. It is best to ask your physician if procedures that s/he recommends are covered.

Local non-profit programs exist that can answer Medicare questions. The Health Insurance Counseling and Advocacy Program (HICAP) has volunteer Medicare counselors available by appointment throughout San Luis Obispo County. These counselors can help you become more knowledgeable about Medicare and can assist you in identifying and understanding your Medicare-related options. HICAP counselors can also assist with billing questions and Medicare or Medicare Advantage Plan appeals. For information or appointments, contact HICAP at 800-434-0222 or 805-928-5663.

For additional information, Medicare has a free handbook entitled *Medicare and You* which is updated annually and can be picked up from your nearest HICAP office. The Medicare Telephone Hotline (800-MEDICARE/800-633-4227) is also a resource. To report suspected Medicare abuse or fraud call 800-447-8477.



## Original Medicare

### Medicare Part A - Hospital Inpatient

Part A is insurance intended to cover hospitalization and certain other specified types of care. Everyone who has 40 quarters of Social Security coverage qualifies for Medicare Part A; you can also qualify if your spouse is eligible. Generally, there is no premium for Part A, so it is a good idea to enroll as soon as you are eligible.

If you are admitted to a hospital, there is an initial deductible of \$1,340 in 2018. Medicare pays inpatient hospital costs for up to 60 days after which there is a daily co-insurance amount. Part A also covers the first 20 days in a Skilled Nursing Facility following a hospitalization and from days 21 to 100 you are responsible for a daily co-insurance of \$167.50 in 2018. Note that Medicare does not pay for custodial long-term care in a nursing home or other facility. And, it is Important to confirm that one has been 'admitted' to hospital; 'observational status' has financial consequences.

### Medicare Part B - Medical Outpatient

Part B covers physician and other outpatient medical services. Part B is optional but a penalty could apply if you sign up at a later date. There is a monthly premium for Part B. In 2018, the premium is \$134 for individuals with income \$85,000 or less (\$170,000 for couples). Premiums are higher for people with higher incomes.

The premium is deducted from your Social Security check if you are receiving benefits. Arrangements can be made to pay Part B premium payments directly to Medicare. If you have been automatically enrolled in Part B but wish to decline, you must notify Social Security by signing a form that is sent with your Medicare card.

Most people choose to enroll in Part B when they turn 65. However, if you are working and have medical coverage through your place of employment, or your spouse's employment, you may delay your enrollment in Part B until the time you retire with no attached penalty provided the coverage is considered "creditable." If you are not covered by an employer plan and delay enrolling in Part B, there is a 10% penalty on the monthly premium for each 12 month period you delay. This penalty continues for as long as you remain on Medicare.

Part B covers a portion of the Medicare approved costs for out-patient medical services such as doctors' services, outpatient hospital care, laboratory tests, outpatient physical and speech therapy,

some home health care, ambulance services, and some medical equipment and supplies. There is an annual deductible for Part B of \$183 in 2018. After this has been met, Medicare pays 80% of the Medicare approved amount for a service and you are responsible for the remaining 20% if the provider "accepts assignment." Medicare physicians who do not accept assignment may charge an additional 15% which is also the patient's responsibility. There are many preventive services that are not subject to the annual deductible or the co-insurance for doctors who accept assignment.

### Parts A & B Claims

The standard Medicare coverage for beneficiaries who use Original Medicare (Parts A & B) is called fee-for-service. You may go to any Medicare provider who accepts new patients. You are responsible for Medicare deductibles and coinsurance payments. If you have supplemental insurance, otherwise known as Medigap Insurance, it may pay part or all of these deductible and co-payments.

The government contracts with private insurers to handle Medicare claims. The hospital, doctor or other provider must send claims for benefits under Parts A & B to the Medicare Administrative Contractor. You will receive notice of payment to the provider. Be sure to furnish facilities and doctors with your Medicare number and information about any other health insurance that you might have. You have the right to appeal a Medicare claim denial. Parts A & Part B have different appeals processes. Your Medicare Summary Notice will explain your appeal rights.

### Appealing Hospital Discharge

The amount of time that you stay in the hospital should be determined solely by your medical condition. If you are told that you will be discharged before you believe it is medically appropriate, contact your doctor and your Quality Improvement Organization (QIO) at 877-588-1123 immediately if you decide to appeal the discharge. Your hospital social worker can give you more information about the appeals process.

### MediGap or Supplemental Medicare Insurance Policies

These are standardized insurance plans sold by many insurance companies to cover some of your expenses after Medicare pays. There are ten standard plans to choose from, covering different portions of the expenses. Note that these policies only cover the "gaps" in Medicare A and B payments; if Medicare does not approve a service, the Medigap plan will not cover it.

Although Medigap plan benefits are standardized, the prices are not and they can vary widely from company to company. If you are exploring Medigap plans, be sure to get price quotes from several companies. A beneficiary has a right to buy a Medigap policy without medical underwriting 6 months from the effective date of their Medicare Part B. There are also other special circumstances where this right applies.

## Medicare Part C - Medicare Advantage

As an alternative to using Original Medicare fee-for-service, Medicare beneficiaries have the option to enroll in a Medicare Advantage (MA) Plan. These are also referred to as Medicare Part C plans. Medicare pays private insurance companies to provide health services to beneficiaries who have enrolled in these plans. Joining an MA plan is optional.

To join an MA plan, you must be enrolled in both Medicare Part A **and** Part B and continue to pay the Part B premium. There may be an additional monthly premium paid to the plan. If you join an MA plan, you receive Medicare-covered benefits through your plan. You are still on Medicare and still retain the full rights and protections entitled to all Medicare beneficiaries.

Medicare Advantage Plans are available in specific geographic areas and zip codes. The types most commonly available in our area are HMO plans as described below. Many MA plans include prescription coverage.

Enrollment in an MA plan is based on a calendar year. Current plans may not be available the following year and some new plans may be offered for the next year. Beneficiaries have the option of changing MA plans or returning to Original Medicare each year during the Annual Election Period (October 15 to December 7).

Before signing an application for an MA plan, be sure to understand all of the terms and conditions. In some cases, people thought they were signing up for one type of coverage when they were actually signing over all of their Medicare health coverage.

## Health Maintenance Organizations (HMO)

If you enroll in a Medicare Health Maintenance Organization (HMO) in your area, all of your care is provided through that HMO. You will be required to choose a primary care doctor who will manage your care and who must approve referrals to specialists. Co-payments for hospitalization and out-patient services will apply. If you see a doctor or use a

facility outside the plan without a pre-approved referral, you cannot use your HMO plan card or your Medicare card to pay for those services.

## Medicare Part D - Prescription Drug Coverage

Prescription coverage is authorized under Medicare Part D. Part D plans are sold by contracted private insurance companies who must follow Medicare standards. Enrollment is optional, but there is a penalty for late enrollment.

A Medicare beneficiary may have prescription coverage through an active employer, retiree plan or union plan. If these are equal to or better than the standard Medicare Part D requirements, they are considered to be **creditable coverage and a** late enrollment penalty will not apply at such time the beneficiary chooses to enroll in a Part D plan. VA Benefits, Tricare-For-Life and most Federal retiree plans are considered creditable coverage.

To enroll in a Part D plan, a beneficiary must have either Medicare A or B. You can enroll in a stand-alone Prescription Drug Plan (PDP) to accompany Original Medicare or a MA plan that does not have drug coverage. Another choice is to enroll in a MA plan that includes a Part D plan.

Part D plans vary in monthly premium, deductible, co-payments and formulary (list of drugs included in the plan). You should choose a plan that covers all of your prescriptions at the lowest annual cost while taking into account any restrictions. HICAP provides a free service that assists in completing the search and forwarding you results which outline the three least expensive plans for your specific medications.

Part D plans can change every year. It is important to review plans each year during the Annual Election Period (October 15 - December 7) to determine the best plan for you. You can enroll in a new plan during this time to be effective January 1 of the next year. For assistance in searching for plans, complete a drug search on-line ([www.medicare.gov](http://www.medicare.gov)) or contact HICAP at (800-434-0222, 805-928-5663).

## Extra Help for Part D Costs

The law that established Medicare Part D also provides for financial assistance with the cost of Part D Plan prescription drugs for Medicare beneficiaries with low incomes who meet certain income and asset qualifications. The low-income subsidy helps pay for some of prescription drug plan costs including premiums, deductibles and co-payments. Depending on your income and resources, you may

# Financial Matters

---

qualify for the full subsidy or a partial subsidy. To receive the subsidy, you must enroll in a Medicare Part D plan or a Medicare Advantage prescription drug plan. If you qualify for a subsidy, you may change plans once a month anytime during the year.

If you qualify for Medi-Cal without a share of cost or any of the Medicare Savings Programs described below, you likely qualify for full subsidy. You can also qualify with higher income and resources. In 2018 the upper income limits for partial subsidy are \$1,518 (individuals) or \$2,058 (couples); the resource limits are \$14,100 for individuals and \$28,150 for couples. To apply for this program, contact the Social Security Administration (800-772-1213) or call HICAP for assistance (800-434-0222, 805-928-5663).

## Preventing Medicare Fraud

Medicare beneficiaries can help prevent Medicare fraud that costs the taxpayers nearly \$15 billion per year. If you believe that the billing for any services paid by Medicare which you receive is fraudulent, contact Senior Medicare Patrol (855-613-7080) or HICAP at 800-434-0222 or 805-928-5663.

Some tips to prevent fraud:

Never give your Medicare number over the phone or to people you don't know.

Beware of suppliers and providers that use phone calls and door-to-door selling as a way to sell you goods or services.

Be suspicious of companies that offer free medical equipment or offer to waive your co-payment without first asking about your ability to pay.

Beware of health care providers who say they represent Medicare or a branch of the Federal Government, or providers who use pressure tactics to get you to accept a service or product.

Beginning April 2018 new Medicare cards will be Issued that no longer use the person's social security number as the Medicare number. It Is important to protect both your Social Security and Medicare numbers.

## Medi-Cal

Medi-Cal is the medical assistance program for persons with limited assets in the State of California. It is a joint federal and state program called Medicaid in other states. People who have both Medicare and full Medi-Cal are referred to as "dual eligible." If you qualify for both, you do not need additional health insurance to pay medical costs. You will, however, need to enroll in a Medicare Part D plan for prescription coverage.

Two agencies, the Social Security Administration and County Departments of Social Services, determine eligibility for Medi-Cal. This eligibility is based on federal and state guidelines of income and real and personal property limits. If you are blind, disabled or age 65 or older and qualify for Supplemental Security Income (SSI), Medi-Cal coverage is automatic. To apply for SSI, contact the Social Security Administration office in your area. (See the Financial Matters section for further detail on SSI.)

There are additional ways to qualify for a Medi-Cal. To qualify for any Medi-Cal program, you can have up to \$2,000 in assets as an individual, or \$3,000 in assets as a couple. Some assets including your home and one car are not counted when determining your eligibility. To determine your eligibility for Medi-Cal under any of the following programs, contact your county Department of Social Services. Be sure to call ahead to learn what documents you will need to complete your application. (Note: Nursing home Medi-Cal is discussed in the section on Long Term Care.)

## Aged and Disabled Federal Poverty Level Program

If you are over 65 or disabled and your assets meet the limits but your income is higher than SSI limits in California, you may qualify for Medi-Cal under the Aged and Disabled Federal Poverty Level Program. In 2018, the monthly income limits to qualify under this program are \$1,235 (single) and \$1,663 (couples).

## Medi-Cal with Share of Cost

You may qualify for Medi-Cal with a "share of cost" (SOC) if you meet the asset limits but exceed these income limits. The SOC is the amount you must pay each month before Medi-Cal will pay the remainder of your medical bills. The recent formula used to determine your SOC is to take your total income and subtract \$20 (this is called a disregard). This figure is your net income. Now subtract the Medi-Cal "Maintenance Need" (\$600 for an individual, \$934 for a couple) from your net income. The remaining amount is your share-of-cost. Most medical expenses as well as your Medicare Part B premium can be used to reduce your share-of-cost.

## Problems in Medi-Cal Application/Appeals Process

If you have been told you do not meet the qualifications for any of these Medi-Cal benefits and you disagree, you should first discuss this with a Social Worker at the Department of Social



Services. If you are still not satisfied, you have the right to appeal your eligibility or any other decision about your Medi-Cal benefits. Information about the appeals process should be included with any notice of denial; if not, contact the Department of Social Services. For additional information, contact the State Department of Social Services at 800-952-5253.

## Medicare Savings Programs

Medicare also has several programs called Medicare Savings Programs (MSP) that assist people with low incomes and assets. Some beneficiaries qualify for both Medi-Cal and a Medicare Savings Program, whereas other beneficiaries qualify for one but not the other.

The asset limit for the following three programs is the same in 2018: \$7,560 for individuals and \$11,340 for couples. The 2018 income limits for each program is described below. You can request your application for “Extra Help with Part D” described above be shared with the state to apply for an MSP. To directly apply for any of these programs, contact the county Department of Social Services.

## The Qualified Medicare Beneficiary (QMB)

An individual with full Medi-Cal in addition to Medicare is already receiving the QMB benefit. Eligible individuals do not have to pay the monthly Medicare premium, deductibles for Part A (Hospital) and Part B (Medical) or the coinsurance charges under Parts A & B. The monthly income limits are \$1,012 for individuals and \$1,372 for couples.

## The Specified Low-Income Medicare Beneficiary (SLMB)

This program pays the Part B premium for qualified Medicare beneficiaries with monthly income at or below \$1,214 (individuals) or \$1,646 (couples).

The Qualified Individual (QI)  
This program allows for a higher income limit than the SLMB or QMB programs and it also helps people pay for the Part B premium. The monthly income limits are \$1,386 (individuals) or \$1,852 (couples).

## Planning for Long-term Care

Long-term care is assistance with daily activities such as bathing, dressing and eating or supervision

of these activities when someone has physical or cognitive impairment. This type of care is often provided by family members or nurse aides and is not the type of skilled care that nurses and doctors are licensed to provide or that Medicare and other health insurance will usually pay for. In the past, this kind of care was often referred to as “custodial care,” but now it is more often known as “personal care.” People often need long-term care services after an illness or injury such as a stroke or a broken hip, because of a cognitive disorder such as dementia or Alzheimer’s disease or as result of aging and the inability to take care of one’s self. Many people live at home with help from family or paid caregivers. Others go to a nursing home or other residential facility to receive this care.

Long-term care can be expensive. There are many different ways to finance long-term care services and there is no single answer for everyone. Each person’s needs and financial situations are different. Good financial advice and planning is important in considering long-term care. Consult your accountant, financial planner or an Elder Law attorney regarding your options.

Some people will never need this kind of care. However, those who do are likely to use a combination of payment sources including their own resources to pay for this care. This section discusses two of these sources: long-term care insurance and the public program under Medi-Cal.

## We take the *mystery* out of Medicare.



With 40 years’ experience in health insurance, we know how to help you make the best Medicare choices.

Call today to set up a *free* consultation.

**(805) 544-6454**

SUSAN POLK INSURANCE AGENCY, INC.  
*Medicare Specialists*  
Medicare • Life • Long-Term Care

1443 Marsh Street • San Luis Obispo  
[www.SusanPolk.com](http://www.SusanPolk.com)

Corp Lic# 0D44015



# Financial Matters

---

## Long-Term Care Insurance

Insurance policies specifically designed to cover long-term care are referred to as Long-Term Care (LTC) insurance. Individuals can purchase LTC insurance from a number of companies through insurance agents or a variety of groups or employers. Some private employers sponsor this type of insurance and public employers like the Federal Employees Long Term Care Program (FLTCP) sponsor their own long-term care programs. Some associations like the American Association of Retired Persons (AARP) and fraternal and faith-based organizations also sponsor LTC insurance programs. All long-term care policies marketed in California must meet certain consumer standards established by state law.

*Policies in California are labeled according to where benefits will be paid. General types are:*

### Home Care Only

Benefits are paid only for home health, adult day health care, hospice, respite care, personal care and homemaker services

### Nursing Home and Residential Care Facility

Benefits are paid only for a nursing home and in a place that is licensed as a Residential Care Facility for the Elderly (RCFE)

### Comprehensive

Benefits include both home care and nursing home/residential facility care

### Partnership

These policies will allow you to keep more of the assets you would otherwise have to spend to qualify for Medi-Cal

When you buy a LTC policy, you choose the type of policy you want to buy, the amount of the daily benefit that will be paid, the number of years you want the policy to pay benefits, the number of days before the company begins paying benefits after you qualify and whether you want inflation protection. These five factors combined with your age when you buy the policy determine the premium you will pay. In general, premiums can range from a few hundred dollars a year if you buy at age 45 years to several thousand dollars a year if you buy at age 75. Many companies will not sell LTC insurance to people who are over 85 years old or who are deemed “uninsurable” due to a medical diagnosis. Some companies will insure you if you have a particular health condition, but they may charge you a higher premium.

Assessing your needs and ability to pay for long-term care insurance is a complex process. Contact the

Health Insurance Counseling and Advocacy Program (HICAP) to meet with a HICAP Counselor to discuss your individual questions. This is a free service and counseling is done by trained, registered HICAP volunteer Counselors in local communities. To make an appointment, call 800-434-0222 or 805-928-5663.

## Medi-Cal and Long-term Care

In California, Medi-Cal can help pay for long-term care for people who fall within income and asset limits. Medi-Cal, known as Medicaid in other states, is a joint federal-state program that provides health care services to those who cannot afford to pay for these services themselves. Medi-Cal is the most frequent payer of nursing home care in California. For people who qualify, Medi-Cal helps to pay for nursing home care or can provide some home care under the In Home Supportive Services (IHSS) program.

To qualify for Medi-Cal, a single individual must have \$2,000 or less in countable resources or assets. However, special rules apply for couples that are designed to prevent the impoverishment of one spouse when the other goes into a nursing home. As of 2018, the spouse remaining at home (also referred to as the “community spouse”) can keep the couple’s income up to \$2,981 per month. The community spouse may also obtain additional income through a “fair hearing,” or by court order.

The spouse in the nursing home is allowed to keep \$35 each month for personal needs. Any remaining amount of income not allocated to the community spouse is used to pay for a portion of the nursing home cost and Medi-Cal pays the rest. The community spouse at home can also keep up to \$123,600 in resources in 2018 and the spouse in the nursing home can keep up to \$2,000. For specific Medi-Cal eligibility guidelines, contact your county Department of Social Services.

Note that when you apply for Medi-Cal your home will not be included as a countable asset. However, federal and state laws limit a person’s unencumbered home equity to \$750,000. While your home is not counted as an asset in qualifying for Medi-Cal, the state could include your home’s value in any “estate recovery” action after you pass away. A home is not subject to estate recovery if a spouse or a disabled child lives in it.

Also note Medicaid is a federal and state program. Each state sets its own rules based on federal minimums for income, assets and estate recovery. If you move outside of California, these rules may be different in your new home state.

## Directory

The leading national industry organizations that can offer referrals for financial planning services are:

### Financial Planning Association

7535 E. Hampden Ave. # 600  
Denver, CO 80231  
800-322-4237

Info@onefpa.org  
www.onefpa.org

### Certified Financial Planner Board of Standards, Inc.

1425 K Street, NW, Suite 800  
Washington, DC 20005  
800-487-1497 (Toll-Free)  
202-379-2200

www.cfp.net

### County Assessor's Office

1055 Monterey D 360  
San Luis Obispo, CA 93408  
805-781-5643

6565 Capistrano 2nd Floor  
Atascadero, CA 93422  
805-461-6143

### County Department of Social Services

For Supplemental Security Income,  
CalFresh, Medi-Cal

Offices are located at:

3433 S. Higuera St.  
San Luis Obispo, CA 93401  
805-781-1600  
Fax 805-781-1846

9415 El Camino Real  
Atascadero, CA 93422  
805-461-6000  
Fax 805-461-6036

1086 East Grand Ave.  
Arroyo Grande, CA 93420  
805-474-2000  
Fax 805-474-2134

681 W. Tefft St. Suite 1  
Nipomo, CA 93444  
805-931-1800

406 Spring St.  
Paso Robles, CA 93446  
805-237-3110  
Fax 805-237-3115

### SurePath Financial Solutions

80 N. West Rd # 200  
Camarillo, CA 93010  
877-615-7873  
805-383-7700  
Fax 805-383-7722

www.surepath.org

Free Counseling by appointment  
Santa Maria and Grover Beach  
offices.

For appointment: 800-540-2227

### Debtors Anonymous Support Group

General Services Office  
POB 920888  
Needham, MA 02492  
800-421-2383 - Information Ho-  
tline

www.debtorsanonymous.org

Peer group that follows the 12-  
step method for mutual help  
in recovering from compulsive  
indebtedness.

### Geriatric Care Managers & Professional Fiduciaries

#### Aging Life Care Association

Formerly National Association  
of Professional Geriatric Care  
Managers

3275 West Ina Rd. #130  
Tucson, AZ 85741  
520-881-8008  
Fax 520-325-7925

www.aginglifecare.org

#### Professional Fiduciary Bureau

State of California Dept. of  
Consumer Affairs  
PO Box 989005  
West Sacramento, CA 95798-  
9005  
916-574-7340

fiduciary@dca.ca.gov  
www.fiduciary.ca.gov

#### HICAP

Health Insurance Counseling and  
Advocacy Program

528 South Broadway  
Santa Maria, CA 93454  
805-928-5663  
800-434-0222  
Fax 805-925-9555

seniors@kcbx.net  
www.centralcoastseniors.org

### Social Security Administration

San Luis Obispo District Office  
3240 S. Higuera St., #A  
San Luis Obispo, CA 93401  
855-207-4865  
800-772-1213  
Fax 544-7286

www.ssa.gov

Office Hours: 9 am-4 pm

Phone Hours: 10 am - Noon, 1-3  
pm Monday through Friday

### Taxes/Homeowner's

#### Federal

#### Internal Revenue Service

2384 Professional Parkway  
Santa Maria, CA 93455  
805-352-0355  
800-829-3676 (tax forms)  
800-829-1040 (information and  
problem resolution)  
800-829-4059 (TTD)

www.irs.gov

#### State

#### Franchise Tax Board

3005 Spring St., Ste. 574  
Los Angeles, CA 90013  
800-852-5711  
800-822-6268 (TTD)

www.ftb.ca.gov

#### State Controller

PO Box 942850  
Sacramento, CA 94250-5872  
800-952-5661

www.sco.ca.gov

#### Veterans Service Office

801 Grand Ave.  
San Luis Obispo, CA 93401  
805-781-5766  
Fax 805-781-5769

www.slocounty.ca.gov

**G**ood nutrition enhances a person's health and well being. A good diet can also prevent some chronic diseases and minimize the impact of others. These include: diabetes, high blood pressure, osteoporosis, heart disease, some kinds of cancer and digestive problems. If getting groceries or preparing a variety of healthy foods is a problem, the resources in this guide may be of help.

This section includes information on grocery shopping assistance, lists of places to eat with others, information about home delivered meals, supplemental food and food pantries, and sources of nutrition information. Senior Information and Assistance programs maintain a list of stores in your area that deliver, and of errand services that do your shopping for you. Homemaker Programs can sometimes assist with shopping.

Hot lunches are available in San Luis Obispo County to persons age 60 and older and their spouses. Sites provide a hot nutritious meal at lunch time. Reservations are required. Meals are available at no cost; a donation is suggested. Transportation may be available, call the nearest site.

Home delivered meals are also available for frail, homebound persons age 60 and over. Services vary so be sure to ask the provider agency if they provide meals on weekends, holidays and what is their delivery schedule. Some programs provide a second cold meal when the hot meal is delivered. Some programs have a set charge and others accept a donation. Some programs send weekend meals with the Friday delivery.

Several local programs provide supplemental foods. Food Bank Coalition of San Luis Obispo County provides food for those in need by obtaining surplus food for distribution through its member agencies. No food is provided for individuals at Food Bank offices. Call Food Bank for a referral to sites nearest you. Many of the programs that provide groceries appreciate the donation of used grocery bags. Take your spare bags to the food distribution site nearest you.

The Food Bank Coalition of San Luis Obispo County operates a Brown Bag program. This program distributes food to low-income persons over the age of 60 with a limited income at sites throughout the County. The Bags include nutritious food items. A donation is accepted.

## CalFresh

### **CalFresh (formerly known as Food Stamps)**

A supplemental program that helps low-income individuals and families buy the food they need in order to stay healthy. Benefits are provided on an electronic card that works like a bank debit card and is accepted at grocery stores and markets as well as some Farmer's Markets. The CalFresh Program can add to your food budget to put healthy and nutritious food on the table.

**Who is eligible for CalFresh?** In general, CalFresh is available to individuals and families with a gross income of 130% or less of the federal poverty line, but several factors can affect eligibility (such as net income, age, and other aid types received). The income level for age 60 and over or disabled household is 200% of the federal poverty level. Again, there are numerous factors that are involved with eligibility and the level of benefits.

You can use a pre-screening tool ([www.mybenefitsCalwin.org](http://www.mybenefitsCalwin.org)) to see if you are likely to be eligible. You must be a citizen or legal resident to receive CalFresh.

Medical deductions may Increase your monthly CalFresh benefit. Maximize the medical deduction by providing verification of out-of-pocket medical expenses. Keep receipts, bills, and keep track of mileage to medical care and doctors' appointments.

**How can I apply?** You can visit one of the County Department of Social Service offices. The department has a telecommunication device that is designed for use by deaf, hearing and/or speech impaired individuals. Clients who are speech impaired and have a similar devise in their home may communicate via this terminal by calling 805-543-3370. Check the offices in Atascadero, Paso Robles, Arroyo Grande, Nipomo, San Luis Obispo or Morro Bay.

Recent changes are designed to make It easier for seniors with no earned income to apply for CalFresh benefits. They are:

- Fewer verifications required.
- Interviews are conducted over the phone, unless and In-person interview is requested.
- No annual recertification's. Certification periods have been extended to every 3 years.
- After 3 years a recertification application is due, but a recertification interview is not required.
- A status report will be due at 12 and 24 months.



## Myths & Facts About CalFresh for Older Adults (ages 60 and over)

**Myth:** CalFresh is welfare.

**Fact:** CalFresh is a nutrition assistance program. It helps low-income people buy nutritious foods. It is not welfare. In fact, using CalFresh helps your community. Every \$1 of CalFresh money spent returns \$1.79 to your local economy and can lead to an increase in the number of jobs.

**Myth:** Older adults only receive \$16 a month in CalFresh.

**Fact:** Fifteen dollars is the smallest amount you can receive. The average amount of CalFresh for older adults is much higher. And even \$16/month equals almost \$200/year, which can really help stretch your household budget.

**Myth:** Older adults cannot own or be buying a home. If they own or are buying a home, the government will take it.

**Fact:** You can own or buy a home and have cars and still get CalFresh. The CalFresh Program does not require a person to sign away their home.

**Myth:** Older adults must go to the CalFresh office for an interview.

**Fact:** If you are not able to go to the CalFresh office, you may request a telephone interview. You may also ask relative, pastor, neighbor, etc., to attend the interview as an authorized representative. If everyone in your CalFresh case is older than 60 years of age or is a person with a disability, then the county is required to waive the face-to-face interview. The interview can be conducted by phone or, in some cases, the county can do a home visit.

**Myth:** You have to go to the CalFresh office every few months to keep getting the benefits.

**Fact:** Households in which all adult members are seniors may only have to recertify every 24 months, and counties must provide the option to waive the face-to-face interview if all household members are 60 or older, or have a disability. You may want to ask for a telephone interview. Or a friend or family member can go for you.

**Myth:** Older adults are only allowed \$3,250 in resources.

**Fact:** In most cases, there is no resource limit for CalFresh. You may be eligible even if you have money in savings and retirement accounts



## IT'S NEVER TOO LATE TO QUIT SMOKING

### Health benefits:

- In just 20 minutes, blood pressure and heart rate return to normal.
- Within 24 hours, your heart attack risk begins falling.
- In the first weeks after quitting, tiny cilia start back to work sweeping irritants out of the lungs and your sense of taste and smell return.
- Within a year, your risk of developing heart disease drops to half that of people who still smoke.
- And after 10 smoke-free years, you're no more likely to die of lung cancer than someone who never smoked.

### Did you know...

- Smokers are more than twice as likely as nonsmokers to develop Alzheimer's Disease.
- Cigarette smokers are 1.7 times more likely to have hearing loss than nonsmokers.
- Smoking is the number one cause of fires that kill older persons.
- One in three smokers will die 12-15 years prematurely as a result of tobacco use.
- Smokers are more than two times more likely to have a stroke than non-smokers.
- Giving up smoking reduces the risk of cataract.

The San Luis Obispo County Tobacco Control Program offers FREE quit smoking classes throughout the county. Call today to find out how you can join the 48 million Americans who have already quit! 781-5564.

**If you've tried to quit before and weren't successful, don't give up.**

**Keep trying.**

**It's never too late to quit.**

# Food and Nutrition

## Directory

### Grocery Shopping Assistance

**Cambria's Anonymous Neighbors (CAN)**  
805-927-5673

Provides local shopping service for residents of Cambria and San Simeon.

### Home-Delivered Meals

**Cambria's Anonymous Neighbors (CAN)**  
P.O. Box 1797  
Cambria, CA 93428  
805-927-5673

Home-delivered meals to clients in Cambria or San Simeon who are in need or have recently been released from a hospital or nursing home on a short-term basis.

### Five Cities Meals on Wheels

**Mailing Address**  
PO Box 156  
Pismo Beach, CA 93448-0156

**Site Address**  
780 Bello St.  
Pismo Beach, CA 93449  
805-773-2053  
5citiesmow.com

Delivers meals M-F in the Five Cities area.

### HomeMade Healthy Meals

805-801-8176  
Info@homemadehealthymeals.com  
www.HomemadeHealthymeals.com

Creates and delivers meals based on a weekly menu. Delivery is on Monday. Some special diets available. Fee based.

### San Luis Obispo Meals on Wheels

1637 La Vineda Ct.  
San Luis Obispo, CA 93401  
805-541-1336

Delivers meals M-F to any homebound person. Hot meals delivered daily including holidays except Thanksgiving and Christmas. No age requirement.

Within city of San Luis Obispo only.

### Meals That Connect

2180 Johnson Ave.  
San Luis Obispo, CA 93401  
805-541-3312  
Fax 805-541-5631

Info@mealsthatconnect.org  
www.melsthatconnect.org

Provides free, hot, nutritious meals to seniors age 60 and older who meet eligibility requirements. Call the nearest site:

Atascadero  
805-466-2317

Cambria  
805-927-1268

Los Osos  
805-528-6923

Morro Bay  
805-772-4422

Nipomo  
805-929-1066

Oceano  
805-489-5149

Paso Robles  
805-238-4831

San Luis Obispo  
805-543-0469

Santa Margarita  
805-438-5854

### Hospital Meal Programs

#### French Hospital Medical Center

1911 Johnson Ave  
San Luis Obispo, CA 93401  
805-543-5353

Evening meals 4-6 pm.  
M-Thursday. Price varies with selection.

#### Sierra Vista Hospital

1010 Murray Ave.  
San Luis Obispo, CA 93405  
805-546-7600

Evening meals 5-6:30 pm Price varies with selection. Discount for seniors.

#### Twin Cities Hospital

1100 Las Tablas Rd.  
Templeton, CA 93465  
805-434-4546 Kitchen

Lunch & Evening meals 7 days a week. Discount for seniors.

### Meals in a Community Setting

#### Peoples Kitchen

43 Prado Rd,  
San Luis Obispo, CA 9340-1  
805-544-8047  
805-786-0617

Free Noon meal in San Luis Obispo; Noon Monday - Sunday.

#### South County Peoples Kitchen

Shouts of Grace Church  
7th & Grand Ave.  
Grover Beach, CA 93433  
805-489-0982

Free meal 12-1 pm Mon-Sat, 1-2 pm on Sun.

#### Meals that Connect

2180 Johnson Ave.  
San Luis Obispo, CA 93401  
805-541-3312

Hot lunches are provided to seniors 60 and over at sites. A suggested donation of \$2.75 is requested but all seniors are welcome regardless of ability to donate. Donations are voluntary, anonymous and confidential.

#### Atascadero

Atascadero Senior Center  
5905-C East Mall  
Atascadero, CA 93422  
805-466-2317

#### Cambria

St. Paul's Episcopal Church  
2700 Eton Rd.  
Cambria, CA 93428  
805-927-1268

#### Los Osos

South Bay Community Center  
2180 Palisades Ave.  
Los Osos, CA 93402  
805-528-6923

#### Morro Bay

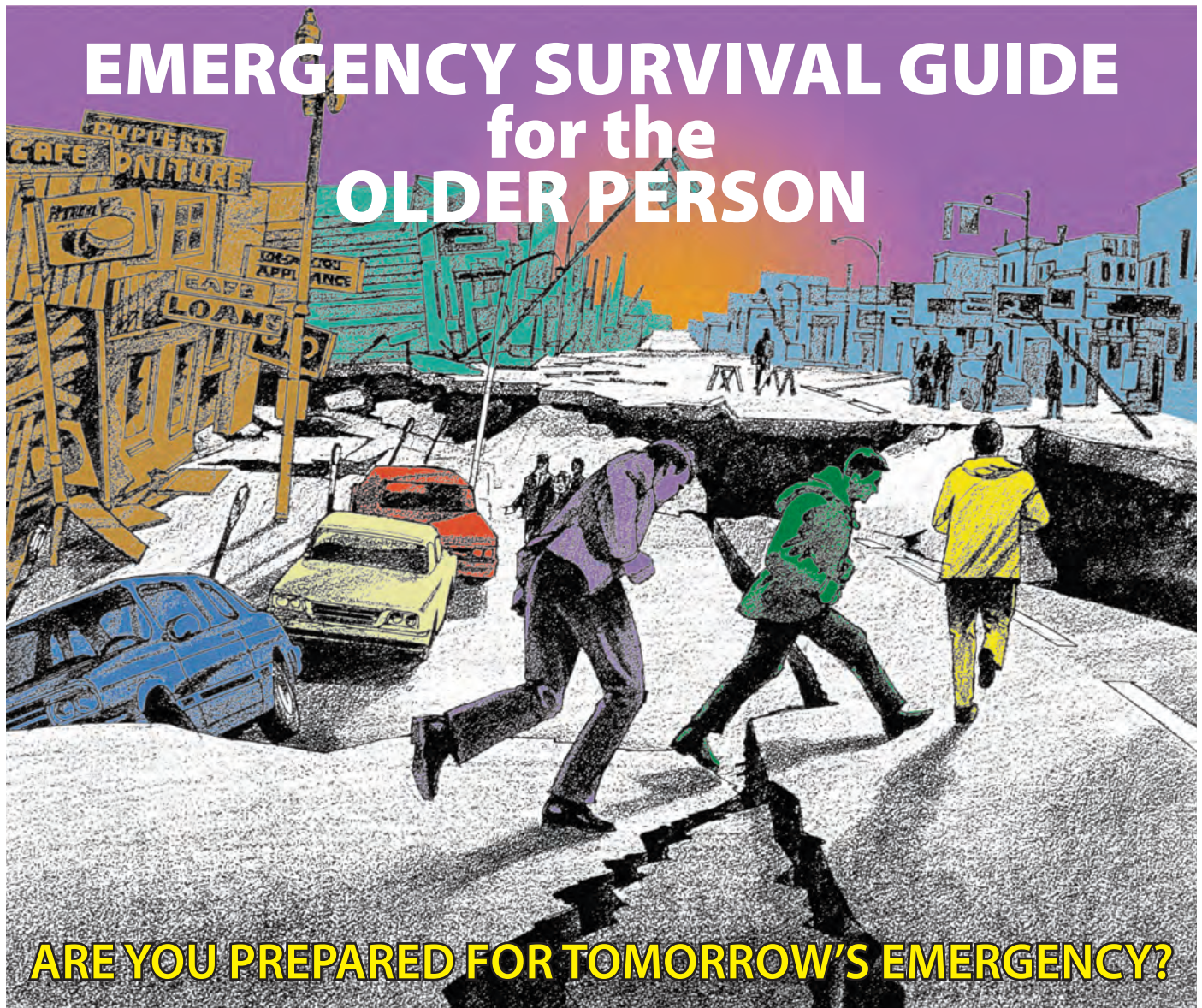
Senior Citizen's Center  
1001 Kennedy Blvd.  
Morro Bay, CA 93442  
805-772-4422

#### Nipomo

Senior Citizens Club  
200 E. Dana St.  
Nipomo, CA 93444



# EMERGENCY SURVIVAL GUIDE for the OLDER PERSON



**ARE YOU PREPARED FOR TOMORROW'S EMERGENCY?**

**E**mergencies are a fact of life in California. For example, the state is crisscrossed with numerous major active faults that cause earthquakes. As citizens of the state, we must assume the responsibility for our own survival and self-reliance during and after a major emergency. There are many things that can be done to prepare for a safer response and a more rapid, less traumatic recovery. During an emergency local officials and relief workers will be on the scene, but

they cannot reach everyone immediately. You need to be prepared, because it could be hours or days before emergency assistance arrives. An emergency itself may not cause injury or death. Most casualties result from partial building collapse or falling objects, like chimneys, bricks, ceilings and light fixtures. Also, leaking gas and improper use of electricity can cause fires. Many of these conditions are easily preventable, and you should take steps now to help protect you and your family.

**LEARN THESE IMPORTANT STEPS NOW – BE PREPARED IN CASE OF EMERGENCY**



# BEFORE THE EMERGENCY

**D**evelop a family or immediate neighborhood disaster plan and supply kit, addressing the items listed. Have an agreement with neighbors or friends to check up on each other in case of an emergency. Prepare yourself, your family, and your home by completing these following activities.

## WATER

One gallon per person per day. Empty and refill with fresh water every six months. Use 2 liter plastic bottles. To purify water, add 1/8 teaspoon (or 8 drops) of regular unscented liquid household bleach for each gallon of water, stir it well and let it stand for 30 minutes before you use it. Store disinfected water in clean containers with covers.



## FLASHLIGHT

plus extra batteries. Do not use matches or candles after a disaster until you are certain no gas leaks exist.



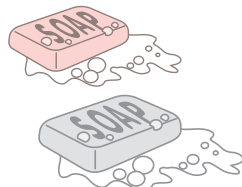
## RADIO

Battery powered or hand cranked radio and extra batteries so you can stay in touch with the Emergency Alert System (EAS). Also consider a radio that can broadcast National Weather Service information



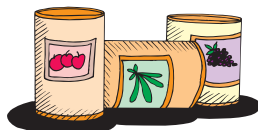
## HYGIENIC SUPPLIES

Soap, toilet paper, moist towelettes, personal hygiene items.



## FOOD

Non-perishable food for at least 3-7 days. Select foods that do not require refrigeration, cooking or preparation. Items such as canned or



dehydrated food, powdered milk, nutrition bars and canned juices can be rotated with your daily diet and replenished on a regular basis. Include eating utensils.

## CAN OPENER

A hand-operated one.



## FIRST AID KIT

With items such as: gauze, bandages, scissors, tape, disinfectants, antiseptics, first aid manual and non-prescription medications.



## PRESCRIPTIONS

Medication for at least 7 days and a list of medications that you take, time of day you take them and name of pharmacy where you buy your prescriptions.



## EXTRA EYE GLASSES

In case one pair is broken.



## HEARING AIDS

Hearing aid and extra batteries.



## FIRE EXTINGUISHER

multipurpose, labeled A-B-C.

## SMOKE DETECTOR

Have a smoke detector and fire alarm system installed. If you have some difficulty hearing, install the system that has flashing strobe lights to get your attention. Check batteries. Carbon Monoxide Poisoning Prevention Act requires all single-family homes with an attached garage or a fossil fuel source to install carbon monoxide alarms within the home. Owners of multi-family leased or rental dwellings, such as apartment



buildings, must also comply with the law.

### **BLANKETS or SLEEPING BAGS**

Have ready and available.



### **LIFE SUPPORT EQUIPMENT**

If your life-support equipment requires electricity, purchasing an emergency generator or alternative method is recommended.

### **PHONE NUMBERS**

Make a list of relatives or friends to call.

### **STURDY SHOES**

And a set of warm clothing. Store shoes at bedside.



### **PETS**

Store a two week supply of water, food and plastic disposal Bags. Replace food and water once a year.



### **TRASH BAGS**

Plastic bags and ties.

### **GAS AND WATER TURN-OFF VALVE**

Locate and tape a wrench near valve. Only turn off utilities if advised by emergency officials or you detect a leak.



### **STORE SUPPLIES**

In sturdy container, under table, bed, or in a closet.

### **WHISTLE**

Available for calling for help.



### **CONTACT PERSON**

Choose an out-of-state friend or relative that separated family members can call after the emergency to report their whereabouts and condition.

### **SECURE WATER HEATER**

So that it will not rupture the utility line.

### **CASH**

Some cash to purchase emergency supplies until banks can reopen.

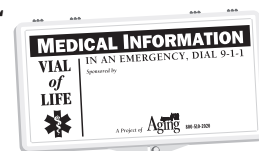


### **CAREGIVER**

If you have a personal care attendant, work with that person to decide how you will communicate with each other, such as by cell phone, if you are separated during an emergency.

### **MEDICARE & MEDICAL INSURANCE CARDS**

need to be available. Complete the Vial of Life.



### **SPECIAL NEEDS EQUIPMENT**

Information, such as style, serial number, operating information and instructions needs to be available.

### **DUST MASK**

To help filter contaminated air and plastic sheeting and duct tape.

### **IMPORTANT DOCUMENTS**

such as copies of insurance policies, identification and bank account records in a water proof, portable container. Consider renting a safe deposit box.

## **DURING AN EARTHQUAKE**

**I**f indoors, stay there. In an earthquake get under a desk, table or doorway or stand in a corner. Cover your head with your arms if you are not under a protective object.

If outdoors, get into an open area away from trees, buildings, walls, and power lines.

If driving, pull over to the side of the road and stop. Avoid overpasses and power lines.

Stay inside until shaking is over.

If in a crowded public place, do not rush for the doors. Move away from display shelves containing objects that could fall.

If in a high-rise building, stay away from windows and outside walls. Get under a table.

Do not use elevators.

# AFTER THE EMERGENCY

Check for injuries.  
Apply first aid. Do not move seriously injured individuals unless they are in immediate danger.



Do not use the telephone immediately unless there is a serious injury or fire.

Hunt for hazards.

Check for gas and water leaks, broken electrical wiring or sewage lines. If there is damage, turn utility off at the source.

Check building for cracks and damage, including roof, chimneys, and foundation.

Check food and water supplies.  
Emergency water may be obtained from water heaters, melted ice cubes, toilet tanks, and canned vegetables.

Turn on your portable radio for instructions and news reports.  
Cooperate fully with public safety officials.



Various radio and some TV stations may broadcast information during an emergency; during disasters tune to a local radio station by scrolling through the AM and FM dials or local TV stations to find one that is broadcasting.

Do not use your vehicle when there is an emergency. Keep the streets clear for emergency vehicles.

Stay calm and lend a hand to others.

If you evacuate, post a message inside your home telling family members where you can be found.



## RESOURCES

### American Red Cross

225 Prado Road Suite A  
San Luis Obispo, CA 93401  
805-543-0696 x18  
[www.redcross.org](http://www.redcross.org)

### [www.redcross.org](http://www.redcross.org)

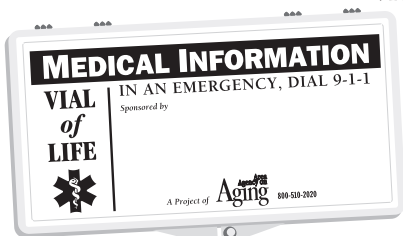
Section on Disaster Preparedness for Seniors by Seniors.  
Includes a website [www.prepare.org](http://www.prepare.org) and a 22-week supply purchase plan.

### County of San Luis Obispo Office of Emergency Services

1055 Monterey Street Room D430  
San Luis Obispo, CA 93408  
805-781-5011  
[www.slocounty.ca.gov](http://www.slocounty.ca.gov)

### Vial of Life

Be prepared for any health emergency with the free Vial of Life program, which provides first responders with needed information. Pick up a Vial of Life at at your local senior center or at the Area Agency on Aging.



### [www.ready.gov](http://www.ready.gov)

Website that provides information with specifics for older Americans to:

1. Get a kit
2. Make a plan
3. Be informed

### Area Agency on Aging

528 S. Broadway  
Santa Maria  
800-510-2020

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

Area Agency on Aging  
**Aging** | San Luis Obispo and Santa Barbara Counties



805-929-1066

## Oceano

Central Coast Senior Center  
1580 Railroad Ave.  
Oceano, CA 93445  
805-489-5149

## Paso Robles

Paso Robles Senior Activity Center  
270 Scott St.  
Paso Robles, CA 93446  
805-238-4831

## San Luis Obispo

Anderson Hotel  
955 Monterey St.  
San Luis Obispo, CA 93401  
805-543-0469

## San Luis Obispo

11245 LOVR  
San Luis Obispo, CA 93405  
805-541-1168

## Santa Margarita

Santa Margarita Senior Citizens Center  
2210 "H" St.  
Santa Margarita, CA 93453  
805-438-5854

## Nutrition Information

### American Cancer Society

1540 W. Branch St.  
Arroyo Grande, CA 93420  
805-473-2719  
Fax 805-473-5937  
www.cancer.org

### American Diabetes Assoc.

800-DIABETES  
(800-342-2383)  
www.diabetes.org

### Academy of Nutrition & Dietetics

Consumer Nutrition Hotline  
800-877-1600  
www.eatright.org

### Diabetes & Nutrition Education Center

Education Program  
295 Posada Lane, #C  
Templeton, CA 93465  
805-434-1166

### American Heart Association

212 W. Figueroa St.  
Santa Barbara, CA 93101  
805-963-8862

www.heart.org

### Consumer Product Safety

800-638-2772

### UC Cooperative Extension

Farm Home Advisor  
2156 Sierra Way, Suite C  
San Luis Obispo, CA 93401  
805-781-5940  
Fax 805-781-4316  
cesanluisobispo.ucdavis.edu

### Food Safety and Inspection Service

Meat and Poultry Hotline (USDA)  
888-674-6854  
www.fsis.usda.gov

### Food and Drug Administration

Office Consumer Affairs  
5600 Fishers Lane  
Rockville, MD 20857  
888-463-6332

### Food and Nutrition Information Center

301-504-5414  
www.nal.usda.gov/fnic

### French Hospital Medical Center

1191 Johnson Ave.  
San Luis Obispo, CA 93401  
805-543-5353

Diabetes Education for seniors.  
Call for current program schedule.

### Hospital Dietitians

Call your local hospital and ask to speak with a clinical dietitian. Ask about nutrition education services they offer.

### USDA/Center for Nutrition Policy & Promotion

3101 Park Center Dr., 10th Floor  
Alexandria, VA 22302-1594  
703-305-7600  
Fax 703-305-3300

### Community Resources

#### Cambria's Anonymous Neighbors (CAN)

805-927-5673  
Distribution of USDA and Food Bank of SLO County surplus food to eligible families and individuals in Cambria and San Simeon. Distribution is scheduled on the 1st Thursday of each month from

7:30 am to 8:30 am at the Joslyn Recreation Center. Home delivery is available to "shut ins."

### Five Cities Christian Women's Food Bank

192 B S. 9th St.  
PO Box 756  
Grover Beach, CA 93483-0756  
805-473-3368 (Site)

Provides a free bag of groceries for home cooking. 2-4 pm M-F, except Memorial Day, July 4th, Labor Day, Thanksgiving, Christmas & New Year's.

### Food Bank Coalition of SLO County

1180 Kendall Rd.  
San Luis Obispo, CA 93401  
805-238-4664  
www.slofoodbank.org

Offers several programs to distribute food to low-income residents in SLO County:

#### Grass Roots II

Mailing address  
PO Box 426  
San Luis Obispo, CA 93406-0426

#### Site address

11545 Los Osos Valley Road  
San Luis Obispo, CA 93401  
805-544-2333

Emergency food pantry, Community clothes closet, Household items & furniture. Call for hours.

### Loaves and Fishes of Atascadero

5411 El Camino Real  
Atascadero, CA 93422  
805-461-1504

Provides free groceries. 1-3 pm M-F.

### Loaves and Fishes of Paso Robles

2650 Spring St.  
Paso Robles, CA 93446  
805-238-4742

Provides groceries. 2-4 pm M-Th; Th 5:30-7 pm Closed major holidays.

### The Salvation Army - Morro Bay

540 Quintana Rd.  
Morro Bay, CA 93442-1938  
805-772-7062

Distributes groceries 1-4 pm M-F.

# Food and Nutrition

## The Salvation Army

Arroyo Grande, Grover Beach,  
Nipomo, Pismo Beach, Oceano  
1550 W Branch St.  
Arroyo Grande, CA 93420  
805-481-0278

M-W 10-3 pm, Fri. 12-3 pm

## The Salvation Army - San Luis Obispo

815 Islay St  
Corner of Islay & Chorro  
San Luis Obispo, CA 93401  
805-544-2401

Distributes groceries. Limit  
is a monthly food box. Need  
Application, Drivers License &  
Social Security Card to receive  
food.

## CalFresh

Application/Information

## Department of Social Services

Atascadero  
805-461-6000

Paso Robles  
805-237-3110

Arroyo Grande  
805-474-2000

Nipomo  
805-931-1800

San Luis Obispo  
805-781-1600

Morro Bay  
805-772-6405

## Web Resources

### www.aoa.gov

Administration on Aging website  
which provides information and  
references for older adults.

### www.fda.gov

Information and brochures such  
as 'Growing Older, Eating Better,'  
'Eating for a Healthy Heart,' 'Keep  
your Food Safe.'

### www.eatright.org

Website of the American Dietetic  
Association with fact sheets,  
reading lists and nutrition  
information.

### EatFresh.org

Is a USDA approved recipe and  
healthy living website available  
in English, Spanish and Chinese.  
Features 400+ cultural competent,  
low cost recipes, food discovery  
pages; healthy messaging pages;  
and Ask a Dietitian.

## Determine Your Nutritional Health

The warning signs of poor nutritional health are often overlooked. Use this checklist to find out if you or someone you know is at risk for a poor diet. Read the statements below. Circle the number in the Yes column for those that apply to you or someone you know. For each yes answer, score the number in the box. Total the nutritional score.

	YES
I have an illness or condition that made me change the kind and/or amount of food I eat.	2
I eat fewer than 2 meals a day.	3
I eat few fruits or vegetables, or milk products.	2
I have 3 or more drinks of beer, liquor or wine almost every day.	2
I have tooth or mouth problems that make it hard for me to eat.	2
I don't always have enough money to buy the food I need.	4
I eat alone most of the time.	1
I take 3 or more different prescribed or over-the-counter drugs a day.	1
Without wanting to, I have lost or gained 10 pounds in the last 6 months.	2
I am not always physically able to shop, cook and/or feed myself.	2

Total

### If your score is:

- 0-2 Good. Recheck your nutritional score in 6 months.
- 3-5 You are at a moderate nutritional risk. See what can be done to improve your eating habits and lifestyles. **See services in this directory that may be of help. Recheck your score in 3 months.**
- 6 or more You are at high nutritional risk. Bring this checklist the next time you see your doctor or other health care provider. **Ask for help to improve your nutrition.**

*This Nutritional Screening tool was developed by the Nutrition Screening Initiative, a project of the American Academy of Family Physicians, The American Dietetic Association and the National Council on the Aging.*

**O**lder adults are among the fastest growing age groups, and the first baby boomers (adults born between 1946 and 1964) turned 65 in 2011. Older adults are at a high risk of developing chronic illnesses and related disabilities including diabetes melitus, arthritis, congestive heart failure and high blood pressure. The management of chronic conditions requires close coordination between the patient and his or her physician, and education on topics including exercise and nutrition, appropriate use of medications, and techniques for dealing with fatigue, isolation, pain and depression. While the need for increased care often begins during a medical crisis, basic information that should always be easily available includes:

- Social Security number,
- Medicare ID number,
- Insurance company names policies and numbers,
- Doctors' names and numbers,
- Lists of medications and allergies,
- Family medical history,
- Lifestyle information (smoking, alcohol use, caffeine, etc.).

Frailty occurring in older adults may be physical or mental. Physical frailty can be a result of a stroke, a fall, or chronic disease. It can also be the result of a loss of hearing or vision. Mental deterioration can start with memory loss, confusion, diminished judgment, attention and learning. Diseases of the brain, such as Alzheimer's disease, Parkinson's disease, brain tumors and conditions such as stroke, brain injury, and hydrocephalus can result in progressive loss of brain function.

It is important to get a thorough evaluation to determine correct diagnosis and proper treatment. Some mental deterioration can be reversed or slowed.

## Types of Facilities for Medical Care

### Acute Care Hospitals

These facilities provide the highest level of care. They are staffed 24-hours with physicians and nurses. The cost for these facilities is several hundred dollars-a-day and are usually paid for through Medicare, Medi-Cal or private insurance.

### Arroyo Grande Community Hospital

345 S. Halcyon Rd.  
Arroyo Grande, CA 93420  
805-489-4261  
[www.arroyograndehospital.org](http://www.arroyograndehospital.org)

### French Hospital Medical Center

1911 Johnson Ave.  
San Luis Obispo, CA 93401  
805-543-5353  
[www.frenchmedicalcenter.org](http://www.frenchmedicalcenter.org)

### Sierra Vista Regional Medical Center

1010 Murray Ave.  
San Luis Obispo, CA 93405  
805-546-7600  
[www.sierravistaregional.com](http://www.sierravistaregional.com)

### Twin Cities Community Hospital

1100 Las Tablas Rd.  
Templeton, CA 93465  
805-434-3500  
[www.twincitieshospital.com](http://www.twincitieshospital.com)

### Clinics

These health care sites are staffed by groups of doctors and other health care professionals. Services may include adult immunizations (diphtheria, tetanus boosters, seasonal flu vaccine, pneumococcal vaccine and foreign travel vaccines), cancer screening (Pap Smear), communicable disease control, tuberculosis control and sexually-transmitted disease

treatment. Services are generally available Monday through Friday, 8 am - 5 pm.

### Dignity Health

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

Medical Clinic at West Mall  
5920 West Mall  
Atascadero, CA 93422  
805-466-0676

Medical Clinic at Peach  
1250 Peach St Suite A  
San Luis Obispo, CA 93401  
805-543-4043

Medical Clinic at Casa  
100 Casa St Suite B  
San Luis Obispo, CA 93405  
805-242-0614

Medical Clinic at Bayview  
2238 Bayview Heights, #G  
Los Osos, CA 93402  
805-534-1305

Medical Clinic at Posada  
265 Posada Lane  
Templeton, CA 93465  
805-434-0900

### Urgent Care Centers

These centers have extended daytime hours every day of the week. Appointments are suggested but not required. These centers are designed to serve those with urgent health problems not needing the services of a hospital emergency room.

### Med-Stop

283 Madonna Rd., Ste. B  
San Luis Obispo, CA 93405  
805-549-8880  
Fax 805-549-8743

### MedPost Urgent Care

500 First Street  
Paso Robles, CA 93446  
805-226-4222  
Fax 805-226-4240  
[www.medpost.com](http://www.medpost.com)

### Med-Works Care Center

350 Posada Lane, Ste. 102  
Templeton, CA 93465  
805-434-3699  
[www.medworkshealth.com](http://www.medworkshealth.com)



# Health Services

---

## Community Health Centers

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

Provide comprehensive health care services to all local residents including primary medical care, dental care and special programs. Federally-qualified health centers. Pharmacy discount program for those on Medicare, as long as the doctor is a Community Health Center physician.

### Arroyo Grande (3 locations)

260 Station Way  
Arroyo Grande, CA 93420  
805-473-6201  
Fax 805-473-6291  
1057 Grand Ave.  
Arroyo Grande, CA 93420  
805-270-1700  
Fax 805-481-7097

Walk-In  
1205 E. Grand Ave.  
Arroyo Grande, CA 93420  
805-994-2300  
Fax 805-994-2395

### Atascadero

7512 Morro Road  
Atascadero, CA 93422  
805-792-1400  
Fax 805-792-1485

### Cambria

2515 Main St., # Ste B  
Cambria, CA 93428  
805-927-5292  
Fax 805-927-0354

### Grover Beach

555 South 13th St., Ste. B  
Grover Beach, CA 93433  
805-473-4712  
Fax 805-473-1830

### Nipomo

150 Tejas Place  
Nipomo, CA 93444  
805-929-3211  
Fax 805-929-6359

### Oceano

1941 & 1981 Cienaga St.  
Oceano, CA 93445  
805-473-4712  
Fax 805-473-1830

### Oceano Del Mar - After Hours Care

2120 Cienaga St.  
Oceano, CA 93445  
805-994-2100

### Paso Robles

416 Spring St., Ste. 201  
Paso Robles, CA 93446  
805-238-7250  
Fax 805-238-0165

### San Luis Obispo

77 Casa Street, Ste. 201  
San Luis Obispo, CA 93401  
805-269-1503  
Fax 805-269-1585

### San Luis Obispo Women's Health

1551 Bishop St, Ste B-240  
San Luis Obispo, CA 93401  
805-549-0402  
Fax 805-549-0465

### San Miguel

1385 Mission Street  
San Miguel, CA 93451  
805-467-2344  
Fax 805-467-2334

### Templeton

325 Posada Lane, Ste A  
Templeton, CA 93465  
805-542-6703  
Fax 805-542-6791

### Templeton Women's Health

292 Posada Ln., Ste. A  
Templeton, CA 93465  
805-542-6701  
Fax 805-542-6794

## CHC Dental Services

Sliding fee for low Income.

### CHC Nipomo Dental

150 Tejas Place  
Nipomo, CA 93444  
805-929-3254  
Fax 805-931-2569

### CHC Templeton

325 Posada Lane, Ste. C  
Templeton, CA 93465  
805-542-6702

## Community Action Partnership Health Services Clinics

Provide Menopausal Services and Education

### San Luis Obispo

705 Grand Ave.  
San Luis Obispo, CA 93401  
805-544-2478  
Fax 805-544-2478

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

### Arroyo Grande

1152 E. Grand Ave.  
Arroyo Grande, CA 93420  
805-489-4026  
Fax 805-489-7013

## San Luis Obispo County Public Health Department

Immunizations, public health issues, information and referral

### San Luis Obispo Office

2191 Johnson Ave.  
San Luis Obispo, CA 93401  
805-781-5500  
Fax 805-781-5543

### Paso Robles Office

723 Walnut Drive  
Paso Robles CA 93446  
805-237-3050  
Fax 805-237-3057

### Grover Beach Office

286 S. 16<sup>th</sup> St.  
Grover Beach, CA 93433  
805-473-7050  
Fax 805-474-7473

### Morro Bay

760 Morro Bay Blvd.  
Morro Bay, CA 93442  
805-781-5800

## Veterans' Outpatient Clinic

1288 Morro St., #200  
San Luis Obispo, CA 93401  
805-543-1233  
Fax 805-547-1179

[www.va.gov](http://www.va.gov)

## General Sources of Health Information and Services

### ACCESS Support Network

1320 Nipomo St.  
San Luis Obispo, CA 93401  
805-781-3660  
800-491-9141  
Fax 805-781-3664

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

## Alliance for Pharmaceutical Access

San Luis Obispo County  
206-8236

Monday 1p.m. - 7 pm.

## SLO Noor Clinic

(Relocating to Los Osos)  
805-439-2272

Friday 1-5 p.m.

Helps Individuals obtain brand name medications from Patient Assistance Programs, in collaboration with their physicians. Free service. Also has a low cost diabetes supply program.

## **Alzheimer's Association**

3232 S. Higuera St., Ste. 101A  
San Luis Obispo, CA 93401  
805-547-3830  
Fax 805-784-9400  
[www.alz.org](http://www.alz.org)

## **American Cancer Society**

Santa Barbara Office  
805-963-1577  
800-227-2345  
[www.cancer.org](http://www.cancer.org)

## **American Red Cross**

225 Prado Rd., Ste. A  
San Luis Obispo, CA 93401  
805-543-0696  
Fax 805-544-1921  
[www.slo-redcross.org](http://www.slo-redcross.org)

## **Arthritis Foundation**

2261 Las Positas Rd.  
Santa Barbara, CA 93105  
805-563-4685  
Fax 805-687-1094  
[www.arthritis.org](http://www.arthritis.org)

## **United Blood Services of Central Coast**

4119 Broad St., Ste. 100  
San Luis Obispo, CA 93401  
805-543-4290  
Fax 805-543-4926  
[www.UBS.org](http://www.UBS.org)

## **Braille Institutes of America**

Santa Barbara Regional Office  
2031 De La Vina Street  
Santa Barbara, CA 93105  
805-682-6222  
Fax 805-687-6141  
[sb@brailleinstitute.org](mailto:sb@brailleinstitute.org)

## **Community Action Partnership**

Senior Health Screening  
805-544-2484 x 1  
Fax 805-595-1346  
[www.capslo.org](http://www.capslo.org)

For site locations, check CAPSLO Adult Wellness & Prevention Calendar

Provides screenings for blood pressure, anemia, hemoccult stool test, blood sugar levels, total cholesterol (lipid panels by appointment only) and nutritional counseling at locations throughout the county. Health education, nutrition information and supportive counseling and referrals are also available.

## **California Department of Rehabilitation**

3220 S. Higuera St., Ste. 102  
San Luis Obispo, CA 93401  
805-549-3361  
TTY 544-7367  
Fax 805-542-4682  
[www.dor.ca.gov](http://www.dor.ca.gov)

Job preparation and job maintenance for disabled persons includes supplying assistance equipment as needed for daily living when prescribed by an M.D. In home independent living skills are also taught for blind persons and seniors with disabling medical conditions such as arthritis or diabetes.

## **Central Coast Dental Society**

1356 Marsh Street  
San Luis Obispo, CA 93401  
805-544-1113  
Fax 805-544-2197  
[www.centralcoastds.org](http://www.centralcoastds.org)

Referrals to dentists that offer reduced rates for low income seniors.

## **Donated Dental Services Program**

### **Dental Lifeline Network**

PO Box 994705  
Redding, CA 96099  
877-357-8660  
[www.DentalLifeline.org](http://www.DentalLifeline.org)

Helps people with disabilities or who are elderly or medically fragile and cannot afford needed dental care. Other qualifications exist. Free if qualified.

## **HICAP (Health Insurance Counseling and Advocacy Program)**

528 South Broadway  
Santa Maria, CA 93454  
800-434-0222  
805-928-5663  
Fax 805-925-9555

[Seniors@KCBX.net](mailto:Seniors@KCBX.net)  
[www.centralcoastseniors.net](http://www.centralcoastseniors.net)

Provides one-on-one counseling to understand Medicare and health and long-term care insurance policies.

## **Hearing Loss Association of America**

Central Coast Chapter  
805-543-6955

[hlaaccc@gmail.com](mailto:hlaaccc@gmail.com)

Represents people with hearing loss. Provides assistance and resources for people with hearing loss and their families to learn how to adjust to living with hearing loss.

## **Hearst Cancer Resource Center**

1941 Johnson Ave., Suite 201 A  
San Luis Obispo, CA 93401  
805-542-6234  
Fax 805-524-6278  
[www.frenchmedicalcenter.org](http://www.frenchmedicalcenter.org)  
Information on cancer and related topics and family support services such as counseling, coaching and an Appearance Center. Affiliated with French Hospital Medical Center.

## **Independent Living Resource Center**

1411 Marsh St., #109  
San Luis Obispo, CA 93401  
Voice/Text 805-462-1162 (TTY/TDD)  
Fax 805-752-1261  
[www.ilrc-trico.org](http://www.ilrc-trico.org)

## **Kidney Foundation, Central Coast**

1344 Nipomo St.  
San Luis Obispo, CA 93401  
805-464-0915

Meets 1st Saturday of each month, 9:30 to 11:30 AM, at St. Stephen's Episcopal Church.

# Health Services

## Central Coast Medical Association

3220 S. Higuera St., Ste. 305  
San Luis Obispo, CA 93401  
805-683-5333  
Fax 805-967-2871  
[www.slocma.org](http://www.slocma.org)

The Medical Association can refer you to physicians. You may call your insurance carrier for a list of participating physicians on your plan. Most insurance companies also have web sites with this information.

## National Multiple Sclerosis Society

800-344-4867  
[www.nationalmssociety.org](http://www.nationalmssociety.org)

## Muscular Dystrophy Association

1320 E. Shaw Ave., Ste. 135  
Fresno, CA 93710  
(559) 453-9822  
[santabarbara@mdausa.org](mailto:santabarbara@mdausa.org)  
[www.mda.org](http://www.mda.org)

## Nurse Advise Line

800-524-5222  
Health Information for Cen-Cal Health members. A registered nurse is available to answer questions and provide up-to-date information

## Paralysis Resource Center

Reeve Foundation  
800-225-0292  
[ChristopherReeve.org](http://ChristopherReeve.org)  
Provides comprehensive Information and resources for persons living with paralysis and their families. Available by phone and email in multiple languages.

## Access Support Network

1320 Nipomo St.  
San Luis Obispo, CA 93401  
805-781-3660  
Fax 805-781-3664  
[www.slohepc.org](http://www.slohepc.org)

## Tobacco Prevention Services

Public Health Department  
2180 Johnson Ave - Annex  
San Luis Obispo, CA 93401  
805-781-5564  
Fax 805-781-1235

## Veterans Services

801 Grand Avenue  
San Luis Obispo, CA 93408  
805-781-5766  
Fax 805-781-5769  
[www.slocounty.ca.gov/veteran.htm](http://www.slocounty.ca.gov/veteran.htm)

## Special Health Programs

### Central Coast Lymphedema Therapy

Able Therapy Services  
1061 Murray St.  
San Luis Obispo, CA 93405  
805-782-9300  
Fax 805-782-9700  
[www.cclymphctx.com](http://www.cclymphctx.com)

## Sharps Disposal

State Law makes it illegal to dispose of home-generated hypodermic needles and other medical sharps waste in the trash, recycling or green waste containers. Home generated needles pose a serious health risk to workers who collect and sort waste and recycling as needles can poke through clothing, including boots and heavy gloves potentially exposing them to pathogens. State law requires home-generated sharps to be placed in approved containers for transport and disposal.

In San Luis Obispo County, all 44 pharmacies provide free approved sharps containers to the public. Additionally, when sharps containers are full, they can be returned to the local pharmacies for free disposal. For a complete list of drop-off locations visit the SLO Integrated Waste Management Authority website at: [www.iwma.com](http://www.iwma.com) or call 805-782-8530.

## Oral Health as We Age

Maintaining good oral health is essential for living well and aging well. More and more California seniors are keeping their teeth longer. To make sure your teeth last as long as you do, consider the following:

- Brush twice a day with fluoride toothpaste to help prevent cavities in the soft roots of the teeth, and around existing fillings.
- Clean in-between your teeth to keep the gums healthy and free of gum disease.
- Fight dry mouth with frequent sips of water or by using a saliva substitute product. Avoid sugary candy, beverages or alcohol based mouth rinses.
- Have regular dental check-ups even if you have dentures. Poor fitting dentures and partial-dentures can rub sores in your mouth that can get infected.
- Quit smoking. Smoking increases the risk and severity of gum disease.
- Eat healthy, nutritious foods including fruits, vegetables and dairy. Avoid sticky, sugary foods that can lead to cavities.



**H**ousing which is affordable, available and adequate is extremely limited in San Luis Obispo County. This section describes housing options, levels of care, and programs available to assist you with your housing needs.

## **Independent Living**

### **Low-Cost Rentals**

#### **Federally-Subsidized Housing**

The Housing Authority of San Luis Obispo develops and manages federally-financed public housing projects and provides these units on a rental basis to eligible low-income persons and families.

The Housing Authority also administers the Section 8 Housing Assistance Payments Program throughout the County of San Luis Obispo. This program provides rental assistance to very low-income individuals and families through either housing certificates or vouchers. The Housing Authority has a long waiting list for this program and enrollment is not always available.

Peoples' Self-Help Housing (PSHH) provides affordable housing and programs leading to self-sufficiency for low-income families, seniors, and other special needs groups on California's Central Coast. PSHH's Supportive Housing Program assists all residents in their housing with gaining access to community services and provides direct hands-on assistance. For a list of rental properties, call PSHH at 805-781-3088 or visit their website at [www.pshhc.org](http://www.pshhc.org).

There are other organizations that provide low-cost rentals and subsidized housing. A listing of those units and independent living facilities that are targeted to older adults is available from the Area Agency on Aging at 800-510-2020 or 805-541-0384.

#### **Waiting List Tips**

Many apartment projects, both subsidized and non-subsidized, have long waiting lists. Don't be discouraged! If they will take your name, give it. Waiting lists sometimes move surprisingly fast. Being number 400 on a list doesn't necessarily mean that there are actually 400 people ahead of you. Many people have already found a place to live, moved out of the area or are no longer interested in the apartment.

1. There is no limit to the number of waiting lists you can put your name on. It is best to sign up on several lists to increase your likelihood of receiving assistance.
2. Make sure that you keep the project informed of your current address and telephone number.

One reason lists move quickly is that people cannot be reached easily when there is a vacancy.

3. Check back regularly, but don't be rude. Politely let them know you are still interested.

## **Shared Housing**

Due to rising housing costs, a low vacancy rate, and the physical difficulty of one person maintaining a home by himself or herself, home sharing by two or more people is becoming increasingly practical. Local resources to check include Cuesta College, Cal Poly and HomeShareSLO. Consider some tips on finding a shared housing situation.

### **Tips on Shared Housing**

1. Spread the word among your friends that you are looking for a roommate or a room in someone's house. It's possible that they know of someone who can help you.
2. Look in the classified ads in your local newspaper under "Roommates" or "Situations Wanted." People are sometimes willing to exchange services such as cooking and cleaning for rent.
3. If you choose to advertise for a roommate, use caution giving out your home address. It is wise to rent a post office box for replies from prospective roommates. Ask for references and check them.
4. Be clear with applicants about what lifestyles and behavior are acceptable to you.
5. For your legal protection, you should consider drawing up a contract specifying when the rent is due, cleaning deposit information, etc. If you are exchanging services for rent, outline in writing what services you expect, frequency, etc.
6. The housing offices at the colleges sometimes have students listed who are offering a service in exchange for rent. They may also provide to student renters a list of persons who have rooms available in their home. Best time to call is prior to the beginning of school terms. Occasionally a foreign student looking for long-term housing prefers living with a senior citizen for a stable and quiet atmosphere.

## **Housing and Long-Term Care**

For information on housing options that include retirement communities, assisted living, residential care or skilled nursing facilities, see Long Term Care Section.

## **Reverse Mortgages**

A Reverse Mortgage allows you to borrow against the equity in your home to provide you with tax-free

# Housing Options

income. You continue to own your home and live in it for the life of your loan. You typically make no loan payments, as the Reverse Mortgage becomes due only when you sell your home or move out of it.

A Reverse Mortgage operates in an opposite manner from a conventional mortgage. With a conventional mortgage, your equity grows and your debt shrinks as you repay the lender. In a Reverse Mortgage, your equity shrinks and your debt grows as the lender pays you.

Money obtained from a Reverse Mortgage can be distributed in a number of ways:

- As a single lump sum of cash
- As regular monthly payments
- As a credit line that lets you decide how much and when to draw it
- As a combination of these payment plans.

## Why Get One?

A Reverse Mortgage makes sense for some homeowners. It's a way of cashing in on equity that you've been building over the years. It can provide you with the extra income you need.

Some homeowners use the money to repair or remodel their homes. Some spend it on travel. Others use the money to pay off debts, medical expenses or home care. Some want a line of credit they can draw upon as needed for unplanned expenses or extra luxuries.

A Reverse Mortgage provides other advantages for some homeowners, including:

- You get to keep your home. As long as you abide

by the loan requirements, you can never lose your home.

- You can never owe more than the value of your home. Although your debt grows larger the longer your loan lasts, it can never grow larger than the selling price of your home.
- You never have to repay your loan during the life of the loan.
- Your income is not a consideration in obtaining the loan since you make no payments.
- The money you receive is tax-free, since it is not considered 'income'.

## Why NOT get One?

A Reverse Mortgage is not right for everyone. It can have significant disadvantages for some homeowners. These disadvantages need to be carefully weighed against the advantages.

Some reasons not to get a Reverse Mortgage include:

- It is more complicated than conventional mortgages and often not well understood, even by loan and legal professionals.
- It could have adverse tax consequences for some homeowners.
- These are very expensive loans with very high fees and consumers need to be aware of all the costs.
- It could affect your eligibility for public assistance.
- It could have a negative impact on the estate your heirs will inherit.

• It could be a bad investment if you end up defaulting on the loan or need to move too soon (within a few years of the loan's closing). Because a Reverse Mortgage has substantial start-up costs, the longer you delay repayment, the better your investment becomes.

- Other solutions may be available and cost much less.

## How to Decide?

One way to decide if a Reverse Mortgage is right for you is to consult a Reverse Mortgage professional. The U.S. Department of Housing and Urban Development (HUD) can help you find a HUD-approved Reverse Mortgage counselor that you should consult before you contact a lender. This is so important that

## FREE Referral and Placement Agency

### Quality Placement for Seniors

Finding quality senior living that meets your needs



#### PLACEMENT OPTIONS:

Retirement Communities  
Assisted Living Communities  
Residential Care Homes  
Alzheimer/Dementia Care Homes

#### SERVICES INCLUDE:

Assessment of Client's Individual Needs  
Coordinate Facility Tours  
Process Medical Paperwork  
Negotiate Prices with Residential Care Homes



JoAnna Riddell  
Placement Specialist  
State Certified RCFE

Serving all of SLO COUNTY  
and SANTA BARBARA COUNTY

YOUR PEACE OF MIND IS OUR GOAL

QualitySeniorPlacement.com 805-995-1584

it is required that you have a certificate showing that you have consulted with a counselor before a loan can be approved.

HUD-approved reverse Mortgage counselors in California are with SurePath Financial Solutions at 800-540-2227. If you cannot locate a counselor within driving distance, you can consult one by telephone.

Not all counselors are equally knowledgeable, so it's a good idea to ask them how long they have been doing Reverse Mortgage counseling and how many clients they have worked with. There is a fee required (usually around \$225.00). However, what you learn from this service is, as the saying goes, "priceless."

### **A good counselor will:**

- Be unbiased, independent and protect your privacy.
- Disclose all your options and help you decide what is right for you. There will be no pressure to apply for a Reverse Mortgage.
- Give you a 'personal Reverse Mortgage Analysis' and a written comparison of all the Reverse Mortgage programs available in your area.
- Provide you with a 'HUD Certificate of HECM Counseling' which some lenders will require before giving a Reverse Mortgage.

### **Other Helpful Resources**

As you are thinking about whether a Reverse Mortgage is right for you, here are additional sources of information.

#### **US Dept. of Housing and Urban Development (HUD)**

451-7th Street, S.W.  
Washington DC 20410-0002  
800-569-4287

[www.hud.gov/buying/rvrsmort.cfm](http://www.hud.gov/buying/rvrsmort.cfm)

This website includes information about HECM and other senior housing issues. It also lists HUD-approved counselors and lenders.

#### **National Council on Aging (NCOA)**

800-510-0301

NCOA is also a national counseling intermediary for seniors approved by HUD interested in a reverse mortgage. NCOA offers telephonic counseling to clients nationwide through its Reverse Mortgage Counseling Services (RMCS)

network. The network consists of exam-qualified counselors in eight states including California. The toll-free number for the NCOA counseling network is 800-510-0301. There is a \$125 counseling fee for the service. NCOA may waive the fee for seniors, and for those with modest income (income below federal poverty levels).

### **Other Housing-related Services**

Services are available in the community to assist in areas related to housing needs. These include:

#### **Anti-Discrimination**

A landlord, manager or real estate agent cannot refuse to rent, sell or negotiate with a potential tenant because of age, race, sex, national origin, religion, marital status, sexual orientation, physical disability or the presence of children in the family. File complaints or inquire about your rights at the State Department of Fair Employment and Housing by calling one of the toll-free numbers. The department does not accept complaints through the internet or by mail.

#### **Homeless Shelters**

See Emergency Services section.

#### **Homestead Declaration**

Homeowners automatically gain a homestead interest in their primary residence by law which protects their equity in the event that some types of creditors seek to place a lien on the home to satisfy unpaid debts. If you prepare and record a declaration of homestead, you may be able to

## Enjoy More *at Merrill Gardens*

You've built a great life doing things you love.  
Being with friends. Pursuing fun hobbies.  
Choosing the way you spend your days.

***Why should that have to change?***



**Call today to schedule your personal visit.**

**(805) 863-9290**  
**merrillgardens.com**

1220 Suey Road  
Santa Maria, CA 93454



Lic #425801806



## Housing Options

prevent a forced sale of the home. A Homestead Declaration will not protect your home from every type of creditor (mortgage on the property, etc.) It is important to do additional research if you are considering a Homestead Declaration.

### Repair

Safety repairs and modifications are often needed to maintain older persons in their home in a safe and secure environment. Home repair services are available under certain circumstances for older persons through the Community Action Partnership of San Luis Obispo County (CAP).

CAP offers home repair services to persons aged 60 years of age or older. Provides general repairs, installing grab bars and wheelchair ramps, repairing deteriorating porches and steps, and minor plumbing and electrical repairs. Material costs and labor are provided on a donation basis due a federal grant.

CAP offers an Applicant Repair and Replacement Program in conjunction with Southern California Gas Company. Qualifications include: Southern California Gas customer, homeowner and low income. The Program will repair or replace a furnace, hot water heater and/or stove at no charge. 'Senior Home Safety Solution' is a program of Rebuild for Life. Provides home safety assessments by an Occupational Therapist. Call 805-574-4062 or visit [www.rebuildforlife.com](http://www.rebuildforlife.com).

### Tenant/Landlord Assistance

If you find yourself in a dispute either as a tenant or landlord and both parties are willing to talk about the matter with a neutral third party, you may want to contact Creative Mediation Services.

The California Department of Consumer Affairs provides publications to inform consumers. One publication is California Tenants: A Guide to Residential Tenants' and Landlords' Rights and Responsibilities. It is a 65-page summary of landlord-tenant law which is written in plain English for easy understanding. The publication is available at no charge.

### Utilities

Community Action Partnership of San Luis Obispo County operates the Home Energy Assistance Program (HEAP) which provides low-income households with a once-a-year payment toward their utility bills (gas, electric or propane). Utility assistance is available throughout the County; however, it is limited to water bills in the City of San Luis Obispo.

#### TIP:

If you are ever in danger of having your source of energy cut off because you are unable to pay your bill, it is best to call the billing department of the particular utility company before the service is stopped and explain your situation. In many cases the utility will be willing to work out a payment plan.

### Utility Assistance

#### PG&E

866 743-2273

[www.pge.com](http://www.pge.com)

#### CARE Program

Available to single-family, low-income customers with accounts in their name. If your household meets certain requirements, you can apply to receive a 20% discount on your energy bills each month. Applications are required.

#### Medical Baseline

Additional energy baseline amounts may be added with a lower rate if you qualify by having life support equipment or medically-necessary heating or cooling needs. Application and physician's verification are required.

## Are you caring for a parent or spouse?



*Do you have a loved one living in a care facility?*

*Are you considering facility placement?*

## Let the Ombudsman program help.

*Services are FREE, confidential & provided without discrimination:*

- Information on choosing a care facility (including lists of facilities)
- Education on resident's rights and facility regulations
- Assistance with Advanced Health Care Directives
- Complaint investigation and resolution
- Consultations and referrals
- Assistance with care issues



*Promoting the highest possible quality of life and care for all residents in long term care facilities.*

**785-0132 | [www.ombudsmanslo.org](http://www.ombudsmanslo.org)**

## **Southern California Gas/The Gas Company**

800-427-2200 English  
800-342-4545 Spanish

[www.socal.gas.com](http://www.socal.gas.com)

Assistance programs other than those listed below may be available in your area. Call the above phone number(s) to inquire.

### **Service Establishment Charge Discount**

Provides \$15 discount on the Service Establishment Charge if qualified within 90 days of starting new gas service. Application required.

### **Level Pay Plan**

Allows a customer to pay energy costs averaged over twelve months to cover increased usage in the winter months.

### **Direct Assistance Program**

Provides energy-efficient home improvements if qualified as low-income, aged or disabled. Improvements include repair and replacements of faulty furnaces at no cost if qualified. Call 800-331-7593.

## **Community Action Partnership of San Luis Obispo County**

805-541-4122  
800-495-0501, ext.10 or 14

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

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

CAP operates HEAP which provides lower-income households with a once-a-year payment towards their utility bills (gas, electric or propane). Limited assistance is available for water bills.

### **Weatherization Services**

Free home weatherization services designed to lower energy bills and increase comfort. Services include attic insulation, door weather-stripping, water heater blankets, and water saving devices. CAP crews also perform carbon monoxide testing of gas appliances and furnaces, and make minor repairs. Services are provided at no cost to qualified homeowners and renters.

## **Catholic Charities, SLO**

751 Palm Street  
San Luis Obispo, CA 93401  
805-541-9110

Provides emergency assistance to prevent cut-off of utility services.

Service is dependent upon available funds. Requires appointment and application.

## **REACH Program-Salvation Army**

San Luis Obispo, Edna & Avila Beach  
805-544-2401

Cambria  
805-238-9591

Atascadero & Templeton  
805-466-7201

Morro Bay, Cayucos, Los Osos/Baywood Park  
805-772-7062

Paso Robles, Shandon, Bradley & San Miguel  
805-238-9591

Operated by the Salvation Army, it provides a once-a-year payment of past due electric, gas or water bill. REACH helps low-income customers who are experiencing unplanned hardships and are unable to pay for their energy needs. Sponsored by PG&E. Call:

## **South County Salvation Army**

805-481-0278

Serving Arroyo Grande, Grover Beach, Pismo Beach, Oceano and Nipomo.

Operates a privately-funded utility assistance program, not through PG&E. Limited assistance is available

## **City of San Luis Obispo**

805-781-7133

[www.slocity.org/utilities](http://www.slocity.org/utilities)

The City of San Luis Obispo provides a 15% discount on the city water and sewer rate for low-income persons. Proof of low-income status must be provided. Call for more information.



## Senior Living CONSULTANTS

*A FREE Placement Agency*

**Do You Know When Your Loved Ones  
Have Reached the Next Stage?  
Senior Living Consultants Does.**

*We specialize in helping you find  
Independent, Assisted Living,  
Alzheimer's & Dementia Care Homes  
at NO COST to you!*

**Charmaine Petersen**  
Certified Senior Advisor

*Serving Seniors  
and their families  
Since 1997*

**CSA**  
Certified  
Senior Advisor (CSA)

**We Are Your LOCAL Professionals**

**(805) 545-5901** 1998 Santa Barbara Ave Suite #100, SLO  
[www.seniorlivingconsultants.com](http://www.seniorlivingconsultants.com)

# Housing Options

## Directory

### CA Dept. of Consumer Affairs Education and Communications Division

1625 N. Market Blvd., N 112  
Sacramento, CA 95834  
800-952-5210

[www.dca.ca.gov](http://www.dca.ca.gov)

### Community Action Partnership

Weatherization and Utility  
Assistance Programs

3970 Short St., Ste. 110  
San Luis Obispo, CA 93401  
805-541-4122  
800-495-0501  
Fax 805-541-4188

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

### Creative Mediation Services

285 South St., #P  
San Luis Obispo, CA 93401  
805-549-0442  
Fax 549-0654

[info@creativemediation.net](mailto:info@creativemediation.net)  
[www.creativemediation.org](http://www.creativemediation.org)

### Fair Employment and Housing Dept.

Housing: 800- 884-1684  
TTY: 800-700-2320

[www.dfeh.ca.gov](http://www.dfeh.ca.gov)

### Housing Subsidies and Public Housing Options

#### Housing Authority of San Luis Obispo

487 Leff Street  
PO Box 1289  
San Luis Obispo, CA 93406  
805-543-4478  
Fax 805-543-4992

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

#### Housing Authority of Paso Robles

3201 Pine Street  
PO Box 817  
Paso Robles, CA 93447-0817  
805-238-4015  
Fax 805-238-4036

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

#### Peoples' Self-Help Housing

3533 Empleo Street  
San Luis Obispo, CA 93401  
805-781-3088  
Fax 805-544-1901

[www.pshhc.org](http://www.pshhc.org)  
[info@pshhc.org](mailto:info@pshhc.org)

#### Senior Home Safety Solutions

Rebuild for Life  
P.O. Box 376  
Grover Beach, CA 93483  
805-574-4062

[www.rebuildforlife.com](http://www.rebuildforlife.com)

Home safety assessments, home  
modifications, fall prevention  
strategies, aging In place  
consultations.

### Shared Housing - Housing Offices

#### Cal Poly

Bldg. 31-Cal Poly  
756-1226

[housing@calpoly.edu](mailto:housing@calpoly.edu)

[www.housing.calpoly.edu](http://www.housing.calpoly.edu)

Off-campus information provided  
as a resource for Cal Poly students,  
faculty and staff.

#### Cuesta College

PO Box 8106  
San Luis Obispo, CA 93403-8106  
546-3289

[www.cuesta.edu](http://www.cuesta.edu)

#### HomeShareSLO

P.O. Box 15034  
San Luis Obispo, CA 93406  
805-215-5474

[www.homeshareslo.org](http://www.homeshareslo.org)  
[info@homeshareslo.org](mailto:info@homeshareslo.org)

A local non-profit that facilitates  
home share matches between  
those with an extra room and  
those looking for affordable  
housing.

### Safe Parking Program

Available through Prado Day  
Center. Provides five parking  
spots. Participants must undergo  
background check and participate  
in case management.

## Elder Placement Professionals *listen...*

*We listen to the needs of your  
loved one and personally tour  
you to the appropriate facility:*

- ♥ Independent Living
- ♥ Assisted Living
- ♥ Alzheimer's & Dementia Care



The decisions can be overwhelming  
Let our Skilled Professionals help  
you navigate through this process.



*Epp*  
Elder  
Placement  
Professionals, Inc.

[ElderPlacementProfessionals.com](http://ElderPlacementProfessionals.com)

**546-8777**



**M**ost older adults want to stay independent for as long as possible. They want to stay in control of their lives and live in their homes or apartments among familiar surroundings and friends. Sometimes, in order to achieve this goal, additional help in the home is needed.

The range of available in-home services is extensive – meals, repairs, personal care, telephone reassurance calls. For information about home-delivered meals, see Food and Nutrition Services section. For information about home repairs, see Housing section.

## Home Care

### Skilled Service Certified Home Health Agencies

Home health agencies coordinate skilled nursing and personal care services for the homebound senior. These agencies may be for-profit, non-profit, or an outpatient extension of a hospital. They must be certified by Medicare, licensed by the State, and preferably accredited by the Joint Commission on Accreditation of Health Care Organizations (JCAHO) or Community Health Accreditation Program (CHAP).

To qualify for services you must have a doctor's order, be homebound and require skilled care. You can choose which agency to use. Your doctor can make recommendations. The hospital discharge planner must provide you a list of available home health agencies. Log onto [www.medicare.gov](http://www.medicare.gov) or call 800-MEDICARE for Home Health Compare for consumer information.

### Payment options are:

- Medicare Part A (Hospital) for the homebound patient
- Medicare Part B for some rehabilitative services if the patient is not homebound
- Medi-Cal for some home health services from a certified agency
- Private Insurance/Private Pay
- Health Maintenance Organizations

### Home IV/Enteral Therapy

Several local pharmacies work in cooperation with home health agencies to provide intravenous antibiotic therapy, enteral and

parenteral nutritional therapy, fluid replacement, pain management and home chemotherapy. Services may be covered under insurance policies, Medicare or Medi-Cal.

### Personal and Custodial Care Service Agencies *Respite, Homemaker, Companion, Public and Private*

These services are considered non-medical and non-skilled. Homemaker and personal care services include help with feeding, meal preparation, bathing, dressing, shaving, hair care, light housework and grocery shopping. Respite is the care of a frail senior to give the primary caregiver relief.

### Hiring In-Home Help

Generally, there are two ways to secure in-home help: purchase it through an agency or directly hire an individual to provide the needed service(s). Purchasing services directly from agencies may save time, usually taken up by paperwork, recruitment and supervisory tasks, and may provide reliable and trustworthy help. The cost, convenience and risk factors must be balanced for your best interest. If you have Long-Term Care Insurance which covers in-home help, be sure to check with your Insurance regarding the requirements for receiving reimbursement for that care.

### Hiring Your Own Home Care Providers

This component of the home services is expanding and variations in the service model are developing. There are several types of home care businesses.

In California, effective January 2016, home care

*A Family Home Care*

**"We Make Home Care Work For You!"**



**Call Now For Your Free Home Care Assessment**

**1 HOUR TO 24 HOUR CARE**

**Assistance With:**

**Alzheimers/Dementia - Personal Hygiene - Dressing/Grooming**  
**Hospice Care - Bathing/Showering - Incontinence Care**  
**Facility Sitting - Meal Prep - Light Housekeeping**

**(805) 481-6081**

[www.familyinhomecare.com](http://www.familyinhomecare.com)



## In-Home Care Solutions

organization is required to be licensed by the California Department of Social Services. A Home Care Organization is a licensed entity that arranges for home care services by an affiliated home care aide to a client. This entity can be an individual who is 18 years of age or older, firm, partnership, corporation, Limited Liability Company, joint venture, association etc.

Check the CDSS Community Care Licensing website for more Information, e.g. Is the entity you are considering licensed. [WWW.secure.dss.ca.gov/CareFacilitySearch/Search/HomeCareorg](http://WWW.secure.dss.ca.gov/CareFacilitySearch/Search/HomeCareorg)

The first type is Homecare companies that are businesses that sell home care services. They screen, hire, train and schedule caregivers as employees to fill the requests of their customers. Like any business, a home care company should have a valid business license, general liability and workers compensation insurance. In addition, many carry a fidelity bond to protect against employee theft or fraud. It is the consumer's responsibility to ensure that the company is licensed and is in compliance with licensing requirements. You can inquire about these issues with each company and request that they verify information when possible.

The next type of home care businesses are Homecare registries which are places or organizations that maintain lists of independent caregivers who are available for hire. The registry can help you get a list of available caregivers to choose from. When using a registry it should not be assumed that the

caregivers have been screened for qualifications, criminal background or quality of care. You can request information from the registry regarding the standards set for caregivers on the list. Remember, caregivers hired from a registry are generally considered your employee. Check with a legal or accounting professional to confirm your legal relationship and obligations. This information is also available in the publication "Hiring In Home Help" from the Area Agency on Aging.

Finally, there are some businesses that offer caregiver referrals. They can make a recommendation of an independent caregiver who meets your criteria. The home care referral company may offer to coordinate caregiver schedules and payment. They may charge a fee (one time or ongoing) for their services. Be aware that you are the legal employer (even if they claim that the caregiver is an independent contractor) of the caregiver and you are responsible for employment taxes, workers compensation and general liability. Check with a legal or accounting professional to confirm your legal relationship and obligations.

A Guide has been prepared to assist you. It contains information about contracts, questions to ask applicants, checking references, supervision and dismissal of employees, financial and legal responsibilities, or getting help through an agency. To obtain a copy of the free guide, "Hiring In-Home Help: A Practical Guide for Seniors and their Families," call the Area Agency on Aging at 800-510-2020.

There are several private Agencies offering home care. Public Agencies also offer homemaker services at no or low-cost to eligible seniors. See Directory for specific listings.

## Medical Case Management

### ***Accepting a Limited Number of New Patients***

- Focused on Patient Centric Care
- Extensive Knowledge and Relations with Local & Regional Medical Resources
- Navigation of the Elder Care System
- Coordination of In Home Care & Wellness Checks
- Experts on CALL FOR YOU



Kitty Wilde, RN



**ELDER CARE**  
Residential Services

**Call for Appointment - 805-452-3225**  
**ElderCareResidential Services.com**

**Our Staff are Licensed and Certified Professionals**

## Questions to Ask When Choosing a Homemaker and Personal Care Agency

1. Are all caregiver's background screened, fingerprinted and tested for appropriate skills?
2. Are all employees bonded and insured against malpractice, theft and injury while in the home?
3. Does the company provide employees with ongoing education and training to ensure the highest quality professional standards are maintained?
4. Are supervisory visits made by a registered nurse or supervisor to ensure your satisfaction and monitor client care? Is a supervisor available 24 hours to handle problems?
5. If the health care has been requested by your doctor, will the company discuss your case with the doctor and obtain medical records if appropriate?
6. Will a supervisor be sent to the hospital or your home to meet the client and personally discuss the services to be provided?
7. Will the company contact insurance carriers to determine what services are covered and to directly bill the appropriate party?
8. Will a written estimate of weekly costs be provided before service starts? Is the client to pay all or any portion of the costs?

When in doubt, ask questions. Make sure you are comfortable with the people providing your care. Additionally, in recent years both the State of California and the federal government have enacted legislation/regulations that Impact the home care Industry. These include:

Domestic Worker Bill of Rights established that home care agencies as well as consumers who hire caregivers must pay their caregivers overtime after 9 hours worked per day and 45 hours worked per work week.

### Minimum Wage Law

Changes are scheduled in upcoming years. Be sure to check the current minimum wage.



We're by your side  
so your loved one  
can stay at home.

From Companionship to Alzheimer's Care, Home Instead can help.

Home Instead CAREGivers<sup>SM</sup> can provide a variety of services which include:

- Companionship
- Personal Care
- Transportation
- Meal Preparation
- Respite Care
- Alzheimer's Care
- Errand Assistance
- Light Housekeeping

Each Home Instead Senior Care® franchise office is independently owned and operated. © 2018 Home Instead, Inc.



**805.473.5781**

[HomeInstead.com/345](http://HomeInstead.com/345)



# In-Home Care Solutions

## Directory

- I. Registries and Referral Agencies
- II. Personal Care Agencies - Private Agencies
- III. Personal Care Agencies - Public Agencies
- IV. Skilled Home Health Agencies
- V. Home IV/Enteral Therapy
- VI. Home Visitors
- VII. Postal Carrier Alert
- VIII. Telephone Reassurance

## I. Registries and Referral Agencies

### A Better Care Provider

1988-11th Street  
Los Osos, CA 93402  
805-528-7778  
Fax 805-528-7778

Abettercareprovider@yahoo.com

Provides a listing of caregivers to those needing in-home care.

### Central Coast Caregivers Associates, Inc.

7395 El Camino Real,  
Ste 104, PMB 104  
Atascadero, CA 93422

805-461-5339  
Fax 805-462-8518

givecare1956@gmail.com  
www.centralcoastcaregiver.com

Provides a listing of caregivers to those needing in-home care.

### Independent Living Resource Center (ILRC)

1411 Marsh St., #109  
San Luis Obispo, CA 93401  
805-462-1162  
Fax 805-462-1166

Info@ilrc-trio.org  
www.ilrc-trico.org

Serves persons with disabilities, including older persons, throughout San Luis Obispo County. ILRC staff recruits, interviews, screens, and refers attendants who are able to provide personal care and other in-home supportive services.

### Pristine Home Services

710 Fiero Lane # 6  
San Luis Obispo, CA 93401  
805-543-4663  
Fax 805-543-4617

Judy@pristinehomeservices.net  
www.pristinehomeservices.net

## II. Personal Care Agencies - Private Agencies

### A Family Home Care, Inc.

717 E. Grand Ave. Ste D  
Arroyo Grande, CA 93420  
805-481-6081

Toll free 877-770-3737

Fax 805-481-9981

fhcoast@sprynet.com  
www.familyinhomecare.com

Provides non-medical in-home care.

### Active Care In-Home Services

1126 Nipomo Ave.  
Los Osos, CA 93402  
805-772-7744  
Fax 805-772-7149

activecareihs@gmail.com  
www.activecareihs.com

Provides non-medical in-home care.

### Affordable Home Care Senior Solutions, LLC

569 Diego Rivera Lane  
Arroyo Grande, CA 93420  
805-295-5200  
Fax 805-801-4242

AffordableHomecareone@verizon.net

Provides non medical in home care.

### Amdal In-Home Care

8315 Morro Rd.  
Atascadero, CA 93422  
805-464-0108  
Toll free 888-798-0008  
Fax 805-464-0157

corp@amdalinhome.com  
www.amdalinhome.com

Provides non-medical in-home care and transportation.

### Brightstar

3220 S. Higuera St., Ste. 315  
San Luis Obispo, CA 93401  
805-548-8811  
Fax 805-715-3460

Sloca@brightstarcare.com  
www.brightstar.com

Provides non-medical in-home care.



## Home Health and Hospice Services

- Locally owned & operated
- Prompt start of care
- Medical staff available 24/7
- 100% covered through qualified medicare benefit

Home Health: (805) 543-2244  
centralcoasthomehealth.com

Hospice: (805) 540-6020  
centralcoasthospice.com

## Comfort Keepers of San Luis Obispo County

660 Santa Ysabel Ave.  
Los Osos, CA 93402  
805-528-8862  
Fax 805-528-1183  
slocounty@comfortkeepers.com  
www.comfortkeepers.com  
Provides non-medical in-home care.

## Home Instead Senior Care

180 N. 9th st.  
Grover Beach, CA 93433  
805-473-5781  
Toll free 866-772-3601  
Fax 805-773-4886  
talcantara@homeinstead.com  
www.homeinstead.com/345

## LivHOME

141 Suburban Rd. Ste A-3  
San Luis Obispo, CA 93401  
805-708-4142  
Toll free 866-373-1466  
Fax 805-563-1507  
jsolomon@livhome.com  
www.Livhome.com  
Provides non-medical in-home care.

## Maxim Healthcare Services

735 Tank Farm Rd. Ste 135  
San Luis Obispo, CA 93401  
805-788-0456  
Fax 877-394-9426  
sanluisobispooffice@maxhealth.com  
www.maxhealth.com  
Provides non medical in home care.

## Monarch Home Care

3220 S. Higuera St., Ste. 225  
San Luis Obispo, CA 93401  
805-542-9740  
Fax 805-542-9475  
Monarchhomecare@gmail.com  
Monarchhomecare.net  
Provides non-medical in-home care.

## ResCare Home Care

3220 S. Higuera St., Ste. 307  
San Luis Obispo, CA 93401  
805-781-8156  
Toll free 888-439-8800  
Fax 805-781-0879

ResCareHomeCare.com  
Provides non-medical in-home care.

## Senior Helpers

7305 Morro Rd., Ste. 206  
Atascadero, CA 93422  
805-461-5892  
Toll free 800-760-6389  
Fax 805-461-5894  
Mmccurdy@sanluisobisposeniorhelpers.com  
Seniorhelpers.com

Provides non-medical in-home care.

## Sweet Home California, LLC

2 James Way, Ste 107  
Pismo Beach, CA 93449  
805-540-0647  
Fax 805-481-5033  
Sweethomecare.com

## Synergy Homecare

7305 Morro Rd., Suite 201  
Atascadero, CA 93422  
877-432-2692  
Erniemadsen@synergyhomecare.com  
www.synergyhomecare.com  
Provides non-medical in-home care.

## Visiting Angels

1317 Broad St. Ste B  
San Luis Obispo, CA 93401  
805-546-2080  
Fax 805-888-2856  
slovisitingangels.com  
www.visitingangels.com  
Provides non-medical in-home care.

## Online Resources

www.Caregiver.org

## III. Personal Home Care Agencies - Public Funded

### LifeSteps Foundation

71 Zaca Lane # 100  
San Luis Obispo, CA 93401  
805-549-0150 x2  
Ccollins@lifestepsfoundation.org  
Provides in-home services for persons aged 60 and over who have need for homemaking and

personal care services. Services are limited; donations are requested but not required.



**Sweet Home California**  
License# 404700006  
Case Management & In-Home Care  
**(805) 540-0647**  
www.SweetHomeCareCA.com

## Senior Solutions Case Management

focuses on clients' lifestyle wellness including important areas such as: *medical, financial, legal, social, environmental, safety and end of life.*

Professional services for clients and their care team include: *assessments, advocacy, case planning and monitoring, guiding and coordinating team efforts.*

For a FREE phone consultation, contact  
**Shelly Jackson, CMC**  
**805-975-8235**



**AGING (i)fe CARE®**  
ASSOCIATION  
MEMBER

# In-Home Care Solutions

## In-Home Supportive Services (IHSS) for San Luis Obispo County

3433 S. Higuera St., #238  
San Luis Obispo, CA 93401  
805-781-1790  
800-834-3002 x1790 (Toll free North County only)



### Two Experts Working Collaboratively...

Together, we enhance your life by providing assistance in improving your current home or moving you in to a new home.

Decluttering & Trash Removal  
System Development  
Estate Dispersal  
Floor Planning & Staging  
Packing & Unpacking  
Real Estate Services

**SMOOTH TRANSITIONS®**  
CENTRAL COAST

SENIOR MOVE MANAGER  
PROFESSIONALS

**Joanne Peters**  
joanne@centralcoastsenior.com  
805.610.6304

TIDY LIV'N  
*Claryce*

PROFESSIONAL HOME &  
Office Organizing  
**Claryce Knupper**  
claryce@tidylivn.com  
805.602.1789

800-834-4636 x1790 (Toll free South County)  
Fax 772-6356  
hisspublicauthority@co.slo.ca.us  
www.slo.dss.org

Provides domestic and personal care services to enable aged, blind or disabled persons to remain in their own homes, to help maintain and strengthen capability for self care, and to safeguard functioning in their own homes. Services include meal preparation, laundry, shopping, and personal care.

Persons eligible for IHSS are current recipients of SSI and those who would otherwise be eligible for SSI except for non-exempt income. IHSS is provided through Individual Providers (IPs) who are hired by the recipient, monitored by the Department of Social Services, and paid by the State.

## IV. Skilled Home Health Agencies

### Central Coast Home Health, Inc.

253 Granada Dr., Ste. D  
San Luis Obispo, CA 93401  
805-543-2244  
Fax 805-543-2224  
info@mycchh.com  
www.mycchh.com

### Coastal Living Home Health, LLC

200 S. 13th St., #211&212  
Grover Beach, CA 93433  
805-335-8441  
Fax 805-980-5705  
Ajohnson@coastallivinghh.com

### Dignity Home Care & Hospice

4555 El Camino Real, #A  
Atascadero, CA 93422  
805-434-1427  
Fax 805-460-0937  
www.chw.edu  
124 S. College Dr. Ste B  
Santa Maria, CA 93454  
805-739-3830  
Toll free 800-549-9609  
Fax 805-739-3838  
www.MarianMedicalCenter.com

## Kindred at Home

3220 S. Higuera St., Ste 101  
San Luis Obispo, CA 93401  
805-544-4402  
Toll free 800-491-4409  
Fax 805-544-8735  
www.kindred.com

## Maxim Healthcare Services

735 Tank Farm Rd., Ste 135  
San Luis Obispo, CA 93401  
805-788-0456  
Fax 877-394-9426  
sanluisobispooffice@maxhealth.com  
www.maxhealth.com

## Wilshire Home Health

277 South St., Ste. W  
San Luis Obispo, CA 93401  
805-782-8600  
800-898-8060  
Fax 805-782-8612  
805-238-0538 Paso Robles  
805-925-8694 Santa Maria  
whhinfo@wilshirehcs.org  
www.wilshirehomehealthcc.org

## V. Home IV/Enteral Therapy

### Crescent Health Care/Walgreens Company

2995 McMillan Ave., #196  
San Luis Obispo, CA 93401  
546-0208  
800-879-4872  
www.crescenthh.com

### Marian Home Infusion

506 E. Plaza, Ste 6  
Santa Maria, CA 93454  
805-739-3810  
Toll free 800-927-3878  
Fax 805-739-3852

## VI. Home Visitors

### Cambria Anonymous Neighbors (CAN)

805-927-5673  
Volunteer in-home support services for residents of Cambria and San Simeon.

### Caring Callers

285 South St., Ste. J  
San Luis Obispo, CA 93401  
805-547-7025, ext.17  
Fax 805-547-7029



caringcallers@wilshirehcs.org  
www.wilshirehcs.org

Screened volunteers make home visits to frail, socially isolated, and home bound seniors. Available countywide.

## Hospice of San Luis Obispo County

1304 Pacific St  
San Luis Obispo, CA 93401  
805-544-2266  
Fax 805-544-6573

www.hospiceslo.org

Provides respite and friendly visiting services for persons facing potentially life-threatening illness and for their families.

## VII. Postal Carrier Alert

### Cambria Anonymous Neighbors (CAN)

805-927-5673

Volunteer in-home support services for residents of Cambria and San Simeon

### U. S. Postal Service

1655 Dalidio Dr.  
San Luis Obispo, CA 93401  
805-549-8352  
805-543-2605  
Fax 805-545-0812

## VIII. Telephone

### Reassurance

#### R-U-OK?

805-772-6242

Morro Bay Fire Department places calls to local residents to check on their safety and well-being.

## Looking Out for Signs of Risky Behavior

You can ride along with a driver and look for signs of risky behind-the-wheel behavior. Here are some things to look for:

- ✓ Does the driver neglect to buckle up? Going unbelted might be a bad habit or it may indicate a poor fit or trouble fastening a belt.
- ✓ Does the driver have difficulty working the pedals? A driver who lifts his or her leg to move from the accelerator to the brake, rather than keeping a heel on the floor and pressing with the toes, may be signaling waning strength.
- ✓ Does the driver have difficulty merging on freeways or turning onto busy streets? Vision problems may impair his or her ability to judge the speed and distance of approaching traffic.
- ✓ When merging, changing lanes or backing up, does the driver rely only on the mirrors, rather than turning fully to check the blind spots over his or her shoulder? Failing to do so may be a bad habit, or may indicate the onset of stiffness in the neck and back.
- ✓ Does the driver have trouble seeing other vehicles, cyclists, or pedestrians, especially at night? Deteriorating night vision or sensitivity to glare may be the cause.
- ✓ Does the driver seem to ignore or "miss" stop signs and other traffic signals? Perhaps he or she is inattentive or cannot spot the signs in a crowded, constantly moving visual field.
- ✓ Does the driver react too slowly to sirens and flashing lights of emergency vehicles?
- ✓ Does the driver weave, straddle lanes, drift into other lanes, or change lanes without signaling?
- ✓ Does the driver position the car improperly for turns (especially left turns), or attempt turns from the wrong lane?
- ✓ Do other drivers honk or pass frequently, even when the traffic stream is moving relatively slowly? This may indicate difficulty keeping pace with fast-changing conditions.
- ✓ Does the driver tend to park far from his or her destination? A problem judging distances or making tight maneuvers may underlie the fear of closer parking spots.
- ✓ Does the driver get lost or disoriented easily, even in familiar places?
- ✓ Do you find yourself giving directions or prompting the driver frequently?
- ✓ Has the driver been issued two or more traffic tickets or warnings in the past two years? Tickets can predict greatest risk for accident.
- ✓ Has the driver been involved in two or more accidents or "near-misses" in the past two years? Rear-enders, parking lot fender-benders, and side accidents while turning across traffic rank as the most common mishaps for drivers with diminishing skills, depth perception, or reaction time.

## ResCare HomeCare is here for San Luis Obispo!

ResCare HomeCare offers traditional and customized care, such as:

- Personal Care
- Homemaking Services
- Companionship
- Transportation & Errands
- Respite Care
- Medication Reminders

Our caring and compassionate caregivers provide you with peace of mind knowing that your loved ones can stay safe and at home and help them to live their best life.

We are licensed and insured, and our caregivers are screened.

 **ResCare HomeCare**  
866.737.2273 | 866.ResCare  
ResCareHomeCare.com

**Call us for a complimentary in-home assessment!**  
**805.781.8156**

# Legal Affairs

---

## Do You Need an Attorney?

Not all problems that arise require an attorney. Banks, real estate offices, accountants, financial advisors and social services departments, just to name a few, are often knowledgeable about and able to answer your questions in their fields.

The city-county library contains a number of reference books, as does the county law library, which are open to all county residents during regular business hours. These books include “how-to” manuals on a variety of topics. Both libraries have reference librarians, copy machines and on-line computers available.

## Alternative Dispute Resolution - Mediation

Most problems are better solved through non-adversarial procedures, such as mediation. Litigation should be the parties’ last resort for solving a problem because it is expensive, time consuming and stressful. Creative Mediation is your local Community Mediation Center, providing conflict coaching, mediation, communication and conflict resolution training. Some problems Creative Mediation can help with include problems between neighbors over noise, parking, trash, parties, trees, dogs; problems between landlords and tenants about security deposits, lease agreements; problems between family members or roommates around communications, life style expectations, and financial concerns.

Other mediation providers are listed in the Yellow Pages.

In mediation, both parties to a dispute agree to work with a neutral mediator, who confidentially helps the parties reach their own resolution of the problem in a confidential setting. Unlike litigation, the parties are in control of the outcome. Problems which are resolved through mediation more often stay resolved, because both parties have had the opportunity to fully explore the full range of options and agree on a solution.

## Locating a Notary Public

Notary publics can be found at many banks, UPS stores, real estate offices, title companies and in the Yellow Pages of the phone book under “Notaries.” There is a small fee to have a document notarized. With the exception of travel fees, the fees to have documents notarized are set by law and should not vary depending on where you go. Some notaries will travel to your home for an additional fee. A notary public verifies only the identity of the individual who signed the document, not the truthfulness, accuracy, or validity of the document. Unless a

notary is also an attorney, the notary cannot explain to you the legal significance or consequence of signing the document or provide legal advice.

## Finding an Attorney

A personal referral is not a guarantee, but it is a good place to start. If you have utilized the services of an attorney in the past, even for an unrelated matter, and were satisfied with her/his services, start there. Ask that attorney for a recommendation of an attorney who practices in the area of law you need help with. A recommendation from a friend or co-worker with a similar problem may be helpful. It is a good practice to explore at least three referrals. You can check each attorney’s license status, profile, and history by calling the California State Bar Association or on-line at [www.calbar.ca.gov](http://www.calbar.ca.gov). The State Bar also publishes a pamphlet, “How Can I Find and Hire the Right Lawyer” which can be read or downloaded at [http://www.calbar.ca.gov/Portals/0/documents/publications/Find-Lawyer\\_English.pdf](http://www.calbar.ca.gov/Portals/0/documents/publications/Find-Lawyer_English.pdf).

Many attorneys advertise in the newspaper, senior magazines, and the Yellow Pages. Some offer free or low-cost initial consultation so you can interview them before committing to paying their fees. Attorneys are bound by a strict code of ethical responsibility not to reveal a client’s confidences. The initial interview binds them to secrecy about your problem, even if you never go back to that attorney.

The Lawyer Referral and Information Services (LRIS) is a program sponsored by the San Luis Obispo County Bar Association. LRIS performs intakes and provides referrals to attorneys on their panel in the areas of: appellate law, bankruptcy, business, collection, criminal defense, employment, estate planning, family law, litigation, landlord-tenant, malpractice, personal injury, and real property. LRIS also offers referrals to other local resources. LRIS charges a \$40.00 fee for its referral service. Attorney’s regular fee will apply following the initial appointment.

## Free or Low-Cost Civil Services

The Senior Legal Services Project provides services to San Luis Obispo County residents age 60 and older. Free legal consultations are held, by appointment only, at the San Luis Obispo Senior Center, Paso Robles Activity Center, Nipomo Senior Center and Morro Bay Senior Center and at the main office in San Luis Obispo. Clients receive legal advice and representation on a case-by-case

basis, with emphasis on problems with housing and evictions, Powers of Attorney (financial or health), creditor problems, or elder abuse.

California Rural Legal Assistance provides free services to low-income residents.

San Luis Obispo Legal Assistance Foundation provides free legal services for people who qualify for a mortgage modification, as well as for seniors and disabled people with social security, Medicare, and Medi-Cal benefit issues.

### **Small Claims**

If you have a civil complaint involving a relatively small amount of money you may file your own lawsuit in small claims court. You may seek up to \$10,000 (with a few exceptions) per claim. Parties represent themselves without an attorney in Small Claims Court.

Clerks at the SLO county courthouse can provide the forms necessary but may not give legal advice. Information and forms are also available at the California Courts Self Help Center: <http://www.courts.ca.gov> The Small Claims Advisor provides assistance completing the forms, answers procedural questions and provides referrals to legal resources and publications. The office hours are 9-12 M-F for telephone calls or walk-ins and is located in the courthouse building, 1050 Monterey Street, 2nd Floor, Room 223.

### **Criminal**

If you are accused of a crime which carries a potential sentence of imprisonment, no matter how short (e.g., DUI - 48 hours in jail) and you cannot afford to pay for the services of an attorney, the court is required to appoint one for you. As soon as possible after arrest, ask for a referral to the Public Defender.

The Public Defender services in San Luis Obispo County are coordinated through the law offices of San Luis Obispo Defenders.

If you are a crime victim, or witness a situation in which others are being seriously threatened or abused, immediately call 9-1-1 for law enforcement. You may also contact the Victim and Witness Assistance Services Office of the District Attorney's office for continuing assistance during the prosecution of your case. It is a crime to commit elder abuse. See Elder Abuse for more details.

## **Discussion of Some Legal Areas of Concern to Senior Citizens**

### **Probate**

Probate is the process by which title to your assets is transferred after your death to the persons entitled to them. The court reviews your estate's assets and your wishes (if expressed) and makes sure the distribution abides by the rules of law. The court issues orders that will permit title to property to be legally changed to the new owner.

At the time of your death, the person who has the original of your prepared Will should file it with the probate court in the county of your residence. The court will make a determination if it is valid and supervise the distribution of assets. The court will also ensure that the estate first complies with all federal, state and local tax requirements and pays your remaining creditors.

Probate proceedings take time and money. Fees allowed by law will be deducted from your assets for the executor of your Will and for the attorney who handles the probate proceeding in court. All the transactions are public record and formal record keeping and accounting procedures are required.

There are simplified procedures for an estate with a value of \$150,000 or less and for transferring real property with a value of \$50,000 or less.

### **Wills and Intestate Succession**

A will is simply a document that specifies how you wish to have your assets distributed after you die and designates who will carry out your wishes. If you die without having prepared a will, your property will be probated and will be distributed by operation of law. This is called intestate succession. If you have prepared a will, but it is ruled not valid for any number of reasons, the law presumes you had no will and will cause your property to be distributed by intestate succession to those the state has designated as your heirs.

California is one of only a few states that recognize the holographic will, a term used to describe a will totally handwritten and hand-dated. No part of this document can be typed and it must be written entirely in the person's own hand. It is important to state that the document is intended as a will and that it is properly dated and signed. It must name an executor.

In an effort to provide a simple means of preparing a will without the help of an attorney, the State of California developed the "California Statutory Will." It includes all of the necessary language required



## Legal Affairs

---

and its use can avoid many of the pitfalls of a holographic will. The "California Statutory Will" can be obtained on the California State Bar Association website at [http://www.calbar.ca.gov/Portals/0/documents/forms/2014\\_CAStatutoryWillForm\\_ab\\_1986\\_bill\\_20100715.pdf](http://www.calbar.ca.gov/Portals/0/documents/forms/2014_CAStatutoryWillForm_ab_1986_bill_20100715.pdf). Your chosen beneficiaries must exactly match the choices allowed by the form. If you have any unique or special desires about your estate, this form may not be sufficient to meet your needs.

### **The Revocable Living Trust ("RLT")**

While the RLT can also be used to distribute assets after death without probate, it is also an important tool in managing your assets during your lifetime, if and when you become incapacitated.

The RLT is a trust created by you, the settlor, into which you transfer title of your assets, so that the trust, not you, becomes the owner. You may add to and subtract assets at any time, while you are still competent, and may amend or revoke the trust entirely. Any property or assets you own anywhere in the world may be transferred into the trust.

You may create the trust and "fund" it immediately, by preparing documents which transfer to the trust your title in property. Alternatively, you may draft the trust document and provide for the trust to be funded, and thereby created, at a later date; for instance, upon a finding of your incapacity, the death of any named person, or the passage of a specific amount of time.

Selection of the trustee to manage the trust is very important, as the trustee has complete power to dispose of all assets. Most often, the settlor, the person creating the trust, is also the initial trustee, with a named successor trustee to take over in the event of the settlor's incapacity or death. Banks and financial institutions, family members and friends, business associates, are all possible trustees or successor trustees.

Creation of a trust raises no tax problems at the time of creation, because you, the settlor, keep control of the existence of the trust and can revoke it at any time. However, tax consequences do arise at the time the trust becomes irrevocable or upon your death. These tax consequences should be discussed with your attorney or tax accountant at the time you establish the trust.

The RLT avoids probate proceedings at your death because the title to your assets has already passed to the trust and are then passed directly

to the beneficiaries you have named in the trust document. The trust document can also be designed to continue beyond your death, with the trustee continuing to manage your assets for the benefit of the named beneficiaries.

The trust does not require court supervision or permission to operate and is administered privately, which protects the privacy of your family members. The RLT also avoids court proceedings to establish a conservatorship of the estate for you if you become incapacitated because you have already appointed a trustee to take care of your assets.

However, there are some disadvantages to the RLT. The first is that it covers only the property you transfer into it. The trustee has no power to dispose of assets held jointly with someone else, or to manage your personal affairs not covered in the trust.

Secondly, because this option avoids court scrutiny, it is extremely important you name a trustee you can trust. There are procedures to petition the court if one suspects overreaching or abuse by the trustee; however, this process seeks to remedy damage after it has occurred when it may already be too late.

Third, creation of this document may be a time-consuming, complex and expensive task. The attorney fees alone may be several thousand dollars. Besides the attorney fees, there are transfer fees, brokerage fees, recording fees, trustee fees, etc.

Additionally, in the event you require Medi-Cal benefits, the property in the trust is deemed to be available to you and may have to be spent first before you become eligible for Medi-Cal.

### **Joint Tenancy of Assets**

Joint tenancy is a form of ownership whereby two or more people own equal undivided interests in property. If one of the owners dies, the remaining owners continue to own the property without court approval or transfer documentation. While joint tenancy is efficient as a means of distributing assets to the co-owners at death, there are pitfalls. The consent of all owners is required for any action involving the property. If friction develops between joint owners, it may be difficult or impossible to utilize the resource. A jointly-held bank account may be attached by the creditor of any of the owners, or a joint owner may take all the funds out of the account without consulting the other owners. There also may be adverse tax consequences if a child's or spouse's name is added as a joint tenant to real property.

### Planning for Incapacity

While seniors are familiar with traditional estate planning, many have not considered what to do if they become disabled or incapacitated during their lifetime. The consequence can be loss of control over what decisions will be made and who will be making them. Planning will allow you to make financial and health care decisions without court intervention, ease the financial and emotional burden on your family, protect your resources if nursing home care is needed and give you control over decisions affecting your estate.

### Durable Power of Attorney for Assets

The state legislature created a statutory form for Durable Power of Attorney (DPA). This document allows you to name a person to manage your affairs for you in the event you become incapable of doing so yourself, without formally transferring title to your assets and without the requirement of court approval. This document can be as simple or as complex as you desire. You keep control over your assets until such time as you no longer can. The DPA must be created and may be amended or revoked at any time while you are still competent. The document should carefully define under what circumstances it will come into effect, e.g., who is to determine if and when you become incompetent.

The DPA is a private document and requires no court supervision. The person you name as your agent will have complete control over your assets and affairs, and no formal accounting procedures are required. Therefore, while the DPA is easy, cheap and flexible, you should be careful in selecting your agent. The court does have authority to revoke the DPA if it determines that there has been mismanagement. However, revocation may be too late to recover assets. Thus, it is important to consult an attorney regarding the utilization of the DPA, even though it can be utilized without an attorney's assistance.

While form DPAs are available from stationery and web sites, caution is advised if you use one of these, because they do not necessarily take into account the specific needs of your family or the unique requirements of your assets. Senior Legal Services Project can discuss your particular needs and draft a Uniform Statutory Form DPA, as appropriate, at no cost to San Luis Obispo County senior residents age 60 and over. Care should also be used in relying solely on any one bank's DPA form. Unless you have a Uniform Statutory Form DPA, financial institutions may reject another bank's DPA as not having their specific, required language. It is

important to check with your financial institution to determine what they will require.

### Advance Health Care Directive

The California legislature established the Advance Health Care Directive (AHCD) which permits you to make decisions now regarding your future health care. Medical technology has progressed to the point that we now have much more control over the dying process. This document allows you to make those decisions or appoint someone you trust to do it for you. Today patients are encouraged to make these decisions themselves, before they become incapacitated. A patient's own personal view and values should determine how much life-prolonging treatment he or she receives. When there is no hope of recovery, deciding whether to use life-sustaining technology is not really a clinical decision that the physician alone should make, but a philosophical one that the patient should determine.

An AHCD enables an individual to give another person legal authority to make medical decisions in the event of incapacity. It also allows one the ability to specify how he or she wants these decisions to be made. A person must be legally competent when creating this document; however, it will remain in effect throughout a person's mental or physical impairments. It is recommended that you discuss your AHCD with your agent(s). A copy of your AHCD should be given to your agent(s) and your medical care providers. Its location should be listed in your Vial of Life or in a readily accessible place.

Free copies of the Advance Health Care Directive are available from the Area Agency on Aging. Senior Legal Services Project can discuss your particular choices with you and draft a Statutory AHCD at no cost to San Luis Obispo County senior residents.

### POLST

The Physician's Order for Life-Sustaining Treatment (POLST) is a bright pink form that clearly states what kinds of specific medical treatment a person wants toward the end of life, based on a discussion with his or her doctor about the implication of certain treatments in light of the individual's particular condition and circumstances. Signed by a physician, nurse practitioner, or physician's assistant working under the supervision of a physician it is a physician's order, and is intended to prevent unwanted or medically ineffective treatment, reduce patient and family suffering and ensure the patient's specific wishes are honored. California law requires that the doctor's orders in a POLST must

## Legal Affairs

---

be followed by health care providers. The POLST complements the AHCD; it does not replace it. An AHCD appoints a legal health care decision-maker and is recommended for all adults, regardless of health status. A POLST form is recommended for a seriously ill person. As with your AHCD, you also should discuss your POLST with your agent(s). A copy of your POLST should be given to each of your medical care providers and frequented hospitals, and posted with your Vial of Life, in order to accompany you to each care facility necessary.

### **Conservatorship of Estate and Person**

If no trust, AHCD or DPA is in place, a conservatorship may become necessary. This is a court proceeding in which a conservator is named to become responsible for managing the affairs of someone else (the conservatee) who has been deemed incompetent to handle property and sometimes to make daily living decisions. The conservator must make a strict formal accounting to the probate court of all actions taken on behalf of the conservatee.

The potential conservatee has the right to have an attorney appointed to contest the proceeding. You may execute a written nomination of a particular conservator now, while you are competent, which the court must consider if and when the petition for conservatorship is ever filed. However, the court has broad discretion to select a conservator in the best interest of the proposed conservatee. You may also spell out your preferences regarding management and disposition of your assets by the proposed conservator. The court supervises the actions of the conservator who is required to act for your benefit and for those for whom you have a support obligation.

The proceeding is supervised by the court, which must approve all actions taken by the conservator. This provides protection for the conservatee, but has some drawbacks. There are delays, waiting for the formalities to be completed and the court to hear the matter. There are substantial costs to pay for all the court required services. All the proceedings are a matter of public record and many individual rights are lost to the conservatee.

There are private professional fiduciaries who will manage an estate for a fee. A list of professional fiduciaries in San Luis Obispo County is provided at the end of this section. The probate clerk at the Superior Court has a listing of private conservators that are registered with the Court. The public guardian may also be available to act as conservator

where a relative or other person is not able or willing. This usually happens if Adult Protective Services brings a suspected elder abuse situation to the court's attention, or where a conservatorship petition is brought under the provisions of the mental health code.

### **Conservatorship of the Person**

This petition seeks control over an incapacitated individual's personal life. The conservator is responsible for making sure the conservatee is properly fed, clothed and housed. The conservatorship is usually the last alternative considered, but may be necessary if the person is already unable to manage his/her own activities of daily living. If conservatorship of the person is requested, it is usually combined with conservatorship of the estate. A very strict definition of "incompetence" applies.

### **Representative Payee**

If you are unable to handle your own money, but not so incapacitated as to require a conservator, and your only income is from Social Security, you may appoint or have appointed, a Representative Payee. This person must be approved by the Social Security Administration. This person will receive your check, deposit it, and give you what funds he or she feels is appropriate. That person is also responsible to pay your legitimate bills and make sure you have the basic necessities, such as a place to live, food, health, clothing, etc. Call Social Security Administration for further information.

If you are caring for an incapacitated person without documentation, call Coast Caregiver Resource Center.

### **Immigration**

With the passage of welfare reform in 1996, the citizenship status of individuals is an important determinant of eligibility for publicly-funded programs. Programs which are means tested may be restricted to citizens and green card holders only.

As a result, many elderly and disabled non-citizens may not be eligible for these benefits, unless they are legal immigrants or under certain limited circumstances. To retain eligibility for some programs persons with legal status should consider citizenship. The citizenship process includes exams, processing, interview and an oath ceremony.

### **Agency Resources for Victims of Violence**

The following agencies are available for further assistance and services:



## Adult Protective Services (APS)

APS investigates reports of abuse, neglect and self-neglect of dependent adult (age 18-64) and elder abuse (65+) except when the abuse occurs in skilled nursing and residential care facilities (see LTC Ombudsman).

## Rise

Rise serves victims of domestic violence and sexual assault and provides assistance with obtaining temporary restraining orders, counseling, shelter services, advocacy and court accompaniment. All services are confidential and available in Spanish.

## Victim and Witness Assistance Program

Staff are available during regular business hours to provide services to victims of and witnesses to violent and property crimes, including:

- crisis intervention
- referrals
- information about the criminal justice system
- support through the court process
- intervention with employers and creditors when problems created by the crime are involved
- assistance in applying for reimbursement for medical and counseling expenses, lost wages or loss of support, and funeral expenses for victims of violent crime
- assisting in return of lost property

## Stand Strong

Women's Shelter Program provides counseling and shelter for victims of domestic violence and their children.

## 10 Tips to Make Sure Your Contractor Measures Up

1. Hire only state –licensed contractors.
2. Check a contractor's license number online at [www.cslb.ca.gov](http://www.cslb.ca.gov) or by calling 800-321-CSLB (2752).
3. Get at least three bids.
4. Get three references from each bidder and review past work in person.
5. Make sure all project expectations are in writing and only sign the contract if you completely understand the terms.
6. Confirm that the contractor has worker's compensation insurance for employees.
7. Never pay more than 10% down or \$1,000.whichever is less. Don't pay in cash.
8. Don't let payments get ahead of the work.
9. Keep a job file of all papers relating to your project, including all payments.
10. Don't make the final payment until you're satisfied with the job.

Source: Contractors State License Board  
[www.cslb.ca.gov](http://www.cslb.ca.gov) or 800-321-2752

## Directory

### **AARP Legal Services Network**

866-330-0753

<https://www.aarplsn.com/lsn/home.do>

Maintains a list of lawyers nationwide for persons aged 50 and older. Need not be an AARP member; AARP members get free initial consultations and reduced fees.

### **Adult Protective Services**

County of San Luis Obispo  
Department of Social Services  
805-781-1790 Regular Business Hours  
(844) 729-8011. (after hours, weekends, and holidays)

### **California State Bar**

[www.calbar.ca.gov](http://www.calbar.ca.gov)

### **California Bar complaint hotline**

800-843-9053

### **California Courts Online Self-Help Center**

[www.courts.ca.gov/selfhelp.htm](http://www.courts.ca.gov/selfhelp.htm)

### **California Rural Legal Assistance**

175 Santa Rosa Street  
San Luis Obispo, CA 93405  
805-544-7997  
Fax 805-544-3904

### **Coast Caregiver Resource Center**

Cottage Rehabilitation Hospital  
2415 De La Vina  
Santa Barbara, CA 93105  
805-543-9234  
805-569-8950 Ext 1  
[www.cottagehealth.org](http://www.cottagehealth.org)

### **Creative Mediation Services**

285 South St. Ste.J  
San Luis Obispo, CA 93401  
805-549-0442  
Fax 805-549-0654  
[info@creativemediation.net](mailto:info@creativemediation.net)  
Offers small claims and community mediation services.

### **Disability Rights of California**

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

Bay Area Regional  
1330 Broadway, Ste.500  
Oakland, CA 94612  
510-267-1200  
Fax 510-267-1201

Los Angeles Regional  
350 South Bixel St, Suite 290  
Los Angeles, CA 90017  
213-213-8000  
Fax 213-213-8001

Fresno Office  
567 West Shaw, Ste. C-3  
Fresno, CA 93704  
559-476-2000  
Fax 559-476-2001

### **District Attorney Victim and Witness Assistance Services**

County of San Luis Obispo District Attorney's Office  
1035 Palm St. Room 384  
San Luis Obispo, CA 93408  
805-781-5821  
866-781-5821  
Fax 805-781-5828

<https://www.slocounty.ca.gov/Departments/District-Attorney/Victim-Witness-Assistance-Center.aspx>

### **Domestic Partnership Registry**

Secretary of State  
PO Box 942870  
Sacramento, CA 94277-2870  
916-653-3984  
[www.sos.ca.gov/dpregistry](http://www.sos.ca.gov/dpregistry)

### **Family Law Facilitator**

1035 Palm Street 3rd Floor Atrium  
San Luis Obispo, CA 93408  
901 Park St. Rm. 112  
Paso Robles, CA 93446  
805-788-3418 Recorded Information  
[slocourts.net/self\\_help/family\\_law](http://slocourts.net/self_help/family_law)

Office Hours: By appointment after visiting legal clinic or workshops

Walk-in Legal Clinics in Paso Robles and SLO: Monday - Thursday 8:30 a.m. - 11:30 a.m.

Services: Free assistance in divorce, legal separation, nullity, paternity, restraining orders, guardianship and name change cases. Help obtain and modify child custody, visitation and support orders.

### **Health Insurance Counseling and Advocacy Program (HICAP)**

528 South Broadway  
Santa Maria, CA 93454  
805-928-5663  
Fax 805-925-9555

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

HICAP offers counseling appointments at various senior centers throughout the county. A list of these locations can be found on their website.

Assists with Medicare, related Insurance and Long Term Care Insurance issues.

### **Immigration**

#### **Catholic Charities**

3592 Broad Street, Suite 104  
San Luis Obispo, CA 93401  
805-541-9110

Assist in immigration and housing cases.

#### **United States Dept. of Justice**

312 North Spring Street, Suite 1200  
Los Angeles, CA 90012  
213-894-2400  
Fax 213-894-0141

[www.usdoj.gov](http://www.usdoj.gov)

This office provides information and assistance on obtaining needed forms, changing your status, becoming a permanent resident, and filing a visa petition for a relative.

This office can advise you of the status of a pending application. Provide date of birth, date of filing, and alien registration number.

#### **Law Library**

County Courthouse Annex  
1050 Monterey Street, Rm. 125  
San Luis Obispo, CA 93408  
805-781-5855  
Fax 805-781-4172

lawlibrarian@sloccl.org  
www.sloccl.org

## **Lawyer Referral & Information Service**

SLO County Bar Association  
PO Box 585  
San Luis Obispo, CA 93406-4840  
805-541-5502  
LRIS@slobar.org  
<http://slobarlr.org>

## **Probate Clerk at Superior Court**

805-781-5677  
To secure a private conservator from their registry.

## **Public Defender Services**

**San Luis Obispo Defenders**  
991 Osos Street, Ste. A  
805-541-5715  
Fax 805-781-3064

## **Public Guardian**

PO Box 1489  
San Luis Obispo, CA 93406  
805-781-5845  
Fax: 781-5566

## **Rise**

51 Zaca Lane, Suite 100  
San Luis Obispo, CA 93401  
1030 Vine Street  
Paso Robles, CA 93446  
855-886-RISE (7473) toll free, 24-hour crisis line  
Mailing Address: P.O. Box 630  
Paso Robles, CA 93447  
[contact@RISEslo.org](mailto:contact@RISEslo.org)

## **Senior Legal Hotline**

800-222-1753.  
Free state-wide hotline providing counsel and advice on most civil matters for seniors age 60+ for issues related to: public benefits, grandparents raising grandkids, consumer problems, advance health care directives, housing, elder abuse (including financial, senior scams, etc.). Bi-lingual receptionist available M-F 9-noon and noon-4:00. Available until 8 P.M. on Thursdays. Best to call early in the morning to ensure a same-day telephone appointment.

## **Senior Legal Services Project**

3437 Empresa Drive Suite D  
San Luis Obispo, CA 93401  
805-543-5140  
[info@slolaf.org](mailto:info@slolaf.org)

By appointment only for seniors age 60+ who reside in San Luis Obispo County . Call the main number for an appointment with an attorney in the main office, or at the senior centers located in San Luis Obispo, Nipomo, Morro Bay or Paso Robles.

## **Small Claims Advisor**

San Luis Obispo Courthouse  
1050 Monterey St., Rm 223  
San Luis Obispo, CA 93408-2006  
805-781-5856 Ext. 3  
Fax 805-781-1173

<https://www.slocounty.ca.gov/Departments/District-Attorney/Special-Prosecutions/Services/Small-Claims-Court-Advisory.aspx>

See also California Court Online Self help Center: [http://slocourts.net/self\\_help/small\\_claims](http://slocourts.net/self_help/small_claims)

## **Social Security Administration**

San Luis Obispo District Office  
3240 S. Higuera St.  
San Luis Obispo, CA 93401  
1-855-207-4865  
TTY 800-325-0778  
[www.ssa.gov](http://www.ssa.gov)

## **Stand Strong**

805-781-6401  
805-781-6400 24 hour hotline  
805-781-6418 Legal Assistance  
[standstrongnow.org](http://standstrongnow.org)

Stand Strong offers services such as counseling, legal assistance, support groups, and transitional housing for those affected by domestic violence.



# Long Term Care

---

**T**he housing industry has responded to the need for enhanced housing services, such as dining room meals, housekeeping and transportation, by developing housing facilities that provide these amenities. There are differing degrees of amenities providing options for consideration.

Some people will stay in their own homes and have home care services brought to them. Other individuals will choose to relocate to housing facilities that provide the services desired.

## Retirement Communities

Retirement Communities are apartment complexes for active seniors who are interested in group and social events, but do not need personal or medical care. Often, home maintenance, housekeeping and meals are provided.

## Assisted Living Communities

A special combination of housing and personalized supportive services offered in a residential setting. Supportive services may include meals, laundry, housekeeping, transportation and activities. Residents live in apartments but enjoy group dining and other activities.

## Residential Care Facilities for the Elderly

Residential care facilities for the elderly are licensed facilities that can be single family homes where residents rent out a room, or apartment style locations with 20 - 200 individual rooms/apartments. Also known as “rest homes,” “board and care,” or “retirement homes,” residential care refers to the facilities which do not provide medical or nursing care but which offer room, board, and daily assistance with dressing, eating, personal hygiene, health maintenance, supervision of prescribed medication, transportation and other activities.

The facilities are licensed and inspected by the California Department of Social Services. They are visited regularly by the Long-Term Care Ombudsman Services of San Luis Obispo County. To receive a list of residential care facilities in San Luis Obispo County, call the Ombudsman program at 805-785-0132 or check their website at [Ombudsmanslo.org](http://Ombudsmanslo.org) (resources).

Nursing Homes/Skilled Nursing Facilities (SNF) Also known as “nursing homes” or “convalescent hospitals,” skilled nursing facilities are required to provide continuous (24-hour-a-day) nursing supervision by registered or licensed vocational nurses. SNFs provide medical, nursing, dietary,

pharmacy and personal care as prescribed by the patient’s physician. In addition, physical, occupational, and therapies can be provided. These facilities are licensed by the California Department of Public Health and inspected annually. In addition, the Long Term Care Ombudsman program visits the facilities regularly to monitor the health, safety and quality of life of the residents.

## When Facility Residents Have Complaints, Who Will Solve Them?

In even the most reputable facilities, residents have complaints about services or living conditions. The resident and/or a family member should first discuss the complaint with the facility’s administration. Often the problem can be resolved quickly. If not, contact the local Long Term Care Ombudsman (805-785-0132), whose role it is to investigate and resolve complaints made on behalf of care facility residents.

Another source of help may be the state agency responsible for licensing the nursing home or residential care facility. The State Department of Public Health is responsible for licensing and certifying Medicare/Medi-Cal skilled nursing facilities. The State Department of Social Services, Community Care Licensing Division, is responsible for licensing and inspecting residential care facilities.

## What to Look for in a Nursing Home

You cannot gauge the quality of a nursing home without making at least one, and preferably several, personal visits. Walk around the facility and grounds to see how well they are maintained, how comfortable the residents seem, and how the staff interacts with them. You may want to review and take a checklist when you visit the nursing home or call the staff for more information.

## Find Out What the Experts Say

When considering any nursing home, ask to see the most recent annual state licensing report on the facility. You can also get information regarding the facility’s licensing history at [www.medicare.gov](http://www.medicare.gov) (click on Nursing Home Compare) or call 800-Medicare. The reports and any citations are also available at the Long Term Care Ombudsman office for all San Luis Obispo County facilities.

## Placement Assistance

Long Term Care (LTC) Ombudsman Services provides information and assistance to persons who are faced with making decisions about appropriate

levels of care, available facilities and other concerns having to do with placement of a friend or family member. This service is free of charge and available for both skilled nursing facilities and residential care facilities for the elderly. Ombudsman can answer questions that you may have about long-term care, provide a list of care facilities in San Luis Obispo County, and give referrals to other counties and special care facilities state-wide. The LTC Ombudsman service also provides advocacy for facility residents, information about Advance Health Care Directives and witnesses the forms for care facility residents. Please note that the Ombudsman program is not able to provide opinions regarding the facilities.

As much as possible, it is important to involve the older person in the decision-making process. If a care facility is the best solution, enlist the help of your physician and any friends or relatives who have used nursing home services in your area. Call the Long Term Care Ombudsman or the Area Agency on Aging (805-541-0384) for lists of all facilities in SLO County as well as a checklist to use in making a selection. LTC Ombudsman can be reached at 805-785-0132 or via their website at [Ombudsmanslo.org](http://Ombudsmanslo.org).

Local businesses are available that provide free placement assistance through tours of local facilities and provision of a Guide for Senior Living. The placement agencies are private businesses and do receive a commission from the facilities when they place a client.

## Uncover Any Hidden Costs

Nursing homes bill residents for two types of charges: daily rates for room, board and some nursing services; and extra charges for any service not included in the basic rate, such as therapies, wheelchairs, dental care, hand-feeding or care for incontinent residents.

It is important to know that federal regulations require any nursing home that participates in Medicare or Medi-Cal to provide complete information about basic rates and all extra charges.

Find out whether your private health or long term care insurance covers any or all of the costs of nursing-home care; most do not. If, however, you are counting strictly on Medicare or Medi-Cal, be certain you know exactly what services will and will not be covered before you sign a contract with any nursing home.

HICAP (Health Insurance Counseling and Advocacy Program) can assist you in understanding

your long term care insurance policy. Contact them for free one on one counseling. HICAP has counseling sites throughout San Luis Obispo County. HICAP can be reached at 800-434-0222 or 805-928-5663.

## What Happens If the Money Runs Out?

Nursing homes that are licensed for Medicare and Medi-Cal cannot require residents to move out if savings are exhausted and the resident now qualifies for Medi-Cal. It is wise to contact your local social services office as soon as possible to find out the requirements for Medi-Cal eligibility. To learn more about eligibility for Medicare/Medi-Cal coverage of nursing homes, see Financial Matters section. If you or a loved one is being evicted from a care facility for changing pay sources or other reasons, LTC Ombudsman can help with improper evictions.

## Admission Agreement

### Know the Contents of Your Contract

The admission agreement between a nursing home and its residents constitutes a legal contract. Older persons and their families should understand fully all of the agreement's provisions, including the right to negotiate new terms and their right to sue if the agreed terms are violated. A lawyer's review of any nursing home agreement before it is signed can point out possible future problems.

Nursing homes usually require that someone sign as Responsible Party for the resident. This is generally the person checking the resident into the nursing home. This person can be the resident, a spouse or other member of the family, a friend or an associate. The Responsible Party is usually the first person contacted if the resident has a change in condition or an emergency. This is not the same as Cosigning. Generally, the Responsible Party is not required to pay any costs to the facility. Review the admissions agreement to be certain that you are not also signing as a Cosigner which is not a legal requirement in California. Signing as a Cosigner may obligate you to pay for any costs not covered by insurance or the resident's private funds.

## Questions or Complaints?

In even the most reputable nursing homes, residents have complaints about services or living conditions. The resident and/or a family member should first discuss the complaint with the nursing home's staff. Often the complaint can be resolved quickly. If not, contact the local LTC Ombudsman whose role is to investigate concerns and resolve problems in the nursing home.

## Long Term Care

### Directory

#### Skilled Nursing Facilities

**Arroyo Grande Care Center**

1212 Farroll Ave.  
Arroyo Grande, CA 93420  
805-489-8137  
Fax 805-481-1534  
[www.arroyograndecare.com](http://www.arroyograndecare.com)

**Bayside Care Center**

1405 Teresa Drive  
Morro Bay, CA 93442  
805-772-2237  
Fax 805-772-2536  
[www.baysidecarecenter.com](http://www.baysidecarecenter.com)

**Bella Vista Transitional Care**

3033 Augusta Street  
San Luis Obispo, CA 93401  
805-544-5100  
Fax 805-544-7209  
[www.bellavistatransitional.com](http://www.bellavistatransitional.com)

**Danish Care Center**

10805 El Camino Real  
Atascadero, CA 93422  
805-466-9254  
Fax 805-466-6007  
[www.danishcarecenter.com](http://www.danishcarecenter.com)

**Mission View Health Center**

1425 Woodside Drive  
San Luis Obispo, CA 93401  
805-543-0210  
Fax 805-545-8216  
[www.missionviewhealthcenter.com](http://www.missionviewhealthcenter.com)

**San Luis Transitional Care**

1575 Bishop Street  
San Luis Obispo, CA 93401  
805-545-7575  
Fax 545-7584  
[www.sanluistransitionalcare.com](http://www.sanluistransitionalcare.com)

**Vineyard Hills Health Center**

290 Heather Court  
Templeton, CA 93465  
805-434-3035  
Fax 805-434-3065  
[www.vineyardhillshealth.com](http://www.vineyardhillshealth.com)  
Care facility advocacy and assistance to residents.

**Consumer Information****Long Term Care Ombudsman  
Services of SLO County**

3232 S. Higuera St., Ste. 101B  
San Luis Obispo, CA 93401  
805-785-0132  
Fax 805-785-0134  
[Info@ombudsmanslo.org](mailto:Info@ombudsmanslo.org)  
[www.ombudsmanslo.org](http://www.ombudsmanslo.org)

**Longtermcare.gov**

Website to help consumers see long term care planning options for their age group, including material on Medicaid eligibility for long term care. Sponsored by the U.S. Department of Health and Human Services State of California Care Facility Licensing Agencies

**Department of Public Health**

Licensing & Certification Program  
San Luis Obispo, Santa Barbara and Ventura Counties  
1889 N. Rice Ave., Ste. 200  
Oxnard, CA 93030  
805-604-2926  
800-547-8267  
Fax 805-604-2997  
[www.cdph.ca.gov](http://www.cdph.ca.gov)

**Department of Social Services**

Community Care Licensing  
6500 Hollister Ave., Ste. 200  
Goleta, CA 93117  
805-562-0400  
Fax 805-685-1820  
[www.cclcd.ca.gov](http://www.cclcd.ca.gov)

## Memory Care *with Compassion*

Our memory care community at Merrill Gardens at Santa Maria offers a homelike setting, individualized care and life enhancement activities that focus on culture, life history and ability of residents.



**Call today to schedule your personal visit.**

**(805) 863-9290**  
**[merrillgardens.com](http://merrillgardens.com)**

1220 Suey Road  
Santa Maria, CA 93454





**G**ood mental health is more than the absence of mental illness. Mental health is a state/condition characterized by a general sense of well-being and satisfying relationships with other people.

Growing older certainly involves a variety of life stressors that can lead to depression. Some people have trouble making the transition from full time productive careers to retirement. Others have been forced to retire because of chronic health problems or disability. For some, mounting medical bills threaten their future financial stability. The loss of a loved one, or serious illness in a lifelong friend, or in your life's partner, can add tremendous caretaking responsibilities, and also creates much sadness. Lack of mobility, either due to physical illness, or loss of driving privileges, can result in social isolation and loneliness. All these factors can lead to depression.

## Depression

Depression should not be confused with the transient feelings of unhappiness that everyone experiences, such as the periods of sadness associated with unhappy events and failures, or the emotional letdowns that occur commonly around holidays. Nor should depression be confused with the intense grief brought about by the loss of a loved one. Sadness and grief are normal and temporary reactions to life's stresses; time heals, the mood lifts, and people continue to function. Depression is not normal, at any age.

Individuals with true clinical depression do not feel better for weeks or months. Depression affects feelings, thoughts and behaviors. Symptoms of a clinical depression may include:

- Persistent sad, anxious or "empty" feelings
- Decreased energy, fatigue, being "slowed down"
- Loss of interest or pleasure in usual activities
- Sleep disturbances, (insomnia, early-morning waking, or oversleeping)
- Appetite and weight changes (either loss or gain)
- Feelings of guilt, worthlessness, helplessness
- Thoughts of death or suicide, suicide attempts
- Difficulty in concentrating, remembering, making decisions
- Chronic aches or persistent bodily symptoms that are not caused by physical disease.

Estimates of the occurrence vary widely; from 10 percent to 65 percent of the population report being depressed at some point in their lives. These varied estimates attest to the difficulties of

diagnosing depression. Symptoms of depression are often misdiagnosed or mistaken for the everyday problems of the aged. For example, the memory loss, confused thinking, or apathy symptomatic of dementias may be due to depression. On the other hand, the early awakening and reduced appetite typical of depression are also evident among many persons who are not depressed. Further complicating diagnosis, elderly persons rarely admit feelings of depression, even though they may have cause to be depressed. Often they incorrectly attribute their depressive symptoms to physical ailments, and either ignore them or seek inappropriate treatment.

Depression does accompany many of the illnesses that afflict older persons, such as Parkinson's disease, cancer, arthritis, and the early stages of Alzheimer's disease. Treating depression in these situations can reduce unnecessary suffering and help afflicted individuals cope with their medical problems. Some medications or inadequate diets can also cause depression.

Careful observation by a knowledgeable person, in addition to sophisticated medical evaluation, may be necessary to recognize the depressed older person. A physician attempting to differentiate between dementia and depression may call on family members or longtime friends for information on the patient's history, since the onset of depression is usually more sudden than the slow and gradual process of dementia. Also, the individual with organic problems typically minimizes loss of mental function such as memory, while the depressed person exaggerates the loss.

Appropriate treatment of the depressed older person, as with younger individuals, can bring significant relief and offer a new lease on life and renewed productivity. There is no justification for anyone of any age to suffer needlessly from depression because of lack of treatment.

## The Grieving Process

Grief is a natural accompaniment to any significant loss in our lives. The grieving process may include feelings of shock or numbness, anger or irritation, fear or anxiety in addition to sadness. Having these feelings after the loss of a loved one is natural.

Feelings associated with grieving are also common with other losses as well; for example, retirement (loss of job, social status, role as provider, level of income, etc.) or illness (loss of ability to function as before, loss of mobility, of physical stamina or energy, loss of certain activities and social contacts). Taking on the role of becoming a caregiver to a

# Mental Health/Counseling/Support Groups

---

disabled or ill spouse or other family member can also trigger feelings of anger, fear or sadness. As the caregiver copes with the loss of the kind of relationship s/he used to have with the person, many feelings may arise, some unwelcome or even overwhelming.

Even though feelings of grief may be normal, there is support available which can prevent these feelings from becoming a more serious depression or affecting an individual's ability to function. Research (and common sense) has shown that there are certain steps that can be taken to enhance mental and emotional well-being. Primary among these is peer support. We need other people with whom we interact and connect and from whom we can give and receive care. Getting together with others who share your concerns and commit to taking positive steps to support each other can be very powerful medicine.

## Treatment

As with all illness, there are a variety of ways to treat mental illness. If the illness has gone untreated for a long period or the symptoms of the illness are threatening an individual's safety, hospitalization may be the best course to assess the need, stabilize the individual, and determine a follow-up outpatient treatment plan.

Another course of treatment may be individual, couple, group, or family counseling with a trained professional. Within San Luis Obispo County there are many fine counseling agencies and private therapists. There are many kinds of counselors and therapists in California.

Psychiatrists are M.D.s who usually (though not always) treat psychological symptoms with medication. Psychologists (Ph.D.) are more likely to use individual or group therapy as a means of treatment and Marriage Family Therapist (MFT) are specially trained to view the individual within the context of his/her family or environment. Licensed Clinical Social Workers (LCSW) are also trained to provide psychotherapy.

## Hoarding

What is hoarding? Hoarding is the acquisition of and failure to discard possessions that appear to be useless or of limited value. This chronic compulsive collecting can overrun a living space and create significant distress for the collector or other household residents. Often, collectors remark that items have (1) "sentimental" value or attachment, or (2) instrumental value (I may need it someday.), or

(3) intrinsic appeal (It is beautiful). Hoarding may be accompanied by one or more of a host of mental conditions such as depression, obsessive compulsive disorder, dementia, and attention deficit disorder.

Who is the typical hoarder? Men are twice as likely as women to hoard. The condition knows no boundaries, it effects people of all ages, educational levels and economic classes.

What are the consequences of hoarding? In its benign manifestation, it is not threatening and may only be a topic of family joking. But as bags of used tissues, old newspapers and garbage amass to crowd out living space and vermin begin to nest in the clutter, the residents begin to face health and safety issues.

Why is hoarding of concern to caregivers? Besides the health and safety issues related to a residence overrun with litter, a caregiver may use the chronic collecting behavior as an opportunity for a dialogue with the collector who may gain insight into and perhaps control of the behavior. While cognitive therapy has been a useful technique, hoarders are often stubbornly resistant to any changes.

How do you respond to hoarding? Chronic compulsive collecting is a complicated behavior because the collector may be ashamed, feels overwhelmed, has a cognitive impairment or a personality disorder. Avoid blaming or taking responsibility for the collector. Instead, educate yourself and talk with mental health experts and find sources of emotional support for yourself if you are distressed by the hoarding behavior. When a clear danger exists for residents of the living space, contact Adult Protective Servient. A coordinated thoughtful intervention by professionals from mental health and public safety usually works best.

## Support Groups

Support groups consist of people with similar needs or goals who have come together to share information, coping skills and offer each other emotional support. Some support groups are "self-help" and do not include professional helpers. These groups depend exclusively on the expertise developed by the people involved in the group, or people who have experienced a particular life challenge in common. Other groups are organized by professional organizations, and meetings are facilitated by staff.

Support groups have grown in popularity with the idea that people who have experienced a similar difficulty, problem or challenge can most effectively

help others in the same situation. As the value of support groups has become more widely known and appreciated, groups that address a variety of issues have evolved. There are groups for persons dealing with a wide range of life challenges, or for the people who support or care for them.

Support groups can be a valuable emotional support network. In the right group, you will find many people who have experienced the same problems,

frustrations or anxieties that you may find yourself feeling. Very often someone in the group has discovered a resolution or effective coping tool and they are happy to share with everyone what has worked for them and what may work for you too. Support groups will help you feel less isolated and alone. It may be helpful just knowing that others understand your difficulties and can be there to offer encouragement and support.

## Family Therapy

Family therapy is based on the belief that the family is a unique social system with its own structure and patterns of communication. These patterns are determined by many things, including the parents' beliefs and values, the personalities of all family members, and the influence of the extended family (grandparents, aunts, and uncles). As a result of these variables, each family develops its own unique personality, which is powerful and affects all of its members.

Family therapy is based on the following concepts as well.

- Illness in one family member may be a symptom of a larger family problem. To treat only the member who is identified as ill is like treating the symptom of a disease but not the disease itself. It is possible that if the person with the illness is treated but the family is not, another member of the family will become ill. This cycle will continue until the problems are examined and treated.
- Any change in one member of the family affects both the family structure and each member individually.

Health professionals who use the family systems model in caring for people always consider the whole family. They view any problem in one member as a symptom of change or conflict in the group.

A family therapist:

- Teaches family members about how families function in general and, in particular, how their own functions.
- Helps the family focus less on the member who has been identified as ill and focus more on the family as a whole.
- Helps to identify conflicts and anxieties and helps the family develop strategies to resolve them.
- Strengthens all family members so they can work on their problems together.
- Teaches ways to handle conflicts and changes within the family differently. Sometimes the way family members

handle problems makes them more likely to develop symptoms.

During therapy sessions, the family's strengths are used to help them handle their problems. All members take responsibility for problems. Some family members may need to change their behavior more than others.

Family therapy is a very active type of therapy, and family members are often given assignments. The number of sessions required varies, depending on the severity of the problems and the willingness of the members to participate in therapy. The family and the therapist set mutual goals and discuss the length of time expected to achieve the goals. Not all members of the family attend each session.

People who participate in family therapy sessions learn more about themselves and about how their family functions. Anyone who has a condition that interferes with his or her life and the lives of family members may benefit from family therapy. Usually, the better the family functions, the lower the stress level for the person with the health problem.

Family therapy has been used successfully to treat many different types of families in many different

Family therapy is useful in dealing with relationship problems within the family and may help reduce symptoms such as eating disorders or alcohol use problems. But more specific types of therapies, such as cognitive-behavioral therapy or medicines, may be needed too.

Family therapy can make some problems worse if it is not guided appropriately by a well-trained counselor. Therapy may not sufficiently resolve issues if it is stopped too soon. Family therapy may be less effective if one family member refuses to participate.

For the best results, all family members need to work together with the therapist toward common goals. But if one member refuses to attend sessions, other family members can still benefit by attending



# Mental Health/Counseling/Support Groups

## Directory

The Directory is presented in sections that reflect the type of service available.

This includes:

- I. Crisis Intervention and Mental Health Support
- II. Volunteer Hospice Services
- III. Outpatient Services
- IV. Low Cost Services
- V. Support Organizations
- VI. Addiction/Substance Abuse Services
- VII. Support Groups

### I. Crisis Intervention and Mental Health Support

#### SLO Hotline

800-783-0607

24-hour crisis intervention, and information.

#### San Luis Obispo County Mental Health Services

800-838-1381

Call for psychiatric care and evaluation for treatment. A central access point for all Medi-Cal mental health services is provided through this 24-hour number.

#### The Friendship Line

Crisis Intervention Program for the Elderly

800-971-0016

24-hour telephone Hotline

Confidential telephone discussion for people 60+ who may be lonely, isolated, grieving, depressed, anxious, and/or thinking about death or suicide, their caregivers and/or younger disabled adults.

### II. Volunteer Hospice Services

#### Hospice of San Luis Obispo County (Hospice SLO)

1304 Pacific Street  
San Luis Obispo, CA 93401  
805-544-2266

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

Paso Robles Office  
517 13th Street  
Paso Robles, CA 93446  
805-226-5641

Provides individual and family counseling for anyone dealing with the loss of a friend or family member, or for a person with a serious or life threatening illness, or their family members. Counseling is offered for children, teens and adults. There is no fee for any of the counseling services.

#### Na. Hospice & Palliative Care Organization

1731 King, Ste 100  
Alexandria, VA 22314  
703-837-1500  
Fax 703-837-1233

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

Provides free consumer information on hospice care and puts the public in direct contact with hospice program.

### III. Outpatient Services

#### Calm, Clear and Connected

PO Box 15101  
San Luis Obispo CA 93406  
805-544-2273  
805-466-4681

[calmclearandconnected.com](http://calmclearandconnected.com)

Psychotherapy/counseling of adults, children and families.

#### Community Health Centers

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

CHC operates 28 state-licensed clinical sites in San Luis Obispo and northern Santa Barbara counties.

To contact a specific Community Health Center site, please call our Navigation Center toll-free at 1-866-614-4636.

#### San Luis Obispo County Mental Health Clinics

2178 Johnson Avenue  
San Luis Obispo, CA 93401  
805-781-4700

North County  
5575 Hospital Drive  
Atascadero, CA 93422-4264

805-461-6060

#### South County

354 S. Halcyon Rd.  
Arroyo Grande, CA 93420-2565  
805-473-7060

Medi-Cal accepted at County clinics.

#### Transitions-Mental Health Association

Mailing Address  
PO Box 15408  
San Luis Obispo, CA 93406

Physical Address  
784 High Street  
San Luis Obispo, CA 93401  
805-540-6500  
Fax 805-540-6501

[www.t-mha.org](http://www.t-mha.org)

Community based mental health support groups, classes, and activities for adults and seniors, provided at Wellness Centers located in Arroyo Grande, San Luis Obispo, and Atascadero. Education and support for family members is also available. Public education, including Mental Health First Aid and suicide intervention training, provided throughout area. No cost; no referral necessary.

### IV. Low Cost Services

#### Cal Poly Community Counseling Service

756-1532  
Fax 805-756-6525

Offers short-term counseling and consultation for individuals, couples, child and family to San Luis Obispo County residents who do not qualify for County Mental Health Services or who cannot afford private psychotherapy. Services are provided by graduate students pursuing the Master of Science Degree in Psychology and MFT license under supervision of licensed faculty.

#### Community Counseling Center

1129 Marsh St.  
San Luis Obispo, CA 93401  
805-543-7969  
Fax 805-543-0859

[www.cccslo.com](http://www.cccslo.com)

# Mental Health/Counseling/Support Groups

Low cost short-term counseling for individuals, couples and families. Bilingual counselors available.

## **Wilshire Community Services**

### **Senior Peer Counseling Program**

285 South St., #J  
San Luis Obispo, CA 93401  
805-547-7025 ext. 14  
Fax 805-547-7030

Seniorpeer@wilshirehcs.org  
www.seniorpeercounseling.org

Provides supervised trained volunteers 55 and over for confidential, free, in-home peer counseling and emotional support to seniors.

## **Wilshire Community Services - Clearings Program**

805-547-7025 Ext. 14.

www.wcsclearings.org

Early depression screening for seniors.

## **Still Blooming**

3940-7 Broad St.  
San Luis Obispo, CA 93401  
818-554-0326  
Betsy Bloombaum, MSW, LCSW  
Stillblooming365@gmail.com  
Stillblooming.net

Providing affordable concierge In-home therapy and counseling services for long-term and crisis concerns to individuals, couples and families. Specializing in older adults and their caregivers. Social work resources and linkage services available. Senior discount and sliding scale.

## **V. Support Organizations**

### **National Alliance on Mental Illness**

PO Box 3158  
San Luis Obispo  
805-543-1825  
namisanluisobispo@gmail.com  
www.namisol.org

NAMI SLOCO is a charitable non-profit organization of consumers and families and friends of people with severe mental illnesses. Members provide educational and emotional support for each

other and advocate for better understanding, treatment and care of people with mental illness.

Alzheimer Association  
3232 S. Higuera St., Ste 101A  
San Luis Obispo, CA. 93401  
805-547-3830  
Fax 805-784-9400

www.alz.org

Provides education and support services for individuals, families and caregivers. Has a 24/7 Helpline, consultation services and support groups.

### **Coast Caregiver Resource Center**

Cottage Rehabilitation Hospital  
1528 Chapala Street, Ste. 302  
Santa Barbara, CA 93101  
805-962-3600 ext.14  
888-488-6555

info@coastcrg.org  
www.sbc.org

Service directed to families of brain-impaired adults, such as Alzheimer's, stroke, Parkinson's, head injury, etc. Also has special program for family caregivers

## **VI. Addiction / Substance Abuse Services**

### **SLO County Drug & Alcohol Services**

805-781-4275

The San Luis Obispo County Drug & Alcohol Services Division offers a variety of services and programs to help people with drug and alcohol problems, including public walk-in clinics, outpatient treatment, and court-mandated programs.

### **Balance Treatment of San Luis Obispo**

1551 Bishop Street, Ste. 130-A  
San Luis Obispo, CA 93401  
805-548-2200

### **Cottage Outpatient Center**

1035 Peach Street #203  
San Luis Obispo, CA 93401  
805-541-9113

Offering a comprehensive range of structured services in an outpatient setting that allows the patient to remain at home and continue with work during treatment. Services include: Free Initial Assessments; Intensive Outpatient Program; Case Management; Family Involvement; Back to Work Programs; Women's Groups.

## *STILL BLOOMING*

### ***Affordable Concierge Therapy***

**Betsy Bloombaum, MSW, LCSW**

### **In-Home Therapy & Counseling Services to Older Adults & Caregivers**

*SENIOR DISCOUNT and SLIDING SCALE*

**818-554-0326**

Grief & Loss Issues,  
Acute & Chronic Concerns, Mood Changes,  
Social Work Linkages

***website: stillblooming.net***

***email: stillblooming365@gmail.com***

# Mental Health/Counseling/Support Groups

---

## **Cottage Residential Center**

316 W. Montecito  
Santa Barbara  
805-569-7422

Offers residents a reasonable cost alternative to recovery in a hospital setting, with the resources of a major medical center close by. The program provides medically supervised care and is open to men and women 18 years and older.

## **Ken Starr, MD - Wellness Group**

107 Nelson Street  
Arroyo Grande, CA 93420  
805-242-1360

## **San Luis Obispo Addiction Recovery Center**

1223 Higuera St,  
San Luis Obispo, CA 93401  
805-541-0632

Offering medically assisted detox, outpatient services, and group therapy.

## **VII. Support Groups**

The following is a list of support groups throughout San Luis Obispo County. Sometimes the day, time or location of a meeting changes, so it's best to call the contact person for current information; sometimes the contact person changes, but you can still find the group at the place, day and time listed. All groups listed offer free or low-cost services. New groups are always forming.

### **Adult Children of Aging Parents**

805-543-7969

Support group, sponsored by Community Counseling Center. Call for meeting times.

### **Adult Children of Alcoholics**

<http://www.meetings.adultchildren.org>

Support groups throughout County, check website for meeting times.

### **ACCESS Support Network**

805-781-3660  
800-491-9141  
Fax 805-781-3664

asn@asn.org

A clinical support group for those who have tested positive to the AIDS antibody test, or who have HIV or AIDS. Not a drop-in group. Also have benefits counselor, housing services and health counselor. Call for information.

### **Al-Anon Family Groups**

(682) 400-3033

[www.al-anon.org](http://www.al-anon.org)

A fellowship of relatives and friends of alcoholics.

### **Alcoholics Anonymous**

1137 Pacific St., Ste. B,  
San Luis Obispo, CA 93401  
805-541-3211 24-hour answering machine

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

Over 200 meetings held each week in San Luis Obispo. For information call numbers above

### **ALS Support Group**

1-866-750-2572

[careservices@alsagoldenwest.org](mailto:careservices@alsagoldenwest.org)

Support group for those who have Lou Gehrig's Disease (Amyotrophic Lateral Sclerosis) and their families and caregivers. Meets at Sierra Vista Hospital Auditorium.

### **Alzheimer's Support Group**

800.272.3900

For family members and other caregivers of people with Alzheimer's disease or related dementias. Trained staff available for impaired person while caregiver attends group by calling in advance. Several groups meet monthly throughout the County.

### **American Lung Association**

800-586-4872  
Fax 805-546-0892

Sponsors self-help programs for those wishing to stop smoking and support groups for those suffering from chronic lung diseases.

## **Anticipatory Grief: An Educational Support group**

277 South St., Ste R  
San Luis Obispo  
805-269-0141

This group is for anyone who is experiencing the anticipated loss of a loved one nearing death, and the complex emotions that may emerge. Monthly meetings. Sponsored by Wilshire Center for Grief Education and Healing.

## **Arthritis Foundation**

2261 Las Positas Road  
Santa Barbara, CA 93105  
805-563-4685  
Fax 805-687-1094

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

The Arthritis Foundation provides support/education groups, Arthritis Self Help Courses, PACE (People With Arthritis Can Exercise) classes, Twinges in the Hinges (warm water exercise) to all who are affected with arthritis. This includes the person with arthritis, family members, spouses and friends. Call for a class schedule or for information.

## **Caregivers of Cancer Patients & Survivors**

1941 Johnson Ave., STE 201A  
San Luis Obispo, CA 93401  
805-542-6234

1st and 3rd Thursday 6-7:30 p.m.  
at Hearst Cancer Resource Center

## **Cancer Support Community of the California Central Coast**

1051 Las Tablas Rd.  
Templeton, CA 93465  
805-238-4411

Provides emotional support and education to help people with cancer and their loved ones.

## **Family Ties**

6850 Morro Road  
Atascadero, CA 93422  
805-434-2449

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

Support groups for relatives raising children



# Mental Health/Counseling/Support Groups

## Hospice of San Luis Obispo County

1304 Pacific St  
San Luis Obispo, CA 93401  
544-2266

hospiceslo@hospiceslo.org  
www.hospiceslo.com

Provides support groups to those who have are experiencing or have experienced the death of a loved one. Support groups include: partner/widow bereavement support, bereaved parents support, suicide bereavement, general bereavement and support pet loss support. There is no fee.

## Huntington's Disease

800-345-HDSA  
888-HDSA-506

Support group. Also contact the Huntington's Disease Society of America at 800-345-HDSA.

## Muscular Dystrophy Association

805-560-7651

Provides support groups and diagnostic tests are provided to patients who may have MD.

## National Multiple Sclerosis Society

805-682-8783  
Fax 805-563-1489

www.nationalmssociety.org

Provides support group for clients and families, counseling for newly diagnosed, respite care, equipment loan and exercise classes.

## Local support group

Arroyo Grande  
805-343-6094

## Overeaters Anonymous

805-596-5033  
www.oacentralcoast.org

## Parkinson's Central Coast Support Group

805-543-7717  
805-541-1342  
www.parkinsons.org

Local support Group info available via Facebook: Parkinson's Central Coast Support Group

## Respiratory Care Center of Arroyo Grande Hospital

345 S. Halcyon Rd.  
Arroyo Grande, CA 93420  
805-489-4261 x4276

Meetings provide support and information for those with emphysema and other chronic obstructive pulmonary diseases. Meets at Arroyo Grande Hospital.

## Stroke Support Group

805-471-8102

Discussion of medical issues, coping strategies, and physical and emotional changes. For stroke victims, their families, friends and caregivers.

## Survivors of Suicide

805-544-2266 Hospice of SLO County

## Take Off Pounds Sensibly (TOPS)

805-466-1697

Support group for people trying to lose weight.

## Transitions-Mental Health Association

P O Box 15408  
San Luis Obispo, CA 93406-5408  
805-540-6500  
www.t-mha.org

Support groups for people experiencing depression, bi-polar disorder, anxiety, and other forms of mental illness. Weekly family support groups and orientation classes. Individual support and system navigation for adults and family members. No cost; no referral necessary.

## Tri County G.L.A.D.

805-644-6322  
805-644-6323 TTY  
Fax 644-6324

www.tcglad.org

Provides free services to deaf and hard-of-hearing individuals residing in San Luis Obispo. Services include: peer counseling, sign language classes, community education and advocacy.

## Widowhood Ministry of the Central Coast

Mission San Luis Obispo  
751 Palm St.  
San Luis Obispo, CA 93401  
805-781-8220

Bringing widows and widowers together in an Inter-faith environment.

## What YOU Can Do to Prevent Falls

Falls are not just the result of getting older. Many falls can be prevented. Falls are usually caused by a number of things. By changing some of these things, you can lower your chances of falling.

### You can reduce your chances of falling by following these tips:

1. Begin a regular exercise program.
2. Make your home safer.
3. Have your health care provider review your medicines.
4. Have your vision checked.

### Self Assessment for Fall Risk:

1. Have you fallen one or more times in the past six months?  
YES NO  
If so, how many times \_\_\_\_\_
2. Are you afraid of falling?  
YES NO
3. Do you feel unsteady when walking outdoors?  
YES NO
4. Do you get dizzy when you move your head quickly or sit up in bed?  
YES NO
5. Do you have any loss of feeling/tingling in your feet?  
YES NO
6. Do you difficulty performing daily household chores?  
YES NO
7. Do you have problems with your vision?  
YES NO  
If yes, do you get regular vision check-ups?  
YES NO
8. Are you currently taking more than 4 prescription medications?  
YES NO
9. Do you take medication to help you sleep, calm you down?  
YES NO

If you answered yes to two or more of these questions you make be at risk for falling. Please talk to your Physician about a fall risk assessment.

Source: CDC website

# Recreation and Volunteer Opportunities

---

**T**here are many special recreation activities. A good place to begin finding out about these activities is your nearest senior center, City Recreation Department or local YMCA.

Senior Centers may offer a variety of recreational activities. Call the center nearest you for specific information. See Senior Centers section of this Guide. The YMCA offers various physical recreation and therapeutic exercise programs geared to the needs of persons with physical disabilities and persons of all ages. Call to get information about classes and fees.

Adult education classes offered through the high school districts, the community colleges and local universities are other sources of activities.

## Travel Options

Amtrak, Greyhound, the airlines, and others have special discounts for senior citizens. Check with your travel agent or check directly regarding special tours and rates for seniors. See Transportation section.

Eldertreks provides exotic adventure for travelers aged 50 and over who are in good health. It provides small group departures to worldwide destinations. Trips include the services of experienced guides and naturalists. Some trips are operated in association with Elderhostel Canada. [www.eldertreks.com](http://www.eldertreks.com) or call 800-741-7956 for information.

Organizations that offer group travel for seniors or handicapped persons are available.

## Fishing Licenses

Yearly California fishing licenses are available from California Department of Fish and Wildlife. Discounts are available to seniors who are age 65 and over, on SSI, or on a limited income. If on SSI, application must be accompanied by Form 2458, completed by Social Security, to verify income. Last year's license can serve as proof of eligibility. Also available at several locales in San Luis Obispo- check [www.wildlifelicense.com](http://www.wildlifelicense.com).

The licensing period is January 1 through December 31. Reduced-fee fishing license applications may be obtained from the State Department of Fish and Wildlife at [www.wildlife.ca.gov](http://www.wildlife.ca.gov). A fishing license may also be purchased from any tackle or sporting goods store. Senior discounts are not offered at store locations.

## Camping

San Luis Obispo County Parks (781-5930) may be used on a first-come, first-served basis. There are senior rates. Reservations are available at the county parks for large groups.

A variety of discount passes are available. A Golden Bear Pass is issued at any state park for a \$5 fee and is valid for day-use only and must be renewed yearly. To qualify for the Golden Bear Pass you must be 62 or older and be an SSI recipient or have a monthly income of no more than \$935 (single) or \$1,751 (couple). State Park day use fees range from \$5.00 to \$10.00. Seniors 62+ receive a \$1.00 discount for vehicle parking. Both Federal and State Park camping reservations are made through Reserve California at 800-444-7275.

## Disabled Discount Pass

This pass is issued at San Luis Obispo Coast District Office or can be applied for by mail. The pass is \$3.50 and good for life. The form can be found online at [www.parks.ca.gov](http://www.parks.ca.gov) and entitles you to a 50% discount on all park uses, all year (except already reduced fees). Does not include Hearst Castle (San Simeon).

More information can be obtained by calling 927-2065, the District Office for California State Parks.

An Access Pass may be issued to U.S. citizens or permanent residents that have been medically determined to have a permanent disability that severely limits one or more major life activities. This is a pass, valid for the lifetime of the pass owner, and is free. This pass is honored by The Forest Service, The National Park Service, Fish and Wildlife Service, Bureau of Land Management, and Bureau of Reclamation, where entrance or standard amenity fees are charged. You may obtain the pass in person at any Federal Park where the official issuing the Access Pass reviews the documentation of your disability and verifies your residency. The pass can also be ordered online, with proper documentation. See [www.nps.gov/findapark/passes.htm](http://www.nps.gov/findapark/passes.htm) for more information and application forms.

## Disabled Veterans Pass

Pick up the application at the District Office or online at [www.parks.ca.gov](http://www.parks.ca.gov). It must be completed and forwarded to Sacramento. If approved, you are eligible for free camping. Pass is free to veterans. More information can be obtained by calling 927-2065, the District Office for California State Parks.

## Senior Pass

When you visit a National Park you may request a Senior Pass. A Senior Pass is available to U.S. Citizens and permanent residents who are 62 and older. It provides access to recreation areas managed by five Federal agencies. The cost is \$10 and it is valid for the lifetime of the pass owner. The pass must be obtained in person because you must verify your age and residency. The Senior Pass gives you free admission to the national parks and may provide a 50% discount on camping fees. More information can be obtained online at [www.fs.fed.us](http://www.fs.fed.us) or by calling 481-1280 for the Arroyo Grande U.S. Forest Station.

## Fitness Resource Guide

The Active Aging Task Force of San Luis Obispo County has prepared a Fitness Resource Guide, 'Be Active For Life', to promote physical activity among those 50 and over by increasing awareness of the many fitness programs and activities offered throughout the County. The Guide is available in both English and Spanish. You can pick up the guide at a senior center, city recreation program, on the web ([www.centralcoastseniors.org](http://www.centralcoastseniors.org)) or by telephoning the Area Agency on Aging at 800-510-2020.

## Special Needs Recreation

Many recreational activities are available to people with special physical, psychological or neurological circumstances. These activities are often sponsored by specific disease associations such as the Ostomy Association through Rehabilitation Programs or through senior centers. For assistance in finding a club, sport, or other activity to meet your needs, call Senior Connection at 800-510-2020.

Check with the city recreation departments, local YMCA's and private health clubs to see if they offer adaptive programs (specially designed programs for the disabled and the individual recovering from an illness). Additionally, a recreational and therapeutic horseback riding program exists in San Luis Obispo and Santa Barbara for handicapped persons of all ages.

## Volunteer Options

Everyone is a winner when seniors volunteer; benefits accrue to both individual volunteers and the organizations that receive their services. A wide variety of human service programs, non-profit and public agencies, rely on volunteers, to accomplish their stated mission or expand the services provided to clients. Opportunities exist in almost any field in

which you have training, talent or interest. Almost all of the programs in this Guide use volunteers.

Senior Volunteers Services/RSVP (Retired & Senior Volunteer Program) is a non-profit agency for persons 55 and older who want to use their lifetime of experience in useful service to others in the community. They will match your special skills with organizations in your area that can utilize your abilities. Examples of involvement include: grocery shopping for frail older persons, data processing, working with police and sheriff's departments, services to veterans, as well as city and government agencies. Food Banks and Senior Nutrition Programs, schools, libraries, environmental agencies, museums, and parks departments always need volunteers, and short-term assignments are available too.

There are no dues to pay and benefits such as supplemental insurance coverage in the areas of accident and personal liability are offered to RSVP volunteers who regularly report their hours of service to RSVP. There is no cost to the volunteers or the agencies being served. Three informative newsletters throughout the year, weekly e-mail contact (for those who prefer), and an annual recognition event are ways that ongoing communication is fostered. Call 544-8740 or go online to [www.RSVPCentralCoast.org](http://www.RSVPCentralCoast.org) for more information.

You may also want to consider auxiliary services at a hospital or medical clinic, or docent opportunities at most libraries; or contact the organization that is of most interest to you and ask if they have a need for volunteers.



# Recreation and Volunteer Opportunities

## DIRECTORY

### Recreation

#### CA Dept. of Fish and Wildlife

1416-9th Street, 12th Floor  
Sacramento, CA 95814

916-445-0411

[www.dfg.ca.gov](http://www.dfg.ca.gov)

#### CA Parks and Recreation

##### District Office

San Luis Obispo Coast District  
Office

750 Hearst Castle Road  
San Simeon, CA 93452-9741  
805-927-2065

#### City Recreation Departments

1221 Ash St.  
Arroyo Grande, CA 93420  
805-473-5474

6500 Palma  
Atascadero, CA 93422  
805-461-5000

154 South 8th St.  
Grover Beach, CA 93433  
805-473-4580

1001 Kennedy Wy.  
Morro Bay, CA 93442  
805-772-6278

600 Nickerson Dr.  
Paso Robles, CA 93446  
805-237-3988

760 Mattie Rd  
Pismo Beach, CA 93449  
805-773-7039

1341 Nipomo St  
San Luis Obispo, CA 93401  
805-781-7300

#### ElderTreks

26 Clinton St.  
Toronto, Ontario, Canada M6J2N9  
800-741-7956

[www.eldertreks.com](http://www.eldertreks.com)

#### Travel Medicine & Immunization Center

Center for Disease Control  
800-232-4636

[www.cdc.gov/travel](http://www.cdc.gov/travel)

Free information available on  
immunization requirements.

#### U.S. Forest Service

800-832-1355

[www.fs.fed.us](http://www.fs.fed.us)

Call for information about special  
passes for seniors, disabled and  
veterans.

#### YMCA

Young Men's Christian Association  
1020 Southwood Dr.  
San Luis Obispo, CA 93401  
805-543-8235

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

### Volunteer

#### Senior Volunteer Services/RSVP

660 Pismo St.  
San Luis Obispo, CA 93401  
805-544-8740

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

Countywide clearinghouse for  
volunteer opportunities. Matches  
persons aged 55 and over with  
volunteer opportunities in over  
180 service agencies. Will match  
your skills, interest and experience  
with the needs of an organization  
to find a satisfying match. No fee  
to the agency(ies) or the volunteer.

## Live Happy at Merrill Gardens

Whatever you're looking for, chances are you'll  
find it at Merrill Gardens. Fitness classes, book  
clubs, discussion groups, happy hours—  
*it's all happening right here.*



Call today to schedule your personal visit.

(805) 863-9290  
[merrillgardens.com](http://merrillgardens.com)

1220 Suey Road  
Santa Maria, CA 93454

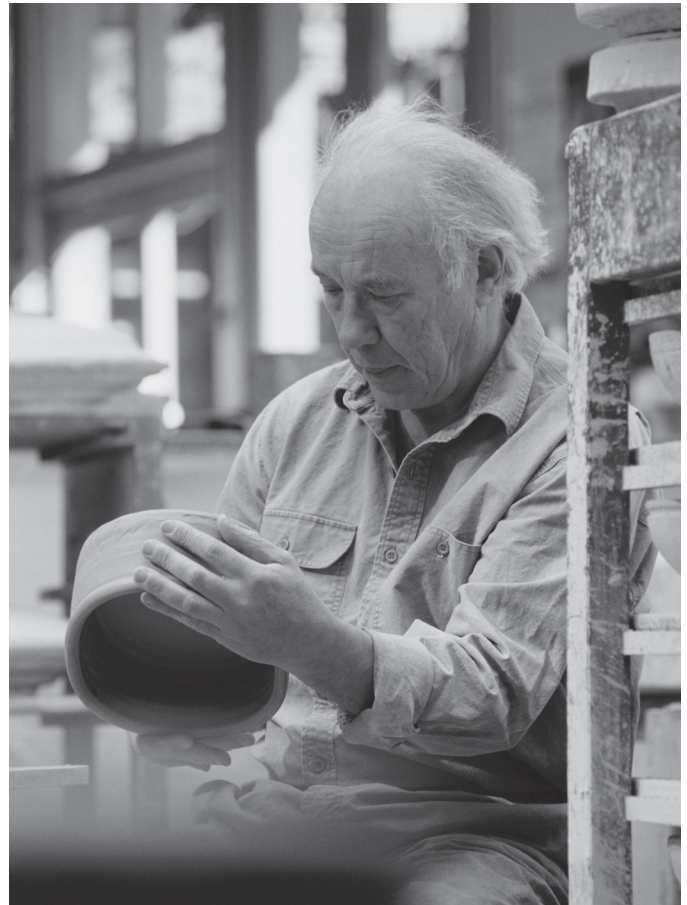


**S**enior Centers serve as focal points of information and services for older persons. Senior Centers are owned and operated by separate and disparate organizations. Some are operated by cities and others by non-profit organizations.

As a result, each senior center has a unique array of services and means to respond to the needs of the community. Services that are available may include: senior lunch services, information, community education, recreation activities, socialization, music, health screening, arts and crafts, and health insurance counseling.

Additionally, many senior centers have computer classes and have computers available that provide access to the Internet. Other services may include loans of medical equipment.

The philosophy of the senior center movement is based on the following premises: that aging is a normal developmental process; that human beings need peers with whom they can interact and who are available as a source of encouragement and support; and that adults have the right to a voice in determining matters in which they have a vital interest.



## Directory

### **Atascadero Senior Center**

5905 East Mall  
Atascadero, CA 93422  
466-4674

### **Cayucos Senior Citizen Center**

200 South Ocean Ave.  
PO Box 134  
Cayucos, CA 93430-0134  
995-3543

### **Central Coast Senior Center**

1580 Railroad Ave.  
Oceano, CA 93445-9634  
481-7886

### **Heritage Ranch Senior Center**

Heritage Ranch Rd.  
Paso Robles, CA 93446  
238-0306 (public phone/library)

### **Morro Bay Senior Center**

1001 Kennedy Way  
Morro Bay, CA 93442-1954  
PO Box 603  
Morro Bay, CA 93443-0603  
772-4421

### **Nipomo Area Senior Center**

200 E. Dana St.  
Nipomo, CA 93444-5104  
929-1615

### **Paso Robles Activity Center**

270 Scott St.  
Paso Robles, CA 93446-3500  
237-3880

### **Santa Margarita Senior Center**

2210 "H" St.  
PO Box 507  
Santa Margarita, CA 93453-0507  
438-5854

### **San Luis Obispo Senior Center**

1445 Santa Rosa St.  
San Luis Obispo, CA 93401  
781-7306

### **Senior Citizens' Center**

601 Twelfth St.  
San Miguel, CA 93451  
467-3445

### **Shandon Community Center**

101 W. Centre St  
Shandon, CA 93461

### **South Bay Community Center, Inc.**

2180 Palisades Ave.  
Los Osos, CA 93402-2607  
PO Box 6387  
Los Osos, CA 93412-6387  
528-4169

### **Templeton Community Services District**

420 Crocker St.  
Templeton, CA 93465-5303  
PO Box 780  
Templeton, CA 93465-0780  
434-4900

# Technology

---

**I**n the last few years, there have been many life-changing innovations introduced in the marketplace, and technology is playing a bigger role in all aspects of our lives.

Although technology can be daunting for some, the key is to use it to our advantage. Here are a few examples of how technology is being used to increase efficiency, safety, improve health, and help us have more fun:

## **Smart Home Assistants**

Devices such as Amazon Echo and Google Home have come a long way in recent years. They can play your favorite song, order food, tell the weather, dim your lights or call for help. There are new innovations on the horizon that will “humanize” these “smart speakers” and improve their performance. As technology becomes more widespread, such devices will be more affordable and easier to obtain. Smart Home Assistants can be a great option for individuals who are isolated or lonely.

## **Smarter smart phones**

Cells Phones have become larger and more powerful. Voice and face recognition software has greatly improved, making it easier for individuals with visual, hearing, or speech limitations to communicate faster and more effectively. Technological improvem it possible to integrate great computer processing power into such small devices. Cell phones are quickly becoming the preferred way to check emails, connect with others on social media, surf the Internet, listen to music, watch videos, use navigation programs, find restaurants, check the weather, shop, etc.

## **Medical screenings**

Technology has made big inroads in maintaining medical information easier to access and track. Improvements in this field will make things more efficient for both the doctor and the patient, especially when several specialists are involved in any type of treatment. Genetic screenings, weight loss planning, blood testing, and many medical and dental procedures are now benefitting from new technology. Smart Pill Dispensers These devices provide greater independence, security and peace of mind by using technology to make it easier to load, dispense and use medications. Remote manageability can provide caregivers a better way to ensure individuals are taking their prescriptions as intended. Advanced technology and increased competition has made these devices more accessible for home use.

## **Glasses that give sight**

For millions of people who are legally blind, navigation is a routine challenge. Technology is making some big contributions in addressing this issue as a better option compared to support canes and guide dogs since there are new devices in the horizon that can mimic actual vision. Many of these devices are still being tested, but institutions such as Johns Hopkins University and the University of Michigan have already clinically validated some versions. The cost is still prohibitive but as with other technology, costs go down with time and increased competition.

## **Air Filters**

Technology is playing a big role in this area as well, since new devices that use innovations that more effectively remove

pollutants and allergens are now in the market at competitive prices. Improved air quality in hospitals, nursing homes, offices, and any location where filters are needed can benefit from new filtration technology.

## **Self-driving cars**

This technology will greatly increase mobility for many seniors and people with disabilities who cannot drive. As the infrastructure continues to be developed and vehicles not requiring a driver are improved, cars will evolve as another tool to increase the independence of millions of individuals. Taxi services such as Uber and Lyft that use smart phone applications continue to increase in popularity for seniors looking for quick, convenient and reliable transportation.

## **Smart clothing**

Although not yet mainstream, technology incorporated into clothing started taking some baby steps in 2015 and the health industry is taking advantage of these innovations which range from drug-releasing medical textiles, to clothing that monitors the wearer’s condition by providing biometric data such as physical movement, pulse rate, temperature, heart rhythm, etc. Data is transmitted via Bluetooth technology to a computer or smart phone in real time.

## **Virtual Reality**

Since loneliness and isolation can be a serious problem for many seniors, virtual reality devices that provide life-like experiences can be very helpful. Technological advances in the last couple of years have made such devices more accessible. Users will be able to experience activities they enjoy, such as



travel, sports, dancing, music events, performing arts, festivals, etc.... all in the comfort of their own homes.

San Luis Obispo County has a great resource that is making advancements in all the above areas: Cal Polytechnic University with its engineering and kinesiology departments are on the forefront of technology and how it can improve lives. For more information contact the Independent Living Resource Center or the Central Coast Assistive Technology Center in San Luis Obispo.

## Tech Support Fraud

The Internet Crime Complaint Center (IC3) is providing updated guidance regarding technical support fraud. Tech Support Fraud involves a criminal claiming to provide customer, security, or technical support in an effort to defraud unwitting individuals. This type of fraud continues to be a widespread scam.

Criminals may pose as a security, customer, or technical support representative offering to resolve such issues as a compromised e-mail or bank account, a virus on a computer, or to assist with a software license renewal. Some recent scams involve criminals posing as technical support representatives for GPS, printer, or cable companies, or support for virtual currency exchangers. Criminals have started to pose as government agents, even offering to recover supposed losses related to tech support fraud schemes or to request financial assistance with “apprehending” criminals.

## How the Fraud Occurs

Initial contact with the victim typically occurs through the following methods: Telephone, Search Engine Advertising, Pop-

up message, Locked screen on a device, and Phishing e-mail warning.

Once the fraudulent tech support company representative makes verbal contact with the victim, the criminal tries to convince the victim to provide remote access to the victim’s device. Once remotely connected, the criminal claims to find expired licenses, viruses, malware, or scareware. The criminal will inform the victim the issue can be removed for a fee. Criminals usually request payment through personal/electronic check, bank/wire transfer, debit/credit card, prepaid card, or virtual currency.

Another widespread issue is “the fake refund.” In this scheme, the criminal contacts the victim offering a refund for tech support services previously rendered. The criminal requests access to the victim’s device and instructs the victim to login to their online bank account to process a refund. As a result, the criminal gains control of the victim’s device and bank account.

Tech support fraud was originally an attempt by criminals to gain access to devices to extort payment for fraudulent services. However, criminals are creating new techniques and versions of the scheme to advance and perpetuate the fraud.

## Suggestions for Protection

- Remember that legitimate customer, security, or tech support companies will not initiate unsolicited contact with individuals.
- Install ad-blocking software that eliminates or reduces pop-ups and malvertising (online advertising to spread malware).
- Be cautious of customer support numbers obtained via

open source searching. Phone numbers listed in a “sponsored” results section are likely boosted as a result of Search Engine Advertising.

- Recognize fraudulent attempts and cease all communication with the criminal.
- Resist the pressure to act quickly. Criminals will urge the victim to act fast to protect their device. The criminals create a sense of urgency to produce fear and lure the victim into immediate action.
- Do not give unknown, unverified persons remote access to devices or accounts.
- Ensure all computer anti-virus, security, and malware protection is up to date. Some victims report their anti-virus software provided warnings prior to attempt.

## File a Complaint

Individuals who believe they may be a victim of an online scam (regardless of dollar amount) should file a complaint with the IC3 at [www.ic3.gov](http://www.ic3.gov). The more often fraud and scams are reported, the better equipped law enforcement can be to address the issues.

Because scams and fraudulent Web sites appear very quickly, individuals are encouraged to report possible Internet scams and fraudulent Web sites by filing a complaint with the IC3 at [www.ic3.gov](http://www.ic3.gov). To view previously released PSAs and Scam Alerts, visit the IC3 Press Room at [www.ic3.gov/media/default.aspx](http://www.ic3.gov/media/default.aspx).

Source: FBI website

# Transportation

---

**S**an Luis Obispo County offers many transportation choices to seniors including fixed route bus service, shuttles, dial-a-rides, and volunteer drivers.

## **Know How to Go!**

Know How to Go! is a program that can help you navigate the transportation options available in SLO County. Staff at Know How to Go! can help you with personalized trip planning by phone, one-on-one or group transit travel training, print transportation information (e.g., bus schedules and pamphlets), organized group field trips, mobility training to become a travel trainer for your clients, and application and distribution of VIP bus passes.

The three digit phone number, 5-1-1, that provides transportation information on road conditions, public transportation, ridesharing, and roadside assistance in English and Spanish and the website [www.slo511.org](http://www.slo511.org) are also useful tools when looking for transportation information in SLO County. For any questions about Know How to Go! or transportation services in our region, please visit [www.knowhowtogoslo.org](http://www.knowhowtogoslo.org) or call 805-781-1385.

## **Fixed Route Bus Service**

There are multiple fixed route buses available throughout the San Luis Obispo County region.

### **Avila Beach Trolley**

The Avila Beach Trolley is a free trolley service available during the Spring, Summer, and Fall. The Avila Beach Trolley connects you from the Pismo Beach Premium Outlets to Port San Luis via Avila Beach, Avila Valley (Avila Barn, Bob Jones Bike Trail, Avila

Hot Springs Resort, and KOA campground) and various resort hotels in Shell Beach and Pismo Beach. For questions regarding their service, call 805-541-2228.

### **Old SLO Trolley**

The Old SLO Trolley serves Downtown and upper Monterey Street. Days and times of service vary depending on the time of year as follows: Thursdays, 5:00 PM - 9:00 PM, Year Round; Fridays, 5:00 PM - 9:00 PM, June - Labor Day; Saturdays, 5:00 PM - 9:00 PM, April - October. For questions regarding their service, call 805-541-2877.

### **Paso Express**

Paso Express is a bus that operates within the City of Paso Robles. For questions regarding their service, call 805-541-2228.

### **Regional Transit Authority (RTA)**

The Regional Transit Authority (RTA) operates bus service connecting cities throughout San Luis Obispo County (and beyond), including Arroyo Grande, Atascadero, Grover Beach, Morro Bay, Paso Robles, Pismo Beach, San Luis Obispo and more. For questions regarding their service, call 805-541-2228.

### **SLO Transit**

SLO Transit is a bus that operates within the City of San Luis Obispo. For questions regarding their service, call 805-541-2877.

### **South County Transit (SoCoTransit)**

South County Transit or SoCoTransit is a bus that operates in the Five Cities area of Shell Beach, Pismo Beach, Grover Beach, Oceano, and Arroyo Grande. For questions regarding their service, call 805-541-2228.

Bus fare can be paid with exact change on each bus. Bus passes

for multiple rides and multiple operators can be purchased at various walk-up pass outlets throughout the county and online at [www.slo511.org](http://www.slo511.org). For a full list of walk-up bus pass outlets please go to [www.slo511.org](http://www.slo511.org) or call 5-1-1. Seniors aged 65 - 79, are eligible for discounted bus passes. Seniors aged 80 and older are eligible for a VIP Pass. A VIP pass allows you to ride free on all SLO County fixed route buses. To apply for the VIP pass, seniors must have a picture ID, complete a short form, and have their photo taken at the RTA Main Office at 179 Cross Street, Suite A, San Luis Obispo, 93401 or at the San Luis Obispo Council of Governments (SLOCOG) at 1114 Marsh Street, San Luis Obispo, CA, 93401. The RTA Main Office is open Monday - Friday, 8:00 AM to 4:30 PM. The SLOCOG Office is open Monday - Friday, 8:00 AM to 5:00 PM, and is closed for lunch from 12:30 - 1:30 PM.

## **Travel Training**

Need help navigating all these transit options? Call 5-1-1. SLO County has a travel trainer available to teach you how to use public transit. Learn how to ride one-on-one with the trainer or in a group.

## **Runabout**

Runabout is the complementary ADA (Americans with Disabilities Act) paratransit service to all fixed route bus operations in the county; it is an option for people who are unable to use the fixed route service because of a disability. Pick-up and destination points are within 3/4 mile of the regular fixed route bus lines. Trips are offered during the regular fixed route bus service time span. Reservations must be made at least 24 hours

in advance. To use this service you must be ADA certified. To be ADA certified, contact the Mobility Specialist at 805-781-1170. For questions about this service or to make a reservation, call 805-541-2544.

### Medical Transportation

#### CenCal/Medi-Cal Shuttle

If you are a CenCal/Medi-Cal patient and you do not have any way to get to your doctor's appointment, the CenCal/Medi-Cal Shuttle can come pick you up, take you to your appointment, and bring you home. If you plan on having the doctor write you a prescription at your appointment, the shuttle can stop at the pharmacy on your way home. To use this service, you must make a reservation at least 3 days in advance. If you plan to stop at the pharmacy, you must mention this while you are making your

shuttle reservation. After making your doctor's appointment, call (855) 659-4600 to make your shuttle reservation.

#### CHC Transportation Services

If you are a CHC patient, and need a ride to your appointment at the CHC, shuttle service or an RTA bus pass is available for qualifying patients. The CHC Shuttle is a door-to-door service, with pick-up from your home and drop off at the clinic. Eligible patients should have an appointment and live in the area of the clinic site's location. For questions about this service or to make a reservation, call (877) 743-3242. A representative will call you back within 24 hours after verifying your appointment and to confirm your request. A minimum 48 hour notice is required.

#### Veteran's Shuttles

The Veteran's Shuttle is a curb-to-curb service, with pick-up from their home and drop off at the local VA Clinics in San Luis Obispo or Santa Maria. It is for Veteran's going to their VA Clinic appointments only. Veterans will need to arrange for the transportation through their local VA Clinic while they are making their appointment at least five working days in advance of their appointment. For San Luis Obispo VA Clinic, call 805-543-1233. For the Santa Maria VA Clinic, call 805-354-6000. This service is free.

**Ride-on** also operates a Veteran's Shuttle. Their Veteran's Shuttle is a door-to-door service, with pick-up from home and drop off at the local VA Clinics in San Luis Obispo or Santa Maria. The fare is \$3.00 each way. It operates Monday - Friday, 6:30 AM to



*A program of SLOCOG*

## Call 5-1-1

*We can help you find the transportation services you need.*

**Know How to Go!** is a public information service, providing information on transportation options to:

**Seniors • Veterans • Caregivers**

and individuals with specialized transportation needs.

---

For assistance, dial 511 or  
learn more at [knowhowtogoslo.org](http://knowhowtogoslo.org)



# Transportation

---

5:00 PM. Reservations must be made at least 2 days in advance. You will be required to present your VA card to the driver when you are picked up. To make a reservation, call 805-541-8747.

## **Shuttles/Curb-to-Curb Service**

There are multiple shuttles/curb-to-curb services available throughout San Luis Obispo County.

### **Atascadero Dial-A-Ride**

The Atascadero Dial-A-Ride offers riders curb-to-curb transportation within the City of Atascadero. For more information about the fare, hours of operation, or to book a ride, call 805-466-7433.

### **Cambria Community Bus**

The Cambria Community Bus operates one bus locally on weekdays, Monday - Friday, 8:00 AM to 4:30 PM. A second bus makes a day trip to San Luis Obispo once a week on Tuesdays. Medical appointments have priority seating. This second bus also makes a day trip to Paso Robles and Templeton on the fourth Thursday of each month. Both buses are ADA equipped. Drivers will provide assistance if necessary for riders entering and exiting the bus as well as transporting packages and groceries into the rider's home. All drivers are volunteers from the community and all rides are free. Multiple stops are encouraged. Reservations for this service should be made at least one day in advance. For questions about this service, or to book a ride, call 805-927-4173 between 9:00 AM and 11:00 AM, Monday - Friday.

### **Cayucos Senior Van**

The Cayucos Senior Van is a curb-to-curb service for senior

residents of Cayucos. Passengers must be able to get in and out of the van without assistance. Ride requests must be in San Luis Obispo County, Monday - Friday, 9:00 AM to 4:00 PM. Reservations for this service must be made at least 48 hours in advance. All appointments are subject to van and volunteer driver availability. For fare information, or to book a ride, call 805-995-3543.

### **Five Cities Senior Shuttle**

The Five Cities Senior Shuttle is offered to seniors aged 65 and older. It operates in the Five Cities area of Shell Beach, Pismo Beach, Grover Beach, Oceano, and Arroyo Grande on Tuesdays, Wednesdays, and Thursdays from 8:00 AM to 5:00 PM. Reservations for this service should be made by 12:00 noon the day before your trip. The fare is \$3.00 per one-way trip. For questions about this service, or to book a ride, call 805-473-3333.

### **Morro Bay Call-A-Ride**

Morro Bay Call-A-Ride is a curb-to-curb service available to everyone. The fixed route bus will flex off route up to 3/4 of a mile to pick-up/drop-off the rider, then return on route before the next scheduled stop. Be ready when the bus arrives by being out at the curb at your scheduled pick-up time. The fare is \$2.50 per one-way trip. For questions about this service, or to book a ride, call 805-772-2744 between 8:00 AM and 10:00 AM, Monday - Friday. Saturday and Monday trips will need to be scheduled on the Friday before.

### **Nipomo Dial-A-Ride**

The Nipomo Dial-A-Ride offers riders curb-to-curb transportation within Nipomo Monday - Friday, 7:00 AM to

6:30 PM. The fare is \$2.25 per one-way trip for adults and \$1.75 for seniors, individuals with disabilities, and children. Same-day service must be arranged at least 2 hours before your pick-up time. For questions about this service, or to book a ride, call 805-929-2881.

### **Paso Robles Dial-A-Ride**

The Paso Robles Dial-A-Ride offers riders curb-to-curb transportation within Paso Robles Monday - Friday, 7:00 AM to 1:00 PM. The fare is \$5.00 per one-way trip for adults and \$2.50 for seniors and individuals with disabilities. Same-day service must be arranged at least 2 hours before your pick-up time. For questions about this service, or to book a ride, call 805-239-8747.

### **Senior Go!**

Senior Go! is a door-to-door or curb-to-curb service available 9:00 AM to 5:00 PM, Monday through Friday. Senior go! is available to seniors aged 65 and older. It operates throughout San Luis Obispo County. Reservations for this service should be made 3-4 days in advance. The fare is \$2.50 when traveling 0-5.0 mi, \$4.00 when traveling 5.1-10 mi, \$5.00 when traveling 10.1-20 mi, and \$10 when traveling 20.1+ mi. The service can be used up to 4 times per month. For questions about this service, or to book a ride, call 511.

### **Shandon-Paso Robles Dial-A-Ride**

The Shandon-Paso Robles Dial-A-Ride is a curb-to-curb service that operates between Shandon and Paso Robles on Monday, Wednesday, and Friday from 8:00 AM to 5:00 PM. Reservations must be made at least one in advance. The fare is \$5.00 per one-way trip. For questions about

this service, or to book a ride, call 805-541-2544.

### **Templeton-Paso Robles Dial-A-Ride**

The Templeton-Paso Robles Dial-A-Ride is a curb-to-curb service that operates between Templeton and Paso Robles on Tuesday and Thursday from 8:00 AM to 5:00 PM. Reservations must be made at least one in advance. The fare is \$2.50 per one-way trip. For questions about this service, or to book a ride, call 805-541-2544.

### **Specialized Transportation Services**

#### **Amdal Transport Services**

Amdal Transport Services specializes in non-emergency medical transportation, including hospital discharges and medical appointments especially for wheelchair and gurney bound passengers. Amdal Transport

Services also offers in-home care providers and/or during transport service. Amdal offers an option to have a Personal Care Attendant available to assist and care for clients who may have specific requests that may incur during transport, or when they return home. For questions about this service, cost, or to book transport services, call (877) 943-5503.

### **Volunteer Driver**

#### **Wilshire Good Neighbors Program**

The Wilshire Good Neighbors program assists seniors and individuals with disabilities with every day needs, including transportation. An application process is required. Prior to needing a ride, individuals should call Wilshire Community Services at 805-547-7025 Ext. 17, to complete the application process. Once registration is complete,

users can call to schedule rides when needed. Volunteers not only drive their passenger to their appointments, they are also on hand to be a companion and aide if needed. To schedule a ride, call 805-547-7025 Ext. 17.

### **Long Distance Travel**

#### **Amtrak Train**

Amtrak is a nationwide train service. The Pacific Surfliner runs from San Luis Obispo to San Diego with stops on the Central Coast in San Luis Obispo, Grover Beach, and Guadalupe. The Coast Starlight runs from Los Angeles to Seattle, Washington with stops on the Central Coast in San Luis Obispo and Paso Robles.

Accessible space is available on all trains for passengers with disabilities and mobility impairments. Often referred to as Transfer Seats, accessible

# Amdal

## IN•HOME CARE

#### **Personal Care Attendant Services Including:**

- Ambulation/mobility and transfer assistance
- Alzheimer's/Dementia care
- Grooming/bathing/dressing
- Incontinence care
- Meal preparation and light housekeeping

# Amdal

## TRANSPORT SERVICES

#### **Transportation Services Including:**

- Wheelchair Transport
- Medical Discharge
- Medical Appointments
- Personal Transport Needs
- Long Distance Travel



# 844-464-7250

[www.amdalinhome.com](http://www.amdalinhome.com)

*Serving All of the Central Coast*

*8315 Morro Road #101 Atascadero, CA 93422*

# Transportation

seats offer extra room making it easier for a passenger to transfer from a wheelchair into the seat, a passenger who uses a walker, a passenger with a leg in a cast that doesn't bend and thereby requires additional legroom or a passenger with a large service animal, etc. There is room nearby to store a passenger's folded wheelchair. There is no seat in the wheelchair space area, but passengers may park, and remain in, an occupied wheelchair here. There is no wheelchair lockdown device.

Amtrak travelers 62 years of age and over are eligible to receive a 15% discount on the lowest available rail fare on most Amtrak trains. On cross-border services operated jointly by Amtrak and VIA Rail Canada, a 10% senior discount is applicable to travelers aged 60 and over. For questions about this service, or to make a reservation, call 800-872-7245.

## Greyhound Bus

The Greyhound bus is a nationwide bus service. There are two primary bus stops in our region in Paso Robles and Santa Maria. Greyhound passengers aged 62 and older can ask for a 5% discount on passenger fares. You will need to show photo identification to prove your age. Drivers can help passengers with wheelchairs or mobility scooters. There is a 50% discount for Personal Care Attendants traveling with Greyhound passengers with disabilities. For questions regarding ADA services for the Greyhound bus, call 800-752-4841. For more information about this service, or to make a reservation, call 800-231-2222 or go to [www.greyhound.com](http://www.greyhound.com).

## Airports and Airlines

There are two airports in our

region that have commercial airline services,

1. San Luis Obispo County Regional Airport (SBP) - Alaska, American, and United Airlines operate at SBP. There are direct flights to Los Angeles (LAX); Phoenix, AZ (PHX); Denver, CO (DEN); Seattle, WA (SEA); and San Francisco (SFO). For more information about the airport, call 805-781-5205 or go to [www.sloairport.com](http://www.sloairport.com).
2. Santa Maria Public Airport (SMX) - Allegiant Air and Mokulele Airlines operate at SMX. There are direct flights to Los Angeles (LAX) and Las Vegas, NV (LAS). For more information about the airport, call 805-922-1726 or go to [www.santamariaairport.com](http://www.santamariaairport.com).

## Caltrans Hotline

The Caltrans hotline at 800-427-7623 will provide you with information on freeway conditions and closures.

## Walking As A Way of Life

"Use it or Lose it" - According to Dr. Michael Pratt, a member of the "Partnership for a Walkable America" and the Centers for Disease Control and Prevention in Atlanta, walking is a tremendously good activity for senior citizens. It is cheap, it is simple, and almost anybody can do it. Walking also helps seniors maintain mobility and independence.

## Safety Tips and Other Ways to Get Around

By following these helpful tips and taking a few simple precautions, you can enjoy independence and the economical travel options that public transportation offers:

1. When you enter or leave a vehicle, watch for slippery or uneven pavement and other hazards that could cause injury.
2. Have your bus fare ready in advance of boarding to avoid losing your balance while looking for correct change.
3. When you board or leave a bus, be sure to "mind the gap" and watch your step.
4. Do not carry too many packages; always leave one hand free to grasp handles.
5. Allow extra time to cross streets, especially in bad weather.
6. When you take a taxi, buckle up.

## Getting Around

For many seniors, transportation is a critical concern. Many people consider driving essential to maintain an independent lifestyle, especially those in rural areas who rely on driving for many of their needs. However, at some point in life, driving may be curtailed. Talk with your doctor about vision, hearing and reaction time, as well as medical changes. There may be a need to make decisions about driving – such as not driving at night, in heavy traffic, or having to make the decision to stop driving altogether.

## Driver Safety

For a refresher course in driving, check out AARP's Smart Driver program. The program covers information on the effects of medication on driving, preventive measures to reduce driver distractions, state-specific rules and regulations for construction zones, child safety seats, school buses, cellphone use and more. Some car insurance companies



offer a discount to seniors who have completed the course. Check with your insurance company or agent prior to taking the course for any additional requirements for eligibility. The course is offered in-person or online. For more information about the program or to sign-up, contact AARP at 800-424-3410 or go to [www.aarp.org](http://www.aarp.org)

## Senior DMV Ombudsman

The California Department of Motor Vehicles has created a Senior Ombudsman Program. The primary function is to represent the interest of public safety for all Californians with a special interest in addressing the concerns of senior citizens. The ombudsman can assist as a 'go-between' to ensure that senior drivers are treated fairly, consistent with laws and regulations, and with the dignity and respect they deserve. For more information about this program, call (310) 615-3552.

## Car Safety Guides

The Hartford Center for Mature Market Excellence and the MIT Age Lab have developed several Guides to help families initiate productive conversations with older adults about driving safety. They Include: 'Families Conversations About Alzheimer's Disease, dementia & Driving' and 'Family Conversations with Older Drivers'. Access at [www.thehartford.com](http://www.thehartford.com) .

## Non-Emergency Medical & Non-Medical Transportation Services Reference Guide

Effective January 1, 2018 Ventura Transit System (VTS) will arrange and coordinate all covered transportation services for CenCal Health members.

### Non-Emergency Medical Transportation (NEMT)

- Covered service when a member's medical and physical condition is such that transport by ordinary means of public or private conveyance is contraindicated and transportation is required for obtaining medically necessary covered services
- Scheduled transportation covered when prescribed in writing by a physician, dentist, podiatrist, or mental health or substance use disorder provider

### Non-Medical Transportation (NMT)

- Covered service for members to obtain transportation to medically necessary Medi-Cal covered services, including but not limited to, specialty mental health, substance use disorder, dental, pharmacy pick-up, medical supply pick-up
- Scheduled transportation of members to medical services by bus, passenger car, taxicabs, or other forms of public or private conveyances

### Authorization Requirements

- All NEMT services will require an authorization from CenCal Health
- NEMT Authorization approval must be initiated through a Physician Certification Statement ("PCS") Form, completed by the member's Referring Physician. This form can be printed through our website at [www.cencalhealth.org/providers/authorizations/](http://www.cencalhealth.org/providers/authorizations/)
- Existing prescriptions for NEMT will be honored by CenCal/VTS and reviewed upon their expiration date
- NMT services do NOT require an authorization, and providers are NOT expected to complete a PCS form for NMT

### Eligibility

- Members must be eligible at the time of service
- Transportation must be requested 5/7 business days in advance of the trip to ensure time to process the authorization and coordinate transportation
- The transportation provided must be the least costly method that meets the member's needs
- VTS and CenCal will coordinate along with the Member's Physician to determine the type of transportation required. A screening will be completed upon request to ensure the level of need
- Members may contact VTS at (855) 659-4600 or CenCal Health's Member Services Department at 1-877-814-1861 for covered transportation services.

# Veterans Services

---

Over the years, federal benefits for veterans have evolved. Veterans of the United States armed forces may be eligible for a broad range of programs and services provided by the federal Department of Veterans Affairs (VA). These benefits are legislated in Title 38 of the United States Code. For additional information, visit the VA Web page at [www.va.gov](http://www.va.gov).

Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service, other than active duty for training, as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, Environmental Science Services Administration or National Oceanic and Atmospheric Administration, or its predecessor, the Coast and Geodetic Survey. Generally, men and women veterans with similar service may be entitled to the same VA benefits.

Dishonorable and bad conduct discharges issued by general court-martial may bar VA benefits. Veterans in prison and parolees must contact a VA regional office to determine eligibility. VA benefits will not be provided to any veteran or dependent wanted for an outstanding felony warrant. Certain VA benefits require wartime service. Under the law, VA recognizes these war periods: Mexican Border Period: May 9, 1916, through April 5, 1917, for veterans who served in Mexico, on its borders or in adjacent waters; World War I: April 6, 1917, through Nov. 11, 1918; for

veterans who served in Russia, April 6, 1917, through April 1, 1920; extended through July 1, 1921, for veterans who had at least one day of service between April 6, 1917, and Nov. 11, 1918; World War II: Dec. 7, 1941, through Dec. 31, 1946; Korean War: June 27, 1950, through Jan. 31, 1955, and more recent wars.

## Important Documents

Those seeking a VA benefit for the first time must submit a copy of their service discharge form (DD-214, DD-215, or for WWII veterans, a WD form), which documents service dates and type of discharge, or give their full name, military service number, and branch and dates of service. The veteran's service discharge form should be kept in a safe location accessible to the veteran and next of kin or designated representative.

There are benefits such as life insurance, burial expense reimbursement, burial flag, burial in national cemeteries, headstones/markers and certain widow's/widowers benefits. The following documents will be needed for claims processing related to a veteran's death:

1. Veteran's marriage certificate for claims of a surviving spouse or children.
2. Veteran's death certificate if the veteran did not die in a VA health care facility.
3. Children's birth certificates or adoption papers to determine children's benefits.
4. Veteran's birth certificate to determine parents' benefits.

## Veterans Administration

800-827-1000

You can call the VA office for information on death-related and other services available to veterans and their families.

## Veterans Service Office

801 Grand Ave.  
San Luis Obispo, CA 93401  
781-5766  
Fax 781-5769

[www.co.slo.ca.us](http://www.co.slo.ca.us)

This office was established by the Board of Supervisors of San Luis Obispo County to assist veterans and their dependents in obtaining veterans' benefits from federal and state agencies. They will assist in submitting claims and provide follow-up service, if needed, to assure that you receive the benefits to which you are entitled. They can provide you with information and assistance with any claim to the Veterans Administration. In addition to main office, appointments are available in Arroyo Grande and Paso Robles.

Health Care Benefits for Veterans VA provides a Medical Benefits package and a standard enhanced health benefits plan available to all enrolled veterans. This plan emphasizes preventive and primary care and offers a full range of outpatient and inpatient services within VA health care system.

A priority system ensures that veterans with service-connected disabilities and those below the low-income threshold are able to be enrolled in VA's health care system.

VA enrollment allows health care benefits to be portable throughout the entire VA system. Enrolled veterans who are traveling or who spend time away from their primary treatment facility may obtain care at any VA health care facility.

Eligibility for most veterans' health care benefits is based solely on active military service in the Army, Navy, Air Force, Marines, or Coast Guard (or Merchant Marines during WW II), and discharged under other than dishonorable conditions.

Health Care eligibility is not just for those who served in combat. Other groups may be eligible for some health benefits. Veterans' health care is not just for service-connected injuries or medical conditions. Veterans' health care facilities are not just for men only. VA offers full-service health care to women veterans.

## **Veterans Health Benefits**

### **Veterans Outpatient Clinic**

1288 Morro Street, #200  
San Luis Obispo, CA 93401  
543-1233

### **Santa Maria Community Based Outpatient Clinic**

1550 E. Main St.  
Santa Maria, CA 93454  
354-6000

Veterans, their widows, widowers or dependents may call for information or walk in for assistance with veterans' benefits.

## **Counseling Services**

### **San Luis Obispo Vet Center**

1070 Southwood Dr.  
San Luis Obispo, CA 93401  
782-9101

Vet Centers are a program of the VAs Readjustment Counseling Service. Vet Centers provide services to all war zone Vets and to those that experienced military sexual harassment/assault while on active duty. Counseling services include: Individual, group, as well as marital and family. Other services include: education/outreach, assistance with applying for VA benefits, referral to medical services, alcohol/drug treatment referral, employment referral and referral to community resources. The Vet Center also furnishes bereavement counseling to surviving family of service members who die of any cause while on active duty.

## **Transportation to VA Clinics**

Transportation to medical appointments at the VA Clinics

in Santa Maria and San Luis Obispo are available. Also available is a connection to a shuttle bus to Santa Barbara and Los Angeles VA clinics. These options are available through the Veterans' Express operated by Ride On Transportation through donations and a cost per trip.

For VA reservations from Santa Maria south call 683-1491.

For transportation to VA Clinic in San Luis Obispo or Santa Maria call 541-8747. Cost is \$3.00 each way.

## **VA Office of Geriatrics & Extended Care**

Geriatrics and Extended Care's functional service lines are: Community-Based Long-Term Care, Nursing Home Care, Geriatric Care, and Residential Rehabilitation Care.

VA Aid and Attendant program is supplemental income to help qualified veterans and/or spouse pay for in-home care or assisted living facilities. There are significant qualifying criteria, including income. Telephone 877-814-8387 for information or contact the Veterans Services Office.

### **VA Caregiver Line**

855-260-3274

## **Homeless Veterans**

### **Supportive Services for Veterans Families program (SSVF)**

#### **CAPSLO**

534-1698 for San Luis Obispo and Coastal area  
237-0352 for North County

Provides a range of supportive services to address barriers to stable housing for veterans with low income and at risk of becoming homeless; and, to assist veterans who are homeless make a successful transition to permanent housing. Supportive services are available to eligible veterans and

other members of the household based on an assessment of their needs and individualized housing stability plan. Participation in case management is required.



# Index

---

## Symbols

5 Cities Christian Women  
Food Bank at Coast Baptist  
Church 10  
5 Cities Homeless Outreach 10

## A

AARP 15  
AARP (American Association of  
Retired Persons) 15  
AARP California Office 15  
AARP Legal Services Network 84  
A Better Care Provider 74  
ACCESS Support Network 62  
Active Care In-Home Services 74  
Admission Agreement 87  
Adult Children of Aging  
Parents 94  
Adult Children of Alcoholics 94  
Adult Day Services/Center 20  
Adult Literacy 22  
Adult Protective Services  
(APS) 9  
Adult Public High Schools 22  
Advance Health Care  
Directive 81  
A Family Home Care 71  
A Family Home Care, Inc. 74  
Affordable Home Care  
Alternative Inc. 74  
Aging Life Care Association 55  
Al-Anon Family Groups 94  
Alcoholics Anonymous 94  
Allan Hancock College 22  
Alliance for Pharmaceutical  
Access 62  
ALS Support Group 94  
Alternative Dispute Resolution -  
Mediation 78  
Alzheimer's Support  
Group 94  
Alzheimers Association 21  
Amdal 105  
Amdal In-Home Care 74  
American Cancer Society 59

American Diabetes Assoc 59  
American Dietetic  
Association 59  
American Heart Association 59  
American Lung Association 94  
American Red Cross 63  
Americas Job Center 30  
Anticipatory Grief 94  
Anti-Discrimination 67  
Area Agency on Aging (AAA) 15  
Arroyo Grande Care Center 88  
Arroyo Grande Community  
Hospital 9  
Arthritis Foundation 63  
Assisted Living Communities 86  
Assisted Living Facilities 18  
Atascadero Dial-A-Ride 104,  
105, 106  
Atascadero Senior Center 99  
Avila Beach Trolley 102

## B

Bathing 8  
Bayside Care Center 88  
Bella Vista Transitional Care 88  
Better Business Bureau of the Tri-  
Counties 17  
Bill Monning 14  
Bill Paying Service 46  
Board of Optometry 17  
Board of Pharmacy 17  
Board of Registered Nursing 17  
Board of Supervisors 14  
Braille Institutes of America 63  
Brightstar 74  
Bureau of Automotive Repairs 17

## C

CA Department of Social  
Services 18  
CA Dept. of Fish and Wildlife 98  
CalFresh 56  
California Bar complaint  
hotline 84

California Commission on  
Aging 15  
California Courts Online Self-  
Help Center 84  
California Retired Teachers  
Association 15  
California Senior Legislature  
(CSL) 15  
California State Bar 84  
CalJOBS 30  
Call 5-1-1 103  
Calm, Clear and Connected 92  
Cal Poly Community Counseling  
Service 92  
Cal Poly State University 22  
Caltrans Hotline 106  
Cambria Anonymous  
Neighbors 77  
Cambria Community Bus 104  
Cambria's Anonymous  
Neighbors 58  
Camping 96  
Cancer Support Comm 94  
CAP Adult Day Center 21  
CA Parks and Recreation District  
Office 98  
Caregivers of Cancer Patients 94  
CareMap 7  
CARE Program 68  
Caring Callers 76  
Cayucos Senior Citizen  
Center 99  
Cayucos Senior Van 104  
Cemetery and Funeral Bureau 36  
Cemetery & Funeral Bureau 17  
CenCal 103  
Central Coast Caregivers  
Associates, Inc. 74  
Central Coast Commission for  
Senior Citizens 15  
Central Coast Dental Society 63  
Central Coast Hospice 33  
Central Coast Lymphedema  
Therapy 64  
Central Coast Memorial  
Society 39

Central Coast Senior Center 99  
 Certified Financial Planner Board of Standards, Inc 55  
 Certified Home Health Agencies 71  
 CHC Dental Services 62  
 CHC Transportation Services 103  
 City of Arroyo Grande 14  
 City of Atascadero 14  
 City of Grover Beach 14  
 City of Morro Bay 14  
 City of Paso Robles 14  
 City of Pismo Beach 14  
 City of San Luis Obispo 14  
 City Recreation Departments 98  
 Clearings Program 93  
 Clinics 61  
 Coastal Living Home Health 76  
 Coast Caregiver Resource Center 20  
 Comfort Keepers of San Luis Obispo County 75  
 Community Action Partnership Health Services Clinics 62  
 Community Care Licensing 18  
 Community Care Licensing - Home Care Organizations 18  
 Community Counseling Center 92  
 Community Health Centers 62  
 Congresswoman Lois Capps 14  
 Conservatorship of Estate and Person 82  
 Consumer Complaints & Information 16  
 Consumer Financial Protection Bureau 25  
 Contractors State License Board 17  
 Cooperative Extension 22  
 Cottage Residential Center 94  
 County Assessors Office 55  
 County Commission on Aging 15

Creative Mediation 16  
 Cremation 35  
 Crescent Health Care 76  
 Cuesta College 22

## D

Danish Care Center 88  
 Day Care 20  
 Debtors Anonymous Support 55  
 Dental Board of California 17  
 Dental Lifeline Network 63  
 Department of Corporations 18  
 Department of Motor Vehicles 17  
 Department of Public Health 18  
 Department of Social Services 10  
 Depression 89  
 Diabetes & Nutrition Education Center 59  
 Dial-A-Rides 104  
 Dignity Health and Home Health Hospice & Infusion 33  
 Dignity Home Care & Hospice 76  
 Disability Benefits 45  
 Disability Rights of California 84  
 Disabled Discount Pass 96  
 Disabled Veterans Pass 96  
 District Attorney Victim and Witness Assistance Services 84  
 DMV Ombudsman 107  
 Domestic Partnership Registry 84  
 Dressing 8  
 Driver Safety 106, 107  
 Durable Power of Attorney for Assets 81

## E

EatFresh.org 60  
 ECHO 10  
 El Camino Homeless Organization 10  
 Elder Abuse Advocacy & Outreach Project 25

Elder Placement Professionals, Inc. 70  
 ElderTrek 98  
 Embalming 35  
 Emeritus Classes 22  
 Employment Development Department 30

## F

Fair Employment & Housing Dept. 31  
 Family Law Facilitator 84  
 Family Therapy 91  
 Family Ties 94  
 Federal Bureau of Investigations (FBI) 25  
 Federally-Subsidized Housing 65  
 Federal Trade Commission 19  
 Federal Trade Commissions Complaint Assistant 25  
 Financial Planning Association 55  
 Fishing Licenses 96  
 Fitness Resource Guide 97  
 Five Cities Meals on Wheels 58  
 Five Cities Senior Shuttle 104  
 Food and Drug Administration 59  
 Food Bank Coalition of San Luis Obispo County 11  
 Franchise Tax Board 55  
 French Hospital Medical Center 9  
 Funeral Homes/Cremation Services 35

## G

GALA 16  
 GALA Senior Advocacy 16  
 Gay And Lesbian Alliance of the Central Coast 16  
 Gentiva Health Services 76  
 Golden State Mobile Home Owners League 17  
 Grass Roots II 59

# Index

---

Gray Panthers 18  
Grieving Process 89  
Grooming 8

## H

Health Insurance Counseling and  
Advocacy Program 18  
Hearing Loss Association of  
America 63  
Hearst Cancer Resource  
Center 63  
Heritage Ranch Senior Center 99  
HICAP 18  
Hiring In Home Help 71  
HMO Help Center 18  
Hoarding 90  
Home Energy Assistance  
Program (HEAP) 69  
Home Instead 73  
Home Instead Senior Care 75  
Homeless Veterans 109  
HomeMade Healthy Meals 58  
HomeShareSLO 70  
Homestead Declaration 67  
Hospice Care 32  
Hospice of San Luis Obispo  
County 20  
Hospice of San Luis Obispo  
County (Hospice SLO) 33  
Huntington's Disease 95

## I

Immediate Needs 10  
Immigration 82  
Independent Living 65  
In-Home Care Solutions 71  
In-Home Supportive Services 76  
Internal Revenue Service 55  
International Cemetery,  
Cremation & Funeral  
Association 36

## J

Jerry Brown 14

Joint Tenancy of Assets 80

## K

Katcho Achadjian 14  
Kidney Foundation, Central  
Coast 63

## L

Labor Standards Enforcement/  
Industrial Relations 31  
Laundry 8  
Law Library 84  
Lawyer Referral & Information  
Service 85  
League of Women Voters 15  
Legal Affairs 83, 84  
LGBT Organizations 16  
Libraries 16  
LifeSteps Foundation 75  
LivHOME 75  
Loaves and Fishes of  
Atascadero 59  
Loaves and Fishes of Paso  
Robles 59  
Loaves & Fishes 10  
Locating a Notary Public 78  
Long Term Care 86  
Long-Term Care Insurance 54  
Long Term Care (LTC)  
Ombudsman 9  
Long Term Care  
Ombudsman 27, 68  
Long Term Care Ombudsman  
Services of SLO County 88  
Low-Cost Rentals 65  
Lumetra 18

## M

Marian Home Infusion 76  
Maxim Healthcare Services 75  
Meal Preparation 8  
Medical Baseline 68  
Medical Board of California 17  
MediAlert/Safe Return 11  
Medical screenings 100

Medi-Cal Shuttle 103  
Medical Transportation 103  
MedPost Urgent Care 61  
Med-Stop 61  
Med-Works Care Center 61  
Merrill Gardens 67, 88, 98  
Military Officer Association of  
America 15  
Military Order of the World  
Wars 15  
Mission Business Information  
Center 31  
Mission View Health Center 88  
Mobile Home Ombudsman 17  
Monarch Home Care 75  
Money Gram 26  
Morro Bay Call-A-Ride 104  
Morro Bay Senior Center 99  
Murray Care Management 93  
Muscular Dystrophy  
Association 64

## N

Na. Committee to Preserve Social  
Security and Medicare 18  
NAMI 93  
National Alliance on Mental  
Illness 93  
National Association of  
Professional Geriatric Care  
Managers 55  
National Council on Aging  
(NCOA) 19  
National Council on Patient  
Information and Education 19  
National Do Not Call Registry 28  
National Federation of the Blind  
of California 18  
National Institute on Aging 19  
National Multiple Sclerosis  
Society 64  
Neglect 24  
Nipomo Area Senior Center 99  
Nipomo Dial-A-Ride 104  
Nutritional Health 60



## O

Old SLO Trolley 102  
Overeaters Anonymous 95

## P

Palliative Care 32  
Paralysis Resource Center 64  
Parkinson's Disease  
Support Group 95  
Paso Express 102  
Paso Robles Activity Center 99  
Paso Robles Dial-A-Ride 104  
PathPoint, Inc. 31  
Peoples Kitchen 10  
Peoples' Self-Help Housing 70  
PG&E 68  
Placement Assistance 86  
POLST 81  
Postal Carrier Alert 77  
Prado Day Center 10  
Pristine Home Services 74  
Professional Fiduciaries  
Bureau 17  
Project Lifesaver 11, 13  
Public Defender Services 85  
Public Guardian 25, 27, 85

## Q

Qualified Individual (QI) 53  
Qualified Medicare Beneficiary  
(QMB) 53  
Quality Senior Placement 66

## R

REACH 69  
Rehabilitation Department 30  
Representative Payee 82  
ResCare Home Care 75, 77  
Residential Care Facilities for the  
Elderly 86  
Respiratory Care Center 95  
Respite Care 20  
Retired State Employees 15

Reverse Mortgages 65  
Reverse Mortgage Scams 26  
Ride-on 103  
RISE (Respect-Inspire-Support-  
Empower) 9  
Road Scholar 22  
RTA 102  
Runabout 102  
R-U-OK? 77

## S

Safe Parking Program 70  
Salvation Army 10  
San Luis Obispo Addiction  
Recovery Center 94  
San Luis Obispo County Clerk  
Recorder 14  
San Luis Obispo County Medical  
Association 64  
San Luis Obispo County Mental  
Health Services 92  
San Luis Obispo County Public  
Health Department 62  
San Luis Obispo Legal Assistance  
Foundation 85  
San Luis Obispo Literacy  
Council 22  
San Luis Obispo Meals on  
Wheels 58  
San Luis Obispo Senior  
Center 99  
San Luis Transitional Care 88  
Santa Margarita Senior  
Center 99  
Santa Maria Community Based  
Outpatient Clinic 109  
Self-driving cars 100  
Senator Barbara Boxer 14  
Senator Dianne Feinstein 14  
Senior Centers 99  
Senior Citizens' Center 99  
Senior Community Service  
Employment Program 30  
Senior Go! 104  
Senior Health Screening 63  
Senior Helpers 75

Senior Legal Hotline 85  
Senior Legal Services Project 85  
Senior Living Consultants 69  
Senior Nutrition Program of San  
Luis Obispo County 58  
Senior Peer Counseling  
Program 93  
Senior Volunteer Services/  
RSVP 98  
Shandon Community Center 99  
Shandon-Paso Robles Dial-A-  
Ride 104  
Shared Housing 65  
Sharps Disposal 64  
Shelter Services for Women 9  
Shopping 8  
Shoreline Workforce  
Development Services 30  
Sierra Vista Regional Medical  
Center 9  
SLOCOG 103  
SLO County Drug & Alcohol  
Services 93  
SLO County Public Health Vital  
Records 38  
SLO Hotline 9  
SLO Noor Clinic 62  
SLO Regional Rideshare 102  
SLO Transit 102  
Small Claims 79  
Small Claims Advisor 85  
Smart Home Assistants 100  
Smart Phones 100  
Social Security  
Administration 55  
Social Security Earnings Test 30  
South Bay Community Center,  
Inc. 99  
South County Transit 102  
Southern California Gas 69  
Special Needs Recreation 97  
Specified Low-Income Medicare  
Beneficiary (SLMB) 53  
Stand Strong 85

# Index

---

State Controller 55  
State Department of Financial  
Institutions 17  
State Dept. of Consumer  
Affairs 17  
State Insurance Consumer  
Hotline 18  
Still Blooming 93  
Stroke Support Group 95  
Support Groups 90, 94  
SurePath Financial Solutions 55  
Survivors Benefits 45  
Survivors of Suicide 95  
Susan Polk Insurance 53  
Sweet Home California 75  
Synergy Homecare 75

## T

Take Off Pounds Sensibly 95  
Templeton Community Services  
District 99  
Templeton-Paso Robles Dial-A-  
Ride 105  
Tenant/Landlord Assistance 68  
The Gas Company 69  
The Revocable Living Trust  
(RLT) 80  
Tidy Liv'n by Claryce 76  
Toileting 8  
Transitions-Mental Health  
Association 92  
Transportation 102  
TranzCentralCoast (TCC) 16  
Travel Medicine & Immunization  
Center 98  
Travel Options 96  
Travel Training 102  
Tri County G.L.A.D. 95  
Twin Cities Community  
Hospital 9

## U

United States Consumer Product  
Safety Commission 17  
United States Dept. of Justice 84

Urgent Care Centers 61  
U.S. Forest Service 98  
U. S. Postal Service 77  
Utility Assistance 68

## V

VA Caregiver Line 109  
Veterans Administration 108  
Veterans Express 109  
Veterans Health Benefits 109  
Veterans Outpatient Clinic 62,  
109  
Veterans Service Office 55, 108  
Veteran's Services 108  
Veteran's Shuttles 103  
Vial of Life 11  
Vineyard Hills Health Center 88  
Virtual Reality 100  
Visiting Angels 75  
Voter Registration 14

## W

Waiting List Tips 65  
Walking 8  
Walking As A Way of Life 106  
Weatherization Services 69  
Wellness Community of the  
California Central Coast 95  
Western Union 26  
Widowhood Ministry of the  
Central Coast 95  
Wills and Intestate Succession 79  
Wilshire Good Neighbors  
Program 105  
Wilshire Home Health 76  
Wilshire Hospice 33  
Womens Shelter Program 9  
www.eatright.org 60  
www.fda.gov 60

## Y

YMCA 98

## Tips

10 Tips to Make Sure Your  
Contractor Measures Up 83  
Adult Day Care 21  
Avoid ID Theft 23  
Basic Steps to Protect Yourself 28  
Determine Your Nutritional  
Health 60  
Educating and Engaging  
Voters 19  
Family Therapy 91  
Funeral Rule 39  
Getting a Good Night's Sleep 31  
How to Stay Safe and Avoid  
Abuse and/or Neglect 29  
It's Never Too Late to Quit  
Smoking 57  
Looking Out for Signs of Risky  
Behavior 77  
Myths & Facts About CalFresh  
for Older Adults (ages 60 and  
over) 57  
Non-Emergency Medical &  
Non-Medical Transportation  
Services Reference Guide 107  
Oral Health as We Age 64  
Personal Needs Survey 8  
Vial of Life 11  
What You Can Do to Prevent  
Falls 95

*Need referrals or have local resource*

# *Questions?*

# *We Have Answers!*

**Call, let a friendly voice help you  
find the information you need.**

*We'll help you identify and connect with:*

- Long Term and Home Care Providers
- Affordable Housing Information
- Meals for Homebound Seniors
- Local Senior Transportation
- Home Repair Assistance
- Legal Services Available

*and so much more. Call us!*

*Free and  
Confidential*

## **Senior**

## **Connection**

**LINKING PEOPLE & SERVICES**

**[www.CentralCoastSeniors.org](http://www.CentralCoastSeniors.org)**

Serving San Luis Obispo & Santa Barbara County Seniors  
through the Area Agency on Aging

**805-928-2552**  
**805-541-0384 • 800-510-2020**

**Area  
Agency on  
Aging** | San Luis  
Obispo and  
Santa Barbara  
Counties



# Questions *about* **MEDICARE**



## **HICAP can help!**

- Understand Medicare coverage
- Compare Supplemental Insurance and Medicare Advantage Plans policies
- Identify the most cost-effective Prescription Drug Plans for their needs
- Learn about help available with paying for prescriptions
- File Medicare and Medicare Advantage appeals
- Understand Long Term Care Insurance options

**FREE and unbiased  
assistance for  
people on Medicare**

**HICAP**  
Health Insurance  
Counseling and  
Advocacy Program

*Free Service to Medicare Beneficiaries*

**805-928-5663**

**1-800-434-0222**

**[www.CentralCoastSeniors.org](http://www.CentralCoastSeniors.org)**

528 South Broadway, Santa Maria, CA 93454



**HICAP provides information about Medicare & related  
information so you can make informed decisions.**

HICAP is a program of the  
Central Coast Commission  
for Senior Citizens.  
*Funded by the*

Area  
Agency on  
**Aging** | San Luis  
Obispo and  
Santa Barbara  
Counties

**Public Presentations & Individual Counseling Available**