

Senior Benefits and Services Guide



NORTHWESTERN ILLINOIS AREA AGENCY ON AGING

1111 South Alpine Road, Suite 600
Rockford, Illinois 61108-1652

815-226-4901 and
800-542-8402 (voice)
815-226-8984 (fax)

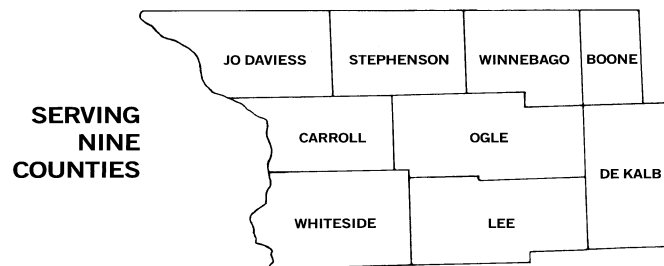
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FOREWORD

This Senior Benefits and Services Guide contain basic information about benefits and services for seniors in northwestern Illinois. With so many programs, the options can easily become puzzling for seniors and caregivers alike. We have provided this information to alert you to available programs. Space limitations prevent us from including all the resources available to older adults in northwestern Illinois.

If you cannot find the resource you need or have questions about what additional services may be available in local communities, contact Northwestern Illinois Area Agency on Aging at 815-226-4901 (toll free at 1-800-542-8402).



FUNDING STATEMENT

This document was prepared with funds from the federal Older Americans Act, State of Illinois General Revenue and Area Agency on Aging. The Illinois Department on Aging and the U.S. Administration on Aging are recognized for their support of the Area Agency. Neither is responsible for the contents of this document.

STATEMENT OF NON-DISCRIMINATION

NIAAA does not discriminate in admission to programs or activities or treatment of employment in programs or activities in compliance with appropriate State and Federal Statutes. If you feel you have been discriminated against, you have a right to file a complaint with the Illinois Department on Aging. For information, call the SeniorHelpLine: 1-800-252-8966 (voice & TTY) or contact Grant L. Nyhammer, Executive Director, at 815-226-4901 or 1-800-542-8402 (voice), or 815-226-8984 (fax).

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ADULT DAY CARE SERVICES

Adult Day Care Services provide family members and caregivers with time off to take part in other activities with the security of knowing that their loved one is receiving care from trained personnel. Adult day services provide programs ranging from socialization to active rehabilitation and health-related care. The structure of programs may vary and some centers have specialized programs for persons with Alzheimer's disease.

Most Adult Day Centers offer flexible scheduling. Participants can attend from one to five days a week and receive service for a half or full day.

The State of Illinois pays for adult day services for eligible persons through the Community Care Program (See Community Care Program, p. 3)

DEKALB COUNTY

Fox Valley Older Adult Services
1406 Suydam Road
Sandwich, IL 60548
Phone: 815-786-9404

JO DAVIESS COUNTY

*Galena-Stauss Adult Day Center
215 Summit Street
Galena, IL 61036
Phone: 815-776-7376

OGLE COUNTY

The Neighbors Nursing Home
811 W. Second, PO Box 585
Byron, IL 61010
Phone: 815-234-2511

STEPHENSON COUNTY

Friendship Center
222 W. Main St., PO Box 172
Lena, IL 61048
Phone: 815-369-2690

*Presence St. Joseph Adult Day Care
659 East Jefferson St.
Freeport, IL 61032
Phone: 815-232-6181 or
815-266-8067

WINNEBAGO COUNTY

Lifescape Adult Day Program
 1330 S. Alpine Rd
 Rockford, IL 61108
 Phone: 815-964-2433

Kirk Day Care/Alzheimer's Center
 Wesley Willows
 4141 N. Rockton Ave.
 Rockford, IL 61103
 Phone: 815-316-1500

ADULT PROTECTIVE SERVICES

Seniors and disabled adults 18 years and older may be at risk of abuse at the hands of family members or others close to them. Abuse may be physical (rough handling, slapping, hitting), emotional (insults, threats, calling names), financial (forced signing over of property or money), neglect (withholding food, medical care, basic necessities of life, social contact), forceful confinement or restraint, or sexual (forced sexual intimacy).

Many older adults who have been taken advantage of are afraid to make a report for fear of reprisal. They need someone to call for help on their behalf.

Anyone can call to make a report, and the caller can remain anonymous. Calls should be made to the Illinois Department on Aging at 1-866-800-1409 (in- and out-of-state) or to one of the following local agencies. The new TTY number is 1-800-544-5304.

AGENCY

Elder Care Services
 1701 E. Lincoln Hwy
 DeKalb, IL 60115
 815-758-6550

COUNTY

DeKalb

Lifescape Community Services
 1901 First Avenue
 Sterling, IL 61081
 815-490-1125

Carroll, Lee, Ogle, Whiteside

Stephenson Co. Senior Center
 1237 West Galena Avenue
 Freeport, IL 61032
 888-645-7150 or 800-424-6696

Jo Daviess, Stephenson

Visiting Nurses Association
4223 East State Street
Rockford, IL 61108
815-971-3502

Boone, Winnebago

CAREGIVER SERVICES

With the passage of the National Family Caregiver Support Program in 2000, new services are available to assist family caregivers (including grandparents raising their grandchildren and older adults caring for a disabled family member). Caregivers are provided with information, direction and support through the following services.

Call NIAAA at 815-226-4901 or 800-542-8402 for more information.

Caregiver Assistance
Caregiver Training and Education
Caregiver Resources
Support Services

RESPIRE CARE

Limited funds are available to help pay for relief services to give caregivers a break. In home care, adult day care, or nursing home placement can be paid for on a short term basis for older adults with physical or memory problems. These funds are for relief only and not intended to replace ongoing care.

SUPPORT GROUPS

Boone County

Boone County Council on Aging 815-544-9893
2141 Henry Luckow Lane, Belvidere 61008
Meets the 4th Tuesday of the month at 2:00pm

Ogle County

Polo Senior Center 815-946-3818
104 South Ranklin St., Oregon, IL 61061
Meets the 3rd Tuesday of the month at 1:30

Winnebago County

Lifescape Community Services 815-963-1609
705 Kilburn Avenue, Rockford, IL 61101
Meets the 4th Monday of the month at 1:30

NW IL Area Agency on Aging 815-226-4901
1111 S. Alpine Rd., 6th floor, Rockford, IL 61108
Meets the 3rd Wednesday of each month at 1:30

Whiteside County

Whiteside County Senior Center 815-622-9230
1207 West 9th St., Sterling IL. 61081

CASE MANAGEMENT

Case management helps older persons with health problems stay safely in their own homes. Professional case managers work closely with the older person and family members to arrange for a variety of services to increase the older person's independence. Contacts are made with the client on a regular basis to make changes and provide additional help as needed. Case managers authorize adult day services and homemaker services paid for by the State of Illinois Community Care Program.

AGENCY

COUNTY

Elder Care Services
1701 E. Lincoln Hwy
DeKalb, IL 60115
815-758-6550

DeKalb

Lifescape Community Services
1901 First Avenue
Sterling, IL 61081
815-490-1125

Carroll, Lee, Ogle, Whiteside

Stephenson Co. Senior Center
1237 West Galena Avenue
Freeport, IL 61032
888-645-7150 or
800-424-6696

Jo Daviess, Stephenson

Visiting Nurses Association
4223 East State Street
Rockford, IL 61108
815-971-3502

Boone, Winnebago

COMMUNITY CARE

To be eligible for Community Care Program service, a person must be 60 years of age or older and unable to continue some or all activities of daily living (meal preparation, laundry, personal care, house cleaning). A physician's statement confirming the senior's need for services is required. An individual needing care may have no more than \$17,500 in assets (not including homestead property, auto and personal furnishings). A couple with both needing service may not have more than \$35,000 in assets. Married couples, with only one spouse needing care, may qualify under Medicaid's Spousal Impoverishment standard. The spouse needing care is allowed to have \$2,000 in assets, while up to \$109,560 may be transferred to the spouse not needing care.

The full cost of homemaker or adult day service is paid for if an individual or a married couple's income is below the federal poverty level. Those with income above these amounts must render a co-payment based on the amount of care received and income.

For more information or to apply for CCP services, contact the agency listed under Case Management.

BENEFITS ACCESS

The Benefits Access Application or BAA, (formerly known as Circuit Breaker) provides a vehicle license plate discount. Individuals must be 65 or older (or disabled), an Illinois resident, and meet annual income criteria.

Apply on-line at www.cbrx.il.gov, or contact your county I&A sites or the Illinois Department on Aging for assistance.

DRUG DISCOUNTS

The Illinois Rx Buying Club was established to help lower the cost of medicines for Illinois seniors age 65 or older and persons with disabilities. This program provides discounts on all prescription drugs approved by the FDA. To join, you must fill out the Illinois Rx Buying Club application and pay a \$10 non-refundable annual fee, which entitles you to receive the discount card. The discount card is effective for 12 months from the date of issue.

EMPLOYMENT

The Senior Community Service Employment Program is a federal program helping older workers (age 55 and older) return to the workforce. Staff place eligible individuals in training programs where they can update skills or develop new abilities. To qualify, individuals must have income below 125% of the federal poverty level. For more information, or to apply, call the Northwestern Illinois Area Agency on Aging at 815-226-4901 or 1-800-542-8402.

ELDER ABUSE (see ADULT PROTECTIVE SERVICES)

HOME DELIVERED MEALS (HDM)

Home delivered meals are nutritious meals delivered daily to homebound older adults. Each meal provides one-third of the Dietary Reference Intakes. Frozen meals can be requested for holidays and weekends. Sack lunches for the evening meal may also be requested. Special diet requirements can often be accommodated, and breakfast may be available. There is no charge for the meals; however, donations are encouraged.

OLDER AMERICANS ACT FUNDED PROVIDERS

AGENCY

Lifescape Community Services
705 Kilburn Avenue
Rockford, IL 61101
815-963-1609 or 800-779-1189

NICAA Senior Citizens' Services
(Golden Meals)
524 West Stephenson St.
Freeport, IL 61032
815-232-8896

Voluntary Action Center (VAC)
1606 Bethany Road
Sycamore, IL 60178
815-758-3932

COUNTY

Boone, Lee, Ogle, Winnebago

Carroll, Jo Daviess, Stephenson, Whiteside

DeKalb

HOME DELIVERED MEALS INDEPENDENT PROVIDERS

Independent home delivered meal programs do not receive federal or state funding. They provide regular diet meals and may provide special diet requests such as low sodium, diabetic, restricted calorie, and others. A fee is required for service.

AGENCY

CITY

Freeport Memorial Hospital
1045 West Stephenson Street
Freeport, IL 61032
815-599-6352

Freeport

Good Samaritan Nursing Ctr.
Mobile Meals
1006 North Lowden
Mt. Carroll, IL 61053
815-244-7715

Mt. Carroll

Mobile Meals of KSB Hospital
144 N. Court
Dixon, IL 61021
815-284-0333

Dixon

HOME OWNERS TAX ASSISTANCE

SENIOR HOMESTEAD EXEMPTION

- The Senior Homestead Exemption Program allows a \$4,000 exemption in the equalized assessed valuation of the home for people age 65 and over.
- The Disabled Person's Homestead Exemption provides a \$2,000 exemption in the equalized assessed valuation of the home for individuals with disabilities.
- The Disabled Veteran's Homestead Exemption provides a \$5,000 exemption in the equalized assessed valuation of the home for veterans with a disability rating greater than 75%. Those with a rating between 50-75% receive a \$2,500 exemption.

There are no income or asset limits for any of these programs. Apply by contacting your County Supervisor of Assessments office listed in your local phone book under the county's name.

SENIOR CITIZENS ASSESSMENT FREEZE

Senior homeowners' age 65 or older with a household income of \$55,000 or less can freeze the equalized assessed value of their property. Apply at your County Supervisor of Assessments office.

PROPERTY TAX DEFERRAL

Persons 65 and over with a yearly income of \$55,000 or less may defer property tax payments. Taxes would be paid after the home is sold or when the taxpayer dies. Applications must be submitted before March 1st each year. Contact your County Treasurer for further information.

HOUSING

See our housing guide

INFORMATION & ASSISTANCE

Older adults and their caregivers are often unaware of the various benefits and services for which they may be eligible. Older Americans Act funded Information & Assistance sites educate seniors about services available in the community. Information and Assistance specialists act as a resource and advocate for seniors, linking them to such benefits and services as Benefits Access, public aid and many more. They also make home visits to homebound seniors needing help. For more information on resources available to you, contact the I&A provider in your county or the NIAAA office at 815-226-4901 or 800-542-8402.

Boone County

Boone County Council on Aging
2141 Henry Luckow Lane
Belvidere, IL 61008
815-544-9893

Carroll County

Carroll County Senior Services Organization
306 N. Main Street, Box 45
Mt. Carroll, IL 61053
815-244-1800

DeKalb County

Elder Care Services
1701 E. Lincoln Hwy
DeKalb, IL 60115
815-758-6550

Jo Daviess and Stephenson Counties

Senior Resource Center
206 E. Stephenson St.
Freeport, IL. 61032.
888-645-7150 or 888-645-7150

Jo Daviess County Location
500 Fillmore Street
Hanover, IL. 61041
815-777-1316 or 888-645-7150

Lee County

Lee County Council on Aging
100 West 2nd Street
Dixon, IL 61021
815-288-9236

Ogle County

Rock River Center
810 S. 10th St.
Oregon, IL 61061
815-732-3252 or 800-541-5479

Whiteside County

Whiteside Co. Senior Center
1207 West 9th Street
Sterling, IL 61081
815-622-9230 or 888-622-9230

Winnebago County

Lifescape Community Services
705 Kilburn Avenue
Rockford, IL 61101
815-963-1609

LEGAL SERVICES

PRAIRIE STATE LEGAL SERVICES

This agency provides representation and legal advice to senior citizens on matters such as Medicaid and Medicare payments, Supplemental Security Income, Public Aid, food stamps, Social Security, veterans' benefits, guardianship questions, nursing home questions, and financial problems of nursing home residents.

Boone, Carroll, Jo Daviess, Ogle, Stephenson and Winnebago Counties

Prairie State Legal Services

303 North Main Street, Suite 600

Rockford, IL 61103

Phone: 815-965-2134

Toll Free: 800-892-2985

DeKalb County

Prairie State Legal Services

1024 West Main Street

St. Charles, IL 60174

Phone: 630-232-9415

Toll Free: 800-942-4612

Lee County

Prairie State Legal Service

1021 Clinton Street

Ottawa, IL 61350

Phone: 815-434-5900

Whiteside County

Prairie State Legal Services

1705 Second Avenue, #314

Rock Island, IL 61201

Phone: 309-794-1328

Toll Free: 800-322-9804

DURABLE POWER OF ATTORNEY FOR HEALTH CARE

A Power of Attorney for Health Care designates an “agent” to make important medical decisions when an individual is no longer capable of decision-making. Requires a witness signature. Call NIAAA for information or forms.

POWER OF ATTORNEY FOR PROPERTY

A Power of Attorney for Property designates an “agent” to transact normal business such as banking, paying bills, preparing taxes, etc., when someone loses the ability to manage their own affairs. These forms require signature before a notary public. Power of attorney forms may be obtained from NIAAA.

POWER OF ATTORNEY FOR GUARDIANSHIP

Guardianship means the appointment (by a court) of a legally responsible adult acting to provide protective service for someone who cannot manage their affairs and make good decisions. Guardians may be “of the person” or “of the estate.” For more information, contact the Guardianship and Advocacy Commission at 815-987-7657 or contact a private attorney.

LIHEAP

The **Low Income Home Energy Assistance Program (LIHEAP)** helps low income households pay their heating bills. Eligibility for the program is based upon income. Priority is given to people 60 or over or people with disabilities. Contact your local Community Action Agency for I&A site. Call 815-226-4901 for current income guidelines.

Also: See **Weatherization**

LONG-TERM CARE OMBUDSMAN PROGRAM

The Long Term Care Ombudsman program protects and improves the quality of care and quality of life for residents of long term care facilities (including licensed assisted living facilities and supportive housing). Ombudsmen investigate concerns, mediate disputes, advocate for the rights of residents of long-term care facilities, and provide information on how to choose a nursing home. Ombudsmen provide a voice to vulnerable residents who otherwise may have no one to speak for them.

Concerns and problems are not limited to care at long term facilities, but also include Medicaid, Medicare, family problems, guardianship issues and many other issues that confront long term care facility residents. The ombudsman visits long term care facility residents on a regular basis so residents and families can get to know the ombudsman.

The ombudsman is an advocate for the resident. Problems that can be referred to the Ombudsman Program include counseling about food, personal care, privacy,

medication, use of restraints, accidents—such as falls—and other issues. Ombudsmen help resolve problems or concerns in a confidential manner.

Anyone can use the ombudsman service including long term care facility residents, friends, relatives, administrators, employees or other concerned citizens.

WINNEBAGO COUNTY

Catholic Charities
LTC Ombudsman Program
6116 Mulford Village Dr., Suite 9
Rockford, IL 61107
Phone: 815-316-0040
800-369-0895
E-mail: CCOmbudsmanInfo@RockfordDiocese.org

**JO DAVIESS AND
STEPHENSON COUNTIES**

Catholic Charities
1231 South Walnut Avenue
Freeport, IL 61032
Phone: 815-235-9563
800-369-0895

**BOONE AND DEKALB
COUNTIES**

Catholic Charities
1315 Pleasant
DeKalb, IL 60115
Phone: 815-756-8632
800-369-0895

**CARROLL, LEE, OGLE AND
WHITESIDE COUNTIES**

Catholic Charities
801 West 11th Street
Sterling, IL 61081
Phone: 815-625-6945
800-369-0895

MEDICARE

This medical program is available to adults 65 and older and certain other qualified persons. Medicare benefits consist of Parts A, and B. **Part A** covers hospitalization, stays in skilled nursing facilities, some home health services and hospice care. Part A is free to individuals covered by Social Security. **Part B** covers doctors' services, home health care and various medical services and supplies not covered by the hospital insurance part of Medicare. Part B also covers many annual screenings. The

Part B premium increases as income increases and Part B annual deductible may change annually.

Medicare Part D

Medicare prescription drug plans are available for anyone with Medicare, regardless of income or age. There are many different drug plans available in Illinois. These drug plans are approved by Medicare, but administered by private companies.

For more information about Medicare Part D, and to enroll, please see medicare.gov

“Extra Help” for Out-of-Pocket Costs

Social Security will assist lower income individuals with some of their Part D plan out-of-pocket costs (premiums, deductibles, co-pays, etc.). This benefit is called “Extra Help” To see if you qualify, see socialsecurity.gov

Individuals who receive Medicaid, SSI, QMB or SLIB will automatically receive the “Extra Help” benefit without having to apply. “Extra Help” applications are available at NIAAA, the Social Security Office, and other agencies serving seniors. It is also available online at socialsecurity.gov

DEPARTMENT OF HUMAN SERVICES

AID TO THE AGED, BLIND AND DISABLED (AABD)

AABD is a State program which provides cash assistance to low income individuals. AABD complements the Supplemental Security Income (SSI) program (see SSI program information). AABD recipients are also eligible for medical assistance under the Medicaid and Food Stamp programs (see Medicaid and Food Stamp Program information).

An individual must be at least age 65 or blind or disabled to be eligible for AABD. Income and asset guidelines must also be met. Eligibility and the amount of monthly checks are determined on a case-by-case basis.

MEDICAID

Medicaid is a medical program administered by the Department of Human Services. The program covers some medical charges not covered by Medicare. Covered charges include basic inpatient and outpatient medical services and various additional services. Apply at your local Department of Human Services.

QUALIFIED MEDICARE BENEFICIARY (QMB)

QMB pays Medicare premiums, deductibles, and co-insurances. Apply at your local Department of Human Services office or I&A site. Call for eligibility requirements.

SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB)

SLMB pays for the Medicare Part B premium. Apply at your local Department of Human Services office or I&A site. Call for eligibility requirements.

QUALIFIED INDIVIDUAL (QI)

QI pays for the monthly Medicare Part B premium (similar to SLMB). While SLMB recipients receive Medicaid, QI participants have a “spend-down.” Persons enrolled in spend-down are not considered eligible for Medicaid. Contact your local Department of Human Services or I&A site.

SNAP/ FOOD STAMP PROGRAM

The Food Stamp program helps people with low income increase their food purchasing dollars. To qualify you must meet the eligibility requirements. Apply at your local Department of Human Services.

- Assets of less than \$2,000 per household with one person over 60.
- Monthly income limits are 200% of the poverty level. Household income may be higher for certain elderly and people with disabilities.

ESTATE RECOVERY

The Illinois Department of Human Services may place a lien against any real estate owned by someone receiving Medicaid benefits. The claim will only be enforced after the death of the recipient or a surviving spouse and only when there is no surviving child under age 21, blind or permanently and totally disabled living in the home. Under certain circumstances, familial caregivers who lived with and provided care to a Medicaid recipient may be able to keep the home.

For more information, contact your local Department of Human Services or local Prairie State Legal Services office.

NOTE: The state will not put a lien on the estate of someone who only receives QMB, SLIB or QI-1 Benefits.

DEPARTMENT OF HUMAN SERVICES

| | |
|---------------------------------------|--|
| DEKALB | 1629 Afton Road Sycamore, IL 60178 815-895-8667 |
| OGLE & LEE | 106 North 2 nd Street Oregon, IL 61061 815-732-2166 |
| STEPHENSON & JO DAVIES | 1631 S. Galena Avenue Freeport, IL 61032 815-232-6121 |
| WHITESIDE & CARROLL | 2605 Woodlawn Road Sterling, IL 61081 815-632-4045 |
| WINNEBAGO & BOONE | 1111 North Avon Street Rockford, IL 61101 815-987-7620 |

Open door policy allows you to go to any DHS office, in your state, to apply for benefits.

SENIOR DINING

Congregate meals are provided as part of a nutrition program administered by the Illinois Department on Aging under authority and funding of the Older Americans Act. Full cost of meal is made known as a suggested donation amount. Meals are served to eligible persons regardless of their willingness or ability to make a donation. Meals at dining sites are available to anyone age 60 or older and to their spouses regardless of age if the eligible spouse participates in the program. Meals may also be made available to a disabled person at a dining site located in a senior housing facility in which the disabled person resides. Also eligible are individuals with disabilities, regardless of age, who reside at home with a person over age 60 and accompany the older person to the meal site. Reservations are recommended at senior dining sites.

BOONE COUNTY

Keen Age Center
2141 Henry Luckow Lane
Belvidere, IL 61008
815-544-9893

Ned's Restaurant
2132 Business Route 20
Belvidere, IL 61008
815-544-1133

CARROL COUNTY

Mest Manor
523 – 3rd Street
Savannah, IL 61074
815-273-4875

DEKALB COUNTY

Club 55
1701 E. Lincoln Hwy
DeKalb, IL 60115
815-758-1678

Taylor Street Plaza (Mon.-Sat.)
507 East Taylor
DeKalb, IL 60115
815-748-5994

Fox Valley Older Adult Services
1406 Suydam Road
Sandwich, IL 60548
815-786-9404

LEE COUNTY

Amboy community Center
280 W. Wasson Road
Amboy, IL 61310
815-627-8971

Lee County Senior Center
100 West Second Street
Dixon, IL 61021
815-288-9236

OGLE COUNTY

Fiesta Palace
4449 IL – 64
Mt. Morris, IL, 61504
815-734-6150

Hub City Senior Center
401 Cherry Avenue
Rochelle, IL 61052
815-562-5050

Lifescape Community Services
215 West Washington St.
Oregon, IL 61061
815-732-6694

Polo Area Senior Services
101 East Mason
Polo, IL 61064
815-946-3818

STEPHENSON COUNTY

Dew Drop Inn
104 Main Street
Rock City, IL 61070
815-865-5212

Freeport Central Kitchen
524 W. Stephenson St.
Freeport, IL. 61032
815-232-8896

Willow Park Apartments
300 N. Park Blvd.
Freeport, IL. 61032
815-235-6060

Lincoln Towers Apartments
320 N. Harlem Ave.
Freeport, IL. 61032
815-235-3474

Meadow Ridge Apt.
1731 Hance Dr.
Freeport. 61032
815-233-9253

WHITESIDE COUNTY

Rock Falls Golden Meals
1409 Eighth Avenue
Rock Falls, IL 61071
815-626-4442

WINNEBAGO COUNTY

Benton Street Dinner
109 S. Benton Street
Winnebago, IL 61088
815-335-1555

Faust Landmark
630 East State Street
Rockford, IL 61104
815-962-3731

GPAC
400 Heart Blvd.
Loves Park, IL 61111
815-633-7111

Skyrise Apartments
837 North Main Street
Rockford, IL 61103
815-964-7307

Spring Garden Restaurant
4820 N. 2nd Street
Loves Park, IL, 61111
815-282-0212

Valley View Apartments
3303 East State Street
Rockford, IL 61108
815-399-4198

SENIOR CENTERS

Senior Centers offer a wide variety of programs of interest to seniors in their area, including social events such as parties, card games and outings; educational programs on topics such as health, nutrition, current events and special interests; recreational programs such as golf leagues and exercise classes; congregate meal programs; arts and crafts; and numerous other activities of interest to the participants.

Senior Centers also offer many opportunities for volunteering. In various centers, volunteers provide transportation for seniors, helps with programming, assist in office projects and perform as volunteer coordinators of programs and services.

SHIP

The Senior Health Insurance Program (SHIP) is sponsored by the Illinois Department on Aging. SHIP provides free assistance to persons who have problems or questions about their health insurance. Trained SHIP volunteers answer questions on health insurance benefits and coverage, particularly Medicare, Medicare supplements, and long term insurance.

SOCIAL SECURITY ADMINISTRATION

SOCIAL SECURITY

Social Security provides monthly payments to retired or disabled workers, their spouses, dependent children, widows, widowers and divorced spouses. Eligibility and the amount of monthly payment are dependent on a worker's record of earnings. Application for Social Security should be made 3 month before the date when benefits are expected to begin. Apply at the nearest Social Security office.

SUPPLEMENTAL SECURITY INCOME

Supplemental Security Income (SSI) provides a minimum income for people who are 65 or older, blind or disabled and may not qualify for regular Social Security payments, or whose Social Security payments are low. You may apply at your local Social Security Office or call 1-800-772-1213. To qualify, you must meet eligibility requirements.

TRANSPORTATION

Some transportation services are funded through the federal Older Americans Act; seniors are not required to pay for rides funded through this Act.

Most other services have established fees (fees are not listed). The Medicaid program and Veterans' Affairs offices may reimburse clients for transportation used for medical purposes. Apply at the nearest Social Security office.

BOONE COUNTY

Boone County Council on Aging
2141 Henry Luckow Lane
Belvidere, IL 61008
815-544-9893

CARROLL COUNTY

Carroll County Senior Services
PO Box 45, 306 North Main Street
Mt. Carroll, IL 61053
815-244-0011 or 855-702-7433

DEKALB COUNTY

Voluntary Action Center/Trans VAC
1606 Bethany Road
Sycamore, IL 60178
815-758-3932 or 815-758-0818 (Administration/MedVAC)
815-758-6641 (TransVAC)

Fox Valley Older Adult Services
1406 Suydam Road
Sandwich, IL 60548
815-786-9404

JO DAVIESS COUNTY

City of East Dubuque
185 Wisconsin Avenue
East Dubuque, IL 61025
815-747-3416

Jo Daviess County Transit
710 South West Street
Galena, IL 61036
815-777-8088

City of Dubuque for mini-bus
563-690-6464

LEE COUNTY

Lee County Council on Aging
100 West 2nd Street
Dixon, IL 61021
815-288-2117 or 1-888-239-9228

OGLE COUNTY

Hub City Senior Center
401 Cherry Avenue
Rochelle, IL 61068
815-562-5050

Lee-Ogle Transportation
System (LOTS)
100 West 2nd Street
Dixon, IL 61021
815-288-2117 or 1-888-239-9228

STEPHENSON COUNTY

Pretzel City Transit
1265 W. Galena Avenue
Freeport, IL 61032
815-235-7433

Stephenson Cnty Senior Ctr
1237 West Galena Avenue
Freeport, IL 61032
815-777-1316 for
transportation

WHITESIDE COUNTY

Whiteside County Senior Center
1207 West 9th Street
Sterling, IL 61081
815-625-7433 (transportation scheduling)

WINNEBAGO COUNTY

Lifescape Community Services, Inc.
705 Kilburn Avenue
Rockford, IL 61101
815-963-1609 or 800-779-1189

Rockford Mass Transit District
520 Mulberry Street, Rockford, IL 61101
815-961-9000 (general information)
815-961-2255 (Para Transit dispatch/TTY)
815-961-2257 (Para Transit info/voice)
815-961-0072 (TTY/fixed route)

State Line Mass Transit
520 Mulberry Street
Rockford, IL 61101
877-561-3330
Serving: Rockton, Roscoe & South Beloit

Special needs transportation:

In most counties, transportation can be arranged by the American Cancer Society for patients who need radiation and chemotherapy treatments.

American Cancer Society
4312 East State Street
Rockford, IL 61108
815-229-1287
Transportation: 800-782-7716

VETERANS BENEFITS

Veterans are qualified for a variety of services, including medical care, pensions, death and burial benefits, home care, loans, nursing home care, life insurance, medication assistance, and much more. Each of these services has guidelines to determine whether or not the veteran is eligible for that service. Contact your local State of Illinois Department of Veteran Affairs for information on these and other veteran's programs.

STATE OF ILLINOIS DEPARTMENTS OF VETERANS' AFFAIRS

BOONE, DEKALB, OGLE AND WINNEBAGO COUNTIES

Machesney Park National Guard Armory
10451 North 2nd Street
Machesney Park, IL 61115
815-633-5875

CARROLL, JO DAVIESS AND STEPHENSON COUNTIES

223 West Exchange, Suite 201
Freeport, IL 61032
815-233-5092

DEKALB COUNTY

109 S. Jefferson, Suite 2
Woodstock, IL 60098
Phone: 815-338-9292

Sycamore Armory Building
516 East State Street
Sycamore, IL 60178

LEE AND WHITESIDE COUNTIES

1600 First Avenue
Rock Falls, IL 61071
Phone: 815-626-2468

WEATHERIZATION

The Illinois Home Weatherization Assistance Program provides free assistance to eligible individuals in making their homes or apartments more energy efficient. Eligibility is based upon income.

SUMMARY OF TOLL- FREE NUMBERS

AARP

888-687-2277

Benefits Access Program

800-252-8966

Illinois Department of Insurance

Senior Health Insurance Program (SHIP) 800-548-9034

Illinois Department of Human Services

800-545-2200

TTY 800-447-6404

Illinois Department of Revenue

800-732-8866

Illinois Department of Veterans' Affairs

800-437-9824

Office of the Attorney General
800-243-5377 - Chicago
800-243-0618 - Springfield

Office of the Secretary of State
800-252-2904

Social Security Administration
800-772-1213

U.S. Department of Veterans' Affairs
800-827-1000

Need additional resources?

Northwestern Illinois Area Agency on Aging offers personalized information and help in obtaining senior services. 815-226-4901

Publications: NIAAA's publications are designed to help older adults and caregivers be more informed about programs and services available to them. These Guides and Directories are available in print and on NIAAA's website at www.nwilaaa.org

Speakers Bureau: NIAAA has staff available to speak to senior groups, businesses and other professionals on a variety of aging and caregiver topics. Contact NIAAA at 815-226-4901 to arrange someone to speak to your group.

BOARD AND CARE HOMES

Illinois Board and Care rules require all board and care homes in Illinois register with the Illinois Department on Aging. Board and Care homes are defined as publicly or privately operated residences providing room, housekeeping and meals to fewer than 12 persons who are unrelated to the owners and the managers of the residences. Each resident of the home must be capable of independent self-care.

There are no registered board and care homes in northwestern Illinois; however, one home in Rockford is currently under development. Contact the NIAAA office for more information.