

SERVICES & HOUSING OPTIONS FOR SENIORS ON OAHU – 2013



Vegas
family
vacations
reunions
cruises

food
hobbies
leisure
pets

doctors
medications
care home
therapy

SERVICES & HOUSING OPTIONS FOR SENIORS ON OAHU – 2013



hmg

Ritabelle Fernandes, MD, MPH, FACP
Late Hortense M. Gandy, MD, MS, FACP, FRACP

In Support of Our Seniors

Kāhala 
Nui

Bringing the spirit of ohana to retirement living.

Acknowledgements

Mahalo to Mark Brown for *Dreaming*
and to our associates for their contributions.

Copyright © 2011 by Ritabelle Fernandes & Hortense M. Gandy. All rights reserved. No part of this booklet may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the written permission of the authors.

CONTENTS

Preface

Introduction9

I. Aging in Place..... 11

Home Safety, Fall Prevention, & Universal Design

1. Is Your Home Safe?..... 14
2. Does your home need repairs, remodeling, or do you need to design a new home..... 19
3. Role of Technological & Electronic Devices 22

Finances

1. Fraud 26
2. Legal Advocacy & Elder Law..... 29
3. Medicare 31
4. Medicaid..... 33
5. Social Security 35
6. Reverse Mortgage 37
7. Long-Term Care Insurance..... 39

Basics Necessities

1. Food..... 43
2. Transportation..... 47

Respite Care

1. In-Home Aides..... 51
2. Adult Day Care & Day Health..... 56
3. Overnight Respite 63
4. Chore Services Program..... 65
5. Senior Volunteerism & Job Training..... 66

Medical Care

1. Geriatricians 72
2. Home Health Agencies 74
3. Durable Medical Equipment 75
4. Hospice 78

Social Services & Support

1. Case Management 80
2. Kupuna Care 83
3. Senior Citizen Centers 85
4. Caregiver Support Groups 87

II. Moving On – Other Housing Options 91

Independent Living Facilities 94

Assisted Living Facilities 101

Adult Residential Care Home 104

Foster Homes 107

Nursing Homes 110

III. Future Directions 115

Cohousing 116

Grandfamilies Housing 116

Modular Home Communities 118

Naturally Occurring Retirement Community 118

Senior Villages 119

Veterans Affairs Housing 119

PREFACE

Hawaii's population is aging faster than the United States national average, with a higher life expectancy of 81 years. According to the 2010 US Census the fastest growing population in Hawaii are those 85 years and older, increasing at a rate of 190.8% between 1990 to 2010, compared with a national increase of 29.6 %.

- **What services will they need?**
- **Where will all these seniors live?**
- **What housing options are available for seniors now?**

Many family caregivers and their elders in Hawaii are having problems currently finding appropriate housing and/or nursing care due to the lack of available information and the critical shortage of such facilities in the state of Hawaii. In view of the increasing senior population, we present a review of information on services and current housing options for seniors on Oahu as of 2013.

INTRODUCTION

Age is not just a number. Normal aging is characterized by physiological changes that affect vision, hearing, taste, muscle strength, bone mass, reaction time, and the ability to cope with changes in stress levels. Some seniors view these changes of normal aging as the end to the joy of independent living. Many active seniors would like to remain right where they are – age in place, even when their needs arise for assistance and/or supervision. Often the need for the senior to move arrives a little before the senior is ready to give up his or her current home. The final choice of housing centers around two options – *to move or remain in his or her current home*. The latter choice is referred to as aging in place. The senior needs to give some thought to the following questions before the need to make a decision about his or her living situation arrives.

- **Do I possess independent living skills that include an understanding of the concept of time and appropriate use of a calendar including scheduling of medications?**
- **Do I have the capability to take care of personal hygiene and grooming?**
- **Does my home provide the best environment for my physical needs?**
- **Is my home safe?**
- **Do I have access to food, transportation, healthcare, and/or help to fulfill my basic needs where I live?**
- **Do I have the financial means to sustain me in my current home?**
- **Do I understand my legal rights?**

Often physical changes associated with normal aging force the senior to look for new housing arrangements. This decision *should not* be made in haste. A variety of housing options for seniors exist on Oahu. Each option is different and must be carefully examined to see which option best meets the needs of the senior.

An understanding of descriptive terminology in relation to evaluating information about types of senior housing facilities and government agencies that provide housing assistance programs for seniors is essential in making decisions about housing options. www.senioroutlook.com/glossary.asp

The Hawaii State Board of Education and the Department of Education have partnered with Aloha United Way to provide families with help finding needed services. Information can be obtained by dialing 211, multilingual assistance is available. www.auw211.org

Seniors and their families looking for community services and housing resources may search for information by state and/or area zip code.

www.agingcare.com

www.aplaceformom.com

www.caring.com

www.eldercare.gov

www.theseniorcareguide.com

AGING IN PLACE

Home represents security and independence to most Americans. Even seniors with declining health cling to the dream of successful aging in place. A study by the American Association of Retired Persons (AARP) has revealed that 90% of American seniors wish to age in their respective homes. Approximately 26% of seniors fear loss of independence if they move from the home where they have resided for years. Many seniors consider living in safe neighborhoods close to family and friends, medical care, places of worship, and shopping centers as the most important factors in selecting a place to live.

Many seniors depend on adult relatives to help pay the bills and/or provide care that they need. By the age of 65 years, approximately 45% of Americans depend on financial assistance from relatives, 30% depend on charities, 23% continue gainful employment until they are no longer capable, but only 2% are financially self-sustaining. Family and friends provide majority of all long-term care in Hawaii.

According to the 2010 United States (US) Census data, the cost of monthly rental of \$1,203 in Hawaii topped the national average rental cost of \$842 per month in the other states in the US. Hawaii rated third for renter occupied units spending 30% or more of the household income on utilities.

Seniors who choose to age in place often need help in identification of their needs as well as in obtaining help to cope with them. These needs may include safety, security, obtaining meals, transportation, elder law, insurance, finances, case management, health care, exercise, housekeeping services, locating a companion, socialization, spirituality, and/or locating day care. Family, friends, neighbors, and community organizations often help the senior to cope with some of these needs.

Local service providers that can help seniors fulfill their basic needs are listed in *Senior Information and Assistance Handbook 2011-2014* published by the Elderly Affairs Division, City and County of Honolulu. A copy is available free of charge from any branch of the American Savings Bank.

Elderly Affairs Division (EAD), Department of Community Services, City and County of Honolulu, develops and supports services that enable older adults to live to their fullest capacity in their respective homes and communities through contracts with local service provider agencies. These services include caregiver support, personal care, group

dining, home delivery of meals, transportation, escort, counseling, legal services, housing assistance, health, and educational activities.

The Hawaii Aging and Disability Resource Center (ADRC) of the Elderly Affairs Division is a one stop source for information, assistance, and access to services and care for older adults, individuals with disability, and family caregivers, telephone: 768-7700. www.hawaiiadrc.org

More Information

Elderly Affairs Division (EAD)

715 South King Street, Suite #200

Honolulu, HI 96813

Senior Helpline: 768-7700

Fax: 527-6895

www.elderlyaffairs.com

HOME SAFETY, FALL PREVENTION, AND UNIVERSAL DESIGN

1. Is Your Home Safe?

Home safety is very important in preventing falls and disabilities. Falls are the leading cause of injuries among seniors in Hawaii. Every 5 hours a senior in Hawaii suffers a fall that results in the senior being hospitalized. One in three adults 65 years or older in the US suffers a fall each year. Falls can result in bruises, sprains, broken bones, and/or head injuries. Two thirds of non fatal falls occur in women who often sustain a fracture. The number of fatal falls increases steadily as seniors grow older. The number of falls as well as the medical cost associated with the management of these falls is collected by the National Institute of Health and Centers for Disease Control and Prevention.

Some falls can be prevented by use of the following.

- **Non-slip flooring.**
- **Installation of stair railing and/or stair climber.**
- **Eliminating area rugs that shift or curl.**
- **De-cluttering the living spaces and footpaths throughout the home.**
- **Providing a roll-in or curb-less shower stall.**
- **Installing grab bars in the shower and tub areas.**
- **Appropriate height toilet seat.**
- **Lights in hallways as well as closets.**
- **Replacing door knobs and faucets with lever type handles.**
- **Increasing the width of doorways to 32 inches or more to accommodate the use of a wheelchair or walker.**
- **Installation of a smoke detector and fire extinguisher according to code.**
- **Setting of hot water heater thermostat at 110°F or lower.**

Home safety evaluations conducted by a physical therapist or an occupational therapist along with a qualified building industry professional designer, architect, builder, or contractor are invaluable in the prevention of falls. Table 1 lists organizations offering home safety evaluations.

Cost: No charge for home safety evaluations by medical insurance, if the evaluation is prescribed by a physician.

Table 1 – Organizations Offering Home Safety Evaluation

<p>East Oahu Physical Therapy 850 West Hind Drive, Suite #201 Honolulu, HI 96821 www.eastoahuphysicaltherapy.com</p>	<p>377-5605</p>
<p>Elam Sports Oahu 91-1027 Shangrila Street, #1867 Kapolei HI 96707 www.elamsports.com</p>	<p>674-9595</p>
<p>Kaiser Permanente Home Health (Kaiser members only) Mapunapuna Clinic 2828 Paa Street Honolulu, HI 96819 www.kaiserpermanente.org</p>	<p>432-5688</p>
<p>Ohana Pacific Rehabilitation Services 354 Ulunui Street, #404 Kailua, HI 96734 www.ohanapacificrehab.com</p>	<p>262-1118</p>
<p>OT to You, LLC P.O. Box 4559 Honolulu, HI 96812</p>	<p>347-1969</p>
<p>Project Dana (Volunteer program) 2720 Nakookoo Street Honolulu, HI 96826 www.projectdana.org</p>	<p>945-3736</p>

<p>Rehab at Nuuanu Rehabilitation Hospital of the Pacific 226 North Kuakini Street Honolulu, HI 96817 <i>www.rehabhospital.org</i></p>	<p>544-3310</p>
<p>StayFit Physical Therapy 99-128 Aiea Height Drive, #207 Aiea, HI 96701</p>	<p>487-0487</p>
<p>Therapists On Call 46-310 Hoauna Street Kaneohe, HI 96744</p>	<p>247-2472</p>

Falls can be caused by many factors which are associated with health and aging conditions. Predictors of falls include a previous fall, poor posture, poor balance, prolonged bed rest, muscle weakness, mobility problems, loss of sensation in the feet, vision changes, dehydration, and drug interactions. Review of vision of the senior, his or her use of physician prescribed and over the counter medications, alcohol consumption, and marijuana use, may provide information that can be useful in decreasing the occurrence of falls. Senior participation in community fall prevention exercise programs and educational classes shown in Table 2 help prevent in-home falls. Most of these prevention programs and classes are free of charge, others charge a nominal fee. Seniors need to inquire at their local churches, many are beginning to offer exercise and wellness programs free of charge.

Healthy Aging Partnership between Executive Office on Aging and community partners offer evidence-based health promotion and disease prevention programs. The Ke Ola Pono disease self-management programs include chronic disease self-management, arthritis self-management, and diabetes self-management. To learn more about accessing these classes contact the Honolulu county office on aging, telephone: 768-7705.

Table 2 – Fall Prevention Exercise & Educational Programs

<p>Action Rehab 863 Halekauwila Street Honolulu, HI 96813 www.actionrehabhawaii.org</p>	<p>597-1555</p>
<p>Arthritis Foundation Exercise Program 615 Piikoi Street, Suite #1109 Honolulu, HI 96814 www.arthritis.org</p>	<p>596-2900</p>
<p>Arcadia Retirement Residence (Residents only) 1434 Punahou Street Honolulu, HI 96822 www.arcadia-hi.org</p>	<p>941-0941</p>
<p>CFS Gerontology Program: No Fear of Falling 200 North Vineyard Boulevard, Building B Honolulu, HI 96817 www.childandfamilyservice.org</p>	<p>543-8468</p>
<p>Castle Wellness and Lifestyle Medicine Center 642 Ulukahiki Street, Suite #105 Kailua, HI 96734 www.castlemed.org</p>	<p>263-5400</p>
<p>Department of Parks and Recreation Therapeutic Recreation Unit 1000 Uluohia Street, Suite #309 Kapolei, HI 96707 www.honolulu.gov/parks</p>	<p>768-3027</p>
<p>Hawaii Academy 1314 Moʻonui Street Honolulu, HI 96817 www.hawaiiacademy.com</p>	<p>842-5642</p>

<p>HMSA Wellbeing Connection 818 Keeaumoku Street Honolulu, HI 96814 www.hmsa.com</p>	<p>948-6398</p>
<p>Kaiser Permanente (Kaiser members only) 1010 Pensacola Street, 3rd Floor Honolulu, HI 96814 www.kaiserpermanente.org</p>	<p>432-2270</p>
<p>Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) 1846 Gulick Avenue Honolulu, HI 96819 www.kkv.net</p>	<p>848-0977</p>
<p>Pohai Nani Good Samaritan 45-090 Namoku Street Kaneohe, HI 96744 www.pohainani.org</p>	<p>247-3448</p>
<p>YMCA 401 Atkinson Drive Honolulu, HI 96814 www.ymcahonolulu.org</p>	<p>941-3324</p>
<p>YWCA 1040 Richards Street Honolulu, HI 96813 www.ywca.org/oahu</p>	<p>538-7061</p>

More Information

- **Alcoholic Anonymous**, www.alcoholicsanonymous.com
- **Centers for Disease Control and Prevention, Falls older adults**
www.cdc.gov/homeandrecreationalafety/falls/index.html
- **Fall Prevention Center of Excellence**, www.stopfalls.org
- **Fall Prevention Resource Guide**, available on line at
www.hawaii.gov/health/healthy-lifestyles/injury-prevention/PDF/fallsprevguide.pdf

2. Does your home need repairs, remodeling or do you need to design a new home?

Making timely home repairs as well as regular general maintenance help to prevent in-home accidents as well as increase the monetary value of the property. The senior should first list his or her repair needs and/or remodeling desires. Consultation with a Certified Aging-In-Place Specialist (CAPS) can be helpful in planning modification of the home to better meet the needs of the senior. A list of CAPS building industry professionals can be found at National Association of Home Builders, www.nahb.org/directory.aspx?sectionID=126&directoryID=188

Modifications such as the widening of the doorways, increasing lighting in hallways, and installing grab bars in bathrooms, increases the mobility and safety of the active senior. Proper use of assistive devices by the senior using a cane, walker, or wheelchair is important. Kitchen appliances should conform to the height and physical abilities of the user and include safety features that accommodate tolerance for errors such as automatic turn-off mechanisms when left unattended. The installation of roll out shelves or drawers in lower cabinets can reduce bending and make access easier. The use of C or D shaped handles on cabinet doors and drawers allow any user to open and close the drawer with ease. Modifications should allow the senior to continue to safely perform essential activities of daily living such as bathing, cooking, housework, and climbing stairs.

In event that the senior needs to select and/or plan a new home, a review of Universal design principles and applications can be helpful in finding and/or designing a safer and more comfortable home that better meets the needs of the aging senior. Universal design refers to a broad spectrum solution that produces environments that are usable and effective for everyone including the aging senior and persons with disabilities. Universal design offers features such as zero step entry, one level living, sufficiently wide doorways and hallways, sufficient circulation space, and closets with adjustable shelving, hanging space, and storage. Companies specializing in Universal design home renovations are listed in Table 3.

Special Programs: The Ohana Housing Program created in 1981 permits the placement of a second dwelling on residential lots with adequate public facilities such as water, sewer, and parking. This small separate manufactured home is placed in the yard by the side of a single family house. Ohana dwelling units are not permitted on lots within a zero-lot-

line project, cluster housing projects, agricultural clusters, county clusters, or on duplex unit lots. Such low cost houses are designed to be movable and reusable. Ohana housing enables aging parents to live in close proximity to their children, but not with them. The concept of Ohana Housing is called Elder Cottage Housing Opportunities (ECHO) on the mainland.

Energy Solutions Outreach Program provides free energy efficient items to low income families. These include compact fluorescent light bulbs, faucet aerators, low-flow shower heads, and water heater set backs. These items are installed by a Hawaiian Electric Company (HECO) representative. This program is administered by the Honolulu Community Action Program (HCAP), telephone: 521-4531. www.hcapweb.org

Weatherization Assistance Program (WAP) provides free compact fluorescent light bulbs, solar water heating systems, low-flow shower heads, and energy conservation education free of charge to low income individuals and families. This program is funded by the American Recovery and Reinvestment Act, the US Department of Energy and the State of Hawaii Office of Community Services. WAP is offered by HCAP. To apply, contact the HCAP district center nearest to you. www.hcapweb.org

Loans and Subsidies: Home repair loans are available from City and County Rehabilitative Loans, 51 Merchant Street, 1st floor, Honolulu, HI, 96813, telephone: 768-7076. This agency also offers disaster assistance, sewer connection, and solar roof loan programs.

Seniors with a low income residing in rural areas may obtain funds for home improvement by way of a Rural Development Grant from the US Department of Agriculture, 99-193 Aiea Heights Drive #156, Aiea, HI, 96701, telephone: 483-8600 ext 4. www.rurdev.usda.gov/hi

Telephone subsidies for low income individuals are available from Hawaiian Telcom Lifeline/ Link-Up Service, P.O. Box 2200, Honolulu, HI, 96814, telephone: 643-3456. www.hawaiiantel.com/pdfs/Lifeline_Application_2009.pdf

Electricity bill subsidies for low income families are available from the Low Income Home Energy Assistance Program (LIHEAP). Applications are accepted once a year at HCAP.

Seniors with Veteran's benefits may be eligible to receive assistance for home modifications and assistive technology from the Department of Veterans Affairs, telephone: 1-877-222-VETS. www.va.gov/health

Tips: Loans and subsidies are a means for qualified individuals to improve their homes using the principles of universal design. Home maintenance such as minor repairs, heavy duty cleaning, fumigation, or extermination services may be available at no charge to eligible seniors under Medicaid now known as Quest Expanded Access (QExA).

Table 3 – Universal Design

<p>Accessible Homes Hawaii 577-A Kawaihoa Road Kailua, HI 96734</p>	<p>306-5619</p>
<p>CK Independent Living Builders P.O. Box 893856 Mililani, HI 96789</p>	<p>258-8158</p>
<p>Details International, Inc. Gentry Pacific Design Center, Suite #104 560 North Nimitz Highway, Unit 9 Honolulu, HI 96817 <i>www.details-international.com</i></p>	<p>521-7424</p>
<p>D R Horton 650 Iwilei Road, Suite #209 Honolulu, HI 96813 <i>www.drhorton.com</i></p>	<p>521-5661</p>
<p>Dream House Drafting, Inc. P.O. Box 700441 Kapolei, HI 96709 <i>www.dreamhousedrafting.com</i></p>	<p>206-7107</p>
<p>Graham Builders 1144 Young Street Honolulu, HI 96814 <i>www.grahambuilders.com</i></p>	<p>593-2808</p>
<p>Partners in Design 171 D Hamakua Drive Kailua, HI 96734 <i>www.wayneparkerdesigns.com</i></p>	<p>261-5681</p>

More Information

- **American Association of Retired Persons: home improvement**
www.aarp.org/home-garden/home-improvement
- **Better Business Bureau: Accredited Business Directory**
www.bbb.org/hawaii/accredited-business-directory
- **Hawaiian Telcom yellow pages, Home Improvements**
Building Construction Consultants Contractors Remodeling & Repairs
- **Remodeling specialists, designers and contractors in Hawaii**
www.thestateofhawaii.com/remodeling/index.html

3. Role of Technological & Electronic Devices

Technological advances have moved beyond the production of the telephone with volume control and enlarged size letters to assist the aging senior. Current electronic devices are now capable of learning the habits of the senior, home monitoring, automatic turn off mechanism, detecting falls, turning off the stove and lights in the home, and timing the use of medications by electronic dispensers with buzz, flash, vibration, or voice.

Use of a personal emergency response system (PERS) or alert notification system worn by the senior can be helpful in case of an emergency. Such systems attach to a home telephone and will call a designated number when the wireless unit is activated by the senior in need of help or assistance. Companies providing this service are listed in Table 4.

There are different types of PERS ranging from two way medical alert devices with 24/7 monitoring to global positioning system (GPS) medical alert devices with 24/7 monitoring. All modern systems offer two way voice communications. Some more advanced systems offer automatic fall detection.

Some cell phones are equipped with a GPS tracking chip as well as a one button connection for emergency services. This technology can notify family and friends of a fall by the senior and call for help for the senior. Free tracking software can be installed. *www.buddyway.com*

In Case of Emergency (ICE) is a program that enables first responders to identify victims and contact their next of kin. The senior needs to enter the names and telephone numbers of emergency contacts in his or her cell phone address book under the name ICE. Home phones have the availability of speed dial where telephone numbers of family and friends of the senior may be stored in the phone memory for future use. Speed

dial allows the senior to place a call by pressing a pre-determined key. Voice activation, screen reader, and magnification software are some of the newer features available on phones for persons with disabilities.

Special Programs: The National Association of Letter Carriers and the US Postal Service have joined together with local area social service agencies to provide a free service to help seniors and homebound individuals who may be at risk of not receiving vital services due to an accident or illness. This program is called the Carrier Alert Program. Once an individual signs up for the program, a Carrier Alert symbol is placed on the mailbox authorizing all letter carriers to watch the mail box for any signs of accumulation of mail.

Cost: PERS may be paid for eligible seniors under Medicaid QExA, if approved by the service coordinator. The Carrier Alert Program is a free service.

Tips: The Alzheimer’s Association offers Safe Return scholarships to low income seniors with dementia who wander. It is a 24 hour nationwide emergency response service.

Table 4 – Personal Emergency Response System

Active Care <i>www.activecare.com</i>	877-219-6628
Advanced Protection Network 99-1295 Waiua Place, #2B Aiea, HI 96701 <i>www.apnalarm.com</i>	484-9393
Alzheimer’s Association 1050 Ala Moana Boulevard, Suite #2610 Honolulu, HI 96814 <i>www.alz.org/hawaii</i>	800-272-3900
Design Systems Ltd. 96-1382 Waihona Street, #4 Pearl City, HI 96782 <i>www.designsystemsltd.com</i>	455-6611
EOM Hawaii <i>www.eomhawaii.com</i>	779-3035

Help Button www.helpbutton.com	800-272-3900
Kupuna Monitoring Systems, Inc. P.O. Box 2247 Aiea, HI 96701 www.kupunamonitoring.com	721-1201
Lifeline Hawaii Services www.lifelinehawaiiiservices.com	888-409-8449
LifeStation www1.lifestation.com	866-500-5765
Lifewatch USA www.lifewatch-usa.com	800-716-1433
Medical Alert www.medicalert.org	800-432-5378
Medical Guardian www.medicalguardian.com/Hawaii-Medical-Alert	800-668-9200
Mobile Help www.mobilehelpnow.com	800-800-1710
Philips Lifeline www.lifelinesystems.com	800-380-3111
Queen's Lifeline 1301 Punchbowl Street Honolulu, HI 96813 www.queensmedicalcenter.net	691-7585
Saint Francis Lifeline 2251 Mahalo Street Honolulu, HI 96817 www.stfrancishawaii.org	547-6120

More Information

- **Assistive Technology Resource Centers of Hawaii (ARTC)**
200 North Vineyard Boulevard, Suite #430, Honolulu, HI 96817
Telephone: 532-7110
www.atrc.org
- **Ho'opono – Low Vision Clinic**
1901 Bachelot Street, Honolulu, HI 96817
Telephone: 586-5269
www.hawaiivr.org
- **Island Skill Gathering**
3472 Kanaina Avenue, Honolulu, HI 96815
Telephone: 732-4622
www.isghawaii.com
- **Library for the Blind & Physically Handicapped**
402 Kapahulu Avenue, Honolulu, HI 96815
Telephone: 733-8444
www.librarieshawaii.org
- **National Library Service for the Blind and Physically Handicapped**, *www.loc.gov/nls*
- **Relay Hawaii**, *www.relayhawaii.com*
- **The Kupuna Guide**, a booklet of household items, electronic aids and recreational equipment, published by ARTC
- **How To Do Things**, *www.howtodothings.com/electronics/how-to-choose-a-cell-phone-for-a-disabled-person*

FINANCES

1. Fraud

Fraud is the intentional deception for personal gain. Fraud can be committed by phone, mail, wire, and/or the internet. Fraud usually starts when someone befriends a senior to gain control of money or property. Fraud is a crime.

The Federal Trade Commission (FTC) estimates that 30 million Americans are victims of consumer fraud each year. The senior is often the victim of fraud due to fear, cognitive decline, and lack of mobility. Senior citizens are more at risk to be targeted by telemarketing scams than any other age group. The FTC's Consumer Sentinel Network complaint data ranks all these fraud types, identity theft is ranked as number one. Consumer assistance and fraud protection agencies are listed in Table 5.

Types of fraud include bait and switch, forgery of documents or valuable goods, credit related schemes, counterfeiting of money, magazine sales scams, investment fraud, overpayment scams, work-at-home scams, vacation and travel fraud, phishing, pharming, Nigerian money scam, prize and sweepstakes scam, foreign lotteries scam, pyramids and multilevel marketing, scholarship scams, charity scams, bogus merchandise sales, telephone cramming and telephone slamming, religious fraud, tax fraud, false billing, embezzlement of money, identity theft, health fraud, and marriage fraud. These kinds of scams can be reported to the Senior Scam Hotline, telephone: 628-3950.

Avoid fraud by the following steps.

- **Never give your Medicare/Health insurance claim number to anyone except your physician or Medicare provider.**
- **Do not give out credit card or bank account numbers over the telephone unless the senior initiates the call.**
- **Never give out your social security number.**
- **If a product sounds too good to be true, it probably is.**
- **Avoid Telemarketers. They specialize in confusing a senior to take his or her money.**
- **Avoid door-to-door salesmen.**

- **Take time to research a company before investing your money.**
- **Shred your personal bank checks and credit card receipts before disposing of them.**

Contact the Federal Trade Commission, telephone: 877-438-4338 to report identity fraud. If you suspect that you are a victim of fraud, such as someone else attempting to open an account in your name, increasing the credit limit, or obtaining a new card, an initial 90 day fraud alert can be placed at credit reporting agencies. These agencies are Equifax, telephone: 800-525-6285, Experian, telephone: 888-397-3742, and TransUnion, telephone: 800-680-7289.

To stop telemarketing calls, join the National Do Not Call Registry, telephone: 888-382-1222. www.donotcall.gov

To decrease the amount of junk mail received, register your home address with Direct Mail, telephone: 888-690-2252. www.directmail.com/junk_mail

Tips: Comfort, Security, Independence (CSI), telephone: 538-0353 and Helping Hands Hawaii, telephone: 536-7234 provide financial bill paying, fiscal agent, and trust management services. These services are available on a sliding fee scale. Your local bank may offer these same services free of charge.

Table 5 – Consumer Assistance and Protection Agencies

Adult Protective Services 1390 Miller Street, Room #209 Honolulu, HI 96813 www.humanservices.hawaii.gov	832-5115
Better Business Bureau of Hawaii, Inc. 1132 Bishop Street, Suite #615 Honolulu, HI 96813 www.hawaii.bbb.org	536-6956
Elder Abuse Justice Unit Office of the Prosecuting Attorney 1060 Richards Street 9 th floor Honolulu, HI 96813	768-7536

Office of Consumer Protection 235 South Beretania Street, Room #801 Honolulu, HI 96813 www.hawaii.gov/dcca	586-2630
Senior Medicare Patrol Hawaii (SMP Hawaii) No. 1 Capitol District 250 South Hotel Street, Suite #406 Honolulu, HI 96813 www.hawaii.gov/health/eoa/SMP.html	586-7281
US Consumer Product Safety 575 Cooke Street, Suite #A 2208 Honolulu, HI 96813 www.cpsc.gov	594-4574

More Information

- **National Crime Prevention Council**
 2001 Jefferson Davis Highway, Suite #901, Arlington, VA 22202
 Telephone: 202-466-6272
www.ncpc.org
- **Action Line**
 Telephone: 591-0222
- **Consumer Credit Counseling Service of Hawaii**
 Telephone: 532-3225
www.cccsofhawaii.org
- **Deter, Detect, Defend, Avoid ID Theft**
www.ftc.gov/idtheft
- **Federal Citizen Information Center**
www.consumeraction.gov
- **Hawaii's Fraud Prevention and Resource Guide**, published by the Executive Office on Aging available on line at www.hawaii.gov/health/eoa/Docs/Fraud.pdf
- **Insurance Fraud Unit Hotline**
 Telephone: 587-7416
- **National Consumers League's Fraud Center**
www.fraud.org
- **Securities Fraud Hotline**
 Telephone: 587-2267

2. Legal Advocacy & Elder Law

The big question the senior grapples with is *who will take care of me when I am unable to care for myself?* In planning for the future, the senior should have the ability to make decisions for his or her own safety and health as well as management of his or her estate. Many seniors take too long to make such decisions which may result in loss of the decision making capacity of the senior due to memory loss or deterioration in health. Some seniors are taken advantage of by family and/or acquaintances under such circumstances.

Every senior needs to make a plan that will help to guide the family in decision making as to the wishes of the senior with regard to his or her health care and estate. The directive concerned with management of health care is called the Advance Health Care Directive. The directive concerned with estate management is called a will or trust. A guardianship or conservatorship can be established by the court for an individual who lacks the capacity to care for his or her personal property.

The Advance Health Care Directive consists of individual instructions declaring the type and extent of medical care an individual desires in case the individual becomes incapacitated. Such a plan gives the senior the opportunity to name someone else as a health care power of attorney that can make health care decisions for him or her. An individual has the right to revoke the advance health care directive at any time.

Estate plans need to include a will or a living trust for management of the assets of the senior. A will provides directions for the management and distribution of the assets of the senior after his or her death. A living trust safeguards and manages the financial assets of the senior while he or she is alive as well as after death. Assets in the living trust avoid probate. A Power of Attorney is for managing property during the life of the senior in event that the senior is unable to do so.

A guardianship is the legal right given to an individual responsible for the food, housing, health care, and other necessities of another individual who is deemed by the courts to lack competency to do so. A conservatorship is a legal right given to an individual responsible for the finances and assets of another individual who is deemed by the courts to be unable to do so.

Elder Law is a specialized field of law that deals with the unique issues facing the elderly. These issues include estate planning, wills and trusts, conservatorship/guardianship, health care planning, Medicare/Medicaid planning, and elder rights. These parameters of elder law are discussed by Pietch and Lee in *Deciding “What’s Next?”* a legal handbook for Hawaii’s seniors, families, and caregivers. This book is available online at www.hawaii.edu/uhelp

Cost: The initial consultation may not be free of charge. Lawyers usually charge by the hour. The cost is approximately \$225 – \$300 per hour. The estimated cost for writing a will is approximately \$500. The costs for writing a trust ranges from \$4000 – \$8000 depending upon the complexity of the estates, nature of the property involved, and the amount of tax planning that is needed.

Tips: It is important to know how long the attorney has been practicing and what percentage of the attorney’s practice is devoted to elder law. Consider working with qualified credentialed attorneys who are members of the National Academy of Elder Law Attorneys. To find an elder law attorney in Hawaii visit their website at www.naela.org

More Information

- **Legal Aid Society of Hawaii**
924 Bethel Street, Honolulu, HI 96813
Telephone: 536-4302
Fax: 527-8088
www.legalaidhawaii.org
- **University of Hawaii Elder Law Program (UHELP)**
William S Richardson School of Law
2515 Dole Street #201, Honolulu, HI 96822
Telephone: 956-6544
Fax: 956-9439
www.hawaii.edu/uhelp
- **American Bar Association**
Telephone: 800-285-2221
www.abanet.org
- **Elder Law Answers**
www.elderlawanswers.com

- **Medication Center of the Pacific**

Telephone: 521-6767

www.mediatehawaii.org

- **Office of the Public Guardian**

Telephone: 534-6100

3. Medicare

Medicare is a federal health insurance program for seniors 65 years or older and for individuals with end stage renal disease or other disabilities. Medicare is composed of four parts: A, B, C, and D.

- **Part A - helps to cover the cost of patient care in the hospital, hospice, and home health.**
- **Part B - helps to cover the cost of outpatient physician services, preventative services, and laboratory testing.**
- **Part C - allows recipients to obtain Medicare benefits through Advantage Plans offered by private managed care companies.**
- **Part D - helps to cover prescription drugs.**

Currently all individuals 65 years or older who have been legal residents of the United States for at least 5 years are eligible for Medicare. The individual or the spouse should have worked full time for a minimum of 10 years (40 quarters). An individual may qualify for Medicare earlier than age 65, if the individual is deemed to be permanently disabled and unable to work by a physician. Medicare becomes active after a waiting period of 2 years from the date of disability.

Medicare is an 80/20 benefit, meaning that an individual has a share of 20% co-payment for the services rendered. Medicare Advantage is a managed care option to reduce the amount of co-payment with many advantage plans offering reduced or zero deductible and co-payments. Medicare Advantage plans are listed in Table 6.

Medicare Part A pays for post hospitalization rehabilitative skilled nursing care up to a maximum of 100 days. There is no cost share for the first 20 days. There is a charge of \$137.50/day for the next 21-100 days. The individual must pay extra to obtain Medicare parts B, C, and D. Medicare typically does not pay for long-term care, routine dental care, dentures, hearing aids, cosmetic surgery, or complimentary and alternative medicine.

Dual Special Needs Plans (D-SNP) are available for persons on Medicare and Medicaid. These plans offer additional benefits such as dental cleaning, hearing aids, health club memberships, fitness classes, medically necessary transportation, and over-the-counter medicines.

Health Care Reform known as the Patient Protection and Affordable Care Act of 2010 reduces out-of-pocket prescription drug costs by phasing out the doughnut hole, extending the selection period for changing Part D plans, and expanding the Part D low income subsidy. Individuals with preexisting conditions gain insurance options. Coverage for preventative care services is expanded. Financial assistance is provided to employer health plans that cover early retirees. Health insurance exchanges will be established in Hawaii by 2014 with subsidization of insurance premiums for individuals in households with income up to 400% of the federal poverty level.

Table 6 – Medicare Advantage Plans

<p>Alohacare Advantage 1357 Kapiolani Boulevard, Suite #1250 Honolulu, HI 96814 www.alohacare.org</p>	<p>973-6395</p>
<p>HMSA Akamai Advantage 818 Keeaumoku Street Honolulu, HI 96813 www.hmsa.com/advantage</p>	<p>948-5555</p>
<p>Humana Inc. 500 West Main Street Louisville, KY 40202 www.humana-medicare.com</p>	<p>800-833-0632</p>
<p>Kaiser Senior Advantage 3288 Moanalua Road Honolulu, HI 96819 www.kaiserpermanente.org</p>	<p>432-0000</p>
<p>Ohana Health Plan, Wellcare Health Insurance 94-450 Mokuola Street Waipahu, HI 96797 www.ohanahealthplan.com</p>	<p>866-765-4391</p>

UnitedHealthcare
P.O. Box 29675
Hot Springs, AR 71903-9802
www.uhccommunityplan.com

800-905-8671

More Information

- **Centers for Medicare & Medicaid Services**

www.cms.gov

- **Medicare and You 2013**, available on line at

www.medicare.gov/Publications/Pubs/pdf/10050.pdf

4. Medicaid

Medicaid is a federal-state health insurance program that provides medical coverage to low income individuals at 100% federal poverty level who are 65 years of age or older, as well as to blind or disabled individuals of any age. Coverage includes payment for both skilled and intermediate nursing home care. Medicaid operates under rules set by Congress and the Centers for Medicare and Medicaid. Each state manages its own program.

The new Medicaid managed care program which went into effect February 1, 2009 in Hawaii is called Quest Expanded Access (QExA). This program is provided by UnitedHealthcare and Ohana Health Plan. Each member is assigned a *service coordinator* by the health plan. In order to receive long-term care services, a senior must complete a face-to-face evaluation with the service coordinator.

If a senior has Medicaid, he or she may be eligible for long-term care home and community based services provided by QExA. These services include adult day care, adult day health, assisted living services, attendant care, community care management agency (CCMA), community care foster family home (CCFFH), counseling and training, environmental accessibility adaptations, home delivered meals, home maintenance, medically fragile day care, moving assistance, nursing facility, personal assistance services, personal emergency response system, private duty nursing, residential care, respite care, specialized medical equipment and supplies, and transportation.

Eligibility for Medicaid depends upon an applicant having less than \$2,000 in assets which exclude automobiles. The income limit for a single person is \$12,460/year or \$16,760/year for a married couple. Spousal impoverishment protection allows for an exemption of \$750,000 in property value, if the spouse is living in the home and has \$109,400 in assets. Under the new health care reform, married individuals have the same financial protection even if the spouse receives Medicaid long-term care at home as the individual would if the stay was in a nursing home. There is a *5 year look back period* of personal finances and assets from the date an individual applies for Medicaid. Deliberate impoverishment is considered *fraud* leading to denial of the application. To apply for Medicaid contact Med-QUEST, telephone: 587-3521. www.med-quest.us

Any veteran or the spouse of a veteran who is on Medicaid and living in a nursing home is entitled to a Personal Needs Allowance (PNA) of \$90/month on top of the \$30 from Social Security and \$20 from the State General Fund.

Medicaid Spend Down is an option for seniors whose income is too high to qualify for Medicaid. The senior may qualify for this option, if his or her personal income exceeds the income limit and, if the senior has medical bills that are greater or exceed the “excess” income. The process of subtracting those bills from the income of an individual over a 6 month period is called Medicaid Spend Down.

The state may seek to recover Medicaid payments by placing a lien on the home of the Medicaid recipient whose stay in a medical institution is likely to be permanent. An exception to this is in certain situations in which (1) the recipient is expected to be discharged from the institution and returns home, or (2) the following individuals are lawfully residing in the home of the institutionalized senior: the spouse, minor children, or disabled children over the age of 21, sibling of the recipient who has an equity interest in the home and was residing in the home at least 1 year prior to the admission of the recipient to the medical institution.

Tips: Consult a financial advisor, elder law attorney, and/or a Medicaid financial consultant for estate planning *prior* to applying for Medicaid. Such a consultant may provide valuable advice such as the possibility of converting countable assets to exempt status.

More Information

- **Med-QUEST Honolulu Unit** (To apply for Medicaid)
801 Dillingham Boulevard, 3rd floor, Honolulu, HI 96817
Telephone: 587-3521
Fax: 587-3543
www.med-quest.us
- **Ohana Health Plan**
Telephone: 888-846-4262
www.ohanahealthplan.com
- **QExA Helpline**
Telephone: 866-928-1959
www.qexa.org
- **QExA Ombudsman**
Hilopaa Family to Family Health Information Center
1319 Punahou Street, Room #742, Honolulu, HI 96826
Telephone: 791-3467
Fax: 531-3595
www.hilopaa.org
- **UnitedHealthcare**
Telephone: 888-980-8728
www.uhccommunityplan.com

5. Social Security

Social Security refers to the federal old age, survivors, and disability insurance program. It is a social insurance program that is funded through payroll taxes called Federal Insurance Contributions Act (FICA). The Social Security Act to keep seniors out of poverty was signed into law in 1935 by President Franklin D. Roosevelt. There have been many amendments to this act over the years.

The payroll tax deposits are entrusted to respective trust funds. The largest component is the retirement benefit that is tracked throughout the work history of an individual by the Social Security Administration. Each individual is assigned a unique Social Security Number. An individual needs to work to earn Social Security credits and needs a minimum of at least 40 credits generally acquired over 10 years in order to qualify for retirement benefits.

Retirement benefits are payable as early as 62 years of age. Social Security withholds benefits, if the earnings of an individual exceeds a certain limit. The annual exempt amount for 2013 is \$15,120. The amount payable to the recipient depends on the age and earnings history of the recipient. This information can be obtained from an online retirement estimator at www.socialsecurity.gov/estimator

In event that the original recipient of the social security check expires, the surviving spouse can receive the full benefits at full retirement age. Reduced benefits are available from as early as age 60. If the survivor is disabled, he or she can receive benefits as early as age 50 or at any age, if caring for a child under the age of 16 or disabled who receives benefits on the record of the worker. If a widower or widow chooses to remarry, he or she may still be eligible for survivors benefits on the record of the worker, if they remarried after age 60 or if disabled after age 50.

The spousal retirement benefit is available when he or she is age 62 or older or any age, if caring for the recipient's child under the age of 16 or an older disabled child. The unemployed spouse can apply for benefits only after the worker applies for benefits. The spouse's benefit is 50% of the worker's benefit with a reduction for early retirement. If the spouse is eligible for his/her own retirement benefit and for benefits as a spouse, Social Security will pay benefits based on the individual's record first. If the benefit as a spouse is higher than the retirement benefit, the person will receive a combination of benefits equaling the higher benefits of the spouse. An ex-spouse or divorced spouse is eligible, if the duration of the marriage lasted for at least 10 years and he/she is currently unmarried.

Children of a retired, disabled, or deceased worker can receive benefits as a dependent or survivor, if they are under the age of 18, or over the age of 18, but disabled before the age of 22. Disabled children of low income parents are also eligible for Supplemental Security Income (SSI).

Elderly parents of a deceased worker are eligible for benefits, if he or she is at least 62 years of age, not remarried, and was dependent on the deceased worker for half of his or her financial support. Parents caring for disabled children who receive social security benefit are eligible for a benefit until the child reaches 16 years of age.

Social Security disability benefits are available to persons who are unable to work due to a medical condition that is expected to last at least one year or result in death which is paid through the Social Security Disability Program and the Supplemental Security Income Program.

Social Security Administration may require a representative payee, if someone who receives Social Security benefits is legally incompetent, physically or mentally unable to manage his or her money, or is an alcoholic or drug addict. The payee can be a family member, friend, legal guardian, lawyer, or social service agency.

Tips: If a persons chooses to delay receiving retirement benefits beyond full retirement age (currently age 66 depending upon year of birth), the benefits increase by as much as 8% for each year up to age 70.

More Information

• US Social Security Administration

300 Ala Moana Boulevard

Honolulu, HI 96850

Telephone: 800-772-1213

www.ssa.gov

6. Reverse Mortgage

A reverse mortgage is a low interest loan *available to seniors* that utilizes the equity in the home of the senior as collateral to receive a lump sum, monthly payments, and/or an equity line of credit. It provides income until death. No income or credit qualifications are required to apply for a reverse mortgage. The obligation to repay the loan is deferred until the owner dies, the home is sold, or the owner leaves permanently.

An applicant for a reverse mortgage needs to be 62 years old or older and own his or her home. The home must be the principal residence of that individual. Ownership of a co-op property or a mobile home does not qualify one to obtain a reverse mortgage at this time. A condominium owner needs to have 51% of owner occupancy of the condominium property to qualify and be approved by Housing and Urban Development (HUD). In order to apply for a reverse mortgage, the borrower needs to present a picture identification, a home owner's insurance certificate, a copy of trust agreement, if one, and information on liens or judgments, if any.

The loan amount available to the senior is determined by the following factors.

- The appraised value of the property.
- The expected interest rate as determined by the lender.
- The age of the youngest borrower with a minimum of 62 years of age.

The borrower must seek independent third party financial counseling from an agency which is approved by the Department of Housing and Urban Development (HUD) as a safeguard to assure that the borrower understands the legal and financial obligations of a reverse mortgage. The borrower receives a 'certificate of counseling' which is needed to process the loan application. A reverse mortgage called a Home Equity Conversion Mortgage (HECM) insured by the US federal government is available through a federal housing administration (FHA) approved lender.

Once the reverse mortgage is granted, the borrower retains ownership of the home. The borrower pays the property tax, homeowners insurance, cost of maintenance, and repairs of the property. There are no required monthly mortgage payments while the borrower lives in the home. A borrower may make monthly payments at any time without prepayment penalty.

The borrower may receive the loan in the form of a cash lump sum, monthly payments, a line of credit, or a combination of the above. The borrower may sell the house or refinance the reverse mortgage at any time. The reverse mortgage loan must be paid in full when the borrower moves out of the home permanently, sells the home, or the last surviving borrower expires or sells the home. The loan can be repaid by selling the property, refinancing, or from other assets. The Internal Revenue Service (IRS) does not consider these loans as income.

Services: Reverse mortgage monies may be used for immediate needs such as home renovations, travel, payment of monthly bills, for future needs such as long-term care, or providing finances for ones family. The money could serve as a bridge while the borrower is waiting for maximum social security benefits at a later age of 70.

Cost: Charges for a reverse mortgage include an origination fee, appraisal fee, closing costs, and a mortgage insurance premium which allows the federal government to pay the lender in the event that the sales proceeds of the home are not enough to cover the loan. Some reverse mortgages have a monthly servicing fee of approximately \$20- \$35 per month. These costs are added to the principal and paid with the interest when

the loan becomes due. Proprietary reverse equity mortgage programs funded by private lenders may offer higher equity on the home, but tend to be more expensive.

Tips: The cost of a reverse mortgage may be higher than the cost of a conventional mortgage. It is important to shop around to review competitive loan pricing. FHA loans are never 100% of the home value. Therefore, some money is left for the heirs after the home is sold. A list of HUD FHA approved lenders can be found at www.hud.gov/ll/code/llscrit.cfm

More Information

- ***Use Your Home to Stay at Home***, a booklet for older homeowners published by the National Council On Aging, available on line at www.ncoa.org/news-ncoa-publications/publications/ncoa_reverse_mortgage_booklet_073109.pdf
- **The Department of Housing and Urban Development**
www.hud.gov/offices/hsg/sfh/hecm/hecmhome.cfm

7. Long-Term Care Insurance

Long-term care insurance is an insurance that helps provide for the costs of long-term medical care that includes home care, day care, assisted living, respite care, nursing home, and facilities for those with Alzheimer's disease. It helps preserve ones savings and other assets, protects families from some of the difficulties of caregiving, and allows an individual to remain at home maintaining a level of independence and control as long as possible. Approximately 8 million Americans own a long-term care policy according to the data compiled by the American Association of Long-Term Care Insurance. The average buyer is around 57 years old and pays \$2150 in annual premiums.

The Long-Term Care Partnership Program enacted in 2005 under the Deficit Reduction Act makes the partnership for long-term care available in all states. Hawaii is *not* a long-term care partnership state. This program encourages the purchase of long-term care insurance by individuals who might otherwise turn to Medicaid to pay for their care. Under this program, an individual may protect a portion of his or her assets and still qualify for Medicaid, if the individual meets Medicaid income criteria and functional criteria to qualify for Medicaid long-term care services. This program offers dollar for dollar asset protection enabling a person to protect one dollar of personal asset for every dollar the policy pays out in benefits. Lenders offering partnership policies are listed in Table 7.

Policies offer two types of coverage – facility care coverage only and comprehensive care coverage. Facility care policies cover the cost of care in nursing homes and assisted living facilities. Comprehensive care policies cover the cost of care at home as well as care at various types of facilities. Once an individual purchases a policy, the language cannot be changed by the insurance company.

The majority of the policies sold today are tax qualified which means that the benefits from the policy will be treated as reimbursement of expenses and will not be taxed as income. A tax qualified policy stipulates that the individual is unable to perform two or more activities of daily living without substantial assistance or has a severe cognitive impairment for a period of 90 days. Claims based policies require that every expense be submitted for reimbursement versus the indemnity based policy in which a qualified individual does not submit expenses. An indemnity long-term care insurance simply provides a payment by way of a check that represents the maximum allowable daily benefit amount stated in the policy. Policies with cash benefits allow the insured the freedom of choice including the ability to pay anyone for providing care.

Services: Long-term care insurance covers the cost of home care, adult day care, respite care, hospice care, assisted living, nursing home, and Alzheimer's facilities. The benefit period usually 3 to 6 years, is the total amount of time or total amount of dollars up to which benefits will be paid. Unlimited lifetime benefits are seldom offered.

Cost: The cost of long-term care insurance is based on the type and amount of services covered, age of the individual when buying the policy, and overall health of the individual. The younger the age of the individual purchasing the policy, the lower is the annual premium. Rates are often higher for individuals with poor health. Most policies have a waiting period similar to that of a deductible. An individual has to pay for the first 20-120 days for care before benefits are paid by the insurance company. Proof of these payments is often required.

Tips: Read the fine print carefully before signing the policy. Companies with long standing reputations to maintain are best with claims. Some policies have an international care benefit. It may be easier for an individual with health problems to qualify for long-term care insurance through his or her employer rather than purchasing a policy on their own. Consider adding an inflation protection rider to protect the

insured from rising cost of long-term care. Such a rider will permit the maximum daily benefit of the policy to increase over time.

Table 7 – Long-Term Care Insurance Lenders

<p>Genworth Financial, Inc. 1440 Kapiolani Boulevard, Suite #1200 Honolulu, HI 96814 <i>www.genworth.com</i></p>	<p>351-8000</p>
<p>John Hancock 1601 Kapiolani Boulevard, Suite #1200 Honolulu, HI 96814 <i>www.johnhancockhawaii.com</i></p>	<p>979-3300</p>
<p>MedAmerica <i>www.medamericaltc.com</i></p>	<p>800-724-1582</p>
<p>Mutual of Omaha <i>www.mutualofomaha.com</i></p>	<p>800-896-5988</p>
<p>Prudential 1100 Alakea Street 28th Floor Honolulu, HI 96813-5479 <i>www.prudential.com</i></p>	<p>566-6777</p>
<p>Transamerica <i>www.transamericaltc.com</i></p>	<p>877-532-4910</p>

More Information

- **Hawaii Insurance Division**

Department of Commerce and Consumer Affairs
 P.O. Box 3614, Honolulu, HI 96811
 Telephone: 586-2790
 Fax: 586-2806
www.hawaii.gov/dcca/areas/ins

- **A Shopper’s Guide to Long-Term Care Insurance**, published by the National Association of Insurance Commissioners, available online at *www.newyorklife.com/General/FileLink/Static%20Files/NYL2/pdf/LTC_Shopper_Guide.pdf*

- **Hawaii long-term care insurance quotes**
www.completelongtermcare.com/states/hawaii
- **Long Term Care Insurance National Advisory Center**
www.longtermcareinsurance.org
- **National Clearinghouse for Long-term Care Information**
www.longtermcare.gov

BASIC NECESSITIES

1. Food

The United States Department of Agriculture (USDA) helps eligible needy seniors buy nutritious food. This program, formally called the Food Stamp Program, is now called Supplementary Nutrition Assistance Program (SNAP). Food stamps are distributed through the state electronic benefits transfer (EBT) system. To qualify for SNAP, the household income must be below 130% of the federal poverty level and liquid assets must be less than \$2000 or \$3000 if there is an elderly/disabled member of the household.

The Hawaii Food Bank, telephone: 836-3600, participates in The Emergency Food Assistance Program (TEFAP), whose goal is to supplement the diets of low income Americans by providing them with emergency food and nutrition assistance at no cost by local recipient agencies. The Honolulu Community Action Program (HCAP), telephone: 521-4531, distributes food directly to households. Households receiving emergency food assistance must have a total gross income of not more than 150% of the federal poverty guidelines.

Meals On Wheels, a nationwide senior nutrition program, delivers nutritionally balanced meals to seniors by way of home delivery or group dining. Home delivered meal service is available to homebound individuals who are 60 years of age or older and are unable to prepare their own meals due to physical or cognitive challenges. Younger individuals with disabilities who are residing in the same household of an older individual and the spouses of the homebound elderly who are primary caregivers in need of respite are also eligible. Agencies that provide home delivered meals are listed in Table 8.

Services: Some of the agencies provide therapeutic meals for those in need of low sodium, low fat, diabetic, or renal diets.

Cost: A suggested donation of \$4 per home delivered meal is requested. Food stamps, cash, and checks are accepted. Individuals who qualify for Medicaid are eligible for SNAP. QExA may pay for home delivered meals for eligible seniors if approved by the service coordinator.

Tips: Meals on Wheels has no income limitation. Many supermarkets and grocery stores offer home delivery service. Persons in Need (PIN) grant are available to low income seniors providing in-home hot meal deliveries through the Palolo Chinese Home.

Table 8 – Agencies Providing Meals

<p>Alu Like, Inc. (Native Hawaiians Elders only) 458 Keawa Street Honolulu, HI 96813 www.alulike.org</p>	<p>535-1328</p>
<p>Arcadia Home Care Services 1660 South Beretania Street, Suite #101 Honolulu, HI 96826 www.arcadia-hi.org</p>	<p>440-3041</p>
<p>Hawaii Meals on Wheels P. O. Box 61194 Honolulu, HI 96839 www.hmow.org</p>	<p>988-6747</p>
<p>King Lunalilo Meal Services 501 Kekauluohi Street Honolulu, HI 96825 www.lunalilo.org</p>	<p>395-1000</p>
<p>Lanakila Meals on Wheels 1809 Bachelot Street Honolulu, HI 96817 www.lanakilapacific.org</p>	<p>531-0555</p>
<p>Maluhia Express Meals 1027 Hala Drive Honolulu, HI 96817 www.maluhia.hhsc.org</p>	<p>832-6189</p>
<p>Palolo Chinese Home Meals to Go 2459 10th Avenue Honolulu, HI 96816 www.PaloloHome.org</p>	<p>748-4911</p>

Seniors eat less as they age, which can lead to malnourishment and other health problems. Seniors in environments that encourage eating may actually consume more food when they have the opportunity to socialize with others. Group dining programs at various community sites offer the opportunity for socialization and health maintenance. Lanakila Meals on Wheels provides congregate meal dining at various Kupuna Wellness Centers listed in Table 9. A suggested donation of \$2 per meal offered at group dining sites is requested.

Table 9 – Congregate Meal Dining Sites

Hale Mohalu Senior Apartments 800 Third Street Pearl City, HI 96782	456-0368
Hauula Community Center 54-010 Kukuna Road Honolulu, HI 96717	352-0288
Kahaluu Key Project 47-200 Waihee Road Honolulu, HI 96744	561-0822
Kamalu Hoolulu Elderly Housing Project 94-941 Kauolu Place Waipahu, HI 96797	675-0099
Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) Gulick Elder Center 1846 Gulick Avenue Honolulu, HI 96819	848-0977
Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) Kuhio Park Terrace 1545 Linapuni Street, Building A Honolulu, HI 96819	848-0977
Kupuna Home O’Waiialua 67-088 Goodale Avenue Waiialua, HI 96791	622-6360

<p>Lanakila Central Office 1809 Bachelot Street Honolulu, HI 96817</p>	<p>531-0555</p>
<p>Lanakila Multi-Purpose Senior Center 1640 Lanakila Avenue Honolulu, HI 96817</p>	<p>847-1322</p>
<p>Lani Huli Apartments 25 Aulike Street Kailua, HI 96734</p>	<p>561-0822</p>
<p>Moiliili Community Center 2535 South King Street Honolulu, HI 96826</p>	<p>955-1555</p>
<p>Paoakalani 1583 Kalakaua Avenue Honolulu, HI 96815</p>	<p>531-0555</p>
<p>Pauahi Elderly Housing 171 North Pauahi Street Honolulu, HI 96817</p>	<p>524-5844</p>
<p>Pohulani Elderly Apartments 626 Coral Street Honolulu, HI 96813</p>	<p>586-5338</p>
<p>Susannah Wesley Center 1117 Kaili Street Honolulu, HI 96819</p>	<p>352-0293</p>
<p>Wahiawa Recreation Center 1139 A Kilani Avenue Wahiawa, HI 96786</p>	<p>587-0300</p>
<p>Waianae District Park 85-601 Farrington Highway Waianae, HI 96792</p>	<p>696-4441</p>
<p>Waimanalo District Park 41-415 Hihimanu Street Waimanalo, HI 96795</p>	<p>259-8926</p>
<p>West Loch Village 91-1472 Renton Road Ewa Beach, HI 96706</p>	<p>681-0562</p>

More Information

- **Department of Human Services - SNAP**
Benefit Employment and Support Services Division
333 North King Street, Room #100, Honolulu, HI 96817
www.humanservices.hawaii.gov
- **Honolulu Action Community Program, Inc. - TEFAP**
33 South King Street, Suite #300, Honolulu, HI 96813
Telephone: 521-4531
Fax: 521-4538
www.hcapweb.org
- **Meals On Wheels Association of America**
www.mowaa.org

2. Transportation

Seniors need convenient transportation in order to visit the doctor, pharmacy, dentist, rehabilitation center, as well as for shopping, engaging in socialization at senior centers, visiting friends and family, and attending spiritual houses of worship. Some seniors are able to use TheBus; others drive. However, changes of normal aging may make it difficult for some seniors who wish to continue to drive to be able to do so. Agencies that provide transportation for seniors are listed in Table 10.

The American Association of Retired Persons (AARP), telephone: 888-227-7669, offers senior driver safety education courses. The Rehabilitation Hospital of the Pacific, telephone: 544-3310, provides seniors with an occupational therapist evaluation of their driving skills and an assessment of the need for any adaptive equipment. Catholic Charities offers travel training to use TheBus, telephone: 527-4777.

Individuals with disabilities can obtain a Parking Permit at any satellite city hall. This Parking Permit allows a disabled senior or the driver for the disabled senior to park in a designated parking stall. The Handi-Van, telephone: 538-0033 provides transportation for disabled seniors. Paper applications are no longer being used. A personal interview, which may include walking and balance tests is now required.

Transportation assistance for low income resident aliens or naturalized citizens who are 60 years of age and over, to return to his or her respective homeland outside the United States is available through the Department of Human Services, Adult Intake Unit, telephone: 832-

5115. Special consideration is given for terminally ill individuals who meet the eligibility criteria.

Services: Companies listed in Table 10 offer either non-emergency door-to-door and/or curb-to-curb services at various prices depending on distance traveled. Handi-Van provides curb-to-curb service. Advance reservations are required to schedule a ride.

Cost: TheBus senior annual pass costs \$30. Handi-Van charges \$2 each way for a ride. QExA pays for medical transportation.

Tips: Catholic Charities provides transportation and escort assistance for low income seniors. A donation is requested. Project Dana recruits volunteers to provide transportation to medical appointments, grocery shopping, and religious services. Persons in Need (PIN) grant are available through Project Dana to assist low income seniors with taxi fares for special medical appointments.

Table 10 – Agencies Providing Transportation

<p>ABC Transport Services, LLC 94-519 Kupuna Loop Waipahu, HI 96797</p>	<p>677-9300</p>
<p>Aloha Transportation Services, Inc. 94-601 Kaiewa Street Waipahu, HI 96797</p>	<p>677-3056</p>
<p>American Cancer Society (cancer patients only) 2370 Nuuanu Avenue Honolulu, HI 96817 <i>www.cancer.org</i></p>	<p>595-7500</p>
<p>Catholic Charities Transport For Seniors 1822 Keeaumoku Street Honolulu, HI 96822 <i>www.catholiccharitieshawaii.org</i></p>	<p>527-4777</p>
<p>Charley’s Taxi and Limousine – MediCab 680 Ala Moana Boulevard, Suite #303 Honolulu, HI 96813 <i>www.charleystaxi.com</i></p>	<p>531-1333</p>

Go Transport, LLC 92-1427 Palahia Street Kapolei, HI 96707	351-7847
Guardian Transport 1177 Bishop Street Honolulu, HI 96813	255-8014
Handi Wheelchair Transportation, LLC 1521 South King Street, #409 Honolulu, HI 96826	946-6666
Hawaii Patient Transports, LLC 590 Farrington Highway, #210 Kapolei, HI 96707	343-4747
JCRG Eldercare and Transervices, LLC 1185 Hoolaulea Street Pearl City, HI 96782	456-1805
Joy Handitrans, LLC 94-248 Pupukahi Street Waipahu, HI 96797	237-9147
Ke Ola Pono No Na Kupuna 458 Keawa Street Honolulu, HI 96813 www.alulike.org	535-1328
L & A Handi Trans 94-912 Kumuaao Street Waipahu, HI 96797	234-8238
MPC Handitrans Services, LLC 743 Gulick Avenue Honolulu, HI 96819	841-6585
Malama Lima Handi-Trans, LLC P. O. Box 970324 Waipahu, HI 96797	226-0109
Pono Transport, Inc. 45-663 Uhilehua Place Kaneohe, HI 96744	254-6600

Project Dana (Volunteer program) 2720 Nakookoo Street Honolulu, HI 96826 www.projectdana.org	945-3736
RMB Handi-Trans Services, LLC 94-1001 Awaiki Street Waipahu, HIU 96797	671-3587
Reyes Transport Services 94-586 Palai Street Waipahu, HI 96797	676-8447
Transporter 3, LLC 1328 Kamehameha IV Road Honolulu, HI 96819	834-3414
TLC Handi-Trans, Inc. 91-019 Kealakaha Drive Aiea, HI 96701	678-3388
Wheelers Accessible Van Rentals 2677 Ipulei Place Honolulu, HI 96816 www.wheelersvanrentals.com	735-6365

More Information

- **The Handi-Van Eligibility Center**
 First Insurance Center, Suite #835
 1100 Ward Avenue, Honolulu, HI 96814
 Telephone: 538-0033
 Fax: 538-0055
- **AAA Foundation for Traffic Safety**
www.seniordriving.aaa.com
- **Hawaiian Telcom yellow pages, Taxicabs**
- **Logisticare** (transportation reservations for UnitedHealthcare QExA members)
 Telephone: 866-475-5746
- **Transportation Management Service** (transportation reservations for Ohana Health plan QExA members)
 Telephone: 866-790-8858

RESPIRE CARE

1. In-Home Aides

Use of in-home services helps seniors with declining abilities to cope with household chores, activities, and health care needs. Use of in-home services also helps to prevent caregiver stress and burnout. Agencies that link seniors and their families with housekeepers, home health aides, and paid caregiver services are summarized in Table 11.

Families may encounter problems with private hiring of in-home aides on their own even though it may be cheaper. Families need to take into account that Hawaii's Prepaid Health Care Act mandates employers to provide health insurance for any individual working 20 hours or more per week. Hiring of in-home aides through agencies that provide credentialed and licensed staff is reassuring to caregivers.

When selecting a home care agency, families need to consider whether the agency is licensed by the Hawaii Department of Health, provides 24 hour services, an on-call nurse after business hours, a description of services included in the hourly rate, inclusion of costs for transportation and/or supplies, supervision, and credentials of the employees.

Personal Assistance/Habilitation (PAB) provides adults with developmental disabilities or mental retardation (DD/MR) with personal assistance or training, if approved by the respective case manager and/or service coordinator. These self-directed services may be provided in or outside the home of the recipient. Family members or relatives may be paid as PAB workers.

Services: Cleaning the home, cooking meals, shopping, personal care, and/or skilled nursing care.

Cost: These options can be expensive as well as require considerable management and coordination. The approximate charge is \$18 - \$25/hour. Some agencies have a minimum of 2 - 4 hour charge for service. Personal assistance services may be covered by QExA for low income seniors, if approved by the service coordinator.

Tips: Persons in Need (PIN) grants are available to low income seniors for subsidized residential house cleaning through Palolo Chinese Home and for respite through Project Dana. Waikiki Friendly Neighbors and St Anthony of Padua use volunteers to provide respite services. A donation is requested. Women with cancer are eligible for free housecleaning once a month for 4 months while undergoing chemotherapy through the Cleaning For A Reason Foundation, www.cleaningforareason.org

Table 11 – Paid Caregiver and In-Home Support

<p>Affordable Home Care Services & Supplies 1320 Kalani Street, Suite #288 Honolulu, HI 96817</p>	<p>848-9988</p>
<p>Alternative Care Services, Inc. * ♦ 2153 North King Street, Suite #303 Honolulu, HI 96819 www.acsi.homestead.com</p>	<p>848-2779</p>
<p>Alu Like, Inc. Native Hawaiian Caregiver Program 458 Keawe Street Honolulu, HI 96813 www.alulike.org</p>	<p>535-1328</p>
<p>Arcadia Home Health Services * 1660 South Beretania Street Honolulu, HI 96826 www.arcadia-hi.org</p>	<p>440-3038</p>
<p>Attention Plus Care * ♦ 1580 Makaloa Street, Suite #1060 Honolulu, HI 96814 www.attentionplus.com</p>	<p>739-2811</p>
<p>Bayada Home Health Care * ♦ 615 Piikoi Street, Suite #600 Honolulu, HI 96814 www.bayada.com</p>	<p>591-6050</p>
<p>CFS Gerontology Program – Caregiver Respite* ♦ 200 North Vineyard Boulevard, Building B Honolulu, HI 96817 www.childandfamilyservice.org</p>	<p>543-8405</p>

<p>CareResource Hawaii * ♦ 680 Iwilei Road, Suite #660 Honolulu, HI 96817 www.careresourcehawaii.org</p>	<p>599-4999</p>
<p>Care Options * 1221 Kapiolani Boulevard, Suite #521 Honolulu, HI 96814 www.careopts.com</p>	<p>593-2273</p>
<p>Castle Community Care * ♦ 46-001 Kamehameha Highway, Suite #212 Kaneohe, HI 96744 www.castlemed.org</p>	<p>263-5077</p>
<p>Catholic Charities Hawaii Program For Seniors * 1822 Keeaumoku Street Honolulu, HI 96822 www.catholiccharitieshawaii.org</p>	<p>524-4673</p>
<p>Caregivers 4 Seniors * P.O. Box 88776 Honolulu, HI 96830 www.caregivers4seniors.com</p>	<p>923-5918</p>
<p>Comforting Hands Hawaii * 1888 Kalakaua Avenue, #C-312 Honolulu, HI 96815 www.comfortinghandshawaii.com</p>	<p>545-3700</p>
<p>Elite Services of Hawaii * 900 Fort Street Mall Honolulu, HI 96813 www.eliteservicesofhi.com</p>	<p>536-9594</p>
<p>Health Resources ♦ 725 Kapiolani Boulevard, #C210 Honolulu, HI 96813</p>	<p>593-8700</p>
<p>Heaven's Helpers, Inc. * ♦ 1388 Kapiolani Boulevard, Suite #200 Honolulu, HI 96814 www.heavenshelpershawaii.com</p>	<p>952-6898</p>

<p>Helpers in His Service, LLC P.O. Box 1197 Kaneohe, HI 96744 www.helpers-hawaii.com</p>	<p>265-3465</p>
<p>Home Instead Senior Care 1600 Kapiolani Boulevard, Suite #212 Honolulu, HI 96814 www.homeinstead.com</p>	<p>944-0422</p>
<p>Island Temporary Nursing 1314 South King Street, Suite #624 Honolulu, HI 96814 www.ITNHawaii.com</p>	<p>791-5825</p>
<p>Kokua Care * 3184 Waialae Avenue, Unit B Honolulu, HI 96816 www.kokuacare.com</p>	<p>734-5555</p>
<p>Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) 1846 Gulick Avenue Honolulu, HI 96819 www.kkv.net</p>	<p>848-0977</p>
<p>Kokua Nurses ♦ 1210 Artesian Street, Suite #201 Honolulu, HI 96826 www.kokuanurses.com</p>	<p>594-2326</p>
<p>Lou's Quality Home Health Care P.O. Box 893224 Mililani, HI 96789 www.lousqualcare.com</p>	<p>623-7109</p>
<p>Mastercare 1314 South King Street, Suite #410 Honolulu, HI 96814 www.gomastercare.com</p>	<p>597-1564</p>

MetroCare Hawaii, LLC * 94-210 Pupukahi Street, Suite # 202 Waipahu, HI 96797 www.metrocarehawaiiillc.com	528-0999
Native Hawaiian Caregiver Support Program Hale O Na Limahana 458 Keawe Street Honolulu, HI 96813 www.alulike.org	535-1328
Neves Enterprises, Inc. * 46-022 Alaloa Street, #204 Kaneohe, HI 96744	236-2378
Paradise Nursing Workforce, LLC 98-379 Kamehameha Highway, Suite #B Pearl City, HI 96782 www.paradisenuresing.net	484-4885
Palolo Chinese Home 2459 10 th Avenue Honolulu, HI 96816 www.PaloloHome.org	748-4911
Prime Care Services Hawaii 3375 Koapaka Street, Suite #I-570 Honolulu, HI 96819 www.primecarehawaii.com	531-0050
Project Dana (Volunteer program) 2720 Nakookoo Street Honolulu, HI 96826 www.projectdana.org	945-3736
Respite Nanea, Inc. * P. O. Box 1285 Pearl City, HI 96782	524-2575
Safe Harbor Home Care Inc. 91-115 Aiea Heights Drive, #250 Aiea, HI 96701 www.safeharborhomecare.com	638-3638

St. Anthony of Padua Outreach 148-A Makawao Street Kailua, HI 96734 www.stanthonykailua.org	266-2222
Synergy HomeCare Hawaii 320 Ward Avenue, Suite #207 Honolulu, HI 96814 www.synergyhomecare.com	596-7014
Visiting Angels Senior Home Care * 1016 Hao Street Honolulu, HI 96821 www.visitingangels.com	377-5264
Waikiki Friendly Neighbors (Volunteer program) 277 Ohua Avenue Honolulu, HI 96815 www.waikikihc.org	926-8032
Wilson Homecare * ♦ 1221 Kapiolani Boulevard, Suite #940 Honolulu, HI 96814 www.wilsonhomecare.net	596-4486

- * Offers night respite.
- ♦ Medicaid Waiver PAB Provider.

More Information

- **Hawaiian Telcom yellow pages**, *House Cleaning*, *Home Health Service*

2. Adult Day Care and Adult Day Health

Adult day care and day health enables some seniors to remain in the community and offer their caregivers respite. There are three main types of adult day care centers: those that focus primarily on social interaction (day care), those that provide social interaction as well as medical care (day health), and facilities for those with Alzheimer’s disease.

Adult Day Care provides non-medical care and supervision for adults in need of personal services, protection, assistance, guidance, socialization, and training during day time hours. Adult Day Health provides the aforementioned services to frail seniors who require some nursing care, assistance with feeding, ambulation, and/or administration of medications. Agencies offering adult day care and adult day health are shown in Table 12 and Table 13 respectively.

When shopping for an adult day care center, the caregiver needs to consider whether the center provides round trip transportation, hours of operation, schedule of activities, meal menus that meet the needs of the senior, years in operation, professional qualifications of staff, ownership, and licensing of the adult day care.

The application process for admission to day care or day health requires that the applicant have a physical examination by a physician and clearance for tuberculosis. Day care centers are licensed by the Department of Human Services while day health facilities are licensed by the Department of Health, Office of Health Care Assurance.

Services: Recreation, education, exercise, therapy, meals, transportation, personal care, case management, and family counseling. Adult day health offers assistance with toileting, walking, transferring, feeding, nursing, and medication administration in addition to the aforementioned services for day care.

Cost: Approximately \$45 - \$65/day for adult day care and \$75 - \$80/day for adult day health depending on the level of care. Monthly rates of approximately \$1,200 - \$1,600/month are available for seniors who wish to use the day care program at least four times a week. Medicare does not pay for adult day care or day health. The cost of adult day care and day health for low income seniors may be covered by QExA, if approved by the service coordinator.

Tips: First explore other options for prospective day care applicants who require only socialization. These include health maintenance and community exercise programs that are offered free of charge by various senior citizen centers. CFS Gerontology Program and Kokua Kalihi Valley Comprehensive Family Services also offer health maintenance at no charge.

Table 12 – Agencies Offering Adult Day Care

<p>Aged to Perfection 1445 California Avenue Wahiawa, HI 96786</p>	<p>622-4717</p>
<p>Aloha Nursing & Rehab Centre Adult Day Wellness Program 45-545 Kamehameha Highway Kaneohe, HI 96744 <i>www.alohanursing.com</i></p>	<p>441-9536</p>
<p>Ambiance Care, LLC 885 Queens Street, Suite #B Honolulu, HI 96813</p>	<p>554-2205</p>
<p>Beckwith Hillside Adult Day Care 2375 Beckwith Street Honolulu, HI 96822</p>	<p>953-9642</p>
<p>Casamina Adult Day Care 1426 Ala Napunani Street Honolulu, HI 96813</p>	<p>839-9733</p>
<p>Central Union Church – Adult Day Care Center 1660 South Beretania Street Honolulu, HI 96826 <i>www.arcadia-hi.org</i></p>	<p>440-3020</p>
<p>Elders Elite 3569 Harding Avenue, #A Honolulu, HI 96816</p>	<p>732-1003</p>
<p>Franciscan Adult Day Care 2715 Pamoia Road Honolulu, HI 96822 <i>www.franciscanadultday.com</i></p>	<p>988-5678</p>
<p>Fukumoto Adult Day Care, LLC 98-779 Kaamilo Street Aiea, HI 96701</p>	<p>487-7528</p>
<p>Furukawa Living Treasure Day Care Center 1449 Brigham Street Honolulu, HI 96817</p>	<p>842-5175</p>

Hale Kako'o Adult Day Care Center 1816 Alewa Drive Honolulu, HI 96817 <i>www.wcchc.com</i>	595-0563
Hulu Makua 1029 Kapahulu Avenue, Suite #408 Honolulu, HI 96816	218-7828
Keehi Lagoon Memorial Adult Day Care Center 2685 North Nimitz Highway Honolulu, HI 96819	227-2178
Kilohana Senior Enrichment Center 5829 Mahimahi Street Honolulu, HI 96821 <i>www.arcadia-hi.org</i>	373-2700
King Lunalilo Adult Day Care Center 501 Kekauluohi Street Honolulu, HI 96825 <i>www.kinglunaliloadc.org</i>	395-4065
Kuakini Adult Day Care 347 North Kuakini Street Honolulu, HI 96817 <i>www.kuakini.org</i>	547-9534
Kuakini Aiea Satellite Adult Day Care 98-939 Moanalua Road Aiea, HI 96701	487-1586
Kuakini Pali Satellite Adult Day Care 1727 Pali Highway Honolulu, HI 96813	528-4621
Lotus Adult Day Care Center 99-186 Puakala Street Aiea, HI 96701	486-5050
Mekealoha Pono Adult Day Care 307 Eleuppe Road Honolulu, HI 96821	723-4411

<p>Mililani Hale Adult Day Care 95-257 Kaloapau Street Mililani, HI 96789 www.wcchc.com</p>	<p>497-9760</p>
<p>Nanakuli Hale Adult Day Care 89-188 Farrington Highway Waianae, HI 96792 www.wcchc.com</p>	<p>228-4164</p>
<p>Palolo Chinese Home Adult Day Care Services 2459 10th Avenue Honolulu, HI 96816 www.PaloloHome.org</p>	<p>737-2555</p>
<p>Pearl City Hale Adult Day Care 858 Second Street Pearl City, HI 96782 www.wcchc.com</p>	<p>456-4490</p>
<p>Sakura House 1666 Mott Smith Drive Honolulu, HI 96822 www.sakurahousehawaii.com</p>	<p>536-1112</p>
<p>Salvation Army – Adult Day Care Services 296 North Vineyard Boulevard Honolulu, HI 96817 www.salvationarmyhawaii.org</p>	<p>521-6551</p>
<p>Seagull Schools Adult Day Center at Kapolei 91-531 Farrington Highway Kapolei, HI 96707 www.seagullschools.com</p>	<p>674-1444</p>
<p>St. Francis Adult Day Care Center 91-1758 Oohao Street Ewa Beach, HI 96706 www.stfrancishawaii.org</p>	<p>681-0100</p>
<p>Wahiawa Hale Adult Day Care 64-1488 Kamehameha Highway Wahiawa, HI 96786 www.wcchc.com</p>	<p>554-7018</p>

Waipahu Hongwanji Mission Adult Day Care Center 94-821 Kuhaulua Street Waipahu, HI 96797 <i>www.waipahuhongwanji.org</i>	678-1770
Windward Seniors Day Care – Hope Center 77 North Kainalu Drive Kailua, HI 96734	261-4947

The staff of Adult day health centers includes registered nurses who are qualified to dispense medication and provide skilled nursing level of care. These centers provide supervision and personal care services to frail seniors requiring some nursing care, assistance with feeding, ambulation, and administration of medications. Many adult day health centers are service providers for individuals who are enrolled in the Developmentally Disabled Mentally Retarded (DD/MR) Medicaid Waiver Program. Such services provide respite for the caregiver.

Table 13 – Agencies Offering Adult Day Health

Aloha Wellness Center, Inc. 94-1388 Moaniani Street, #203 Waipahu, HI 96797 <i>www.alohawellness.info</i>	393-7000
Ann Pearl Adult Day Health 45-181 Waikalua Road Kaneohe, HI 96744 <i>www.annpearlnursing.com</i>	247-8558
Central Union Church – Adult Day Health Center * 1660 South Beretania Street Honolulu, HI 96826 <i>www.arcadia-hi.org</i>	440-3020
Easter Seals Hawaii – Adult Program (DD/MR) 91-1251 Renton Road Ewa Beach, HI 96706 <i>www.eastersealshawaii.org</i>	681-0747

<p>Family Services of Oahu, LLC (DD/MR) 94-307 Farrington Highway, Suite # B-2B Waipahu, HI 96797</p>	<p>678-3222</p>
<p>Goodwill Industries of Hawaii, Inc. (DD/MR) 2610 Kilihau Street Honolulu, HI 96819 www.higoodwill.org</p>	<p>836-0313</p>
<p>Hale Nui Community Service Inc. (DD/MR) 67-071 Nauahi Street Waialua, HI 96791</p>	<p>637-2646</p>
<p>Hawaii Health Services, Inc. (DD/MR) 94-229 Waipahu Depot Street Waipahu, HI 96797</p>	<p>680-0103</p>
<p>Kokua Villa, Inc. (DD/MR) 86-080 Farrington Highway, Suite #102 Waianae, HI 96792</p>	<p>696-7000</p>
<p>Kuakini Adult Day Health 347 North Kuakini Street Honolulu, HI 96817 www.kuakini.org</p>	<p>547-9534</p>
<p>Lanakila Pacific (DD/MR) 1809 Bachelot Street Honolulu, HI 96817 www.lanakilapacific.org</p>	<p>531-0555</p>
<p>Leahi Adult Day Health Center 3675 Kilauea Avenue Honolulu, HI 96816 www.leahi.hhsc.org</p>	<p>733-7955</p>
<p>Maluhia Adult Day Health Center 1027 Hala Drive Honolulu, HI 96817 www.maluhia.hhsc.org</p>	<p>832-6130</p>
<p>Opportunities for the Retarded, Inc. (DD/MR) 64-1510 Kamehameha Highway Wahiawa, HI 96786 www.helemano.org</p>	<p>622-3929</p>

Preferred Home and Community-Based Services (DD/MR) 97-719 Kamehameha Highway, Suite #B101 Pearl City, HI 96782	456-0078
Salvation Army Adult Day Health Services * 296 North Vineyard Boulevard Honolulu, HI 96817 www.salvationarmyhawaii.org	521-6551
SECOH Senior Center * (DD/MR) 708 Palekaua Street Honolulu, HI 96816 www.secoh.org	734-0233
The Arc in Hawaii (DD/MR) 3989 Diamond Head Road Honolulu, HI 96816 www.thearcinhawaii.org	737-7995

* Offers both Day Care and Day Health.

DD/MR – Developmental Disabled Mentally Retarded.

More Information

- **Department of Health Developmental Disabilities Services Branch**
 2201 Waimano Home Road, Pearl City, HI 96782
 Telephone: 453-6255
- **Adult Day Centers Hawaii, Inc.**
www.adultcentershawaii.com
- **Hawaiian Telcom yellow pages, Day Care Centers Adults**

3. Out of Home Overnight Respite

Out of home overnight care facilities provide non-medical care for frail seniors in need of supervision, personal services, protection as well as assistance, guidance, and respite for the caregiver. It also provides an opportunity for the caregiver to have a holiday and needed time out.

Agencies offering out of home overnight care are listed in Table 14. Many require a minimum stay of 7 days. Some care homes offer overnight respite too. A list of licensed carehomes may be obtained from Department of Health. www.hawaii.gov/health/elder-care/health-assurance/licensing/vacancies.pdf

Services: Meals, personal care, assistance with toileting, walking, transferring, feeding, nursing, and administration of medication.

Cost: Approximately \$150 - \$200/night. Short term respite care may be provided by QExA, if authorized by the physician as part of a senior’s care plan. This is subject to approval by the service coordinator. Respite is a covered benefit for persons enrolled in hospice programs and veterans enrolled in the VA health plan.

Tips: Caregiver burnout is a consideration for approval of respite care from medical insurance. Persons in Need (PIN) grant are available for short term respite stay at the Palolo Chinese Home for seniors who qualify for financial assistance.

Table 14 – Out of Home Overnight Respite

<p>Oceanside Hawaii Assisted Living 53-594 Kamehameha Highway Hauula, HI 96717 www.oceansidehawaii.com</p>	<p>450-2023</p>
<p>Geriatrics, Rehabilitation & Extended Care Center (Veterans only) 459 Patterson Road Honolulu, HI 96819 www.hawaii.va.gov</p>	<p>433-0256</p>
<p>Hale Ho Aloha 2670 Pacific Heights Road Honolulu, HI 96813 www.halehoaloha.com</p>	<p>524-1955</p>
<p>King Lunalilo Home 501 Kekauluohi Street Honolulu, HI 96825 www.lunalilo.org</p>	<p>395-1000</p>
<p>Palolo Chinese Home 2459 10th Avenue Honolulu, HI 96816 www.PaloloHome.org</p>	<p>737-2555</p>

Respite Nanea, Inc. P. O. Box 1285 Pearl City, HI 96782	524-2575
The Plaza at Mililani 95-1050 Ukuwai Street Mililani, HI 96789 www.theplazaassistedliving.com	676-8807
The Plaza at Moanalua 1280 Moanalualani Place Honolulu, HI 96718 www.theplazaassistedliving.com	833-8880
The Plaza at Punchbowl 918 Lunalilo Street Honolulu, HI 96822 www.theplazaassistedliving.com	792-8800

4. Chore Services Program

The Chore Program provides basic housekeeping services to eligible adults in order to help them remain as independent as long as possible. This program is available to low income disabled individuals eligible for SSI, Medicaid, or financial assistance. Services may be provided without regard to income in adult protective service situations.

Individuals enrolled in Medicaid QExA are not eligible for the Chore Program under the auspices of the Department of Human Services (DHS). However, they may receive personal assistance services from QExA, if approved by the service coordinator. Persons enrolled in Hawaii Quest plans other than QExA may apply for Chore Program through DHS.

Services: Housecleaning, laundry, meal preparation and shopping.

Cost: No charge. QExA will pay up to a maximum of 10 hour/week for Chores.

Tips: These services are *self directed* which means the family may select a friend or loved one to be paid for providing care. Married individuals do not qualify for the Chore Program unless the spouse is disabled.

More Information

- **Chore Program**

Department of Human Services

Social Services Division

420 Waiakamilo Road, Suite #202, Honolulu, HI 96817

Telephone: 832-5115

Fax: 832-5391

- **Ohana Health Plan**

Telephone: 888-846-4262

www.ohanahealthplan.com

- **UnitedHealthcare**

Telephone: 888-980-8728

www.uhccommunityplan.com

5. Senior Volunteerism & Job Training

The Senior Companion Program enacted by Congress in 1968 provides senior volunteers with a low income who are 55 years or older, the opportunity to help disabled elderly individuals needing personal assistance in order to maintain independent living at home. This program also provides respite for caregivers. The volunteer companion must be physically able to work part time for 20 hours per week. The volunteer is trained and receives a stipend from the Corporation for National and Community Services Senior Corps. A volunteer also receives a free annual physical examination, travel allowance, meal allowance, and supplemental insurance. Host agencies with volunteer stations for this program are listed in Table 15.

The Foster Grandparent Program provides senior volunteers with a low income who are 55 years or older to help children with special or exceptional needs. The volunteer must be physically able to work at least 15 hours a week. The volunteer is trained and receives a stipend.

The Retired Senior Volunteer Program (RSVP) provides a variety of volunteer opportunities to senior and retired persons age 55 years or older. RSVP volunteers provide service through various community organizations such as schools, senior programs, health institutions, and non-profit agencies. The focus is keeping seniors healthy in their own homes by offering a variety of services such as telephone reassurance, grocery shopping, light housekeeping, meal preparation, health promotion, respite for caregivers, and information and assistance outreach.

The Older Americans Community Service Employment Program (OACSEP) is a federally funded program under Title V of the Older Americans Act that is administered through the Honolulu Community Action Program (HCAP). This program provides hands on training for low income seniors age 55 years or older who are interested in finding regular jobs in the community.

Services: The senior companion helps the senior with simple chores, transportation, companionship, and friendship. The respite companion provides personal care, exercise, and socialization.

Cost: No charge. A senior companion receives a stipend of \$2.65 per hour. Respite companion receives minimum wage.

Tips: There is a waiting list for a senior companion or respite companion. Contact the host agencies directly to request a companion.

Table 15 – Senior Companion Program

<p>CFS Gerontology Program 200 North Vineyard Boulevard, Building B Honolulu, HI 96817 <i>www.childandfamilyservice.org</i></p>	<p>543-8497</p>
<p>Hale Kako’o Adult Day Care Center 1816 Alewa Drive Honolulu, HI 96817 <i>www.wcchc.com</i></p>	<p>595-0563</p>
<p>Ho’opono 1901 Bachelot Street Honolulu, HI 96817 <i>www.hawaiiivr.org</i></p>	<p>586-5279</p>
<p>Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) 1846 Gulick Avenue Honolulu, HI 96819 <i>www.kkv.net</i></p>	<p>848-0977</p>
<p>Kuakini Aiea Satellite Adult Day Care 98-939 Moanalua Road Aiea, HI 96701</p>	<p>487-1586</p>

<p>Kuakini Pali Satellite Adult Day Care 1727 Pali Highway Honolulu, HI 96813</p>	<p>528-4621</p>
<p>Leahi Adult Day Health Center 3675 Kilauea Avenue Honolulu, HI 96816 www.leahi.hhsc.org</p>	<p>733-7955</p>
<p>Maluhia Adult Day Health Center 1027 Hala Drive Honolulu, HI 96817 www.maluhia.hhsc.org</p>	<p>832-6130</p>
<p>Moiliili Senior Center 2535 South King Street Honolulu, HI 96826 www.moiliilicc.org</p>	<p>955-1555</p>
<p>Mililani Hale Adult Day Care 95-257 Kaloapau Street Mililani, HI 96789 www.wcchc.com</p>	<p>497-9760</p>
<p>Pearl City Hale Adult Day Care 858 Second Street Pearl City, HI 96782 www.wcchc.com</p>	<p>456-4490</p>
<p>Seagull Schools Adult Day Center at Kapolei 91-531 Farrington Highway Kapolei, HI 96707 www.seagullschools.com</p>	<p>674-1160</p>
<p>St. Francis Home Care Services 2230 Liliha Street Honolulu, HI 96817 www.stfrancishawaii.org</p>	<p>534-0777</p>
<p>Wahiawa Hale Adult Day Care 64-1488 Kamehameha Highway Wahiawa, HI 96786 www.wcchc.com</p>	<p>554-7018</p>

Windward Seniors Day Care – Hope Center 77 North Kainalu Drive Kailua, HI 96734	261-4947
Windward Public Health Nursing 45-691 Keaahala Road Kaneohe, HI 96744	233-3636

The Respite Companion Services Program offered through the Department of Human Services provides employment training to unemployed, low income, seniors age 55 or older who are able to work 19 hours a week, in order to prepare them to secure employment. A companion is paid minimum wage, receives an annual physical examination free of charge, and a travel reimbursement. They assist families in caring for frail elderly at home, in an adult day care or day health center by providing personal care, exercise, and socialization activities. Host agencies with volunteer stations for this program are listed in Table 16.

Table 16 – Respite Companion Program

CFS Gerontology Program 200 North Vineyard Boulevard, Building B Honolulu, HI 96817 <i>www.childandfamilyservice.org</i>	543-8497
Hale Kako’o Adult Day Care Center 1816 Alewa Drive Honolulu, HI 96817 <i>www.wcchc.com</i>	595-0563
Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) 1846 Gulick Avenue Honolulu, HI 96819 <i>www.kkv.net</i>	848-0977
Kuakini Aiea Satellite Adult Day Care 98-939 Moanalua Road Aiea, HI 96701	487-1586

Kuakini Pali Satellite Adult Day Care 1727 Pali Highway Honolulu, HI 96813	528-4621
Pearl City Hale Adult Day Care 858 Second Street Pearl City, HI 96782 <i>www.wcchc.com</i>	456-4490
Salvation Army Adult Day Health Services 296 North Vineyard Boulevard Honolulu, HI 96817 <i>www.salvationarmyhawaii.org</i>	522-4320
Seagull Schools Adult Day Center at Kapolei 91-531 Farrington Highway Kapolei, HI 96707 <i>www.seagullschools.com</i>	674-1444
Waipahu Hongwanji Mission Adult Day Care Center 94-821 Kuhaulua Street Waipahu, HI 96797 <i>www.waipahuhongwanji.org</i>	678-1770

More Information

- **Foster Grandparent Program**

420 Waiakamilo Road, Suite #202, Honolulu, HI 97817

Telephone: 832-5169

Fax: 832-5175

- **HCAP – Senior Employment Program**

33 South King Street, Suite #302, Honolulu, HI 96813

Telephone: 447-5429

Fax: 521-4538

www.hcapweb.org/scsep.html

- **Oahu WorkLinks**

Telephone: 768-5600

www.owib.org

- **Respite Companion Program**

420 Waiakamilo Road, Suite #202, Honolulu, HI 97817

Telephone: 832-5235

Fax: 832-5670

- **Retired Senior Volunteer Program**

715 South King Street, Suite #211, Honolulu, HI 96813

Telephone: 768-7700

Fax: 768-7720

- **Senior Companion Program**

420 Waiakamilo Road, Suite #202, Honolulu, HI 96817

Telephone: 832-0340

Fax: 832-5670

MEDICAL CARE

1. Geriatricians

A geriatrician is a physician who has had advanced training in the management of health care for the elderly. The American Board of Internal Medicine and the American Board of Family Practice offer a certificate of added qualification in Geriatric Medicine to those internists and family practitioners who pass a standardized exam that has questions dealing with geriatric care issues. The majority of the geriatricians on Oahu are graduates of the Geriatric Medicine Fellowship Program of the John A. Burns School of Medicine, University of Hawaii.

The goal of the geriatrician is to prevent and treat diseases as well as promote health and reduce disabilities in older adults thereby improving the quality of life of the senior. Families with seniors who are disabled and frail need to consider seeking the advice of a geriatrician. A senior may choose to have a geriatrician as his or her primary care physician or retain the family doctor and have the geriatrician as a consultant only. Organizations with geriatricians on staff are listed in Table 17.

Services: Consultations which include thorough assessment of common geriatric syndromes such as immobility, instability, incontinence, and impaired memory. Medication and pain management are a key focus.

Cost: Consultations are covered by medical insurance. Normal co-pay applies.

Tips: Geriatricians usually work with interdisciplinary teams that include a social worker or case manager at no extra charge. Uninsured or low income seniors may obtain a geriatrician at community health centers such as Kalihi-Palama Health Center and Kokua Kalihi Valley Comprehensive Family Services which offer a sliding fee scale.

Table 17 – Geriatricians

Kaiser Permanente 1010 Pensacola Street Honolulu, HI 96814 www.kaiserpermanente.org	432-2309
---	-----------------

<p>Kalihi-Palama Health Center 952 North King Street Honolulu, HI 96817 www.kphc.org</p>	<p>848-1438</p>
<p>Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) * 2239 North School Street Honolulu, HI 96819 www.kkv.net</p>	<p>791-9410</p>
<p>Maluhia Geriatric Physician Services 1027 Hala Drive Honolulu, HI 96817 www.maluhia.hhsc.org</p>	<p>832-6132</p>
<p>Queen's Medical Center * 1301 Punchbowl Street Honolulu, HI 96813 www.queensmedicalcenter.net</p>	<p>585-5494</p>
<p>Straub Clinic and Hospital 888 South King Street Honolulu, HI 96813 www.straubhealth.org</p>	<p>522-3159</p>
<p>University of Hawaii, JABSOM Department of Geriatric Medicine 347 North Kuakini Street – HPM 9 Honolulu, HI 96817 www.hawaii.edu/geriatrics</p>	<p>523-8461</p>
<p>Veterans Affairs * 456 Patterson Road Honolulu, HI 96819 www.hawaii.va.gov</p>	<p>433-0600</p>
<p>Waianae Coast Comprehensive Health Center 86-260 Farrington Highway Waianae, HI 96792 www.wcchc.com</p>	<p>697-3300</p>

* Makes home visits.

More Information

- **Health Grades**

www.healthgrades.com/geriatric-medicine-directory/hi-hawaii

- **Wellness**

www.wellness.com/find/geriatrician/hi/honolulu

2. Home Health Agencies

Home health agencies provide *physician ordered* short term rehabilitative services to the eligible senior at home. This is usually ordered following hospital discharge or a fall by a frail community dwelling senior.

The senior needs to be homebound as defined by Medicare “able to leave the home only with great difficulty and for absences that are infrequent and of short duration.” A physician needs to review and sign the care plan. Home health agencies certified by Medicare are listed in Table 18.

Services: Occupational, physical, and/or speech therapy, home health aide, limited skilled nursing such as wound care, and social work care coordination.

Cost: Reimbursed by medical insurance. In-home services are approved by medical insurance for a short period of 1-2 months only.

Tips: Extension of home health services is permissible, if approved by the physician or if the family has difficulty learning needed skills.

Table 18 – Home Health Agencies

Bayada Home Health Care 615 Piikoi Street, Suite #600 Honolulu, HI 96814 www.bayada.com	591-6050
CareResource Hawaii 680 Iwilei Road, #660 Honolulu, HI 96817 www.careresourcehawaii.org	599-4999
Castle Home Care 46-001 Kamehameha Highway, Suite #212 Kaneohe, HI 96744 www.castlemed.org	263-5077

Kaiser Permanente Home Health (Kaiser members only) Mapunapuna Clinic 2828 Paa Street Honolulu, HI 96819 www.kaiserpermanente.org	432-4829
Kokua Nurses Home Health Agency 1210 Artesian Street, Suite #201 Honolulu, HI 96826 www.kokuanurses.com	594-2326
Prime Care Services Hawaii 3375 Koapaka Street, Suite #I-570 Honolulu, HI 96819 www.primecarehawaii.com	531-0050
St. Francis Home Care Services 91-2135 Fort Weaver Road Ewa Beach, HI 96706 www.stfrancishawaii.org	534-0777
Wahiawa General Hospital Home Health Services 128 Lehua Street Wahiawa, HI 96789 www.wahiawageneral.org	621-4438

More Information

- Hawaii Chapter of the American Physical Therapy Association**
 1360 South Beretania Street, #301, Honolulu, HI 96814
 Telephone: 349-5408
www.hapta.org

3. Durable Medical Equipment & Supplies

Durable medical equipment (DME) is terminology used to describe any medical equipment used in the home that aids in a better quality of life for the user. Such equipment serves a medical purpose for an individual who has a disabling illness or injury. This equipment usually can withstand repeated use. A physician must prescribe a DME for home use by completing a special form called a Certificate of Medical

Necessity. Medicare requires patient and family training on the proper use of the prescribed DME. Suppliers of DME are listed in Table 19. These agencies tend to specialize in equipment for management of specific medical problems such as respiratory care or mobility.

Services: Supply of hospital beds, wheelchairs, scooters, walkers, canes, crutches, bedside commodes, shower chairs, transcutaneous electrical nerve stimulation (TENS) units, home oxygen, and continuous positive airway pressure machines as well as supplies for measuring blood sugar, tube feeding, diapers, and under pads.

Cost: DME is paid for by Medicare, Medicaid, and most medical insurances as rentals or purchases. Co-pay may apply. Suppliers must be enrolled as a provider with Medicare and/or other medical insurance companies.

Tips: Many family members are unaware that medical insurance pays for DME. Speak with the physician to determine whether the senior has a supporting medical diagnosis justifying the need for DME.

Table 19 – Suppliers of DME

<p>Ace Medical 94-910 Moloalo Street Waipahu, HI 96797 <i>www.acemedicalinc.com</i></p>	<p>678-3600</p>
<p>Affordable Home Care Services & Supplies 1320 Kalani Street, Suite #288 Honolulu, HI 96817</p>	<p>848-9988</p>
<p>Aloha Medical Equipment & Supplies 1916 North King Street Honolulu, HI 96819</p>	<p>853-2337</p>
<p>Aloha Medical Supply of the Pacific, Inc. 333 Keahole Street, Suite #2B9 Honolulu, HI 96825 <i>www.alohamedicalsupply.com</i></p>	<p>394-6960</p>
<p>American Home Care System, Inc. 98-029 Hekaha Street, Unit #41 Aiea, HI 96701</p>	<p>486-4954</p>

Apria Healthcare 98-720 Kuahao Place Pearl City, HI 96782 www.apria.com	485-0178
C R Newton Company, Ltd. 1575 South Beretania Street Honolulu, HI 96826 www.crnewton.com	949-8389
Dauterman Healthcare & Mobility 1350 South King Street Honolulu, HI 96814 www.dautermanmedical.com	591-8860
Hawaiian Islands Medical, Corp. 841 Pohukaina Street Honolulu, HI 96813 www.himed.cc	597-8087
Hill-Rom Company, Inc. 96-1173 Waihona Street, #B1 Pearl City, HI 96782 www.hill-rom.com	456-0607
Honolulu Orthopedic Supply 885 Queens Street Honolulu, HI 96813 www.honoluluorthopedicsupply.com	596-2588
National Seating and Mobility, Inc. 716 Umi Street, Suite #240 Honolulu, HI 96819 www.nsm-seating.com	842-3889
Pacific Medical Healthcare and Supply 420 Kuwili Street Honolulu, HI 96817 www.pacmedhawaii.com	537-1671
Promed Inc. Orthopedic Supply 3465 Waialae Avenue Honolulu, HI 96816	396-1316

R & M Reyes Enterprise, LLC 94-1388 Moaniani Street, Unit #311 Waipahu, HI 96797	676-7661
Respiratory Home Care Specialists, Inc. 1719 Hau Street Honolulu, HI 96819 <i>www.rhcs.net</i>	832-1600
STAT Medical, Inc. 1804 Hau Street Honolulu, HI 96819 <i>www.statmedicalhi.com</i>	848-4663
Sydney Enterprises 94-260 Waipahu Depot Road Waipahu, HI 96797	630-0434

More Information

- **Centers for Medicare & Medicaid Services**
www.cms.gov/center/dme.asp

4. Hospice

Hospice provides comfort care and support for individuals with terminal illness and their families during the last months of life wherever the ill person resides, be it in a nursing home, care home, or personal residence. Hospice may also provide respite for the caregiver. There is no need to move to another facility for hospice. The majority of hospice care is provided within the home of the terminally ill individual. Hospice agencies are listed in Table 20.

A physician needs to certify that the person seeking hospice care has less than 6 months to live. The physician can recertify extension of hospice benefits every sixty days in order to continue to extend services for a longer duration, if indicated.

Services: Nursing care, medications related to the terminal diagnosis, supplies, durable medical equipment, nurse aides, social worker, spiritual, and bereavement services. Services are not provided 24 hours/day.

Cost: Medicare, Medicaid, and most medical insurance plans provide hospice benefits. Usually no co-payment is required. Room and board is not covered by most plans.

Tips: Many individuals are reluctant to talk about hospice. Consider this option *early on*. Families can start receiving services immediately as there is no wait list. Respite benefit is available.

Table 20 – Hospice Agencies

<p>Bristol Hospice 500 Ala Moana Boulevard, Suite #4-545 & 547 Honolulu, HI 96813 www.bristolhospice.com</p>	<p>536-8012</p>
<p>Hospice Hawaii 860 Iwilei Road Honolulu, HI 96817 www.hospicehawaii.org</p>	<p>924-9255</p>
<p>Islands Hospice 560 North Nimitz Highway, Suite #204 Honolulu, HI 96817 www.islandshospice.com</p>	<p>550-2552</p>
<p>St. Francis Hospice 24 Puiwa Road Honolulu, HI 96817 www.stfrancishawaii.org</p>	<p>595-7566</p>

More Information

- **Kokua Mau**
 P.O. Box 62155, Honolulu, HI 96839
 Telephone: 585-9977
 Fax: 988-3877
www.kokuamau.org
- **Hospice Foundation of America**
www.hospicefoundation.org

SOCIAL SERVICES & SUPPORT

1. Case Management

Some seniors have physical and/or medical problems that require coordination of treatment programs such as developing a plan of care, coordinating care delivery, and monitoring services. A case manager provides this service, thereby helping families care for their aging loved ones. The certified case manager may be a licensed social worker (LSW) or a registered nurse (RN). Case management agencies are listed in Table 21.

Some insurance plans offer automatic case management to certain high risk patients. Families may encounter a case manager in hospitals, hospices, geriatrician's offices, and caregiver support groups without having to hire one directly.

Concierge or boutique case management is rapidly growing across the US. They offer comprehensive quality services without delay. Catholic Charities and others have expanded to develop fee-based alternative programs for families with means.

Services: Coordination of care, services, and linkage with community resources.

Cost: Some agencies charge a fee for consultation case management while others request a donation or cost-share. QExA pays for case management for their members residing in foster family homes. Residents of expanded adult residential care homes may be charged up to \$500 per month for case management.

Tips: Check the credentials and experience of the manager *prior* to hiring. Low to no cost case management is available through Kupuna Care. The Alzheimer's Association of Hawaii provides complementary care consultations for families living with a loved one with dementia, telephone: 800-272-3900.

Table 21 – Case Management Agencies

<p>CFS Gerontology Program 200 North Vineyard Boulevard, Building B Honolulu, HI 96817 <i>www.childandfamilyservice.org</i></p>	<p>543-8468</p>
<p>Catholic Charities Program For Seniors 1822 Keeaumoku Street Honolulu, HI 96822 <i>www.catholiccharitieshawaii.org</i></p>	<p>524-4673</p>
<p>Community Case Management Corp. P.O. Box 2818 Aiea, HI 96701 <i>ccmc.hawaiinursinghomes.com</i></p>	<p>792-1055</p>
<p>Eldercare Resources, Inc. 3168 Papala Street Honolulu, HI 96822</p>	<p>988-6576</p>
<p>Ho’okele Health Navigators, LLC * 1360 South Beretania Street, Suite #205 Honolulu, HI 96814 <i>www.hookelehealth.com</i></p>	<p>457-1655</p>
<p>Home Care Solutions, LLC * 4348 Waialae Avenue, Suite #523 Honolulu, HI 96816 <i>www.homecaresolutionshawaii.com</i></p>	<p>395-7242</p>
<p>Integrated Case Management Services (HMSA members only) 818 Keeaumoku Street Honolulu, HI 96814 <i>www.hmsa.com</i></p>	<p>948-5711</p>
<p>Jewish Community Services 2550 Pali Highway Honolulu, HI 96817 <i>www.jcs-hi.org</i></p>	<p>258-7121</p>

<p>Kaiser Continuing Care (Kaiser members only) 3288 Moanalua Road Honolulu, HI 96819 www.kaiserpermanente.org</p>	<p>432-7100</p>
<p>Ke Ola Mamo (Native Hawaiians only) 1505 Dillingham Boulevard, Suite #205 Honolulu, HI 96817 www.keolamamo.org</p>	<p>848-8000</p>
<p>Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) 1846 Gulick Avenue Honolulu, HI 96819 www.kkv.net</p>	<p>848-0977</p>
<p>Life Foundation (Persons with HIV) 677 Ala Moana Boulevard, #226 Honolulu, HI 96813 www.lifefoundation.org</p>	<p>521-2437</p>
<p>Options for Elders, Inc. 949 McCully Street, #11 Honolulu, HI 96826 www.optionsforelders.com</p>	<p>941-9401</p>
<p>Premium Senior Services * 1822 Keeaumoku Street Honolulu, HI 96822 www.PremiumSeniorServices.com</p>	<p>527-4777</p>
<p>Queen's Community Based Programs 838 South Beretania Street, #308 Honolulu, HI 96813 www.queensmedicalcenter.net</p>	<p>547-4652</p>
<p>Solutions for Change 1379 B Moanalualani Place Honolulu, HI 96719</p>	<p>779-2326</p>
<p>The Caregiver Foundation of America * 95-099 Lauaki Place Mililani, HI 96789 www.thecaregiverfoundation.org</p>	<p>625-3782</p>

* Concierge or boutique case management.

More Information

- **Hawaii Association of Case Managers**

P. O. Box 11813
Honolulu, HI 96828
Telephone: 457-1657
Fax: 535-1547
www.hacm.net

- **Eldercare Hawaii**

www.eldercarehawaii.com

- **Public Health Nursing**

Telephone: 586-4620

2. Kupuna Care

Kupuna Care is a state sponsored program developed by the Executive Office on Aging in partnership with the county area agencies on aging. Services provided by this program are intended to help meet the needs of older adults who desire to remain at home, but require additional help from family and/or paid services. The Elderly Affairs Division (EAD) administers this program on Oahu.

Kupuna Care is available to any senior more than 60 years of age, who lives at home and has problems with 2 or more activities of daily living or has significantly reduced mental capacity. Basic activities of daily living include bathing, dressing, toileting, transferring, walking, and eating. Instrumental activities of daily living include shopping, meal preparation, housework, traveling, finances, and medication management. Contracted service providers for Kupuna Care are listed in Table 22.

Services: Case management, adult day care, chore and homemaker services, attendant care, home delivered meals, assisted transportation, and personal care.

Cost: Kupuna Care serves all clients irrespective of ability to pay. Clients are requested to contribute a donation to help pay for the cost of services being provided as mandated by the Older Americans Act.

Tips: Enrollment in Kupuna Care can be facilitated by case management services at CFS Gerontology or Kokua Kalihi Valley Comprehensive Family Services. There is a waitlist, so please enroll early.

Table 22 – Contracted Service Providers for Kupuna Care

<p>CFS Gerontology Program</p> <ul style="list-style-type: none"> • Case management • Homemaker/Chore <p>200 North Vineyard Boulevard Building B Honolulu, HI 96817 <i>www.childandfamilyservice.org</i></p>	<p>543-8497</p>
<p>Catholic Charities Program For Seniors</p> <ul style="list-style-type: none"> • Transportation <p>1822 Keeaumoku Street Honolulu, HI 96822 <i>www.catholiccharitieshawaii.org</i></p>	<p>524-4673</p>
<p>Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only)</p> <ul style="list-style-type: none"> • Case management <p>1846 Gulick Avenue Honolulu, HI 96819 <i>www.kkv.net</i></p>	<p>848-0977</p>
<p>Lanakila Meals on Wheels</p> <ul style="list-style-type: none"> • Home delivered meals <p>1809 Bachelot Street Honolulu, HI 96817 <i>www.lanakilahawaii.org</i></p>	<p>531-0555</p>
<p>Project Dana</p> <ul style="list-style-type: none"> • Attendant care <p>902 University Avenue Honolulu, HI 96826 <i>www.projectdana.org</i></p>	<p>945-3736</p>
<p>St. Francis Health Services For Senior Citizens</p> <ul style="list-style-type: none"> • Personal care – Bathing • Homemaker/Chore <p>2230 Liliha Street Honolulu, HI 96817 <i>www.stfrancishawaii.org</i></p>	<p>547-6121</p>

<p>Waikiki Friendly Neighbors (Waikiki residents only)</p> <ul style="list-style-type: none"> • Attendant care <p>277 Ohua Avenue Honolulu, HI 96815 www.waikikihc.org</p>	<p>922-4788</p>
--	------------------------

More Information

• **Senior Helpline**

Telephone: 768-7700

3. Senior Citizen Centers

The 2010 National Institutes of Health consensus and state-of-the-science statement revealed that preliminary evidence suggests beneficial associations between physical and leisure activity in reducing the risk of cognitive decline in seniors.

Senior Centers offers recreation, education, socialization, and volunteer activities to independent older adults. These activities help seniors maintain healthy independent lifestyles thereby preventing isolation and premature decline in health. Senior citizen centers are listed in Table 23.

Services: Health promotion activities, exercise, dance, computer, music, art classes, volunteer opportunities, and social services.

Cost: No charge.

Tips: Senior center programs help seniors make new friends which leads to an improved sense of well being.

Table 23 – Senior Citizen Centers

<p>Hale Ola - Ke Ola Pono No Na Kupuna (Native Hawaiians only) 89-137 Nanakuli Avenue Waianae, HI 96792</p>	<p>668-9669</p>
<p>Kaneohe Community and Senior Center 45-613 Puohala Street Kaneohe, HI 96744</p>	<p>233-7317</p>

<p>Kapahulu Center 3410 Campbell Avenue Honolulu, HI 96815</p>	<p>737-1748</p>
<p>Lanakila Multipurpose Senior Center 1640 Lanakila Avenue Honolulu, HI 96817 www.catholiccharitieshawaii.org</p>	<p>847-1322</p>
<p>Makua Alii Senior Center 1541 Kalakaua Avenue Honolulu, HI 96826 www.honolulu.gov/parks</p>	<p>973-7258</p>
<p>Moiliili Senior Center 2535 South King Street Honolulu, HI 96826 www.moiliilicc.org</p>	<p>955-1555</p>
<p>ORI Anuenue Hale, Inc. 64-1510 Kamehameha Highway Wahiawa, HI 96786 www.helemano.org</p>	<p>622-3929</p>
<p>Papakolea Community Park - Ke Ola Pono No Na Kupuna (Native Hawaiians only) 2150 Tantalus Drive Honolulu, HI 96813 www.alulike.org</p>	<p>520-8998</p>
<p>Waimanalo Kupuna Housing - Ke Ola Pono No Na Kupuna (Native Hawaiians only) 41-209 Ilauhole Street Waimanalo, HI 96795 www.alulike.org</p>	<p>426-1400</p>
<p>Waikiki Community Center 310 Paoakalani Avenue Honolulu, HI 96815 www.waikikicomunitycenter.org</p>	<p>923-1802</p>

More Information

- **Department of Parks and Recreation**

1000 Uluohia Street, Suite #309, Kapolei, HI 96707

Telephone: 768-3003

Fax: 768-3053

www.honolulu.gov/parks

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

Telephone: 866-295-7282

- **Hawaiian Telcom yellow pages**

Senior Citizen's Service Organizations

- **Kokua Council**

Telephone: 540-1928

www.kokuacouncil.org

4. Caregiver Support Groups

The demands of caregiving involve many stressors such as changes in the family dynamic, household disruption, financial pressure, and the sheer amount of work involved. These demands can be overwhelming. The individuals most prone to burnout are caregivers who devote themselves to the care of chronically ill or disabled family members.

Caregiver education presented at caregiver support groups can empower families with caring for the ailing senior. Caregiver support groups help the caregiver realize that he or she is not alone in their feelings and experiences. Caregiver support groups offer caregivers a safe place to share emotions and experiences, seek and give advice, and exchange practical information with others. The majority of caregiver support groups on Oahu meet once a month. Some groups offer a set curriculum conducted weekly over 6-8 sessions. Organizations offering caregiver support groups on Oahu are listed in Table 24.

Services: Provision of education for caregivers and linking them with community resources.

Cost: No charge. Donations are welcome.

Tips: Caregiver support groups are usually run by knowledgeable social workers who can help families obtain information needed to secure care for their loved ones.

Table 24 – Caregiver Support Groups

<p>Alzheimer’s Association Aloha Chapter 1050 Ala Moana Boulevard, Suite #2610 Honolulu, HI 96814 www.alz.org/hawaii</p>	<p>800-272-3900</p>
<p>CFS Gerontology Program – Ohana Care 200 North Vineyard Boulevard, Building B Honolulu, HI 96817 www.childandfamilyservice.org</p>	<p>543-8468</p>
<p>Castle Home Care 46-001 Kamehameha Highway, Suite #212 Kaneohe, HI 96744 www.castlemed.org</p>	<p>263-5077</p>
<p>Central Oahu Caregivers Support Group P.O. Box 893711 Mililani, HI 96789 www.thecaregiverfoundation.org</p>	<p>625-0420</p>
<p>Hawaii Family Services, Inc. Tutu Support Group 87-277 Saint John’s Road Waianae, HI 96792</p>	<p>696-3482</p>
<p>Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) 1846 Gulick Avenue Honolulu, HI 96819 www.kkv.net</p>	<p>848-0977</p>
<p>Koolau Caregivers Support Group Koolau Golf Clubhouse 45-550 Kionaole Road Kaneohe, HI 96744 www.thecaregiverfoundation.org</p>	<p>625-3782</p>
<p>Makiki Caregivers Support Group Sakura House Adult Day Care 1666 Mott Smith Drive Honolulu, HI 96822 www.thecaregiverfoundation.org</p>	<p>625-3782</p>

<p>Opportunities for the Retarded, Inc. 64-1510 Kamehameha Highway Wahiawa, HI 96786 www.helemano.org</p>	<p>622-3929</p>
<p>Pearl City Caregivers Support Group Pali Momi Medical Center 98-1079 Moanalua Road Aiea, HI 96701 www.thecaregiverfoundation.org</p>	<p>625-3782</p>
<p>Project Dana – Caring for the Caregivers 2720 Nakookoo Street Honolulu, HI 96826 www.projectdana.org</p>	<p>945-3736</p>
<p>Queen Lili’uokalani Children’s Center Koolau Poko Unit (grandparents support group) 46-316 Haiku Road Kaneohe, HI 96744 www.qlcc.org</p>	<p>235-7613</p>
<p>St. Francis Hospice 24 Puiwa Road Honolulu, HI 96817 www.stfrancishawaii.org</p>	<p>595-7566</p>
<p>The Caregiver Foundation of America 95-099 Lauaki Place Mililani, HI 96789 www.thecaregiverfoundation.org</p>	<p>625-3782</p>
<p>VA Caregiver Support Group 459 Patterson Road Honolulu, HI 96819 www.va.gov</p>	<p>433-7646</p>

More Information

- **Hawaii Family Caregiver Coalition**

c/o Executive Office on Aging

250 South King Street, Suite #406, Honolulu, HI 96813

Telephone: 586-0100

- **Kapiolani Community College - Kupuna Education Center**
4303 Diamond Head Road, Kopiko #123, Honolulu, HI 96816
Telephone: 734-9108
www.kupunaeducation.com
- **Caregiver**
www.caregiver.com
- **Caregiving**
www.caregiving.com
- **Family Caregiving Guide - City and County of Honolulu**
Elderly Affairs Division Publications
Telephone: 768-7700
- **National Alliance for Caregiving**
www.caregiving.org
- **Strength for Caring**
www.strengthforcaring.com
- **University of Hawaii: Ohana Caregivers**
www.hawaii.edu/ohanacaregivers

MOVING ON

The active senior desiring and/or needing to move to a more appropriate housing option may be reluctant to do so for fear of loss of friends, financial insecurity, loss of pets, and/or consideration of monetary legacy for offspring. Moving requires *planning* which is best accomplished *before* an emergency occurs.

Moving to a new place can be difficult and challenging. To avoid fear and grief, the active *senior needs to be mentally ready to change residence*, to adapt to a new lifestyle, and to make new friends. The benefits of a new community include a sense of belonging, safe environment, and security fostering a sense of independence.

The active senior considering a new home should make a list of his or her current social, spiritual, and health care needs as well as his or her financial status prior to making a decision about moving. Review of financial statements with an elder law attorney and financial adviser is a necessity.

The decision concerning moving from the current residence should be made by the senior unless he or she is unable to do so. Consulting with friends, family and physician can be helpful in the decision making. The senior and/or the family of the senior *should tour* all prospective housing sites in order to select the site that best suites the desires, needs, and ability of the senior to pay. Management of senior housing facilities encourage client visitation. Some invite the prospective senior client to not only tour the facility but to have lunch and chat with the residents. The place the senior desires to move into may not be available on short notice, so it pays to be placed on a wait list.

The number of housing facilities on Oahu for seniors continues to increase. These housing options include the following.

- **Independent Living Facilities – designed for active seniors who are capable of an independent lifestyle.**
- **Continuing Care Retirement Communities – includes independent, assisted, and nursing facilities on the same campus that allow seniors to age in place.**
- **Life Care Facilities – guarantees health care coverage for life. Each facility has a nursing home within the community.**
- **Assisted Living Facilities – designed for seniors who need help with activities of daily living.**

- **Care Homes** – provide 24 hour care and supervision in a home-like atmosphere to seniors who are unable to live independently.
- **Foster Homes** – a Medicaid program that provides nursing home level of care to seniors in private homes.
- **Nursing Homes** – provide 24 hour nursing care for seniors who are unable to live at home.

The State of Hawaii, Department of Health, Executive Office on Aging (EOA) ensures the health, dignity, and independence of older adults by supporting family caregivers through advocacy, development, delivery and coordination of policy, programs, and services. EOA administers the Long-Term Care Ombudsman, SageWatch, and Sage Plus Programs.

More Information

- **Executive Office on Aging (EOA)**
Hawaii State Department of Health
No. 1 Capitol District
250 South Hotel Street, Suite # 406, Honolulu, HI 96813
Telephone: 586-0100
Fax: 586-0185
www.hawaii.gov/health/eoa/index.html
- **Hawaiian Telcom yellow pages, Retirement & Life Care Communities & Homes**
- **Long-Term Care Ombudsman**
Telephone: 586-7268
- **Office of Health Care Assurance**
Telephone: 692-7420
- **Residential Options for Hawaii's Seniors**, a guidebook published by Hawaii Association of Case Managers

INDEPENDENT LIVING FACILITIES

Independent living facilities are designed for active seniors who desire and have the ability to maintain an independent lifestyle without custodial or medical assistance. Such housing is restricted to seniors who are at least 55 to 62 years of age or older. However, a caregiver under the recommended age may be allowed to live in these facilities provided that the caregiver has a letter from a physician certifying the need to reside with the senior. Independent housing options range from a studio to a three bedroom unit located in an apartment building, town house, cottage development, or in a Continuing Care Retirement Community (CCRC). Such an accommodation may be rented or owned by the resident. Independent living facilities are listed in Table 25.

A CCRC is a campus complex of residential options that provide the senior with various levels of care depending upon the individual needs of the senior. The purpose of a CCRC is to help seniors *age in place*. Accommodations include independent living units, assisted living units, and skilled nursing facilities. Some CCRC also have memory care units. The senior who enters the facility requiring a minimum amount of care can move to a higher level of care on site, which is referred to as *continuum of care*.

Services: Laundry of non-personal items, light housekeeping, 1-3 meals/day, medical alert emergency call, transportation, recreational, and educational activities. Services are limited in rental housing. Facilities may include lounges, swimming pool, exercise room, spas, library, cable, internet access, hairdresser, and hobby rooms.

Cost: Ranges from a government subsidized monthly rental to market value purchase price for a fee simple condominium of approximately \$200,000 - \$800,000 plus a monthly maintenance fee. Monthly maintenance in a CCRC ranges from approximately \$4,000 - \$7,000 or more a month. Monthly rental cost for low income elderly housing is approximately \$300 - \$600 per month. Neither Medicare nor Medicaid covers the cost of independent living facilities.

Rent subsidies are available under Section 8 of the National Housing Act that provides assistance to low income households. The level of assistance is based upon family size, income, and current reasonable market rents. Rent subsidy is approximately 30% of the tenant adjusted monthly income. Rental assistance up to \$160/month under the Rent Supplement Program is available to low to moderate income families or individuals who qualify and rent in the open market, telephone: 832-6040.

Tips: Start your search *early*. It often pays to be placed on a wait list. Visit the facility and note the size of the units, floor plans, presence of kitchenettes, choice of doctors, manner in which the services are billed, and what amenities are available. Request a copy of the monthly life style calendar to review activities planned for the month. Speak with the residents, a very valuable source of information. Review financial statements with an accountant and financial advisor prior to investing.

**Table 25 – Independent Living Facilities/
Retirement Communities**

Location	Name	Phone
Ala Moana	Wisteria Vista Senior Apartments 1239 South King Street	597-8963
Chinatown	Kalanihua * 1220 Aala Street	586-9723
	Pauahi Kupuna Hale * 167 North Pauahi Street	524-5844
Daiei	Kalakaua Vista* 1628 Kalakaua Avenue	946-5936
Ewa	D.E. Thompson Village * 91-1295 Renton Road	681-4960
	Franciscan Vistas Ewa * 91-1471 Miula Street	681-4000
	West Loch Village * 91-1472 Renton Road	681-0562
Haleiwa	Haleiwa Senior Citizen Housing * 66-477 Paalaa Road	637-6455

Hawaii Kai	Kaluanui Senior Apartments * 6950 Hawaii Kai Drive	589-1845
	Hawaii Kai Retirement Community 428 Kawaihae Street	395-9599
Kahala	Kahala Nui 4389 Malia Street	218-7000
Kahuku	Kahuku Elderly Hauoli Hale * 56-154 Puuluana Place	293-1416
Kailua	Lani Huli * 25 Aulike Street	263-0268
Kakaako	Academy Gardens Apartments * 1302 Victoria Street	521-9022
	Honuakaha Development * 545 Queen Street	522-7919
	Na Lei Hulu Kupuna * 610 Cooke Street	593-1009
	Pohulani Elderly * 626 Coral Street	586-5338
Kaneohe	Kaneohe Elderly Apartments * 45-457 Meli Place	235-4399
	Pohai Nani Retirement Community 45-090 Namoku Street	247-3448
	Senior Residence at Kaneohe * 45-705 Kamehameha Highway	235-2898
Kapolei	Ilima at Leihano 891 Kama'aha Avenue #101	674-8022
	Luana Koa Continuing Care Retirement Community 1001 Kamokila Boulevard, #114	674-2663
	Senior residence at Kapolei 2, Inc. 91-1098 Namahoe Street	943-9318

Lanakila	Hale Po'ai * 1001 North School Street	832-3445
	Hali'a Hale * 851 North School Street	586-7595
	Kapuna I * 1015 North School Street	845-2130
	Harry & Jeanette Weinberg Senior Residence at Maluhia * 1111 Hala Drive	842-1082
Liliha	Malulani Hale * 114 North Kuakini Street	524-2731
Makiki	Alexander Manor 1559 Thurston Avenue	526-1559
	Kinau Vista * 1150 Kinau Street	521-7111
	Kulana Hale * 1551 South Beretania Street	983-1551
	Piikoi Vista Apartments * 1326 Piikoi Street	521-7111
	Pumehana * 1212 Kinau Street	586-9724
	Punchbowl Homes * 730 Captain Cook Avenue	586-5900
	Royal Kinau * 728 Kinau Street	521-3678
	The Plaza at Punchbowl 918 Lunalilo Street	792-8800
Manoa	Manoa Gardens Elderly Housing * 2790 Kahaloa Drive	988-6330
McCully	Artesian Vista * 1828 Young Street	949-5936
	Makua Alii * 1541 Kalakaua Avenue	973-0193

McCully (continued)	One Kalakaua Senior Living 1314 Kalakaua Avenue	983-4400
	Paoakalani * 1583 Kalakaua Avenue	973-0193
	Philip Street Elderly Housing * 1605 Philip Street	949-2555
Mililani	Olaloa Retirement Community 95-1050 Makaikai Street	626-2323
	The Plaza at Mililani 95-1050 Ukuwai Street	626-8807
Moanalua	The Plaza at Moanalua 1280 Moanalualani Place	833-8880
Moiiliili	Hausten Gardens * 808 Hausten Street	947-3423
Nanakuli	Nanaikeola Senior Apartments * 87-122 Nanaikeola Street	623-9811
Nuuuanu	15 Craigsid 15 Craigsid Place	523-7000
	Makamae * 21 South Kuakini Street	586-9723
Pearl City	Hale Mohalu * 800 Third Street	456-0368
	Hale Mohalu II * 785 Kamehameha Highway	456-9406
	Hale O Hauoli * 950 Luehu Street	455-4744
	The Plaza at Pearl City 1048 Kuala Street	455-8808
Punahou	Arcadia Retirement Residence 1434 Punahou Street	941-0941

Punalu‘u	Oceanside Hawaii Assisted Living 53-594 Kamehameha Highway	450-2023
Vineyard	Keola Hoonanea * 1465 Aala Street	533-4582
Wahiawa	220 California 220 California Avenue	622-1745
	La‘iolo Elderly * 1 Iho Iho Place	622-6350
	Silvercrest * 520 Pine Street	622-2785
	Whitmore Circle Apartments * 111 Circle Makai Street	621-4987
	Wilikina Park * 298 Wilikina Drive	622-6125
Waiialua	Kupuna Home O Waiialua * 67-088 Goodale Avenue	622-6360
Waianae	Keola Hoomalu * 85-259 Plantation Road	524-2731
Waikiki	Ainahau Vista * 2428 Tusitala Street	738-3100
	Paradise Retirement Hawaii 1833 Kalakaua Avenue, Suite #107	951-0950
Waimanalo	Kulanakauhale Maluhia O Na Kupuna * 41-209 Ilauihole Street	426-1400
	Waimanalo Apartments * 41-545 Hihimanu Street	259-5649
Waipahu	Kamalu Hoolulu Elderly * 94-941 Kauolu Place	675-0099
	Waipahu Hall Elderly * 94-1060 Waipahu Street	671-3801

* Low income elderly housing. Accepts rental assistance programs such as Section 8.

More Information

- **Hawaii Public Housing Authority**
1002 North School Street, Honolulu, HI 96817
Telephone: 832-5960
www.hcdch.state.hi.us
- **Catholic Charities Hawaii, Housing Assistance Program**
Telephone: 527-4777
- **Department of Housing and Development (HUD)**
Telephone: 457-4662
- **Helping Hands Hawaii, Homelessness Prevention & Rapid Re-Housing Program**
Telephone: 536-7234
- **Housing Solutions, Inc.**
Telephone: 599-5759
- **Institute for Human Services (IHS)**
Telephone: 845-7150
- **Section 8 Rental Assistance Program**
Telephone: 832-6040
www.hud.gov/apps/section8

ASSISTED LIVING FACILITIES

Assisted living facilities are designed for individuals who need some help with basic activities of daily living but who do not need the 24 hour medical care provided by a nursing home. Seniors live in individual units as defined by the Hawaii Revised Statutes according to Hawaii Administration Rules, Chapter 90. Some units include a kitchen. Assisted living facilities are listed in Table 26.

An assisted living facility may stand alone, be located within a Continuing Care Retirement Community, or in a Life Care Facility. A Life Care Facility guarantees an individual health care coverage for life even though the individual may have exhausted his or her financial resources. All life care facilities have a nursing facility within the community itself.

Services: Care management, 2-3 meals/day, light housekeeping, laundry, emergency call systems, medication reminders, health monitoring, assistance with essential activities of daily living, security, recreational activities, and limited transportation. Respite care may be available at an extra cost of approximately \$125/day. Staff is available 24 hours/day. Facilities may include a swimming pool, library, cable, internet access, spa, exercise room, hairdresser, hobby rooms, and lounges.

Cost: Variable depending on whether the facility is a rental, fee for service, fee simple condominium or a life care facility. Monthly maintenance ranges from approximately \$4,000 – \$7,000 or more a month. Life care facilities charge an entrance fee of approximately \$150,000 - \$1,000,000 plus a monthly maintenance. Some life care facilities will refund up to 90% of the entrance fee if the individual moves out or dies within a stated time frame. Neither Medicare nor Medicaid covers the cost of assisted living facilities. Long-term care insurance covers the cost of assisted living facilities.

Tips: Ask for a lifestyle calendar to review activities planned for the month. Review financial statements with an accountant as well as a lawyer *prior* to investing in a fee simple condominium or life care facility.

Table 26 – Assisted Living Facilities

<p>15 Craigsides * ♦ 15 Craigsides Place Honolulu, HI 96817 www.15craigsides.org</p>	<p>523-7000</p>
<p>Arcadia Retirement Residence * ♦ 1434 Punahou Street Honolulu, HI 96822 www.arcadia-hi.org</p>	<p>941-0941</p>
<p>Hawaii Kai Retirement Community 428 Kawaihae Street Honolulu, HI 96825 www.holidaytouch.com</p>	<p>395-9599</p>
<p>Hi’olani Care Center at Kahala Nui * ♦ 4389 Malia Street Honolulu, HI 96821 www.kahalanui.com</p>	<p>218-7000</p>
<p>Ilima at Leihano * 891 Kama’aha Avenue Kapolei, HI 96707 www.leihano.com</p>	<p>674-8022</p>
<p>Oceanside Hawaii Assisted Living 53-594 Kamehameha Highway Hauula, HI 96717 www.oceansidehawaii.com</p>	<p>450-2023</p>
<p>One Kalakaua Senior Living * 1314 Kalakaua Avenue Honolulu, HI 96826 www.1kalakaua.com</p>	<p>983-4400</p>
<p>Paradise Retirement Hawaii 1833 Kalakaua Avenue, Suite #107 Honolulu, HI 96815 www.prhhawaii.com</p>	<p>951-0950</p>

Pohai Nani Good Samaritan * 45-090 Namoku Street Kaneohe, HI 96744 www.pohainani.org	247-3448
The Plaza at Mililani 95-1050 Ukuwai Street Mililani, HI 96789 www.theplazaassistedliving.com	626-8807
The Plaza at Moanalua 1280 Moanalualani Place Honolulu, HI 96718 www.theplazaassistedliving.com	833-8880
The Plaza at Pearl City 1048 Kuala Street Pearl City, HI 96782 www.theplazaassistedliving.com	455-8808
The Plaza at Punchbowl 918 Lunalilo Street Honolulu, HI 96822 www.theplazaassistedliving.com	792-8800

* Continuing Care Retirement Communities.

◆ Life Care Facility.

More Information

- **E How**

www.ehow.com/how_11581_evaluate-continuing-care.html

- **Senior Resource**

www.seniorresource.com/house.htm

ADULT RESIDENTIAL CARE HOME

An Adult Residential Care Home (ARCH) provides housing, 24 hour care, and supervision in a home-like atmosphere for adults who are unable to live independently. An expanded ARCH (ARCH-EC) is an adult residential facility licensed to admit individuals who require nursing home level of care. There are over 400 ARCH and ARCH-EC in Hawaii. Many of these residential care facilities are *private* homes. All of them are regulated and licensed by the Hawaii Department of Health, Office of Health Care Assurance. These homes are monitored periodically by scheduled inspections by the Hawaii Department of Health.

A care home operator must be either a nurse aide or a licensed practical/registered nurse with past experience of working in a skilled nursing long-term care facility, home care, or hospital care. The Department of Health offers ARCH training programs annually that train personnel how to manage care homes.

There are two types of residential facilities. Type 1 care homes are licensed to care for no more than 5 persons. Type 2 care homes are licensed to care for 6 or more persons and these are listed in Table 27. A list of licensed facilities, care home operators and location may be obtained from the Department of Health. www.hawaii.gov/health/elder-care/health-assurance/licensing/vacancies.pdf

Expanded ARCH residents are case managed. The certified case manager may be a registered nurse or a social worker. The case manager oversees the plan of care for the resident, ensures that the care home operator receives appropriate training to suit the needs of the resident, and that the delivery of care is safe.

Adult Mental Health Division (AMHD) offers an Expanded Adult Residential Care Home (E-ARCH) program to promote deinstitutionalization of adults with psychiatric illnesses who need intermediate care facility level of care.

Services: Meals, medication management, and some personal care assistance. ARCH-EC may administer oxygen and insulin, perform tube feedings, Foley catheterization, and wound care. A registered nurse is on call 24 hours/day.

Cost: Approximately \$2,500 - \$8,000 or more a month depending on the level of care, single occupancy, or shared occupancy of the room. Most ARCH residents pay out-of-pocket. Long-term care insurance covers the cost of care homes. Case management for ARCH - EC costs and additional \$500 per month, however this fee may be waived if the senior is enrolled in hospice as it includes case management.

Tips: Never place a loved one in an unlicensed home. Contact the individual care home operator directly about vacancy information. To place a senior in an ARCH-EC, one needs to work with a case management agency. Inquire about the care home license and Department of Health violations.

Table 27 – Larger Care Homes

<p>Aiea Heights Rest Home 99-1657 Aiea Heights Drive Aiea, HI 96701 www.aieaheightsseniorliving.com</p>	<p>488-5521</p>
<p>Caring Manoa, LLC 2383 Beckworth Street Honolulu, HI 96822</p>	<p>779-8871</p>
<p>Hale Ku'ike 95 Kawanakoa Place Honolulu, HI 96817 www.halekuike.com</p>	<p>595-6770</p>
<p>Hale Ku'ike Bayside, LLC 45-212 Kaneohe Bay Drive Kaneohe, HI 96744 www.halekuike.com</p>	<p>235-6770</p>
<p>Holy Family Care Home 47-410 Ahuimanu Road Kaneohe, HI 96744</p>	<p>239-7993</p>
<p>Kina'Ole Estate 45-225 William Henry Road Kaneohe, HI 96744 www.kinaolehomes.com</p>	<p>371-0948</p>

<p>King Lunalilo Home 501 Kekauluohi Street Honolulu, HI 96825 www.lunalilo.org</p>	<p>395-1000</p>
<p>Korean Care Home 525 Kiapu Place Honolulu, HI 96817</p>	<p>533-3157</p>
<p>Kuakini Care Home 347 North Kuakini Street Honolulu, HI 96817 www.kuakini.org</p>	<p>547-9208</p>
<p>Manoa Cottage 2035 Kamehameha Avenue Honolulu, HI 96822 www.manoacottage.com</p>	<p>943-8767</p>
<p>Manoa Senior Care 918 12th Avenue, Suite #1000 Honolulu, HI 96816 www.manoaseniorcare.com</p>	<p>440-0560</p>
<p>Palolo Chinese Home 2459 10th Avenue Honolulu, HI 96816 www.PaloloHome.org</p>	<p>737-2555</p>
<p>Wilson Senior Living 96 Kaneohe Bay Drive Kailua, HI 96734 www.wilsonhomecare.net</p>	<p>596-4486</p>

More Information

- **Alliance of Residential Care Administrators**
P.O. Box 758, Pearl City, HI 96782
www.carehomes Hawaii.com
- **Department of Health, Office of Health Care Assurance**
601 Kamokila Boulevard, Room #361, Kapolei, HI 96707
Telephone: 692-7400
www.hawaii.gov/health/elder-care

FOSTER HOME – RESIDENTIAL ALTERNATIVES COMMUNITY CARE PROGRAM

The Residential Alternatives Community Care Program (RACCP) provides nursing home level of care and housing to seniors in private homes. The majority of foster homes house no more than two seniors. Some homes may house up to three seniors.

Certification as an RACCP foster family home requires that the primary caregiver be (1) a nurse aide, licensed practical nurse or registered nurse, (2) age 21 years and older, and (3) have experience in serving the aged and disabled. The Hawaii Certification and Licensure Division of Community Ties of America, Inc., serves as the primary regulatory reviewer of community care foster family homes and case management agencies, telephone: 234-5380.

Licensed waiver contracted RACCP case management agencies listed in Table 28, place and monitor clients in foster homes. The service coordinator assigned to the senior determines whether the senior merits RACCP depending upon the level of care.

Services: Case management, personal care, home making services, and transportation as needed. Private duty nursing services, respite care, and/or adult day health are provided as needed.

Cost: The base rate is approximately \$2,500/month or more depending on the level of care plus a case management fee of approximately \$500/month. The community care foster family home (CCFFH) operator is reimbursed for care giving by QExA. Community care management agency (CCMA) services are also reimbursed by QExA. However, room and board expenses are not covered. Most low income individuals need to have their own funds such as social security, SSI, or welfare to cover this cost.

Tips: Observe the environment, cleanliness, shared areas, meals, and activities provided on your visit. Converse with the residents and note their level of satisfaction with the home.

Table 28 – RACCP Case Management Agencies

<p>Advance Care Management Services 99-115 Aiea Heights Drive, Suite #242 Aiea, HI 96701</p>	<p>487-5838</p>
<p>All Island Case Management Corporation 1188 Bishop Street, Suite #1508 Honolulu, HI 96813 <i>www.allisland-cmc.com</i></p>	<p>536-7100</p>
<p>Azil Case Management, LLC 94-141 Makoa Street Waipahu, HI 96797 <i>www.azilcm.com</i></p>	<p>677-6882</p>
<p>Barnes & Sabado Case Management, LLC 92-627 Aoloko Street Kapolei, HI 96707</p>	<p>672-0111</p>
<p>Blue Water Resources, LLC 94-408 Akoki Street, Suite #205 Waipahu, HI 96797</p>	<p>678-3661</p>
<p>Case Management Professionals, Inc. 91-616 Onelua Street Ewa Beach, HI 96706</p>	<p>689-1937</p>
<p>Nightingale Case Management, Inc. 98-029 Hekaha Street, Unit #30 Aiea, HI 96701 <i>www.nightingalecmi.com</i></p>	<p>447-7848</p>
<p>Ohana Case Management 92-7055 Elele Street Kapolei, HI 96707</p>	<p>678-8200</p>
<p>Quality Case Management, Inc. 94-366 Pupupani Street, #208A Waipahu, HI 96797</p>	<p>842-7634</p>
<p>Residential Choices, Inc. 94-889 Waipahu Street, Suite #203 Waipahu, HI 96797</p>	<p>676-3948</p>

Veterans Affairs
456 Patterson Road
Honolulu, HI 96819
www.hawaii.va.gov

433-0148

More Information

- **Adult Foster Homecare Association of Hawaii**
P.O. Box 970092, Waipahu, HI 96797
Telephone: 389-1847
www.afhahawaii.org
- **UnitedHealthcare**
Telephone: 888-980-8728
www.uhcommunityplan.com
- **Ohana Health Plan**
Telephone: 888-846-4262
www.ohanahealthplan.com

NURSING HOMES

A nursing home is a private facility for the care of individuals who do not require hospitalization, but cannot be cared for at home. A nursing home includes a skilled nursing facility (SNF) and/or an intermediate care facility (ICF). SNF provides 24 hours/day nursing care for convalescent, critically, or chronically ill residents. An ICF provides less intensive nursing care 24 hours/day. Some nursing homes provide specialized memory care units for patients with Alzheimer's disease or other dementias. Nursing homes are licensed and regulated by the State of Hawaii. The Long-Term Care Ombudsman Program investigates and resolves complaints about care or services in a nursing home. Nursing homes on Oahu are listed in Table 29.

The standard of nursing homes has improved considerably under the regulation of The Joint Commission. Nursing homes are ranked by Centers for Medicare and Medicaid Services according to a five star nursing home quality rating system. They are ranked by self reporting of staffing annually, state health inspection, and quality of care which includes 10 national measures. The ratings are available on the Medicare nursing home compare website at www.medicare.gov/NHCompare

Medicaid, the largest payer of long-term care in the US, covers nursing home care for low income seniors. Health Services Advisory Group (HSAG) conducts level of care evaluation reviews submitted by the QExA health plans for Medicaid members requiring nursing facility level of care. A completed Department of Human Services 1147 Form certifying the level of care is required. This form can be obtained from the offices of a primary care physician, case manager, or service coordinator. Seniors considering nursing home placement need *Pre-Admission Screening and Annual Review (PASSAR)* forms completed by a physician.

The 2012 Genworth Cost of Care Survey revealed that Hawaii ranked the seventh most expensive state in the nation for cost of long-term care. The median annual rate of a nursing home was \$116,800 in Hawaii compared with \$73,000 in the rest of the US.

Services: 24 hours/day nursing, personal care, dietary, rehabilitative including physical and occupational therapies, laboratory, pharmacy, housekeeping, laundry, recreation, social, and limited transportation.

Cost: Approximately \$7,000 – \$10,000 or more a month depending upon the level of care. Medicare pays for a maximum of 100 days of SNF rehabilitative care. Medicaid pays for SNF or ICF level of care for qualified individuals, if approved by the service coordinator. Families have the option of out-of-pocket payment or long-term care insurance.

Tips: Apply *early*. The wait list is long. Choosing a nursing home located near family makes visitation easier.

Table 29 – Nursing Homes

15 Craigside 15 Craigside Place Honolulu, HI 96817 www.15craigside.org	523-7000
Aloha Nursing & Rehab Centre 45-545 Kamehameha Highway Kaneohe, HI 96744 www.alohanursing.com	247-2220
Ann Pearl Nursing Facility * 45-181 Waikalua Road Kaneohe, HI 96744 www.annpearlnursing.com	247-8558
Arcadia Retirement Residence 1434 Punahou Street Honolulu, HI 96822 www.arcadia-hi.org	941-0941
Avalon Care Center 1930 Kamehameha IV Road Honolulu, HI 96919 www.avalonhci.com/hawaii.html	847-4834
Convalescent Center of Honolulu 1900 Bachelot Street Honolulu, HI 96817 www.ccoh.us	531-5302
Crawford’s Convalescent Home 58-130 Kamehameha Highway Haleiwa, HI 96712	638-8514

<p>Geriatrics, Rehabilitation & Extended Care Center (Veterans only) 459 Patterson Road Honolulu, HI 96819 www.hawaii.va.gov</p>	<p>433-0256</p>
<p>Hale Ho Aloha 2670 Pacific Heights Road Honolulu, HI 96813 www.halehoaloha.com</p>	<p>524-1955</p>
<p>Hale Malamalama 6163 Summer Street Honolulu, HI 96821</p>	<p>396-0537</p>
<p>Hale Nani Rehabilitation & Nursing Center 1677 Pensacola Street Honolulu, HI 96822 www.avalonhci.com/hawaii.html</p>	<p>537-3371</p>
<p>Hale Ola Kino at One Kalakaua 1314 Kalakaua Avenue, 2nd floor Honolulu, HI 96826 www.haleolakino.com</p>	<p>983-4444</p>
<p>Hale Pulama Mau - Kuakini Geriatric Care 347 North Kuakini Street Honolulu, HI 96817 www.kuakini.org</p>	<p>547-9741</p>
<p>Harry & Jeanette Weinberg Care Center at Pohai Nani 45-090 Namoku Street Kaneohe, HI 96744 www.pohainani.org/carecenter</p>	<p>236-7823</p>
<p>Hi'olani Care Center at Kahala Nui * 4389 Malia Street Honolulu, HI 96821 www.kahalanui.com</p>	<p>218-7000</p>
<p>Ilima at Leihano * 891 Kama'aha Avenue Kapolei, HI 96707 www.leihano.com</p>	<p>674-8022</p>

Island Nursing Home 1205 Alexander Street Honolulu, HI 96826	946-5027
Ka Punawai Ola 575 Farrington Highway Kapolei, HI 96707 www.lcca.com	674-9262
Kahuku Medical Center 56-117 Pualalea Street Kahuku, HI 96731 www.kahuku.hhsc.org	293-9221
Kaiser Malama Ohana 3288 Moanalua Road Honolulu, HI 96819 www.kaiserpermanente.org	432-7779
Leahi Hospital Nursing Home 3675 Kilauea Avenue Honolulu, HI 96816 www.leahi.hhsc.org	733-8000
Leeward Integrated Health Services 84-390 Jade Street Waianae, HI 96792 www.lihshawaii.com	695-9508
Liliha Healthcare Center 1814 Liliha Street Honolulu, HI 96817	537-9557
Maluhia 1027 Hala Drive Honolulu, HI 96817 www.maluhia.hhsc.org	832-5874
Manoa Cottage Kaimuki 748 Olokele Avenue Honolulu, HI 96816 www.manoacottage.com	426-7850
Maunalani Nursing & Rehab Center 5113 Maunalani Circle Honolulu, HI 96816	732-0771

<p>Nuuanu Hale 2900 Pali Highway Honolulu, HI 96817</p>	<p>595-6311</p>
<p>Oahu Care Facility 1808 South Beretania Street Honolulu, HI 96826 <i>www.hawaiinursinghomes.com/oahucare</i></p>	<p>973-1900</p>
<p>Palolo Chinese Home 2459 10th Avenue Honolulu, HI 96816 <i>www.PaloloHome.org</i></p>	<p>737-2555</p>
<p>Pearl City Nursing Home 919 Lehua Avenue Pearl City, HI 96782 <i>www.hawaiinursinghomes.com/pcnh</i></p>	<p>453-1919</p>
<p>Queen's Medical Center-Progressive Care Unit 1301 Punchbowl Street Honolulu, HI 96813 <i>www.queensmedicalcenter.net</i></p>	<p>538-9011</p>
<p>Rehabilitation Hospital of the Pacific 226 North Kuakini Street Honolulu, HI 96817 <i>www.rehabhospital.org</i></p>	<p>531-3511</p>
<p>Wahiawa General Hospital 128 Lehua Street Wahiawa, HI 96786 <i>www.wahiawageneral.org</i></p>	<p>621-8411</p>

* Specialized Memory Care Units. Hale Ku'ike, The Plaza at Moanalua, The Plaza at Mililani, The Plaza at Pearl City, and The Plaza at Punchbowl also have specialized memory care units.

More Information

- **Alzheimer's Association**, Telephone: 800-272-3900
- **Hawaiian Telcom yellow pages**, *Nursing Homes & Nursing Care Communities*
- **Long-Term Care Ombudsman**
Telephone: 586-7268

FUTURE DIRECTIONS

Newer options such as Cohousing, Grandfamilies housing, Modular Home Communities, Naturally Occurring Retirement Communities, Senior Villages and Veterans Affairs Housing are in use on the Mainland. These options are not available on Oahu at the present time.

COHOUSING

Cohousing consists of a group of private home owners, would be neighbors who buy a development site, cooperatively plan, and design a community to be shared by all. Planning includes setting up community rules. Development and building such a community usually takes several years. The resident owns his or her respective unit. Chores related to maintenance, gardening, and food preparation are shared.

More Information

- **The Cohousing Association of the United States**

P.O. Box 13254, Mill Creek, WA 98082

Telephone: 812-618-2646

www.cohousing.org

- **The Elder Cohousing Network**

1460 Quince Avenue, #102, Boulder, CO 80304

Telephone: 303-413-8066

www.abrahampaiss.com/ElderCohousing

GRANDFAMILIES HOUSING

The phenomenon of grandparents raising their grandchildren is increasing across the country. These grandparents step in because of the “missing generation” of parents who are unable to care for their own children because of their immaturity, substance abuse, domestic violence, AIDS, or death. The Grandfamilies House for low income grandparents who are the primary caregivers for grandchildren opened in Boston in 1998. Rent subsidies are key to making such projects work. Grandfamilies Programs provide informational classes, monthly support groups, individual advocacy, therapeutic services, and family fun activities.

The state of Hawaii provides many programs for grandparents caring for grandchildren even through there are no Grandfamilies House in the state. These programs include the following.

- **Foster Grandparent Program is a part time volunteer program that enrolls eligible low income seniors statewide to assist children with special needs. Stipends are provided.**
Telephone: 832-5167
- **Hawaii Family Services, Inc. provides information on program services for grandparents providing care to grandchildren.**
Telephone: 696-3482
- **Na Tutu is an advocacy group comprised of grandparents, relatives, and organizations concerned with issues facing the caregiving of children.**
Telephone: 239-8908
- **Patch provides information on licensed day care centers.**
Telephone: 839-1988
- **Senior Helpline provides information on grandparent support groups, legal services, and housing assistance.**
Telephone: 768-7700
- **The Parent Line provides resources for caregivers and children.**
Telephone: 526-1222
- **Tutu Support Group offers emotional support, counseling, and information for grandparents caring for children.**
Telephone: 696-3482
- **Tutu and Me is a mobile preschool program targeting Hawaiian communities.**
Telephone: 524-7633

More Information

- **Boston Aging Concerns - Young and Old United, Inc.**
67 Newbury Street, Boston, MA 02116

MODULAR HOME COMMUNITIES

Modular home communities, sometimes referred to as mobile home parks, are a popular form of retirement housing for individuals 55 years of age and older. The senior owns the modular/mobile home, which is placed on a rented lot that may or may not be owned by a community association. Services usually include trash pickup, water, gas, electric, cable, sewer, and some amenities. These amenities may be paid for or supported by either a monthly lot rental fee or a community association fee.

More Information

- **Manufactured Housing Institute**

2111 Wilson Boulevard, Suite #100, Arlington, VA 22201

Telephone: 703-558-0400

Fax: 703-558-0401

www.manufacturedhousing.org

NATURALLY OCCURRING RETIREMENT COMMUNITY PROGRAM

A Naturally Occurring Retirement Community (NORC) is an apartment building, a housing complex, or a neighborhood not originally built for seniors, but where many residents have aged in place. This type of program is popular in New York City. It is a collaborative and financial partnership between health and social services providers, government agencies, and housing. The program is proactive and takes a holistic, preventive approach to the health of seniors. NORC supports residents by building community infrastructure support services that include on site assessments, information, referrals, case management, counseling, education, recreation, and volunteerism. Ancillary services such as transportation, shopping, financial management, support groups, and intergenerational activities are also provided.

More Information

- **Supportive Services Programs in NORC**

www.aspe.hhs.gov/daltcp/reports/NORCssp.htm

SENIOR VILLAGES

Senior Villages are based on a foundation of like minded seniors who wish to remain in their respective homes. In a village model, seniors help other seniors to coordinate and deliver services based upon the needs of the community. They improve access to affordable services such as transportation, trips, health and wellness programs, home repairs, social, and educational activities.

There are over 50 villages across the US. Many more senior villages are opening in cities and suburbs.

This concept was developed by a group of elderly neighbors in Boston who were trying to arrange in-home services that their respective medical insurance did not cover. Residents pay an annual membership fee of approximately \$50 - \$700 or more per year depending upon the services that are selected. There are discounts for low income elderly.

More Information

- **Village to Village Network**

2011 Crystal Drive, Suite #800, Arlington, VA 22202

Telephone: 617-299-9638

Fax: 703-647-3490

www.vtvnetwork.clubexpress.com

VETERANS AFFAIRS (VA) HOUSING

No special housing complex exists for senior veterans on Oahu. However, the Center for Aging offers veterans various programs such as end-of-life care, home-based primary care, respite care, community nursing home care, and a homeless veteran program.

More Information

- **Geriatrics, Rehabilitation & Extended Care Center**

459 Patterson Road, Honolulu, HI 96819

Telephone: 433-0256

www.hawaii.va.gov

INDEX

Inclusion of an agency in this handbook does not imply endorsement nor is exclusion a reflection on the value or quality of an agency's services.

A

AARP 47
ADRC 13
ARCH 104 - 106
ABC Transport Services, LLC 48
Ace Medical 76
Academy Gardens Apartments 96
Accessible Homes Hawaii 21
Action Rehab 17
Active Care 23
Advance Care Management
Services 108
Advanced Protection Network 23
Adult Day Care 56 - 63
Adult Day Health 56 - 63
Adult Foster Homecare
Association of Hawaii 109
Adult Protective Services 27
Affordable Home Care Services
& Supplies 52, 76
Aged to Perfection 58
Aiea Height Rest Home 105
Ainahau Vista 99
Alexander Manor 97
All Islands Case Management
Corporation 108
Alliance of Residential
Care Administrators 106
Alohacare Advantage 32
Aloha Medical Equipment
& Supplies 76
Aloha Medical Supply
of the Pacific Inc. 76
Aloha Nursing & Rehab Centre
58, 111
Aloha Transportation Services,
Inc. 48
Aloha Wellness Center, Inc. 61
Alternative Care Services, Inc. 52
Alu Like, Inc. 44, 52

Alzheimer's Association
Aloha Chapter 23, 88
Ambiance Care, LLC 58
American Cancer Society 48
American Home Care System 76
Ann Pearl Adult Day Health 61
Ann Pearl Nursing Facility 111
Apria Healthcare 77
Arcadia Home Care Services 44, 52
Arcadia Retirement Residence
17, 98, 102, 111
Artesian Vista 97
Arthritis Foundation
Exercise Program 17
Assistive Technology Resource
Centers of Hawaii 25
Assisted Living Facilities 101 - 103
Attention Plus Care 52
Avalon Care Center 111
Azil Case Management, LLC 108

B

Barnes & Sabado Case
Management, LLC 108
Bayada 52, 74
Beckwith Hillside Adult
Day Care 58
Better Business Bureau of Hawaii 27
Blue Water Resources, LLC 108
Bristol Hospice 79

C

CSI 27
CFS Gerontology Program
17, 52, 67, 69, 81, 84, 88
CK Independent Living Builders 21
C R Newton Company, Ltd. 77
Care Options 53

Caregivers 4 Seniors 53
Caregiver Support Groups 87 - 90
CareResource Hawaii 53, 74
Caring Manoa, LLC 105
Carrier Alert Program 23
Casamina Adult Day Care 58
Case Management 80 - 83
Case Management Professionals,
Inc. 108
Castle Community Care 53
Castle Home Care Services 74, 88
Castle Wellness and Lifestyle
Medicine Center 17
Catholic Charities 48, 53, 81, 84
Central Union Church – Adult Day
Care and Day Health 58, 61
Central Oahu Caregiver's Support
Group 88
Certified Aging in Place Specialist 19
Charley's Taxi and Limousine 48
Chore Services Program 65 - 66
Cohousing 116
Comforting Hands Hawaii 53
Community Case Management
Corp. 81
Congregate Meal Dining 45 - 47
Continuing Care Retirement
Community 94
Convalescent Center of
Honolulu 111
Crawford's Convalescent Home 111

D

D.E. Thompson Village 95
D R Horton 21
Dauterman Medical 77
Department of Parks and
Recreation 17, 87
Design Systems Ltd. 23

Details International, Inc. 21
Dream House Drafting, Inc. 21
Durable Medical Equipment 75 - 78

E

EOM Hawaii 23
East Oahu Physical Therapy 15
Easter Seals Hawaii 61
Elam Sports Oahu 15
Elder Abuse Justice Unit 27
Elder Law 29 - 31
Elderly Affairs Division 13
Eldercare Resources, Inc. 81
Elders Elite 58
Elite Services of Hawaii 53
Energy Solutions Outreach
Program 20
Executive Office on Aging 93

F

15 Craigsides 98, 102, 111
Family Services of Oahu, LLC 62
Food 43 - 47
Foster Grandparent Program
66, 70, 117
Foster Home 107 - 109
Franciscan Adult Day Care 58
Franciscan Vistas Ewa 95
Fraud 26 - 28
Fukumoto Adult Day Care, LLC 58
Furukawa Living Treasure
Day Care Center 58

G

Genworth Financial, Inc. 41
Geriatricians 72 - 74
Geriatrics, Rehabilitation &
Extended Care Center 64, 112
Go Transport, LLC 49
Goodwill Industries of Hawaii,
Inc. 62
Graham Builders 21
Grandfamilies Housing 116
Guardian Transport 49

H

HCAP 20, 43, 70
HMSA 18, 32, 81
Hale Ho Aloha 64, 112
Hale Kakoo Adult Day Center
59, 67, 69
Hale Ku'ike 105
Hale Malamalama 112
Hale Mohalu 45, 98
Hale Nani Rehabilitation &
Nursing Center 112
Hale Nui Community
Service Inc. 62
Hale O'Hauoli 98
Hale Ola Kino at One Kalakaua 112
Hale Po'ai 97
Hale Pulama Mau - Kuakini
Geriatric Care 112
Hali'a Hale 97
Handi-Van 50
Handi Wheelchair Transportation,
LLC 49
Haleiwa Senior Citizen Housing 95
Hausten Gardens 98
Hauula Community Center 45
Hawaii Academy 17

Hawaii Association of Case
Managers 83
Hawaii Chapter of the American
Physical Therapy Association 75
Hawaii Family Caregiver
Coalition 89
Hawaii Family Services, Inc. 88, 117
Hawaii Health Services, Inc. 62
Hawaii Insurance Division 41
Hawaii Kai Retirement
Community 96, 102
Hawaii Meals on Wheels 44
Hawaii Patient Transports, LLC 49
Hawaii Public Housing
Authority 100
Hawaiian Islands Medical, Corp. 77
Health Resources 53
Heaven's Helpers, Inc. 53
Helpers in His Service, LLC 54
Help Button 24
Hill-Rom Company, Inc. 77
Hi'olani Care Center at Kahala
Nui 102, 112
Holy Family Care Home 105
Home Care Solutions, LLC 81
Home Health Agencies 74 - 75
Home Instead, Inc. 54
Honolulu Orthopedic Supply,
Inc. 77
Honuakaha Development 96
Ho'okele Health Navigators,
LLC 81
Ho'opono 25, 67
Hospice 78 - 79
Hospice Hawaii 79
Hulu Makua 59
Humana 32

I

Ilima at Leihano 96, 102, 112
Independent Living Facilities
94 - 100
In-home Aides 51 - 56
Islands Hospice 79
Island Nursing Home 113
Island Skill Gathering 25
Island Temporary Nursing 54

J

JCRG Eldercare and Transervices,
LLC 49
Jewish Community Services 81
John Hancock 41
Joy Handitrans, LLC 49

K

Ka Punawai Ola 113
Kahala Nui 96, 102, 112
Kahaluu Key Project 45
Kahuku Elderly Hauoli Hale 96
Kahuku Medical Center 113
Kaiser Malama Ohana 113
Kaiser Permanente 18, 32, 72
Kaiser Continuing Care 82
Kaiser Permanente Home
Health 15, 75
Kalakaua Vista 95
Kalanihua 95
Kalihi-Palama Health Center 73
Kaluanui Senior Apartments 96
Kamalu Hoolulu Elderly 45, 99
Kaneohe Community and
Senior Center 85
Kaneohe Elderly Apartments 96

Kapahulu Center 86
Kapuna I 97
Ke Ola Mamo 82
Ke Ola Pono No Na Kupuna
Program 49, 85, 86
Keeki Lagoon Memorial Adult
Day Care Center 59
Keola Hoonanea 99
Keola Hoomalu 99
Kilohana Senior Enrichment
Center 59
Kina'ole Estate 105
Kinau Vista 97
King Lunalilo Meal Services 44
King Lunalilo Adult Day
Care Center 59
King Lunalilo Home 64, 106
Kokua Care 54
Kokua Kalihi Valley
Comprehensive Family Services
18, 45, 54, 67, 69, 73, 82, 84, 88
Kokua Mau 79
Kokua Nurses 54, 75
Kokua Villa, Inc. 62
Koolau Caregivers
Support Group 88
Korean Care Home 106
Kuakini Adult Day Care
& Day Health 59, 62, 67 - 70
Kuakini Care Home 106
Kulana Hale 97
Kulanakauhale Maluhia
O Na Kupuna 99
Kupuna Care 83 - 85
Kupuna Education Center 90
Kupuna Home O'Waialua 45, 99
Kupuna Monitoring Systems,
Inc. 24

L

LIHEAP 20
L & A Handi Trans 49
La'iola Elderly 99
Lanakila Meals on Wheels
44 - 47, 84
Lanakila Multipurpose Senior
Center 46, 86
Lanakila Pacific 62
Lani Huli 46, 96
Leahi Adult Day Health
Center 62, 68
Leahi Hospital Nursing Home 113
Legal Aid Society of Hawaii 30
Leeward Integrated Health
Services 113
Library for Blind & Physically
Handicapped 25
Life Care Facility 101 - 103
Life Foundation 82
Lifeline Hawaii Services 24
LifeStation 24
Lifewatch USA 24
Liliha Healthcare Center 113
Long-term Care Insurance 39 - 42
Lotus Adult Day Care Center 59
Lou's Quality Home Health Care 54
Luana Koa Continuing Care 96

M

MPC Handitrans Services, LLC 49
Makamae 98
Makiki Caregivers Support
Group 88
Makua Alii 86, 97
Malama Lima Handi-Trans, LLC 49
Maluhia 97, 113

Maluhia Adult Day Health
Center 62, 68
Maluhia Express Meals 44
Maluhia Geriatric Physician
Services 73
Malulani Hale 97
Manoa Cottage 106, 113
Manoa Gardens Elderly Housing 97
Manoa Senior Care 106
Maunalani Nursing &
Rehab Center 113
Mastercare 54
MedAmerica 41
Medicaid 33 - 35
Medical Alert 24
Medical Guardian 24
Medicare 31 - 33
MedQuest 35
Mekealoha Pono Adult Day Care 59
MetroCare Hawaii, LLC 55
Mililani Hale Adult Day Care
60, 68
Mobile Help 24
Modular Home Communities 118
Moiliili Senior Center 46, 68, 86
Mutual of Omaha 41

N

NORC 118
Na Lei Hulu Kupuna 96
Na Tutu 117
Nanaikeola Senior Apartments 98
Nanakuli Hale Adult Day Care 60
National Crime Prevention
Council 28
National Seating and Mobility,
Inc. 77
Native Hawaiian Caregiver
Support Program 55

Neves Enterprises, Inc. 55
Nightingale Case Management,
Inc. 108
Nursing Homes 110 - 114
Nuuanu Hale 114

O

ORI Anuenue Hale, Inc. 62, 86, 89
Oahu Care Facility 114
Oceanside Hawaii Assisted
Living 64, 99, 102
Office of Consumer Protection 28
Office of Health Care
Assurance 106
Ohana Case Management 108
Ohana Health Plan 32 - 35
Ohana Housing Program 19
Ohana Pacific Rehabilitation
Services 15
Olaloa Retirement Community 98
Options for Elders, Inc. 82
One Kalakaua Senior Living 98, 102
OT to You, LLC 15
Overnight Respite 63 - 65

P

PAB 51 - 56
PERS 22 - 25
Pacific Medical Healthcare
and Supply 77
Palolo Chinese Home 55, 64,
106, 114
Palolo Chinese Home Adult
Day Care Services 60
Palolo Chinese Home Meals
to Go 44
Paoakalani 46, 98

Papakolea Community Park 86
Paradise Nursing Workforce,
LLC 55
Paradise Retirement Hawaii 99, 102
Partners in Design 21
Patch 117
Pauahi Elderly Housing 46, 95
Pearl City Caregivers Support
Group 89
Pearl City Hale Adult Day Care
60, 68, 70
Pearl City Nursing Home 114
Philips Lifeline 24
Philip Street Elderly Housing 98
Piikoi Vista Apartments 97
Pohai Nani 18, 96, 103, 112
Pohulani Elderly 46, 96
Pono Transport, Inc. 49
Preferred Home & Community-
Based Services 63
Premium Senior Services 82
Promed Inc. Orthopedic Supply 77
Prime Care Services Hawaii 55, 75
Project Dana 15, 50, 55, 84, 89
Prudential 41
Public Health Nursing 69
Pumehana 97
Punchbowl Homes 97

Q

QExA 33 - 35
QExA Ombudsman 35
Quality Case Management, Inc. 108
Queen Lili'uokalani Children's
Center 89
Queen's Community Based
Programs 82
Queen's Lifeline 24
Queen's Medical Center 73, 114

R

RSVP 66
RMB Handi-Trans Services 50
R & M Reyes Enterprise, LLC 78
Rehab at Nuuanu 16
Rehabilitation Hospital of the Pacific 47, 114
Residential Choices, Inc. 108
Retirement Communities 94 - 100
Respite Care 51 - 71
Respite Companion Program 69 - 71
Respite Nanea, Inc. 55, 65
Respiratory Home Care Specialists, Inc. 78
Reyes Transport Services 50
Reverse Mortgage 37 - 39
Royal Kinau 97

S

SNAP 43 - 47
Sakura House 60
Safe Harbor Home Care Inc. 55
Salvation Army – Adult Day Care & Day Health 60, 63, 70
SECOH Senior Center 63
Seagull Schools Adult Day Center 60, 68, 70
Senior Citizens Centers 85 - 87
Senior Companion Program 67 - 69
Senior Employment Program 66 - 71
Senior Medicare Patrol 28
Senior Residence at Kaneohe 96
Senior Residence at Kapolei 2, Inc. 96
Senior Villages 119
Silvercrest 99

Social Security 35 - 37
Solutions For Change 82
STAT Medical, Inc. 78
St. Anthony of Padua Outreach 56
St. Francis Adult Day Care Center 60
St. Francis Health Services for Senior Citizens 84
St. Francis Home Care Services 68, 75
St. Francis Hospice 79, 89
St. Francis Lifeline 24
StayFit Physical Therapy 16
Straub Clinic and Hospital 73
Susannah Wesley Center 46
Sydney Enterprises 78
Synergy HomeCare Hawaii 56

T

211 Aloha United Way 10
220 California 99
TLC Handi-Trans, Inc. 50
TEFAP 43 - 47
Transamerica 41
Transportation 47 - 50
Transporter 3, LLC 50
The Arc in Hawaii 63
The Caregiver Foundation of America 82, 88, 89
The Plaza 65, 97, 98, 103
Therapist On Call 16
Tutu and Me 117

U

US Consumer Product Safety 28
UnitedHealthcare 33 - 35
Universal Design 19 - 22
University of Hawaii, Department
of Geriatric Medicine 73
University of Hawaii, Elder Law
Program 30

V

Veterans Affairs 64, 73, 89, 109,
112, 119
Visiting Angels Senior Home
Care 56

W

Wahiawa Hale Adult Day Care
60, 68
Wahiawa General Hospital 114
Wahiawa General Hospital
Home Health 75
Wahiawa Recreation Center 46
Waianae Coast Comprehensive
Health Center 59, 60, 67 - 70, 73
Waianae District Park 46
Waikiki Community Center 86
Waikiki Friendly Neighbors 56, 85
Waimanalo Apartments 99
Waimanalo District Park 46
Waimanalo Kupuna Housing 86, 99
Waipahu Hall Elderly 99
Waipahu Hongwanji Mission
Adult Day Care 61, 70
Weatherization Assistance
Program 20

Weinberg Senior Residence
at Maluhia 97
West Loch Village 46, 95
Wheelers Accessible Van Rentals 50
Whitmore Circle Apartments 99
Wilikina Park 99
Wilson Homecare 56
Wilson Senior Living 106
Windward Seniors Day Care -
Hope Center 61, 69
Wisteria Vista Senior Apartments 95

Y

YMCA 18
YWCA 18

