

Directory of ■ Fall 2020 **Senior RESOURCES**

- ◆ Answers to aging, disability and caregiver questions
- ◆ Medicare updates
- ◆ Free Elder Law Services
- ◆ South Alabama Senior Directory



Area Agency on Aging • South Alabama Regional Planning Commission
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For a complete list of services, clinics and outpatient testing centers, visit infirmaryhealth.org.

Thomas Hospital is designated as a Blue Distinction Center+ for Cardiac Care and Blue Distinction Center+ for Knee and Hip Replacement by Blue Cross and Blue Shield of Alabama, an independent licensee of Blue Cross Blue Shield Association. Blue Distinction Centers (BDC) meet overall quality measures, developed with input from the medical community. A Local Blue Plan may require additional criteria for providers located in its own service area; for details, contact your Local Blue Plan. Blue Distinction Centers+ (BDC+) also met cost measures that address consumers' need for affordable healthcare. Each provider's cost of care is evaluated using data from its Local Blue Plan. Providers in CA, ID, NY, PA, and WA may lie in two Local Blue Plans' areas, resulting in two evaluations for cost of care, and their own Local Blue Plans decide whether one or both cost of care evaluation(s) must meet BDC+ national criteria. National criteria for BDC and BDC+ are displayed on www.bcbs.com. Individual outcomes may vary. For details on a provider's in-network status or your own policy's coverage, contact your Local Blue Plan and ask your provider before making an appointment. Neither Blue Cross and Blue Shield Association nor any Blue Plans are responsible for non-covered charges or other losses or damages resulting from Blue Distinction or other provider (or provider) information or care received from Blue Distinction or other providers.

Need help or advice? The Area Agency on Aging has you covered



Julie McGee
Director, Area Agency on Aging

The Area Agency on Aging, a program of the South Alabama Regional Planning Commission, is pleased to partner with Gulf Coast Media to let area seniors and their families know about the variety of services available

locally. The Area Agency on Aging is the place to start your search for information on enriching your life, whether as a volunteer, through taking classes, joining a recreation or wellness program, maximizing your Medicare benefits, improving your financial security, finding in-home services to help you age in place, or with information on Alzheimer's care and nursing homes and assisted living facilities. We provide services both through our staff and through community partners, such as the Baldwin and Escambia County Councils on Aging, senior centers, direct care providers and city and county government.

Our agency is officially designated by the State of Alabama as South Alabama's Area Agency on Aging. Our population of approximately 163,000 is the largest population of age 60-plus adults served by any of the 13 regional Area Agencies on Aging across Alabama. We work closely with the Alabama Department of Senior Services and receive federal, state, and local government funds, as well as some private grants. We are an unbiased government-funded, consumer-focused agency, and we are here to help you. We do not represent any business interests and our services are free. We work for you! To learn more about our services and upcoming events, visit us online at www.agingsofthelabama.org. You may call us at 251-706-4680 or 1-800-AGE-LINE (800-243-5463), or email aginginfo@sarpc.org. We're also on Facebook; like "Aging South Alabama," for regular updates.

AGING AND DISABILITY RESOURCE CENTER: Answers to Aging, Disability and Caregiver Questions

Local Area Agency on Aging	251-706-4680	agingsofthelabama.org
Alabama	1-800-243-5463	AlabamaAgeline.gov
National Eldercare Locator	1-800-677-1116	eldercare.acl.gov

When you call the Aging and Disability Resource Center of the Area Agency on Aging you will be connected with local programs and services for older adults and caregivers. The following are some examples of services and supports commonly available through these resources:

Staying at Home

- Nutrition Programs** – Home-delivered meals or group meal programs, food assistance
- In-home Services** – Housework, personal care, meal preparation, companion or respite care
- Housing Choices** – Housing alternatives in your community
- Wellness** – Health promotion classes, wellness and exercise programs

Assisting Caregivers

- Caregiver Support** – Programs to support those taking care of older adults, persons with dementia, and grandparents raising grandchildren
- Respite Care** – Opportunities to relieve caregivers of daily duties
- Adult Day Care** – A protective setting for older adults in need of assistance during the day
- Alzheimer's and Dementia** – Programs to support families impacted by dementia

Getting Involved

- Senior Center Programs** – Meals, recreation and socialization
- Volunteer Services** – Opportunities to stay involved and give back
- Employment Services** – Opportunities to explore training and employment options

Finding Additional Resources

- Legal Assistance** – Advice and representation for legal matters, such as durable powers of attorney, government program benefits, Medicaid, tenant rights, consumer issues
- Financial Assistance** – Screening and application assistance on available public benefits
- Case Management** – Help identifying needs and coordinating services
- Elder Rights** – What to do about elder abuse concerns, and resident rights in nursing homes and assisted living facilities
- Health Insurance Counseling** – Assistance with health insurance related questions, including Medicare plan choices, Part D prescription drug options and Medicare Savings Programs
- Prescription Assistance** – help applying for free and low cost prescription medicines.
- Transportation** – Find ride services in your community

Waiting lists and financial eligibility may apply.



State Health Insurance Program continues to help navigate the Medicare maze

What is SHIP?

The United States Administration for Community Living, Office of Healthcare Information and Counseling, awards federal State Health Insurance Assistance Program (SHIP) grants to states. In Alabama SHIP grants are then awarded to Area Agencies on Aging. In South Alabama, SHIP services are provided by the Area Agency on Aging of the South Alabama Regional Planning Commission.

The SHIP mission is to empower, educate, and assist Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training, to make informed health insurance decisions that optimize access to care and benefits. The SHIP vision is to be the known and trusted community resource for Medicare information.

SHIPs conduct outreach by providing presentations, distributing information, conducting enrollment events, and participating in health fairs, senior fairs, and other community events. SHIP outreach helps to inform groups and individuals about Medicare benefits, coverage rules, written notices and forms, appeal rights and procedures, and more.

SHIPs provide free, in-depth, unbiased, one-on-one health insurance counseling and assistance to Medicare beneficiaries, their families, and caregivers. SHIPs assist people in obtaining coverage through options such as Original Medicare (Parts A & B), Medicare Advantage (Part C), Medicare Prescription Drug Coverage (Part D), and Medicare Supplement (Medigap). SHIPs also assist beneficiaries with limited income to apply for programs, such as Medicaid, Medicare Savings Program and Extra Help/Low Income Subsidy, which help pay for or reduce health-care costs.

SHIPs recruit and train both volunteer and in-kind counselors to provide program services. SHIP counselors are highly trained and

certified to help Medicare beneficiaries, their families, and caregivers with:

- Informing about Medicare Advantage, Medicare Prescription Drug coverage, and Medigap plan comparison or enrollments.
- Explaining how supplemental insurance options (e.g. insurance plans for retirees) work with Medicare.
- Providing information on long-term care insurance.
- Referring beneficiaries to agencies such as the Social Security Administration and State Medicaid offices for additional assistance.

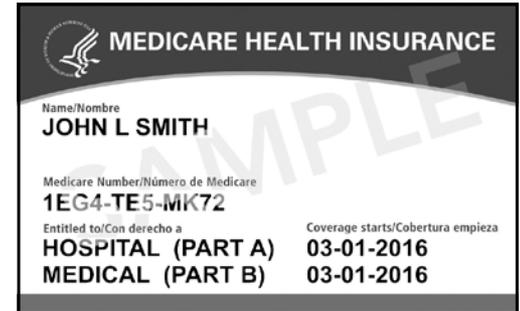
SHIP is working very hard to ensure that people on Medicare continue to have a free unbiased & safe place to get assistance during the pandemic. SHIP will provide a safer counseling experience through remote counseling and limiting face-to-face services until further notice. We are available for virtual group presentations on Medicare related topics. Please visit us at www.aging-southalabama.org or www.Facebook.com/AgingSouthAlabama to get updates, or call us at 251-706-4680 or 1-800-243-5463 or email aginginfo@sarpc.org.

Medicare and Telehealth Services

Medicare has expanded its coverage of telehealth services to respond to the current Public Health Emergency. These services expand the current telehealth covered services, to help you have access from more places (including your home), with a wider range of communication tools (including smartphones), to interact with a range of providers (like doctors, nurse practitioners, clinical psychologists, licensed clinical social workers, physical therapists, occupational therapists, and speech language pathologists). During this time, you will be able to receive a specific set of services through telehealth including evaluation and management

visits (common office visits), mental health counseling and preventive health screenings without a copayment if you have Original Medicare. This will help ensure you are able to visit with your doctor from your home, without having to go to a doctor's office or hospital, which puts you and others at risk of exposure to COVID-19.

- You may be able to communicate with your doctors or certain other practitioners without necessarily going to the doctor's office in person for a full visit. Medicare pays for "virtual check-ins"—brief, virtual services with your physician or certain practitioners where the communication isn't related to a medical visit within the previous 7 days and doesn't lead to a medical visit within the next 24 hours (or soonest appointment available).
- You need to consent verbally to using virtual check-ins and your doctor must document that consent in your medical record before you use this service. You pay your usual Medicare coinsurance and deductible for these services.
- Medicare also pays for you to communicate with your doctors using online patient portals without going to the doctor's office. Like the virtual check-ins, you must initiate these individual communications.
- Since some people don't have access to interactive audio-video technology needed for Medicare telehealth services, or choose not to use it even if offered by their practitioner, Medicare is allowing people to use an audio-only phone.
- You may use communication technology to have full visits with your doctors. Also, you can get these visits at rural health clinics and federally qualified community health clinics. Medicare pays for many medical visits through this telehealth benefit.



COVID-19

- Medicare covers the lab tests for COVID-19. You pay no out-of-pocket costs.
- Medicare covers FDA-authorized COVID-19 antibody (or "serology") tests if you were diagnosed with a known current or known prior COVID-19 infection or suspected current or suspected past COVID-19 infection.
- Medicare covers all medically necessary hospitalizations. This includes if you're diagnosed with COVID-19 and might otherwise have been discharged from the hospital after an inpatient stay, but instead you need to stay in the hospital under quarantine. You'll still pay for any hospital deductibles, copays, or coinsurances that apply.
- At this time, there's no vaccine for COVID-19. However, it will be covered if one becomes available.
- If you have a Medicare Advantage Plan, you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests. Many plans offer additional telehealth benefits and expanded benefits, like meal delivery or medical transport services. Check with your plan or contact SHIP about your coverage and costs.
- Scammers may use the coronavirus national emergency to take advantage of people while they're distracted. As always, guard your Medicare card like a credit card, check Medicare claims summary

New Medicare Changes Due to

MEDICARE

CONTINUED FROM 4

forms for errors, and if someone calls asking for your Medicare Number, hang up! Contact our Senior Medicare Patrol (SMP) for details, 251-706-4680 or 1-800-243-5463.

Every day, Medicare is responsible for developing and enforcing the essential health and safety requirements that health care providers must meet. That includes taking additional steps in response to coronavirus:

Medicare Advantage (MA) plans

Medicare Advantage plans must provide coverage for COVID-19 diagnostic testing, including the associated cost of the visit in order to receive testing. Coverage must be provided at no cost to the beneficiary. These plans must:

- Cover benefits at non-contracted facilities as long as those facilities have participation agreements with Medicare.
- Waive, in full, gate-keeper referral requirements.
- Provide same cost-sharing for in and out-of-network.
- Make changes immediately without 30-day notification, e.g. reductions in cost sharing, waiver of prior-authorization.
- CMS is temporarily relaxing enforcement of rules that prevent MA plans from changing benefits mid-year in connection with the COVID outbreak, and encourages MA plans to, among other things, expand benefits, add additional benefits, and institute “more generous cost-sharing” as long as such measures are “provided uniformly to all similarly situated enrollees.” Among the things that MA plans may do are the following (they generally must do so on a uniform basis for all enrollees).

Part D Plans (Including MA-PDs)/ Prescription Refills Changes:

- Medicare Part D plans and Medi-

care Advantage-Prescription Drug plans are required to provide up to a 90-day supply of a prescription medication if requested by a beneficiary.

- Plans “must suspend all quantity and days’ supply limits under 90 days for all covered Part D drugs other than such limits resulting from safety edits.”
- With respect to a 90-day supply of drugs, plans “must permit enrollees to obtain the total days’ supply prescribed for a covered Part D drug up to a 90-day supply in one fill (or one refill) if: § Requested by the enrollee, § Prior Authorization or Step Therapy requirements have been satisfied; and § No safety edits otherwise limit the quantity or days’ supply.
- Plans can waive or relax prior authorization requirements “at any time that they otherwise would apply to Part D drugs used to treat or prevent COVID-19, if or when such drugs are identified.”
- Plans can also choose to waive or relax PA requirements at any time for other formulary drugs in order to facilitate access with less burden on beneficiaries, plans, and providers.
- Pharmacists can authorize emergency refills when prescribers are not available to provide refill renewal prescriptions, when consistent with State emergency declarations.
- Plans must ensure enrollees have access to covered drugs at out-of-network pharmacies when enrollees cannot reasonably be expected to use in-network pharmacies.
- Enrollees remain responsible for any cost sharing under their plan and additional charges (i.e., the out-of-network pharmacy’s usual and customary charge), if any, that exceed the plan allowance.
- Plans may relax restrictions on mail and home delivery.
- Plans must relax “refill-too-soon” edits.

Medicare Advantage & End Stage Renal Disease (ESRD) 2021 Update

FREE MEDICARE OPEN ENROLLMENT ASSISTANCE

The Area Agency on Aging’s State Health Insurance Assistance Program (SHIP) will be offering free Medicare counseling in Mobile, Baldwin and Escambia Counties during Open Enrollment, October 15 to December 7, 2020. Our Mobile office will conduct telephonic and email assistance during this time on Tuesdays, Wednesdays and Thursdays from 8:30am until 3:30 pm. The Baldwin and Escambia County Councils on Aging will accept in person appointments conditionally as well as phone appointments. Please contact us at 251-706-4680 for details or email us at aginginfo@sarpc.org.

Medicare-eligible individuals with end-stage renal disease (ESRD) will be permitted to enroll in Medicare Advantage (MA) plans effective January 1, 2021. Organ acquisitions for kidney transplants for MA beneficiaries will be covered under the Medicare fee-for-service program, and such costs will be excluded from MA benchmarks.

End-stage renal disease occurs when a person’s kidneys stop functioning. According to CMS, patients with ESRD will need either a regular course of long-term dialysis or a kidney transplant in order to stay alive. Diagnosis of ESRD can qualify a person for Medicare enrollment. However, until recently, Medicare beneficiaries with ESRD could not typically enroll in Medicare Advantage plans. Starting in 2021, this is changing.

Now, Medicare Advantage plans will grow to include enrollment for people with ESRD. Starting January 1, 2021, CMS says that Medicare-eligible individuals with ESRD can enroll in Medicare Advantage plans.

The Medicare rule change means that ESRD patients will have significantly more options for Medicare healthcare coverage during this Open Enrollment Period. The local SHIP will be available to assist with questions/concerns in regards to this significant change!

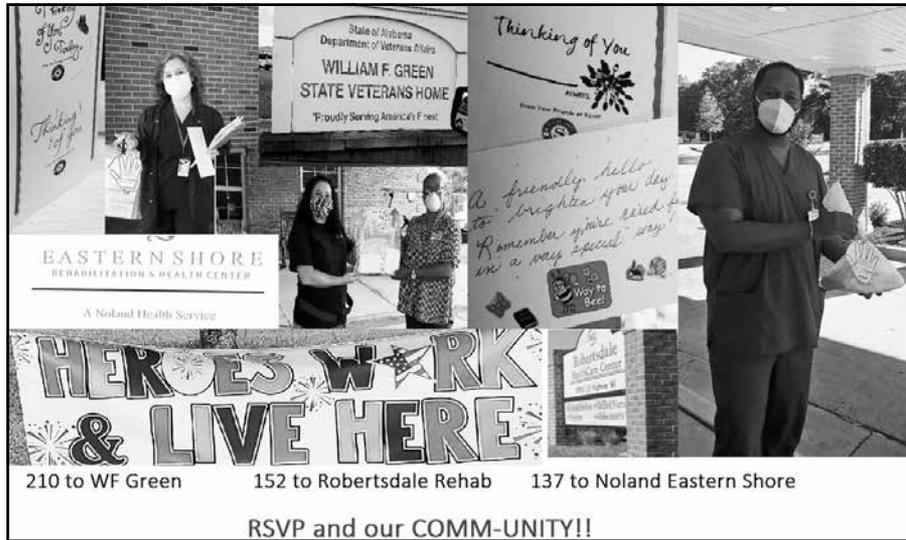
New Medicare Part D Senior Savings Model

The Centers for Medicare & Medicaid Services (CMS) is announcing a new Model, the Part D Senior Savings Model. CMS’s Part D Senior Savings Model is designed to address

President Trump’s promise to lower prescription drug costs and provide Medicare patients with new choices of Part D plans that offer insulin at an affordable and predictable cost where a thirty-day supply of a broad set of plan-formulary insulins costs no more than \$35.

One in every three Medicare beneficiaries has diabetes, and over 3.3 million Medicare beneficiaries use one or more of the common forms of insulin. For some of these beneficiaries, access to insulin can be a critical component of their medical management, with gaps in access increasing risk of serious complications, ranging from vision loss to kidney failure to foot ulcers (potentially requiring amputation) to heart attacks. Unfortunately, sometimes the cost of insulin can be a barrier to appropriate medical management of diabetes.

Part D sponsors participating in the Model will offer beneficiaries plan choices that provide broad access to multiple types of insulin, marketed by Model-participating pharmaceutical manufacturers, at a maximum \$35 copay for a 30-days’ supply in the deductible, initial coverage, and coverage gap phases of the Part D benefit. As a result, beneficiaries who take insulin and enroll in a plan participating in the Model should save an average of \$446 in annual out-of-pocket costs on insulin, or over 66 percent, relative to their average cost-sharing today. This predictable copay will provide improved access to and affordability of insulin in order to improve management of beneficiaries who require insulin as part of their care.



SUBMITTED PHOTOS

Volunteering Provides Purpose, Engagement, New Challenges and Opportunities

South Alabama RSVP has office locations in Daphne and Atmore for local volunteers

RSVP (Retired Senior Volunteer Program) is one of the largest volunteer networks in the nation, with RSVP programs serving the majority of Alabama communities. RSVP taps the skills, talents, and experiences of those ages 55 and over to meet a wide range of local community needs. The program offers opportunities to use skills and talents learned over a lifetime, while developing new ones. Diverse volunteer opportunities providing meaningful and rewarding volunteer experiences and contribute to the quality of life of the volunteer and the community.

Despite the pandemic, RSVP volunteers continue to serve. We extended our Tax Counseling for the Elderly program through July, with drop off locations for tax returns to minimize contact. RSVP volunteers offered free tax preparation and tax counseling in Bay Minette, Daphne, Spanish Fort, Atmore, Brewton, Flomaton and Poarch Creek. To join the RSVP team and be trained to provide the rewarding experience of helping many older adults and low income persons get tax refunds, contact us before training begins by January.

Pandemic Volunteer Activities not only included doing free tax returns, but working with 30 volunteer seamstresses to make over 2,000 masks to

be delivered to area nursing homes, rehab centers, doctors' offices, cancer patients, first responders, senior center and home delivered meal staff and volunteers, senior citizens and staff doing home visits to the elderly and disabled. Other volunteers helped with emergency food distributions and wrote and delivered over 500 notecards of encouragement for residents of nursing homes, including the W.F. Green Veterans Home in Bay Minette.

Persons interested in volunteering and agencies needing volunteers are encouraged to call Charles Smith, South Alabama RSVP Director, at 251-236-3881 or Dawne Biggs at the City of Daphne at 620-1462. In Mobile County, call 574-7787.

Volunteer Guardian Program

The Mobile County Volunteer Guardian Program is available to adults of all ages. This rewarding program is a partnership between the Probate Court of Mobile County and the Area Agency on Aging. Motivated, compassionate volunteers will be appointed by the Mobile County Probate Court to make informed decisions about the health and well-being of individuals who can't make those decisions for themselves and have no one else willing or able to serve as their guardian. Contact Darla Dean at 251-706-4628 or ddean@sarpc.org.

Legacy Leadership Institute for Older Adults

If you think you may want to volunteer but are unsure which direction you want to go, consider attending the Area Agency on Aging's free Legacy Leadership Institute for

Older Adults to be held March 22-26, 2021. This one week program held on the campus of the University of South Alabama utilizes faculty and visiting speakers to educate attendees

on aging issues and impactful volunteering. It is designed to help retired professionals and baby boomers find their niche in the world of volunteering among opportunities at the Area

Agency on Aging and in their communities.

For information contact Charles Smith at the Area Agency on Aging at 251-236-3881 or 706-4680.



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Senior Medicare Patrol warns of new Medicare scams emerging during pandemic

The Alabama Senior Medicare Patrol (SMP) is a partnership between the Area Agency on Aging and the Alabama Department of Senior Services. Senior Medicare Patrols empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education. SMPs are grant-funded projects of the federal U.S. Department of Health and Human Services, U.S. Administration for Community Living (ACL). Our work is in three main areas:

1. Conduct Outreach and Education. SMPs give presentations to groups, exhibit at events, and work one-on-one with Medicare beneficiaries.
2. Engage Volunteers. Protecting older persons' health, finances, and medical identity while saving precious Medicare dollars is a cause that attracts civic-minded Americans.
3. Receive Beneficiary Complaints. When Medicare beneficiaries, caregivers, and family members bring their complaints to the SMP, the SMP makes a determination about whether or not fraud, errors, or abuse is suspected. When fraud or abuse is suspected, they make referrals to the appropriate state and federal agencies for further investigation.

Some traditionally common examples of suspected Medicare Fraud and Abuse are:

- Billing for services or supplies not provided
- Providing unsolicited supplies to beneficiaries
- Offering or receiving a kickback (bribe) in exchange for a beneficiary's Medicare number.
- Requesting Medicare numbers at an educational presentation or in an unsolicited phone call.

Medicare Fraud and COVID-19

As the number of people and communities affected by the COVID-19 pandemic grows, so do the scams associated with it. Scammers use public

health emergencies as opportunities for new fraud schemes, and because older adults are at greater risk for serious illness from COVID-19, they may target older populations.

There is currently no FDA-approved vaccine for COVID-19 and although there may be treatments for symptoms, there is no "cure." However, scammers often use fear-based tactics to convince people that a vaccine or cure is now being offered.

It's also important to remember that although the Centers for Disease Control and Prevention (CDC) and other public health officials may contact you if they believe you may have been exposed to the virus, they will not need to ask you for insurance or financial information.

The Senior Medicare Patrol recommends that Medicare beneficiaries:

- Contact your own doctor if you are experiencing potential symptoms of COVID-19.
- Do not give out your Medicare number, Social Security number, or personal information in response to unsolicited calls, texts, emails, home visits, or booths at health fairs and other public venues. If your personal information is compromised, it may be used in other fraud schemes as well.
- Be suspicious of anyone going door-to-door to offer free coronavirus or COVID-19 testing, supplies, or treatments.
- Carefully review your Medicare Summary Notice or Explanation of Benefits, looking for errors or claims for products or services that weren't received.
- Follow the instructions of your state or local government for other actions you should be taking in response to COVID-19.
- Contact your local SMP at 1-800-243-5463 or 251-706-4617 for help. We can also be reached via email at jroberston@sarpc.org. SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

Medicare Open Enrollment season (Oct 15 - Dec 7) creates beneficiary confusion about private Medicare plan marketing rules

Many beneficiaries are inundated with Medicare plan information during Medicare Open enrollment season. The information can be very confusing and difficult to understand. The local SMP can educate you on rules that can protect you!

Medicare plans **cannot**:

- Conduct unsolicited phone calls to beneficiaries with whom they have no prior relationship
- Send unsolicited emails to beneficiaries who have not agreed to receive emails
- Mail or call a beneficiary who has requested to opt out of receiving such communications
- Represent themselves as though they come from or were sent by Medicare, Social Security, or Medicaid
- Make an unsolicited home visit – i.e. "door-to-door cold call" sales
- Leave information such as leaflets, flyers, door hangers, etc. on someone's car or at their residence (unless the beneficiary is a "no show" for a prescheduled appointment)
- Initiate a discussion about other insurance products, such as life insurance annuities, during a visit or meeting about a Part C or Part D Medicare product
- Return uninvited to a beneficiary's residence after an earlier "no show"

Genetic testing fraud occurs when Medicare is billed for a test or screening that was not medically necessary and/or not ordered by a beneficiary's treating physician.

What are examples of genetic testing fraud?

- A company offering you "free" testing without a treating physician's order and then billing Medicare. These tests go by many names and claim to test for many things. Some examples of ways you may see this

advertised are cancer, DNA, hereditary, dementia, Parkinson or pharmacogenomics/medication metabolism screenings or test.

- A company providing a test or screening that you never requested or that you do not need
- A company billing Medicare for screening services that are not covered by Medicare or for screenings that do not apply to you
- A company requesting your Medicare number at a community event, a local fair, a farmer's market, a parking lot, and or any other event

What happens if Medicare denies the genetic test claims?

- You could be responsible for the entire cost of the test! The average is \$9,000-\$11,000.

What can you do to stop genetic testing fraud?

- Be sure your doctor has assessed your condition. Although Medicare covers many genetic tests for diagnostic use, it only covers one preventative genetic test to screen for cancer.
- Do not give out your personal information or accept screening services from someone at a community event, a local fair, a farmer's market, a parking lot, and or any other event.
- Always read your Medicare Summary Notice or Explanation of Benefits. The words "gene analysis," "molecular pathology," or "laboratory" may indicate questionable genetic testing has occurred.
- If you received a cheek swab or a screening that was not medically necessary, report your concerns about billing errors or possible fraud and abuse to your local SMP.

The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your



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SenioRx and Ozanam Charitable Pharmacy offer local Prescription Assistance

SenioRx is a prescription assistance program of the Area Agency on Aging that helps persons of any age with chronic health conditions obtain free or low cost prescription medications who have no or inadequate health insurance coverage, or find themselves in the Medicare Part D prescription coverage gap. The Area Agency on Aging and their partners at the Ozanam Charitable Pharmacy and the Baldwin County Council on Aging,

help people apply to national pharmaceutical companies for free prescription medications.

When more immediate help with prescriptions is needed, or for medications not available through these patient assistance programs, the Ozanam Charitable Pharmacy can often help. The Charitable Pharmacy provides some generic prescription medications and donated name brand medications for lower income adults. A detailed

description of their program can be found at www.ozanampharmacy.org.

To apply for assistance contact:

- Baldwin, Escambia and Mobile counties:
Area Agency on Aging at 706-4680 or Ozanam Charitable Pharmacy at 432-4111
- Baldwin County Council on Aging at 972-8506

Upgrade Your Health At Home

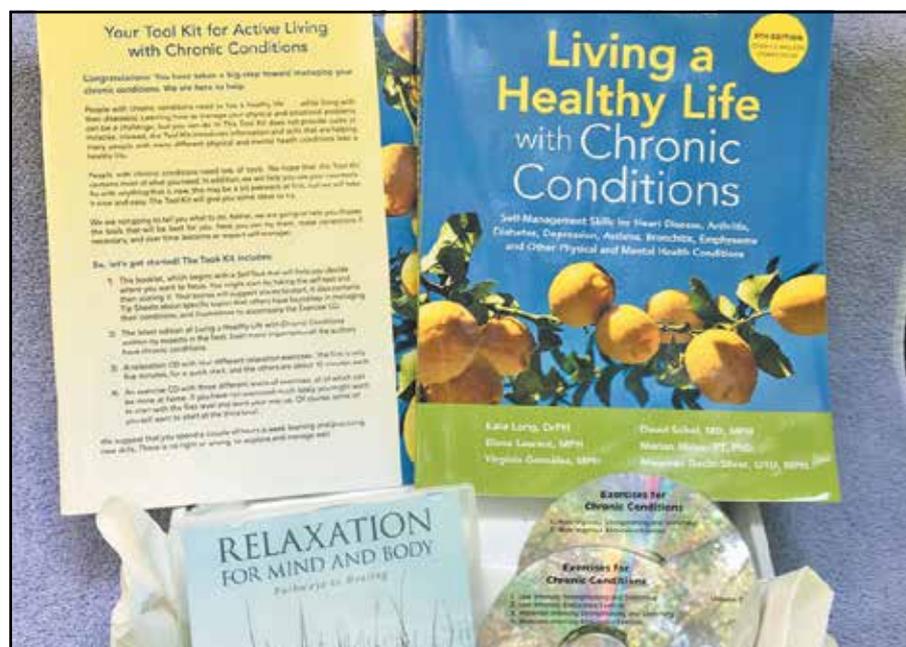
Which direction has your health been heading since being told to stay at home due to COVID-19? Are you eager for life to return to “normal” so that you have a chance to be with people again? Are you concerned about the chronic conditions you deal with on a day-to-day basis? Are you feeling isolated and yearning for more connection, interaction, and support? The Area Agency on Aging may have just the solution you are looking for!

How would you like to upgrade your health and connect with others who want to do the same, without having to leave your home? For seniors age 60 and up, living in Mobile, Baldwin, and Escambia Counties, with any type of chronic health condition (diabetes, arthritis, hypertension, heart or lung disease, depression, etc.), there is now the opportunity to participate in the home study version of the Chronic Disease Self-Management Program developed by Stanford University. It is a highly-acclaimed, evidence-based program specifically designed to help people struggling with the symptoms and problems associated with chronic health conditions.

For those who enroll, the Agency is purchasing kits for use at home and forming small groups (limited to 6), who join in a telephone conference call once a week for 6 weeks. The calls are led by a trained facilitator and last from 1 to 1½ hours. They offer a chance to receive some help in using the materials, support each other, and assure ourselves that, yes, there really are other people out there.

The kits (book, exercise CD, relaxation CD, questionnaire to guide self-directed study, tip sheets, and exercise guide) are shipped directly to participants’ homes. The calls offer extra guidance, but most of the learning happens as you study and implement at home. This program is the ultimate in social distancing (you do not even need to leave your home), and has the added benefit of connection through the phone calls. No computers involved!

Wondering what you might gain? How about a chance to improve your health and reclaim your life? Research has shown that participants in this program demonstrate significant improvements in exercise, cognitive



SUBMITTED PHOTO

symptom management, communication with physicians, self-reported general health, health distress and fatigue, disability, and social/role activities limitations. They also spent fewer days in the hospital, and there was a trend toward fewer outpatient visits and hospitalizations.

Wondering what you might lose? Maybe that awful feeling of isolation will be a thing of the past as you work together with others to make a differ-

ence in your own life as well as theirs. Maybe you will end up saying, “Yea! I got my life back!”

The course is offered at no charge. For more information, call 251-706-4680 or email cmassey@sarpc.org.

In-person Chronic Disease Self-Management program classes, along with our ever popular A Matter of Balance fall prevention programs will resume after the public health emergency ends.

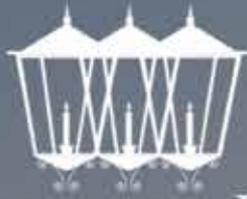
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concerns. SMPs help educate and empower Medicare beneficiaries in the fight against health care fraud. Your

SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues.

The local SMP Coordinator can be reached at 251-706-4617/1-800-243-5463 or jroberson@sarpc.org.



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Eating right when money is tight is difficult without SNAP

For a large portion of seniors in Alabama, senior hunger and economic security are daily struggles. The State of Alabama has recognized it was harder for seniors to get the help that they need to apply for food assistance benefits. Alabama's Area Agencies on Aging, partnering with the State and the National Council on Aging, began working with the Alabama Elderly Simplified Application to make it easier for older adults to navigate the process of filing for SNAP (Supplemental Nutrition Assistance Program).

The 13 Area Agencies on Aging throughout Alabama support their local seniors by participating in the SNAP campaign to make sure local seniors are helped with the application process and enrolling. The South Alabama Regional Planning Commission – Area Agency on Aging is one of dozens of community organizations across the country increasing its efforts to assist seniors in applying for SNAP and provides a free, quick, confidential screening, using the NCOA's BenefitsCheckUp tool: www.benefitscheckup.org/sarpc to screen for benefits available.

In Alabama, the South Alabama Regional Planning Commission's SNAP Outreach program is widely considered a successful project with good participation. Alabama attributes its success to strong community partner-

ships helping with outreach to senior populations and accommodating seniors' needs. The Alabama Simplified Application project has also enjoyed widespread support in Alabama due to the significant administrative efficiencies the program has achieved.

Nationally, the U.S. Department of Agriculture estimates 3 out of 5 seniors, aged 65+ who qualify for SNAP, do not apply. However, in Alabama only 32% apply for benefits, leaving 2/3 of those age 60 and over who appear eligible not participating in the SNAP program. Older adults are significantly less likely to participate in the food program than other demographic groups, when SNAP can improve health outcomes for seniors. Food insecure seniors are worse off for a wide array of health outcomes. The lower nutrient intakes can make seniors more likely to suffer from diabetes, depression, high blood pressure, heart attacks, gum disease and can limit ability to do daily activities.

Some groups of seniors are more affected and are more likely to be food insecure if they:

- Live in a southern state. (9 of the 10 highest rates of senior food insecurity are in the South)
- Have a disability (Almost 1/3 of food insecure seniors are disabled)
- Live with a grandchild (nearly one in every five seniors living with grandchildren is food insecure)

In Alabama 70,300 seniors are using SNAP to buy healthy food. Are you?

Alabama has made a special effort to help older adults age 60+ have healthy diets through improvements in its SNAP food assistance program that provides money to buy groceries. It is estimated that 2/3 of Alabama seniors who are eligible for this benefit do not apply, leaving an average of \$850 in benefits on the table. If your income is not over \$1,383

for one person, or \$1,832 for a couple or if you have high medical expenses not covered by insurance, contact the Area Agency on Aging to find out more about SNAP eligibility and benefits, 251-706-4680/ 1-800-243-5463, at www.agingsouthalabama.org, or visit us at www.facebook.com/agingsouthalabama.



- Are African American or Hispanic (nationally, 17% African Americans; 18% Hispanic seniors are insecure)
- Are younger than 69 (nationally, nearly 65% of food insecure seniors are under 69 years of age)

Having access to adequate, healthy food is a major factor in healthy living. The SNAP program helps seniors get the food they need through a simplified process. The process: No office visit is required. Alabama has removed barriers to participation in SNAP; such as long office visits,

appointments, getting social security statements and privacy concerns. Now the application can be mailed, faxed, emailed in or completed online. Households where all persons are 60+, with no earned income (job or business) can self-declare income. Allowable income amounts change yearly. Actual medical expenses can be submitted to increase the award amount. Approval is for three years; with annual updates/re-certifications. Benefits are awarded on an tax free EBT card, allowing for privacy when shopping.

Assistance with Long Term Recovery from Hurricane Sally for Seniors

If you are age 60 or older and are having trouble navigating the FEMA site and hotlines and have some unmet disaster related needs, call our Aging and Disability Resource Center at the Area Agency on Aging. We will put you in touch with the right person to help you recover from Hurricane Sally. The Area Agency on Aging is a program of the South Alabama Regional Planning Commission. Call us at 251-706-4680.





COMMUNITY SENIOR LIFE

Community Senior Life is a not-for-profit 501(c)3 organization located in Baldwin County dedicated to enhancing the continuum of care for our senior population.

Community Senior Life caters to the social, spiritual, physical, and financial needs of our residents by providing opportunities for homeownership, independent living, assisted living, memory care, respite care, and extended congregate care.

Whether you live, work, or do business with **Community Senior Life**, you'll notice the difference!




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2021 Alabama Masters Games

The Area Agency on Aging will sponsor the district Masters Games Tournament for Baldwin, Mobile and Escambia counties May to August 2021. The Masters Games of Alabama were organized in 1989 to involve senior adults in recreational activity and fitness. Any resident of the state of Alabama age 50 and older is eligible to participate in the games. The winners for the local events may compete in statewide competitions.

The 2020 games were cancelled due to the pandemic. Games are typically held over the summer in Mobile, Chickasaw, Robertsdale, Orange Beach and Atmore and include basketball free throw, billiards, Frisbee throw, Nerfball throw, softball throw, horseshoes, shuffleboard, table tennis, checkers, dominos, doubles dominoes, pickleball and bowling. Opportunities to compete at the state level in swimming, golf and 3-on-3 basketball are also available.

Local champions can compete statewide and a chartered bus will be available to attend the Alabama Masters Games. South Alabama senior athletes bring back many state medals annually.

For more information contact us at 251-706-4680 or 1-800-243-5463 or vivanbarton@sarpc.org.



The Senior Community Service Employment Program, also called the Senior Aides program, is a community service and work-based training program for older workers that provides useful community services and fosters individual economic self-sufficiency through training and placement into unsubsidized jobs. While in the program, participants are paid minimum wage for up to 20 hours a week. Eligibility includes age 55 and older, unemployed, and have an income of less than 125% of the federal poverty level.

Contact us at 251-652-0585 or 1-800-243-5463 or email us at tpringle@sarpc.org. More information is available at www.sarpc.org.

Long-Term Care Ombudsman

The Area Agency on Aging provides the local Ombudsmen for Mobile, Baldwin and Escambia counties. The Ombudsmen are advocates for residents in long-term care facilities — Nursing Homes and Assisted Living Facilities. They work with all parties to protect the health, safety, welfare, and rights of Alabama's long-term care residents. Anyone can use the Ombudsman, including residents, their friends and family, or employees of long-term care facilities.

An Ombudsman's role is to:

- Provide information to the public including how to choose a facility, and residents' rights in long term care facilities. Staff are available to

make presentations.

- Educate residents, family members, and facility staff, and assist with resident and family councils.
- Visit each facility to evaluate conditions and help ensure residents receive quality care to which they are entitled.
- Investigate and resolve complaints on behalf of residents.
- Act as a mediator between residents, family members and staff.

Individuals can file a complaint in writing, by phone, or in person. You do not have to give your name and all information if kept confidential.

Contact us at 251-433-6541 or 1-800-243-5463.

CDC to Allow Some Visitation at Nursing Homes and Assisted Living Facilities Under Released Guidelines

The CDC has released a set of staged guidelines for nursing homes and assisted living facilities related to non-essential personnel visitation. While earlier steps have been taken for compassionate care visits, facilities are gearing up to offer regular visits by family members who have not seen their loved ones since March. While adhering to the core principles of COVID-19 infection prevention, the CDC advises that all visits should be held outdoors whenever practicable. Outdoor visitation can be conducted in a manner that reduces the risk of transmission due to increased space and airflow. Therefore, aside from weather considerations (e.g., inclement weather, excessively hot or cold temperatures, poor air quality), an individual resident's health status (e.g., medical condition(s), COVID-19 status), or a facility's outbreak status, outdoor visitation should be facilitated routinely. Facilities should create accessible and safe outdoor spaces for visitation, such as in courtyards,

patios, or parking lots, including the use of tents, if available. When conducting outdoor visitation, facilities should have a process to limit the number and size of visits occurring simultaneously to support safe infection prevention actions (e.g., maintaining social distancing). CDC also recommends reasonable limits on the number of individuals visiting with any one resident at the same time. Currently facilities are working towards allowing controlled visitation.

The Long Term Care Ombudsman, employed by the South Alabama Regional Planning Commission, will resume visitation of facilities and certain residents by October 1, 2020 following CDC guidelines for outdoor visitation. The Ombudsman's role is to help ensure quality care and residents' rights in nursing homes and assisted living facilities. To contact the South Alabama Regional Planning Commission's Ombudsman, call Frank Willis at 251-706-4666 or fwillis@sarpc.org.

Medicaid Waivers Programs serve all ages

The South Alabama Regional Planning Commission serves over 800 frail elderly or disabled adults and children annually through several Medicaid Waiver programs. This program provides services in the home and community to allow people to remain in their homes and to avoid or delay nursing home placement. All programs have financial and medical eligibility criteria. Generally clients must be on SSI and Medicaid or become deemed eligible for Medicaid; and meet medical criteria that would otherwise require them to be in a nursing home if these home and community based services were not provided. Deeming is considered for persons up to 300% of the poverty level with limited assets. For information about any of the below programs contact SARPC's Area Agency on Aging's Aging & Disability Resource Center (ADRC) at 251-706-4680 or 1-800-AGE-LINE (1-800-243-5463).

Elderly and Disabled Waiver (E&D Waiver) – For over 30 years

SARPC has managed the Elderly and Disabled Program, which is designed to provide services to seniors and persons with disabilities of all ages whose needs would otherwise require them to live in a nursing home. Our goal is for clients to retain their independence by providing services that allow them to live safely in their own homes for as long as it is appropriate.

Case managers work with clients to develop a care-based plan according to the clients' medical needs. Depending upon their plan of care, individuals in this program may receive personal care, homemaker, respite, adult day health, companion services, or home-delivered frozen meals.

Personal Choices – Alabama's Option for Self-Directed Home and Community-Based Services. The Personal Choices program is Alabama's option for self-directed home and community-based services designed to offer seniors and people with disabilities more choice and flexibility in the type of care they receive by allowing them

to hire their own workers. Personal Choices fosters independence as participants have greater control over their finances and decisions directly related to their care.

Alabama Community Transition Waiver (ACT) – The ACT Waiver provides services to individuals with disabilities or long term illnesses who currently live in a nursing facility and who desire to transition to the home or community setting. There is no age requirement, but the individual must have been in a nursing facility for 90 days or more; and are expected to move into the community within 180 days. Individuals must be determined to be eligible for transition into the community based on an assessment. Most will already meet income criteria, with incomes up to 300% of the SSI income limits. Depending upon their plan of care, individuals in this program may receive personal care, homemaker, respite, adult day health,



companion services, home-delivered frozen meals or skilled nursing, up to \$1,500 in expenses needed to move back into an apartment or home; home modifications, assistive technology, personal emergency response systems and medical equipment.

Technology Assisted Waiver for Adults (TA Waiver) – This program is for individuals who are 21 years of age or older with complex skilled medical conditions who are ventilator dependent or who have a tracheostomy. The TA Waiver is a community-based alternative for those adults who would otherwise require the nursing facility level of care if these services were not available. Covered services include private duty nursing, personal care/ attendant services, medical supplies, assistive technology and case management.

Many Free Legal Services Are Available through the Area Agency on Aging

Every day someone pays for legal services that are provided at no cost by the Area Agency on Aging because they did not know about our Elder Law program. Through federal Older Americans Act funds certain non-fee generating and non-criminal legal services are provided to persons age 60 and older at no cost. The program targets those with social or economic needs, but provides services regardless of income and donations are accepted. Everyone needs an Advanced Directive; and with this service provided for free, there is no need to delay. Call to have one made and put your mind at rest — your family will thank you.

The legal assistance program can assist you with the following:

- Accessing health and nursing home care

- Advanced directives
- Consumer issues
- Debt collection
- Elder Abuse, exploitation, and fraud
- Guardianship issues
- Housing
- Income maintenance
- Medicare and Medicaid
- Powers of Attorney
- Social Security
- Medicaid
- Referrals to Volunteer Lawyers Program & Legal Services Corp as needed

Contact the Area Agency on Aging of the South Alabama Regional Planning Commission at 251-706-4680 or 1-800-243-5463 for services.



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Area Agency on Aging pandemic respond provides senior meal expansion

As a response to the public health emergency brought on by the COVID-19 pandemic, the Area Agency has been able to significantly increase meals for seniors, providing 1,750 persons with 8,756 meals on a daily basis. The Area Agency on Aging has experienced increased demand for meals from seniors due to safer at home orders and avoidance of shopping. Through Cares Act funding we have significantly increased the number of seniors receiving meals. Since March over 450 new persons have been added and we are currently servicing 900 persons who receive frozen home delivered meals. These meals are in addition to meals provided through all the Senior Nutrition Centers.

Senior Nutrition Centers remain closed, but continue to provide meals, friendly phone visiting, and some special surprises for seniors picking up “to



SUBMITTED PHOTO

go” meals. We have 25 senior centers currently operating, with most providing hot meals to go and hot home delivered meals, with other centers provide frozen meals for pick up and home delivery. Due to increased needs, we have begun serving an additional 120 seniors

SEE MEAL, PAGE 20

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Caregivers Need Support

Families are the primary source of support for older adults and people with disabilities in the U.S. Many caregivers work and also provide care, experiencing conflicts between these competing responsibilities. Research indicates that caregiving also exacts a significant emotional, physical, and financial toll. With nearly half of all caregivers older than age 50, many are vulnerable to a decline in their own health. Studies have shown that coordinated support services can reduce caregiver depression, anxiety, and stress, and enable them to provide care longer, which avoids or delays the need for costly institutional care.

It's easy to become overwhelmed as a new caregiver. Here are some steps that can help:

- Identify yourself as a caregiver
- Get a good diagnosis of your loved one's health condition
- Learn what specific skills you might need to care for someone with this diagnosis
- Talk about finances and healthcare wishes
- Complete legal paperwork, e.g., Powers of Attorney, Advance Directives
- Bring family and friends together to discuss care
- Keep them up to date on the current situation

- Identify resources, both personal and in the community
- Find support for yourself and your loved one
- Remember, you are not alone

It's one thing to gear up for a short-term crisis. But it takes different skills to provide care over a longer period of time. You'll be more successful if you learn to take care of yourself, starting immediately. Taking care of yourself is as important as taking care of someone else. Some things to remember to care for yourself:

- You cannot be perfect
- You have a right to all of your emotions
- Depression is the most common emotion of long-term caregivers
- Set realistic expectations — for yourself and your loved one
- Learn about the disease and what you can expect
- Learn the skills you need and which ones you are or are not able to perform
- Learn to say "no" to things you cannot do
- Learn to accept help from others
- Build resilience
- Identify your button-pushers/stressors
- Identify your coping skills. Admit when you are experiencing burnout

THE ALABAMA CARES CAREGIVER SUPPORT PROGRAM



The Alabama CARES program is operated by the Area Agencies on Aging and provides caregiver information and referral, education, support, counseling, provides respite care and a dementia helpline. During the pandemic we are unable to offer in-person Caregiver Colleges or Grandparent workshops, so we are offering the Trualta on-line educational platform for family caregivers of persons of all ages. Trualta is an innovative program to bring actionable, skill based training directly to the family caregiver. Available on-line and in print, best-in-class learning helps caregivers manage difficult situations. This service is being provided free to residents of Baldwin, Mobile and Escambia counties through the Area Agency on Aging of the South Alabama Regional Planning Commission. For information about services available through the Alabama CARES program or to sign up for Trualta, contact us at 706-4680 or dellasanchez@sarpc.org.




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and get help

- Remember the big three for successful coping: Eat right, Exercise and Sleep.

More Grandparents are Raising Grandchildren

Although many people are still largely unaware of this evolving family phenomenon, there are an increasing number of families today maintained by grandparents who are raising their grandchildren, ages newborns to adolescents. According to the U.S. Census Bureau, in 2012, there were 2.7 million grandparents who had the primary responsibility for caring for their grandchildren who lived with them. It is also double the number of grandparent-headed

households in 1970, when the percentage was 3% of all households. In 2012, the percentage was 6 percent. In many cases, there are no parents living with the children and their grandparents. Grandparents often receive bewildered babies or older children who arrive with the clothes on their backs and nothing else. No toys, no favorite blankets or stuffed animals to sleep with, nothing. They may be angry, confused, or fearful. Some of them were born addicted to drugs and they suffer from the long-term effects of these drugs on their minds and bodies. Other are impacted by parents who struggle with opiates, stimulants and other addictions, mental illness, incarceration, or immature young parents.

Local Councils on Aging provide convenient locations for County Residents

With the Area Agency on Aging located in downtown Mobile, the South Alabama Regional Planning Commission has partnered with our neighboring counties to provide local walk-in access for the citizens in Baldwin and Escambia Counties.

The Baldwin Council on Aging, a department of the Baldwin County Commission, serves as a local resource for information and assistance for seniors. The Council on Aging provides guidance navigating the issues seniors face.

A few of the services offered are: personalized case management, insurance counseling, prescription assistance, benefit screening, legal assistance, tax information, consignment gift shop, ceramic classes, nutrition sites and assist those approaching retirement. The Council on Aging is located at the Central Annex, 22251 Palmer Street in Robertsdale. If you have a need not listed here, additional questions or concerns, please call us at 251-972-8506 Central Baldwin, 251-943-5061 South Baldwin, 251-928-3002

Eastern Shore or 251-937-0264 North Baldwin.

The Escambia County Council on Aging supports local senior centers and provides opportunities for socializing, adequate nutrition and supportive services to the senior residents of Escambia County, AL. The Council on Aging also provides information and referral for other services. The office is located in the County Satellite Office at 8600 Hwy 31. Call Sheila Brown at 251-368-1032.



Common reasons why life insurance claims are denied

BY: MARK WOLFE

Attorney at Law

There are several reasons why life insurance claims can be denied. Knowing those reasons and how to appeal or challenge a denial of benefits can be critical for families in their time of need. The following information from Life Insurance Claim Specialist and Attorney, Mark Wolfe may be helpful. Mark's Number One Rule: Do Not Try to Handle the Denial of Benefits on Your Own!

I have been helping families and clients for many years with legal issues related to life insurance benefits. Most specifically with contesting or challenging the denial of life insurance benefits. Some times a lawsuit is required to secure benefits and some times the benefits can be recovered through a pre-litigation request for reconsideration or an administrative appeal. If you've been the victim of denied life insurance benefits, The most important thing is for you to fully understand why the benefits were denied and how you may contest or challenge the denial of benefits. What follows are the most common reasons life insurance benefits are denied with some general information about the legal issues related to the reason for the denial of benefits.

1. Death Occurs During the Contestability Period.

Most life insurance policies have a contestability period. This is a period of time, usually two years, after the policy has been issued where the insurance company can take a look back at the application and conduct an investigation to make sure all "relevant and material information" was disclosed on the application. This is sometimes called "retroactive underwriting" and is most likely to apply for those policies with no formal medical examination prior to the policy being issued. An example would be if the applicant says his or her weight is 300lbs but then the insurance company finds medical records right before the application was submitted showing the applicant's weight to have been 350lbs. If this weight is higher than the underwriting guidelines for the policy, then the company may deny the claim and refund the premiums claiming had they known of the higher weight, they would not have issued the policy.

Even a minor undisclosed medical condition on the application such as high blood pressure can be deemed a material misrepresentation and be grounds for denial. The undisclosed information does not have to be a contributing factor to the death to support a denial of benefits and it does not

have to have been an intentional misrepresentation. Simply forgetting to disclose material information or even an inadvertent mistake can be enough to support the denial of benefits.

IMPORTANT INFORMATION: Insurance rules and regulations vary greatly from State to State and some life insurance policies are even governed or controlled by Federal law. The legal definition as to what is or is not "relevant and material information" on an application can be different from State to State. Before accepting the denial of benefits and cashing the premium refund check, consider consulting with an experienced Life Insurance Claims Specialist or an Attorney to have the denial of benefits reviewed. Also, even if you have cashed the premium refund check, some State laws will still allow you to contest the denial of benefits. Most of the time consultations are free and you are only charged if benefits are recovered.

2. Deceit or Fraud.

This covers a number of different situations and may extend past the contestability period. This basis for denial covers more than an inadvertent mistake on the application such as mistakenly putting the wrong weight. It would apply to situations where the intent of the applicant was knowingly misleading or deceitful. For example

a person is diagnosed with terminal cancer and then buys a life insurance policy and intentionally and knowingly does not disclose the cancer diagnosis. Even if the death occurs outside the contestability period, the insurance company may deny the benefits claiming the policy was secured by the fraudulent suppression of material information. This can also apply to beneficiaries if they secure a policy for a loved one under fraudulent or unscrupulous circumstances.

3. The Cause of Death is Excluded or Not Covered Under the Policy.

Most life insurance policies exclude death by suicide. However, some policies only exclude suicide during the contestability period. Some life insurance policies exclude benefits if the death occurs "related to or while engaged in a dangerous activity" such as scuba diving or sky diving. Accidental Death (AD) benefit policies often exclude coverage if the accidental death is contributed to by any number of conditions or even pre-existing conditions. A very common exclusion under AD policies or clauses is if the decedent was intoxicated at the time of death.

IMPORTANT INFORMATION: Exclusion clauses in life insurance pol-

2020 Senior Citizens Hall of Fame recognizes local citizens

The 38th Alabama Senior Citizens Hall of Fame class induction was held in August 2020. The Hall of Fame has honored and recognized Alabamians age 60 and older for their outstanding contributions to the lives of older members in their local communities

annually since 1983. The Class of 2020 members inducted from South Alabama are Dorothy Bell and James Buskey of Mobile as Permanent members; Ted Jennings of Brewton, a Posthumous member; Dr. Thomas Rosandich of Daphne, a Lifetime Achievement award;

and Special Awards were given to William and Shirley Harrison of Gulf Shores who have been married 65 years or more; and Patricia Collier of Whistler and Genevieve Hubbard of Daphne who are 100 years of age or more. Congratulations Class of 2020!



MEAL

CONTINUED FROM 16

through these centers.

In addition to these efforts, the Area Agency on Aging was able to bring the Farm to Families food box program to Baldwin and Mobile counties for 5 Tuesdays in June, providing 118,020

pounds of fresh foods to 5,620 persons impacted by the pandemic that included dairy, meat, fresh fruit and fresh vegetables. This was made possible through a partnership with our food vendor, GA

Foods, the USDA grant, Prodissee Pantry in Daphne and The Pantry @ Central in Mobile.

For more information, contact the Area Agency on Aging at 251-706-4680.

COMMON

CONTINUED FROM 19

icies can be legally and/or medically difficult for the insurance company to prove; however, they will often send the beneficiaries a denial of benefit letter referencing complex medical and/or legal terminology. Even if you think the exclusion sounds legitimate, you should have the denial of benefits reviewed by an experienced Life Insurance Claims Specialist or Attorney.

4. Premium Payments Were Not Made.

When premium payments are not made in accordance with the terms of the policy the policy lapses and no benefits are owed. Some policies have a short grace period for late payments. Some policies have reinstatement provisions that allow for past due premiums to be paid the policy to be "reinstated;" however, the reinstatement provisions often require a new reinstatement application and establish a new contestability period. Some times the "reinstated" policy is basically a new policy with new exclusions and conditions. One of the most common causes for non-payment of premiums is when an automatic payment withdraw is not increased periodically as premiums increase. For example,

person takes out a Universal or Whole Life policy that builds cash value over time. The policy has a 10 year level premium and for the first 10 years the premium is paid timely via an automatic withdraw from a bank account. After 10 years the premium for the policy increases but the automatic payment remains the same. The accumulated cash value is then used to make up the premium difference until it is used up. Once the cash value is depleted the policy will lapse for non-payment of premiums. Unfortunately, many Universal and Whole Life Insurance policies were sold with the representation that the cash value would accumulate at such a high rate that the premiums would always be covered or even diminish or go way at some point in the future. This has led many people, especially elderly people, to inadvertently disregard notices and information from the insurance company about premium increases and/or premium payments made via the accumulated cash value of their policy.

5. Dispute as to Beneficiaries.

While not necessarily a denial of benefits, a life insurance company may delay the payment of benefits if there is a dispute as to the beneficiaries under a life insurance policy. In some cases, the life insurance company may require a legal determination as

to who is entitled to the benefits. As a simple rule of thumb, life insurance benefits are paid to the named beneficiary of record. This could be the person or persons identified on the application or someone identified on a legitimate change of beneficiary form on record with the company. However, issues can arise if a former beneficiary challenges the legitimacy of a change of beneficiary form. Also, if there are no contingent beneficiaries listed and the primary beneficiary is deceased, then legal action may be required to determine who is entitled to the life insurance benefits. Finally, some States have provisions that automatically remove a named spouse as beneficiary upon divorce.

Do Not Try to Handle the Denial of Benefits on Your Own! Life insurance policies are complex legal documents that contain lots of defined terms and conditions. How those terms and conditions stand up against the laws and regulations of your State requires knowledge and expertise. Many policies have guidelines and rules for how to appeal the denial of benefits but those may or may not be binding or required. However, many life insurance policies are subject to Federal laws and regulations which require strict adherence to procedures for how and when an appeal must be presented. In those situations, failure to properly

file the appeal can prevent any further legal action to obtain benefits. Some times the denial of benefits is blatantly wrong and may subject the insurance company to additional payments over and above the policy benefit amount! In the very least you should consult with a Life Insurance Claims Specialist or an experienced Attorney as soon as you are notified that the benefits are denied. He or she should be able to give you an overview of your rights and explain the legal issues you are facing.

About the author

Mark Wolfe is a licensed and practicing attorney in the State of Alabama. Through his law firm he has handled denied life insurance cases in Alabama, Mississippi and Florida. He has also been a consultant on life insurance claims and cases in other States where he works with local attorneys to help secure life insurance benefits for clients and customers. He has helped families recover over one million dollars in denied life insurance benefits with the average policy value being \$50,000.00. Mark provides free consultations for people who have questions about life insurance policies or benefits. Please email your life insurance benefit questions to Mark Wolfe at mark@brwlawyers.com for a free consultation. Please put Life Insurance Question in the subject line.

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Megan T. Courtney, M.D., cardiologist, completed her fellowship at the University of Mississippi Medical Center in cardiovascular diseases. She is a graduate of the University of South Alabama College of Medicine.

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Area Agency of Aging Senior Expo



SUBMITTED PHOTOS

Pictured are some of the hundreds of local seniors who enjoy the Baldwin and Mobile Senior Expos. The Senior Expos are held at The Grounds in Mobile and the Baldwin County Coliseum in Robertsdale during the first two weeks in October annually. The next Senior Expos will be held in October 2021, for information contact the Area Agency on Aging at 251-796-4680 or nbledsoe@sarpc.org.



GROWING OLDER CAN BE PAINFUL. BUT IT DOESN'T HAVE TO BE.

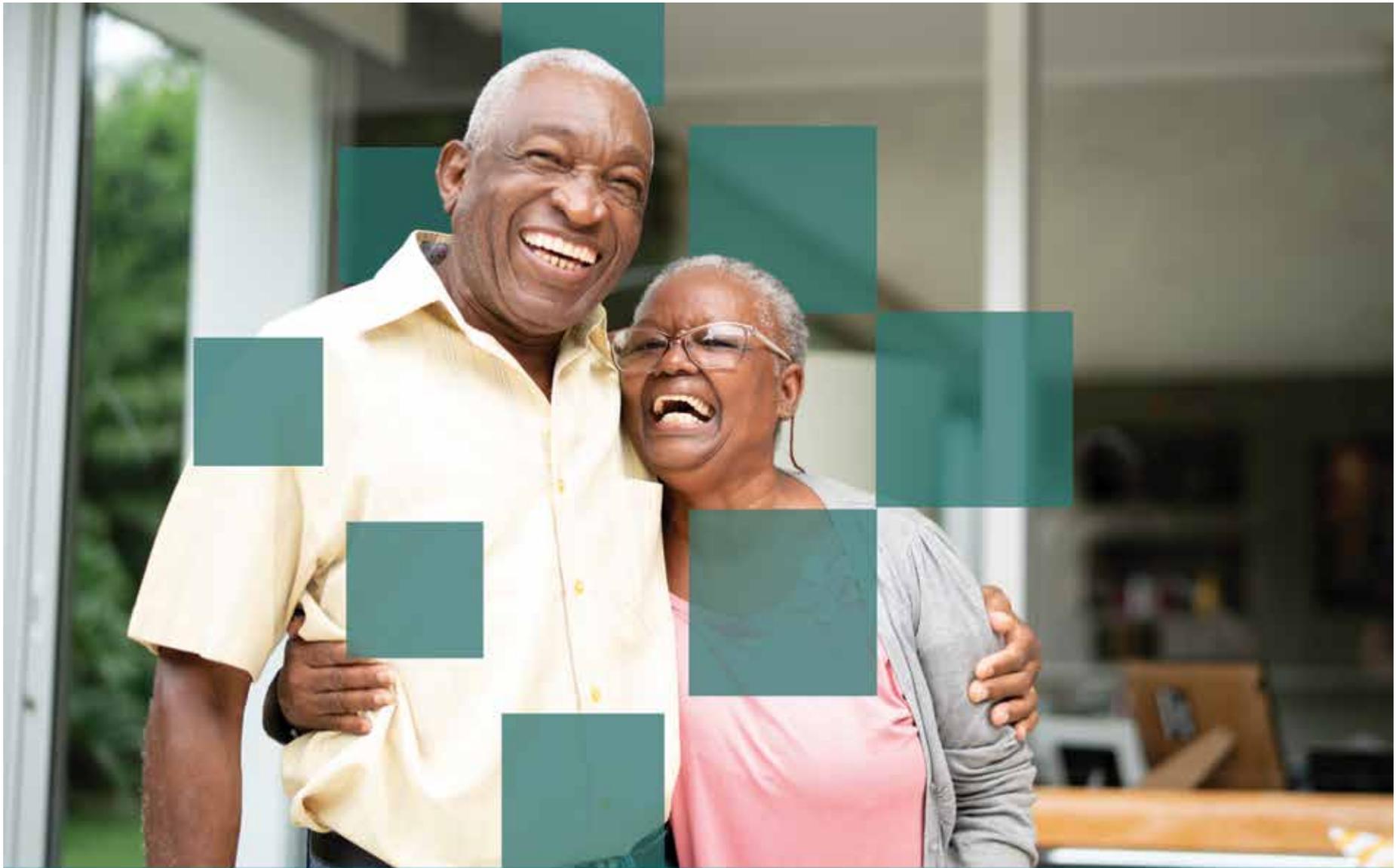


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- Degenerative joint diseases
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WHEN IS IT TIME TO TALK ABOUT HOSPICE?

Declining health:

Weakness, weight loss, debility, falls, pain, infections such as pneumonia and UTI's, requires assistance with daily life (getting up, getting dressed, showering, meals, eating, or toileting), garbled speech or doesn't make sense, confusion, shortness of breath, requires oxygen, swollen feet, requires wheelchair, bed to chair existence, and multiple hospital or medical office visits are some examples.

Illness that is not getting better or is worsening:

Heart Disease (Congestive Heart Failure or CHF, Coronary Artery Disease or CAD, etc), Lung Disease (COPD, Pulmonary Fibrosis, etc), Cancer no longer seeking aggressive treatment, Parkinson's Disease, Alzheimer's Disease, Stroke, ALS, Multiple Sclerosis, Muscular Dystrophy, Huntington's Disease, HIV, End Stage Liver Disease, End Stage Renal Disease not on dialysis, are some examples.

Hospice helps support patients and families:

Nursing Staff available 24/7, Home Health Aide, Social Work, Chaplain, Respite Care, as well as items related to your hospice diagnosis such as medications, supplies, and equipment.

***Call Community Hospice for a consultation or evaluation at 251-943-5015.**

www.CommunityHospiceAL.org
Foley: 251-943-5015
Bay Minette: 251-937-7330



community
hospice



DEYTA
License # 11606



Robotic pets can reduce loneliness

The Alabama Department of Senior Services, in partnership with the Area Agencies on Aging, along with several other state agencies managing programs for seniors in New York, Florida and Pennsylvania, have partnered with robotic pet manufacturer Ageless Innovation to combat loneliness and provide comfort and companionship for isolated seniors. The company developed a line of *Joy for All* companion animatronic pets that feel, look and sound like real pets and respond to their presence and touch.

New York became the first state in the US to test the robotic pets with isolated older adults and results showed that using pets to lower social isolation is highly successful — with 70% of pilot participants reporting a decrease in isolation after one year, according to a news release from Ageless Innovation. They have been particularly successful for persons with dementia.

Commissioner Jean Brown of the Alabama Department of Senior Services told the Area Agencies on Aging that she was impressed by the state of New York's results with the companion pets and became interested in how the pets could improve the lives of isolated seniors in Alabama. "What they found from the loneliness scale test is that those who got the robotic pet had reduced feelings of isolation, sadness and loneliness by 70%." When I learned that we might be able to help ease the feelings of loneliness for around \$100 per recipient I thought that would be a great way to try it out," Commissioner Brown said.

In fact, Alabama's Area Agencies on Aging have already seen promising results and local agencies are into their second round of ordering robotic pets. In South Alabama, the Area Agency on Aging has provided



SUBMITTED PHOTO

A senior holds robotic pet used to combat loneliness and social isolation.

some robotic pet cats and dogs to residents of nursing homes given the visitation restrictions and a higher risk of social isolation. They have been a success for select residents. According to Frank Willis, the Area Agency on Aging's Long Term Care Ombudsman, "A local resident of Azalea Gardens, Ms. Thompson practically did not speak, but now she is not only talking to her robotic dog, she takes it everywhere and is telling everyone about him, and is now speaking daily with others about a variety of topics. She still values and keeps her robotic pet with her at all times."

Commissioner Brown said the department plans to assess the program periodically for the next year to get a clearer picture of whether the pilot pet program has been as successful as she hopes it will be. To purchase a robotic pet, visit the *Joy for All* website.

We are open for business

Rest assured, the Area Agency on Aging continues to provide essential services. In these unusual times, it seems everyone is having to find new ways to do things, to take care of necessary business and to keep connected to others. But this is especially true for older adults, people with disabilities, and those with chronic conditions. Likewise, those of us who provide services to these same individuals have to be especially thoughtful in redesigning and reimagining our services. But we want you to know, the Area Agency on Aging has never stopped providing services, many of them essential to maintaining independence at home. We are still here and we will be here throughout the pandemic. We may not be seeing as many of you, but you are our focus every day we come to work. In this ar-

ticle we want to let you know how we are maintaining services while we are all staying safer at home or restricting activities.

We never stopped answering our phones at our Aging & Disability Resource Center, and will continue to be there to help Monday to Friday from 8 a.m. to 4:30 p.m. We have been able to work with our community partners to keep the 25 senior centers providing hot “to go” meals to seniors and to the homebound. To respond to increased needs for home delivered meals, we doubled the number of people age 60 and over we deliver frozen meals to each week. We were able to arrange for 5,600 fresh food boxes to be distributed in June. We are addressing some of the serious



problems of social isolation by staff calling seniors receiving home delivered meals, Medicaid Waiver or caregiver services. Our South Alabama RSVP volunteers are sending cards to

residents of nursing homes, and sewing masks for essential workers. We are also piloting the use of robotic pet cats and dogs for those with dementia, where studies have indicated positive benefits and reduced isolation. We are learning to go virtual with Teletown halls, Facebook Live, Zoom, small group conference calls, and on-line educational and recreational programming. We obtained Trualta, a new online education and support platform for caregivers, just call us to enroll. We are offering our Chronic Disease Self-Management class in a

home study format, shipping manuals and CDs followed by instructor lead small group calls. We are developing a program to help people with services when they leave the hospital. We are working to keep seniors safe and engaged.

So while we won't have our annual Senior Expos this fall or see you at community events, be assured we are open for business. We invite you to contact us if we can be of assistance. There are no charge for our services, funding is provided through the Older Americans Act.

Julie McGee is the Area Agency on Aging Director of the South Alabama Regional Planning Commission, she can be emailed at jmcgee@sarpc.org. The agency can be reached at (251) 706-4680.

Loneliness and Social Isolation Linked to Serious Health Conditions

While loneliness has long been a serious problem for older adults, more attention is being placed on this due to the COVID-19 pandemic. Realization of the health and mental health issues exacerbated by safer at home orders, closed senior and community centers, suspended church services and events, and visitation restriction at nursing and assisted living facilities has brought a face to the problem of loneliness

Loneliness and social isolation in older adults are serious public health risks affecting a significant number of people in the United States and putting them at risk for dementia and other serious medical conditions. A 2020 study from the National Academies of Sciences, Engineering, and Medicine points out that more than one-third of adults aged 45 and older feel lonely, and

nearly one-fourth of adults aged 65 and older are considered to be socially isolated. Older adults are at increased risk for loneliness and social isolation because they are more likely to face factors such as living alone, the loss of family or friends, chronic illness, and hearing loss.

Loneliness is the feeling of being alone, regardless of the amount of social contact. Social isolation is a lack of social connections. Social isolation can lead to loneliness in some people, while others can feel lonely without being socially isolated.

Health Risks of Loneliness

Although it's hard to measure social isolation and loneliness precisely, there is strong evidence that many adults aged 50 and older are socially isolated or lonely in ways

that put their health at risk. Recent studies found that:

- Social isolation significantly increased a person's risk of premature death from all causes, a risk that may rival those of smoking, obesity, and physical inactivity.
- Social isolation was associated with about a 50% percent increased risk of dementia.
- Poor social relationships (characterized by social isolation or loneliness) was associated with a 29% increased risk of heart disease and a 32% increased risk of stroke.
- Loneliness was associated with higher rates of depression, anxiety, and suicide.
- Loneliness among heart failure patients was associated with a nearly 4 times increased risk of death, 68% increased risk of hospitalization, and 57% increased risk

of emergency department visits.

So what can help mitigate this?

Even when the pandemic ends and the world opens back up more fully, loneliness will continue to be a challenge for older adults. The Area Agency on Aging is increasing resources to address this issue by developing and offering more programming. This includes friendly calling programs, curbside events at senior centers, friendship notes sent to residents of nursing and assisted living facilities and to persons receiving home delivered meals, virtual programming to keep more people engaged, volunteer opportunities, at-home wellness classes, and providing robotic pets to persons with dementia. Call us at 251-706-4680 to find out more.

SENIOR DIRECTORY

These listings are provided as a service to senior citizens in Baldwin, Escambia and Mobile Counties. Inclusion in these listings does not constitute an endorsement by SARPC or the Area Agency on Aging.

LOCAL AGING INFORMATION AND REFERRAL

Aging and Disability Resource Center/ Area Agency on Aging

251-706-4680
800-243-5463
www.facebook.com/agingsouthalabama

Baldwin County Council on Aging

Eastern Shore/Bay Minette 251-928-3002
Robertsdale 251-972-8506
North Baldwin Area 251-937-9561
www.baldwincountyal.gov

Escambia County Agency on Aging

251-368-1032, Ext 102
www.co.escambia.al.us

Independent Living Center of Mobile (Assistance for Persons w/ Disabilities)

Baldwin, Escambia, and Mobile Counties:
251-460-0301
TDD: 251-460-2872
Video Phone: 251-281-2442

National Eldercare Locator

(Locate Area Agency on Aging in your state)
800-677-1116
www.eldercare.gov

United Way Information and Referral Mobile

251-433-3624
<http://www.uwsa.org>

Via Health, Fitness and Enrichment Center

251-478-3311
<http://www.viamobile.org>

AGING ORGANIZATIONS - NATIONAL AND STATE

AARP Alabama

866-542-8167
888-687-2277
www.aarp.org

Alabama Department of Senior Services

1-800-243-5463
www.alabamaageline.gov

American Society on Aging

800-537-9728
www.asaging.org

National Committee to Preserve Social Security and Medicare

800-998-0180
www.ncpssm.org

National Council on Aging

571-527-3900
www.ncoa.org

Administration for Community Living

202-401-4634
www.acl.gov

EMERGENCY RESPONSE SYSTEMS

Acadian Monitoring Services

1-855-222-3426
www.acadianmonitoringservices.com

Alert 1

1-877-959-7781
www.alert-1.com

Lifeline

855-681-5351
lifeline.philips.com

LogicMark

Guardian Alert 911

Pendant acts like a phone, calling for emergency assistance
800-519-2419
www.logicmark.com

Project LifeSaver (Wandering)

Mobile County: 251-574-2423
Baldwin County: 251-972-8545
Escambia County: 251-809-0741
www.projectlifesaver.org

EDUCATIONAL PROGRAMS

Facilities offering free classes to older adults are marked with an asterisk (*):

Bishop State Community College*

Mobile: 251-405-7000
In state: 800-523-7235
www.bishop.edu

Center of Continuing Education at University of South Alabama University of South Alabama Office of Adult Learner Services (OALS)

251-460-6257
www.southalabama.edu

Coastal Alabama Community College

Main: 1-800-381-3722
www.coastalalabama.edu

Springhill College Gerontology Certificate, Graduate and Continuing Studies

Mobile: 251-380-4000
www.shc.edu/academics/continuing-studies

HOME DELIVERED MEALS

MOBILE COUNTY

Area Agency on Aging

We offer frozen home delivered meals in areas not served by Senior Nutrition Centers, non-profits and churches.
251-706-4680

City of Chickasaw

251-452-6466

Cottage Hill Baptist Church

251-660-2422

Creekwood Church of Christ

251-633-2931

Dauphin Way Methodist

251-471-1511
251-378-7535

Government Street Presbyterian

251-432-1749

Mom's Meals

866-508-6667

City of Satsuma

251-675-1440

Springhill Baptist

251-342-5320

Springhill Presbyterian Church

251-342-1550

St. Paul's Episcopal Church

251-342-8521

St. Ignatius Catholic Church

251-342-9221

BALDWIN COUNTY

Baldwin County Council on Aging

We offer frozen home delivered meals in areas not served by Senior Nutrition Centers, Non-profits and churches.
251-972-8506

Christian Service Center – Gulf Shores

251-968-5256

Ecumenical Ministry

Eastern Shore: 251-928-3430
Foley: 251-943-3445

Mom's Meals

866-508-6667

Orange Beach Methodist Church

251-981-6751

ESCAMBIA COUNTY

Escambia County Agency on Aging

We offer frozen home delivered meals in areas not served by Senior Nutrition Centers, Non-profits and churches.
251-368-1032

Mom's Meals

866-508-6667

SENIOR NUTRITION CENTERS

Centers offering home delivered meals are marked below with an asterisk (*). For additional options see the Home Delivered meals section

Atmore Senior Center*

Escambia County
251-368-5742

Bay Minette Senior Center*

Baldwin County
251-580-1693

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like one of our own.



Oakwood Center for Living
INFIRMARY HEALTH

251-937-3501

2010 Medical Center Dr.
Bay Minette, AL 36507



Bayou La Batre Senior Center*

Mobile County
251-824-4616

Citronelle Senior Center*

Mobile County
251-866-5047

Creola Senior Center*

Mobile County
251-675-7661

Daphne Senior Center*

Baldwin County
251-620-2400

Dearborn YMCA Senior Center*

Mobile County
251-432-4768

Dumas Wesley Senior Center*

Mobile County
251-479-0649

East Brewton Senior Center*

Escambia County
251-867-5568

Flomaton Senior Center*

Escambia County

251-296-2773

Grand Bay Senior Center*

Mobile County
251-865-4010

Hillsdale Senior Center*

Mobile County
251-344-0341

Huxford Senior Center*

Escambia County
251-294-5646

Loxley Senior Center*

Baldwin County
251-964-5330

Mount Vernon Senior Center*

Mobile County
251-829-9696

MOWA Choctaw

Mobile County
251-829-6080

Parkway Senior Center*

Mobile County
251-471-2503

Prichard Senior Center*

Mobile County
251-452-7918

Saraland Senior Center*

Mobile County
251-375-5439

Summerdale Senior Center

Baldwin County
251-989-6626

Thomas Sullivan Senior Center*

Mobile County
251-438-7282

Tillman's Corner Senior Center

Mobile County
251-661-6600

Trinity Gardens Senior Center*

Mobile County
251-456-6690

Wilmer Senior Center*

Mobile County
251-645-9209

SENIOR MULTIPURPOSE CENTERS

Offer recreation and wellness activities for older adults:

Baldwin County Council on Aging

Baldwin County
251-972-8506
www.co.baldwin.al.us

Bay Minette Senior Center

Baldwin County
251-580-1676
www.cityofbayminette.org

Chickasaw Senior Citizens

Mobile County
251-452-6464
cityofchickasaw.org

City of Mobile Adult Center

Mobile County
251-666-3922

Connie Hudson Mobile Regional Senior Community Center

Mobile County
251-602-4963
www.cityofmobile.org



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Fairhope

151 Fly Creek Ave, Ste 438
Fairhope, AL 36532
(251) 928-9619

Gulf Shores

3947 Gulf Shores Pkwy, Ste 260
Gulf Shores, AL 36542
(251) 943-0803

West Mobile

7721 Airport Blvd, E120
Mobile, AL 36608
(251) 631-3680

Foley

1506 N McKenzie St, Ste 109
Foley, AL 36535
(251) 923-5590

Mobile-Midtown

100 N Florida St, Ste 31
Mobile, AL 36607
(251) 300-8874

Saraland

41 Shell St
Saraland, AL 36571
(251) 308-2911

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Westminster Village

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Foley Senior Center

Baldwin County
251-943-1877
www.cityoffoley.org/senior-center

James P. Nix Adult Activity Center

Fairhope – Baldwin County
251-928-2835
www.fairhopeal.gov

Loxley Civic Center/Senior Program

Baldwin County
251-964-4995
www.townofloxley.org

Orange Beach Activity Center

Baldwin County
251-981-3440
www.orangebeachal.gov

Poarch Creek Indians Senior Center

Escambia County
251-368-9136 ext. 2617
www.pci-nsn.gov

Robertsdale/G. P. Thames Senior Center

Baldwin County
251-947-8973
www.robertsdale.org/senior-center

Saraland Senior Center

Mobile County
251-375-5439
www.saraland.org/senior-center

Satsuma Senior Program

Mobile County
251-675-1440 ex.304
www.cityofsatsuma.com

Semmes Senior Center

Mobile County
251-649-2010
cityofsemmesal.gov

**Via Health, Fitness and
Enrichment Center**

Mobile County
251-478-3311
viamobile.org

SUPPORT GROUPS

ALZHEIMER'S SUPPORT GROUPS

Alzheimer's Association

Daphne Public Library: 251-620-2500
800-272-3900
www.alz.org

Caregivers Unite

251-209-1555
www.caregiversunite.org

E.A. Roberts Alzheimer Center

Mobile County: 251-435-6950
www.infirmiryhealth.org

**Frontotemporal Degeneration and
Related Dementia Support Group**

Contact the FTD Group Facilitator at
FTDhelp181@att.net
251-626-5246

**Gulf Coast Dementia Services
Support Group**

251-445-4204
www.gcseniorservices.com
www.touchingheartsseniorcare.com

Haven Memory Care – Gulf Shores

251-923-2800
www.communityseniorlife.org

The Long Good Bye

Dauphin Way Baptist Church, Bishop's
Meeting Room
Mobile County: 251-471-1511
www.dauphinwayumc.org

OTHER SUPPORT GROUPS

Alcoholics Anonymous

Mobile County: 251-479-9994
www.mobileaa.org
Gulf Coast: 251-216-1182
gulfcoastaa.org
Eastern Shore: 251-929-8817
www.easternshoreaa.org

Alabama Disabilities Advocacy Program

205-348-4928
Toll Free: 800-826-1675
www.adap.ua.edu

**Alabama Institute for the Deaf and Blind –
Low Vision Support Group**

251-432-7777
www.aidb.org

Alabama Kidney Foundation

Mobile: 251-721-0235
www.alkidney.org

American Cancer Society

Mobile: 251-344-9858
Helpline: 1-800-227-2345
www.cancer.org

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American Stroke Association

888-478-7653
www.stroke.org

Amputee Coalition of America

888-267-5669
www.amputee-coalition.org

Better Breathers Support Group

251-461-2438
www.lung.org

Epilepsy Foundation of Alabama

Mobile County: 251-341-0170
www.epilepsy.com

Gateways to Grandparenting

Gulf Shores United Methodist Church
251-968-2411
www.gulfshoresumc.org/outreach/
grandparents

Low Vision Support Group

Mobile County: 251-476-4744
Daphne: 251-928-2888
csvrlowvision.org

National Alliance for the Mentally Ill (NAMI)

Alabama: 800-626-4199
Mobile County: 251-461-3450
Baldwin County: 251-504-9769
www.nami.org

National Multiple Sclerosis Society

800-344-4867
www.nationalmssociety.org

Providence Hospital Diabetes Center

251-266-1987
healthcare.ascension.org

Widowed Persons Services

Mobile, Baldwin and Escambia Counties
251-470-6866
www.widowedmobile.org

TRANSPORTATION**AARP Driver Safety Program**

Call for class locations
888-227-7669,
www.aarp.org

Baldwin Rural Area Transit System (BRATS)

Eastern Shore: 251-990-4636
Foley, Central or South Baldwin County:
251-972-6817
Bay Minette, North Baldwin County:
251-937-0355
www.baldwincountyal.gov/departments/
BRATS

City of Chickasaw – Senior and Disabled Van

251-452-6464
www.cityofchickasaw.org/residents/senior-citizens

City of Saraland – Senior and Disabled Van

Mobile: 251-375-5439
www.saraland.org/

Escambia County Alabama Transportation System (ECATS)

Atmore: 251-446-9681 ext. 137
Brewton: 251-867-0584
www.co.escambia.al.us

GoGo Grandparent

855-464-6872 (Uber and Lift by phone)

Medical Transport of Alabama

888-318-6362 or 888-599-2050
www.mtalabama.com

Taylor's House of Camellias

251-225-4440

The WAVE (City of Mobile)

Mobile: 251-344-6600
Mobility Assistance Programs
251-344-5656, 251-334-9328 (TDD)
www.thewavetransit.com

Via Health, Fitness and Enrichment Center (Passport)

Mobile County
251-470-5238
www.viamobile.org

zTrip Mobile

251-476-7711

VOLUNTEER PROGRAMS**AARP Alabama**

251-445-5243
Mobile County: 866-542-8167
www.aarp.org

Alabama Silver-Haired Legislature

Mobile, Escambia and Baldwin Counties:
251-706-4680 or 800-243-5463
(Elected by peers age 60 or older every two years to represent older adults in same Alabama House District involving the political process to support resolutions to improve the quality of life of older Alabamians)
alabamaageline.gov

Area Agency on Aging/SARPC

Mobile, Baldwin and Escambia Counties:
251-706-4680 or 800-243-5463

(Volunteers trained to provide SHIP insurance counseling to older adults; Ombudsman services for residents of nursing homes or assisted living facilities; teach wellness classes; act as a volunteer guardian; or train to work in disaster recovery centers after a hurricane or other disaster)

Foster Grandparents Program

Mobile County: 251-574-6488
Provides small stipend to volunteers age 55 or older who work with children.
www.mobilecountyal.gov

Legacy Leadership Institute for Older Adults

Mobile, Escambia and Baldwin Counties:
251-236-3881, 251-706-4680
Free university-based training to prepare retired professionals for challenging volunteer opportunities in aging services. Sponsored by the Area Agency on Aging and the University of South Alabama.
libguides.southalabama.edu/legacy

Mobile County Sheriff's Volunteer Corp

251-574-2415
Volunteers work with the Yellow Dot Program, Child ID Division, Process Service Division, Parolee Verification Unit or Warrant Search and Call Division.
www.mobileso.com

RSVP of Mobile County

251-574-7787
Provides a wide variety of volunteer opportunities.
www.nationalservice.gov

South Alabama RSVP

Eastern Shore: 251-620-1462
Escambia County: 251-236-3881
Provides a wide variety of volunteer opportunities.
www.allforgood.org

Senior Companion Program

Mobile County: 251-574-3232
Provides small stipend to volunteers age 55 or older providing in-home assistance for the elderly & disabled
www.mobilecountyal.gov

Volunteer Connect

Provides a wide variety of volunteer opportunities.
Mobile County: 251-433-3624
www.volunteer.uwsa.org

Volunteers of America Southeast

251-300-3500, 800-859-4431
Provides a wide variety of volunteer

opportunities.
www.voase.org

WELLNESS PROGRAMS**Connie Hudson Mobile Regional Senior Community Center**

Mobile County: 251-602-4963
www.cityofmobile.org

Gulf Coast Masters Games

Mobile, Baldwin, and Escambia Counties:
251-706-4654 or 800-243-5463

Homestead Wellness Center

Baldwin County: 251-929-0260

Infirmiry Health Fitness Center

North Baldwin Fitness Center, Bay Minette:
251-937-9099
ProHealth Fitness Center, Mobile:
251-435-2010
Thomas Fitness Center, Fairhope:
251-279-1684
www.infirmiryhealth.org/services/
infirmiry-fitness-centers

James P. Nix Adult Activity Center

Baldwin County: 251-928-2835
www.fairhopeal.gov/services/james-p-nix-center

Providence Wellness Center

Mobile County: 251-639-2090
www.providence.org

SARPC/AAA

Free "Living Well Alabama" Chronic Disease Self-Management and "A Matter of Balance: Managing Concerns about Falls" courses help Alabamians age healthier and safer.
251-706-4680, 800-243-5463

Senior Circle, South Baldwin Regional Medical Center

Baldwin County: 251-949-3563
www.southbaldwinrhc.com/senior-circle-program

Senior Olympics

Statewide: 205-607-0504
www.alseniorolympics.org

Senior Spirit, Providence Hospital

Mobile County: 251-633-1696 press #2
www.providencehospital.org/about/senior-spirit

Via Health, Fitness and Enrichment Center

Mobile County: 251-478-3311
www.viamobile.org



OSTEO HEALTH CLINIC AT BALDWIN BONE & JOINT, P.C.

The Osteo Health Clinic at Baldwin Bone & Joint is committed to keeping you in the game of a healthy and active life by providing comprehensive, patient-centered care for optimal bone health. Led by clinic coordinator Holly Scott, CRNP, the Osteo Health Clinic specializes in the prevention and treatment of osteoporosis and related bone conditions.

As we age, issues like osteoporosis can cause our bones to weaken, which could lead to fractures if left untreated. This is a specific problem for women over 50 and post-menopausal women, as numerous studies have shown half of all women in those groups are likely to have a broken bone due to osteoporosis. Twenty-five percent of men over the age of 50 will have the same problem. Too many times, osteoporosis goes undiagnosed until a fracture occurs.

But this does not have to be the case.

As patient advocates, the goal of our team at the Osteo Health Clinic is to be proactive in helping you lower your risk for bone loss and potential fractures with preventive care and personalized treatment plans to ensure a thriving quality of life.

TREATMENT MAY INCLUDE THE FOLLOWING:

- Medication
- Injections
- Fall and Fracture Prevention
- Nutrition Changes
- Calcium and Vitamin D supplementation
- Exercise Planning / Physical Therapy

HOW TO SCHEDULE YOUR FIRST APPOINTMENT

If you are over the age of 50 or have suffered from a fragility fracture, schedule a consultation with Clinic Coordinator, Holly Scott, CRNP by calling 251.625.2663 or online at baldwinboneandjoint.com.

We look forward to meeting you soon to get started with a game plan to ensure a strong, active lifestyle for years to come.



CLINIC DIRECTOR, HOLLY SCOTT, CRNP

Certified Registered Nurse Practitioner, Holly Scott has recently joined the team at Baldwin Bone & Joint as Clinical Coordinator of the Osteo Health Clinic.

Since 2016, Holly has been a Family Nurse Practitioner whose primary professional experience has focused on orthopedics and osteo health, committed to helping patients with issues including bone loss, osteoporosis, and other bone-related conditions. Her primary goal is to partner with those patients, identified as high risk for osteoporosis and

ultimately fractures and falls, to activate a game plan to ensure a strong, active lifestyle for years to come.

Holly holds a BS in Kinesiology from Georgia Southern University, an Accelerated MS in Nursing Pathway, and a MS in Family Nurse Practitioner from the University of Alabama at Birmingham. She is also fully trained in Basic Life Support (CPR/AED) from the American Heart Association and certified in Fracture Liaison Service from the National Osteoporosis Foundation.

Holly and her husband live in Fairhope with their young daughter and enjoy spending family time near the beautiful waters of the Gulf Coast.



DAPHNE | BAY MINETTE | ORANGE BEACH | FOLEY

251.625.BONE (2663) | baldwinboneandjoint.com



YMCA

Bounds Family YMCA (Daphne):
251-626-0888
Brewton Area YMCA: 251-867-9622
www.brewtonareaymca.org
Dearborn YMCA (Mobile): 251-432-4768
www.dearbornymca.org
Hearin-Chandler Family YMCA (Mobile):
251-344-4856
John McClure Snook Family YMCA (Foley):
251-970-3003
Moorer YMCA (Mobile): 251-438-1163
North Mobile Family YMCA (Saraland):
251-679-8877

ELDER LAW

**AAA Legal Counseling,
Area Agency on Aging, SARPC**
251-706-4680

Aging in Alabama Elder Law Firm

Kyla G. Kelim
Baldwin and Mobile Counties
251-281-8120
www.elderconsults.com

Alabama State Bar Lawyer Referral Service

Mobile County: 251-433-9790
800-354-6154
alabar.org

Davis and Fields, PC

Baldwin County: 251-621-1555
www.davis-fields.com/

Galloway, Wettermark & Rutens

Robert Galloway
Mobile and Baldwin County: 251-476-4493
www.gallowayllp.com

Gulf Coast Elder Law, LLC

Stephanie L. Booth
251-445-7000

Legal Services Alabama

Senior Helpling 866-456-3959;
866-785-1798 Spanish
Mobile, Baldwin, and Escambia Counties:
251-433-6560
1-866-456-4995
www.legalservicesalabama.org

South Alabama Volunteer Lawyer Program

Mobile and Baldwin Counties:
251-438-1102
855-997-2857
www.savlp.org

The Ladd Firm, LLC

251-431-6014

Special Needs Planning
https://www.laddfirm.com

ELDER RIGHTS - ABUSE AND FRAUD

Adult Protective Services Department of Human Resources

Mobile County: 251-450-7000 (option #3)
Baldwin County: 251-945-2400
Escambia County: 251-809-2000
State of Alabama Elder Abuse Hotline:
800-458-7214
www.dhr.state.al.us

Alabama Attorney General

334-242-7300
www.alabamaag.gov

Alabama Securities Commission

800-222-1253
www.asc.state.al.us

Center for Fair Housing, Inc.

251-479-1532
southserves.southalabama.edu

Charity Navigator

201-818-1288
www.charitynavigator.org

District Attorney's Office

Baldwin County: Robert Wilthers
251-937-0274
www.baldwincountydistrictattorney.com

Escambia County: Stephen Billy

251-867-0239
www.co.escambia.al.us

Mobile County: Ashley W. Rich

251-574-8400
www.mobileda.org

Long Term Care Ombudsman Program

Mobile, Baldwin and Escambia Counties:
251-706-4680, 800-243-5463

Medicare Fraud

251-706-4680
medicare.gov/forms-help-resources/help-
fight-medicare-fraud

US Dept. of Health and Human Services – OIG

oig.hhs.gov/

Mobile Police Department

Concerns and Resources for the Elderly
General Info: 251-208-1700
Non-emergency: 251-208-7211
www.mobilepd.org/community

Senior Medicare Patrol

800-243-5463
251-706-4680

DISASTER ASSISTANCE

Aging and Disability Resource Center

251-706-4680
Emergency Management Agency
Mobile County: 251-460-8000
www.mcema.net
Baldwin County: 251-972-6807
baldwincountyal.gov
Escambia County: 251-867-0232
co.escambia.al.us

United Way

211

EMPLOYMENT

Goodwill Easter Seals Senior Aides
Mobile, Baldwin and Escambia Counties:
251-300-6273

Mature Staffing Services

Mobile, Baldwin and Escambia Counties:
251-652-0585, 800-243-5463
www.sarpc.org

SARPC Senior Aides Program

Mobile, Baldwin and Escambia Counties:
251-652-0585, 800-242-5463
www.sarpc.org

Southwest Alabama Partnership for Training and Employment/Alabama Works

Bay Minette: 251-937-4161
Brewton: 251-867-4376
Foley: 251-943-1575
Mobile: 251-451-4146
www.swapte.org
alabamaworks.alabama.gov

FINANCIAL ASSISTANCE

American Red Cross

Mobile: 251-544-6100
Atmore: 251-368-3003
Bay Minette: 251-937-3801
www.redcross.org

Benefit Enrollment Center

Mobile, Baldwin, Escambia Counties:
800-243-5463
www.sarpc.org

Catholic Social Services

Mobile County: 251-434-1500
Baldwin County: 251-947-2293
www.catholicsocialservicesmobile.com

Christian Service Center

Gulf Shores, Orange Beach, Ft. Morgan

251-968-5256
www.cscgs.com

Community Action Agency

Mobile County: 251-457-5700
Baldwin County: 251-626-2646
Brewton: 251-867-4759
Atmore: 251-368-4803
www.caafsa.org

Credit Bureaus

Equifax: 888-548-7878
www.equifax.com/home
Experian: 888-397-3742
www.experian.com
Trans Union: 855-681-3196
www.transunion.com

Ecumenical Ministries

Fairhope: 251-928-3430
Foley: 251-943-3445
www.baldwinemi.org

Food Assistance, Department of Human Resources

Mobile: 251-450-6955
Baldwin: 251-945-2400
Escambia: 251-809-2000
www.dhr.alabama.gov

Feeding the Gulf Coast

Mobile, Baldwin, and Escambia Counties:
251-653-1617
www.feedingthegulfcoast.org

Foreclosure Hotline, Alabama State Bar

877-393-2333
www.alabamaadr.org

Lifelines Counseling Services

Consumer Credit Counseling
251-602-0909
www.lifelinesmobile.org

North Baldwin Ecumenical Association

251-937-8115
Tuesdays & Thursdays only

Prodissee Pantry

Mobile: 251-626-1720
www.prodisseepantry.org

Reverse Mortgage Counseling

Consumer Credit Counseling
Mobile County: 251-602-0909
Mobile Housing Board: 251-434-2205
www.lifelinesmobile.org

Safelink Wireless

Free cellular phone and service:
800-723-3546
www.safelinkwireless.com



Riviera Utilities

413 E. Laurel Ave.
Foley, AL 36535
251-943-5001

Outage Reporting System
251-943-4999

700 Whispering Pines Road
Daphne, AL 36526
251-626-5000

Outage Reporting System
251-625-4999



**Serving South Baldwin County
Since 1916**

www.rivierautilities.com

Salvation Army

Mobile County: 251-438-1625
Baldwin County: 251-943-3883
www.salvationarmyusa.org

United Way

Mobile County: 251-433-3624
Baldwin County: 251-943-2110
www.liveunited.org

Via Health, Fitness and Enrichment Center

Mobile County: 251-478-3311
www.viamobile.org

HOME REPAIR AND WEATHERIZATION

Community Action

Mobile County: 251-457-5700
www.mcamobile.org
Baldwin County: 251-626-2646
Escambia County: 251-867-4759
www.caaofsa.org

Easter Seals

Mobile and Baldwin Counties
251-471-1581
www.gesgc.org

Ecumenical Ministries

Eastern Shore: 251-928-3430
Foley: 251-943-3445
www.baldwinemi.com

Independent Living Center (RAMPS)

Mobile, Baldwin and Escambia Counties
251-460-0301

PRESCRIPTION ASSISTANCE

AAA SenioRx (Prescription Assistance Program)

Mobile County: 251-706-4680
Baldwin County: 251-937-0358
Escambia County: 251-368-1032

Franklin Primary Health Center, Pharmacy

Mobile County: 251-432-4117
www.franklinprimary.org

Mobile County Health Dept.

Mobile County: 251-690-8889
www.mobilecountyhealth.org

Mostellar Medical Center

Irvington: 251-824-2174
www.mostellarmedical.org

Ozanam Charitable Pharmacy

Mobile County: 251-432-4111
Baldwin County: 251-972-8506
Escambia County: 251-368-1032
www.ozanampharmacy.org

Veterans Affairs

251-219-3900, 800-827-1000
www.va.gov

Medicare Part D Prescription Drug Program

Medicare: 800-633-4227
OR
Local State Health Insurance Program
Coordinator:
251-706-4680, 800-243-5463
www.medicare.gov

Low Cost Generic Prescriptions

Programs available at CVS, Publix, Rite
Aid, Target, Walgreens and Walmart –
contact your local store for information
about which drugs are offered at a
discount.

TAX COUNSELING

AARP Tax-Aide

Mobile County: 251-445-5243

RSVP

Mobile County: 251-574-7787
Escambia County: 251-867-0256
Atmore: 251-368-1032 ext. 112
Baldwin County: 251-620-1462

INSURANCE RESOURCES

Alabama Department of Insurance

334-269-3550
www.aldoi.gov

Alabama Medicaid Agency

Statewide: 251-472-4360 or 800-362-1504
www.medicaid.alabama.gov

Alabama Quality Assurance Foundation

205-970-1600
www.aqaf.com

Department of Veterans Affairs

800-827-1000
www.va.gov

Medicare

800-633-4227
www.medicare.gov

Medicare Fraud

State of Alabama: 800-243-5463
Senior Medicare Patrol: 251-706-4680

Railroad Retirees – Medicare Claims Information

877-772-5772
TTY: 877-566-3572
www.rrb.gov

Social Security Administration

800-772-1213, TTY: 800-325-0778
www.ssa.gov

State Health Insurance Counseling Program (SHIP)

1-800-Ageline (1-800-243-5463) or 251-
706-4680

Tri Care for Life (Retirees)

866-773-0404, TTY, 866-773-0405
www.tricare.mil

LONG TERM CARE INSURANCE Auto Owners Life Insurance Company

800-346-0346 ext. 1860
www.auto-owners.com

Bankers Life and Casualty Company

251-225-6755, 800-283-8011
www.bankerslife.com

Genworth Life Insurance Company

855-400-1969
www.genworth.com

Guaranty Income Life Insurance Company

Have to purchase an Annuity
800-535-8110
www.GILICO.com

John Hancock Life Insurance Company (USA)

800-377-7311
www.johnhancockinsurance.com

LifeSecure Insurance Company

866-582-7702
www.yourlifesecond.com

Massachusetts Mutual Life Insurance Company

800-272-2216
www.massmutual.com

Mutual of Omaha Insurance Company

800-896-5988
www.mutualofomaha.com

Nationwide Life (and Annuity) Insurance Company

800-848-6331
www.nationwide.com

New York Life Insurance Company

800-225-5695
www.newyorklife.com

Northwestern Mutual Insurance Company

866-950-4644
www.northwesternmutual.com

Thrivent Financial

800-847-4836
www.thrivent.com



2020 Senior Expo Update:

**2020 Senior Expos for Mobile and Baldwin Counties
have been cancelled due to COVID-19**

Please check our AAA website www.agingsouthalabama.org
and on our Facebook page www.facebook.com/agingsouthalabama
at the beginning of 2021 for updates

We appreciate your support and understanding!

**Looking forward to seeing everyone
at the Senior Expo 2021!**



COASTAL ALABAMA HEARING

Better Hearing Better Living

90%

*of patients experience
a significant improvement
in their quality of life when
their hearing improves.*

1 in 6 Americans experience hearing loss.



80% do
nothing
about it.

Those with untreated hearing loss experience a 30-40% greater decline in thinking abilities compared to those without hearing loss.



DR. ANDY TUBERTINI,
A.U.D., CCC-A
105-A LOTTIE LANE,
FAIRHOPE



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Owned*



www.coastalalabamahearing.com

251-990-0535 for *YOUR no-charge hearing consultation!*

We sell and service all major brands including
Starkey, Phonak, Oticon and ReSound!

Transamerica Life Insurance Company
885-288-4181
www.transamerica.com

MEDICARE ADVANTAGE COMPANIES

Aetna Medicare Solutions
855-335-1407
www.aetnamedicare.com

Blue Cross Blue Shield of Alabama
888-627-4715 (TTY 711)
www.bcbsal.org

Cigna Healthspring of Alabama, Inc.
888-281-7867
www.cigna.com

Humana Insurance Company
844-330-8004
www.humana.com

United Healthcare- AARP Medicare Complete
855-332-0910 (TTY 711)
www.aarphealthcare.com

Viva Medicare Plus
888-830-8482

www.vivamedicaremember.com

MEDICARE SAVINGS PROGRAM
(Subsidy that pays all or part of Medicare B & D premiums and may help with co-payments and deductibles)

Alabama Medicaid Agency
Statewide: 800-362-1504
www.medicaid.alabama.gov

Social Security Administration, Low Income Subsidy
800-772-1213
www.ssa.gov

State Health Insurance Program
Mobile County: 251-706-4680
Baldwin County: 251-972-8506
Escambia County: 251-368-1032
800-243-5463 (Alabama)

MEDICARE SELECT COMPANIES
Medicare Select plans are limited to certain selected health care providers and pay only partial benefits to non-network providers if selected by insureds. Please note that there may be some deviation between Medicare Select and Medicare Supplement.

Blue Cross Blue Shield of Alabama
205-220-2100
877-278-7007
www.bcbsalmedicare.com

First Community Health Plan
256-532-2785
Toll Free: 800-734-7826
www.firstcomm.org/plans

Gerber Life Insurance Company
877-778-0839

United Healthcare- AARP
800-523-5800
www.aarpmedicaresupplement.com

MEDICARE SUPPLEMENT COMPANIES

For a list of companies providing Medicare Supplemental policies in Alabama, call the Alabama Department of Insurance at 1-334-269-3550 or visit www.medicare.gov/medigap-supplemental-insurance-plans.

For all of your Medicare questions contact:
Area Agency on Aging
251-706-4680
251-706-4617

AFFORDABLE HEALTH CARE SERVICES

DENTAL
Alabama Donated Dental Services
Statewide: 334-834-1114

Baldwin Denture Center, LLC
Baldwin County: 251-621-9404
www.baldwindenturecenter.com

Dixie Dental and Implant Center
Baldwin County: 251-298-5217
www.dixiedental.com

Franklin Primary Health Center, Dental Clinic
Mobile County: 251-432-4117
www.franklinprimary.org

Mobile County Health Department
251-690-8139
familyhealthalabama.org

U-Save Dentistry (Dentures)
Mobile County: 251-338-3204
www.usavedentistry.net

The Alzheimer's and Dementia Helpline of South Alabama is a service of the Area Agency on Aging committed to helping families, caregivers, and professionals obtain local resources and information on Alzheimer's disease or other dementias.



Alzheimer's & Dementia Helpline

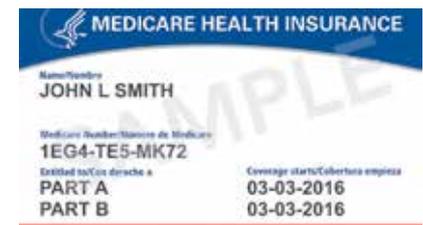
251-706-4680

AL-SPAD0508170802



MEDICARE QUESTIONS?

Call me today!



I can help with:

- Understanding your healthcare options
- Evaluating your current insurance needs
- Education and information to make the right plan choice
- Applying for Extra Help, Medicaid, or Low Income Subsidy



7304 COTTAGE HILL RD
MOBILE AL 36685
communityinspartners.com
rhonda@communityinspartners.com



Rhonda Bonner
(251) 219-0309

Victory Health Clinic

Mobile County: 251-445-0611
www.victoryhealth.org

HEALTH & REHABILITATION**Alabama Department of Rehabilitation Services**

State Offices: 334-293-7500,
800-441-7607
SAIL Services: 251-479-8611
Vocational Rehab Services: 251-479-8611,
TTY 800-499-1816
www.rehab.alabama.gov

Baldwin County Health Department

Bay Minette – Health and Environmental
Clinic: 251-947-6935
Robertsdale – Health Clinic: 251-947-1910
www.adph.org

Escambia County Health Department

Atmore: 251-368-9188
Brewton: 251-867-5765
www.alabamapublichealth.gov/escambia

Franklin Primary Health Centers

Brewton: 251-236-8250
Loxley: 251-964-4011
Maysville: 251-471-3747
Mobile, MLK Jr Ave: 251-432-4117
Mobile, H.E. Savage Memorial Center:
251-694-1801
Mobile, Hadley Medical Center:
251-444-1000
Mobile, Central Plaza Towers:
251-478-5005
North Baldwin: 251-706-8700
North Mobile, Charles White Family Health
Center: 251-444-1100
Prichard: 251-434-8195
South Baldwin, Foley: 251-947-1083
West Mobile: 251-344-1964
www.franklinprimary.org

Goodwill Easter Seals

Mobile: 251-471-1581
www.gesgc.org

Mobile County Health Department

Family Clinic Locations: Citronelle, Dauphin
Island Parkway, Downtown (Main Office),
Eight Mile, North Mobile (Mt. Vernon),
Semmes, Southwest (Tillman's Corner).
Appointments can be made by calling 251-
690-8889
www.familyhealthalabama.org

Mostellar Medical Center

Mobile County: 251-824-2174
www.mostellarmedical.org

USA Physicians Group

Eastern Shore (Fairhope): 251-660-5860
Family Medicine Center (Center Street):
251-434-3475
Hillcrest: 251-660-5890
Mastin Center (University Hospital Road):
251-470-5890
Semmes Primary Care: 251-660-5840
Stanton Road: 251-471-7207
USA Mobile Diagnostic Center (Airport
Blvd.): 251-633-8880
USA Mobile Diagnostic Center (University
Commons): 251-660-5787
West Mobile (Schillinger): 251-660-5950
www.usahealthsystem.com

Veterans Affairs Outpatient Clinic

Mobile County: 251-219-3900 Ext. 33672
www.biloxi.va.gov/locations/MOPC.asp

Victory Health Partners

Mobile County: 251-460-0999
www.victoryhealth.org

HEARING

Alabama Institute for the Deaf and Blind
Mobile, Baldwin and Escambia Counties:
251-432-7777
www.aidb.org

Veteran's Hearing Aides

Mobile, Baldwin and Escambia Counties:
251-219-3900
www.prosthetics.va.gov

**MENTAL HEALTH & SUBSTANCE
ABUSE SERVICES**

Alcoholics Anonymous
Mobile County: 251-479-9994
www.mobileaa.org
Gulf Coast: 251-216-1182
gulfoastaa.org
Eastern Shore: 251-929-8817
www.easternshoreaa.org

Alta Pointe Health Systems

251-450-2211
888-335-3044
www.altapointe.org

Catholic Social Services

Mobile County: 251-434-1550
www.catholicsocialservicesmobile.com

Department of Veterans Affairs

Mobile County: 251-574-8578
VA Outpatient Clinic, Mobile: 251-219-3900
Escambia County: 251-368-4223 ext. 115
Baldwin County: 251-937-0218
Mental Health: 251-219-3918
Crisis Line: 1-800-273-8255
Mental Health Services

Alcohol or Drug Misuse Support

www.alabamalionsight.org

Lifeline Counseling Services

Mobile County: 251-602-0909
www.lifelinesmobile.org

The Harbor at Thomas Hospital

251-279-1119
www.infirmarhealth.org

Home of Grace for Women

Mobile County: (251) 456-7807
www.homeofgraceforwomen.com

Mission of Hope

Mobile County: 251-649-0830
www.missionofhopeministries.net

North Baldwin Infirmar

251-937-5521
Senior Behavioral Health: 251-580-1770
www.infirmarhealth.org

Penelope House

Mobile County: 251-342-8994
www.penelopehouse.org

Salvation Army

Mobile County: 251-438-1625
www.salvationarmyalm.org

Serenity Care

Mobile County: 251-635-1942
www.serenitycareinc.org

The Shoulder

Baldwin County: 251-626-2199
www.theshoulder.org

Waterfront Rescue Mission

Mobile County: 251-433-1847
www.waterfrontmission.org

Wings of Life

Mobile County: 251-333-4800
www.wings-of-life.com

VISION SERVICES**Alabama Department of Rehabilitation Services**

334-293-7500
Mobile County: 251-479-8611
www.rehab.alabama.gov

Alabama Institute for the Deaf and Blind

Mobile, Baldwin and Escambia Counties:
251-432-7777
www.aidb.org

Alabama Lions Club Sight Foundation

Alabama: 205-325-8519
Statewide: 800-967-4448 (800-96-SIGHT)

Alabama Public Library Services

800-723-8459
www.aplsws1.apls.state.al.us/aplsws/
content/bphmain

American Academy of Ophthalmology

EyeCare America: 877-887-6327
www.aao.org

Bibles on Tape/Aurora Ministries

941-748-3031
www.auroraminstries.org

Community Services for Vision Rehabilitation

Mobile County: 251-476-4744
Daphne: 928-2888
www.csvrlowvision.org

Franklin Primary Health Center – Vision Clinic

Mobile County: 251-432-4117
www.franklinprimary.org

Knight's Templar Eye Foundation

214-888-0220
www.ktef.org

National Federation of the Blind

410-659-9314
(Reads newspapers and current event
articles via phone)
www.nfb.org

New Eyes – glasses for those in need

973-376-4903
www.new-eyes.org

**ALZHEIMER'S & DEMENTIA
SPECIFIC SERVICES**

Ageing and Disability Resource Center
South Alabama Regional Planning
Commission Area Agency on Aging
Mobile, Baldwin and Escambia Counties
251-706-4680, 800-AGELINE (800-243-
5463)

Alzheimer's Association

800-272-3900
South Alabama: 850-462-5410
www.alz.org

Alzheimer's Foundation of America

866-232-8484
www.alzfdn.org

DETA Dementia Education and Training Act

Alabama Department of Public Health:

334-206-5300
 Consultation and education available to both professionals and family caregivers.

Project Lifesaver
 Persons at risk of wandering wear a wristband transmitter that can be tracked by search and rescue teams.
 Mobile County: 251-574-4455
 Escambia County: 251-809-0647
 Baldwin County: 251-972-8545
 projectlifesaver.org

Support groups, day care centers, assisted living and nursing facilities with dementia specific programs are marked with asterisks throughout this publication.

PHYSICIANS - GERIATRIC

Dr. Andaleeb Ali, MD
 Mobile: 251-633-8880

Dr. Ravinder Dhaliwal, MD
 Mobile: 251-435-7299

Dr. John Dixon, MD
 Saraland: 251-675-4733

Dr. John Lammers, MD
 Mobile: 251-287-8420

Dr. David MacRae, MD
 Mobile: 251-398-3900

Dr. Lloyd May, MD
 Mobile: 251-666-8232

Dr. Thomas H. McCulloch, MD
 Fairhope: 251-990-8860

Dr. Carol Preud'Homme, MD
 Mobile: 850-494-4885

Dr. Alan Shain, MD
 Mobile: 251-414-5900

Dr. Felicie Wyatt, MD
 251-432-4117

Veterans Affairs Out Patient Clinic
 Mobile: 251-219-3900
 Toll Free: 888-201-0110

PSYCHIATRISTS - GERIATRIC

Alta Pointe Health Systems
 Mobile County: 251-450-2211
 www.altapointe.org

East Bay Psychiatry
 Fairhope: 251-928-4750

Mobile Infirmary
 Senior Behavioral Health: 251-435-5153
 www.infirmarhealth.org

North Baldwin Infirmary
 Senior Behavioral Health: 251-580-1770
 www.infirmarhealth.org

Southern Psychiatry Associates
 Dr. Bradley Sadler
 251-300-7134
 www.southernpsychiatry.net

ADULT DAY CARE

Affinity Care
 Magnolia Springs
 251-202-3971
 www.affinitydaycare.com

Daybreak UMC Senior Day Care
 Gulf Shores: 251-752-1849
 www.gulfshoresumc.org

E.A. Roberts Alzheimer's Center
 Mobile County: 251-435-6950

Golden Rule Senior Care
 Baldwin County: 251-288-4148
 goldenruleseniorcare.com

Grandfriends Via!
 Mobile County: 251-470-5228 or
 251-470-5232
 www.viamobile.org

Mercy Life Alabama (PACE)
 251-287-8420
 www.mercylifealabama.com

Shepherd's Place – Adult Day Respite
 Fairhope: 251-270-0097
 www.shepherdsplacerespite.com

U.J. Robinson Memorial Center, Inc.
 Mobile County: 251-479-8593

ASSISTED LIVING

Facilities offering care for Dementia patients are marked below with an asterisk (*).

Arbors Specialty Care at Somerby of West Mobile*
 800-949-7614
 www.somerbyseniorliving.com

Ashbury Manor*
 Mobile County: 251-340-7528
 www.ashburymanormobile.com

Assisted Living at Somerby of West Mobile
 251-776-1455
 www.somerbyseniorliving.com

Atria Assisted Living
 Atria Regency Specialty Care*
 Mobile County: 251-380-0053
 www.atriaseniorliving.com

Baldwin House Assisted Living
 Daphne : 251-621-1717
 www.baldwinhousealf.com

Brookside Assisted Living
 Mobile County: 251- 633-9299
 www.livingatbrookside.com

Brookside on Cody Specialty Care*
 West Mobile: 251-639-0494
 www.livingatbrookside.com

Carillon Oaks
 Mobile: 251-287-6300
 carillonoaks.com

Country Place Senior Living of Brewton
 251-809-3550
 http://www.countryplaceseniorliving.net/

Country Place Senior Living of Fairhope
 251-929-3627
 www.countryplaceseniorliving.net

Country Place Senior Living of Foley
 251-943-4412
 www.countryplaceseniorliving.net

Crowne Healthcare of Springhill
 251-304-3000
 www.chcspringhill.com

Dauphin Way Assisted Living
 251-450-1110
 www.dauphinwayalf.com

Elmcroft at Heritage Woods
Elmcroft at Heritage Woods
Speciality Care ALF*
 Mobile County: 251-665-9063
 www.elmcroft.com

Gardens of Daphne
 Baldwin County: 251-625-0802

Gordon Oaks Assisted Living Community
Gordon Oaks Memory Care*
 Mobile County: 251-661-7600

Inn at Somerby or West Mobile
 251-776-1455
 www.somerbyseniorliving.com

Knollwood Pointe
 Knollwood Pointe SCALF/Memory Care*
 Mobile County: 251-666-1005

Little Sister Of The Poor Sacred Heart Residence
 Mobile County: 251-476-6335
 www.littlesistersofthepoormobile.org

Live Oak Village
 Baldwin County: 251-943-6733
 www.liveoakal.com

Murray House
 Mobile County: 251-432-2272
 www.murrayhouseliving.com

Oakbridge Terrace Assisted Living at Westminster Village
 Baldwin County: 251-626-7007
 www.westminstervillageal.com

Oakland Place*
 Baldwin County: 251-928-5560
 www.oaklandplace.net

The Blake at Malbis
 Baldwin County: 251-625-6400
 www.blakeliving.com

The Blake Memory Care Community*
 Baldwin County: 251-625-6400
 www.blakeliving.com

The Brennity at Daphne
 Baldwin County: 251-626-9000
 www.brennitydaphne.com

The Brennity at Daphne Memory Care*
 Baldwin County: 251-626-9000
 www.brennitydaphne.com

The Brennity at Fairhope
 Baldwin County: 251-928-5555
 www.brennityfairhope.com

The Haven Assisted Living and Memory Care Facility*
 251-923-2800
 www.communityseniorlife.org

The Huntington
 Baldwin County: 251-929-0270

The Meadows of Atmore
 Escambia County: 251-446-9317

The Meadows of Brewton
 Escambia County: 251-809-0227

The Summit
 Atmore: 251-321-0632

CAREGIVER PROGRAMS**Alabama Cares caregiver support**

Mobile, Baldwin, and Escambia Counties:
251-706-4680, 800-243-5463

**AL Lifespan Respite Resource Network/
United Cerebral Palsy of Huntsville**

256-859-4900
www.alabamarespite.org

**Veterans Affairs National Caregiver
Support Line**

855-260-3274
www.caregiver.va.gov

Veterans Affairs Out Patient Clinic

Mobile: 251-219-3900
Toll Free: 888-201-0110

**HOUSING - INDEPENDENT LIVING
(MARKET RATE)****Homestead Village of Fairhope**

Baldwin County: 251-929-0250,
800-395-3864
www.hvfairhope.com

Somerby

800-949-7614
www.somerbyseniorliving.com

University Oaks

Mobile County: 251-216-3081

Westminster Village

251-272-8817
www.actsretirement.org

**HOUSING - INDEPENDENT LIVING
(SUBSIDIZED)****AHEPA 310 Apartments**

Bayou La Batre: 251-824-1895
Daphne: 251-626-9228
Mobile County: 251-660-1783
Theodore: 251-653-9880
Saraland: 251-679-0770
Semmes: 251-645-2405
Fairhope: 251-928-7352
www.ahepa-310.org

Anderson-Fisher Apartments

(physical disabilities only)
Mobile County: 800-466-7722 x. 240

Atmore Housing Authority

Escambia County: 251-368-8442

Atmore Rotary Village

Escambia County: 251-368-5115

Baptist Oaks Apartments

Mobile County: 251-432-2312

Bay Minette Housing Authority

Baldwin County: 251-937-2211

Bay Minette Rotary Village Apartments

Baldwin County: 251-937-2811

Bayou La Batre VOA Elderly Housing

251-300-2385

Bayou Plaza Apartments

Mobile County: 251-436-8773

Baytown Senior Village

251-338-0634

Brewton Housing Authority

Escambia County: 251-867-5247

Cathedral Place Apartments

Mobile County: 251-434-1590

Central Plaza Towers

Mobile County: 251-434-2290
www.mobilehousing.org

Chickasaw Housing Authority

Mobile County: 251-457-6841
www.chickasawha.com

Cottage Park Apartments

251-580-2774

Cottonwood Senior Apartments

Mobile County: 251-661-9887
www.cottonwoodseniorapts.com

Crepe Myrtle Village Apartments

Brewton: 251-867-7997

Dauphin Gate Apartments

Mobile County: 251-473-7224

Downtown Renaissance

251-694-9058
www.mobilehousing.org

Emerson Gardens

Mobile County: 251-434-2293
www.mobilehousing.org

Foley Housing Authority

Baldwin County: 251-943-5370

Frank Boykin Towers Apartments

Mobile County: 251-434-2292
www.mobilehousing.org

The Gardens at Wellington Apartments

251-287-0504
www.gardensatwellingtonapts.com

**The Gardens on First Avenue,
Trinity Gardens**

Mobile: 251-434-2200

www.mobilehousing.org/housing-
programs/senior-living

Highpoint VOA Elderly Housing

Mobile County: 251-300-2380
www.voase.org/highpoint-apartments

Mobile County Housing Board

Mobile County: 251-434-2200
www.mobilehousing.org

Oleander Park Apartments

Mobile County: 251-639-1355

Point Escambia Apartments

Escambia County: 251-368-4658

Prichard Housing Authority

251-456-3324

Rendu Terrace Senior Apartments

Mobile County: 251-300-2342
www.voase.org/rendu-terrace

Ridge Manor Apartments

Mobile County: 251-452-2615

**Shadow Ridge Retirement Center
Citronelle**

251-866-2210

South Haven Apartments

Mobile County: 251-471-1061

Spring Run Apartments

Baldwin County: 251-928-0981

The Village at Meadowview

Baldwin County: 251-928-7787

Village Oaks Apartments

Bay Minette: Baldwin County:
251-580-3333

HOSPICE SERVICES IN THE HOME**Alabama Hospice Care of Mobile**

251-345-1023
www.lhcgroup.com

ASERACARE

Mobile and Baldwin Counties:
251-343-0989
Escambia County: 251-800-7473
www.aseracare.com

Comfort Care Hospice

Mobile County: 251-304-3135
Baldwin County: 251-621-4229
Escambia County: 251-867-6232
www.comfortcarehospice.com

Community Hospice of Baldwin County

Baldwin County: 251-943-5015
Bay Minette: 251-937-7330
www.comhospice.com

Covenant Care

Mobile County: 251-478-8671
Baldwin and Escambia Counties:
251-626-5255
www.choosecovenant.org

Encompass Home Health and Hospice

Mobile County: 251-666-2399
Main: 251-661-5313
www.encompasshealth.com

First Choice Hospice

Escambia County: 334-897-0650,
866-266-5059

Kindred Hospice

Mobile: 251-478-9900
Daphne: 621-2500
www.kindredhealthcare.com/locations/
hospice/daphne-al-6634

Saad Hospice Services

Mobile, Baldwin and Escambia Counties:
251-343-9600 or 800-279-7223
www.saadhospice.com

Southern Care Hospice

Mobile and Baldwin Counties:
251-621-2844
www.southerncarehospice.com

Springhill Home Health and Hospice

Mobile: 251-725-1268
Baldwin: 251-626-5895
www.seriousillness.org

St. Joseph Hospice

251-675-7555
www.stjosephhospice.com

Veterans Affairs Outpatient Clinic

Mobile: 251-219-3900
Toll Free: 888-201-0110

NURSING HOMES

Facilities offering care for dementia patients
are marked below with an asterisk (*).

Allen Health and Rehabilitation*

Mobile County: 251-433-2642

Atmore Nursing Center

Escambia County: 251-368-9121
www.crownmanagement.com

Ashland Place

Mobile County: 251-471-5431*
www.ashlandplacehealthand rehab.com

Azalea Gardens Of Mobile

Mobile County : 251-479-0551

Blue Ridge Healthcare Montrose Bay

Baldwin County: 251-928-2177

Crowne Healthcare of Citronelle

Mobile County: 251-866-5509

Crowne Healthcare Of Mobile County*

Mobile County: 251-473-8684

www.chcmobile.com

Crowne HealthCare Of Springhill

Mobile County: 251-304-3043

Diversicare of Foley*

Baldwin County: 251-943-2781

www.goldenlivingcenters.com

Eastern Shore Rehabilitation and Health Center

Baldwin County: 251-621-4200

Fairhope Health & Rehab Center

Baldwin County: 251-928-2153

Grand Bay Convalescent Home Inc.

Mobile County: 251-865-6443

Gulf Coast Health and Rehabilitation

Mobile County: 251-634-8002

www.gulfcoastthealthandrehab.com

Kensington Health and Rehab

Mobile County: 251-433-5471

Knollwood Healthcare

Mobile County: 251-661-7608

Little Sisters Of The Poor Sacred Heart Residence

Mobile County: 251-476-6335

www.littlesistersofthepoormobile.org

Lynwood Nursing Home*

Mobile County: 251-661-5404

www.lywoodnursing.com

Mobile Nursing & Rehabilitation Center

Mobile County: 251-639-1588

North Mobile Health & Rehabilitation Center*

Mobile County: 251-452-0996

Oakwood-North Baldwin's Center For Living

Baldwin County: 251-937-3501

www.infirmarhealth.org

Palm Gardens

Mobile County: 251-450-2800

palmgardenshealthandrehab.com

Robertsdale Rehabilitation and Healthcare Center

Baldwin County: 251- 947-1911

Spring Hill Manor Nursing Home

Mobile County: 251-342-5623

Springhill Senior Residence

Mobile County: 251-343-0909

www.springhillmedicalcenter.com

Twin Oaks

Mobile County: 251-476-3420

West Gate Village

Escambia County: 251-867-6077

William F. Green State Veterans Home*

Baldwin County: 251-937-9881

www.va.state.al.us

Willow Brooke Court Skilled Care at Westminster Village

Baldwin County: 251-626-7007

www.westminstervillageal.com

PRIVATE DUTY AND IN-HOME CARE

A.D. Dale Services, Inc.

251-441-7744

ADDUS

Mobile, Baldwin and Escambia Counties:

251-414-5855, 866-414-5855

www.addus.com

Amedisys

800-239-9192

Mobile County: 251-380-0492

Citronelle: 251-866-3261

Escambia County: 251-809-1717

Foley: 251-971-1436, 800-763-6382

Bay Minette: 251-580-8236

www.amedisys.com

ATC Healthcare Services

Mobile County: 251-660-8574,

866-473-0473

Atmore Community Home Care

Escambia County: 251-368-6286

LHCGroup.com

Bay Nursing

Mobile and Baldwin Counties:

251-471-3343

www.baynursing.com

Brightstar Care

Mobile and Baldwin Counties:

251-405-6451

www.brightstarcare.com

Care Staff

Baldwin County: 850-475-9000

www.care-staff.com

Comfort Keepers

Mobile County: 251-202-4860

Daphne: 251-621-5555

Foley: 251-943-4292

www.comfortkeepers.com

Diversified Health Care

Mobile and Baldwin Counties

251-990-3995

www.diversifiedhc.com

D W McMillian Home Health

Escambia County: 251-867-5054

www.dwmmh.org

Elderly and Disabled Medicaid Waiver

Mobile, Baldwin, and Escambia Counties:

251-706-4680, 800-243-5463

Favor Home Healthcare

Mobile: 251-604-3898

www.favorhomehealthcare.com

First Light Home Care

Mobile, Baldwin and Escambia Counties:

251-266-5248

www.firstlighthomecare.com

Golden Rule Senior Care

251-288-4148

www.goldenruleseniorcare.com

Gracepoint Home Care

251-460-1124

www.gracepointhomecare.com

Gulf Coast Dementia Services. Inc.

251-421-4888

251-300-0250

www.gcseniorservices.com

Help At Home

Mobile and Baldwin Counties

251-661-9414, 888-290-9414

Escambia County

251-578-7222

www.helpathome.com

Homecare Companions

Foley: 251-943-6555

Mobile: 251-660-4000

www.homecarecompanions.net

Home Instead Senior Care

Mobile and Baldwin Counties:

251-342-6655

www.homeinstead.com

In Home Caregivers of Alabama

251-265-3893

Infirmar Home Care of Mobile

251-450-3300

www.lhcggroup.com

Kindred At Home

Mobile: 251-316-0917

Daphne: 251-621-0882

Foley: 251-943-3002

www.kindredathome.com

Maxim Health Care Services

Mobile and Baldwin Counties:

850-473-0323

www.maximhealthcare.com

Mercy Life Alabama (PACE)

251-287-8427

Rebound Rehab In-Home Physical Therapy

Mobile and Baldwin counties

251-342-9008

Saad's HealthCare Services

Mobile, Baldwin and Escambia Counties:

251-343-9600, 800-279-7223

www.saadhealthcare.com

Senior Companion Program

Mobile County: 251-574-3232

Southern Cross Home Care of Alabama

Mobile and Baldwin: 251-776-2786

southerncrosshomecare.com

Springhill Home Health and Hospice

Mobile: 251-725-1268

Baldwin: 251-626-5895

Citronelle: 251-886-0711

www.seriousillness.org

Synergy HomeCare

Mobile and Baldwin Counties

251-621-1900

www.synergyhomecare.com

Touching Hearts Senior Care

Mobile, Baldwin and Escambia Counties:

251-445-4204

www.touchingheartsseniorcare.com

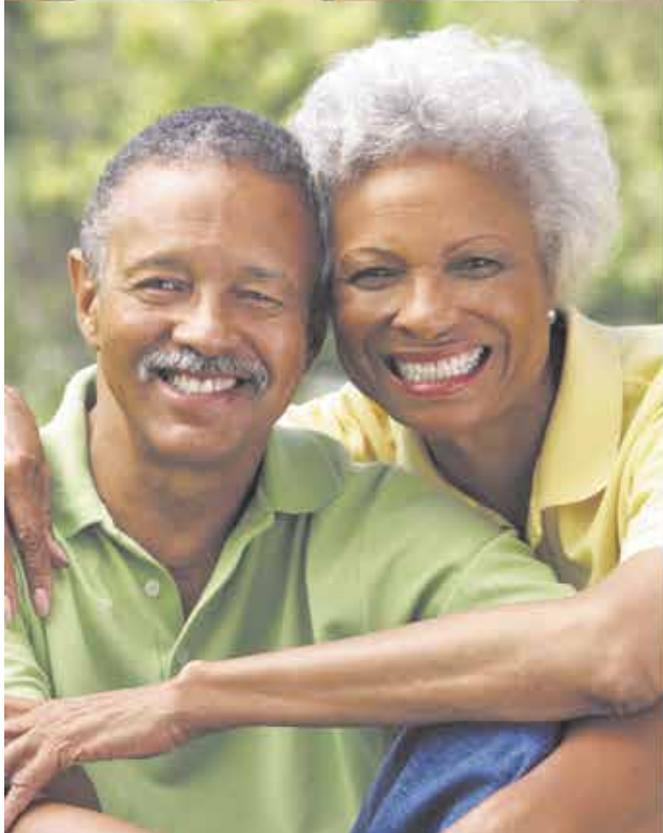
Thomas Home Health

Baldwin County: 251-990-9200

lhcggroup.com

Veterans Affairs Out-Patient Clinic

Mobile: 251-219-3900, 888-201-0110



Helping senior adults Enjoy a better Life.

Some adults, ages 55+, may need the specialized inpatient help, including individual and group therapy, provided by the staff at North Baldwin Infirmary's Senior Behavioral Health program. The program helps seniors successfully adapt to the challenges of aging including:

- Depression
- Life stress and anxiety
- Memory loss
- Social withdrawal
- Grief and loss
- Medication management
- Suicidal thoughts
- Dementia

Senior Behavioral Health provides medical supervision and individualized treatment for senior adults with emotional and behavioral difficulties. If you or someone you know needs help, call for a free consultation.

For more information, call
251-580-1770 or 251-937-5521.



North Baldwin Infirmary
INFIRMARY HEALTH

IT'S NEVER TOO LATE TO OWN YOUR BONES.



THERE ARE OFTEN NO SIGNS OF OSTEOPOROSIS....

until you break a bone.
We can't feel our bones
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keeping your bones
healthy with a treatment
plan just for you.



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FRACTURE LIAISON SPECIALIST

JENNIFER FIRESTONE
NP, MSN



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