

SERVICES & HOUSING OPTIONS FOR SENIORS ON OAHU - 2011



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In Support of Our Seniors

*Kāhala
Nui*

Bringing the spirit of aloha to retirement living.

Acknowledgements

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

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PREFACE

Life expectancy for residents of Hawaii is said to be the highest in the nation. Approximately 18.7% of the total population in Hawaii is over 60 years of age. The proportion of the elderly population in Hawaii is reported to be growing 2.5 to 3 times faster than the elderly population in other states. Some have estimated that by 2020, approximately 25% of the population in Hawaii will be over 60 years of age.

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

Many family caregivers and their elders in Hawaii are having problems currently finding appropriate housing and/or nursing care due to the lack of available information and the critical shortage of such facilities in the state of Hawaii. In view of the increasing senior population, we present a review of information on services and current housing options for seniors on Oahu as of 2011.

INTRODUCTION

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

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

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

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

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

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

I. AGING IN PLACE

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

Many seniors depend on adult relatives to help pay the bills and/or provide care that they need. By the age of 65 years, approximately 45% of Americans depend on financial assistance from relatives, 30% depend on charities, 23% continue gainful employment until they are no longer capable, but only 2% are financially self-sustaining. Family and friends provide approximately 85% of all long-term care in Hawaii.

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

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

Local service providers that can help seniors fulfill their basic needs are listed in *Senior Information and Assistance Handbook 2009-2011* published by the Elderly Affairs Division, City and County of Honolulu. A copy is available free of charge from any branch of the American Savings Bank.

Elderly Affairs Division (EAD), Department of Community Services, City and County of Honolulu, develops and supports services that enable older adults to live to their fullest capacity in their respective homes and communities through contracts with local service provider agencies. These services include caregiver support, personal care, group dining, home delivery of meals, transportation, escort, counseling, legal services, housing assistance, health, and educational activities.

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

More Information

- Elderly Affairs Division (EAD)
715 South King Street Suite #200
Honolulu, HI 96813
Senior Helpline: 768-7700 Fax: 527-6895
www.elderlyaffairs.com

A. Home Safety, Fall Prevention, & Universal Design

1. Is Your Home Safe?

Home safety is very important in preventing falls and disabilities. Falls are the leading cause of injuries among seniors in Hawaii. Every 5 hours a senior in Hawaii suffers a fall that results in the senior being hospitalized. One in three adults 65 years or older in the US suffers a fall each year. Falls can result in bruises, sprains,

broken bones, and/or head injuries Two thirds of non fatal falls occur in women who often sustain a fracture. The number of fatal falls increases steadily as seniors grow older. The number of falls as well as the medical cost associated with the management of these falls is collected by the National Institute of Health and Centers for Disease Control and Prevention.

Some falls can be prevented by use of the following.

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

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

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

Table 1. **Organizations Offering Home Safety Evaluation**

Name	Phone
East Oahu Physical Therapy 850 West Hind Drive Suite #201 Honolulu, HI 96821 www.eastoahuphysicaltherapy.com	377-5605
Elam Sports Oahu 1001 Kamokila Boulevard Suite #114 Kapolei, HI 96707 www.elamsports.com	674-9595
Kaiser Permanente Home Health (Kaiser members only) Mapunapuna Clinic 2828 Paa Street Honolulu, HI 96819 www.kaiserpermanente.org	432-5688
Ohana Pacific Rehabilitation Services 354 Ulunui Street #404 Kailua, HI 96734 www.ohanapacificrehab.com	262-1118
OT to You, LLC P O Box 4559 Honolulu, HI 96812	347-1969
Project Dana (Volunteer program) 902 University Avenue Honolulu, HI 96826 www.projectdana.org	945-3736
Rehab at Nuuanu Rehabilitation Hospital of the Pacific 226 North Kuakini Street Honolulu, HI 96817 www.rehabhospital.org	544-3310
StayFit Physical Therapy 99-128 Aiea Height Drive #207 Aiea, HI 96701	487-0487

Therapist and Home Care On Call, Inc. 46-310 Hoana Street Kaneohe, HI 96744	247-2472
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Falls can be caused by many factors which are associated with health and aging conditions. Predictors of falls include a previous fall, poor posture, poor balance, prolonged bed rest, muscle weakness, mobility problems, loss of sensation in the feet, vision changes, dehydration, and drug interactions. Review of vision of the senior, his or her use of physician prescribed and over the counter medications, alcohol consumption, and marijuana use, may provide information that can be useful in decreasing the occurrence of falls.

Senior participation in community fall prevention exercise programs and educational classes shown in Table 2 help prevent in-home falls. Most of these prevention programs and classes are free of charge, others charge a nominal fee.

Table 2. Fall Prevention Exercise & Educational Programs

Name	Phone
Arthritis Foundation Exercise Program 615 Piikoi Street Suite #1812 Honolulu, HI 96814 <i>www.arthritis.org</i>	596-2900
Attention Plus Care 1560 Makaloa Street Room #1060 Honolulu, HI 96814 <i>www.attentionplus.com</i>	739-2811
Castle Wellness and Lifestyle Medicine Center 642 Ulukahiki Street Kailua, HI 96734 <i>castlemed.org</i>	263-5050

<p>Department of Parks and Recreation City and County of Honolulu P O Box 3 Honolulu, HI 96826 www.honolulu.gov/parks</p>	544-4858
<p>Hawaii Academy 1314 Mo'ouui Street Honolulu, HI 96817 www.hawaiiacademy.com</p>	842-5642
<p>HMSA Strong, Straight & Steady 818 Keeaumoku Street Honolulu, HI 96814 www.hmsa.com</p>	948-6398
<p>Honolulu Gerontology Program: No Fear of Falling 200 North Vineyard Boulevard Building B Honolulu, HI 96817 www.childandfamilyservice.org</p>	543-8421
<p>Kaiser Permanente (Kaiser members only) 1010 Pensacola Street 3rd Floor Honolulu, HI www.kaiserpermanente.org</p>	432-2270
<p>Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) 1846 Gulick Avenue Honolulu, HI 96819 www.kkv.net</p>	848-0977
<p>YMCA 1441 Pali Highway Honolulu, HI 96813 www.ymcahonolulu.org</p>	531-9622

More Information

- Alcoholic Anonymous, www.alcoholicsanonymous.com
- Centers for Disease Control and Prevention, Falls older adults, www.cdc.gov/homeandrecreationalafety/falls/index.html
- Fall Prevention Center of Excellence, www.stopfalls.org

- Fall Prevention Resource Guide, available on line at hawaii.gov/health/healthy-lifestyles/injury-prevention/PDF/fallsprevguide.pdf

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

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

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

In event that the senior needs to select and/or plan a new home, a review of Universal design principles and applications can be helpful in finding and/or designing a safer and more comfortable home that better meets the needs of the aging senior. Universal design refers to a broad spectrum solution that produces

environments that are usable and effective for everyone including the aging senior and persons with disabilities. Universal design offers features such as zero step entry, one level living, sufficiently wide doorways and hallways, sufficient circulation space, and closets with adjustable shelving, hanging space, and storage. Companies specializing in Universal design home renovations are listed in Table 3.

Special Programs: The Ohana Housing Program created in 1981 permits the placement of a second dwelling on residential lots with adequate public facilities such as water, sewer, and parking. This small separate manufactured home is placed in the yard by the side of a single family house. Ohana dwelling units are not permitted on lots within a zero-lot-line project, cluster housing projects, agricultural clusters, county clusters, or on duplex unit lots. Such low cost houses are designed to be movable and reusable. Ohana housing enables aging parents to live in close proximity to their children, but not with them. The concept of Ohana Housing is called Elder Cottage Housing Opportunities (ECHO) on the mainland.

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

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

Loans and Subsidies: Home repair loans are available from City and County Rehabilitative Loans, 51 Merchant Street, Honolulu, HI, 96813, telephone: 768-7076. This agency also offers disaster assistance, sewer connection, and solar roof loan programs. www.honolulu.gov/DCS/housingloans.htm

Seniors with a low income residing in rural areas may obtain funds for home improvement by way of a Rural Development Grant from the US Department of Agriculture, 99-193 Aiea Heights Drive #156, Aiea, HI, 96701, telephone: 483-8600 ext 355. www.rurdev.usda.gov/hi

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

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

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

Table 3. Universal Design

Name	Phone
Accessible Homes Hawaii 577 Kawaihoa Road #A Kailua, HI 96734	306-5619
Assistive Technology on Call (Veterans only) oshirokc@hawaii.rr.com	623-5273

CK Independent Living Builders P O Box 893856 Mililani, HI 96789	258-8158
Details International, Inc. Gentry Pacific Design Center Suite #104 560 North Nimitz Highway Unit 9 Honolulu, HI 96817 <i>details-international.com</i>	521-7424
D R Horton 650 Iwilei Road Suite #209 Honolulu, HI 96813 <i>www.drhorton.com</i>	521-5661
Dream House Drafting, Inc. P O Box 700441 Kapolei, HI 96709 <i>dreamhousedrafting.com</i>	371-8031
Graham Builders 1144 Young Street Honolulu, HI 96814 <i>www.grahambuilders.com</i>	593-2808
J P Designs P O Box 19234 Honolulu, HI 96817	841-0304
Living Well Designs 1157 Lunaai Street Kailua, HI 96734	351-2130
Partners in Design 171 D Hamakua Drive Kailua, HI 96734 <i>www.wayneparkerdesigns.com</i>	261-5681

More Information

- American Association of Retired Persons: home improvement, www.aarp.org/home-garden/home-improvement/info-09-2010/home_design_webinar.html
- Better Business Bureau: Accredited Business Directory, www.bbb.org/hawaii/accredited-business-directory

- Hawaii Remodeling Resource Guide: construction, home improvement, www.hawaiiremodel.com
- Remodeling specialists, designers and contractors in Hawaii, www.thestateofhawaii.com/remodeling/index.html

3. Role of Technological & Electronic Devices

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

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

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

In Case of Emergency (ICE) is a program that enables first responders to identify victims and contact their next of kin. The senior needs to enter the names and telephone numbers of emergency contacts in his or her cell phone address book under the name ICE. Home phones have the availability of speed dial where telephone numbers of family and friends of the senior may be stored in the phone memory for future use. Speed dial allows the senior to place a call by pressing a pre-determined key. Voice activation, screen reader, and magnification software are some of

the newer features available on phones for persons with disabilities.

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

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

Table 4. Personal Emergency Response System

Name	Phone
Active Care <i>activecare.com</i>	877-219-6628
Advanced Protection Network 99-1295 Waiua Place #2B Aiea, HI 96701 <i>www.apnalarm.com</i>	484-9393
EOM Hawaii 98-1840 G Kaahumanu Street Pearl City, HI 96782 <i>www.eomhawaii.com</i>	227-7938
Kupuna Monitoring Systems, Inc. P O Box 2247 Aiea, HI 96701 <i>www.kupunamonitoring.com</i>	721-1201
Lifeline Hawaii Services <i>www.lifelinehawaiiservices.com</i>	888-409-8449

Medical Guardian <i>www.medicalguardian.com/Hawaii-Medical-Alert.html</i>	800-668-9200
Mobile Help <i>mobilehelpnow.com</i>	800-800-1710
My Life Response, LLC <i>www.myliferesponse.com</i>	855-657-5433
Philips Lifeline <i>philips.lifelinesystems.com</i>	800-587-4981
Queens's Lifeline 1301 Punchbowl Street Honolulu, HI 96813 <i>www.queensmedicalcenter.net</i>	537-7585
Saint Francis Lifeline 2251 Mahalo Street Honolulu, HI 96817 <i>www.stfrancishawaii.org</i>	547-6120

More Information

- Assistive Technology Resource Centers of Hawaii (ARTC)
414 Kuwili Street Suite #104
Honolulu, HI 97817
Telephone: 532-7110
www.atrc.org
- Library for the Blind & Physically Handicapped
402 Kapahulu Avenue
Honolulu, HI 96815
Telephone: 733-8444
www.librarieshawaii.org
- Medical Alert, *www.medicalalert.org*
- National Library Service for the Blind and Physically Handicapped, *www.loc.gov/nls*
- *The Kupuna Guide*, a booklet of household items, electronic aids and recreational equipment, published by ARTC
- How To Do Things, *www.howtothings.com/electronics/how-to-choose-a-cell-phone-for-a-disabled-person*

B. Finances

1. Fraud

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

The Federal Trade Commission estimates that 25 million Americans are victims of consumer fraud each year. The senior is often the victim of fraud due to fear, cognitive decline, and lack of mobility. Fraudulent telemarketers direct 55 to 80% of their calls to senior citizens. Studies have shown that senior citizens are more at risk to be targeted by telemarketing scams than other age group. According to an AARP study, 57% of individuals over the age of 50 lose \$40 billion every year to telemarketing fraud alone.

Types of fraud include bait and switch, forgery of documents or valuable goods, credit related schemes, counterfeiting of money, magazine sales scams, investment fraud, overpayment scams, work-at-home scams, vacation and travel fraud, phishing, pharming, Nigerian money scam, prize and sweepstakes scam, foreign lotteries scam, pyramids and multilevel marketing, scholarship scams, charity scams, bogus merchandise sales, telephone cramming and telephone slamming, religious fraud, tax fraud, false billing, embezzlement of money, identity theft, health fraud, and marriage fraud. These kinds of scams can be reported to the Senior Scam Hotline, telephone: 628-3950. Consumer assistance and fraud protection agencies are listed in Table 5.

Avoid fraud by the following steps.

- **Never** give your *Medicare/Health insurance claim number* to anyone except your physician or Medicare provider.
- Do not give out *credit card or bank account numbers* over the telephone unless the senior initiates the call.
- Never give out your *social security number*.

- If a product sounds too good to be true, it probably is.
- Avoid Telemarketers. They specialize in confusing a senior to take his or her money.
- Avoid door-to-door salesmen.
- Take time to research a company before investing your money.
- Shred your personal bank checks and credit card receipts before disposing of them.

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

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

www.directmail.com/junk_mail

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

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

Table 5. Consumer Assistance and Protection Agencies

Name	Phone
Adult Protective Services 1390 Miller Street Room #209 Honolulu, HI 96813 <i>www.hawaii.gov/dhs</i>	832-5115

Better Business Bureau of Hawaii, Inc 1132 Bishop Street Suite #615 Honolulu, HI 96813 www.hawaii.bbb.org	536-6956
Elder Abuse Justice Unit Office of the Prosecuting Attorney 1060 Richards Street 9 th floor Honolulu, HI 96813	768-7536
Office of Consumer Protection 235 South Beretania Street Room #801 Honolulu, HI 96813 www.hawaii.gov/dcca	586-2630
Senior Medicare Patrol Hawaii (SMP Hawaii) No. 1 Capitol District 250 South Hotel Street Suite #406 Honolulu, HI 96813 hawaii.gov/health/eoa/SMP.html	586-7281
US Consumer Product Safety 575 Cooke Street Suite #A 2208 Honolulu, HI 96813 www.cpsc.gov	594-4574

More Information

- National Crime Prevention Council
2345 Crystal Drive Suite #500
Arlington, VA 22202
Telephone: 202-466-6272
www.ncpc.org
- Action Line, telephone: 591-0222
- Deter, Detect, Defend, Avoid ID Theft, www.ftc.gov/idtheft
- Federal Citizen Information Center, www.consumeraction.gov
- *Hawaii's Fraud Prevention and Resource Guide*, published by the Executive Office on Aging available on line at hawaii.gov/health/eoa/Docs/Fraud.pdf
- Insurance Fraud Unit Hotline, telephone: 587-7416
- National Consumers League's Fraud Center, www.fraud.org
- Securities Fraud Hotline, telephone: 587-2267

2. Legal Advocacy & Elder Law

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

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

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

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

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

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

Cost: The initial consultation may not be free of charge. Lawyers usually charge by the hour. The cost is approximately \$225 – \$300 per hour. The estimated cost for writing a will is approximately \$500. The costs for writing a trust ranges from \$2500 – \$4000 depending upon the complexity of the estates, nature of the property involved, and the amount of tax planning that is needed.

Tips: It is important to know how long the attorney has been practicing and what percentage of the attorney's practice is devoted to elder law. Consider working with qualified credentialed attorneys who are members of the National Academy of Elder Law Attorneys. A list of elder law attorneys is available from the University of Hawaii Elder Law Program (UHELP).

More Information

- Legal Aid Society of Hawaii
924 Bethel Street
Honolulu, HI 96813
Telephone: 536-4302 Fax: 527-8088
www.legalaidhawaii.org

- University of Hawaii Elder Law Program
William S Richardson School of Law
2515 Dole Street #203
Honolulu, HI 96822
Telephone: 956-6544 Fax: 956-9439
www.hawaii.edu/uhelp
- American Bar Association, telephone: 800-285-2221
www.abanet.org
- Elder Law Answers, www.elderlawanswers.com
- National Academy of Elder Law Attorneys, Inc.
www.naela.org

3. Medicare

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

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

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

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

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

Health Care Reform known as the Patient Protection and Affordable Care Act of 2010 reduces out-of-pocket prescription drug costs by phasing out the doughnut hole, extending the selection period for changing Part D plans, and expanding the Part D low income subsidy. Individuals with preexisting conditions gain insurance options. Coverage for preventative care services is expanded. Financial assistance is provided to employer health plans that cover early retirees.

Table 6. Medicare Advantage Plans

Name	Phone
AARP Medicare Complete <i>www.arpmedicareplans.com</i>	800-850-6807
Alohacare Advantage 1357 Kapiolani Boulevard Suite #1250 Honolulu, HI 96814 <i>www.alohacare.org</i>	973-6395
Evercare Health Plan 841 Bishop Street Suite #725 Honolulu, HI 96813 <i>www.evercarehealthplans.com</i>	888-980-8728

HMSA Akamai Advantage 818 Keeaumoku Street Honolulu, HI 96813 www.hmsa.com/advantage	948-5555
Humana www.humana-medicare.com	800-833-0632
Kaiser Senior Advantage 3288 Moanalua Road Honolulu, HI 96819 www.kaiserpermanente.org	432-0000
Ohana Health Plan, Wellcare Health Insurance 94-450 Mokuola Street Waipahu, HI 96797 www.ohanahealthplan.com	888-505-1201
Secure Horizons, United Healthcare www.securehorizons.com	800-577-5623

More Information

- Centers for Medicare & Medicaid Services, www.cms.gov
- *Medicare and You 2011*, available on line at www.medicare.gov/Publications/Pubs/pdf/10050.pdf

4. Medicaid

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

The new Medicaid managed care program which went into effect February 1, 2009 in Hawaii is called Quest Expanded Access (QExA). This program is provided by Evercare Health Plan and Ohana Health Plan. Each member is assigned a *service*

coordinator by the health plan. In order to receive long-term care services, a senior must complete a face-to-face evaluation with the service coordinator.

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

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

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

Medicaid Spend Down is an option for seniors whose income is too high to qualify for Medicaid. The senior may qualify for this

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

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

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

More Information

- Med-QUEST Honolulu Unit (To apply for Medicaid)
801 Dillingham Boulevard 3rd floor
Honolulu, HI 96817
Telephone: 587-3521 Fax: 587-3543
www.med-quest.us
- QExA Helpline, telephone: 866-928-1959
www.qexa.org
- QExA Ombudsman
Hilopaa Family to Family Health Information Center
1319 Punahou Street Room #742
Honolulu, HI 96826
Telephone: 791-3467 Fax: 531-3595
hilopaa.org/qexa.aspx

5. Social Security

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

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

Retirement benefits are payable as early as 62 years of age. Social Security withholds benefits, if the earnings of an individual exceeds a certain limit. The annual exempt amount for 2011 is \$14,160. The amount payable to the recipient depends on the age and earnings history of the recipient. This information can be obtained from an online retirement estimator at www.socialsecurity.gov/estimator

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

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

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

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

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

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

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

More Information

- US Social Security Administration
300 Ala Moana Boulevard
Honolulu, HI 96850
Telephone: 772-1213
www.ssa.gov

6. Reverse Mortgage

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

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

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

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

The borrower must seek independent third party financial counseling from an agency which is approved by the Department of Housing and Urban Development (HUD) as a safeguard to assure that the borrower understands the legal and financial obligations of a reverse mortgage. The borrower receives a 'certificate of counseling' which is needed to process the loan application. A reverse mortgage called a Home Equity Conversion Mortgage (HECM) insured by the US federal government is available through a federal housing administration (FHA) approved lender. HUD FHA approved lenders are listed in Table 7. Proprietary reverse equity mortgage programs funded by private lenders may offer higher equity on the home, but tend to be more expensive.

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

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

Services: Reverse mortgage monies may be used for immediate needs such as home renovations, travel, payment of monthly bills,

for future needs such as long-term care, or providing finances for ones family. The money could serve as a bridge while the borrower is waiting for maximum social security benefits at a later age of 67.

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

Tips: The cost of a reverse mortgage may be higher than the cost of a conventional mortgage. It is important to shop around to review competitive loan pricing. FHA loans are never 100% of the home value. Therefore, some money is left for the heirs after the home is sold.

Table 7. HUD FHA Approved Lenders

Name	Phone
Aegean Financial, Inc. 2250 Kalakaua Avenue Honolulu, HI 96815 <i>www.aegeanfinancial.com</i>	310-640-8100
Amwest Capital Mortgage, Inc. 1750 Kalakaua Avenue #1911 Honolulu, HI 96826	800-481-9999
Central Pacific Homeloans 201 Merchant Street Suite #1700 Honolulu, HI 96813 <i>www.cp-homeloans.com</i>	356-4000
Citizens Mortgage Corporation 1101 North King Street Honolulu, HI 96817	678-1600
Cole Realty and Lending, Inc. 98-023 Hekaha Street Suite #2D Aiea, HI 96701	949-387-7915

<p>First Class Mortgage, LLC 98-030 Hekaha Street Suite #12 Aiea, HI 96701 www.firstclassmtg.net</p>	486-3133
<p>Golden Empire Mortgage, Inc. 1357 Kapiolani Boulevard #1420 Honolulu, HI 96814 www.gemcorp.com</p>	791-1007
<p>Guild Mortgage Company 609 Kailua Road Suite #200 Kailua, HI 96734 www.guildmortgage.net/kailua</p>	263-4622
<p>Hawaii Mortgage Resources, LLC 900 Fort Street Mall Suite #1718 Honolulu, HI 96813 www.rmshawaii.com</p>	526-2499
<p>HawaiiUSA Federal Credit Union 1226 College Walk Honolulu, HI 96817 www.hawaiiusafcu.com</p>	534-4303
<p>HomeStreet Bank 1221 Kapiolani Boulevard Suite #644 Honolulu, HI 96814 www.homestreet.com</p>	596-0343
<p>LibertyStreet Financial Group 99-195 Ohekani Loop Aiea, HI 96701 www.libertystreetfg.com</p>	485-8000
<p>Loan Network, LLC 905 Umi Street Suite #206 Honolulu, HI 96819 www.loannetworkllc.com</p>	263-3600
<p>Metlife Bank 500 Ala Moana Boulevard #452 Honolulu, HI 96813 www.metlife.com</p>	234-3177

Platinum Mortgage Partners, LLC 333 Queen Street Suite #D Honolulu, HI 96813 <i>platinummortgagepartners.com</i>	792-3600
Primary Residential Mortgage, Inc. 745 Fort Street Mall Suite #609 Honolulu, HI 96813 <i>www.primaryresidentialmortgage.com</i>	585-9888
Prospect Mortgage, LLC 4211 Waialae Avenue Suite #107 Honolulu, HI 96816 <i>www.myprospectmortgage.com</i>	739-7801
Summit Funding, Inc. 1188 Bishop Street Suite #1002 Honolulu, HI 96813 <i>www.summitfunding.com</i>	521-9999
Territorial Savings Bank 1000 Bishop Street Honolulu, HI 96813 <i>www.territorialsavings.net</i>	536-1710
Watermark Capital, Inc. 1330 Ala Moana Boulevard Suite #202 Honolulu, HI 96814 <i>www.wmhtml.com</i>	591-1300
Wells Fargo Home Mortgage HI, LLC 1357 Kapiolani Boulevard Suite #910 Honolulu, HI 96814 <i>www.wellsfargo.com</i>	946-8832

More Information

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

7. Long-Term Care Insurance

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

The Long-Term Care Partnership Program enacted in 2005 under the Deficit Reduction Act makes the partnership for long-term care available in all states. Hawaii is *not* a long-term care partnership state. This program encourages the purchase of long-term care insurance by individuals who might otherwise turn to Medicaid to pay for their care. Under this program, an individual may protect a portion of his or her assets and still qualify for Medicaid, if the individual meets Medicaid income criteria and functional criteria to qualify for Medicaid long-term care services. This program offers dollar for dollar asset protection enabling a person to protect one dollar of personal asset for every dollar the policy pays out in benefits. Lenders offering partnership policies are listed in Table 8.

The Health Care Reform of 2010 created a new voluntary long-term care insurance program called Community Living Assistance Services and Support (CLASS). This program is available to employed individuals. It can help them pay for future long-term care services. If an employer participates in the program, the individual will be automatically enrolled unless the individual chooses to opt out. An individual may purchase this insurance on his or her own, if the respective employer does not participate, or if the individual is self-employed.

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

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

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

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

benefits are paid by the insurance company. Proof of these payments is often required.

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

Table 8. Long-Term Care Insurance Lenders

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

More Information

- Hawaii Insurance Division
Department of Commerce and Consumer Affairs
P O Box 3614
Honolulu, HI 96811
Telephone: 586-2790 Fax: 586-2806
www.hawaii.gov/dcca/areas/ins
- *A Shopper's Guide to Long-Term Care Insurance*, published by the National Association of Insurance Commissioners, available on line at
www.newyorklife.com/newyorklife.com/General/FileLink/State%20Files/NYL2/pdf/LTC_Shopper_Guide.pdf
- American Association of Retired Persons,
www.aarp.org/decide
- Hawaii long-term care insurance quotes,
www.completelongtermcare.com/states/hawaii
- Long Term Care Insurance National Advisory Center,
www.longtermcareinsurance.org
- National Clearinghouse for Long-term Care Information,
www.longtermcare.gov/LTC

C. Basic Necessities

1. Food

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

The Hawaii Food Bank, telephone: 836-3600, participates in The Emergency Food Assistance Program (TEFAP), whose goal is to supplement the diets of low income Americans by providing them

with emergency food and nutrition assistance at no cost by local recipient agencies. The Honolulu Community Action Program (HCAP), telephone: 521-4531, distributes food directly to households. Households receiving emergency food assistance must have a total gross income of not more than 150% of the federal poverty guidelines.

Meals On Wheels, a nationwide senior nutrition program, delivers nutritionally balanced meals to seniors by way of home delivery or group dining. Home delivered meal service is available to homebound individuals who are 60 years of age or older and are unable to prepare their own meals due to physical or cognitive challenges. Younger individuals with disabilities who are residing in the same household of an older individual and the spouses of the homebound elderly who are primary caregivers in need of respite are also eligible. Agencies that provide home delivered meals are listed in Table 9.

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

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

Tips: Meals on Wheels has no income limitation.

Table 9. Agencies Providing Meals

Name	Phone
Alu Like, Inc. 458 Keawa Street Honolulu, HI 96813 www.alulike.org	535-1328
Arcadia Home Care Services 1660 South Beretania Street Suite #101 Honolulu, HI 96826 www.arcadia-hi.org	440-3041

Hawaii Meals on Wheels P. O. Box 61194 Honolulu, HI 96839 <i>hmow.org</i>	988-6747
King Lunalilo Meal Services 501 Kekauluohi Street Honolulu, HI 96825	395-1000
Lanakila Meals on Wheels 1809 Bachelot Street Honolulu, HI 96817 <i>www.lanakilahawaii.org</i>	531-0555
Palolo Chinese Home Meals to Go 2459 10 th Avenue Honolulu, HI 96816 <i>www.PaloloHome.org</i>	748-4911

Seniors eat less as they age, which can lead to malnourishment and other health problems. Seniors in environments that encourage eating may actually consume more food when they have the opportunity to socialize with others. Group dining programs at various community sites offer the opportunity for socialization and health maintenance. Lanakila Meals on Wheels provides congregate meal dining at various Kupuna Wellness Centers listed in Table 10. A suggested donation of \$2 per meal offered at group dining sites is requested.

Table 10. Congregate Meal Dining Sites

Name	Phone
Hale Mohalu Senior Apartments 800 Third Street Pearl City, HI 96782	352-0288
Hauula Community Center 54-010 Kukuna Road Honolulu, HI 96717	352-0288
Kahaluu Key Project 47-200 Waihee Road Honolulu, HI 96744	561-0822

Kamalu Hoolulu Elderly Housing Project 94-941 Kauolo Place Waipahu, HI 96797	352-0284
Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) Gulick Elder Center 1846 Gulick Avenue Honolulu, HI 96819	848-0977
Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) Kuhio Park Terrace 1545 Linapuni Street Building A Honolulu, HI 96819	848-0977
Kupuna Home O'Waialua 67-088 Goodale Avenue Waialua, HI 96791	352-0288
Lanakila Central Office 1809 Bachelot Street Honolulu, HI 96817	531-0555
Lanakila Multi-Purpose Senior Center 1640 Lanakila Avenue Honolulu, HI 96817	847-1322
Lani Huli Apartments 25 Aulike Street Kailua, HI 96734	561-0822
Moiliili Community Center 2535 South King Street Honolulu, HI 96826	955-1555
Paoakalani 1583 Kalakaua Avenue Honolulu, HI 96815	531-0555
Pauahi Elderly Housing 171 North Pauahi Street Honolulu, HI 96817	352-0288
Pohulani Elderly Apartments 626 Coral Street Honolulu, HI 96813	352-0294

Susannah Wesley Center 1117 Kaili Street Honolulu, HI 96819	352-0293
Wahiawa Recreation Center 1139 A Kilani Avenue Wahiawa, HI 96786	352-0288
Waianae District Park 85-601 Farrington Highway Waianae, HI 96792	352-0288
Waimanalo District Park 41-415 Hihimanu Street Waimanalo, HI 96795	259-7436
West Loch Village 91-1472 Renton Road Ewa Beach, HI 96706	352-0288

More Information

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

2. Transportation

Seniors need convenient transportation in order to visit the doctor, pharmacy, dentist, rehabilitation center, as well as for shopping, engaging in socialization at senior centers, visiting friends and family, and attending spiritual houses of worship. Some seniors are able to use TheBus; others drive. However, changes of normal

aging may make it difficult for some seniors who wish to continue to drive to be able to do so. Agencies that provide transportation for seniors are listed in Table 11.

The American Association of Retired Persons (AARP), telephone: 843-1906, offers senior driver safety education courses. The Rehabilitation Hospital of the Pacific, telephone: 566-3586, provides seniors with an occupational therapist evaluation of their driving skills and an assessment of the need for any adaptive equipment. Individuals with disabilities can obtain a Parking Permit at any satellite city hall. This Parking Permit allows a disabled senior or the driver for the disabled senior to park in a designated parking stall. The Handi-Van, telephone: 538-0033 provides transportation for disabled seniors. Paper applications are no longer being used. A personal interview, which may include walking and balance tests is now required.

Transportation assistance for low income resident aliens or naturalized citizens who are 60 years of age and over, to return to his or her respective homeland outside the United States is available through the Department of Human Services, Adult Intake Unit, telephone: 832-5115. Special consideration is given for terminally ill individuals who meet the eligibility criteria.

Services: Companies listed in Table 11 offer either non-emergency door-to-door and/or curb-to-curb services at various prices depending on distance traveled. Handi-Van provides curb-to-curb service. Advance reservations are required to schedule a ride.

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

Tips: Catholic Charities provides transportation for low income seniors. A donation is requested. Project Dana recruits volunteers to provide transportation to medical appointments, grocery shopping, and religious services.

Table 11. Agencies Providing Transportation

Name	Phone
ABC Transport Services, LLC 94-519 Kupuna Loop Waipahu, HI 96797	677-9300
Aloha Transportation Services, Inc. 94-601 Kaiewa Street Waipahu, HI 96797	677-3056
American Cancer Society (cancer patients only) 2370 Nuuanu Avenue Honolulu, HI 96817 <i>www.cancer.org</i>	595-7500
Carevan Hawaii 1441 Kapiolani Boulevard Suite #2010 Honolulu, HI 96814 <i>carevanhawaii.com</i>	947-3555
Catholic Charities Transport For Seniors 1822 Keeaumoku Street Honolulu, HI 96822 <i>www.catholiccharitieshawaii.org</i>	524-4673
Charley's Taxi and Limousine – MediCab 680 Ala Moana Boulevard Suite #303 Honolulu, HI 96813 <i>www.charleystaxi.com</i>	531-1333
CH Trans Services 94-1034 Paiwa Place Waipahu, HI 96797	754-1025
GDD Handitrans, LLC 94-601 Palai Street Waipahu, HI 96797	265-0507
Go Transport, LLC 92-1427 Palahia Street Kapolei, HI 96707	351-7847
Guardian Transport P. O. Box 22819 Honolulu, HI 96823	780-9100

HandiRide Hawaii, LLC 91-1528 Kaikoi Place Ewa Beach, HI 96706 <i>www.handiride-hi.com</i>	486-7433
Handi-Trans Service, LLC 94-1083 Kuhaulua Street Waipahu, HI 96797	258-9251
Handi Wheelchair Transportation 1521 South King Street #409 Honolulu, HI 96826	946-6666
Hawaii Medi Cab Management, Inc 99-185 Moanalua Road Aiea, HI 96701	484-8900
JCRG Eldercare and Transervices, LLC 92-1088 Kakoo Place Kapolei, HI 96707	672-8670
Joy Handitrans, LLC 94-248 Pupukahi Street Waipahu, HI 96797	677-0165
MPC Handitrans Services, LLC 743 Gulick Avenue Honolulu, HI 96819	841-6585
Malama Lima Handi-Trans, LLC P. O. Box 970324 Waipahu, HI 96797	226-0109
OhanaCare Transportation Services, LLC 560 North Nimitz Highway Suite #217F Honolulu, HI 96817 <i>ohanacaretransport.com</i>	206-2900
OHE Transportation Services, Ltd. P. O. Box 850 Pearl City, HI 96782 <i>www.oheservices.com</i>	426-4500
Pono Transport, Inc. 45-663 Uhilehua Place Kaneohe, HI 96744	254-6600

Project Dana (Volunteer program) 902 University Avenue Honolulu, HI 96826 <i>www.projectdana.org</i>	945-3736
Reyes Transport Services 94-586 Palai Street Waipahu, HI 96797	676-8447
Silver Cross Handi-Trans 500 Ala Moana Boulevard Suite #7-400 Honolulu, HI 96813 <i>www.silvercrossllc.com</i>	690-9558
Transporter 3, LLC 1328 Kamehameha IV Road Honolulu, HI 96819	834-3414
TLC Handi-Trans, Inc 98-1005 Moanalua Road Aiea, HI 96701	488-2388
Wheelers Accessible Van Rentals 2677 Ipulei Place Honolulu, HI 96816 <i>www.wheelersvanrentals.com</i>	735-6365

More Information

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

D. Respite Care

1. In-Home Aides

Use of in-home services helps seniors with declining abilities to cope with household chores, activities, and health care needs. Use of in-home services also helps to prevent caregiver stress and burnout. Agencies that link seniors and their families with housekeepers, home health aides, and paid caregiver services are summarized in Table 12.

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

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

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

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

Cost: These options can be expensive as well as require considerable management and coordination. The approximate

charge is \$18 - \$25/hour. Some agencies have a minimum of 2 - 4 hour charge for service. Personal assistance services may be covered by QExA for low income seniors, if approved by the service coordinator.

Tips: Project Dana, Waikiki Friendly Neighbors, and St Anthony of Padua use volunteers to provide respite services. A donation is requested. The use of a senior companion described in **Section 5** may serve as an alternative. Women with cancer are eligible for free housecleaning once a month for 4 months while undergoing chemotherapy through the Cleaning For A Reason Foundation, www.cleaningforareason.org

Table 12. Paid Caregiver and In-Home Support

Name	Phone
Alternative Care Services, Inc. * ♦ 2153 North King Street Suite #303 Honolulu, HI 96819 acsi.homestead.com	848-2779
Alu Like, Inc. Native Hawaiian Caregiver Program 458 Keawe Street Honolulu, HI 96813 www.alulike.org	535-1328
Arcadia Home Health Services * 1660 South Beretania Street Honolulu, HI 96826 www.arcadia-hi.org	440-3038
Attention Plus Care * ♦ 1580 Makaloa Street Suite #1060 Honolulu, HI 96814 www.attentionplus.com	739-2811
CareResource Hawaii * ♦ 680 Iwilei Road Suite #660 Honolulu, HI 96817 www.careresourcehawaii.org	599-4999

Care Options * 1221 Kapiolani Boulevard Suite #521 Honolulu, HI 96814 <i>www.careopts.com</i>	593-2273
Castle Community Care * ♦ 46-001 Kamehameha Highway Suite #212 Kaneohe, HI 96744 <i>www.castlemed.com</i>	234-7142
Catholic Charities Hawaii Program For Seniors * 1822 Keeaumoku Street Honolulu, HI 96822 <i>www.catholiccharitieshawaii.org</i>	524-4673
Caregivers 4 Seniors * P.O. Box 88776 Honolulu, HI 96830 <i>www.caregivers4seniors.com</i>	923-5918
Comforting Hands Hawaii * P. O. Box 636 Kailua, HI 96734 <i>comforting_hands.tripod.com</i>	262-8586
Elite Services of Hawaii * 900 Fort Street Mall Honolulu, HI 96813 <i>www.eliteservicesofhi.com</i>	536-9594
Hawaii Professional Homecare Services, Inc. 377 Keahole Street #E 106 Honolulu, HI 96825 <i>homecareinhawaii.com</i>	396-2160
Hawaii Nanny and Domestic Service * P.O. Box 618 Kaaawa, HI 96730 <i>www.hawaiinannyanddomestic.com</i>	597-8211
Health Resources ♦ 725 Kapiolani Boulevard #C210 Honolulu, HI 96813	593-8700

Heaven's Helpers, Inc. * ♦ 1400 Kapiolani Boulevard Suite #A26 Honolulu, HI 96817 www.heavensheltershawaii.com	952-6898
Home Instead, Inc. 1600 Kapiolani Boulevard Suite #212 Honolulu, HI 96814 Homeinstead.com/727	944-0422
Honolulu Gerontology – Caregiver Respite Program * ♦ 200 North Vineyard Boulevard Building B Honolulu, HI 96817 www.childandfamilyservice.org	543-8405
Island Temporary Nursing 1314 South King Street Suite #616 Honolulu, HI 96814 www.ITNHawaii.com	791-5825
Kama'aina Health Services 4357 Likini Street Honolulu, HI 96818	422-9512
Kokua Care * 3184 Waialae Avenue Unit B Honolulu, HI 96816 www.kokuacare.com	734-5555
Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) 1846 Gulick Avenue Honolulu, HI 96819 www.kkv.net	848-0977
Kokua Nurses ♦ 1210 Artesian Street Suite #201 Honolulu, HI 96826 www.kokuanurses.com	594-2326
Mastercare 1314 South King Street Suite #410 Honolulu, HI 96814 www.goMASTERCARE.com	597-1564

<p>Maluhia Home Care Services 1027 Hala Drive Honolulu, HI 96814 www.maluhia.hhsc.org</p>	832-6134
<p>MetroCare Hawaii, LLC * 94-210 Pupukahi Street # 202 Waipahu, HI 96797 www.MetroCareHawaii.com</p>	528-0999
<p>Native Hawaiian Caregiver Support Program Hale O Na Limahana 458 Keawe Street Honolulu, HI 96813</p>	535-1328
<p>Neves Enterprises, Inc. * 46-022 Alaloa Street #204 Kaneohe, HI 96744</p>	236-2378
<p>Nurse Finders of Hawaii * ♦ 615 Piikoi Street Suite #600 Honolulu, HI 96814 www.nursefinders.com</p>	522-6050
<p>Paradise Nursing Workforce, LLC 98-379 Kamehameha Highway Suite #B Pearl City, HI 96782 www.paradisenursing.net</p>	484-4885
<p>Project Dana (Volunteer program) 902 University Avenue Honolulu, HI 96826 www.projectdana.org</p>	945-3736
<p>Respite Nanea, Inc. * P. O. Box 1285 Pearl City, HI 96782</p>	524-2575
<p>St. Anthony of Padua Outreach 148-A Makawao Street Kailua, HI 96734 www.stanthonyskailua.org</p>	266-2222

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

* Offers night respite.

♦ Medicaid Waiver PAB Provider.

More Information

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

2. Adult Day Care and Adult Day Health

Adult day care and day health enables some seniors to remain in the community and offer their caregivers respite. There are three main types of adult day care centers: those that focus primarily on social interaction (day care), those that provide social interaction as well as medical care (day health), and facilities for those with Alzheimer’s disease. Adult Day Care provides non-medical care and supervision for adults in need of personal services, protection, assistance, guidance, socialization, and training during day time hours. Adult Day Health provides the aforementioned services to frail seniors who require some nursing care, assistance with feeding, ambulation, and/or administration of medications.

Agencies offering adult day care and adult day health are shown in Table 13 and Table 14 respectively.

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

The application process for admission to day care or day health requires that the applicant have a physical examination by a physician and clearance for tuberculosis. Day care centers are licensed by the Department of Human Services, Adult and Community Care Services Branch. Day health facilities are licensed by the Department of Health, Office of Health Care Assurance. A list of licensed facilities can be obtained from the Department of Human Services.

hawaii.gov/dhs/protection/social_services/adult_services/ADC_for_website.pdf

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

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

Tips: First explore other options for prospective day care applicants who require only socialization. These include health

maintenance and community exercise programs that are offered free of charge by various senior citizen centers. Honolulu Gerontology and Kokua Kalihi Valley Comprehensive Family Services also offer programs at no charge.

Table 13. Agencies Offering Adult Day Care

Name	Phone
Aged to Perfection 1445 California Avenue Wahiawa, HI 96786	622-4717
Aloha Nursing & Rehab Centre Adult Day Wellness Program 45-545 Kamehameha Highway Kaneohe, HI 96744 <i>www.alohanursing.com</i>	441-9536
Beckwith Hillside Adult Day Care 2375 Beckwith Street Honolulu, HI 96822	953-9642
Casamina Adult Day Care 1426 Ala Napunani Street Honolulu, HI 96813	839-9733
Central Union Church – Adult Day Care Center 1660 South Beretania Street Honolulu, HI 96826 <i>www.centralunionchurch.org</i>	440-3020
Cerua- Ulep Adult Day Center 211 Ho’omalū Street Pearl City, HI 96782	454-2390
Elders Elite 3569 Harding Avenue #A Honolulu, HI 96816	732-1003
Elsie Day Care Center 1005 Elsie Lane Honolulu, HI 96826	946-1788

Franciscan Adult Day Care 2715 Pamoia Road Honolulu, HI 96822 <i>www.franciscanadultday.com</i>	988-5678
Fukumoto Adult Day Care, LLC 98-779 Kaamilo Street Aiea, HI 96701	487-7528
Furukawa Living Treasure Day Care Center 1449 Brigham Street Honolulu, HI 96817	842-5175
Hale Kakoo Adult Day Care Center 1816 Alewa Drive Honolulu, HI 96818 <i>www.wcchc.com</i>	595-0563
Hulu Makua 1029 Kapahulu Avenue Suite #408 Honolulu, HI 96816	218-7828
Imeleta Adult Day Care, LLC 91-588 Pohakupuna Road Ewa beach, HI 96706	693-6361
Ka Hale O Kupuna Day Care Center Jass Adult Day Care Program 828 18 th Avenue Honolulu, HI 96816	737-8998
Keehi Lagoon Memorial Adult Day Care Center 2685 North Nimitz Highway Honolulu, HI 96819	227-2178
Kilohana Senior Enrichment Center 5829 Mahimahi Street Honolulu, HI 96821 <i>www.arcadia-hi.org</i>	373-2700
King Lunalilo Adult Day Care Center 501 Kekauluohi Street Honolulu, HI 96825 <i>www.kinglunaliloadc.org</i>	395-4065

<p>Kuakini Adult Day Care 347 North Kuakini Street Honolulu, HI 96817 www.kuakini.org</p>	547-9534
<p>Kuakini Aiea Satellite Adult Day Care 98-939 Moanalua Road Aiea, HI 96701</p>	487-1586
<p>Kuakini Pali Satellite Adult Day Care 1727 Pali Highway Honolulu, HI 96813</p>	528-4621
<p>Lotus Adult Day Care Center 99-186 Puakala Street Aiea, HI 96701</p>	486-5050
<p>Mekealoha Pono Adult Day Care 307 Eleuppe Road Honolulu, HI 96821</p>	723-4411
<p>Palolo Chinese Home Adult Day Care Services 2459 10th Avenue Honolulu, HI 96816 www.PaloloHome.org</p>	737-2555
<p>Pearl City Hale 858 Second Street Pearl City, HI 96782 www.wcchc.com</p>	456-4490
<p>Sakura House 1666 Mott Smith Drive Honolulu, HI 96822 www.sakurahousehawaii.com</p>	536-1112
<p>Salvation Army – Adult Day Care Services 296 North Vineyard Boulevard Honolulu, HI 96817 www.salvationarmyhawaii.org</p>	521-6551
<p>Seagull Schools Adult Day Center at Kapolei 91-531 Farrington Highway Kapolei, HI 96707 www.seagullschools.com</p>	674-1444

SMILE (Sister Maureen Intergenerational Learning Environment) Daycare Center 2715 Pamoia Road Suite #103 Honolulu, HI 96822 <i>www.stfrancishawaii.org</i>	988-5678
Waipahu Hale 94-830 Hikimoe Street Waipahu, HI 96797 <i>www.wcchc.com</i>	676-5280
Waipahu Hongwanji Mission Adult Day Care Center 94-821 Kuhaulua Street Waipahu, HI 96797 <i>www.waipahuhongwanji.org</i>	678-1770
Windward Seniors Day Care – Hope Center 77 North Kainalu Drive Kailua, HI 96734 <i>www.windwardseniordaycare.org</i>	261-4947

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

Table 14. Agencies Offering Adult Day Health

Name	Phone
Aloha Wellness Center, Inc. 94-1388 Moaniani Street #203 Waipahu, HI 96797 <i>www.alohawellness.info</i>	393-7000

<p>Angels From Heaven, Inc. Adult Day Health 84-378 Jade Street Waianae, HI 96792</p>	695-7477
<p>Ann Pearl Adult Day Health 45-181 Waikalua Road Kaneohe, HI 96744 www.annpearlnursing.com</p>	247-8558
<p>Central Union Church – Adult Day Health Center * 1660 South Beretania Street Honolulu, HI 96826 www.centralunionchurch.org</p>	440-3020
<p>Easter Seals Hawaii – Adult Program (DD/MR) 91-1251 Renton Road Ewa Beach, HI 96706 www.eastersealshawaii.org</p>	681-0747
<p>Family Services of Oahu, LLC (DD/MR) 94-307 Farrington Highway Suite # B-2B Waipahu, HI 96797</p>	678-3222
<p>Goodwill Industries of Hawaii, Inc. (DD/MR) 2610 Kilihau Street Honolulu, HI 96819 www.higoodwill.org</p>	836-0313
<p>Hale Nui Community Service Inc. (DD/MR) 67-071 Nauahi Street Waiialua, HI 96791</p>	637-2646
<p>Hawaii Health Services, Inc. (DD/MR) 94-229 Waipahu Depot Street Waipahu, HI 96797</p>	680-0103
<p>Kokua Villa, Inc. (DD/MR) 86-080 Farrington Highway Suite #102 Waianae, HI 96792 kokuavilla.com</p>	696-7000

Lanakila Pacific (DD/MR) 1809 Bachelot Street Honolulu, HI 96817 www.lanakilahawaii.org	531-0555
Leahi Adult Day Health Center 3675 Kilauea Avenue Honolulu, HI 96816 www.leahi.hhsc.org	733-7955
Maluhia Adult Day Health Center 1027 Hala Drive Honolulu, HI 96817 www.maluhia.hhsc.org	832-6130
Opportunities for the Retarded, Inc.(DD/MR) 64-1510 Kamehameha Highway Wahiawa, HI 96786 www.helemano.org	622-3929
Preferred Home and Community-Based Services (DD/MR) 97-719 Kamehameha Highway Suite #B101 Pearl City, HI 96782	456-0078
Salvation Army Adult Day Health Services * 296 North Vineyard Boulevard Honolulu, HI 96817 www.salvationarmyhawaii.org	521-6551
SECOH Senior Center * (DD/MR) 708 Palekaua Street Honolulu, HI 96816 www.secoh.org	734-0233
The Arc in Hawaii (DD/MR) 3989 Diamond Head Road Honolulu, HI 96816 www.thearcinhawaii.org	737-7995

* Offers both Day Care and Day Health.
DD/MR – Developmental Disabled Mentally Retarded.

More Information

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

3. Out of Home Overnight Respite

Out of home overnight care facilities provide non-medical care for frail seniors in need of supervision, personal services, protection as well as assistance, guidance, and respite for the caregiver. Agencies offering out of home overnight care are listed in Table 15.

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

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

Tips: Caregiver burnout is a consideration for approval of respite care from medical insurance.

Table 15. Out of Home Overnight Respite

Name	Phone
Center for Aging (Veterans only) 459 Patterson Road Building #110 Honolulu, HI 96819 www.va.gov	433-0218

Halo Ho Aloha 2670 Pacific Heights Road Honolulu, HI 96813 <i>www.halehoaloha.com</i>	524-1955
King Lunalilo Home 501 Kekauluohi Street Honolulu, HI 96825	395-1000
Palolo Chinese Home 2459 10 th Avenue Honolulu, HI 96816 <i>www.PaloloHome.org</i>	737-2555
Papalani Hale 3509 Edna Street Honolulu, HI 96815	732-6143
Ponds at Punalu'u Senior Living Community 53-594 Kamehameha Highway Hauula, HI 96717 <i>www.pondsatpunaluu.com</i>	293-1100
Respite Nanea, Inc. P. O. Box 1285 Pearl City, 96782	524-2575
The Plaza 918 Lunalilo Street Honolulu, HI 96822 <i>www.theplazaassistedliving.com</i>	792-8800
Salafina Health Resources 665 A Ulukahiki Street Kailua HI 96734	261-8732

4. Chore Services Program

The Chore Program provides basic housekeeping services to eligible adults in order to help them remain as independent as long as possible. This program is available to low income disabled individuals eligible for SSI, Medicaid, or financial assistance.

Services may be provided without regard to income in adult protective service situations.

Individuals enrolled in Medicaid health plans are not eligible for the Chore Program under the auspices of the Department of Human Services. However, they may receive personal assistance services from QExA, if approved by the service coordinator.

Services: Housecleaning, laundering, meal preparation and shopping.

Cost: No charge.

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

More Information

- Chore Program
420 Waiakamilo Road Suite #202
Honolulu, HI 97817
Telephone: 832-5115 Fax: 832-5391
- Evercare Health Plan, telephone: 888-980-8728
www.evercarehealthplans.com
- Ohana Health Plan, telephone: 888-846-4262
www.ohanahealthplan.com

5. Senior Volunteerism & Job Training

The Senior Companion Program enacted by Congress in 1968 provides senior volunteers with a low income who are 55 years or older, the opportunity to help disabled elderly individuals needing personal assistance in order to maintain independent living at home. This program also provides respite for caregivers. The volunteer companion must be physically able to work part time for 20 hours per week. The volunteer is trained and receives a stipend

from the Corporation for National and Community Services Senior Corps. A volunteer also receives a free annual physical examination, travel allowance, meal allowance, and supplemental insurance. Host agencies with volunteer stations for this program are listed in Table 16.

The Respite Companion Services Program offered through the Department of Human Services provides employment training to unemployed, low income, seniors age 55 or older who are able to work 19 hours a week, in order to prepare them to secure employment. A companion is paid a minimum wage of \$7.50 per hour, receives an annual physical examination free of charge, and a travel reimbursement. A companion may be assigned to work at the station or with another senior to provide companionship and assist with light housekeeping.

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

The Retired Senior Volunteer Program (RSVP) provides a variety of volunteer opportunities to senior and retired persons age 55 years or older. RSVP volunteers provide service through various community organizations such as schools, senior programs, health institutions, and non-profit agencies.

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

Services: The senior companion helps the senior with simple chores, transportation, companionship, and friendship.

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

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

Table 16. Senior Companion Program

Name	Phone
Central Oahu Public Health Nursing 910 California Avenue #119 Wahiawa, HI 96786 <i>www.hawaii.gov/health/family-child-health</i>	622-6445
Honolulu Gerontology Program 200 North Vineyard Boulevard Building B Honolulu, HI 96817 <i>www.childandfamilyservice.org</i>	543-8497
Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) 1846 Gulick Avenue Honolulu, HI 96819 <i>www.kkv.net</i>	848-0977
Leahi Adult Day Health Center 3675 Kilauea Avenue Honolulu, HI 96816 <i>www.leahi.hhsc.org</i>	733-7955
Maluhia Adult Day Health Center 1027 Hala Drive Honolulu, HI 96817 <i>www.maluhia.hhsc.org</i>	832-6130
Seagull Schools Adult Day Center at Kapolei 91-531 Farrington Highway Kapolei, HI 96707 <i>www.seagullschools.com</i>	674-1444

<p>St. Francis Home Care Services 2230 Liliha Street Honolulu, HI 96817 www.stfrancishawaii.org</p>	<p>534-0777</p>
<p>St. Francis Stay Healthy at Home 91-2135 Fort Weaver Road Suite #502 Ewa Beach, HI 96706 www.stayhealthyathome.com</p>	<p>547-6500</p>
<p>Veterans Administration (Veterans only) 459 Patterson Road Honolulu, HI 96819 www.va.gov</p>	<p>433-7646</p>
<p>Waianae Coast Comprehensive Health Center 86-260 Farrington Highway Waianae, HI 96792 www.wcchc.com</p>	<p>456-4490</p>
<p>Windward Seniors Day Care – Hope Center 77 North Kainalu Drive Kailua, HI 96734 www.windwardseniordaycare.org</p>	<p>261-4947</p>
<p>Windward Public Health Nursing 45-691 Keaahala Road Kaneohe, HI 96744 www.hawaii.gov/health/family-child-health</p>	<p>233-5450</p>

More Information

- Foster Grandparent Program
420 Waiakamilo Road Suite #202
Honolulu, HI 97817
Telephone: 832-5169 Fax: 832-5175
- Older Americans Community Service Employment Program
Honolulu Community Action Program
33 South King Street Suite #300
Honolulu, HI 96813
Telephone: 521-4531 Fax: 521-4538
www.hcapweb.org/scsep.html

- Respite Companion Program
420 Waiakamilo Road Suite #202
Honolulu, HI 97817
Telephone: 832-5235 Fax: 832-5670
- Retired Senior Volunteer Program, telephone: 768-7700
- Senior Companion Program
420 Waiakamilo Road Suite #202
Honolulu, HI 96817
Telephone: 832-0340 Fax: 832-5670

E. Medical Care

1. Geriatricians

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

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

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

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

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

Table 17. Geriatricians

Name	Phone
Kaiser Permanente * 1010 Pensacola Street Honolulu, HI 96814 <i>www.kaiserpermanente.org</i>	432-2309
Kalihi-Palama Health Center 952 North King Street Honolulu, HI 96817 <i>www.kphc.org</i>	848-1438
Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) * 2239 North School Street Honolulu, HI 96819 <i>www.kkv.net</i>	791-9410
Maluhia Geriatric Physician Services 1027 Hala Drive Honolulu, HI 96817 <i>www.maluhia.hhsc.org</i>	832-6132
Queen’s Medical Center * 1301 Punchbowl Street Honolulu, HI 96813 <i>www.queensmedicalcenter.net</i>	585-5494
Straub Clinic and Hospital 888 South King Street Honolulu, HI 96813 <i>www.straubhealth.org</i>	522-3159

University of Hawaii, JABSOM * Department of Geriatric Medicine 347 North Kuakini Street – HPM 9 Honolulu, HI 96817 www.hawaii.edu/geriatrics	523-8461
Veterans Affairs * 456 Patterson Road Honolulu, HI 96819 www.va.gov	433-0600

* Makes home visits.

More Information

- Health Grades, www.healthgrades.com/geriatric-medicine-directory/hi-hawaii
- Wellness, www.wellness.com/find/geriatrician/hi/honolulu

2. Home Health Agencies

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

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

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

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

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

Table 18. Home Health Agencies

Name	Phone
CareResource Hawaii 680 Iwilei Road #660 Honolulu, HI 96817 <i>www.careresourcehawaii.org</i>	599-4999
Castle Home Care 46-001 Kamehameha Highway Suite #212 Kaneohe, HI 96744 <i>www.castlemed.com</i>	247-2828
Hawaii Professional Homecare Services, Inc. 377 Keahole Street #E 106 Honolulu, HI 96825 <i>homecareinhawaii.com</i>	396-2160
Kaiser Permanente Home Health (Kaiser members only) Mapunapuna Clinic 2828 Paa Street Honolulu, HI 96819 <i>www.kaiserpermanente.org</i>	432-4829
Kokua Home Health Agency 1210 Artesian Street Suite #201 Honolulu, HI 96826 <i>www.kokuanurses.com</i>	594-2326
Nurse Finders of Hawaii 615 Piikoi Street Suite #600 Honolulu, HI 96814 <i>www.nursefinders.com</i>	522-6050

Prime Care Services Hawaii 3375 Koapaka Street Suite #I-570 Honolulu, HI 96819 www.primecarehawaii.com	531-0050
St. Francis Home Care Services 91-2135 Fort Weaver Road Ewa Beach, HI 96706 www.stfrancishawaii.org	534-0777
Wahiawa General Hospital Home Health Services 128 Lehua Street Wahiawa, HI 96789 www.wahiawageneral.org	621-4438

More Information

- Hawaii Chapter of the American Physical Therapy Association
 1360 South Beretania Street #301
 Honolulu, HI 96814
 Telephone: 800-999-2782
www.hapta.org

3. Durable Medical Equipment & Supplies

Durable medical equipment (DME) is terminology used to describe any medical equipment used in the home that aids in a better quality of life for the user. Such equipment serves a medical purpose for an individual who has a disabling illness or injury. This equipment usually can withstand repeated use. A physician must prescribe a DME for home use by completing a special form called a Certificate of Medical Necessity. Medicare requires patient and family training on the proper use of the prescribed DME. Suppliers of DME are listed in Table 19. These agencies tend to specialize in equipment for management of specific medical problems such as respiratory care or mobility.

Services: Supply of hospital beds, wheelchairs, scooters, walkers, canes, crutches, bedside commodes, shower chairs, transcutaneous

electrical nerve stimulation (TENS) units, home oxygen, and continuous positive airway pressure machines as well as supplies for measuring blood sugar, tube feeding, diapers, and underpads.

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

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

Table 19. Suppliers of DME

Name	Phone
Ace Medical 94-910 Moloalo Street Waipahu, HI 96797 <i>www.acemedicalinc.com</i>	678-3600
Aloha Medical Equipment & Supplies 1916 North King Street Honolulu, HI 96819	853-2337
Aloha Medical Supply of the Pacific, Inc 333 Keahole Street Suite #2B9 Honolulu, HI 96825	394-6960
American Home Care System 98-029 Hekahe Street Unit #41 Aiea, HI 96701	486-4954
Apria Healthcare 98-720 Kuahao Place Pearl City, HI 96782 <i>www.apria.com</i>	485-0178
C R Newton Company, Ltd. 1575 South Beretania Street Honolulu, HI 96826 <i>www.crnewton.com</i>	949-8389

Dauterman Medical 1350 South King Street Honolulu, HI 96814 <i>www.dautermanmedical.com</i>	591-8860
Global Medical and Dental 91-291 Kalaeloa Boulevard Suite #C1 Honolulu, HI 96707	682-3875
Hawaiian Islands Medical, Corp. 841 Pohukaina Street Honolulu, HI 96813 <i>www.himed.cc</i>	597-8087
Hill-Rom Company, Inc. 96-1173 Waihona Street #B1 Pearl City, HI 96782	456-0607
Honolulu Orthopedic Supply 885 Queens Street Honolulu, HI 96813 <i>honoluluorthopedicsupply.com</i>	596-2588
National Seating and Mobility, Inc. 716 Umi Street Honolulu, HI 96819 <i>www.nsm-seating.com</i>	842-3889
Pacific Medical Healthcare and Supply 420 Kuwili Street Honolulu, HI 96817 <i>www.pacmedhawaii.com</i>	537-1671
Respiratory Home Care Specialists, Inc. 1719 Hau Street Honolulu, HI 96819	832-1600

More Information

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

4. Hospice

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

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

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

Cost: Medicare, Medicaid, and most medical insurance plans provide hospice benefits. No co-payment is usually required.

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

Table 20. **Hospice Agencies**

Name	Phone
Bristol Hospice 500 Ala Moana Boulevard Suite #4-547 Honolulu, HI 96813 <i>bristolhospice.com</i>	536-8012
Hospice Hawaii 860 Iwilei Road Honolulu, HI 96817 <i>www.hospicehawaii.org</i>	924-9255

Islands Hospice 560 North Nimitz Highway Suite #204 Honolulu, HI 96817	550-2552
St. Francis Hospice 94 Puiwa Road Honolulu, HI 96817 www.stfrancishawaii.org	595-7566

More Information

- Hospice Foundation of America, www.hospicefoundation.org

F. Social Services & Support

1. Case Management

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

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

Services: Coordination of care and linkage with community resources.

Cost: Low to no cost case management is available through Kupuna Care. Some agencies charge a fee for consultation case management while others request a donation or cost-share. QExA pays for case management for their members residing in foster family homes. Residents of expanded adult residential care homes may be charged up to \$500 per month for case management.

Tips: Check the credentials and experience of the manager *prior* to hiring. The Alzheimer’s Association of Hawaii provides complementary care consultations for families living with a loved one with dementia, telephone: 800-272-3900.

Table 21. Case Management Agencies

Name	Phone
Catholic Charities Program For Seniors 1822 Keeaumoku Street Honolulu, HI 96822 <i>www.catholiccharitieshawaii.org</i>	524-4673
Community Case Management Corp. P O Box 2818 Aiea, HI 96701 <i>ccmc.hawaiiinursinghomes.com</i>	792-1055
Eldercare Resources, Inc. 3168 Papala Street Honolulu, HI 96822	988-6576
Honolulu Gerontology 200 North Vineyard Boulevard Building B Honolulu, HI 96817 <i>www.childandfamilyservice.org</i>	543-8468
Ho’okele Health Navigators, LLC 1360 South Beretania Street Suite #205 Honolulu, HI 96814 <i>www.hookelehealth.com</i>	457-1655
Integrated Case Management Services (HMSA members only) 818 Keeaumoku Street Honolulu, HI 96814 <i>www.hmsa.com</i>	948-5711
Kaiser Continuing Care (Kaiser members only) 3288 Moanalua Road Honolulu, HI 96819 <i>www.kaiserpermanente.org</i>	432-7100

Ke Ola Mamo (Native Hawaiians only) 1505 Dillingham Boulevard Suite #205 Honolulu, HI 96817 www.keolamamo.org	848-8000
Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) 1846 Gulick Avenue Honolulu, HI 96819 www.kkv.net	848-0977
Jewish Community Services 2550 Pali Highway Honolulu, HI 96817 www.jcs-hi.org	258-7121
Life Foundation (Persons with HIV) 677 Ala Moana Boulevard #226 Honolulu, HI 96813 www.lifefoundation.org	521-2437
Options for Elders, Inc. 949 McCully Street #11 Honolulu, HI 96826 www.optionsforelders.com	941-9401
Public Health Nursing – Central Oahu Branch 860 Fourth Street Room #130 Pearl City, HI 96782 www.hawaii.gov/health/family-child-health	453-6190
Public Health Nursing – East Honolulu Branch 3627 Kilauea Avenue Room #311 Honolulu, HI 96816 www.hawaii.gov/health/family-child-health	733-9220
Public Health Nursing – Leeward Branch 94-275 Mokuola Street Room #101 Waipahu, HI 96797 www.hawaii.gov/health/family-child-health	675-0073
Public Health Nursing – West Honolulu Branch 1700 Lanakila Avenue Room #201 Honolulu, HI 96817 www.hawaii.gov/health/family-child-health	832-5757

Public Health Nursing – Windward Branch 45-691 Keaahala Road Kaneohe, HI 96744 www.hawaii.gov/health/family-child-health	233-5450
St. Francis Stay Healthy at Home 91-2135 Fort Weaver Road Suite #502 Ewa Beach, HI 96706 www.stayhealthyathome.com	547-6500
The Caregiver Foundation of America 95-099 Lauaki Place Mililani, HI 96789 www.thecaregiverfoundation.com	625-3782

More Information

- Hawaii Association of Case Managers
P. O. Box 270965
Honolulu, HI 96827-0965
Telephone: 988-6576 Fax: 988-8097
www.hacm.net

2. Kupuna Care

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

Kupuna Care is available to any senior more than 60 years of age, who lives at home and has problems with 2 or more activities of daily living or has significantly reduced mental capacity. Basic activities of daily living include bathing, dressing, toileting, transferring, walking, and eating. Instrumental activities of daily living include shopping, meal preparation, housework, traveling,

finances, and medication management. Contracted service providers for Kupuna Care are listed in Table 22.

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

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

Tips: Enrollment in Kupuna Care can be facilitated by case management services at Honolulu Gerontology or Kokua Kalihi Valley Comprehensive Family Services.

Table 22. Contracted Service Providers for Kupuna Care

Name	Address	Phone
Catholic Charities Program For Seniors <ul style="list-style-type: none"> • Transportation 	1822 Keeaumoku Street Honolulu, HI 96822 <i>www.catholiccharitieshawaii.org</i>	524-4673
Honolulu Gerontology Program <ul style="list-style-type: none"> • Case Management • Homemaker/Chore 	200 North Vineyard Boulevard Building B Honolulu, HI 96817 <i>www.childandfamilyservice.org</i>	543-8497
Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) <ul style="list-style-type: none"> • Case Management • Homemaker/Chore 	1846 Gulick Avenue Honolulu, HI 96819 <i>www.kkv.net</i>	848-0977

Lanakila Meals on Wheels <ul style="list-style-type: none"> • Home Delivered Meals 	1809 Bachelot Street Honolulu HI 96817 <i>www.lanakilahawaii.org</i>	531-0555
Project Dana <ul style="list-style-type: none"> • Attendant care 	902 University Avenue Honolulu, HI 96826 <i>www.projectdana.org</i>	945-3736
St. Francis Health Services For Senior Citizens <ul style="list-style-type: none"> • Personal care – Bathing 	2230 Liliha Street Honolulu, HI 96817 <i>www.stfrancishawaii.org</i>	547-6121
Waikiki Friendly Neighbors (Waikiki residents only) <ul style="list-style-type: none"> • Attendant care 	277 Ohua Avenue Honolulu, HI 96815 <i>www.waikikihc.org</i>	926-8032

More Information

- Senior Helpline, telephone: 768-7700

3. Senior Citizen Centers

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

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

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

Cost: No charge.

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

Table 23. Senior Citizen Centers

Name	Phone
Hale Ola - Ke Ola Pono No Na Kupuna (Native Hawaiians only) 89-137 Nanakuli Avenue Waianae, HI 96792	668-9669
Kaneohe Community and Senior Center 45-613 Puohala Street Kaneohe, HI 96744	233-7317
Kapahulu Center 3410 Campbell Avenue Honolulu, HI 96815	737-1748
Lanakila Multipurpose Senior Center 1640 Lanakila Avenue Honolulu, HI 96817 <i>www.catholiccharitieshawaii.com</i>	847-1322
Makua Alii Senior Center 1541 Kalakaua Avenue Honolulu, HI 96826	973-7258
Moiliili Senior Center 2535 South King Street Honolulu, HI 96826 <i>www.moiliilicc.org</i>	955-1555
ORI Anuenue Hale, Inc. 64-1510 Kamehameha Highway Wahiawa, HI 96786 <i>www.helemano.org</i>	622-3929

Papakolea Community Park - Ke Ola Pono No Na Kupuna (Native Hawaiians only) 2150 Krauss Street Honolulu, HI 96813	520-8998
Waimanalo Kupuna Housing - Ke Ola Pono No Na Kupuna (Native Hawaiians only) 41-209 Ilaohole Street Waimanalo, HI 96795	426-1400
Waikiki Community Center 310 Paoakalani Avenue Honolulu, HI 96815 www.waikikicommunitycenter.org	923-1802

More Information

- Department of Parks and Recreation
1000 Uluohia Street Suite #309
Kapolei, HI 96707
Telephone: 768-3003 Fax: 768-3053
www.honolulu.gov/parks
- American Association of Retired Persons (AARP),
telephone: 843-1906
- Hawaiian Telcom yellow pages, *Senior Citizen's Service Organizations*
- Kokua Council, www.kokuacouncil.org

4. Caregiver Support Groups

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

Caregiver education presented at caregiver support groups can empower families with caring for the ailing senior. Caregiver

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

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

Cost: No charge. Donations are welcome.

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

Table 24. Caregiver Support Groups

Name	Phone
Alzheimer’s Association Aloha Chapter 1050 Ala Moana Boulevard Suite #2610 Honolulu, HI 96814 <i>www.alz.org/hawaii</i>	591-2771
Castle Home Care 46-001 Kamehameha Highway Suite #212 Kaneohe, HI 96744 <i>www.castlemed.com/home_care.htm</i>	247-2828
Central Oahu Caregivers Support Group P O Box 893711 Mililani, HI 96789 <i>centraloahucaregivers.org</i>	625-0420
Eldercare Support Group 710 Ahukini Street Honolulu, HI 96825	395-9082

Hawaii Family Services, Inc Tutu Support Group 87-277 Saint John’s Road Waianae, HI 96792	696-3482
Honolulu Gerontology – Ohana Care Program 200 North Vineyard Boulevard Building B Honolulu, HI 96817 <i>www.childandfamilyservice.org</i>	543-8468
Kaimuki Caregivers Support Group Community Empowerment Services 1110 University Avenue #411 Honolulu, HI 96826 <i>www.thecaregiverfoundation.com</i>	625-3782
Kokua Kalihi Valley Comprehensive Family Services (Kalihi Valley residents only) 1846 Gulick Avenue Honolulu, HI 96819 <i>www.kkv.net</i>	848-0977
Koolau Caregivers Support Group Koolau Golf Clubhouse 45-550 Kionaole Road Kaneohe, HI 96744 <i>www.thecaregiverfoundation.com</i>	625-3782
Makiki Caregivers Support Group Sakura House Adult Day Care 1666 Mott Smith Drive Honolulu, HI 96822 <i>www.thecaregiverfoundation.com</i>	625-3782
Pearl City Caregivers Support Group Pali Momi Medical Center 98-1079 Moanalua Road Aiea, HI 96701 <i>www.thecaregiverfoundation.com</i>	625-3782
Project Dana – Caring for the Caregivers 902 University Avenue Honolulu, HI 96826 <i>www.projectdana.org</i>	945-3736

Queen Lili'uokalani Children's Center Koolau Poko Unit (grandparents support group) 46-316 Haiku Road Kaneohe, HI 96744	235-7613
The Caregiver Foundation of America 95-099 Lauaki Place Mililani, HI 96789 <i>www.thecaregiverfoundation.com</i>	625-3782
VA Caregiver Support Group 459 Patterson Road Honolulu, HI 96819 <i>www.va.gov</i>	433-7646

More Information

- Hawaii Family Caregiver Coalition
250 South King Street Suite #406
Honolulu, HI 96913
Telephone: 586-0100
- Kapiolani Community College - Kupuna Education Center
4303 Diamond Head Road Kopiko #123
Honolulu, HI 96816
Telephone: 734-9108
www.kupunaeducation.com
- Caregiver, *www.caregiver.com*
- Caregiving, *www.caregiving.com*
- *Family Caregiving Guide* - City and County of Honolulu
Elderly Affairs Division Publications, telephone: 768-7700
- Family Caregiver Support, *www.caring.com*
- National Alliance for Caregiving, *www.caregiving.org*
- Mayo Clinic: caregiver stress,
www.mayoclinic.com/health/caregiver-stress/MY01231
- Strength for Caring, *www.strengthforcaring.com*

II. MOVING ON

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

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

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

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

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

- Independent Living Facilities – designed for active seniors who are capable of an independent lifestyle.

- Continuing Care Retirement Communities – includes independent, assisted, and nursing facilities on the same campus that allow seniors to age in place.
- Life Care Facilities – guarantees health care coverage for life. Each facility has a nursing home within the community.
- Assisted Living Facilities – designed for seniors who need help with activities of daily living.
- Care Homes – provide 24 hour care and supervision in a home-like atmosphere to seniors who are unable to live independently.
- Foster Home – is a Medicaid program that provides nursing home level of care to seniors in private homes.
- Nursing Homes – provide 24 hour nursing care for seniors who are unable to live at home.

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

More Information

- Executive Office on Aging
Hawaii State Department of Health
No. 1 Capitol District
250 South Hotel Street Suite # 406
Honolulu, HI 96813
Telephone: 586-0100 Fax: 586-0185
hawaii.gov/health/eoa/index.html
- Hawaiian Telcom yellow pages, *Retirement & Life Care Communities & Homes*
- Long-Term Care Ombudsman, telephone: 586-7268
- Office of Health Care Assurance, telephone: 692-7400

- *Residential Options for Hawaii's Seniors*, a guidebook published by Hawaii Association of Case Managers, available on line at www.hacm.net
- Senior Resource, www.seniorresource.com/house.htm

A. Independent Living Facilities

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

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

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

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

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

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

Table 25. Independent Living Facilities/Retirement Communities

Location	Name	Phone
Ala Moana	Wisteria Vista Senior Apartments 1239 South King Street	597-8963
Chinatown	Kalanihua * 1220 Aala Street	586-9723

	Pauahi Elderly Housing * 167 North Pauahi Street	524-5844
Daiei	Kalakaua Vista* 1628 Kalakaua Avenue	946-5936
Ewa	D.E. Thompson Village * 91-1295 Renton Road	681-4960
	Franciscan Vistas Ewa * 91-1471 Miula Street	681-4000
	West Loch Village * 91-1472 Renton Road	681-0562
Haleiwa	Haleiwa Senior Citizen Housing * 66-477 Paalaa Road	637-6455
Hawaii Kai	Kaluanui Senior Apartments * 6950 Hawaii Kai Drive	589-1845
	Hawaii Kai Retirement Community 428 Kawaihae Street	395-9599
Kahala	Kahala Nui 4389 Malia Street	218-7000
Kahuku	Kahuku Elderly Hauoli Hale * 56-154 Puuluana Place	293-1416
Kailua	Lani Huli * 25 Aulike Street	263-0268
Kakaako	Academy Gardens Apartments * 1302 Victoria Street	521-9022
	Honuakaha Development * 545 Queen Street	522-7919
	Na Lei Hulu Kupuna * 610 Cooke Street	593-1009
	Pohulani Elderly * 626 Coral Street	586-5338
Kaneohe	Kaneohe Elderly Apartments * 45-457 Meli Place	235-4399
	Pohai Nani Retirement Community 45-090 Namoku Street	247-3448
	Senior Residence at Kaneohe * 45-705 Kamehameha Highway	235-2898

Kapolei	Ilima at Leihano 891 Kama'aha Avenue #101	674-8022
	Luana Koa Continuing Care Retirement Community 1001 Kamokila Boulevard #114	674-2663
	Senior residence at Kapolei 2, Inc. 91-1098 Namahoe Street	943-9318
Lanakila	Hale Po'ai * 1001 North School Street	832-3445
	Hali'a Hale * 851 North School Street	586-7595
	Kapuna I * 1015 North School Street	845-2130
	Harry & Jeanette Weinberg Senior Residence at Maluhia * 1111 Hala Drive	842-1082
Liliha	Malulani Hale * 114 North Kuakini Street	524-2731
Makiki	Alexander Manor 1559 Thurston Avenue	526-1559
	Kinau Vista * 1150 Kinau Street	521-7111
	Kulana Hale * 1551 South Beretania Street	983-1551
	Piikoi Vista Apartments * 1326 Piikoi Street	521-7111
	Pumehana * 1212 Kinau Street	586-9724
	Punchbowl Homes * 730 Captain Cook Avenue	586-5900
	Royal Kinau * 728 Kinau Street	521-3678
	The Plaza at Punchbowl 918 Lunalilo Street	792-8800
Manoa	Manoa Gardens Elderly Housing * 2790 Kahaloa Drive	988-6330

McCully	Artesian Vista * 1828 Young Street	949-5936
	Makua Alii * 1541 Kalakaua Avenue	973-0193
	One Kalakaua Senior Living 1314 Kalakaua Avenue	983-4400
	Paoakalani * 1583 Kalakaua Avenue	973-0193
	Philip Street Elderly Housing * 1605 Philip Street	949-2555
Mililani	Olaloa Retirement Community 95-1050 Makaikai Street	626-2323
	The Plaza at Mililani 95-150 Ukuwai Street	626-8807
Moiliili	Hausten Gardens * 808 Hausten Street	947-3423
Nanakuli	Nanaikeola Senior Apartments * 87-122 Nanaikeola Street	623-9811
Nuuuanu	15 Craigsid 15 Craigsid Place	285-5178
	Makamae * 21 South Kuakini Street	586-9723
Pearl City	Hale Mohalu * 800 Third Street	456-0368
	Hale Mohalu II * 787 Kamehameha Highway	530-832-5206
	Hale O’Hauoli * 950 Luehu Street	455-4744
Punahou	Arcadia Retirement Residence 1434 Punahou Street	941-0941
Punalu’u	Ponds at Punalu’u Senior Living Community 53-594 Kamehameha Highway	293-1100
Vineyard	Keola Hoonanea * 1465 Aala Street	533-4582
Wahiawa	220 California 220 California Avenue	622-1745

	La'ioia Elderly * 1 Iho Iho Place	622-6350
	Silvercrest * 520 Pine Street	622-2785
	Whitmore Circle Apartments * 111 Circle Makai Street	621-4987
	Wilikina Park * 298 Wilikina Drive	622-6125
Waiialua	Kupuna Home O'Waiialua * 67-088 Goodale Avenue	622-6360
Waianae	Keola Hoomalu * 85-259 Plantation Road	524-2731
Waikiki	Ainahau Vista * 2428 Tusitala Street	738-3100
Waimanalo	Kulanakauhale Maluhia O Na Kupuna * 41-209 Ilauhole Street	426-1400
Waipahu	Kamalu – Ho'olulu Elderly * 94-941 Kauolu Place	675-0099
	Waipahu Hall Elderly * 94-1060 Waipahu Street	671-3801

* Accepts rental assistance programs such as Section 8.

More Information

- Hawaii Public Housing Authority
1002 North School Street
Honolulu, HI 96817
Telephone: 832-5960
www.hcdch.state.hi.us
- Catholic Charities Hawaii, Housing Assistance Program,
telephone: 595-0077
- Elderly Affairs Division, housing guide,
www.elderlyaffairs.com/housingguide.html
- Department of Housing and Development (HUD),
telephone: 522-8175

- Helping Hands Hawaii, Homelessness Prevention & Rapid Re-Housing Program, telephone: 536-7234
- Housing Solutions, Inc., telephone: 599-5759
- Institute for Human Services (IHS), telephone: 845-7150
- Section 8 Rental Assistance Program, telephone: 832-6040
www.hud.gov/apps/section8

B. Assisted Living Facilities

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

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

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

Cost: Variable depending on whether the facility is a rental, fee for service, fee simple condominium or a life care facility. Monthly maintenance ranges from approximately \$4,000 – \$7,000 or more a month. Life care facilities charge an entrance fee of approximately

\$150,000 - \$1,000,000 plus a monthly maintenance. Some life care facilities will refund up to 90% of the entrance fee if the individual moves out or dies within a stated time frame. Neither Medicare nor Medicaid covers the cost of assisted living facilities.

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

Table 26. **Assisted Living Facilities**

Name	Phone
15 Craigsides * ♦ 15 Craigsides Place Honolulu, HI 96817 <i>www.15craigsides.org</i>	285-5178
Arcadia Retirement Residence * ♦ 1434 Punahou Street Honolulu, HI 96822 <i>www.arcadia-hi.org</i>	941-0941
Hawaii Kai Retirement Community 428 Kawaihae Street Honolulu, HI 96825	395-9599
Hi'olani Care Center at Kahala Nui * ♦ 4389 Malia Street Honolulu, HI 96821 <i>www.kahalanui.com</i>	218-7000
Ilima at Leihano * 891 Kama'aha Avenue Kapolei, HI 96707 <i>www.leihano.com</i>	674-8022
One Kalakaua Senior Living * 1314 Kalakaua Avenue Honolulu, HI 96826 <i>www.1kalakaua.com</i>	983-4400

Pohai Nani Good Samaritan * 45-090 Namoku Street Kaneohe, HI 96744 www.pohainani.org	247-3448
Ponds at Punalu'u Senior Living Community 53-594 Kamehameha Highway Hauula, HI 96717 www.pondsatpunaluu.com	293-1100
The Plaza at Mililani 95-150 Ukuwai Street Mililani, HI 96789 www.theplazaassistedliving.com	626-8807
The Plaza at Punchbowl 918 Lunalilo Street Honolulu, HI 96822 www.theplazaassistedliving.com	792-8800

- * Continuing Care Retirement Communities.
- ◆ Life Care Facility.

More Information

- E How, www.ehow.com/how_11581_evaluate-continuing-care.html

C. Adult Residential Care Home

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

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

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

Type 2 care homes are licensed to care for 6 or more persons and these are listed in Table 27.

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

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

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

Cost: Approximately \$2,500 - \$8,000 or more a month depending on the level of care, single occupancy, or shared occupancy of the room. Most ARCH residents pay out-of-pocket. Case management for ARCH-EC costs an additional \$500 per month. Residential care services may be reimbursed by QExA for eligible seniors, if approved by the service coordinator. AMHD pays the care home operator \$4,000 - \$5,000 per month for each client enrolled in E-ARCH.

Tips: Never place a loved one in an unlicensed home. Contact the individual care home operator directly about vacancy information. To place a senior in an ARCH-EC, one needs to work with a case management agency. Many care homes do not participate with Medicaid. Inquire about the care home license and Department of Health violations.

Table 27. Larger Care Homes

Name	Phone
Aiea Height Rest Home 99-1657 Aiea Heights Drive Aiea, HI 06701	488-5521
Hale Ku’ike 95 Kawanakoa Place Honolulu, HI 96817 <i>www.halekuike.com</i>	595-6770
Holy Family Care Home 47-410 Ahuimanu Road Kaneohe, HI 96744	239-7993
Kina’Ole Estate 45-225 William Henry Road Kaneohe, HI 96744 <i>www.kinaolehomes.com</i>	371-0948
King Lunalilo Home 501 Kekauluohi Street Honolulu, HI 96825	395-1000
Korean Care Home 525 Kiapu Place Honolulu, HI 96817 <i>www.koreancarehome.com</i>	533-3157
Kuakini Care Home 347 North Kuakini Street Honolulu, HI 96817 <i>www.kuakini.org</i>	547-9208

Manoa Senior Care 918 12 th Avenue Suite #1000 Honolulu, HI 96816 <i>www.manoaseniorcare.com</i>	440-0560
Palolo Chinese Home 2459 10 th Avenue Honolulu, HI 96816 <i>www.PaloloHome.org</i>	737-2555
Wilson Senior Living 96 Kaneohe Bay Drive Kailua, HI 96734 <i>www.wilsonhomecare.net</i>	596-4486

More Information

- Adult Intake Unit
Department of Human Services, Care Home Placement
420 Waiakamilo Road Suite #202
Honolulu, HI 96817
Telephone: 832-5115
- Alliance of Residential Care Administrators
P O Box 758
Pearl City, HI 96782
www.carehomeshawaii.com
- Department of Health, Office of Health Care Assurance
601 Kamokila Boulevard Room #361
Kapolei, HI 96707
Telephone: 692-7400

D. Foster Home - Residential Alternatives Community Care Program

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

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

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

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

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

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

Table 28. RACCP Case Management Agencies

Agency	Phone
Advance Care Management Services 4483 Luaole Street Honolulu, HI 96818	487-5838

All Island Case Management Corporation 1188 Bishop Street Suite #1508 Honolulu, HI 96813	536-7100
Aloha Health Care Providers, Inc. 91-545 Fort Weaver Road Ewa Beach, HI 96706	689-1451
Azil Case Management, LLC 94-141 Makoa Street Waipahu, HI 96797 <i>azilcm.com</i>	677-6882
Barnes & Sabado Case Management, LLC 92-627 Aoloko Street Kapolei, HI 96707	672-0111
Blue Water Resources, LLC 94-408 Akoki Street Suite #205 Waipahu, HI 96797	678-3661
Case Management, Inc. (CMI) 94-229 Waipahu Depot Road Suite #402 Waipahu, HI 96797 <i>cmihawaii.com</i>	676-1192
Case Management Professionals, Inc. 91-616 Onelua Street Ewa Beach, HI 96706	689-1937
Harvest Case Management Agency, LLC 94-235 Keaukaha Place Waipahu, HI 96797	778-1607
Hawaii Care Case Management 1451 Ala Amoamo Street Honolulu, HI 96819	839-9993
MB Case Management, Inc. 4324 Laakea Street Honolulu, HI 96818	423-8800
Nightingale Case Management, Inc. 98-029 Hekaha Street Unit #30 Aiea, HI 96701	484-2205

Ohana Case Management 92-7055 Elele Street Kapolei, HI 96707	678-8200
Pono Case Management 94-1023 Hohola Street Waipahu, HI 96797	256-4185
Quality Case Management, Inc. 94-366 Pupupani Street #208A Waipahu, HI 96797	842-7634
Queen’s Community Based Programs 838 South Beretania Street #308 Honolulu, HI 96813 <i>www.queensmedicalcenter.net</i>	547-4652
Residential Choices, Inc. 94-889 Waipahu Street Suite #203 Waipahu, HI 96797	676-3948
TLC Case Management 99-636 Halawa Drive Aiea, HI 96701	486-3282
Universal Case Management Agency 91-668 Kilaha Street #I-3 Ewa Beach, HI 96706	689-5229
Veterans Affairs 456 Patterson Road Honolulu, HI 96819 <i>www.va.gov</i>	433-0148

More Information

- Adult Foster Homecare Association of Hawaii
P O Box 970092
Waipahu, HI 96797
Telephone: 675-1936
afhahawaii.com
- Evercare Health Plan, telephone: 888-980-8728
www.evercarehealthplans.com
- Ohana Health Plan, telephone: 888-846-4262
www.ohanahealthplan.com

F. Nursing Homes

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

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

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

The 2010 Genworth Cost of Care Survey revealed that Hawaii ranked the seventh most expensive state in the nation for cost of

long-term care. The median annual rate of a nursing home was \$113,059 in Hawaii compared with \$67,525 in the rest of the US.

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

Cost: Approximately \$7,000 – \$10,000 or more a month depending upon the level of care. Medicare pays for a maximum of 120 days of SNF rehabilitative care. Medicaid pays for SNF or ICF level of care for qualified individuals, if approved by the service coordinator. Families have the option of out-of-pocket payment or long-term care insurance.

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

Table 29. **Nursing Homes**

Name	Phone
15 Craigside 15 Craigside Place Honolulu, HI 96817 www.15craigside.org	285-5178
Aloha Nursing & Rehab Centre 45-545 Kamehameha Highway Kaneohe, HI 96744 www.alohanursing.com	247-2220
Ann Pearl Nursing Facility * 45-181 Waikalua Road Kaneohe, HI 96744 www.annpearlnursing.com	247-8558
Arcadia Retirement Residence 1434 Punahou Street Honolulu, HI 96822 www.arcadia-hi.org	941-0941

Avalon Care Center 1930 Kamehameha IV Road Honolulu, HI 96919 <i>www.avalonhci.com/hawaii.html</i>	847-4834
Center for Aging (Veterans only) 459 Patterson Road Building #110 Honolulu, HI 96819 <i>www.va.gov</i>	433-0218
Convalescent Center of Honolulu 1900 Bachelot Street Honolulu, HI 96817 <i>www.ccoh.us</i>	531-5302
Crawford's Convalescent Home 58-130 Kamehameha Highway Haleiwa, HI 96712	638-8514
Hale Ho Aloha 2670 Pacific Heights Road Honolulu, HI 96813 <i>www.halehoaloha.com</i>	524-1955
Hale Malamalama 6163 Summer Street Honolulu, HI 96821	396-0537
Hale Nani Rehabilitation & Nursing Center 1677 Pensacola Street Honolulu, HI 96822 <i>www.avalonhci.com/hawaii.html</i>	537-3371
Hale Ola Kino at One Kalakaua 1314 Kalakaua Avenue 2 nd floor Honolulu, HI 96826 <i>www.haleolakino.com</i>	983-4444
Hale Pulama Mau - Kuakini Geriatric Care 347 North Kuakini Street Honolulu, HI 96817 <i>www.kuakini.org</i>	547-9741

<p>Harry & Jeanette Weinberg Care Center at Pohai Nani 45-090 Namoku Street Kaneohe, HI 96744 www.pohainani.org/carecenter</p>	236-7823
<p>Hawaii Medical Center - East 2230 Liliha Street Honolulu, HI 96817 www.hawaiimedcen.com/hmc</p>	547-6414
<p>Hi'olani Care Center at Kahala Nui * 4389 Malia Street Honolulu, HI 96821 www.kahalanui.com</p>	218-7000
<p>Ilima at Leihano * 891 Kama'aha Avenue Kapolei, HI 96707 www.leihano.com</p>	674-8022
<p>Island Nursing Home 1205 Alexander Street Honolulu, HI 96826</p>	946-5027
<p>Ka Punawai Ola 575 Farrington Highway Kapolei, HI 96707 www.lcca.com</p>	674-9262
<p>Kahuku Medical Center 56-117 Pualalea Street Kahuku, HI 96731 www.hhsc.org/oahu/kahuku/index.html</p>	293-9221
<p>Kaiser Malama Ohana 3288 Moanalua Road Honolulu, HI 96819 www.kaiserpermanente.org</p>	432-7779
<p>Leahi Hospital Nursing Home 3675 Kilauea Avenue Honolulu, HI 96816 www.leahi.hhsc.org</p>	733-8000

<p>Leeward Integrated Health Services 84-390 Jade Street Waianae, HI 96792 www.lihshawaii.com</p>	695-9508
<p>Liliha Healthcare Center 1814 Liliha Street Honolulu, HI 96817</p>	537-9557
<p>Maluhia 1027 Hala Drive Honolulu, HI 96817 www.maluhia.hhsc.org</p>	832-5874
<p>Maunalani Nursing & Rehab Center 5113 Maunalani Circle Honolulu, HI 96816</p>	732-0771
<p>Nuuanu Hale 2900 Pali Highway Honolulu, HI 96817</p>	595-6311
<p>Oahu Care Facility 1808 South Beretania Street Honolulu, HI 96826 www.hawaiinursinghomes.com/oahucare</p>	973-1900
<p>Palolo Chinese Home 2459 10th Avenue Honolulu, HI 96816 www.PaloloHome.org</p>	737-2555
<p>Pearl City Nursing Home 919 Lehua Avenue Pearl City, HI 96782 www.hawaiinursinghomes.com/pcnh</p>	453-1919
<p>Queen's Medical Center-Progressive Care Unit 1301 Punchbowl Street Honolulu, HI 96813 www.queensmedicalcenter.net</p>	538-9011
<p>Rehabilitation Hospital of the Pacific 226 North Kuakini Street Honolulu, HI 96817 www.rehabhospital.org</p>	531-3511

Wahiawa General Hospital 128 Lehua Street Wahiawa, HI 96786 www.wahiawageneral.org	621-8411
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* Specialized Memory Care Units.

Hale Ku'ike, The Plaza at Mililani, and The Plaza at Punchbowl also have specialized memory care units.

More Information

- Alzheimer's Association, telephone: 591-2771
- Hawaiian Telcom yellow pages, *Nursing Homes & Nursing Care Communities*
- Long-Term Care Ombudsman, telephone: 586-7268
- Consumer Reports, www.consumerreports.org/nursinghomes

III. FUTURE DIRECTIONS

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

A. Cohousing

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

More Information

- The Cohousing Association of the United States
22525 39th Avenue SE
Bothell, WA 98021
Telephone: 812-618-2646
www.cohousing.org
- The Elder Cohousing Network
1460 Quince Avenue #102
Boulder, CO 80304
Telephone: 303-413-8066
www.abrahampaiss.com/ElderCohousing

B. Grandfamilies Housing

The phenomenon of grandparents raising their grandchildren is increasing across the country. These grandparents step in because of the "missing generation" of parents who are unable to care for their own children because of their immaturity, substance abuse,

domestic violence, AIDS, or death. The Grandfamilies House for low income grandparents who are the primary caregivers for grandchildren opened in Boston in 1998. Rent subsidies are key to making such projects work. Grandfamilies Programs provide informational classes, monthly support groups, individual advocacy, therapeutic services, and family fun activities.

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

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

More Information

- Boston Aging Concerns - Young and Old United, Inc.
67 Newbury Street
Boston, MA 02116
- Elderly Affairs: Grandparents Guide to Public Benefits,
www.elderlyaffairs.com/portals/10/docs/grandparents_guide_to_public_benefits.pdf
- Legal Resource Guide for Grandparents Raising Grandchildren, prepared by Legal Aid Society of Hawaii, available on line at,
www.elderlyaffairs.com/portals/10/docs/grguidelegal.pdf
- University of Hawaii: Ohana Caregivers,
www.hawaii.edu/ohanacaregivers

C. Modular Home Communities

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

More Information

- Manufactured Housing Institute
2101 Wilson Boulevard Suite #610
Arlington, VA 22201-3062
Telephone: 703-558-0400 Fax: 703-558-0401
www.manufacturedhousing.org

D. Naturally Occurring Retirement Community Program

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

More Information

- Supportive Services Programs in NORC,
www.aspe.hhs.gov/daltcp/reports/NORCssp.htm

E. Senior Villages

Senior Villages are based on a foundation of like minded seniors who wish to remain in their respective homes. In a village model, seniors help other seniors to coordinate and deliver services based upon the needs of the community. They improve access to affordable services such as transportation, trips, health and wellness programs, home repairs, social, and educational activities. There are over 50 villages across the US. Many more senior villages are opening in cities and suburbs.

This concept was developed by a group of elderly neighbors in Boston who were trying to arrange in-home services that their respective medical insurance did not cover. Residents pay an annual membership fee of approximately \$50 - \$700 or more per

year depending upon the services that are selected. There are discounts for low income elderly.

More Information

- Village to Village Network
2011 Crystal Drive Suite #800
Arlington, VA 22202
Telephone: 617-299-9638 Fax: 703-647-3490
vtvnetwork.clubexpress.com

F. Veterans Affairs (VA) Housing

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

More Information

- Center for Aging
459 Patterson Road Building #110
Honolulu, HI 96819
Telephone: 433-0218 Fax: 541-1567
www.va.gov

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

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