It’s YOUR Choice
A guide to resources in the community

Information in this guide is current as of JANUARY 2013
Ruth is 84 years old. She knows what it’s like to live away from home. When a stroke made it hard for her to see and walk, she spent months in a hospital and a nursing home. But she always knew that she wanted to go home.

“I wanted to get back to my kitchen and my garden,” Ruth says. And Buddy, her faithful dog, certainly wanted her return more than anyone!

With the help of doctors and therapists, Ruth learned to walk using a cane. With the use of special eyeglasses and magnifying tools, her vision improved. Then, she was ready to go home!

At home, a personal care aid helped Ruth take care of herself. The aide also helped with cleaning, grocery shopping and rides to the doctor. Together, she and Ruth planted a garden and invited friends to share flowers and vegetables.

Although she lived alone, Ruth was never lonely. With Buddy at her side, and visits by friends and family, Ruth was happy and content. Every day, she got a phone call from a volunteer that made her feel safe at home.

In Milwaukee County, many elders like Ruth are able to stay at home with the help of family, friends and community-based services.

It may surprise you to learn that health care and aging service providers in Milwaukee County have developed programs to support independent lifestyles for elders and others with illnesses and disabilities. We know that the best use of health care resources is a combination of services that help to maintain independence as long as possible. Now, when it comes to decisions about lifestyle, care and services, one thing is clear:

**It’s YOUR Choice.**
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Quick Reference for Services

Many people can remain at home with just some help getting around or keeping house; others may need more extensive care or supervision. There may be several kinds of services that could fill your needs. Use the chart on the next page as a starting place to explore available services.
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I. How do I get started?

FOR OLDER ADULTS LIVING IN MILWAUKEE COUNTY

For information on programs, services, and benefits for older adults living in Milwaukee County, all it takes is a phone call to the Aging Resource Center of Milwaukee County.

At the Resource Center, your questions will be answered by social workers. Information and assistance is provided in person (including home visits and walk-ins), over the telephone, via email, fax or through written correspondence.

The Resource Center is your link to the information and assistance you need.

The Aging Resource Center of Milwaukee County

414-289-6874
7:00 am - 5:30 pm weekdays

Toll Free 1-866-229-9695
Telecommunication Relay Service: Dial 711

The Resource Center is a free service of Milwaukee County Department on Aging that provides information and referrals for service and benefits for older adults

FOR OLDER ADULTS WHO DO NOT LIVE IN MILWAUKEE COUNTY

Most communities have resources for older adults. The Eldercare Locator is a toll-free number that connects you to resources for elders in every community in the United States.

Dial: 1-800-677-1116, between 8:00 a.m. and 7:00 p.m. (Central time) to talk with a person who can give you information about service for elders in other communities.

Or use the convenient on line search tool, Aging Resource Center Long-Term Care Services Directory, to find long term care services in all Wisconsin counties including Milwaukee County at:

www.milwaukee.gov/aging/resourcecenter
II. What types of publicly funded long term care services are available in Milwaukee County?

Because there are many different types of services available to older adults, some people find it useful to coordinate long term care services through a single agency. These agencies can coordinate different kinds of medical, social, financial and personal services. Social workers or nurses who have experience working with elders will help you determine eligibility and set up a care plan.

Long term care services such as these are not usually covered by insurance. Milwaukee County residents have a choice of long term care services:

- **Family Care**: a State funded Long Term Care managed care program. In Milwaukee County Family Care Services are provided by:
  - Community Care Inc.
  - Milwaukee County Department of Family Care

- **Family Care Partnership**: flexible health care and support services to help people stay independent and in their homes as long as possible. In Milwaukee County Family Care Partnership services are provided by:
  - Community Care Inc.
  - iCare

- **IRIS (Include, Respect I Self direct)**: a State Waiver program that allows you to direct your own long term care services.

- **PACE**: (Program of All-inclusive Care for the Elderly) a proven, national model of care for people 55 years of age and older. In Milwaukee County PACE is provided by:
  - Community Care Inc.

The Aging Resource Center of Milwaukee County can provide details on each program to help you determine which long term care service is right for you.

**Call The Aging Resource Center for more information**

(414) 289 - 6874

www.milwaukee.gov/aging/resourcecenter
Services for those needing some assistance

Many people want to stay in their own homes. The services described below are for people who are able to live in homes or apartments with a little assistance or on their own.

**CHORE / HOMEMAKER SERVICES**

Homemakers or chore service providers help you with chores at home, like shopping, cooking, cleaning, laundry and running errands. Sometimes, homemakers provide transportation or help with paying bills. They may also help with simple home maintenance tasks.

**PERSONAL CARE (HOME HEALTH AIDE)**

Home health aides are a part of the health care team. They assist with bathing, getting dressed, going to the toilet or sometimes preparing light meals. For more serious medical concerns, special nursing and medical assistance can be provided.

**HOME MAINTENANCE AND REPAIR**

If you need regular or seasonal help maintaining your home or apartment, you may need home maintenance and repair services. Seasonal helpers do chores like snow shoveling and cutting grass. Others do routine maintenance like putting up storm windows or screens, window washing, painting or weatherization.

**HOME MODIFICATION**

Many households need improvements for safety and accessibility. Inexpensive things like hand-held showers, added lighting, shower and tub chairs and non-skid treads make homes safer for older people. More expensive projects like installing ramps and powered lifts or larger remodeling projects can help a disabled person live at home.

**MEAL SERVICES**

If you need help preparing meals, look for meal services. These services can provide meals at home or at a senior dining site. The Home Delivered Meal Program brings healthy meals five or more days a week to those who cannot get to the grocery store or prepare meals. Another option to consider is going to a senior dining site, which gives you the opportunity to dine in the company of others. Senior dining sites offer meals on a donation basis at senior centers, senior housing sites, churches, synagogues, and schools.
FRIENDLY VISITORS / COMPANIONS

Brighten your day with the company of a volunteer visitor, who comes to your house or apartment to chat, read, or help with writing letters. A friendly visitor can help you feel less lonely if you are not able to go out. The additional support and advice they can provide to family members and caregivers may be helpful as well.

TELEPHONE REASSURANCE

This phone service can increase your sense of security. Each day, a volunteer telephones the older person at a convenient time. If the volunteer is unable to get in touch with the person, a neighbor or friend is alerted to make an in-person check. In case no one is available to check, an emergency service will be sent. This service is usually provided free of charge.

SENIOR CENTERS

Senior centers offer many activities and services. Programs include parties, card games, outings, educational programs, recreation, sports, exercise classes, crafts and many other activities. Lunches are provided by the senior dining program. There is a suggested donation towards the meal. Senior centers offer opportunities to meet new people, make new friends and share time and talent as a volunteer.

PERSONAL EMERGENCY RESPONSE SYSTEMS

Increase your sense of safety and security with a pager that you can use to call for help in the event of personal emergency. When activated, a phone call is placed to the wearer and if there is no response, an emergency contact is notified or assistance is sent to the home. There are many such services. All charge for installation and there are monthly fees.

TRANSPORTATION

Persons of all ages with disabilities that prevent them from driving or using public transportation may qualify for Milwaukee County’s Transit Plus program. Milwaukee County also has a senior transportation program to help people aged 60+ get to medical appointments, go shopping, attend meal programs or visit a loved one in a nursing home. In addition, the public transit system offers special rates for seniors. You may also want to ask about volunteer drivers connected with neighborhood service groups.
HOME HEALTH CARE

Home health care can include skilled nursing and other medical care such as intravenous (IV) therapy or at-home wound care. Even people who are seriously ill or dying may be treated at home. Therapists provide occupational, physical and speech therapies in the home. Home health aides are also a part of the health care team. They can assist with bathing, getting dressed, going to the toilet, and meals.

RESPITE FOR CAREGIVERS

Many older persons are able to remain independent because of help they get from family members or friends. Caregiving can be a demanding responsibility and respite services help provide a break for the caregiver.

Respite service must be scheduled in advance. A trained homemaker provides supervision for a homebound person in the absence of the regular caregiver. This allows the caregiver to take regular evenings out, schedule several evenings away from home over a short period of time, or plan a weekend away from home. Respite can also be provided by arranging for a temporary stay in a skilled nursing facility.

ADULT DAY CENTERS

When an older person is able to get around but needs supervision, adult day services could be an ideal solution. For a few hours each day, the person can go to a day center where a variety of services are provided. Day center service can include programs designed to encourage socializing and interaction with others, meals, health monitoring, recreational activities, nursing and bathing. Transportation is sometimes provided, and nursing care is also available. Some programs offer speech, hearing, physical or occupational therapy.
SENIOR APARTMENTS

Some people decide to move to an apartment or a condominium. One decision that needs to be made when considering a move is whether the person wants to live with people of all ages or whether they prefer to live with older people.

Some apartment complexes are designed for older people. The buildings are easy to get around and social and recreational programs may be provided on site. Rent at some of these are subsidized by the government and residents must meet income and age limits. In subsidized apartments rent is limited to 30% of a resident's monthly income and utility costs are usually included.

LEGAL AND BENEFIT COUNSELING

Most Milwaukee County residents age 60 and over are eligible for some public benefits. SeniorLAW benefit specialists are available at no charge to provide information and assistance on public benefits and representation in some court cases if a benefit has been denied to an eligible person. You must be 60 years or older and you must call yourself, unless represented by a Guardian or activated Power of Attorney.

CALL (414) 278-1222 TO TALK WITH A SENIORLAW BENEFIT SPECIALIST.

THE ONLINE LINK TO THE ACCESS ELIGIBILITY TOOL IS A QUICK AND EASY WAY FOR WISCONSIN RESIDENTS TO SEE IF THEY QUALIFY FOR WISCONSIN HEALTH AND NUTRITION PROGRAMS:

WWW.ACCESS.WISCONSIN.GOV
SERVICES FOR THOSE NEEDING MORE ASSISTANCE

When living on your own becomes difficult, you can consider residential care options. Residential care is sometimes called assisted living. A residential care consultation can be helpful when choosing an assisted living arrangement that’s right for you.

The types of residential care facilities described in the next section provide support and services to residents who need some assistance living on their own.

RESIDENTIAL CARE APARTMENT COMPLEXES

Residential Care Apartment Complexes, sometimes called RCACs, give the independent lifestyle of apartment living along with the confidence of knowing services like personal and nursing care are there when needed. Apartments or studios are available with full bath and cooking facilities. Residents control their personal space, care decisions and daily routines. Services are set up for each resident and are adjusted to allow people to remain there for as long as possible.

RCACs may be registered with the state and can only provide up to 28 hours of care per week to residents (personal, supportive and nursing combined). Certified facilities may receive Medical Assistance funding.

CONTINUING CARE RETIREMENT COMMUNITIES

Continuing Care Retirement Communities offer a variety of living options ranging from apartments to nursing home beds in a single campus-like setting. Residents can move more comfortably to different types of housing as their needs change.

The arrangements include annual or lifetime contracts, where residents pay a one-time entrance fee and monthly rent in return for space and services. The entry fee is like paying on a life insurance policy or making an investment that pays you back in housing and support services for the rest of your life. This means that if you become disabled, you are assured you won’t have to move.
ADULT FAMILY HOMES

Adult Family Homes are residences where groups of up to four adults live and receive meals, supervision, and personal care. Many are private homes where elderly or disabled persons live with a foster family. Others are managed and staffed by agencies.

All 3 or 4 bed Adult Family homes must be licensed by the State of Wisconsin. 1 and 2 bed adult family homes can operate without a license unless they wish to contract with a Managed Care Program. These facilities must be licensed by the Milwaukee County Department of Family Care.

COMMUNITY BASED RESIDENTIAL FACILITIES

Community Based Residential Facilities, sometimes called CBRFs, are larger group settings for five or more adults who cannot live independently even though they are not acutely ill or do not need extended levels of nursing care. Such facilities can vary in size from five to over 100 residents. In addition to room and board, residents receive services such as meals, supervision, supportive and personal care.

Both private and shared sleeping rooms are available and residents share living, dining, and bathroom spaces.

All Community Based Residential Facilities must be licensed by the state.

SKILLED NURSING FACILITIES

A nursing home provides room, board, and 24-hour-a-day skilled care for residents who need more than seven hours a week of nursing or personal care. Nursing facilities admit patients for short-term stays as well as for long-term care. Nursing homes are licensed by the state. Many are also certified for Medicaid, which provides public funds to cover the cost of care for eligible residents.

IMPORTANT FINANCIAL CONSIDERATIONS

If you choose a residential care setting for long-term care services, be sure you understand how much you will have to pay out of your own pocket. The total monthly cost of residential care includes charges for BOTH services AND room and board.

If you qualify for public benefits, remember public funds pay for SERVICES ONLY. YOU must be able to pay for ROOM AND BOARD.

BE SURE YOU CAN AFFORD THE COST
III. How Will I Pay for Services?

Public and private financial assistance programs can help with your long-term care medical costs and daily living expenses. Taking advantage of such assistance can help you remain in your home.

There are three sources of funds that can help with long-term care and daily living expenses:

**PUBLIC PROGRAMS BASED ON ELIGIBILITY**

- Medicare part A&B
- Medicare Part D (for prescription drugs)
- Medicare Hospice Benefit (for terminal illness)
- Medicaid (also known as Title 19)
- SSI-E (Supplemental Security Income – Expense Supplement)
- Medicare Premium Assistance
- Food Share
- Family Care
- IRIS (allows you to direct your own long term care services)

**OTHER PUBLIC AND PRIVATE SOURCES**

*(based on eligibility)*

- Providers of Medicaid SSI Managed Care Options
- Family Care Partnership Program
- PACE (Program of All-Inclusive Care for the Elderly)
- Prescription Assistance Programs
- SeniorCare
- Badger Care+ Core Plan
- Badger Care+ Basic Plan

**PRIVATELY PURCHASED INSURANCE OPTIONS**

- Medicare supplements from regular insurance policies
- Medicare Select Supplements from an HMO
- Medicare Advantage plans
- Long-term care insurance

**CALL THE RESOURCE CENTER TO LEARN MORE ABOUT ANY OF THESE PROGRAMS.**

**OR VISIT THESE WISCONSIN WEBSITES:**

ACCESS: [WWW.ACCESS.WISCONSIN.GOV](http://WWW.ACCESS.WISCONSIN.GOV)

MEDICAID INFO: [WWW.DHS.WISCONSIN.GOV/MEDICAID](http://WWW.DHS.WISCONSIN.GOV/MEDICAID)
Public Programs Based on Eligibility

This section provides a general description of each program and gives basic information on how you might qualify for benefits.

MEDICARE

Medicare is a federal health insurance program for persons age 65 or older and some disabled persons. Eligibility is not based on financial need. Everyone who is entitled to Social Security can receive Medicare benefits.

Medicare Part A can help pay for:
- Inpatient hospitalization
- Short-term skilled nursing facility stays
- Post Institutional (home) health care
- Hospice care

Medicare Part B can cover:
- Physician services
- Outpatient hospital services and supplies
- Outpatient surgery
- Outpatient physical therapy and speech therapy
- Ambulance transportation
- Durable medical equipment
- Home health care
- Some preventive services (mammograms, diabetes self-care, etc.)
- Second opinions (before surgery)

Medicare covers services that are considered “reasonable and necessary” and meet its definition of covered services. There are other eligibility requirements and we can help you understand how they apply to different situations.
MEDICARE HOSPICE BENEFIT

The Medicare hospice benefit is an optional care arrangement for terminally ill persons on Medicare. It helps people with terminal illness receive services and relief from pain and discomfort. A hospice program can be a source of comfort and support to patients and their families.

Persons eligible for hospice care can receive this benefit by signing a statement obtained from a certified hospice provider. By signing the statement, you waive Medicare curative services in favor of the Medicare hospice benefit. Hospice benefits include:

- Nursing care
- Medical social services
- Counseling services
- Home health aides
- Trained volunteers who provide psychological, spiritual, and emotional support
- Physical and occupational therapy; speech-language pathology
- Medical supplies and equipment
- Drugs and biologicals used for pain and symptom control
- Short-term inpatient care for pain control or acute symptom management
- Short-term inpatient care to provide respite for family or others caring for the individual at home

Short-term hospital care, if needed, is provided in a hospital to which the hospice has a service provider relationship.
MEDICAID (TITLE 19)

Medicaid (Title 19) is a federal/state program established in 1965 under the Social Security Act. It pays for medical services for eligible:

- People with disabilities
- People 65 years and older
- Children and their caretakers

The purpose of Wisconsin Medicaid is to pay for and assure appropriate medical care for persons who are eligible for Medicaid.

Medicaid covers all Medicare copayments and deductibles. However, eligible persons are responsible for copayments that are part of Medicaid.

MEDICAID ELIGIBILITY

If you receive Supplemental Security Income (SSI), you are automatically eligible to receive Medicaid because you are considered categorically needy (you have low income and assets).

People who have income or assets above the SSI limits may still qualify for Medicaid. For example, people with high medical expenses that bring their income down may qualify as medically needy. They may apply for the Medical Assistance Deductible Program. Certain people with disabilities who can work 1 hour per month may be eligible for the medicaid assistance purchase plan (MAPP). There are other medicaid programs as well.

TO FIND OUT ABOUT MEDICAID ELIGIBILITY AND COVERED SERVICES CALL

THE MILWAUKEE ENROLLMENT SERVICES CENTER

1-888-947-6583
TTY: DIAL 711

SUPPLEMENTAL SECURITY INCOME EXCEPTIONAL EXPENSE SUPPLEMENT (SSI-E)

The SSI-E supplement provides additional money to persons or couples with long-term care needs who are already receiving State of Wisconsin SSI benefits. SSI-E provides extra income for people living at home (and in certain types of assisted living facilities) to help with the cost of expenses for special care needs. With this support you may be able to remain at home instead of entering a nursing home.

TO FIND OUT IF YOU QUALIFY FOR SSI-E,
CALL THE AGING RESOURCE CENTER AT (414) 289-6874
MEDICARE REMINDER

Medicare Savings Programs (MSPs), also known as Medicare Buy-In programs or medicare Premium payment Programs, help pay your Medicare costs if you have limited finance. There are three main programs, and each has different income eligibility limits.

1. Qualified Medicare Beneficiary (QMB): Pays for Medicare Part A and B premiums, deductibles and coinsurances or co-pays. If you have QMB, you will have no coinsurance or copayment for Medicare-covered services you get from doctors who participate in Medicare or Medicaid or are in your Medicare private health plan’s network.


To qualify for an MSP, you must have Medicare Part A and meet income and assets guidelines. If you do not have Part A, but meet QMB eligibility guidelines, your state will have a process to allow you to enroll in Part A and QMB. Many states allow this throughout the year, but others limit when you can enroll in Part A.

Learn more about Medicare Savings Programs at www.medicareinteractive.org

FOOD SHARE

Food Share is Wisconsin’s nutrition assistance program allowing people with low or fixed incomes to buy nutritious foods at the grocery store. Contact the Hunger Task Force’s Senior Benefit Specialist at (414) 588-7132.

ELIGIBILITY

Eligibility for both of these programs is based on household size, income and monthly expenses. You must be a United States citizen or a citizen of another country who lives in the United States legally and permanently.

You can apply for both programs on line, by mail or by phone.

All applications must also be reviewed over the phone or in person. A review will be scheduled after your application is complete.

ONLINE: www.access.wisconsin.gov

Computers are available for use at local libraries, Senior Centers

and at both the Robles Center - 1673 S. 9th St. and Coggs Center - 1220 W Vliet St.

TO APPLY BY MAIL OR PHONE: CALL 1-888-947-6583

TELECOMMUNICATION RELAY SERVICE: DIAL 711
OPTIONS FOR LONG-TERM CARE

As a Medicaid-eligible resident of Milwaukee County, you may be able to choose among the following options to meet your health and long-term care needs:

- **Family Care**: covers your long-term care services. But your ordinary and acute care* and pharmacy will be covered separately by Medicare and/or Medicaid.

- **Family Care Partnership**: uses Medicare and Medicaid to coordinate and cover your long-term care, primary and acute care* and pharmacy services.

- **PACE**, Program for All inclusive Care for the Elderly is available for persons aged 55 and older. It uses Medicare and Medicaid to coordinate and cover your long-term care, primary and acute care* and pharmacy services. Some of the services may be provided at the PACE day center if you choose to attend the center.

- **IRIS**: (Include, Respect, I Self Direct) A self directed supports program covers the long term care needs that you decide are most important for you. Some long term care needs, along with your acute and primary care needs will be covered by Medicare and/or Medicaid.

*Primary care refers to doctor visits and checkups. Acute care means emergency care and hospitalization.

Or, you can:
Use your Medicaid (Title 19) Forward Card for doctor visits and other health services.

IF YOU WANT MORE INFORMATION OR IF YOU ARE INTERESTED IN ENROLLING IN ANY OF THESE PROGRAMS CALL THE AGING RESOURCE CENTER OF MILWAUKEE COUNTY
414-289-6874
TELECOMMUNICATION RELAY SERVICE: DIAL 711
www.milwaukee.gov/aging/resourcercen
**MEDICARE PART D**

The Medicare Part D program
- Provides insurance coverage for prescription drugs
- Pays for both generic and brand names drugs
- Offers a choice of plans

As with other types of insurance, your monthly premium and out of pocket costs may be different for different plans. It is important to shop and compare before you buy.

Here’s what you need to do:
- Check to see if your prescription drugs are covered
- Find out which pharmacies in our area use the drug plans
- Determine if the monthly premiums and co-pays are affordable

FOR MORE INFORMATION VISIT WWW.MEDICARE.GOV OR CALL TOLL FREE, 1-800-633-4227

In Milwaukee County, you can also call the benefit specialist at SeniorLaw (414) 278-1222

Or call the Aging Resource Center for information (414) 289-6874

MORE INFORMATION AND LINKS ARE AVAILABLE AT:
www.milwaukee.gov/aging/resourcecenter
Other Public and Private Sources

**MEDICAID SSI MANAGED CARE OPTIONS**

Medicaid SSI managed care options programs coordinate medical and social services for individuals with disabilities who are SSI-Medicaid recipients.

SSI managed care programs provide all medical services covered by Medicaid. When you join an SSI managed care program, you are given a complete explanation of services and a handbook for easy reference.

**MEDICAID SSI ELIGIBILITY**

To qualify you must:
- Be eligible to receive benefits from Medicaid
- Be at least 60 years of age (for service by the Department on Aging)
- Have long-term health care needs
- Live in Milwaukee County

**CALL HMO ENROLLMENT SPECIALISTS AT 1-800-291-2002 TO LEARN IF YOU QUALIFY**

**TDD 1-800-291-2002**

**BADGER CARE+ CORE PLAN AND BADGER CARE+ BASIC PLAN**

provides access to basic health care services including primary and preventative care and some generic drugs to low-income adults aged 19 through 64 with no dependent children under age 19 who live with them.

**CALL 1-800-291-2002 TO LEARN MORE ABOUT BADGER CARE+ CORE AND BASIC PLANS**

OR APPLY ON LINE AT:

**WWW.ACCESS.WI.GOV**

OR

**OR CALL THE AGING RESOURCE CENTER**

414 -289-6874

www.milwaukee.gov/aging/resourcemcenter
PRESCRIPTION ASSISTANCE PROGRAMS

If you have high prescription drug costs and have difficulty paying for medications, Prescription Assistance Programs may be able to help.

SeniorCare

SeniorCare is Wisconsin’s prescription drug assistance program. SeniorCare is for Wisconsin residents 65 years and older who meet eligibility requirements.

SENIORCARE ELIGIBILITY

To qualify, you must:

- Be a Wisconsin resident.
- Be 65 years of age or older.
- Pay an annual enrollment fee per person.

Only income is measured. Assets such as bank accounts, insurance policies, home property, etc., are not counted. All program participants need to pay an out-of-pocket expense — depending on their annual income.

FOR MORE INFORMATION CALL THE RESOURCE CENTER OR SENIORCARE CUSTOMER SERVICE HOTLINE: (800) 657-2038
(TTY AND TRANSLATION SERVICES ARE AVAILABLE.)

YOU CAN ALSO VISIT THE SENIORCARE WEBSITE: WWW.DHS.WISCONSIN.GOV/SENIORCARE

OTHER PRIVATE PRESCRIPTION ASSISTANCE PROGRAMS

Many drug manufacturers have programs that offer prescription drugs at no or low cost to eligible individuals.

- Mail-order pharmacies and companies that work with them offer prescription drugs at reduced prices.
- Depending on the program, the drugs may be mailed directly to you or sent to your doctor’s office.
- Senior organizations and senior health care systems may offer drug discount programs.

OR CHECK AT YOUR PHARMACY.

A PRESCRIPTION FROM YOUR PHYSICIAN IS REQUIRED IN ALL CASES.
Privately Purchased Insurance Options

Those who are neither categorically or medically needy under Medicaid can purchase Medicare supplemental insurance designed to cover the copayments and deductibles that are built into the Medicare system.

Even if you have both Medicare and a Medicare supplemental insurance policy, you may still have out-of-pocket expenses if your doctor or health care provider does not accept Medicare payments.

Medicare supplemental policies will pay for services that are covered by the Medicare program.

Services that are not covered by Medicare such as prescriptions, hearing aids, and eyeglasses are usually not covered by supplemental policies. Some supplemental insurance policies may pay for these items if you pay extra.

PRIVATELY PURCHASED MEDICARE SUPPLEMENTS

Wisconsin residents can choose to supplement their Medicare coverage in three ways:

A. Medicare supplements from regular insurance companies

You pay a premium directly to the insurance company to provide you with insurance coverage. When you go to the doctor, you are billed for each service you receive. You can go to any doctor anywhere in the country (or anywhere in the world depending upon the type of insurance contract you have).

B. Medicare Select Supplements from an HMO

With a Medicare select supplement, you pay a set premium each month to an HMO for all covered services, whether you go to see a doctor or not. You must live in a certain geographical area, i.e., a certain county or city (called the “service area”) in order to enroll in an HMO. You have one main doctor (called a primary care physician) and that doctor must refer you to other specialists if you have medical issues that need attention from a doctor with a different specialty. When you are enrolled in an HMO, the HMO will take care of all your paperwork, except for claims made when you are out of your coverage area.
C. Medicare Advantage Plans

Medicare Advantage Plans are health plan options that are part of the Medicare program. If you enroll in one of these plans, you generally get all your Medicare-covered health care through that plan. This coverage can include prescription drug coverage. Medicare Advantage Plans include:

- Medicare Health Maintenance Organization (HMOs)
- Preferred Provider Organizations (PPO)
- Private Fee-for-Service Plans
- Medicare Special Needs Plans

Once you enroll in a Medicare Advantage Plan, you use the health insurance card that you get from the plan for your health care. To get services, you see doctors that belong to the plan and/or go to certain hospitals. If you choose to see doctors that do not belong to the plan, you will have to pay the entire bill out of your own pocket, including Medicare costs. There are some exceptions for emergency and urgent medical care; however you should inquire about the plan’s guidelines, especially if you are a frequent traveler before considering enrolling into the plan.

In some of these plans, generally there are extra benefits and lower copayments than in the Original Medicare Plan. However, Medicare Advantage Plans are not required to provide the same supplemental benefits that are provided under Medicare supplemental policies available in Wisconsin.

To join a Medicare Advantage Plan, you must have Medicare Part A and Part B. You will have to pay your monthly Medicare Part B premium to Medicare. In addition, you might have to pay a monthly premium to your Medicare Advantage Plan for the extra benefits that they offer.

FOR QUESTIONS AND CONCERNS ABOUT MEDICARE ADVANTAGE PLANS:
CALL THE MEDIGAP HELPLINE AT 1-800-242-1060

CONTACT THE OFFICE OF THE COMMISSIONER OF INSURANCE
(608) 266-3585 (MADISON) OR 1-800-236-8517
125 SOUTH WEBSTER STREET
P.O. BOX 7873
MADISON, WI 53703-7873
OR EMAIL: OCICOMPLAINTS@OCI.STATE.WI.US
LONG-TERM CARE INSURANCE

Many seniors, who do not qualify for public benefits, can face high out-of-pocket expenses for long-term care at home, in the community, or in a nursing home. Although Medicare will help, it pays for less than 5% of long-term care costs.

Medicare covers only services of a skilled professional such as a doctor, nurse practitioner, physical therapist, etc. If you have needs that do not require the services of highly trained professionals (homemaker, personal care, etc.) Medicare may be of no help.

Supplemental insurance policies are limited to coverage of the same kinds of services covered by Medicare. Out-of-pocket costs for long-term care can be very expensive because services that are not covered by Medicare may be needed over long periods of time. For this reason, some older adults may wish to consider long-term care insurance.

There are two types of long-term care insurance policies:

1. **Long-term care only policies** reimburse long-term care expenses such as nursing home and home health care. If care is never needed, the insurance company keeps the premiums. The cost for such insurance is based on age; so, the older you are when buying such a plan, the more expensive the premium.

2. **Life insurance policies with long-term care provisions** operate by advancing payment of the death benefit to reimburse you for covered long-term care expenses. If long-term care is never needed, an income tax-free death benefit is paid to your beneficiaries. The cost for such privileges is usually added as a rider onto the regular life insurance premium.

In Wisconsin, some of the above policies may be tax-qualified. In other words, premiums paid for such policies may be tax deductible as a medical expense.

FOR QUESTIONS AND CONCERNS ABOUT HEALTH INSURANCE, CONTACT THE OFFICE OF THE COMMISSIONER OF INSURANCE AT 608-266-3585 OR 800-236-8517

OR

WRITE TO THEM AT 125 SOUTH WEBSTER STREET, P.O. BOX 7873, MADISON, WI 53703-7873

OR

CALL SENIORLAW AT 414-278-1222
IV. COMMUNITY RESOURCES

OPPORTUNITIES FOR LEARNING, ADVOCACY AND SERVICE
Milwaukee County Department on Aging values the contributions of older adults as we craft new and better solutions to help seniors lead better lives. Please join us! It is your involvement and your suggestions that matter in everything we do.

SENIOR STATESMANSHIP PROGRAM During the three-day Senior Statesmanship program a select group of older adults meets the County Executive and his administrative staff, attends a County Board session, interacts with County Supervisors, visits directors of County Departments, tours Milwaukee County facilities and travels to Madison to learn about advocacy at the state level.

Interested? Call the Department on Aging for details - 289-6010

RETIRED SENIOR VOLUNTEER PROGRAM (RSVP) RSVP is a service organization for individuals 55+. Together we build the capacity and further the mission of local schools and non-profit organizations. There are many important and pressing needs in the Milwaukee community. Due to this, RSVP has focused its resources on specific needs such as education, older adults, and veterans. - Call 414-220-8657 for more information

SENIOR AMBASSADOR PROGRAM Senior Ambassadors are RSVP Members who have been trained in the services and resources available to older adults. They provide one on one consultations about these services at locations throughout the community. Senior Ambassadors is a partnership between the Department on Aging and Interfaith Older Adult Programs. - Call 414-220-8657 for more information

COMMISSION ON AGING COMMITTEES AND COUNCILS The Commission on Aging provides department staff and partners with input on senior issues at monthly meetings that are also open to the public.

Call 289-6010 for more information or to be placed on a notice list for meeting dates and agendas.

The Department on Aging offers opportunities for all citizens of Milwaukee County to participate in advocacy through the following standing committees of the Commission on Aging:

- Advocacy Committee
- Service Delivery Committee
- Resource Center Oversight Committee
- Intergenerational Council
- Wellness Council
- Social Engagement Workgroup
- Nutrition Council
- Advisory Council and It’s Workgroups
  - Emergency Preparedness Workgroup
  - Underserved Populations Workgroup
  - Communications Workgroup
  - Homerepair and Chore Services Workgroup
  - Financial Planning Workgroup
SENIOR DINING - THE SENIOR MEAL PROGRAM
Mealtime is more enjoyable with friends. The Senior Meal Program provides well-balanced, hot, nutritious meals; and the opportunity to take part in activities with others.

Asian American Senior Center  
*Not handicap accessible  
120 N. 73rd St.  
Open Tues, Thurs & Fri Only  
Closed the month of January  
414-258-2410  

Arlington Court  
1633 N. Arlington Place  
414-286-0736  

Ascension Lutheran Church  
1236 S. Layton Boulevard  
414-645-4413  

Bethesda Community Senior Center  
2845 W. Fond du Lac Ave.  
414-445-2055  

Bethany/Calvary United Methodist Church  
7625 W. Center Street  
414-258-2868  

Beulah Brinton  
2555 S. Bay Street  
414-750-7273  

College Court  
3334 W. Highland Boulevard  
414-286-8872  

Convent Hill  
455 E. Ogden  
414-788-8236  

Fernwood Court  
6700 W. Appleton Avenue  
414-449-9900  

OASIS  
2414 W. Mitchell Street  
414-647-6061  

Franklin City Hall Community Room  
9229 W. Loomis Road  
414-427-7696  

Indian Council of the Elderly  
631 N. 19th St.  
Open Mondays & Fridays Only  
1st Monday & Friday Each Month evening meal only - served at 5PM  
414-934-8096  

Lakeside Senior Enrichment Program  
(Kosher meals provided)  
1410 N. Prospect Avenue  
414-277-8874  

Lapham Park  
1901 N. 6th Street  
414-751-6066  

McGovern Park Senior Center  
4500 W. Custer Avenue  
414-527-0990  

Milwaukee Christian Center  
(Southeast Asian Meals provided)  
2137 W. Greenfield Avenue  
414-645-5350  

Elks Lodge #46  
5555 W. Good Hope Road  
414-760-3195  

Project Focal Point  
811 W. Burleigh  
414-372-1070  

Rose Park Senior Center  
3045 N. King Drive  
414-263-2255  

St. Aloysius Parish Center  
1441 S. 92nd Street  
414-840-1704  

South Milwaukee Senior Center  
2424 15th Avenue, So. Milwaukee  
414-768-5722  

All sites are handicap accessible, unless noted  

Lois & Tom Dolan Community Center  
4355 W. Bradley Rd.  
414-357-7002  

United Community Senior Center  
(Hispanic Meals M-W-F-S-S, Open 7 days/week)  
414-483-3532  

Washington Park Senior Center  
4420 W. Vliet Street  
414-933-2332  

Wauwatosa/Hart Park Senior Center  
7300 Chestnut Street  
414-257-3534  

West Allis Senior Center  
7001 W. National Avenue  
414-302-8703  

West Milwaukee Senior Center  
1345 S. 47th Street  
414-671-8099  

Wilson Park Senior Center  
2601 W. Howard Avenue  
414-282-3284  

= Stockbox Site: Stockboxes are free, pre-packaged boxes of food filled with nutritious items. like cheese, canned fruit, canned vegetables, juice, cereal, dried and canned milk, peanut butter, canned meat, dried beans, rice, and instant potatoes or pasta. The boxes are delivered for pick up to the senior centers indicated above. To receive a monthly stockbox you must register. In order to qualify you must be a Wisconsin resident, at least 60 years of age and meet current low income requirements. If you are unable to pick up your Stockbox, you may arrange for family member or friend to do so.

For more information on the Stockbox program dial 211 from a landline, or 1-866-211-3380 from a cell phone.
MILWAUKEE COUNTY DEPARTMENT ON AGING SENIOR CENTERS

Milwaukee County Department on Aging provides funding for some of the senior center programs within Milwaukee County. Senior centers provide older adults with an opportunity to socialize with others, participate in recreational activities, and learn new ideas through educational programming.

All centers also serve as senior dining sites to meet the nutritional needs of older adults.

Generally, there is no membership fee charged at any of the centers. Programs are diverse and include: line-dancing, woodworking, arts and crafts, stamp collecting, camera club, bible study, billiards, English as a second language classes, exercise classes, fitness centers (five sites), computer classes, travel clubs, cards, lapidary, sewing, etc.

The following are the senior centers funded by resources provided by Milwaukee County Department on Aging:

Asian American Community Center, Inc.
120 N. 73rd St.
Milwaukee, WI  53213
*Phone: 414-258-2410
Hours: Tues, Thurs and Fri, 8:45 a.m. - 1:00 p.m.
Staff is bilingual in Chinese

Bethesda Community Senior Center, Inc.
2845 W. Fond du Lac Ave.
Milwaukee, WI  53210
*Phone: 414-445-3109
Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.

Chester W. Grobschmidt Senior Center
2424 S. 15th Ave.
South Milwaukee, WI  53127
Phone: 414-768-8045
Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.
A Senior Fitness Center Site*

Clinton and Bernice Rose Senior Center
3045 N. Martin Luther King Dr.
Milwaukee WI
Phone: 414-263-2255
Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.
A Senior Fitness Center Site*

The Indian Council of The Elderly, Inc.
Main office: 3126 W. Kilbourn Ave.
Milwaukee, WI  53208
Phone: 414-934-8096
Hours: Mon and Fri, 9:30 a.m. - 1:30 p.m.
1st Monday & Friday each month: 1:00 p.m - 7:30 p.m.
Center location:  631 N. 19th St. Milwaukee

Kelly Senior Center
6100 S. Lake Dr.
Cudahy, WI 53110
Phone: 414-481-9611
Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.
A Senior Fitness Center Site*

*Seven Senior centers include senior fitness sites
SEE PAGE 30 FOR MORE INFORMATION ON SENIOR FITNESS CENTERS.
McGovern Senior Center  
4500 W. Custer Ave.  
Milwaukee, WI  53218  
Phone:  414-527-0990  
Hours:  Mon - Fri, 8:30 a.m. - 4:30 p.m.  

*Seven Senior centers include senior fitness sites  
SEE PAGE 30 FOR MORE INFORMATION ON SENIOR FITNESS CENTERS.*

Washington Park Senior Center  
4420 W. Vliet St.  
Milwaukee, WI  53208  
Phone:  414-933-2332  
Hours:  Mon - Fri, 8:30 a.m. - 4:30 p.m.

Milwaukee Christian Center  
2137 W. Greenfield Ave.  
Milwaukee, WI  53204  
Phone:  414-645-5350  
Hours: Mon - Fri, 9:00 a.m. - 2:00 p.m.  
(Summer only Friday programming provided at Washington Park Senior Center - 9:00 a.m. - 1:30 p.m.) Staff is bilingual in Hmong and Lao

Project Focal Point  
811 W. Burleigh St.  
Milwaukee, WI  53206  
Phone:  414-372-1070  
Hours: Mon - Friday, 8:30 a.m. - 4:30 p.m.

United Community Senior Center  
730 W. Washington St.  
Milwaukee, WI  53204  
Phone:  414-649-2807  
Hours: Mon - Fri, 8:00 a.m. - 4:30 p.m.  
Saturday and Sunday meal program only  
9am - 12 noon  
Staff is bilingual in Spanish

Wilson Park Senior Center  
2601 W. Howard Ave.  
Milwaukee, WI  53221  
Phone:  414-282-5566  
Hours: Mon - Fri, 8:30 a.m. - 4:30 p.m.

OASIS  
Division of Community Recreation  
Milwaukee Public Schools  
2414 W. Mitchell St.  
Milwaukee, WI  53204  
Phone:  414-647-6040  
Hours: Mon - Fri, 8:00 a.m. - 3:30 p.m.

COM M ON U N I TE R S O UR C E S
WELLNESS PROGRAMS IN MILWAUKEE COUNTY

Milwaukee County Department on Aging wellness programs are a community partnership that promote improved health and a better quality of leisure for older adults in Milwaukee County. The Eight Dimensions of Wellness provide the framework for the implementation of programs that will help older adults stay active and understand how to self-manage their own wellness.

EIGHT DIMENSIONS OF WELLNESS

The Milwaukee County Commission on Aging Wellness Council adopted the goals of enhancing and promoting well ness related resources for older adults throughout Milwaukee County. The Wellness Council has developed a multi-dimensional approach to well ness with the philosophy that attention given to the eight dimensions of wellness will positively affect one’s quality of life. The eight dimensions of well ness are: Physical, Intellectual, Social, Emotional, Spiritual, Vocational, Financial and Environmental. Each dimension acts and interacts in ways that contribute the quality of life. Each dimension is further defined at the following link:

http://county.milwaukee.gov/help4healthyaging/8DimensionsofWellness.htm

WELLNESS PROGRAMS IN MILWAUKEE COUNTY

Milwaukee County provides an array of programs and activities to help older adults maintain or improve their overall well ness. The Department on Aging provides senior-friendly Fitness Centers and Evidenced Based Prevention Programs.

Senior Fitness Centers provide senior friendly and up-to-date exercise equipment including treadmills, stationary bikes, and weight training machines designed for the needs of older adults. Working out in the fitness center will help tone muscles, strengthen bones, increase flexibility, control weight, maintain or improve cardiovascular functioning, and prevent falls. Senior fitness centers are located in five senior centers located in Milwaukee County. Hours vary by site. Interested parties will be required to complete paperwork and complete and orientation to the equipment before they may use the fitness center. Collaboration with UWM College of Health Sciences provides the opportunity for older adults to receive a health assessment and a falls-risk assessment. Senior fitness center are available at the following locations:

Wilson Park Senior Center
2601 W. Howard Avenue
Milwaukee

Kelly Senior Center
6100 S. Lake Drive
Cudahy

Washington Park Senior Center
4420 W. Vliet Street
Milwaukee

McGovern Senior Center
4500 W. Custer Avenue
Milwaukee

Grobschmidt Senior Center
2424 ISh Avenue
South Milwaukee

Clinton and Bernice Rose Senior Center
3045 N. Martin Luther King Drive
Milwaukee

OASIS
2414 W. Mitchell Street
Milwaukee
WELLNESS PROGRAMS IN MILWAUKEE COUNTY

Evidence Based Prevention Programs are programs that have been researched and proven to provide positive results for participants. They are developed and tested using evidence from scientific studies. The programs are presented by trained leaders who are also monitored by Master Trainers to ensure the program guidelines are followed and lesson plans are closely executed. The National Council on Aging’s Center for Healthy Aging, the United States Department of Health and Human Services-Administration on Aging, the Wisconsin Department of Health Services and the Wisconsin Institute for Healthy Aging all support and promote the implementation of Evidence Based Prevention Programs. The Milwaukee County Department on Aging recognizes the importance of providing evidence based prevention programs to the older adults and the benefits participants receive. Based on this knowledge the Department on Aging has made a commitment to build a wellness model that incorporates the eight dimensions of wellness and is supported by evidence based prevention programs. Currently the Milwaukee County Department on Aging provides Living Well with Chronic Conditions and Stepping On Prevention Workshops. In the near future additional evidence based prevention programs will be implemented.

LIVING WELL WITH CHRONIC CONDITIONS

Living Well workshops are designed to improve the self-management skills of people living with a chronic health issue. Program groups meet 2 1/2 hours once a week for six weeks. Participants with different conditions learn how to:

- Manage symptoms, nutrition, stress and medications
- Communicate effectively with family, friends and healthcare providers
- Develop problem solving skills and set goals
- Learn to deal with emotions like anger and depression
- Develop an exercise program

STEPPING ON-FALL PREVENTION

Stepping On workshops are designed to help individuals learn about fall prevention. Although designed for people who have a risk of falling, have a fear of falling, or have fallen one or more times, the course is open to anyone interested in learning about fall prevention and behaviors that will help them including:

- Reduce the risk of falls, gain strength and improve balance
- Improve self-management of fall’s risk
- Make your home safer
- Review your medications
- Improve your quality of life

For more information about Wellness Programs for older adults visit the Milwaukee County Department on Aging website following this link www.milwaukee.gov/help4healthyaging or call the Community Health Program Coordinator at 289-6633.
OTHER LOCAL SENIOR PROGRAMS

Other local municipalities and non profit organizations sponsor senior programs in Milwaukee county, check your local listings under Senior Centers or Community Centers for contact information.

We recommend that you call before visiting to verify days/hours of operation.

The following is a location list of some sites that have programs in our area:

Bay View Community Center
1320 E. Oklahoma Ave, Milwaukee
Ph: 414-482-1000

Greendale Park & Rec. Golden Agers
5900 S. 51st St., Milwaukee
Ph: 414-423-2790

Beulah Brinton Senior Center
2555 S. Bay St., Milwaukee
Ph: 414-481-2494

Greenfield Park & Rec. Senior Center
7325 W. Forest Home Ave., Greenfield
Ph: 414-329-5373

Brown Deer Senior Citizen’s Club
4355 W. Bradley Road., Brown Deer
Ph: 414-357-7002

Harry and Rose Sampson Family
Jewish Community Center
6255 N. Santa Monica Blvd., Milwaukee
Ph: 414-964-4444

Fox Point-Bayside Senior Center
217 W. Dunwood Road, Fox Point
Ph: 414-906-0459

Lake Park Lutheran Church Senior Center
2647 N. Stowell Ave., Milwaukee
Ph: 414-962-9190

Glendale Senior Center
2600 W. Mill Road, Glendale
Ph: 414-540-2100

Lakeside Senior Enrichment Program
1410 N. Prospect Ave., Milwaukee
Ph: 414-277-6678

Goodwill Senior Center South
200 W. Vogel Ave., Milwaukee
Ph: 1-855-455-1110

Luther Manor
4545 N. 92nd St., Milwaukee
Ph: 414-464-3880

Goodwill Day Service, James O. Wright Center
6055 N. 91st St. Milwaukee
Ph: 1-855-455-1110

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Ph: 414-481-2494

Greenfield Park & Rec. Senior Center
7325 W. Forest Home Ave., Greenfield
Ph: 414-329-5373

Brown Deer Senior Citizen’s Club
4355 W. Bradley Road., Brown Deer
Ph: 414-357-7002

Harry and Rose Sampson Family
Jewish Community Center
6255 N. Santa Monica Blvd., Milwaukee
Ph: 414-964-4444

Fox Point-Bayside Senior Center
217 W. Dunwood Road, Fox Point
Ph: 414-906-0459

Lake Park Lutheran Church Senior Center
2647 N. Stowell Ave., Milwaukee
Ph: 414-962-9190

Glendale Senior Center
2600 W. Mill Road, Glendale
Ph: 414-540-2100

Lakeside Senior Enrichment Program
1410 N. Prospect Ave., Milwaukee
Ph: 414-277-6678

Goodwill Senior Center South
200 W. Vogel Ave., Milwaukee
Ph: 1-855-455-1110

Luther Manor
4545 N. 92nd St., Milwaukee
Ph: 414-464-3880

Goodwill Day Service, James O. Wright Center
6055 N. 91st St. Milwaukee
Ph: 1-855-455-1110
Lutheran Social Services  
1300 S. Layton Blvd., Milwaukee  
Ph: 414-281-4400

Manor Park Senior Center  
8536 W. Oklahoma Ave., West Allis  
Ph: 414-607-4186

Mount Carmel Church Senior Center  
8424 W. Center St., Milwaukee  
Ph: 414-771-1270

Mount Hope Lutheran Church Senior Center  
8633 W. Beecher St., West Allis  
Ph: 414-541-9500

Open Doors Senior Center  
Summerfield United Methodist Church  
728 E. Juneau Ave., Milwaukee  
Ph: 414-272-2601

Pentecost Lutheran Church Senior Center  
5226 W. Burleigh St., Milwaukee  
Ph: 414-445-2696

People Enjoying People Senior Fellowship Group (PEP)  
Wauwatosa Ave. United Methodist Church  
1529 Wauwatosa Ave., Wauwatosa  
Ph: 414-453-0700

Salvation Army Senior Center  
1645 N. 25th St., Milwaukee  
Ph: 414-342-9191

Shorewood Senior Center  
2010 E. Shorewood Blvd., Shorewood  
Ph: 414-847-2727

St. Francis Senior Center  
3476 E. Howard Ave., Milwaukee  
Ph: 414-481-5356

The Sherman Park Gathering Place  
Capital Drive Lutheran Church  
3965 N. 53rd St., Milwaukee  
Ph: 414-445-1656

Unity Lutheran Senior Center  
1025 E. Oklahoma Ave., Milwaukee  
Ph: 414-744-6311

UWM Osher Lifelong Learning Institute  
161 W. Wisconsin Ave., Milwaukee  
Ph: 414-227-3366

Wauwatosa Senior Center (Hart Park)  
7300 W. Chestnut, Wauwatosa  
Ph: 414-471-8495

West Allis Senior Center  
7001 W. National Ave., West Allis  
Ph: 414-302-8700

West Allis-West Milw. Recreation Center  
2450 S. 68th St., West Allis  
Ph: 414-604-4900 x4941

Whitefish Bay Dept. of Community Services  
5205 N. Lydell, Whitefish Bay  
Ph: 414-963-3992
The Family Caregiver Support Network (FCSN) is a program of Interfaith Older Adult Programs, Inc. FCSN supports family caregivers (spouses, daughters, sons), relatives and grandparents 55+ (raising grandchildren) with:

- information and help understanding and accessing services, benefits and resources
- assistance and support to deal with stress and care of oneself
- respite resources to take a break and services that may assist your caregiving efforts.
- FCSN can assist those caregiving locally or anywhere in the state or country.

Living Options Service is a free FCSN resource for older adults and their family caregivers in Southeastern Wisconsin that helps you make informed choices about care and living options.

Call for resources on how to stay at home or how to make a move. FCSN also offers facility touring checklists, inspection reports of licensed facilities and how to file a complaint.


FOR MORE INFORMATION CALL
(414) 220 - 8600
TOLL FREE (800) 449 - 4481

The family caregiver support network is managed by Interfaith Older Adult Programs with primary funding through the Milwaukee County Department on Aging and additional funding from United Way of Greater Milwaukee