

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)

email: info@nwilaaa.org
Website: www.nwilaaa.org

January 2025

Foreword

This Senior Benefits and Services Guide contains basic information about benefits and services for seniors in (adults age 60 and older) 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 Senior Help Line: 1-800-252-8966 (voice & TTY) or contact Jeffrey Barnes, Executive Director, at 815-226-4901 or 1-800-542-8402 (voice), or 815-226-8984 (fax).

Statement of non-Endorsement

This document contains Agency or Company names and phone numbers. These phone numbers are provided for the user's convenience. Northwestern Illinois Area Agency on Aging (NIAAA) does not control or guarantee the accuracy, relevance, timeliness or completeness of this outside information. The inclusion of Agency or Company information is not intended to reflect their importance, nor is it intended as an endorsement by NIAAA of any views expressed or products or services offered on these outside sites or the organizations sponsoring the sites. NIAAA does not endorse individual vendors, products or services. Therefore, any reference herein to any vendor, product or services by trade name, trademark, or manufacturer or otherwise does not constitute or imply the endorsement, recommendation or approval of the Northwestern Illinois Area Agency on Aging.

Index

Adult Day Care Services	Pages 4-5
Benefits Access	Page 5
Caregiver Services	Pages 5-7
Respite Care	Page 6
Support Groups	Page 6
Case Management	Pages 6-7
Community Care Program (CCP)	Pages 7-8
Counseling/Psychiatric Resource Information	Pages 8-9
Drug Discounts	Page 9
Elder Abuse / Abuse in Later Life	Page 9-11
Adult Protective Services (APS)	Page 10
Abuse in Later Life	Page 11
Victim/Survivor Services	Pages 11-12
Employment	Page 12
Home Delivered Meals (HDM)	Pages 13-14
Homeowners Tax Assistance	Page 14
Senior Homestead Exemption	Page 14
Senior Assessment Freeze	Page 14
Homestead Exemption for Persons with Disabilities	Page 15
Homestead Exemption for Veterans with Disabilities	Page 15
Property Tax Deferral	Page 15
Housing	Page 15
Information & Assistance (I&A)	Pages 15-17
Legal Services	Pages 18-20
Durable Power of Attorney for Healthcare / Property	Pages 18-19
Power of Attorney for Guardianship	Page 19
LIHEAP / Weatherization	Page 20
Long Term Care Ombudsman	Pages 20-21
Medicare	Pages 21-22
Department of Human Services (DHS)	Pages 22-25
Aid to the Aged, Blind and Disabled (AABD)	Page 22
Medicaid	Pages 23-24
SNAP/ Food Stamp Program	Page 24
Senior Dining	Pages 25-27
Senior Centers	Page 27
Senior Health Insurance Program (SHIP)	Page 27
Social Security Administration (SSA)	Page 28
Supplemental Security Income (SSI)	Page 28
Transportation	Pages 28-30
American Cancer Society	Page 31
Veterans Benefits	Pages 31-32
Summary of Toll-Free Numbers	Pages 32-33

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, pgs. 7-8)

DeKalb County

[The DeKalb Adult Day Center](#)

124 S. Fourth Street, Suite C
DeKalb, IL 60115
Phone: 815-758-4286

[Sandwich Adult Services](#)

1406 Suydam Road
Sandwich, IL 60548
Phone: 815-786-940

[Kapper Adult Day Service](#)

1701 E. Lincoln Highway, DeKalb, IL
(779) 255-1208

Ogle County

[Generations at 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

[Ascension Living Saint Joseph Village Adult Day Center](#)

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

[Memory Care at Kirk's Place](#)
[Wesley Willows](#)
4141 N. Rockton Ave.
Rockford, IL 61103
Phone: 815-316-1500



BENEFIT ACCESS PROGRAM

APPLY at ilaging.illinois.gov

The Benefit Access Program offers two benefits for seniors and persons with disabilities:

- A LICENSE PLATE FEE DISCOUNT
- FREE RIDES ON FIXED-ROUTE TRANSIT SYSTEMS

Eligibility is determined by income, residency, age and/or disability utilizing an online application.

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 receiving disability benefits from Social Security), an Illinois resident, and meet annual income criteria. Apply on-line at <https://www2.illinois.gov/aging/benefitsaccess/Pages/default.aspx>, or contact your county I&A site or the Illinois Department on Aging for assistance.

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

Respite 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 are not intended to replace ongoing care.

Support Groups

Boone County

Immanuel Luth. Church – Crown Point Bldg. 815-544-8058

925 Belvidere Rd, Belvidere 61008

Meets the 1st Thursday of the month from 6:00 to 7:00pm

Ogle County

[Rock River Center](#)

815-732-3252

810 S 10th St., Oregon, IL 61061

Meets the 3rd Tuesday of the month at 10:00 to 11:30am

Winnebago County

[Lifescape Community Services](#)

815-963-1609

1330 S Alpine Rd, Rockford, IL 61108

Meets the 4th Thursday of the month at 5:00 to 6:00pm

[NW IL Area Agency on Aging](#)

815-226-4901

1111 S. Alpine Rd., Suite 600, Rockford, IL 61108

Meets the 2nd Thursday of each month from 1:30 to 3:00pm

Whiteside County

[Whiteside County Senior Center](#)

815-626-7707

1207 West 9th St., Sterling IL. 61081

Alzheimer's Care Givers Education & Support Group

Meets the 3rd Monday of the month at 3:00pm

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[Elder Care Services](#)

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

County

DeKalb

[Lifescape Community Services](#)

206 Dixon Ave – Ste 1
Rock Falls, IL 61071
815-490-1125

Carroll, Lee, Ogle, Whiteside

[Mercyhealth at Home](#)

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

Boone, Winnebago

[Senior Resource Center](#)

206 E. Stephenson St
Freeport, IL 61032
815-235-9777 and 888-645-7150

Jo Daviess, Stephenson

CCCP

Community Care Program

**Community Care Program**

To be eligible for Community Care Program (CCP) services, a person must be 60 years of age or older and require assistance performing some or all activities of daily living (meal preparation, laundry, personal care, house cleaning etc.). CCP offers a menu of services that help maintain the independence of older adults and supports them living at home. The agencies below are responsible for

qualifying applicants for CCP within the counties they serve and providing case management. If you are interested in applying for CCP, or would like to refer an older adult for CCP services, please call the Case Management Agency listed above under Case Management based upon the applicant's county residence. A Case Manager will work with the applicant to determine eligibility for the program. All CCP services are paid for by the Illinois Department on Aging for qualified participants.

Counseling/Psychiatric Resource Information

Aspen Counseling and Consulting <https://www.aspenbh.com>
Counseling Associates of Rockford

<https://counselingassociatesofrockford.com>

Family Counseling Services <https://www.familycounselingrockford.org>

Insight Counseling Group <https://insightcounseling.us>

KP Counseling <https://www.kpcounseling.com>

Marianne Geiger, M.D., Clinic of Psychiatric Care
<http://mariannegeigermd.com>

Traum Counseling, Samantha Traum, LCSW
815-997-6654 <https://traumcounseling.com/>

Rockford area clinics featuring complete psychiatric evaluations, medication management and psychotherapy services.

Mathers Clinic <https://themathersclinic.com>

Restore Counseling & Recovery <https://www.restorerockford.com>

Rosecrance Ware Center <https://rosecrance.org/rosecrance-ware-center>

The Center for Marriage & Family <https://www.cmfcounseling.org>

Psychiatry (Rockford):

Aspen Counseling and Consulting <https://www.aspenbh.com>

Marianne Geiger Clinic of Psychiatric Care
<http://mariannegeigermd.com>

Mathers Clinic <https://themathersclinic.com>

Rockford Psychiatric Medical Clinic <http://www.rockfordpsych.com>

UIC College of Medicine Psychiatric Services <https://www.psych.uic.edu>

Counseling Surrounding Area:

Braden Counseling Center in Sycamore
https://www.bradencenter.com/counseling-services-in-sycamore-illinois/?utm_source=gmb&utm_medium=organic

Changes Counseling Center: Loves Park / Rochelle / Oregon

<http://changesplace.com>

<https://www.changescounselingllc.com>

Family Counseling Services

<https://www.familycounselingrockford.org>

New Horizons Counseling Center

<https://www.newhorizonscounselingcenter.com>

Clayton & Clayton Counseling

<https://www.claytonandclaytoncounseling.com/>

Patricia J. Cox, LCSW

https://npidb.org/doctors/behavioral_health/marriage-family-therapist_106h00000x/1396882460.aspx

Rosecrance Belvidere Clinic

<https://rosecrance.org/rosecrance-belvidere-clinic>

Sinnissippi Centers – Dixon, Oregon, Rochelle, Sterling

<https://sinnissippi.org>

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 at

<https://www.rxresource.org/prescription-assistance/illinois-rx-buying-club.html> or call 1-866-215-3462.

Elder Abuse/Abuse in Later Life

Elder Abuse

Elder abuse is defined as an intentional act or failure to act that causes a risk of harm to an adult, age 60 or older. Abuse can take many forms, the most prevalent examples being physical abuse, emotional abuse, sexual abuse, passive neglect, willful deprivation, confinement, and financial exploitation. The abuse may occur in the home at the hands of a loved one or trusted caregiver or can arise from maltreatment of those residing in long-term care facilities and assisted/supportive living facilities. In addition, through a form of self-neglect, an elderly individual may fail to provide for his own needs due to a lack of means, capacity, or ability to do so while continuing to remain in his or her own home. Elder abuse can also be in the form of consumer fraud scams where vulnerable adults unknowingly give predators money or access to their finances, which can leave the vulnerable adult financially devastated.

Illinois Elder Abuse Task Force Report, 2020.



Adult Protective Services (APS)

Adults age 60+ and adults with a disability age 18-59 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) 1-888-206-1327 (TTY) or to one of the following local agencies.

Agency

[Elder Care Services](#)

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

County

DeKalb

[Lifescape Community Services](#)

206 Dixon Ave – Ste 1
Rock Falls, IL 61071
815-490-1125

Carroll, Lee, Ogle, Whiteside

[Mercyhealth at Home Adult Protective Services](#)

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

Boone, Winnebago

[Senior Resource Center](#)

206 E. Stephenson St
Freeport, IL 61032
815-235-9777 and 888-645-7150

Jo Daviess, Stephenson

Abuse in Later Life

Abuse in Later Life is the segment of elder abuse that focuses specifically on those cases where the abuse is perpetrated by someone in an ongoing relationship (e.g., spouse, partner, family member, or caregiver) with the victim. Sexual abuse and stalking by an offender who is known to the victim or is a stranger is also included in the definition. The definition applies to older adults age 50+.

The National Clearinghouse on Abuse in Later Life <https://www.ncall.us/>

Victim/Survivor Services

Advocates can offer a range of services that might include:

- Accompanying you to court
- Helping you fill out paperwork
- Helping you understand the civil or criminal process
- Providing information about available options.
- Providing support before, during and after court.



Family Peace Center

Family Peace Center

1-779-348-7600

Comprehensive services for survivors of domestic and sexual violence, child abuse, elder abuse and trafficking, including centralized intake, advocacy, orders of protection assistance, support

groups and classes, referral to various other service providers in the community.

Winnebago County Abuse in Later Life Program located at the Family Peace Center

Advocacy, order of protection assistance, support, groups, counseling, emergency assistance, and referrals for older adult survivors age 50 and over. Domestic Violence Assistance Center (DVAC) - 1-815-516-2440. Located in the Winnebago County Courthouse and can provide support for those seeking Orders of Protection.



**Remedies Renewing Lives – 24-hour Domestic Violence Hotline –
1-815-962-6102**

24-hour emergency shelter, order of protection assistance, counseling, support and advocacy for victims of domestic violence.



**Rockford Sexual Assault Counseling (RSAC)
24-hour hotline: 1-815-636-9811**

Provides counseling, medical & legal advocacy services, prevention, and education.

Elder Abuse (see Adult Protective Services above)



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 call [National Able Network](#) at 312-994-4200.

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 HDM Providers



Lifescape Community Services

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

Boone, Lee, Ogle, Winnebago



NICA Senior Citizens' Services (Golden Meals)

524 West Stephenson St.
Freeport, IL 61032
815-232-8896

Carroll, Jo Daviess, Stephenson, and Whiteside



Voluntary Action Center (VAC)

1606 Bethany Road
Sycamore, IL 60178
815-758-3932

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

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

City

Freeport

Allure of Mount Carroll
Mobile Meals
1006 North Lowden Rd.
Mt. Carroll, IL 61053
815-244-7715

Mt. Carroll

Dixon Meals on Wheels
403 E. 1st Street
Dixon, IL 61021
815-284-0333

Dixon

Homeowners Tax Assistance

Senior Citizen Homestead Exemption

- Application may be made any time in the year owner turns 65 years old
- Reduces the taxable value by \$5,000
- Automatically renews provided senior still owns and occupies residence.

Senior Citizen Assessment Freeze

- Requires January 1st occupancy for the year of application and the prior year. (ex: must have lived in home 1-1-20 and 1-1-21 for 2021 application)
- Requires the total household gross income of \$65,000 or less
- Requires annual renewal application
- Establishes “Base Year” and “Base Value” from first year of eligibility and reduces EAV by the difference between current assessment and “Base Value”. No limit on Reduction. Only applies to owner occupied residences.
- Must be receiving the Senior Citizen Homestead Exemption

Homestead Exemption for Persons with Disabilities

- Initial application requires proof of total disability. (i.e., a Physician's Statement, a Social Security Award Letter, or an Illinois Persons with Disability ID Card)
- Annual renewals are sent to properties currently receiving exemption
- Owner occupied homes only
- Reduces the EAV by \$2,000

Standard Homestead Exemption for Veterans with Disabilities

- Disability must be a result of armed service
- Initial application requires proof and percentage of disability. (i.e., award letter from VA and DD 214 form)
- Annual renewals are sent to properties currently receiving exemption
- Owner occupied homes only
- If disability level is from 30% to 49% the reduction is \$2,500 EAV
- If disability level is from 50% to 69% the reduction is \$5,000 EAV
- If disability level is from 70% to 100% the property is exempt from property taxes
- Can be granted to "un-remarried surviving spouses"

Property Tax Deferral

Persons 65 and over with a yearly household income of \$65,000 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 at <http://www.nwilaaa.org/niaaapublications.html>

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 funds Information & Assistance (I&A) 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.



[Keen Age Center](#)
2141 Henry Luckow Lane
Belvidere, IL 61008
815-544-9893

Carroll County
[Carroll County Senior Services](#)
17612 E Benton St
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
815-235-9777 and
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](#)

615 N Longwood Avenue

Rockford, IL 61107

815-963-1609

Legal Services



[Prairie State Legal Services](#)

This agency provides free civil legal representation and advice to adults age 60 and over on a range of matters such as abuse and exploitation, housing, Medicaid and Medicare payments, Supplemental Security Income, SNAP, Social Security, veterans' benefits, guardianship questions, nursing home questions, and financial problems of nursing home residents.

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

Prairie State Legal Services
303 North Main Street, Suite 600
Rockford, IL 61103
Phone: 815-965-2902
Toll Free: 800-892-2985

DeKalb County

Prairie State Legal Services
31 W 001 E.N. Avenue
West Chicago, IL 60185
Phone: 630-232-9415
Toll Free: 800-942-4612

Lee & Whiteside Counties

Prairie State Legal Services
1515 5th Avenue – Suite 200
Moline, IL 61265
Phone: 309-794-1328 Toll Free: 800-322-9804

Power of Attorney (POA): A written document granting another person (“agent”) the authority to act on behalf of someone else (“principal”). There can be a POA for healthcare, finances, or both. The scope of the agent’s authority is set forth under the written POA document; the agent’s word that he or she possesses a POA should not be accepted unless and until he or she provides a copy of the written document. Although the agent under a property POA may have authority

to access the principal's money, the money should be used ONLY for the principal's expenses. It is not for the agent's personal use.

“Any person dealing with an agent named in a copy of a document purporting to establish an agency may presume, in the absence of actual knowledge to the contrary, that the document purporting to establish the agency was validly executed, that the agency was validly established, that the named principal was competent at the time of execution, and that, at the time of reliance, the named principal is alive, the agency was validly established and has not terminated or been amended, the relevant powers of the named agent were properly and validly granted and have not terminated or been amended, and the acts of the named agent conform to the standards of this Act. No person relying on a copy of a document purporting to establish an agency shall be required to see to the application of any property delivered to or controlled by the named agent or to question the authority of the named agent.” (755 ILCS 45/2-8(c))

If there are reasonable doubts concerning the statutory presumption, competent legal advice should be sought.

Guardianship: Probate court may appoint someone to make personal and/or financial decisions for persons with mental or physical disabilities if the Court determines that the person is unable to make responsible decisions for his or her personal care or finances because of his or her disability. The Guardian has a duty to manage the disabled person's care and assets, subject to periodic monitoring by the Court.



**[Illinois Guardianship and Advocacy Commission](#) -1-866-274-8023,
Statewide TTY: 1-866-333-3362
Rockford Regional Office 1-815-987-7657**

The Commission serves the needs of incapacitated adults, through its Office of State Guardian and all other persons with disabilities through the Human Rights Authority and the Legal Advocacy Service.

Illinois Guardianship Association – 1-312-458-9867

Provides for the exchange of ideas, education and communication between groups and individuals interested in providing or furthering adult guardianship services, or alternative protective services to those in need of such services in Illinois.



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. Contact your local Community Action Agency for

Winnebago and Boone Counties – call 844-710-6919. In DeKalb County call 847-697-4400. Currently the maximum qualifying income for a 1-person household is \$2,430/month – 2-person household is \$3,287/month for program year 2024.

Weatherization

The Illinois Home Weatherization Assistance Program provides free assistance to eligible homeowners in making their homes or apartments more energy efficient. Eligibility is based upon income and uses the LIHEAP application.



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 supportive living facilities, and intermediate care facilities for the intellectually or developmentally disabled). Trained and

certified ombudsmen regularly visit long-term care facilities, monitor conditions and care, and provide a voice for vulnerable residents who otherwise may have no one to speak for them. Long Term Care Ombudsmen make every reasonable effort to assist, empower, represent, and intervene on behalf of the resident. Ombudsman work is directed by the resident.

The concerns and problems addressed are not limited to care issues, but include Medicaid, Medicare, family problems, guardianship issues and many other issues that confront long term care facility residents.

Anyone can contact the ombudsman program for information and to make a referral, including long-term care facility residents, friends, relatives, administrators, employees, or other concerned citizens.

Boone, Carroll, DeKalb, Jo Daviess, Lee, Ogle, Stephenson, Whiteside and Winnebago Counties



[Catholic Charities](#)

[LTC Ombudsman Program](#)

431 S. Phelps Ave, Suite 607

Rockford, IL 61108

Phone: 815-316-0040 or toll free at 800-369-0895

E-mail: CCOmbudsmanInfo@RockfordDiocese.org



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. 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 amount of monthly checks are determined on a case-by-case basis.

	State of Illinois – Healthcare and Family Services MEDICAL CARD	For questions or to report changes call: Para preguntas o reportar cambios llame al: DHS 1-800-843-6154, or HFS 1-800-226-0768 (TTY 1-877-204-1012)
	(CASE NAME AND ADDRESS)	
Keep this card and the separate notice we send about your medical coverage. Guarde esta tarjeta y el aviso separado que le enviamos sobre su cobertura médica.		
HFS 469 (R-9-12)	IL478-0234	

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.

- 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. Also, the caregiver had to have lived in the home with the person for at least two consecutive years with no interruption (i.e., nursing home stays).

For more information, contact your 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

**Boone &
Winnebago**

171 Executive Parkway
Rockford, IL 61107
815-987-7620

**Carroll &
Whiteside**

2605 Woodlawn Road
Sterling, IL 61081
815-632-4045

DeKalb

1629 Afton Road
Sycamore, IL 60178
815-895-8667

**Jo Daviess &
Stephenson**

1631 S. Galena Avenue
Freeport, IL 61032
815-232-6121

Lee & Ogle

1001 Pines Rd.
Oregon, IL 61061
815-732-2166

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. The full cost of a 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 person with a disability at a dining site located in a senior housing facility in which the person with a disability resides. Persons with disabilities, regardless of age, who reside at home with a person over age 60 and accompany the older person to the meal site are also eligible. Reservations are recommended at senior dining sites.

Boone County

[Keen Age Center](#)

2141 Henry Luckow Lane
Belvidere IL 61008

Carroll County

Savanna Table
411 Main St.
Savanna, Illinois 61074
815-273-4875

DeKalb County

Fox Valley Community Services
1406 Suydam Road
Sandwich, IL 60548
815-787-6219

Taylor Street Plaza (Mon.- Sat.)
507 East Taylor St.
DeKalb, IL 60115
815-758-1678

Lee County

Amboy Community Center
280 W Wasson Road
Amboy IL 61310

[Lee County Council on Aging](#)

100 W 2nd St
Dixon IL 61021

Ogle County

Hub City Senior Center
401 Cherry St
Rochelle, IL 61068

[Rock River Center](#)

810 S 10th St
Oregon IL 61061

Stephenson County

Freeport Golden Meals
524 W. Stephenson St
Freeport, Illinois 61032
815-232-8896

Meadow Ridge Apartments
- Senior Housing
1731 Hance Dr.
Freeport, Illinois 61032
815-233-9253

Lincoln Towers - Senior Housing
320 N. Park Blvd
Freeport, Illinois 61032
815-235-3474

Willow Park Apartments
- Senior Housing
300 N. Park Blvd.
Freeport, Illinois 61032
815-235-6060

Whiteside County

Civic Plaza1- Housing
1113 5th Ave
Rockfalls, Illinois 61071
815-625-5558

[Whiteside County Senior Center](#)

1207 W. 9th St.
Sterling, Illinois 61081
815-622-9230

Golden Meals
903 W. Rockfalls Rd.
Rockfalls, Illinois 61071
815-626-4442

Winnebago County

GPAC Center
400 heart Blvd
Loves Park IL 61111

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

Image lounge and restaurant
5524 Auburn St.
Rockford, IL 61101
(815) 962-7643
(Breakfast and Lunch available)

Valley View Apartments
3303 East State Street
Rockford, IL 61109
815-399-4198

Downtown Diner
109 Benton St
Winnebago, IL 61088
(Site serves breakfast & lunch)

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, help 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](#)

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 months before the date when benefits are expected to begin. Apply at the nearest Social Security office.

Social Security Administration

[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

[Keen Age Center](#)

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

Carroll County

[Carroll County Senior Services](#)

17612 E Benton St
Mt. Carroll, IL 61053
815-244-0011 or 855-702-7433

DeKalb County

[Voluntary Action Center of Northern IL \(VAC\)](#)

1606 Bethany Road
Sycamore, IL 61078
815-758-3932

Sandwich Nutrition and Transportation

1406 Suydam Road
Sandwich, IL 60548
815-787-6219

[Transdev Services Inc.](#)

For fixed route questions: 815-759-6900
Paratransit related questions: 815-420-5500

Jo Daviess County

[The Jule-City of Dubuque and East Dubuque](#)

563-690-6464

[Jo Daviess County Transit](#)

710 South West Street
Galena, IL 61036
815-777-8088

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

[Rock River Center](#)

810 South 10th Street
Oregon, IL, 61061
815-732-3252 or 800-541-5479

Stephenson County[Pretzel City Transit](#)

206 E. Stephenson St
Freeport, IL 61032
815-235-7433

[Senior Resource Center](#)

206 E. Stephenson St
Freeport, IL 61032
815-235-9777 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



[American Cancer Society](#)

24-hour Cancer Helpline: 1-800-227-2345

The American Cancer Society offers programs and services to help during and after cancer treatment. The 24-hour cancer helpline provides support for people dealing with cancer. They can connect you with trained cancer information specialists who will answer questions about cancer diagnosis and provide guidance and a compassionate ear.

<https://www.cancer.org/treatment/support-programs-and-services.html>



Illinois Department of Veterans' Affairs

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 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

The Veterans Assistance Commission of DeKalb County
Community Outreach Bldg.
2500 N. Annie Glidden Road, Suite A
DeKalb, IL 60115
Hours: 8:30 am – 4:30 pm M-F

815-756-8129

Lee and Whiteside Counties

1600 First Avenue
Rock Falls, IL 61071

815-626-2468

SUMMARY OF TOLL- FREE NUMBERS

AARP	888-687-2277
Benefits Access Program (BAA)	800-252-8966
Illinois Department of Insurance Senior Health Insurance Program (SHIP)	800-548-9034
Illinois Department of Human Services	800-545-2200
Illinois Department of Revenue	800-732-8866
Illinois Department of Veterans' Affairs U.S. Department of Veterans' Affairs	800-437-9824 800-827-1000
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

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 <http://www.nwilaaa.org/niaaapublications.html>

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 for 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.

<https://www.aplaceformom.com/caregiver-resources/articles/assisted-living-vs-board-care-homes>