

**Revised  
2nd Edition!**

# Living Well

**A Guide to Elder  
Services in Cambridge**

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## A Guide to Elder Services in Cambridge

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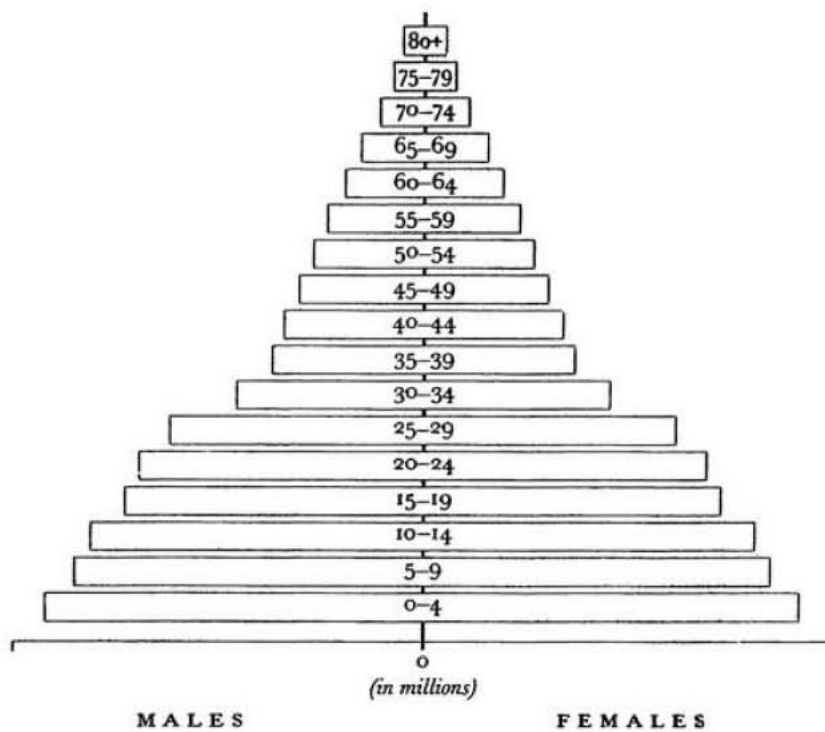
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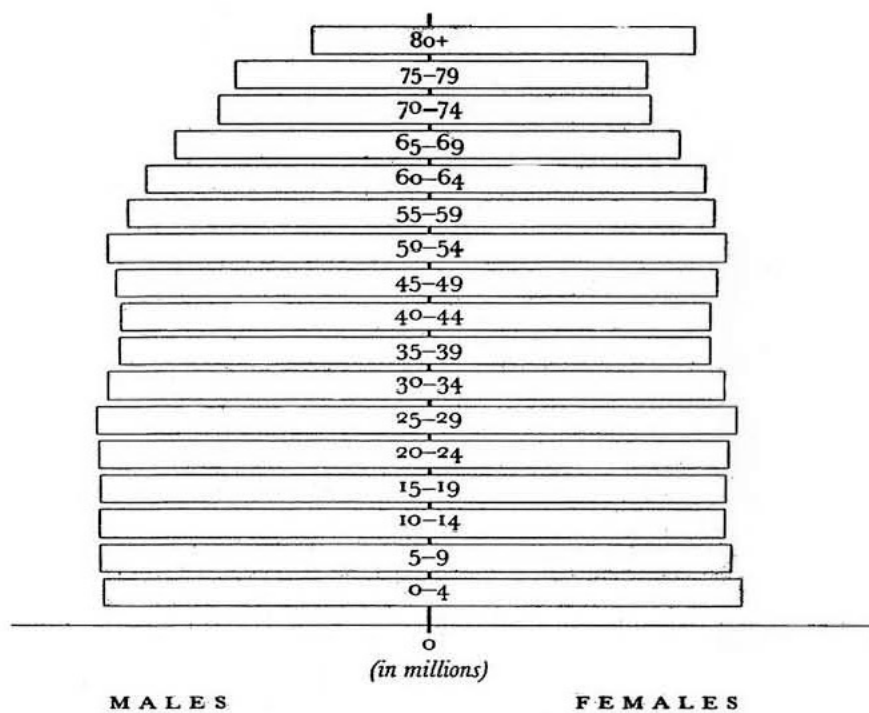
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## U.S. Population by Age: 1900



## U.S. Population by Age: 21st Century



# 1. Introduction

Many of us live in Cambridge because we like living in a city. Many of us like the size of our city—small enough to get around and large enough for a mix of different people and activities with a large student population. And we can get to a large city, Boston, simply by crossing the Charles River. Some of us grew up in Cambridge, some of us moved to Cambridge and raised our children here. It is our home town.

We are part of the Cambridge community; we know people who run the local businesses and people who are part of the city government. We know the person who delivers our mail, we know the name of the dog next door and the neighbors know the name of our dog. I know almost everyone on my block.

My husband and I moved from New York to Cambridge in 1969 as young parents. When our children grew up they moved to New York and we decided to stay here as we age. We have many friends and know how to get what we need.

We are now “seniors” or “elders.” (I prefer to be called an elder because it is a term of respect throughout the world.) In other words, we have reached our 65th birthday, although older people do not age the same way. There are people in their 90’s who still work and travel and live alone, and there are people in their 60’s who need a great deal of care and cannot live on their own.

We are the fastest growing population in the United States— the elderly, which includes a high number of people over the age of 80.

Many of us want to stay in our homes for as long as possible. This is called “aging in place”, and new programs are being started to make this wish a reality. This involves making our communities stronger and more active. If we build relationships in our communities, we become neighbors who care about each other.

Living in a city is a good place to age in place. In my neighborhood I can walk to a grocery store, a drugstore, a couple of restaurants, a dry cleaner, a bank, a veterinarian, a dentist, several beauty parlors, clothing stores, a barber, and many small shops selling things of interest.

Often when I take a walk, I meet people I know and we chat and share the latest news in our lives. I can walk to a MBTA bus stop, ride to Harvard Square in a few minutes and take the T subway to other parts of Cambridge and Boston. As an elder I have a special card that lets me ride at a discount.

I hope this guide gives you enough information to help you live in Cambridge as you age.

Kristina Snyder

*“Aging seems to be the only available way to live a long life.”*

—Composer Daniel-François-Esprit Auber

## 2. How to Use this Guide

The purpose of this Guide is to let you know about the elder care services in Cambridge so that you can stay at home in comfort and safety for as long as possible.

The medical profession is catching up to the fact that our generation is living longer than our parents did. Medical schools are starting to understand that studying the effects of how we age is important for the health and well being of a new large population.

This Guide will give you the names of the services in Cambridge, with a short description of what they do, a phone number and a web site, if available, so that you can get the information you need.

It is organized around the needs of elders, which include more than health care services. It tries to provide information on the many different parts of an elder's life and to show that Cambridge has a great deal to offer.

There is a lot of information, some of which you may know about, and there are many programs you might not know about. My hope is that you will discover services that will help you to live in your home for as long as possible. Cambridge is very friendly to elders and has a number of programs that let an elder pay what they can afford.

The different chapters in this Guide are about the different parts of elder life and about the special services in this city that make life easier for an elder at any income level.

One way to use this Guide is to look in the Table of Contents for the things you need help with, like home care, housing, tax relief, transportation, and so on.

Or you can read the whole book, and you will be well informed about elder care and impressed by the number of services and programs.

The good news is that Cambridge has many services for the elderly. However, this richness can be confusing for several reasons:

More than one organization may offer a similar or the same service. You need to get more information from each one to make sure which is the right service for you.

Some services are limited to people who are "eligible." You will see and hear the word "eligible" many times. It means that you can get certain services because you are 65 years and over (in Massachusetts many senior programs are for people 60 and older), have a low income, have special health problems, or other conditions.

Being "eligible" may tell you what kind of health insurance you can get, what services are free for you, and what kind of housing you can get. Always remember to ask what payment is expected for any elder care program that you use and find out if you can get free care.

If you are above the income level for free care, you can still get the services, but you will have to pay. You might have an insurance plan that pays for the care. Often a program will offer a "sliding scale." This means that the payment will be based on your income.

The lower your income, the less you pay. And, of course, the higher your income, the more you pay.

Each service listed in this guide has a phone number and when possible, a web site. When you call you may get a message that does not have a real person to talk to. If the instructions for which button to press are confusing, often (but not always) staying on the line and/or pressing zero will get an operator who can help you.

Knowledge is power. The more information you have, the better equipped you will be to make plans and decisions about your health and well being.

**I am aware that as the elder population grows in size, there will be changes and additions to the services that are described in this Guide. Fortunately, there are 4 sources of information that you can call to be sure that you are up-to-date on elder services.**

### **Cambridge Council on Aging**

Call: 617-349-6220

### **Somerville Cambridge Elder Services**

Call: 617-628-2601

Both agencies have a SHINE program that can answer questions about Medicare and other elder insurance programs.

### **The Massachusetts Association of Older Americans**

Call: 617-426-0804

Web site: [www.MAOAmass.org](http://www.MAOAmass.org)

This is a state organization that provides the latest information on elder issues.

### **The Massachusetts Executive Office of Elder Affairs**

Call: 1-800-AGE-INFO (1-800-243-4636) or -

Call: 617-727-7750

Web site: [www.800ageinfo.com](http://www.800ageinfo.com)

You can also read or download a PDF of "Living Well, A Guide to Elder Services in Cambridge" on the **Agassiz Baldwin Community** web site.

Web site: [www.agassiz.org/living-well](http://www.agassiz.org/living-well)

*"What a wonderful life I've had! I only wish I'd realized it sooner."*

—Writer Colette

# 3. Aging in Place

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## Elder Care Services and Information Organizations

### Massachusetts Executive Office of Elder Affairs

Call: 1-800-AGE-INFO (1-800-243-4636)  
Web site: [www.800ageinfo.com](http://www.800ageinfo.com)

The Massachusetts Executive Office of Elder Affairs can connect you to resources and services for elders. You can find information on programs and services in Cambridge by calling the number above or going to the web site.

For further information, use the web site: [www.mass.gov](http://www.mass.gov). Type into the SEARCH box: "MA Executive Office of Elder Affairs." This will produce a list of services and the latest news and up-dates on elder issues.

### Cambridge Council on Aging

Call: 617-349-6220  
Web site: [www.cambridgema.gov](http://www.cambridgema.gov)  
(click on Department of Human Services)

The Council On Aging provides many services and programs for elder residents of Cambridge:

- Information and Referrals. Questions or concerns regarding any programs, services, or issues related to the elderly

- Case Management and Public Benefits Counseling
- SHINE (Serving Health Information Needs of Elders) Health Insurance Counseling
- Substance Abuse (unsafe use of alcohol or drugs) Services for Seniors
- Housing Assistance
- Transportation
  - Door to door transportation for medical trips
  - Grocery shopping
- Home Safety Programs
  - The "File of Life" kit holds personal and medical information for use in emergencies
  - Enhanced 911 for people with disabilities– this means that a 911 operator can get address of caller and forward it the moment the call comes in for a quick response
  - Postal Carrier Alert Program for people who live alone. There is someone who visits your home every day and if your mailbox looks like no one has picked up the mail, the postal carrier can call for help if needed
  - Trash and Recycling services for seniors who are disabled, unable to carry heavy trash the day before collection, or who are unable to sort recyclables. Also provides light-weight, wheeled trash carriers

- Snow Exemptions. If you are a homeowner with a low income and you are elderly or disabled, you may qualify for the City of Cambridge Snow Exemption Program. This means that the City will shovel your sidewalk. The Council on Aging can also give you a list of students or professional snow removal companies who are privately paid.

Call: 617-349-6220 or visit the web site: [www.cambridgema.gov](http://www.cambridgema.gov) and click on Cambridge Council on Aging for more information.

## **SNOW HOTLINE 617-349-4903**

**If you see snow covered or icy sidewalks, call the Snow Hotline to report.**

**The hotline is open 24 hours a day. Please leave the address of the sidewalk. For many elders, snow covered or icy sidewalks are dangerous and lead to isolation during the winter months for fear of falling.**

- Discount Programs
  - Taxi Coupons. Residents over 60 can get reduced taxi fares
  - Buylines. Cambridge residents over 60 can get discounts from merchants and free parking in supervised city lots
  - YMCA passes. A limited supply is available for use on a daily basis only

- “Newslines,” a monthly newsletter, lets you know what is going on in the Senior Center. It also brings you up to date on any changes in Medicare and Medicaid, and provides information on elder health. You can order it and have it mailed to your home for a small charge

### **Cambridge Senior Center**

806 Massachusetts Avenue in Central Square  
Call: 617-349-6060

The Council on Aging has two Senior Centers. The City-wide Senior Center in Central Square is open to all seniors seven days a week. It offers drop-in services, a food pantry, meals, and a wide variety of educational and recreational programs, including several levels of computer classes, exercise programs, ceramics, music, sculpture, and dance classes. The Center has a library area, pool tables, and space to relax and talk with friends.

The following groups meet regularly at the Center:

- African-American Seniors
- Asian Senior Group
- Haitian Seniors in Action
- Latino Senior Program
- Portuguese Information and Referral
- Russian Elder Program
- The Men’s Group

*“There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle.”*

–Physicist Albert Einstein

### **The North Cambridge Senior Center**

2050 Massachusetts Avenue, near Porter Square. Open Monday to Friday from 8:30 am to 5:00 pm. Call: 617-349-6320

This center also has a wide variety of educational and recreational services, including hot lunches. Special events and health screenings are held regularly.

### **Somerville Cambridge Elder Service (SCES)**

Phone: 617-628-2601

Web site: [www.eldercare.com](http://www.eldercare.com)

Somerville Cambridge Elder Service (SCES) is a state funded program called an ASAP (Aging Service Access Point) for people 60 years old and older. It is under contract with the Massachusetts Executive of Elder Affairs and its purpose is to coordinate services on behalf of elders and caregivers.

- The Aging Information Center assists anyone, young or old, who is looking for information about aging or taking care of an elder. The best way to start deciding what kind of care you need and what kind of care you can get is to call SCES. Ask for someone to discuss your health care needs and how to make your home safe. Some services are free for people with low incomes. If you do not qualify for these free services, ask about paying for services.
- For a free consultation on elder care call 617-628-2601
- Memory Disorder Service provides help in the home to families, caregivers and older adults dealing with memory problems.
- Money Management Program provides volunteers who are trained to help elders with writing checks, balancing their check books, budgeting and running bank errands.
- Home Care Program. Call: 617-628-2601, extension 3151. Home Care provides help with tasks such as bathing, dressing, housework, laundry, grocery shopping, medication reminders, meal preparation, or medical transportation.
- Respite Services for Caregivers. Call: 617-628-2601, extension 3151. Respite for Caregivers means giving a break to people taking care of an older person. This program helps a family member, friends, or partners who are responsible for supporting an older person to take a vacation or take care of personal needs.
- Family caregiver support program. For a consultation call 617-628-2601, extension 3151. This program is for people who are taking care of an adult 60 years or older, or for persons with Alzheimer's disease or related memory disorders. It is also for grandparents or other relatives who care for children under age 18.
- Adult Family Care provides a supportive family environment for people who need need help at home. For more information call 617-628-2601 ext. 3152.
- A Matter of Balance Program is designed to help reduce the risk of falling. This course is free. For more information call 617-628-2601 ext. 3108.

- The Healthy Eating for Successful Living in Older Adults Program teaches participants about the health benefits of good nutrition and physical activity. This course costs \$10. For more information call 617-628-2601 ext. 3108.
- Simple Cooking for your Health teaches participants to cook simple, healthy and low-cost meals that taste great. This course costs \$10. For more information call 617-628-2601 ext. 3108.
- My Life, My Health: Chronic Disease Self-Management Program teaches participants several techniques for dealing with issues surrounding chronic disease. This course is free. Participants will receive a book and a relaxation tape/CD. For more information call 617-628-2601 ext. 3152.
- Diabetes Self-Management Program teaches participants about stress management and monitoring your condition. This course is free. Caregivers are also welcome. Participants will receive a book and a relaxation tape/CD. For more information call 617-628-2601 ext. 3152.

### **Cambridge at Home**

Call: 617-864-1715

Website: [www.cambridgeathome.org](http://www.cambridgeathome.org)

Cambridge at Home is a non-profit community program for elders who want to remain in their own homes. There is an annual fee for membership which includes care management.

A wide variety of services are available, some of which are paid for privately. Social activities are included.

## **DIAL 211**

**This is a Massachusetts Call Center that provides general information on a variety of topics. It is free, available Monday to Friday, 8 am to 8 pm.**

**3**

### **Care.com**

Web site: [www.care.com/senior](http://www.care.com/senior)

Care.com is an online community matching seniors and their families with care providers nationwide.

As the state and federal government changes, due to elections and political decisions, there will be some changes in services and costs of services. You can still use this guide book to call the agency or program for any up-dates or visit the web site, which will also list any changes or up-dates.

## **Community Centers with Programs for Elders**

### **East End House**

105 Spring St, East Cambridge

Call: 617-876-4444

Web site: <http://eastendhouse.org>

East End House has been in East Cambridge for over 100 years. There are many services for elders at the Center:

- The East End House Sunrise Club provides potluck lunches, holiday celebrations, classes in art, exercise, health and safety, and nutrition
- Emergency Food Program provides dry food, frozen food, and fresh produce
- Volunteer Program
- Computer Technology Center

### **Women's Center**

46 Pleasant Street, Cambridge

Call: 617-354-6394

Help-Line for Women in Crisis:

617-354-8807

Website:

[www.cambridgewomenscenter.org](http://www.cambridgewomenscenter.org)

Office hours are Monday to Friday, 10 am to 8 pm and Saturday 10 am to 3 pm. The Center offers a number of support and social groups for women, including:

- Battered Women's Support Group
- Al-Anon group for women who have people in their lives who are addicted to alcohol
- 40+ Lesbian Gathering
- Depression support and Discussion Group for women
- Survivors of Child Sexual Abuse

### **LGBT Aging Project**

Call: 617-522-6700, extension 307

Web site: [www.lgbtagingproject.org](http://www.lgbtagingproject.org)

This is a program for lesbian, gay, bisexual, and transgender elders and their caregivers to make sure they have equal access to programs, services, protection, and aging programs and institutions that their heterosexual peers use. There are also openly gay geriatric care managers who can guide clients to services.

## **Neighborhood Programs**

Some neighborhoods have started their own programs to encourage people to connect with each other, and to offer support for people who need it. This is not limited to the elderly, but includes them

together with people of all ages. Many elders enjoy being with younger people, including children.

### **The Time Trade Circle**

Email: [Katherine@timetradecircle.org](mailto:Katherine@timetradecircle.org)

Website: [www.timetradecircle.org](http://www.timetradecircle.org)

The Time Trade Circle is for people of all ages. It is a type of program called a "time bank," and operates in many cities throughout the United States. It is a program that does not use money but lets people help each other. For example, someone without a car can get a ride, and someone else can take a dog for a walk. This is a way for people to get and give services without payment.

### **Living Well Network (LWN)**

Agassiz Baldwin Community

20 Sacramento St. Cambridge, MA 02138

Call: 617-349-6287

Web site: [www.agassiz.org/living-well](http://www.agassiz.org/living-well)

Any person over 55 can participate in general activities. Members enjoy yoga classes, neighborhood walks, a movie series, bocce tournaments, special meetings and receptions, one on one learning in computer classes, a 10% discount on Maud Morgan Arts classes, access to snow removal services and more. The yearly membership fee is a \$75 for individuals and \$100 for couples. This fee is tax-deductible.

### **Yahoogroups.com**

Several neighborhoods have set up e-mail groups. People offer news about their neighborhood, ask for the name of a good plumber, offer to sell furniture, and discuss local events. Ask your neighbors if they are

part of a neighborhood e-mail list and join the group. There is no fee. If there is no e-mail group in your neighborhood, start one. The web site explains how.

**Creating Your Own Program**

Many different types of neighborhood efforts will grow and will become especially important for elders who are alone. Some models of different groups in different parts of the United States are:

Neighbor to Neighbor. One person is in charge of their city block or apartment building floor or a rural neighborhood for a month. Their job is to call, on a regular basis, neighbors who are having difficulties to make sure they are well or to remind them to take their medications. Each neighbor takes a turn to do this job.

Some cities have formed a system of providing rides for elders as a volunteer effort. Talk to your neighbors and friends and create a program of your own.

4. Housing

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Housing Services

The cost of renting or buying a house in Cambridge has always been high. Many people want to live here. Prices continue to grow higher. At the same time there are many public housing developments for low income people. For people just above the low income requirements, it is getting harder to find an affordable home.

It is important to let the city government know that new buildings should have some affordable housing available for people with middle incomes. Call your elected City Councilors– 617-349-4280. They know that you vote.

**City of Cambridge**  
**Community Development**  
**Department: Housing Division**  
Call: 617-349-4622  
Web site: [www.cambridgema.gov](http://www.cambridgema.gov)  
(Click on Department of Cambridge  
Community Development)

The Department keeps a list of people who live in Cambridge and who are interested in getting housing they can afford.

*“I don’t care, frankly, what people think. I do what I like.”*  
–Chef Julia Child

The Housing Division sends out information on housing for rent or to own as they become available. Call to find out how you can get on the list. They will send you an application form.

The Housing Division also lists privately owned rental housing that includes apartments set aside for low and moderate income residents.

### **Cambridge Housing Authority**

Call: 617-497-4040

Web site: [www.cambridge-housing.org](http://www.cambridge-housing.org)

- Operates all of the federal and state public housing developments in Cambridge. These affordable apartments serve very low, low, and moderate income households as well as elderly and disabled people.
- Administers the Housing Choice Voucher Program also known as Section 8 Housing. This program is for low income people and families who cannot afford to pay the full rent for a privately owned apartment. The program pays for a large part of the rent.
- Provides several assisted living residences within their senior buildings.
- Cornerstone Community, 30 Pearl Street. Call: 617-661-9283 for more information. Subsidized housing for low income residents. Includes a single room occupancy (SRO), three story house, 10 rooms, common kitchen, and dining room.

## **Homeless Services**

### **Multi Service Center for the Homeless**

19 Brookline Ave., Cambridge, MA 02139

Call: 617-349-6340

Multi service Center for the Homeless is part of the City of Cambridge Department of Human Service Programs. The Center addresses the needs of homeless and near homeless individuals and families with direct services, planning, and coordination. It includes services for people facing eviction.

## **Other Housing Options**

### **Cambridge Co-housing**

175 Richdale Avenue

Call: 617-233-4576

Web site: [www.cambridgecohousing.org](http://www.cambridgecohousing.org)  
(The web site lets you e-mail for information and dates of tours)

A cohousing community is a group of apartments or houses with common (shared by everyone) spaces, like a garden, library, social rooms, children's play areas, and workshops. Everyone owns a private condominium or town house (41 units in total), and those who want to can enjoy community dinners several times a week, plus other social activities. People look after each other. Wheelchair accessible.

Cohousing is for all ages. The mix of elders and children is encouraged.

### **Cornerstone Village Co-housing**

195 at Harvey Street, Cambridge

Call: 617-876-5396

Website: [www.cornerstonecohousing.org](http://www.cornerstonecohousing.org)

A community of 32 private housing units, from one bedroom flats to townhouses with common areas for gardening, dining, child care, workshops, and recreation events. Wheelchair accessible.

### **Richdale Place**

113 Richdale Avenue

Call: 617-864-8566, extension 2743

(Jean LeVaux at Coldwell Banker)

20 condominiums on the same street as 175 Richdale cohousing. Every apartment is designed with doors wide enough for a wheelchair. All apartments are on one floor and there is also a common room, 2 guest rooms for visitors, and a roof garden.

## **Home Repairs and Modification**

Many elders, who have lived comfortably in their own home for years, may face the problem of not being able to continue to live there safely. It may be hard to climb stairs, or take a shower or bath because it is dangerously slippery. The door opening may not be wide enough for a wheelchair. In addition, the house may need repairs and other changes to make sure you can feel safe and comfortable. The following services may be able to help you.

### **Homeowner's Rehab**

Call: 617-868-4858

Web site: [www.homeownersrehab.org](http://www.homeownersrehab.org)

Call to find out if you are eligible for this service. You may be eligible for a low interest or deferred payment loans—this loan is affordable no matter how limited your funds may be.

Services include roofs, porches, plumbing, exterior painting, improvements for the handicapped, and more.

### **Home Modification Loan Program**

Massachusetts Department of Health and Human Services

Call: 617-425-6637

Provides loans to finance making your home safe with modifications which include ramps, grab bars, and safety alarm systems.

### **HouseWorks**

#### **Home Adaptation Services**

Call: 617-928-1010

Web site: [www.house-works.com](http://www.house-works.com)

This is a program that can make your house safe. Also check with Somerville/Cambridge Elder Services (SCES) to find out if you can get these services through them.

Houseworks can provide and install:

- Grab bars (at tub, shower, or toilet)
- Hand held showers
- Tub mats
- Raised toilet seats and commodes
- Railings and handrails
- Tub seats and benches
- Handles for bed
- Lift chairs
- Amplified phones for the hard of hearing

HouseWorks can also build ramps, widen doorways, remove thresholds, and make other changes that let elders move freely about the house using a wheelchair or walker. Private pay home care services are also available.

## 5. Transportation

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This is a big issue for elders. For some of us it is a time to decide whether we should continue driving. Is our eye sight good enough? Can we hear if someone is blowing their horn to alert us? Are we taking medications that might make us dizzy?

Many of us have depended on being free to use our car whenever we wanted to. It feels like a big loss, but one of the good things about living in this city is that there is public transportation.

Now is the time to learn about using city buses and subways. Cambridge has time tables when a bus is scheduled to arrive at your closest bus stop. You can get a schedule for the bus at the Harvard Square MBTA station or at the Central Branch of the Cambridge Public Library.

### **EMERGENCY TRANSPORTATION CALL 911**

#### **For Hospitals and Medical Appointments**

##### **Medicaid/MassHealth Recipients**

Call: 800-841-2900

Must get approval of medical provider and call 3 days in advance to arrange the ride.

##### **Cancer Patient Treatment**

(includes ride home)

Call: 1-800-227-2345

This is the national American Cancer Society phone, but ask about the Boston Road to Recovery Program. 24 hour notice is needed. No wheelchair rides.

##### **Dialysis** (reimbursement only)

Call: 781-641-4000

Kidney Transplant/Dialysis Association Inc.

Reimburses transportation costs for dialysis trips where financial need can be demonstrated. Must complete an Application for Financial Assistance form with help from a social worker from a hospital or dialysis center.

##### **General Medical: Clients of Somerville Cambridge Elder Services**

Call: 617-628-2601

Web site: [www.eldercare.org](http://www.eldercare.org)

Inquire about escort services.

*"All is pattern, all life, but we can't see the pattern when we are part of it."*

—Writer Belva Plain

# General Medical: Free Service Transportation for Non-Emergency Medical Visits

## SCM Transportation (also known as Door 2 Door)

Call: 617-625-1192

Web site: [www.scmtransportation.org](http://www.scmtransportation.org)

Hours: Monday to Friday, 9 am to 4 pm

Reservation line is open 9 am to 1 pm

These trips are free of charge, although SCM does send follow up letters requesting voluntary donations.

- Advance notice is required: Rides can be booked two days in advance or up to two weeks in advance
- Free rides are given on a first-come, first-serve basis
- SCM also offers rides for private payment when free trips are booked up
- Wheelchair service is available

# General Medical: Payment for Service

## THE RIDE

Small payment per trip

Call: 617-222-5123

Office hours are Monday to Friday  
8 am to 5 pm

THE RIDE is designed to meet requirements for handicapped available transport. Call to make reservations.

- Provides door to door transportation for qualified residents 60 years and older, and for disabled adults who are unable to use public transportation
- Riders must prove that they cannot use regular MBTA transportation
- Must fill out the application together with a licensed/ certified human service or health care professional. Applications are available from the MBTA Office of Transportation Access. Call 617-222-5967 to receive an application
- Wheelchair services available
- Operates 365 days a year from 6 am to 1 am

## SCM Community Transportation

Call: 617-625-1191

Payment for service. Low-income elders may be eligible for free rides.

- Wheelchair services available
- Must call two days in advance to arrange the ride
- Transportation available Monday to Friday from 9 am to 4 pm. Reservation line open 9 am to 1 pm
- Non-profit- all proceeds go toward providing additional transportation services for low-income seniors and people with disabilities

**Cataldo Ambulance Services**

Call: 617-625-0042

Payment for service. Inquire about the fee. Wheelchair services available.

**R.E.M. Ambulance Services**

Call: 617-876-0444

Payment for service. Inquire about the fee. Wheelchair services available.

## Non Medical Transportation

### *Grocery Shopping*

**SCM Community Transportation**

Call: 617-625-1192

- These trips are free, SCM does send follow up letters requesting voluntary donations
- Runs several grocery shuttles weekly, including door to door service and carrying up to five grocery bags
- All vehicles are handicapped accessible
- Rides may be booked two days in advance or up to two weeks in advance
- Reservation line is open 9 am to 1 pm

### *Mall Shopping*

**Cambridge Council on Aging**

Call: 617-349-6055

Different pick up points around town. Available the second, third, and fourth Friday of every month.

### *General Activities*

**SCM Community Transportation — Paul's Ride**

Call: 617-625-1192

Call between 9 am and 1 pm for reservations

Paul's Ride is a service that provides a ride for those who want to visit their loved ones in the hospital or nursing home.

**Cambridge Senior Shuttle**

Council on Aging

Call: 617-349-6055

Available Monday to Friday,  
8:30 am-5:00 pm

Provides transportation from several points around town to The Cambridge Senior Center.

**Accessible Cambridge Taxi (ACT)**

Call: 1-888-872-6721

Fee for service. Seven wheelchair accessible vans. Available 24 hours a day, seven days a week.

**THE RIDE**

Call: 617-222-5123

Small fee. Wheelchair service available.

# Transportation Discounts

## Massachusetts Bay Transit Authority (MBTA)

Call: 617-222-5438

- Discount for seniors
- Proof of age (65+) and residency are required

To get an identification card, visit the office Monday-Friday, 8:30 am-5:00 pm, Back Bay Station, 145 Dartmouth St. Boston, MA 02116.

## Taxi Discount Program

Cambridge Council on Aging  
Call: 617-349-6220

Discount for seniors. Provides transportation for Cambridge residents 60 years and older. Discount coupons are available and phone-in registration is possible. Proof of eligibility must be mailed to the Cambridge Council on Aging, 806 Mass Ave., Cambridge, MA 02139.

# 6. Nutrition and Meals

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6

## Nutrition Education and Counseling

Eating well is a large part of aging well. Some elders need to be on a low salt and low fat diet. Some elders need to lose weight and some need to gain weight. It is important to understand what is healthy eating and how to stay healthy.

### Somerville/Cambridge Elder Services

Call: 617-628-2601, extension 3151

Offers nutrition education by a trained person at the Senior Center or in your own home.

There are also meals that are available to elders at a low cost.

**Meals on Wheels**

Somerville/Cambridge Elder Services  
Call: 617-628-2601

This service provides home delivery of meals, including:

- Hot meals in the middle of the day
- Cold bag suppers for the evening
- Frozen meals for weekends, delivered Monday through Saturday

For people 60 years or older who live in Cambridge, a donation of \$1.50 per meal is suggested.

## Grocery Delivery

Some local grocery stores make home deliveries. Ask the store in your neighborhood. For the stores listed below, call ahead to make sure this service is still provided and to find out the delivery charge.

### *Local stores that deliver:*

**Broadway Supermarket**

468 Broadway, Cambridge  
Call: 617-547-2334

Delivery area: Cambridge. A \$5 fee is charged for grocery orders under \$50. No charge if order is over \$50. Call early for same day delivery.

On Tuesdays and Thursdays adults over 65 receive a 10% discount on food bill.

**Fresh Pond Market**

360 Huron Ave, Cambridge  
Call: 617-876-3916

Delivery area: West Cambridge. \$5 fee.

**Pemberton Market**

Call: 617-876-2910  
2172 Mass Ave, Cambridge

Delivery area: North Cambridge.  
Call Thursday or early Friday for Friday delivery. \$5 fee. Minimum order \$25.

**Shaw's/Star Market**

Call: 617-492-5566

Delivery area: Porter Square, Cambridge, and Somerville. \$10 fee. Customer purchases groceries, and Shaw's/Star Market will deliver them between 11 am and 5 pm.

**Whole Foods**

340 River Street, Cambridge  
Call: 617-876-6990

The fee for delivery is based on the amount of food you order.

**Evergood Market**

1674 Mass Ave, 02138  
Call: 617-354-8331

The delivery fee is \$3.00 if you come in and shop, and \$5.00 if you call in your order. The delivery is limited to the surrounding neighborhood. Call to find out if you live close enough for a delivery.

**Stop and Shop Peapod**

Call: 1-800-573-2763  
Web site: [www.peapod.com](http://www.peapod.com)

You can order online. Minimum order \$75.

*"The secret of staying young is to live honestly, eat slowly, and lie about your age."*

—Comedian Lucille Ball

## Food Stamps

To get information about Food Stamps, call 1-800-645-8333.

Web site: [www.gettingfoodstamps.org](http://www.gettingfoodstamps.org)

You can get an application for food stamps at the Cambridge Economic Opportunity Council at 11 Inman St. Call: 617-868-2900

Application assistance available:  
Monday and Wednesday, 9 am to 6 pm  
Tuesday, Thursday, and Friday, 9 am to 5 pm

## Food Pantries

A food pantry has food that can be stored, like canned food, dry food, pasta, beans, etc. It is free. The food pantries are open different days of the week, so call ahead to find out.

### **Food for Free**

11 Inman Square, Cambridge  
Call: 617-868-2900

Low income elders who are unable to visit a food pantry can have items delivered to their home once a month. A typical delivery is 40-50 pounds of food and includes fresh fruits, vegetables, frozen meat or fish, and other foods such as soup and cereal. Ask for an application and have proof of your low income status and inability to come to the food pantry. You will need a letter from a health care provider or social worker.

### **Cambridge Economic Opportunity Committee, Inc.**

11 Inman Street, Central Square  
Call: 617-868-2900

### **Cambridge Senior Center**

806 Massachusetts Ave., Cambridge  
Call: 617-349-6060

Available every other week, Tuesday and Thursday, 12:00 pm-1:00 pm to Cambridge residents 55 and older.

### **Cambridgeport Baptist Church**

495 Putnam Ave, Cambridgeport  
Available 1st and 3rd Saturday of the month, 9:15 am-11:30 am.

### **East End House**

105 Spring St., Cambridge  
Call: 617-876-4444

Available once a month Tuesday and Thursday 9:00 am-2:00 pm.

### **Helping Hands at St. James Church**

1991 Mass Ave., Cambridge  
Call: 617-876-4381

Available once a month.  
Tuesday 6:00 pm-8:00 pm  
Thursday 11:00 am-1:00 pm  
Saturday 10:00 am-12:00 pm

**Margaret Fuller  
Neighborhood House**

71 Cherry St., Cambridge

Call: 617-547-4680

Available monthly.

Thursday, Friday, and Saturday

9:00 am-12:00 pm

Wednesday 5:00 pm-7:00 pm

**Massachusetts Avenue  
Baptist Church**

146 Hampshire St., Cambridge

Call: 617-868-4583

Fourth Saturday of the month,  
9:00-10:30 am.

**Pentecostal Tabernacle**

77 Columbia Street, Cambridge

Call: 617-661-0222

By appointment. Call and leave a  
message with name and telephone  
number and someone will call you  
back to arrange delivery.

**St. Paul AME Church**

85 Bishop Allen Drive, Cambridge

Call: 617-441-6959

Wednesday 12:00 pm-2:00 pm

Saturday 10:00 am-12:00 pm

Available weekly.

**Western Avenue Baptist Church**

299 Western Avenue, Cambridge

Call: 617-4451-6959

Wednesday 12:00 pm-2:00 pm

Saturday 10:00 am-12:00 pm

Available weekly.

## Congregate Meal Sites and Community Cafes

**Somerville Cambridge  
Elder Services**

Call: 617-628-2601

Lunch is served at the Senior Centers and  
Elder Housing Buildings Monday through  
Friday. Reservations must be made 24 hours  
before the meal. Meals are provided to  
adults over 60, no matter where they live.  
A donation of \$1.50 per meal is suggested.

The cafes are places where meals are  
available at certain times. Check carefully  
to find out what is closest to you.

All Community Cafes, except for Mass  
Alliance of Portuguese Speakers (MAPS)  
and Salvation Army require a reservation  
at least one day in advance (by 12:00 pm.)  
A donation of \$1.50 is suggested, but seniors  
are not turned away if unable to pay.

The following programs serve meals:  
(Call ahead to confirm for any of the  
following sites)

**Cambridge Hospital Cafeteria**

1493 Cambridge St., Cambridge

Call: 617-628-2601, extension 3054

Meals served: Dinner-Monday to Friday  
4:45 to 5:45 pm, \$1.50 donation.

Must call to get Senior Dining Card  
before attending meal.

**Cambridge Senior Center**

806 Massachusetts Ave., Cambridge  
Call: 617-349-6060

Meals served: Breakfast– Monday to  
Sunday, \$1.50 donation.

Lunch– Monday to Sunday, \$1.50 donation.

Dinner– once a week on Mondays  
5:00 pm-5:40 pm, \$2 donation.

**Mass Alliance of  
Portuguese Speakers (MAPS),  
Elder Services Program**

1046 Cambridge St., Cambridge  
Call: 617-864-7600

Meals served: Lunch–Monday to Thursday.

**North Cambridge Senior Center**

2050 Massachusetts Ave., Cambridge  
Call: 617-349-6324

Meals served: Lunch–Monday to Friday.

**Salvation Army,  
Silver Threads Club**

402 Massachusetts Ave., Cambridge  
Call: 617-354-9159

Meals served: Lunch–Monday to Friday.  
No donation requested.

# 7. Financial and Legal Help

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## Financial Planning

It is important to know how much money you have to be able to plan for your future. This includes things that you own, such as your home, investments, or other things of value. A good plan should include the following information:

A monthly budget with income and expenses so you know what you have to spend each month.

Review your health insurance plan or plans to know what services are paid for by the plans.

Identify how much you own and how much you have borrowed to understand exactly what your real worth is.

If this is difficult for you, find someone who can help you with your finances and making decisions. Choose someone you can trust.

Unfortunately, many elders are targets for financial abuse, such as signing over a bank account to a person who might also be a relative, and who may spend the money on themselves. Be very careful if a complete stranger calls to offer financial planning.

Do not give out any information to someone you do not know. There are too many stories about elders losing their life savings to someone who promised them a good way to make money and took everything instead.

**To make sure a person who offers help is a certified financial planner call the Massachusetts Financial Planning Association.**

### **Massachusetts Financial Planning Association**

Call: 866-804-0484

Web site: [www.fpama.org](http://www.fpama.org)

(Enter "Planner" in the SEARCH box)

## **Power of Attorney**

If your memory is not as good as it was and you feel confused about making financial decisions or planning, you might consider naming someone you trust to have a Durable Power of Attorney. This person is called the Attorney-in-fact and has legal power to act for you. This can include real estate, banking, financial decisions, and personal and family matters.

Think carefully about who would be the best person to make such decisions for you. Make sure they understand what their role will be.

### **Boston Bar Association**

Call: 617-742-00615

Ask about the role of the Power of Attorney and how to choose one.

## **Help with Paying Bills and Money Management**

### **Paine Senior Services**

Call: 617-864-2580

Payment based on income.

### **Somerville Cambridge Elder Services**

Call: 617-628-2601, extension 3151

- Elder Care Advice
- Pension help

## **Financial Assistance Programs**

**You may have been receiving phone calls offering reverse mortgages. Do not give out any information. Talk to your local bank and call:**

### **Reverse Mortgage Programs**

US Department of Housing and Development

Call: 1-800-331-4715

(24 hour information line)

Reverse Mortgage is for homeowners. Call the phone number above or search on Google for: "Mass Reverse Mortgage" for more information.

This is a special type of home loan that lets a homeowner borrow cash against the worth of their home. This can be complicated, so make sure you understand how it works and if this is the right decision for you.

**Pension Assistance Program**

New England Pension Assistance Project  
 Call: 617-287-7307 or 1-888-425-6067  
 Web site: [www.pensionaction.org](http://www.pensionaction.org)

Do you understand your pension plan?  
 Do you know your rights?

The New England Pension Assistance Project can help you.

**City of Cambridge  
 Tax Relief Program**

City of Cambridge Assessing Department  
 Call: 617-349-4343

The City of Cambridge has a program that helps reduce tax payments for people who are elderly, blind, disabled veterans, or others in extreme hardship.

**Tax Deferral Program**

Cambridge Finance Department  
 Call: 617-349-4343

Call the Cambridge Finance Department for Tax Bill Information. For some homeowners, property taxes are a serious problem. The City of Cambridge offers a payment system called a Tax Deferral Program which means you can plan later payments.

**Tax Relief for Mass Senior Citizens  
 “The Circuit Breaker”**

The Circuit Breaker is an income tax credit program to help eligible elders reduce their property tax even further. “Eligibility is based on income,” which means low income. This is a state program.

For more information, call:

- Citizen Information Service  
 Call: 617-727-7030
- Somerville Cambridge Elder Services  
 Call: 617-628-2601

**Senior Discount  
 Water/Sewer Program**

Call: 617-349-4220 for an application form.

The City of Cambridge offers a Senior Discount Water/Sewer Program to all residents aged 65 or older who own and live in their one, two, or three family home.

**Fuel Assistance Program**

Call: 617-349-6252  
 Web site: [www.cambridgema.gov](http://www.cambridgema.gov)  
 (Enter “fuel assistance” in search box)

If you have trouble paying your heating bills, the City of Cambridge has a fuel assistance program. The service is based on your income, so call and find out if you can receive this help.

You can also get help on telephone, gas, and electricity bills.

**Mass Energy Consumer Alliance**

Call: 617-524-3950 or 800-287-3950

Web site: [www.massenergy.com](http://www.massenergy.com)

This organization offers lower prices on heating oil. The basic membership for elders is \$5.

Mass Energy promises that “Members pay 10 to 30 cents less per gallon than average retail price, saving homeowners \$100-\$300 per season.” Mass Energy also works to promote Green Energy products such as solar energy.

**Direct Deposit of Social Security Payments, Supplemental Security Income, or Veteran Benefits**

- Social Security  
Call: 800-772-1213
- Veterans Affairs  
Call: 800-827-1000

Your Social Security payment can be deposited for you automatically in your account at the bank, savings and loan, or credit union. This means no more waiting in line to deposit your check and you never have to worry about your check getting lost or stolen.

## Legal Help

**Cambridge and Somerville Legal Services**

60 Gore St., Cambridge, 02140

Call: 617-603-2700

Monday through Friday 9 am to 5 pm  
(except 12:30 to 1:30 when closed for lunch)

Web site: [www.gblls.org](http://www.gblls.org)

Senior Citizens’ Law Project provides legal help to eligible seniors (age 60 and over.)

Free Services Offered:

- Elder Abuse and Protective Service issues
- Government Benefits (Social Security benefits, food stamps, Medicaid)
- Eviction from public, subsidized, or private housing and legal rights of tenants
- Exploitation of elders and guardianship
- Access to health care
- Mental Health rights
- Legal rights of nursing home residents
- Legal rights of Lesbian, Gay, Bisexual, and Transgender Elders

**Massachusetts Bar Association Lawyer Referral Service**

Call: 617-654-0400

or toll-free 866-MASS-LRS

Web site: <http://massbar.org>

(Click on “Lawyer Referral Service”)

- There is a reduced fee for eligible seniors and referral to resources that offer free legal services.
- A service representative will interview you over the phone and set up an appointment with an attorney in your geographic area.
- The attorney will get you the answers you need right away.
- There is no fee for the referral service but the attorney may charge you \$25 for the first hour of consultation.

*“How old would you be if you didn’t know how old you was?”*

–Baseball Star Satchell Paige

- If you decide to hire the attorney discuss the cost of services and have it put in writing.

## Guardianship

### **Executive Office of Elder Affairs**

Call: 1-800-243-4636

Ask about guardian services and how to get them. Elders who have been abused, or are unable to make clear decisions, or whom the court has decided are at risk, may need guardianship.

## Consumer Protection

### **Cambridge Consumers Council**

Call: 617-349-6150

Web site: [www.cambridgema.gov](http://www.cambridgema.gov)

Under Departments, click on "Consumer Council"

Cambridge Consumers Council serves all residents of Cambridge and all customers of businesses in Cambridge.

Consumers should contact the Council for a complaint form when they feel that they have been a victim of improper business practices.

Some examples:

- Problems with a new or used car sales service
- Problems with home improvement or repair contracts
- Landlord/tenant conflicts
- Trouble with credit and collection, such as unpaid bills
- Doubts about mail order or door to door sales practices

The consumer should send in a written complaint. The Council then deals with the businesses to reach a solution that is satisfactory for both.

**Be very careful when you get a phone call from someone you don't know trying to sell you something and asking for your **SOCIAL SECURITY NUMBER** or your **CHARGE CARD NUMBER** or **BANK ACCOUNT NUMBER**.**

**DO NOT GIVE ANY OF THESE NUMBERS TO ANYONE YOU DON'T KNOW.**

Once someone has a number they can get into your bank account, or buy things and charge them to your charge account. If someone calls, ask them to put any information in writing, or simply hang up.

## 8. Staying Healthy

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This chapter and the next one were written with the help of Dr. Karen Freund, former chief of Women’s Health at Boston Medical Center and Dr. Loring Conant, past Medical Director of the Senior Health Center at the Cambridge Senior Center.

### How to Get the Most Out of Your Visit to Your Health Care Provider

Your health care provider can be a doctor, nurse, social worker, physical therapist, or other health care worker.

There have been several articles in the newspapers that show that about half the people who get health care do not understand their diagnosis (what their illness is) and half don’t know what kind of medication (drugs) they are taking.

Make sure when you get information that you understand it and what it means to

you and your health. Do not be embarrassed about asking too many questions or asking the doctor or health worker to repeat something until you understand it.

**QUESTION: My doctor speaks too fast and uses words I do not understand. What do I do?**

**ANSWER: Ask the doctor to put it in writing and explain the words you do not understand.**

**THIS IS YOUR RIGHT!**

If there is a language problem, be sure there is medical interpreter—someone who speaks your language and can translate what the doctor says.

Some things that will help when you visit a doctor, nurse, social worker, or other people who work in health care:

- Before the visit, make a list of questions you want to ask. Make one for the health care person you are seeing and a copy for yourself.
- Write down your medical history and your family’s history. The medical background of your family can be useful information for you and your doctor.
- Bring a family member, friend, or neighbor with you when you visit to listen with you. Let your friend keep notes on what is being said. This is very important if you have a problem with your eyes, have trouble hearing, or if you are anxious about the visit. Bring your glasses and hearing aid.
- If you are getting medication (drugs), be sure you understand why you are getting them, and what they will do to

you. Ask how long you should take the medication. Sometimes the medication has “side effects” that may give you a problem, for example, dizziness, nausea, constipation, and so on. Make sure you know about this before you take the medicine.

- At the end of the visit, make sure that all your questions have been answered.
- If you have a physical problem, be sure there is time for an examination of the part of your body that does not feel well.
- If you have to have a test, be sure to find out when you will be told what the results are. If there are questions about the results that you receive in the mail, be sure you have a phone number you can call and have them explained to you.

**QUESTION: My doctor spends most of the visit looking at the computer and typing and doesn't look at me. I feel like he/she doesn't pay any attention to me.**

**ANSWER: Having all the important information about you in the computer makes it easy for other people who care for you to know what your condition and needs are. It is easier for you, too, because you do not have to fill out a new form every time you go to another health care person. If you feel ignored, ask for a look at the information and for the doctor to speak to you personally.**

## Prevention

There are some things that all elders need to pay special attention to as they age:

- Eyes and hearing and feet need to be checked every year
- Have a colon (large intestine) cancer test, called a “colonoscopy”
- Cholesterol and blood pressure checked on a regular basis
- Talk to your doctor about alcohol use with your medications
- Get a flu shot every year and get a pneumonia vaccine if you haven't had one yet
- **Cambridge Public Health Department** provides flu vaccinations in the fall. Call: 617-665-3811 to get more information. The service is free.
- It is never too late to stop smoking. There are programs that help smokers to stop. They are called Smoke Cessation programs.
  - Mount Auburn Hospital  
Call: 617-575-8601 to find out more about their program
  - The American Cancer Society  
Call: 617-556-7400 for a program nearest to you

## Women

- Older women may develop “osteoporosis” which means that your bones are getting thinner and can break easily. Get a test called a bone density scan which shows if your bones are getting weaker.
- Get an annual mammogram, which is a test for breast cancer.
- Discuss any sexual difficulties you might have.

**By the time you are 60, your chances of getting breast cancer is 1 out of 54.**

**By age 70 your chances are 1 out of 14.**

**By age 80 your chances are 1 out of 10.**

**Get a pap smear every three years to test for cervical cancer.**

Source: NCI Surveillance, epidemiology, and End Results (SEED) program and American Cancer Society 1994-1996.

## Men

- Talk to your doctor about whether a test for prostate cancer is needed.
- Discuss any sexual difficulties you might have.

## Falls

Falls for elders can lead to a serious disability. 59% of fall related deaths for Massachusetts residents age 65+ occurred at home.

- Begin a regular exercise program. This does not mean that you have to do anything difficult. A walk once a day is excellent exercise. Make your home safer. Remove things you can trip on. Have grab bars next to your toilet and tub or shower. Have handrails and lights put on all staircases.
- Make sure your shoes or slippers are not too loose. Wipe up any spills right away. Cover slippery floors.
- Have your doctor or pharmacist look at all your medicines, including ones that don't need prescriptions, such as cold medicine. Some medicines can make you sleepy. Using alcohol with some medicines can cause problems.
- Have your eyes checked. You may be wearing the wrong glasses.
- Take Tai Chi, a light form of Chinese exercise, to improve balance– the Cambridge Senior Center offers lessons.

## Exercise

No matter what age you are, exercise is important for maintaining good health. Check with your doctor before starting any exercise program.

*“I used to dread getting older because I thought I would not be able to do all the things I wanted to do, but now that I am older, I find that I don't want to do them.”*

–Politician Lady Nancy Astor

Walking is excellent exercise. Form a walking group with neighbors and friends, walk instead of driving a car for shorter distances. Check out the The Family YMCA in Cambridge.

### **Family YMCA**

Call: 617-661-9622

## **Vision Loss**

Two common problems for elders are vision loss and hearing loss. Each one can make life much more difficult and in some cases isolate a person who can no longer hear well or see well. It can mean that driving a car is no longer possible and being with other people is harder.

The following Massachusetts Services provide help:

### **Vision Community Services**

A division of the Massachusetts Association for the Blind

Call: 617-926-4232

Web site: [www.mablind.org](http://www.mablind.org)

The services are free. This program is committed to serving people with vision loss with services, such as:

- **Elder Rehabilitation Project** for elders who are starting to experience vision loss but are not legally blind
- **Information Center** provides information and resources locally and nationally to consumers and their families

- **Community Volunteer Program** matches volunteers with blind and partially sighted people to help with shopping, reading mail, writing checks, and friendly visiting
- Distributes special telephones
- **Newslines** provide individuals with audio access to newspapers through their touch tone telephones

### **Massachusetts Commission for the Blind**

Office of Mass Health and Human Services  
48 Boylston Street, Boston  
Call: 617-727-5550

The web site too long to list here.  
Google: "Mass Commission for the Blind"

The goal is to provide rehabilitation and social services to blind individuals, leading to independence and full community participation.

A partial list of programs and services include:

- Vocational Rehabilitation
- Independent Living Social Services
- Orientation and mobility
- Medical Assistance
- Consumer Assistance and Program Support (CAPS)

The web site has News and Updates with weekly information updates, and information on benefits for the blind and additional resources.

## Hearing Loss

### **Massachusetts Commission for the Deaf and Hard of Hearing**

Call: 617-740-1569

Web site: [www.mass.gov/mcdhh](http://www.mass.gov/mcdhh)

The program provides information on listening devices, automated response systems, and self dialing telephones.

The Technology Demonstration Center has a large variety of equipment and information for family caregivers. Call: 617-740-1668 to make an appointment.

You can also request an interpreter for emergencies. Call: 800-249-9949

## Dental Care

Being able to eat and chew can sometimes become difficult due to tooth and gum problems. Dentures may need to be adjusted. Going to a dentist can be expensive, but not going can result in neglecting dental and gum care.

There are several places that offer reduced fees for dental care:

### **Cambridge Health Alliance Dental Clinic**

Windsor Street Health Center,  
119 Windsor St., Cambridge  
Call: 617-665-3990

The Cambridge Health Alliance Dental Clinic offers experienced dentists and hygienists, evening hours and emergency dental care. Call to make an appointment. Ask about payment for services by Medicare and Medicaid.

### **Geriatric Dentistry Clinic**

Tufts University School of Dental Medicine

Call: 617-636-6968

Web site: [dental.tufts.edu](http://dental.tufts.edu)

Call for an appointment and ask about the cost of the visit.

### **Harvard University School of Dental Medicine**

Call: 617-432-1434 (press option #1 to get services by a pre-doctoral student)

Web site: [harvarddentalcenter.harvard.edu](http://harvarddentalcenter.harvard.edu)

# 9. Health Care Services

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## Gerontology & Geriatric Care

Gerontology is the study of aging. It is a new area in medicine and health care. We now live longer than the past generations. Gerontology studies all the different parts of aging. It studies how the body ages, how the mind ages, and identifies the illnesses that many older people get. For example, if a younger person and an elder have the same illness, this does not mean that they feel the same things and need the same medicine. There is a need to study the aging person and how they are different from someone who is 30 years old.

Geriatric Care is care of an older person. A great deal of attention is paid to preventing and treating the illnesses and how they change your body and mind.

The care can be done by your family doctor, especially if they have known you for a long time.

The family doctor that you go to when you need any kind of care is known as the “primary care physician.” If you are lucky you have had the same doctor for many years who knows you and your family. The doctor can see if there are any changes in your health.

Your family doctor is often an “internist,” someone who can find out what is going on inside your body. Your doctor may make you take some tests to find out more about a problem. Your doctor may send you to another health care worker with special training in your problem. A geriatrician (a doctor who specializes in elder care) can be called in for difficult problems related to aging.

A doctor is not the only one who can provide geriatric care for you. There are also trained nurse practitioners, who can provide more care than a registered nurse, and different therapists for different treatments. For example physical therapy trains people how to strengthen their bodies and become more active, or recover after an accident or surgery.

There are also doctors who have more training on specific illnesses. As a group, they are known as specialists because they treat one special part or one special disease; your eyesight, your hearing, your heart, loss of appetite, sleeping problems, and any part that is feeling different or painful. For example, a doctor who specializes in eye care is called an Ophthalmologist, a Cardiologist takes care of your heart, and a Rheumatologist specializes in the care of your joints.

Don't worry about learning the medical names of each doctor. If you say eye doctor, everyone will understand.

All you need to know is what health problem you are having. Your doctor will know what specialist to send you to. Many insurance plans will not pay for this care unless your doctor sends in a written request. Be sure to have the doctor give you a copy.

## Chronic and Acute Illnesses

A chronic illness is one you can have for a long time and will possibly continue to have for the rest of your life. Examples of a chronic illness are diabetes, arthritis, or difficulty breathing. You can live with a chronic illness if it is properly treated.

Sometimes chronic problems can be helped by surgery and physical therapy even if you are in your eighties.

An acute illness is usually a new medical problem that can happen suddenly and make you very sick. An acute illness may be treated with medications or surgery. Get medical attention immediately. For example, if you start getting a terrible pain and it gets worse, don't put it off, call your doctor.

The following groups can provide information on managing pain:

### **American Chronic Pain Association**

Address: P.O. Box 850, Rocklin, California 95677-0850

Call: 1-800-533-3231

Web site: [www.theacpa.net](http://www.theacpa.net)

E-mail address: [ACPA@pacbel.net](mailto:ACPA@pacbel.net)

### **American Pain Foundation**

Address: 201 North Charles St., Suite 710, Baltimore, Maryland 21201-4111

Call: 1-888-615-7246

Web site: [www.painfoundation.org](http://www.painfoundation.org)

E-mail address: [info@painfoundation.org](mailto:info@painfoundation.org)

### **National Foundation for the Treatment of Pain**

Address: P.O. Box 70045, Houston, Texas 77270

Call: 713-862-9332

Web site: [www.paincare.org](http://www.paincare.org)

E-mail address: [pain@cwo.com](mailto:pain@cwo.com)

Call to register in the program.

## Local Hospitals with Geriatric Health Centers in Cambridge

We are fortunate in Cambridge to have more than one hospital that provides geriatric care.

### **Cambridge Health Alliance**

Call: 617-665-1000

Doctor Finder Service: 617-665-1305

Web site: [www.challiance.org](http://www.challiance.org)

Includes the Cambridge Hospital, Somerville Hospital, and Whidden Memorial Hospital in Everett.

### **Cambridge Health Alliance Neighborhood Health Centers**

Call: 617-665-1000

*"Never regret. If it's good, it's wonderful. If it's bad, it's experience."*

—Writer Victoria Holt

You might find it easier to get health care in your own neighborhood.

Cambridge Health Alliance has several Centers throughout Cambridge. Call to get information for the Neighborhood Center nearest to you.

### **Mount Auburn Hospital**

Call: 617-492-3500

[www.mountauburn.caregroup.org](http://www.mountauburn.caregroup.org)

### **Comprehensive Geriatric Services**

Call: 617-868-0847

Specialized services for elders, include:

- Physical examinations
- Geriatric Consultation for elders who have their own doctor (your primary care physician)
- House Calls
- Management of on-going problems associated with advanced age, such as:
  - Memory problems
  - Arthritis pain, bladder problems
  - Walking difficulties
  - Mental Health
  - Heart disease and many other elder related conditions

### **Spaulding Hospital Cambridge** the new name of **Youville Hospital and Rehabilitation Center**

1575 Cambridge St. Cambridge, MA 02138

Call: 617-876-4344

Website: [www.spauldinghospitalcambridge.org](http://www.spauldinghospitalcambridge.org)

Spaulding Hospital Cambridge is a 180 bed long-term acute care special hospital which is unique in the ability to meet the needs of very complicated and difficult illnesses through medical and rehabilitation care. **Youville House** remains at 1573 Cambridge Ave. It is a 95 unit assisted living residence.

## **The Hospital Experience**

### *Getting Ready to go to a Hospital*

If you need to go to a hospital, bring a friend or family member who can help you get comfortable. There are always a lot of questions about what will happen while you are in the hospital. Bring all your insurance cards, a list of all your medications, and a list of all your allergies including medicine or food. Bring something from home, a photograph or picture that you can put next to your bed—something that makes your room a little bit more like home.

The hospital can be a strange and confusing place. Some health care workers use medical words you cannot understand and your day is full of new experiences you've never had at home: having blood taken, being awakened in the middle of the night to examine your blood pressure and your temperature. Often you may get a needle inserted in a vein that stays in your arm or hand (called an intravenous injection because it goes directly into your blood veins.) It is used to give you medication, food, or water.

A hospital is not a quiet place and it is not restful at night. You may be sharing a room with a stranger in the next bed. All

of this can make you feel anxious. The person who came with you to the hospital should stay with you for a while to help you to understand what is going on. Ask for help, even at three o'clock in the morning when you have to go to the bathroom. Do not worry that you are bothering the people who work in the hospital if you need something. Their job is to help you.

If you have a hearing aid, put it where you know you will find it. It is very common for people to lose their hearing aids in the hospital. Be certain you have your hearing aid in place when the doctor or health worker visits you. If you wear dentures, DO NOT leave them on the food tray which may be taken away.

If you are going to have an operation, find out why it is needed, how it is done, and what to expect after the operation. Get the information before the surgery. After surgery, you have the right to be free of pain. If you need more pain medication, let the hospital people know you are uncomfortable or in pain.

If you are in the hospital for testing, find out why you are being tested, and when you will find out what the tests show. Ask what treatment you will need if the tests show a problem.

### *Planning to Leave the Hospital*

When it is time to go home, someone in the hospital, usually a social worker, will help to plan your return. You should get a written plan explaining what you can do and not do, especially after surgery, what medications you will need, and how long it will take for you to return to your normal life.

A friend or family member should go home with you and make sure that there is enough food in your house; they can take your prescription to the drug store and bring the medication back. If you come home on a weekend, make sure the prescription can be filled at the local pharmacy.

If you are in pain and do not have enough medication, call the doctor and ask for more until you get enough to feel comfortable.

Sometimes you are not sent home from the hospital. If you need more time to heal and feel better before you can go home, you may be sent to a skilled nursing home facility, (a nursing home) or a rehabilitation center (where you will get training in how to get back your strength to return home.) Find out what treatment you need and how long you will be there.

If you are going to be sent home and you do not feel you are ready, or do not feel safe enough to leave the hospital, tell your doctor, nurse, or social worker.

## Home Care

### *Doctor Visits*

Remember the old days when the doctor came to your house? Cambridge has two doctor home visiting programs for people who cannot leave home or who have mental difficulties that make office visits very hard.

### **Cambridge Health Alliance House Calls**

Call: 617-665-3100

A program for elders age 60 and over who cannot go to a doctor's office. Doctors and nurse practitioners visit the patients at home.

### **Mount Auburn Hospital House Calls**

Call: 617-868-0847

Program for elders age 65 and over.

### *Nursing Care and other Health Care Provider Visits*

When needed, a nurse, social worker, geriatric mental health care provider, home health aide or homemaker will visit. The program works with other health care providers to help a person stay at home as long as possible. Some visits need to be approved, so be sure to call the following agencies and find out if you are eligible.

### **Cambridge/Somerville Elder Services**

Call: 617-628-2601 extension 3151

Ask for information about home care services, such as help with bathing, dressing, housework, laundry, meal preparations, grocery shopping, medication reminders, or medical transportation. Fees based on income.

### **Care Group Home Care**

Call: 617-673-1700

A department of Mount Auburn Hospital. Ask about payments.

It provides:

- Skilled nursing care, medical social services
- Physical, occupational, and speech-language therapy
- Nutrition services
- Certified home health services, patient and family education

When you are ready to leave the hospital, the care manager will give you a list of Visiting Nursing Associations to choose from. Medicare pays for a visiting nurse, physical, and occupational therapist. The services may include:

- Skilled nursing care, social work
- Rehabilitation therapy
- Home care aide support
- Hospice care for terminally ill people in patient's homes
- Palliative care— management of serious illness or chronic conditions

### **VNA Care Network and Hospice**

Call: 1-800-728-1862

Call for information on the services that are provided.

### **VNA Private Care**

An affiliate of the Visiting Nurse Association of Boston

Call: 781-431-1484 for information.

Provides a full range of in-home private duty home care, including geriatric care management. Payment is long term care insurance and private pay.

### **Extended Family**

129 Mount Auburn Street

Call: 617-491-7100

Extended Family is a geriatric care management program which provides all the services needed to stay at home, including transportation and home maintenance.

There is a monthly membership fee which includes a care management plan with additional payments for recommended services.

**LIFELINE,  
An Emergency Response Service**

Mount Auburn Hospital Lifeline  
Call: 617-499-5525

Older adults who live at home and are often alone can buy this service. It is a Personal Help button which you wear around your neck or on your wrist. When you need help, you press the button and a trained person who has your medical history will respond and contact your neighbor or friend of your choice, and an ambulance if necessary.

This is especially helpful if you have a fall or a medical emergency.

## Mental Health and Social Services

Mental illness affects every age group. For many elders there is still a sense of shame about having mental problems. In the past people who were mentally ill were put away out of sight. We now know that mental illness is like any illness. It is a physical problem of the body that can be made better by medicine and therapy, just like many other illnesses.

Most people assume that if you are getting older, you are naturally depressed because you are weaker, have more illnesses, or can no longer do the things you used to do.

## DEPRESSION IS NOT A NORMAL PART OF AGING.

If you are feeling sad, tired, have sleeping problems, and have no appetite, call your doctor to talk about it. There are many new drugs that can help. Sometimes the doctor may have to try several different drugs before you get the right one.

If you are feeling anxious and fearful, check in with your doctor. Again, there are medicines that can help.

There are several services for elders who may have mental health problems:

### *Counseling and Treatment*

**Cambridge Health Alliance,  
Department of Psychiatry  
Geriatric Service Program**

- Geriatric Specialty Unit at Somerville Hospital. Call: 617-591-6033 for more information about the inpatient (overnight) program
- Outpatient Mental Health Clinic at Cambridge Hospital, call: 617-665-1151
- Psychiatric Emergency and Outreach Team, call: 617-591-6033

**A Department of Mount Auburn  
Hospital, Wyman Center Mental  
Health Services for Older Adults:  
Geriatric Specialty Unit**

Call: 617-499-5011

Call for more information about the outpatient, day treatment counseling, and therapy programs.

**Paine Senior Services**

Call: 617-864-2480

Home visits. Offers social services to elders, such as counseling on aging, loss, and grief. Payment is based on a sliding scale based on your ability to pay. No one is denied services.

*Substance Abuse and Treatment***Substance Abuse  
Services for Seniors, SASS**

Call: 617-349-6220

A program of the Cambridge Council on Aging. Provides outreach, counseling, home visits, education, and support groups for elders experiencing alcohol and/or drug addiction.

**CASPAR, Inc.**

Call: 617-628-3850

Web site: [www.casparinc.org](http://www.casparinc.org)

A non-profit organization providing services for those affected by alcoholism and drug abuse. Programs include outreach, shelter, stabilization, residential, aftercare, education, and prevention services.

**Cambridge Health Alliance  
Outpatient Addiction Services**

Call: 617-591-6033 (ask for Psychiatry)

Web site: [www.cha.harvard.edu](http://www.cha.harvard.edu)

Offers outpatient addictive services which includes a 4-week Intensive Outpatient Program, followed by outpatient psychotherapy groups.

**Senior Sobriety Support Group  
at the Senior Center**

Call: 617-349-6220

Call to join. It is not a drop-in group. It is hard for people to imagine that elders have problems with alcohol or drugs, but the problem exists. Medication taken with alcohol is a dangerous mix. It can cause dizziness and make you unsteady on your feet. The result is a fall. Broken bones do not heal the same way they did when you were younger and may leave you unable to stay at home.

**Alcoholics Anonymous**

Call: 617-426-9444

Call for information and for a list of meetings.

**Al-Anon for Women**

at The Women's Center

Call: 617-354-6394

Al-Anon for Women is a group for women who have people in their lives who are addicted to alcohol.

**Memory Loss and  
Alzheimer's Disease**

As people age, they often feel that their memory is not as good as it used to be. Many of us start to worry when we can't remember people's names or ordinary words. Usually we have to think a bit longer to remember— sometimes we remember in the middle of the night and feel relieved. This is very common and does not mean that we have an illness.

If the problem seems to be getting worse, there are several programs that can help you find out what is going on with your memory.

### **The Alzheimer's Association**

Call: Helpline at 800-272-3900

Web site: [www.alz.org/MA](http://www.alz.org/MA)

### **Cambridge Health Alliance Memory Loss**

Call: 781-306-8633

### **Memory Disorder Service**

Somerville/Cambridge Elder Services

Call: 617-628-2601

### **Mount Auburn Hospital Comprehensive Geriatric Services**

Call: 617-868-0847

Offers an inter-disciplinary memory assessment and support services.

## **Alzheimer's Disease**

For people with Alzheimer's Disease, and for their families, there are services that help during an illness that can be difficult and stressful. It requires full time care. A book titled "The 36 Hour Day" shows how long a 24 hour day feels for the caregiver.

### **The Alzheimer's Association of Massachusetts**

Call: 617-868-6718

Web site: [www.alz.org/MA](http://www.alz.org/MA)

The Association offers a wide variety of services and information.

- Safe Return Wanderers Alert. Provides an identification bracelet or necklace or iron-on clothing labels for people who wander and become lost. When a person is found there is an 800 number to call that will contact the caregiver. There is a \$40 enrollment fee and after the first year a \$20 annual fee
- Support Groups for family members and people with early stage of the illness
- Educational programs for individuals, families, and health care workers
- 24 hour Helpline, including languages other than English
- Family care counseling

## **Adult Day Health Services**

These services provide support for adults needing care during the daytime at an adult day health center. This is very helpful for people who live alone and for family members who have to go to work and do not want to leave an elder home alone.

### **Windsor House Adult Day Health Centers**

Windsor House Adult Day Health Centers provide:

- Nursing services, rehabilitation care, and assistance with personal needs
- Social services and caregiver support groups
- Meals— breakfast, a hot noon meal, and snacks

- Transportation– you get picked up at your home, taken to the Center, and then returned home
- Games, music, crafts, discussion groups, and other social activities

People can pay privately or, if eligible (low income), the service can be paid for by Medicaid, Massachusetts Home Care Programs, Veterans Administration, and some long term care insurance plans.

There are two locations in Cambridge:

- **Windsor House**  
806 Massachusetts Avenue  
(in the Senior Center building)  
Call: 617-547-7836
- **Sancta Maria's Windsor House**  
799 Concord Avenue  
(in the Sancta Maria Hospital)  
Call: 617-491-1815

This Adult Day Health Center has a special program for people with Alzheimer's disease and dementia. It also has extended hours from 2:30 pm to 5:00 pm.

### **Elder Service Plan of Cambridge Hospital**

Call: 617-575-5850

This program is for people who are 55+ and are frail enough for a nursing home but want to remain at home. It is paid for by Medicare and Medicaid health plans and private pay.

## **Elder Abuse**

Abuse and bad treatment of elders is more common than people know. A family

member or a friend of the family can be the abuser. The victim is often ashamed or frightened to let anyone know. There are several kinds of abuse:

- Physical and sexual abuse. Many people think that older women are not sexually abused, or that older women are not raped. Sexual abuse and rape is an act of power and control, not sex. Women in their 80's get raped, in their home, in the streets, and in nursing homes. This is a hidden part of elder life that no one wants to talk about.
- In the home, domestic violence and sexual abuse is also about power and control. The abuser can be a husband, wife, a relative, a friend of the family, or neighbor. Although most of the abuse is against women, there is also some abuse of men. For many elders there is too much shame to admit to being abused by a family member. It is estimated that only one out of four sexual and domestic violence abuses are reported.
- Emotional and psychological abuse includes insults, threats, keeping someone at home, not allowing friends to visit, and keeping a person isolated with no one to talk to. This keeps the abuser in power and is another form of control.
- Another form of abuse is neglect of an elderly person. Neglect includes not getting enough food and drink leading to weight loss, dirty living conditions, lice, no heat, or no water.
- Financial exploitation is also abuse. It means that your money is disappearing and you don't know where it is or why. Your checkbook and your credit

cards are missing. Expensive things are missing. A relative or stranger has talked you into giving them money with the promise that you will get more. You suddenly realize that your savings are gone.

If you are dealing with any of these abuses listed above, call the Elder Abuse Hotline.

### **Elder Abuse Hotline**

Call: 1-800-922-2275

Call 24 hours a day, 7 days a week.

### **Somerville Cambridge Protective Service Program**

Call: 617-628-2601

A case worker can:

- Help you find ways to protect yourself
- Offer services to help keep you safe at home
- Find somewhere safer to live, if you choose
- Help family members, if that is what you want
- Meet at your home or any place you choose

### **Cambridge Health Alliance Victims of Violence Program**

Call: 617-591-6361

Web site: [www.cha.harvard.edu](http://www.cha.harvard.edu)

Click on "Services"

The program offers a wide range of services to help people deal with traumatic events.

### **Battered Women's Support Group**

at The Women's Center

Call: 617-354-6394

If it is an emergency, call: 617-354-8807.

## 10. End of Life Care

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### Palliative Care

A new field has been added to medical care. It is called Palliative Care and focuses on making someone with a chronic or acute illness, like cancer, more comfortable and on treating pain and other symptoms intensively. It is for people experiencing pain, suffering, or feeling great discomfort and who are in need of management of symptoms. Ask your doctor for a palliative care specialist. Although palliative care is often connected with hospice care, you do not need to have a terminal illness to get this care.

### **Massachusetts Palliative and Hospice Care Federation**

Call: 800-962-2973 or 781-255-7077

Web site: [www.hospicefed.org](http://www.hospicefed.org)

### Hospice Care

#### *What are Hospice Services?*

The services are based on all of the needs of the dying person and family. Hospice looks at all the different parts of a person: the illness of the body and the feelings of the person who knows that life is becoming short. Pain control is most important. Counseling about spiritual needs and family relationships is also part of the service.

The care is mostly provided in the home. Special equipment such as a hospital bed and other equipment can be brought to the home. A team of health care workers and volunteers who are trained in hospice care are on call 24 hours a day.

The family and friends receive support and help during this difficult time and continue to get services after the death of the person. Grief and loss can be overwhelming, and families and friends need to be able to talk about it.

**The Hospice and Palliative Care Federation of Massachusetts**

Call: 781-255-7077

Web site: [www.hospicefed.org](http://www.hospicefed.org)

Lists all the hospices and palliative care programs in the state and provides general information on end of life care.

When illness is moving you to the last part of your life, hospice care can make this time more comfortable for you and add support for family and friends. If your doctor can determine that you have a terminal illness and have less than six months to live, hospice can provide care which is paid for by Medicare, Medicaid, and some private insurance companies.

**VNA Care Network and Hospice**

Call: 1-800-728-1862

Hospice care is a Medicare and Medicaid benefit.

**Neville Center at Fresh Pond for Nursing and Rehabilitation**

Call: 617-497-0600

Hospice care is available.

**The De Rham Hospice Home**

65 Chilton Street, Cambridge

Call: 617-661-4944

Call for more information or make an appointment for a visit.

Cambridge is fortunate to have a residential hospice, called The De Rham Hospice Home. It is a private house in a residential neighborhood, with home-like furniture, a kitchen, and backyard. It has rooms for five people. The health care people are there 24 hours a day.

**Bereavement Support Group**

Episcopal Divinity School, 99 Brattle Street

Call: 888-663-3688, extension 4263

Free. Open to adults coping with the loss of a loved one due to death.

One of the most painful experiences for an elder is the death of their child. This is not the way it should be and the grief is very hard to bear.

**Center for Homicide Bereavement**

Call: 617-591-6123

When a loved one is murdered, there is no time to say goodbye. The Center provides services for adults, children, and families. All services are free.

**Mount Auburn Hospital Bereavement Support Group**

Call: 617-499-5665 ext. 8606

Led by a director of pastoral care.

# 11. Making Decisions about Your Health Care in the Future

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It is very important that families and friend talk with you about making health care decisions should the time come when you can no longer make them for yourself. Many people are not comfortable about talking about something they fear, something they hope will never happen. Families and friends are also uncomfortable bringing up the subject of dying or a long illness that leaves you unconscious and unable to communicate.

This is a hard conversation to have but there are legal ways that can make it easier. They are called Advance Directives.

Advance Directives are legal and binding documents that state clearly what medical decisions you would want made in the future by someone you select if you are unable to make the decision yourself.

The decision may mean stopping any life supports to keep you alive or it may be to have as much done as possible to keep you alive. You can change your Advance Directors at any time you want.

## Advance Directives

An advance directive tells your doctor what kind of care you would like to have if you become unable to make medical decisions (if you are in a coma, for example.) Advanced directives do not expire. An advanced directive remains in effect until you change it. It is a good idea to review advance directives to make sure they still reflect your wishes.

## Living Will

A living will is one kind of advance directive. It is a written, legal document that describes the kind of medical treatments or life sustaining treatments you would want if you were seriously or terminally ill. A living will does not let you select someone to make decisions for you.

## Health Care Proxy

Also known as “Durable Power of Attorney for Health Care.”

This is a legal written document that lets you name someone to make health care decisions when you cannot make them yourself. For example, if you are in an accident and are too badly injured to speak, the Health Care Proxy will have the name of the person who will make decisions for you about the medical care you should get.

This means that you have to choose a person who understands you and that you have let them know what you want done or not done. Be as clear as you can about what you would choose for yourself, and spend some time discussing this situation with that person.

## DNR

DNR stands for Do Not Resuscitate. Resuscitation may start your heart if it has stopped and may help you start breathing if your breathing has stopped. You can use an advance directive form or tell your doctor that you do not want to be resuscitated.

This is a very difficult decision to make and only you can make this decision for yourself. You need to think it over carefully. Ask your doctor to explain what is done when you are resuscitated, before signing the form. Find out what the benefits are and what are the chances of recovery. The DNR orders are in your medical record. Also keep a copy with you in case you have to be taken to the hospital by an ambulance, so that you are not resuscitated if you did not want to be.

## Consent Form

The law says that before you have medical treatment like a blood transfusion, or some form of surgery, you must have a conversation with your doctor about:

- What the treatment will be. Be sure you understand what the doctor is telling you. If you don't, ask that it be explained until you do.

- You need to understand why you need this surgery and what would happen if you decided against it.
- You also need to know if there are any risks (what are the chances that the treatment will not work.)
- Is there anything else that can be done if you do not want this treatment?

If you decided that the treatment is the right one for you, you sign a consent form saying that you have discussed it with your doctor and agree to the treatment.

## Second Opinion

If you are unsure about the treatment, you have the right to ask for a "second opinion." Talk to your primary physician for a recommendation of a specialist. That means that you can go to another doctor to make sure that this is the right thing for you to do. If you have two opinions that do not agree, you can try a third doctor.

### **Community Dispute Settlement Center Decisions with Dignity**

Call: 617-876-5376

Web site: [www.communitydispute.org](http://www.communitydispute.org)

Fees are based on income and may be free for low income families.

This program can be helpful in making Advance Directive decisions with your family and friends and with day to day decisions. As people get older and need more help, a conflict can occur between an elder and the family or friends. Sometimes people start treating an aging parent like a child. The family may do this in an attempt to protect the elder from harm, but the elder may feel insulted. Sometimes family members can't agree about what

the parent needs. But you, as the elder, feel you can still make your own decisions and live independently. It is your right.

This is a program that can help when such conflicts happen. A trained mediator helps the elder and family work together to agree on a solution. The mediator does not decide who is right or wrong but helps with issues such as:

- Health/medical care decisions
- Living arrangements/ home care services
- Financial decisions
- Respite care and support for caregivers
- Needs of other family members
- Other decisions that need to be made when an elder and family disagree

## Websites

There are several excellent web sites that explain Advance Directives in more detail.

### **American Bar Association**

[www.abanet.org/aging/toolkit](http://www.abanet.org/aging/toolkit)

This site offers a tool kit with a long list of questions about your response to how you want to be treated under a variety of conditions. The answers will be very helpful for your doctor and the person you have chosen to make decisions when you can't.

### **Caring Connections**

[www.caringinfo.org/Resources/Glossary.htm](http://www.caringinfo.org/Resources/Glossary.htm)

### **American Geriatric Society**

[www.healthinaging.org/public\\_education/eldercare](http://www.healthinaging.org/public_education/eldercare)

**It is very important that you take the time to fill out a Living Will, a Health Care Proxy, and a Do Not Resuscitate Order. Take the time to talk to your family and friends so they know what you want done when you cannot make the decision yourself. Choose a person who knows you well and who can speak for you. Don't wait to do it when you get seriously sick, because you may not be able to make your needs known and understood.**

## 12. Support for the People who Take Care of Elders

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Caregiver Support Groups ..... 43

The person who takes care of an elder could be a member of the family, a neighbor, a friend, or a paid health care worker. They are called caregivers.

The caregiver is the person who makes sure that elder persons who are sick or disabled are comfortable, clean, well fed, taking the proper medications at the right time, going to doctor visits, and attending to anything else that is needed.

If the caregiver is a family member, they may have a job, may live some distance away, and have to juggle taking care of their own lives and the life of the elder. Some people leave their jobs, some move closer to the elder.

*"Everyone has a gift for something, even if it is the gift of being a good friend."*

—Singer Marian Anderson

For many caregivers, it can be an up and down experience, both rewarding and tiring.

### **Aging Information Center at Elder Services**

Call: 617-628-2601, extension 3151

Call and ask about Adult Family Plan which pays family members and friends for providing care at home. Sick or disabled individuals must be 18 years or older and eligible for MassHealth.

Caring for someone who has Alzheimer's disease is especially difficult because the person cannot be left alone. A person with memory loss can wander and get lost.

## Caregiver Support Services

### **Family Caregiver Handbook Finding Elder Care Resources in Massachusetts**

<http://web.mit.edu/workplacecenter/hndbk>

An excellent guide for caregivers and elders. It is a publication of the Massachusetts Institute of Technology and the MIT Workplace Center.

## Caregiver Support Groups

A person caring for an elder with Alzheimer's disease or dementia needs a lot of support. This is a 24 hour a day job. The support groups meet once or twice a week to talk about their experiences and learn how other caregivers continue with this work and how they get help.

**Windsor House Adult Day Health**  
at Central Square Senior Center  
Call: 617-547-3543, extension 24

**Sancta Maria's Windsor  
House Adult Day Health**  
Call: 617-491-1815

**Respite Care for Caregivers**  
Somerville/Cambridge Elder Services  
Call: 617-628-2601, extension 3151

Respite care is a way to give the caregiver some time off to rest and take care of themselves. Respite services provide help with personal care, such as bathing and dressing, shopping, housekeeping, meal preparation, transportation to medical appointments, and companionship. Payment is on a sliding scale.

*"As long as you can admire and love, then one is young forever."*

—Musician Pablo Casals

# 13. Health Care Insurance for Elders

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- Understanding Medicare and other Health Care Insurance Plans for Elders .....45
- How to get Medicare Insurance ....45
- The Two Parts of Medicare .....46
- Supplements to Medicare .....46
- Prescription Drug Benefits .....48
- Veteran Benefits .....48
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Understanding health care insurance is difficult and just when you think you understand it, it can change. Many who have worked in health care for years can still be confused.

## SHINE TO THE RESCUE!

Fortunately, you do not have to read the Medicare Manual, unless you want to. You can use it instead of a sleeping pill. Do not worry if you don't understand everything because there is a wonderful service, called SHINE (Serving Health Information Needs of Elders.) And even better than one service, there are three SHINE programs in Cambridge!

SHINE is the best way to get the information you will need about elder health plans. You speak to a real live person who will take the time to answer your questions and who will not forward your call to a mechanical voice or another phone number which rings and rings and no one answers.

There are three SHINE programs in Cambridge, and they are all free:

**SHINE at the Council on Aging**  
Call: 617-349-6220

**SHINE at Somerville Cambridge Elder Services**  
Call: 617-628-2601, extension 3151

**SHINE at Paine Senior Services**  
Call: 617-864-2580

\*If English is your second language you can call the following SHINE Counselors who speak:

|                |              |
|----------------|--------------|
| Chinese        | 617-357-0226 |
| Haitian Creole | 617-298-8076 |
| Cape Verdean   | 508-996-8113 |
| Khmer          | 978-683-7316 |
| Portuguese     | 508-996-8113 |
| Spanish        | 978-794-5886 |
| Vietnamese     | 617-288-7344 |

\*from the "Family Caregiver Handbook, Finding Elder Care Resources in Massachusetts."

A short description of Health Care Insurance Coverage for Elders is not easy to do, but remember that a SHINE counselor has the latest information and will take the time to answer any questions you may have.

By the time you are through reading the current pages of the Medicare Handbook, it will be the next year and some of the information will have changed.

## Understanding Medicare and Other Health Care Insurance Plans for Elders

### **Medicare**

Call: 1-800-MEDICARE (1-800-633-4227)

Web site: [www.medicare.gov](http://www.medicare.gov)

Elders are fortunate to have a health insurance plan called Medicare. Understanding all the different parts of Medicare is another story. The latest handbook "Medicare & You 2008" is over 100 pages long. It is sent to all Medicare participants every year. If you have not received it, call 1-800-MEDICARE. You can get it in Large Print, in English and Spanish, in Braille or on Audiotape. You will receive this handbook every year if you have Medicare insurance.

This Handbook is useful to look up and find out which Medicare Part A (hospital insurance) and Part B (medical insurance) services are covered (paid for) and the services that are not paid for.

Medicare is a federal health insurance program for people age 65 and older, and for people under age 65 with certain disabilities and any age with End-Stage Renal disease (permanent kidney failure requiring dialysis

or a kidney transplant.) It is the major insurance of health care for elders.

Most people automatically get Part A coverage for hospital care without having to pay a monthly payment. This is because they or a husband or wife paid Medicare taxes while working. If you have not worked, you may be able to buy Medicare Part A and Part B for medical care. The Medicare Handbook has a list of monthly payments if you buy Medicare. The payments depend on your income.

**Many elders believe that Medicare will take care of all their health care needs and many elders are surprised and disappointed when they find out it does not. It is important to find out what you will have to pay for.**

## How to get Medicare Insurance

When you reach the age of 65, apply to your local Social Security Office.

### **Social Security Office of Cambridge**

10 Fawcett Street, Cambridge

Located on the corner of Fawcett and Concord Ave. on the first floor.

Office hours: Mon-Fri 9:00 am to 3:30 pm

Call (National): 1-800-772-1213

Web site: [www.socialsecurityhop.com](http://www.socialsecurityhop.com)

Apply for benefits, apply for social security disability.

## The Two Parts of Medicare

**Hospital Insurance, Part A** helps pay for inpatient hospital care which is medically necessary. Inpatient means the days and nights spent in a hospital bed. A visit to a hospital clinic or a doctor's office does not count as inpatient. Part A also pays for some home health services, usually after your return from the hospital, and a short stay (up to 100 days) in a nursing home.

**Medical Insurance, Part B**, helps pay for doctor visits, outpatient services, and medical supplies. Outpatient means the services you receive in a medical office, or other centers of care, some of which might be located in a hospital.

Coverage for Home Health Services pays for skilled nursing care, physical or speech therapy. "Skilled" means that the person providing the care is a registered nurse, licensed practical nurse, physical, occupational, or speech therapist. These services are usually provided following surgery or acute care stays in the hospital.

You pay for Part B each month. The payment depends on your income.

In general, it is always good to check about the payment of any services or care before you receive it. You don't want a bill to arrive when you don't expect it.

## Supplements to Medicare

Supplements to Medicare are all described in "**Medicare and You**," a free information booklet available from Medicare. To order a "Medicare and You" booklet or for more

information call: 1-800-MEDICARE. You can also get information on supplements to Medicare by calling SHINE (see page 47.)

### *Medigap policy*

Because Medicare may not cover some services that you need, you can buy additional health insurance which is sold by private companies. To buy a Medigap policy you must have Medicare Part A and Medicare Part B. Medigap does not pay for prescription drugs.

Medigap policies have to follow federal and state laws but the costs are different from plan to plan. You can also get more information on the web site by reading the publication: "**Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.**"

Because these plans may change over the years, it is better to call a SHINE counselor for the latest information.

### *Medicare HMO*

This is another way to cover additional services not covered by Medicare, Parts A and B. This coverage may be available through current or former employers and military service. An HMO is a health maintenance organization. This means that it provides care through their own group of hospitals and doctors.

If your employer offers an HMO, you may want to find out if your doctor and hospital are part of this HMO. You might have to make a choice of going to another doctor and hospital in order to get more services and/or better payment plans.

Changing a doctor you have had for many years who knows you and your family can be stressful and difficult. You may have to decide between paying for more care to stay with your own doctor, but if you do need to change, think about asking for a geriatrician who is an expert in elder care.

### **MassHealth**

Call: 1-800-207-5019

Web site: [www.Mass.gov](http://www.Mass.gov)

Type “MassHealth” in search box.

MassHealth is the name of the Massachusetts Medicaid program. This is a state and federal program that provides care for low income persons over the age of 65. You must be a citizen of the United States. If you are an elder who cannot afford a Medigap policy or a Medicare HMO, MassHealth provides these programs for additional services.

### **Senior Care Options**

(SCO) Call: 1-888-885-0484

Web site: [www.mass.gov](http://www.mass.gov)

Type “Senior Care Options” in search box.

SCO is a managed care program. Remember that managed care uses their own hospital and doctors and you may have to change doctors and hospitals. Call SHINE to find out what the income level is for joining this plan and where you will receive your care.

### **Program for All-inclusive Care for the Elderly (PACE)**

Call: 617-575-5850

PACE (Program for All-inclusive Care for the Elderly) is a program for low-income frail elders who are eligible for nursing home care but wish to stay at home. A frail elder is defined as an elder who needs a lot of help to stay at home. PACE provides day care and includes all the health care needs of the elder to remain independent in their own community. The Elder Service Plan of Cambridge Hospital is a PACE program. Call to find out about eligibility and the cost of paying privately.

### **Long Term Care Medicaid**

Call: 1-800-207-5019

Long Term Care Medicaid is part of Mass Health (for low income elders) that pays for nursing home care. Again, your income and level of health care needs determine if you can get this coverage.

### **Health Care for All**

Call: 1-877-623-6765

Health Care Reform is a new law (2007) in Massachusetts with the goal of making sure every citizen of Massachusetts has health care insurance. This is not a problem for most of the elder population. If you are one of the few who does not have Medicare, you might want to call a SHINE counselor to see if the new plan is more expensive than getting Medicare and what services it pays for.

Call to hear your options or if you have any questions about this new law.

## Prescription Drug Benefits

### **Medicare Prescription Drug Plans (Part D)**

Web site: [www.MyMedicareMatters.org](http://www.MyMedicareMatters.org)

A number of plans are available and are provided by many private insurance companies. The plans pay for prescription drugs and come with a monthly payment, co-pays (a set amount you pay for a prescription), and deductibles (the amount you must pay before the drug plan begins to pay for you.)

To learn more about the Medicare Prescription Drug Plan finder, go to the web site: [www.MyMedicareMatters.org](http://www.MyMedicareMatters.org). A SHINE counselor is the best person to help you figure out which plan is right for you (see page 47.)

### **Prescription Advantage**

This is a drug insurance program run by the Massachusetts Office of Elder Affairs. It provides extra help to Medicare Part D. It is based on income. It may help pay all or part of the Medicare prescription drug plan's monthly payments (called premiums), deductibles, and drug co-payments. Call a SHINE counselor to find out if you can get this plan.

### **MassMedLine**

Call: 866-633-1617 between 8 am-6 pm

This is another place to get help in finding which drug plan is best for you. This group has pharmacists available who can help you with understanding the different plans and choose the best one based on the

medications you are taking. If you or someone you know is having difficulty paying for your prescription medicines, call MassMedLine and they will try to help you. This is a free service.

## Veteran Benefits

Some elders and family members may be eligible for health care coverage through the Veteran's Administration (VA) or the Department of Defense if they have served in the military or, in some cases, have been active while in the National Guard.

### **The Cambridge Department of Veteran Services**

51 Inman Street, Cambridge

Call: 617-349-4761

The Cambridge Department of Veteran Services helps eligible Cambridge veterans and their dependents (wife, husband widow, widower, separated spouse, dependent children) to get state or federal benefits.

Department of Veterans Services can get a copy of the veterans discharge papers (or the veteran can call 617-727-2964.)

For some veterans experiencing difficulties, there are some benefits that include (but only if the veteran is eligible):

- Emergency cash
- Disability pension
- Health care
- Survivor and /or burial benefit
- Education benefits

**Again, the word “eligible” is of great importance. Find out exactly what the rules are for getting the above services.**

### **Veterans' Benefits Clearing House– Boston**

Call: 617-427-5129 or 617-541-8846

Some of the services that are offered to veterans and their families are:

- Employment and training services
- Counseling and other mental health support services
- HIV / AIDS prevention and education services
- Preventing homelessness including help finding affordable housing
- Services for Vietnam veterans and their families, including counseling and Agent Orange screening

### **US Veterans Administration Medical Clinics and Hospitals**

#### **V.A. Outpatient Clinic**

251 Causeway St., Boston

Call: 617-248-1000

#### **V.A. Medical Center**

150 South Huntington Ave., Boston

Call: 617-232-9500

#### **V.A. Hospital**

200 Spring Road, Bedford, MA

Call: 781-275-7500

## **Long Term Care Insurance**

As we live longer, we may need more services which can cost more than we expected. There are several reasons to consider buying long term care insurance:

Medicare does not cover long term care in a nursing home. It is limited to 100 days of care after a stay in a hospital and after the 100 days you have to pay privately. You can go through your life savings very quickly.

An Assisted Living Residence is mostly paid for privately. Some residences have a few rooms for people with lower incomes.

Alzheimer's Care is especially expensive at home or in an Alzheimer's residence. This illness requires 24 hour specialized care.

There are many different Long Term Care Insurance Plans. Be very careful to make sure what services are covered by a plan. Some pay for home care services and some pay for nursing home care. If possible try to find a plan that covers both.

Some people have been surprised to find that after they buy long term insurance, the payment can be very limited. In some cases, payment is denied after the service is provided and you end up paying a big bill that you didn't expect.

Be prepared to be denied for long term care insurance if you have certain chronic illness and a complicated medical history. This insurance is for elders who are in pretty good health.

**This is a time to read the small print of your long term care insurance policy before you sign.**

**A Guide of Long Term Care Insurance Plans** is available from the Massachusetts Division of Insurance. Call: 617-521-7777 to get a copy. Web site: [www.mass.gov](http://www.mass.gov). Click on Mass Division of Insurance and type in the search box, "long term care insurance."

**A Shopper's Guide to Long Term Care Insurance** by the National Association of Insurance Commissioners. Call: 816-842-3600 to receive a copy. Web Site: [www.naic.org](http://www.naic.org)

## 14. Community Involvement and Lifelong Learning

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Retirement is not the same for every person. Some people miss the structure of work life, the office friendships, and social life. Some are happy to sleep late and finally feel free to do things they could only do on week-ends or during vacation. It can also be a time to learn something completely new. Cambridge has many opportunities for elders to learn. Whatever your decision, keep the mind working and the body exercising. Both are important for a healthy life.

## Cambridge Neighborhood Councils

Cambridge Neighborhood Councils are a program of the Cambridge Department of Human Service.

Call: 617-349-6200 for more information. Web site: [www.cambridgema.gov](http://www.cambridgema.gov) Click on Department of Human Services

Many local schools provide programs for children and adults. Some programs ask for a payment, but many are free. Many have classes in English as a Second Language.

You might also think about joining the Council in your neighborhood to participate in adult programs and help expand programs of interest to elders.

**Agassiz Baldwin Community, A Cambridge Corporation**  
20 Sacramento St., Cambridge, 02138  
Call: 617-349-6287

**Cambridgeport Community School Neighborhood Council Adult Programs**  
89 Elm St., Cambridge, 02139  
Call: 617-349-6307

**Fitzgerald Community School Neighborhood Council Adult Programs**  
70 Rindge Ave., Cambridge 02140  
Call: 617-349-6302

**Haggerty Community School Neighborhood Council Adult Programs**  
110 Cushing St., Cambridge, 02138  
Call: 617-349-6264

**Harrington Community School  
Neighborhood Council**

**Adult Programs**

850 Cambridge St., Cambridge, 02141

Call: 617-349-6305

**Kennedy Neighborhood Council  
and Community School at the  
Kennedy Longfellow School**

158 Spring St., Cambridge 02141

Call: 617-349-6308

**Martin Luther King, Jr.  
Community School  
Neighborhood Council**

100 Putnam Ave., Cambridge 02139

Call: 617-349-6269

**Linnaean Neighborhood Council  
and Community School at the  
Graham and Parks School**

44 Linnaean St., Cambridge 02138

Call: 617-349-6267

**Longfellow Neighborhood Council  
and Community School**

359 Broadway, Cambridge, 02139

Call: 617-349-6260 or 617-388-3890

**Morse Neighborhood Council  
and Community School,**

40 Granite St., Cambridge, 02139

Call: 617-349-6291

**Tobin Neighborhood Council  
and Community School**

197 Vassal Lane, Cambridge, 02138

Call: 617-349-6300

## Educational Opportunities

**Community Learning Center**

Call: 617-349-6363

Community Learning Center offers  
free classes for adults.

- ESOL– English for Speakers of Other Languages
- Reading, Writing, and Mathematics
- Earning a High School Diploma
- Computer Instruction
- Preparing for Citizenship
- English for Speakers of Other Languages– works with community groups, churches, and businesses to set up English Language programs in Cambridge

**Cambridge Center  
for Adult Education**

42 Brattle St., Registration and Classrooms

12 Plympton St., 2nd Floor, Classrooms

56 Brattle St., Bakery and Classrooms

Call: 617-547-6789

Call Cambridge Center for Adult Education for a catalogue of hundreds of courses from belly dancing to learning a new language. Check the catalogue for changes or new programs.

Currently the Center has several programs for elders, but be sure to call ahead to see if there are any changes.

**Thursday Morning Lecture Series**

Presentations by different speakers on a wide variety of subjects. Meet other people and learn about things you wondered about. Senior cost is \$1.00 a lecture.

## **The Cambridge Chronicle**

Call: 888-343-1960 for a subscription

The Cambridge Chronicle is a local weekly newspaper. The Community Calendar lists a wide variety of events, which include authors reading from their works at local book shops, banking workshops for seniors, circle dancing, a bridge club, and many more. The Calendar shows why living in Cambridge is so interesting and stimulating.

The Chronicle also has a weekly column called "Growing Older" by Richard Griffin that follows the ups and downs of older life with insight and knowledge. See "Thoughts on Aging" on page 66.

## **Cambridge Public Library**

449 Broadway (Main Branch)

Call: 617-349-4040 (Main Branch) or

Call: 617-349-4035 (Library Services for Seniors)

The Cambridge Public Library has six branches throughout the city.

The library has been recently renovated and enlarged. It is designed for all ages and has been highly praised for the restoration of the old library and a large new addition with comfortable furniture.

The library lends books, CDs, DVDs, and offers many services to elders in Cambridge:

- Computers with internet service
- Books delivered to the home bound
- List of events at all of the branches of Cambridge Public Library, including book group discussions and computer skills
- Tax Forms and tax assistance

- Art Exhibits
- Senior Exercise Program
- Afternoon with Books
- Large Type Books
- A limited number of passes to Cambridge and Boston area museums are available. Call ahead to reserve.

Cambridge Public Library Branches:

### **Boudreau Branch**

245 Concord Ave.

Call: 617-349-4017

### **Collins Branch**

64 Aberdeen Ave.

Call: 617-349-4021

### **O'Neill Branch**

70 Rindge Ave.

Call: 617-349-4023

### **Central Square Branch**

45 Pearl St.

Call: 617-349-4010

### **O'Connell Branch**

48 Sixth St.

Call: 617-349-4019

### **Valente Branch**

826 Cambridge St.

Call: 617-349-4015

## **Harvard Institute for Learning in Retirement**

61 Brattle St. Cambridge

Call: 617-495-4024

Web site: [www.hilr.harvard.edu](http://www.hilr.harvard.edu)

This is a non-degree institute. There is a tuition fee for each semester. Visit the web site for a description of speakers and courses.

## **AARP**

Call: 1-888-OUR-AARP

Web site: [www.aarp.org](http://www.aarp.org)

AARP is a national membership organization “dedicated to enhancing the experience of aging through advocacy, information, and service.”

The membership fee is \$12.50.

The web site, [www.aarp.org](http://www.aarp.org), has a great deal of information on all aspects of elder issues, including discounts, up-dates on health care bills in Congress, health care news, financial planning, and much more.

AARP publishes a monthly magazine and a monthly bulletin which provides updates on aging issues.

## **Road Scholar, Adventures in Life Long Learning**

(formerly Elderhostel)

Call: 1-800-454-5768

Web site: [www.roadscholar.org](http://www.roadscholar.org)

This program is a non-profit organization dedicated to providing extraordinary learning adventures for people 55 and over.

The program offers trips to all parts of the world, including special intergenerational trips with grandchildren. Each trip has an expert leading the educational experience, comfortable accommodations, good meals, and no hidden costs. It is private pay.

## **Book Readings**

Locally owned book stores have readings by authors on a regular basis.

### **Harvard Book Store**

Harvard Square, 1256 Mass Ave.

Call: 617-661-1515

Call to get a schedule of readings.

Most are free. You can also get discounts for buying a certain amount of books.

### **Porter Square Book Store**

Porter Square, 25 White St.

Call: 617-491-2220

Call to get schedule. Also has a discount program.

## **Spiritual and Religious Affiliation**

For many of us, spiritual thoughts arise as we look back and think about what was most meaningful to us. And sometimes we ask ourselves what we regretted. This is not so much about jobs and money, although that might be meaningful to some. For many others, it is about what was most important and satisfying in our lives: family, friendships, our faith, and our spiritual and human values, what we leave behind for future generations. And upon reflection we think about what we want to do in the future that we have left to us. Many religious groups have developed socially directed programs to offer help to those who might need it. An elder can participate in these programs and offer the wisdom of years

Having a religious affiliation can often result in being a member of a strong community built up over the years. People know each other well and share a common faith. For elders this community can be very comforting. If you were a regular worshiper, people will know you and care about you.

# 15. Volunteer Opportunities

Finding Volunteer Opportunities . . . 55

For many elders this time of life is an opportunity for volunteer work. Volunteering connects you to your community and to the kind of work you were always interested in, but now you have the time to do it. There are many places that need you. You can work with any age group, with people with disabilities or become involved in local and national politics. You will make new friends and feel useful.

## **Cambridge Senior Centers**

806 Mass Ave. in Central Square  
Call: 617-349-6060

## **North Cambridge Senior Center**

2050 Mass Ave., Cambridge  
Call: 617-349-6320

Call for a wide variety of volunteer participation and opportunities.

## **Cambridge Senior Volunteer Clearinghouse Mount Auburn Hospital Volunteer Program**

Call: 617-864-6688

Connects the talents and experience of seniors with the needs of the community.

## **The Cambridge Chronicle**

This local weekly newspaper publishes a long list of Volunteer Opportunities every week. Some examples of volunteer

opportunities: tutoring adults enrolled in English literacy programs, providing rides to cancer patients for treatment, taking your dog to visit nursing homes and hospitals, reading to the blind, child care, and many more.

## **Somerville Cambridge Elder Services**

Offers several volunteer opportunities:

### **Caring Neighbor**

Call: 617-628-2601, extension 3153  
An opportunity to help a neighbor.

### **Long Term Care Ombudsman**

Call: 617-628-2601, extension 3107  
Visit residents of nursing homes on a weekly basis and listen to any complaints they might have and report on them. Must attend a three week day training.

### **Medical Escort**

Call: 617-628-2601, extension 3153 or 3051  
Go with a frail elder to medical appointments. Volunteers can use their own cars or travel with elder in a taxi or other community transportation. Training provided.

### **Money Manager**

Call: 617-628-2601, extension 3150  
Assist low income elders with bill paying, bank statements, bank errands, and managing their money.

### **New Friend**

Call: 617-628-2601, extension 3153  
Visit a lonely senior in his/her home once a week to provide companionship, share interests and hobbies.

**Nutrition Volunteer**

Call: 617-628-2601, extension 3153

Help deliver Meals-on-Wheels to seniors in the community, help bag groceries for the Brown Bag program, and help out at the Community Cafes.

**SHINE Health Benefits Counselor**

Call: 617-628-2601, extension 3153 or 3051

Provide information and help regarding health insurance and benefits for older people. Must be a Certified Health Benefits Counselor.

**Cambridge School Volunteer**

459 Broadway, Cambridge 02138

Call: 617-349-6794

Web site: [www.csvinc.org](http://www.csvinc.org)

Work with elementary age school children, either directly or as a support for the school. Elementary orientation sessions, special sessions on tutoring, and literacy training are provided.

**The Friends of Cambridge Rindge and Latin High Schools**

Call: 617-275-6338

Web site: [FOCRLS@gmail.com](mailto:FOCRLS@gmail.com)

The Friends of Cambridge Rindge and Latin High Schools are looking for volunteers to work with students. The goal is to involve parents, grandparents, local businesses and other community members in strengthening the school in its historically diverse and excellent program.

## Finding Volunteer Opportunities

Look around your neighborhood for a local hospital, nursing home, community center, neighborhood council, building for elders, or day care program and ask if they need help. The answer will probably be “YES!” This gives you the opportunity to meet people of all ages and make you feel useful, needed, and connected to your community. Join or form a singing group—a movie called “Young @Heart” is about a group of 80 year olds belting out “rock and roll” with energy and enthusiasm.

Another way of becoming more socially involved in your community is to have block parties in the summer. You can get a permit from the city and have the street closed to traffic. People can bring food and organize games for children. You can get a permit by calling the Cambridge Traffic and Parking Department. Call: 617-349-4700.

Many people who live in apartments say they feel alone and isolated. Holiday parties are a good way to get to know the other people in the building. Make it a pot-luck so that everyone contributes something and shares in the work or invite neighbors on your block for a holiday party. You will be surprised to find out that some of people who have lived there for years did not know the name of the person next door.

Get involved in local politics. Work for a City Council or School Committee candidate. Go to City Council meetings. They are open to everyone. Speak up on elder issues. Call the City Council Office at 617-349-4280 for more information.

*“Life is full of miracles but they’re not always the ones we pray for.”*

—Actress Eve Arden

# 16. If Help at Home is Not Enough

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If a time comes when living at home becomes too difficult, you can move into an apartment that provides extra help to help you stay in your new home as long as possible. No need to worry about the leaky sink, the heating bills, cooking every day and cleaning up, especially if you live alone, with no family or friends nearby.

## The Massachusetts Extended Care Federation

Web site: [www.MassLongTermCare.org](http://www.MassLongTermCare.org)

This excellent consumer focused web site offers information about Nursing Homes, Rest Homes, Assisted Living Residences, Home Health Care, and Continuing Care Retirement Communities.

There are three different types of programs that may exist in one residence:

- **Independent Living** provides housing in which the elder does not need any personal care assistance, but can get some as needed and pays an additional fee.

- **Respite Care** is short term care in furnished apartments. For example, if a caregiver goes on vacation they could place the elder in respite care until they return.
- **Assisted Living** is a combination of housing and services depending on your needs. Services include help with daily activities such as bathing, dressing, eating, and other personal care tasks.

Housing is usually a one bedroom or studio apartment. You can have your own furniture. Most assisted living residences are private pay and costs vary, so be sure to check the current rates. They can increase on an annual basis. There are some apartments for low income residents, but not many, so sign up early if you are thinking about this option.

Be sure to check which services are part of your monthly cost. You may have to pay additional costs if you need more help. It is important to note that once you become frail enough to need skilled nursing care, the Assisted Living Residence may not be able to keep you in your apartment and will suggest moving you to a long term care nursing home.

Assisted living services usually include:

- 3 meals a day served in a common dining room
- Housekeeping services
- Transportation
- Assistance with eating, bathing, dressing, and other personal needs
- 24 hour security and staff available

- Emergency call system for each apartment
- Health promotion and exercise programs
- Medication management
- Personal laundry services
- Social and recreational activities

**MASS ALFA**  
**Mass Assisted Living**  
**Facilities Association**

Call: 781-622-5999

Web site: [www.massalfa.org](http://www.massalfa.org)

Call for a resource guide on assisted living in Massachusetts.

**ElderCHOICE**

Call: 617-354-4899

ElderCHOICE is a MassHousing program that provides reduced rates for assisted living. Call to find out which Assisted Living Residences have this program.

## Assisted Living Residences in Cambridge

**Cadbury Commons**

66 Sherman Street, Cambridge, 02140

Call: 617-868-0575

74 Apartments: studios, one-bedrooms and one-bedroom plus dens. Independent and assisted living with secure memory care programs. All are market rate (this means that there are no low income apartments.)

**The Cambridge Homes**

360 Mount Auburn Street, Cambridge 02138

Call: 617-876-0369

44 apartments, studio (one room) and one bedroom. Low income apartments available. Independent Living, Assisted Living, and Respite Care offered.

**Neville Place at Fresh Pond**

650 Concord Avenue, Cambridge, 02138

Call: 617-497-8700

71 apartments, studio and one bedroom. Assisted Living, and a program for people with memory problems. Low income apartments available.

**Youville House**

1573 Cambridge Street, Cambridge, 02139

Call: 617-491-1234

Youville House has 95 apartments including studios, one bedrooms, and two bedrooms. Low income apartments also available.

## Other Housing Programs with Support Services

For low income elders who can no longer live alone, there are a few programs.

**Congregate Housing**

116 Norfolk Street, Cambridge 02139

Call: 617-547-3543

Provides a private bedroom, with shared space such as living room, kitchen, and bathroom, with services to help people to live on their own.

### **Supportive Living Programs**

The Cambridge Housing Authority, together with Somerville Cambridge Elder Services, offers a program at the Frank J. Manning Apartment Building. This program allows people to “age in place.” Services are available 24 hours a day, seven days a week.

Call Somerville Cambridge Elder Services at 617-628-2601, ext. 3151 or Cambridge Housing Authority at 617-625-1152.

### **Adult Family Care Program**

Somerville Cambridge Elder Services  
Call: 617-628-2601

A program for people who need help living in the community. A family provides care and support. To find out more, call Somerville Cambridge Elder Services.

### **Group Adult Foster Care**

Somerville Cambridge Housing Authority  
Call: 617-628-2601

Designed for residents of elderly low income housing, this program provides daily care in their home.

## **Nursing Homes**

This is a very difficult decision for the elder, the family, and friends. In order to be admitted to a nursing home you have to have an “eligibility screening.”

This means that you have to be very frail (weak) and sick enough so that you are not able to stay at home even with health care services.

If you have been in a hospital with an acute illness and cannot return home right away, Medicare will pay for the first 100 days at the nursing home. After that you have to pay.

### **The Health Services Unit**

Call: 617-628-2601

The Health Services Unit of Somerville Cambridge Elder Services can evaluate you for admission to a nursing home. Call to make an appointment.

Before making any decisions, it is important to do the following:

- Talk to your family and friends about this move. You have the right to make the decision about where you live even if people around you think the nursing home is the right place for you.
- Investigate other ways to stay at home as long as possible. This guide names several programs which can help in the home.
- Have yourself tested for any memory disorder or other illnesses, such as Alzheimer’s, dementia, or Parkinson’s disease. Your doctor can make the evaluation.

### **The Alzheimer’s Association of Eastern Massachusetts**

Call: 1-800-548-2111

This organization has information on nursing homes with Alzheimer’s programs. Call and ask for a free nursing home guide.

**The MassHealth Enrollment Center**

Call: 781-485-2500 or 800-322-1448

It is important to find out the cost of nursing home care. Most elders will have to pay for the care until their money runs out and then they can get MassHealth, which will take over the payment. To learn more about nursing home payments, call the MassHealth Enrollment Center in Revere at the number above for more information and an application form.

**Somerville Cambridge Elder Services**

Call: 617-628-2601 extension 3151

Ask for their Nursing Home Checklist that you can use when you visit a nursing home. Go to more than one nursing home to see how different they are. The check list includes questions about the living spaces, how the residents look, the relationship between the workers and the residents, the resident's rooms, menus and food, safety and care, and other important information you will need before making a decision.

Get a free consultation with an elder care advisor at the Aging Information Program at Somerville Cambridge Elder Services.

**The Massachusetts Department of Public Health**

Call: 617-558-0202

Web site: [www.mass.gov](http://www.mass.gov)

Click on Department of Public Health, then click on Directory and type into Search box: "Nursing Home Survey"

The Massachusetts Department of Public Health has a system of evaluating nursing home care.

You will get several reports including the results of the Nursing Home Satisfaction Survey for 2007. Individual nursing home reports are also available with information to help evaluate the quality of care in a particular nursing home.

*Nursing Homes in Cambridge*

Moving to a nursing home in your own community can be a help for your family and friends. They can visit more easily, especially if they can't drive or don't have a car. In addition, there might be neighbors or friends in the same nursing home who know you so you won't feel alone.

**Neville Center at Fresh Pond for Nursing and Rehabilitation**

Call: 617-497-0600

93 beds. A non-profit organization. Medicare and Medicaid Certified. Cambridge residents have first priority. Call for more information and to make an appointment for a visit.

**Sancta Maria Nursing Facility**

Call: 617-868-2200

141 beds. A non-profit organization. Medicare and Medicaid Certified.

*"It's a funny thing about life; if you refuse to accept anything but the best, you very often get it..."*

—Writer W. Somerset Maugham

**Vernon Hall**

Call: 617-864-4267

83 beds. A for-profit organization.  
Medicare and Medicaid Certified.

**Long Term Care  
Ombudsman Program**

Somerville Cambridge  
Ombudsman Program  
Call: 617-628-2601, extension 3107  
(ask for the Ombudsman  
Program Director)

If there are complaints about a nursing home that you or someone you know is living in, get help by calling the Long Term Care Ombudsman Program.

**What is an Ombudsman?**

An ombudsman is a person who listens to your complaints and tries to solve the problem. The person is trained by the Executive Office of Elder Affairs. This is a free service.

## New Designs for Nursing Homes

**Massachusetts  
Quality of Life Coalition**

Web site: [www.nursinghomeaction.org](http://www.nursinghomeaction.org)

In the past few years, there has been a movement to change the culture of aging in the 21st century. One of the areas of concern is the redesigning of nursing homes. The mission of a group called the Massachusetts Quality of Life Coalition is to "support the nursing home community to create a person-centered living environment in which staff and residents thrive."

There are two new nursing home designs:

**Eden Alternative**

Web site: [www.edenalternative.com](http://www.edenalternative.com)

Eden Alternative is about changing the culture and environment of today's nursing homes and other long term care institutions.

**Green House Project**

Web site: [www.ncbcapitalimpact.prg](http://www.ncbcapitalimpact.prg)  
(click on "Community Based Long Term Care")

The Green House Project is a home for 6 to 10 elders who require skilled nursing care. The design is home like and small scale. The residents have a say in the running of the house.

# 17. Thoughts on Aging

*By Richard Griffin, a longtime Cambridge resident who formerly served as Executive Director of the Cambridge Council on Aging. For the past eleven years he has written a weekly column "Growing Older" for the Community Newspaper Company.*

For many people, the experience of growing older turns out to be fascinating and full of surprises, revealing new talents. Given the opportunity, those who have arrived at the later decades can come into a new sense of themselves and give further shape to the legacy of long lives.

Given the good health that has become common, many Americans find their later decades as the most gratifying time of life. This stage of life can be understood as an adventure of the spirit, an exploration of new territory. It can turn out to be the most gratifying era in one's life.

However, for fear that can tempt one to adopt an entirely optimistic view of what it means to become old, one must be realistic about the serious problems faced by many of the aged. Especially for those coming into their 80s, this era brings many up against hard realities that can make later life difficult indeed. For most, these later years bring challenges that reveal the need for a variety of human services. Old age will prove a strong reminder that no one is entirely independent or ever has been. Interdependence marks the basic human condition. We need one another, a reality boldly revealed in later life.

For that reason, to be effective, human services must be flexible. They must respond to a wide variety of needs and must respond creatively according to each situation. That explains why this Guide features such a wide range of services offered.

If there were an award for the community richest in human services, Cambridge would surely be a top contender. It can prove daunting to be confronted with so many choices. This Guide attempts to explain in clear language how to find the right organization for your particular situation.

Cambridge is a place that offers many advantages for people in later years. Being close to services is one of the great advantages of urban living, including diversity that makes possible for old and young to have contact. The cultural richness brought to residents of the city by its universities and its many grassroots organizations counts for much. And, of course, vibrant neighborhoods where people are in touch with one another makes the city a highly desirable place to live for as long as possible.

This Guide features key agencies that serve as basic sources of information for older people: our own Cambridge Council on Aging, the Somerville Cambridge Elder Services and on a state level, the Executive Office of Elder Affairs.

The Guide also includes services provided by residents of local neighborhoods, which include the time-banking arrangement whereby neighbors can help neighbors and earn credits for doing so. Another approach is the group walking program in which neighborhood organizations bring together residents for exercise.

This approach represents something new. Until recently, everyone expected services to be provided exclusively by professional agencies. Now, however, local communities recognize how desirable it is for ordinary people to help one another. This is a time to think about new ways to reach out helping hands to our neighbors.

The idea of aging in place can spark new ways of serving one another.

This reaching out may make it possible for older residents to remain in their homes for a longer period of time than may have seemed previously. Elders have that special gift of later life that they can share with others.

In this spirit, the recipients and providers of services establish relationships that become meaningful for both sides. Being served has its own human dignity just as giving that service does. You give others a chance to grow by giving them the opportunity to serve you.

In this setting, care giving often becomes the setting for bonds that enhance the lives of everyone involved. Being able to count on kindness goes far to build helpful relationships and to give those served confidence in the future.

*"It isn't where you came from; it's where you're going that counts."*

—Singer Ella Fitzgerald

