

# **A SERVICES AND FACILITIES GUIDE FOR AN AGING POPULATION LOCATED IN THE FT. PIERCE/VERO BEACH AREA**

**A Publication of The Neighbors-Helping-Neighbors Program  
Spanish Lakes Country Club Village  
Ft. Pierce FL [www.SLCCV.org](http://www.SLCCV.org)**

**Written By Al Lellis**

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## **INTRODUCTION**

The residents of SLCCV have been afforded the opportunity to enjoy a social and active lifestyle in their senior years. Most of us have been able to keep our minds and bodies alert and active. Age, however, has a way of creeping up on all of us. We may be blessed with a loving caretaker(s), such as a spouse and/or family, but eventually, some of us will be facing the future frail and alone.

The HOA of SLCCV has set up the "Neighbors-Helping-Neighbors" program to address concerns in our community. One of the objectives is to help to address this aging problem. It also has to be noted that SLCCV is not an Assisted Living Community. The purpose of this guide is to provide some direction to the services and how to draw on the of services, and facilities available within our community, Indian River and St. Lucie Counties and

the state of Florida, that may be available to assist our residents in leading a more secure and comfortable life. The lists of providers and directions are not intended to be complete but as a starting point your search. We have tried to check the accuracy of the information but we can not guarantee the accuracy or currency.

Sources of financial assistance are described in this guide. Though the Federal Government provides overall guidance, Medicaid is a state run program. Benefits can vary somewhat from state to state and are subject to constant change. Any costs, benefits or eligibility for benefits cited herein should only be used as a starting point guide

## **IN-HOME ASSISTANCE**

Most people prefer to live in their own home for as long as possible but may need some sort of assistance in transportation, shopping, food preparation, household and/or personal care, etc. Included in this guide is a list of available services and agencies that can help you address these needs.

Home care agencies and businesses can provide assistance with transportation, shopping, laundry, meal preparation, light housekeeping, bathing and personal care. Cost is \$15-\$18/hour. There may be a required minimum number of hours per day and on days per week.

Home health care agencies have registered nurses and LPN's who can provided medical needs such as IV's, injections, drawing of blood, wound care, etc. These in-home skilled nursing services are covered by Medicare. Many home health care agencies also provide household and personal care similar to that provided by home care agencies which services are **NOT** covered my Medicare. Home hospice care also is available for the terminally ill and **IS** covered by Medicare.

### **Paid Drivers:**

- SLCCV Van.....466-0777  
Monday mornings; \$1.00
- St. Lucie County Community Transport.....464-7433  
\$1.00
- Miriam Selig.....429-0699
- Helpers Inc.....343-0902
- God's Chariots.....344-1298  
24 hour service; senior discount

Office of The Aging can transport you to doctors, or grocery shopping with in the county only.

**Food Delivery:**

Meals on Wheels/Council of the Aging.....465-5220  
 Helpers Inc (Grocery pickup and Delivery) .....343-0902

**Prescription Delivery:**

Butterfield Pharmacy (\$2).....489-3000  
 CVS (Indrio Rd) No charge if phoned in by noon...389-2100  
 Oseola Pharmacy (\$3).....772-567-5297

**House Cleaning Services:**

Merry Maids.....772-794-3040  
 Donna Saucier.....466-9383  
 (Call after 6:00 pm)

***Check SLCCV Bulletin Board in laundry room***

**Home Care Agencies:**

Visiting Angels.....871-9595  
 Heart to Heart Services.....398-8233  
 Home Instead Senior Care.....772-564-8821  
 Levin Home care.....621-8348  
 Custom Care of Indian River County.....569-0763  
 Atlantic In Home Care.....462-6707

**Home Health Care Providers:*****St. Lucie County***

At Home Health Care.....293-0600  
 Caretenders.....879-2224  
 Physicians Choice Health Services.....486-8686

***Indian River County***

Visiting Nurse Association.....772-567-5551  
 At a Moment's Notice Health Care.....772-589-7429  
 Home Instead.....772-564-8821  
 Associated Home Health.....772-770-1100  
 Caretenders.....772-794-0969  
 Interim Health Care.....772-569-2730  
 NHC Home Care.....772-564-0092  
 Nightingale Private Duty Nursing.....772-234-6872

**Hospice:**

Visiting Nurse Association.....772-567-5551  
 Treasure Coast Hospice.....772-465-0504

**Emergency Personal Response System:**

A Moment’s Notice Health Care.....772-589-7429  
Osceola Home Care Personal Emergency...772-675-5297  
Response System  
1635 14<sup>th</sup> Ave. Vero Beach  
Indian River Memorial Hospital Lifeline.....772-567-4311  
1000 36<sup>th</sup> Street Vero Beach Ext. 1601

**Other Services:**

Alzheimer’s Association.....  
Community Day Care.....465-2826  
1209 Delaware Ave Fort Pierce  
ID Bracelet.....888-572-8566

**ASSISTED LIVING FACILITIES (ALF’S)**

These facilities provide independent living and assisted living lifestyles. Under independent living, an apartment (private or semi-private), a parking space, all meals, congregate dining and weekly housekeeping/bed linen changes are provided. Also included in the basic cost is transportation to doctors and shopping, if needed, entertainment, exercise programs, socialization and recreational activities. Custodial care (or assisted living care), such as assistance in bathing, dressing, laundry, daily housekeeping, assistance in getting around, and medication management are subject to an additional charge in some of the listed ALF’s.

In the event you require injections, blood drawn, IV’s, wound care, etc., nurses and LPN’s from home health care agencies will visit the ALF and provide such skilled nursing services. Medicare will pay for such services.

**Indian River County:**

- 1. Alterra Clare Bridge Cottage.....772-794-1778  
4204<sup>th</sup> Court (Off Indian River Blvd.)  
40 beds; \$2550+/-month; \$30,000/year  
Section for Alzheimer’s patients
- 2. Courtyards of Vero Beach.....772-567-4485  
1932 21st Ave.  
28 beds; \$1900+/-month; \$22,800/year

For Alzheimer's patients

3. Florida Baptist Retirement Center.....772-567-5248  
1006 33rd Street  
47 beds; \$2000+/month; \$24,000/year
4. Green Gables.....772-794-1277  
1934 22nd Ave.  
26 beds; \$2100/month; \$25,200/year  
Small bed and bath only
5. Isles of Vero.....772-778-7888  
1700 Waterford Drive  
50 beds; \$1800+/month; \$21,600/year
6. Merrill Gardens.....772-770-2401 (800-435-4501)  
2425 20th Street  
120 beds; \$1765+/month; \$21,180/year
7. Sterling House of Vero Beach.....772-569-4600  
50 beds; \$2600+/month; \$31,200/year  
For Alzheimer's patients
8. The Place at Vero Beach.....772-770-3796  
3855 Indian River Blvd.  
124 beds; \$2400+/month; \$28,800/year

**St. Lucie County:**

1. Broadmoor Assisted Living Facility.....468-7235  
200 Dixieland Drive  
55 beds; Has section for Alzheimer care
2. Lake Forest Park .....466-1919  
2909 S. 25th Street  
68 beds; \$1850+/month; \$22,200/year
3. Lyford Cove at Lawnwood.....461-6076  
1550 N. Lawnwood Circle  
112 beds; \$2395/month; \$28,740/year  
Has a section for Alzheimer care
4. Nature's Edge.....879-7530  
699 NW Airoso Blvd. Port St. Lucie  
33 beds; \$2300+/month; \$27,600/year  
has room+ bath only
5. Brighton Garden.....335-9990  
1699 SE Lyngate Drive Port St. Lucie

- 110 beds; \$2500/month; \$30,000/year
- 6. Paradise Care Cottage.....398-8899  
2277 SE Lennard Rd.  
60 beds; \$1845-\$2395/month

**SKILLED NURSING FACILITIES (SNF’S)**

When a person suffers from dementia or is extremely frail and in poor health, has limited mobility, difficulty in performing several functions of Activities of Daily Living (ADL’s) (bathing, eating, dressing, etc.), is in need of skilled medical attention or monitoring or becomes a danger to themselves or others, a transfer to an SNF may be warranted.

SNF’s are legally classified and licensed as such by the state of Florida. Admission is normally recommended by a physician. Medicare does not pay for long-term care in a nursing home, but the state-managed Medicaid program may pick up part of the costs which can be \$5000 - \$6000/month.

**Indian River County:**

- 1. Atlantic Healthcare Center.....772-567-2552  
3663 15<sup>th</sup> Avenue
- 2. Palm Garden of Vero Beach.....772-567-2443  
1755 37<sup>th</sup> Avenue
- 3. Tandem Health Care of Vero Beach.....772-569-5107  
1310 37<sup>th</sup> Street

**St. Lucie County:**

- 1. Abbiejean Russel Care Center.....465-7560  
760 S. 29<sup>th</sup> Street
- 2. Fort Pierce Health Care.....464-5262  
611 S. 13<sup>th</sup> Street
- 3. Laurel Pointe Health & Rehab.....466-3322  
703 S. 29<sup>th</sup> Street

**FINANCIAL ASSISTANCE**

**Medicaid:**

The Fort Pierce office of the State of Florida managed Medicaid Program is located at 337

N US Highway 1. The office offers financial help to pay part of the cost of Home Health Care, Assisted Living, Nursing Home and Hospice Care. You must show a need for such financial assistance. Also, not all health care providers accept Medicaid payment, so it pays to check beforehand.

Medicaid will make a snapshot review of all of the assets of the patient and his or her spouse as of the date of entering the nursing home. All excess assets including cash, CD's, stocks, bonds, IRA's, revocable trusts, etc. must be spent down before Medicaid payments begin. Medicaid exempts your house (up to \$500,000 equity), a car and household goods and furnishings, The patient in the nursing home can keep \$2,000 in cash and the spouse still at home (community spouse) can retain an additional \$100,000 (approximately).

There may be a temptation to gift away all your excess assets before entering a nursing home, but a recently enacted law gives Medicaid up to a 5 year look back to review gifts and other transfers of assets. Where such transfers are considered inappropriate, Medicaid can delay start of payments accordingly. It is a crime to hide assets.

Once Medicaid payments start all future income of the patient goes to cover the cost of the nursing home. The nursing home patient is allowed to keep \$35 per month for small day-to-day personal expenses. If the community spouse still living at home has little income of its own, he or she can have its income supplemented to a total of \$1,700 to \$2,500 per month depending on the cost of housing.

If you were fortunate and have more family assets than are allowed to be retained and particularly if there is a spouse who will continue to live at home, you may want to consider taking the following steps to reduce surplus assets before entering the nursing home.

1. Pay off a mortgage, car loan, credit card or any other debts.
2. Prepay funeral expenses, cemetery plot, insurance premiums, taxes, lawyer's fees, etc.
3. Buy a new car for the community spouse, repair the home and replace household goods, furnishings, A/C unit and appliances as needed.
4. You may wish to consider converting cash and other accountable assets into an irrevocable annuity which will provide the home spouse with guaranteed payments over his or her life. It is recommended that you seek advice of a financial advisor and/or an attorney with experience in elder issues to assure that the annuity will be acceptable to Medicaid. In addition you can seek advice on other possible exceptions to assets which must be spent down before Medicaid payments begin.

5. Set up a durable power of attorney to handle health, financial and legal issues if and when the one in the nursing home becomes physically or mentally incapacitated  
Medicaid reserves the right to place a lien on the home after the death of the nursing home patient to help reimburse for Medicaid costs. This would probably not impose any significant problem where the sole residence is a depreciated manufactured home on rented land in Spanish lakes. But if you own more valuable property in Florida or elsewhere you may wish to consult with an attorney to see what steps you can take to avoid or reduce the impact of a lien on said property.

The Department of Elders (460-3692) has a program to assist seniors in obtaining most of the services described herein and to apply for Medicaid on your behalf.

The Council On Aging (772-223-7800) also has a program to assist seniors in getting financial aid.

Below is a partial list of attorneys and financial advisors with experience in elder law and elder issues:

**Attorneys:**

Marie S. Conforti 772-257-04121  
2770 Indian River Blvd, Vero Beach

Kevin H. Hendrickson 461-0558  
310 S 2<sup>nd</sup> St., Fort Pierce

National Academy of Elder Law Attorneys [www.NAELA.org](http://www.NAELA.org)

**Financial Planning:**

Senior Financial International 772-770-2227  
2001 9<sup>th</sup> Ave, Suite 114, Vero Beach

Financial Education council 800-694-2012

Atlantic Insurance & Financial Services 772-778-5544  
118 43<sup>rd</sup> Ave SW, Vero Beach



## **Veteran's Administration Benefits (1-800-827-1000):**

The Veteran's Administration will guarantee a minimum income to all qualified veterans over the age of 65 or receiving social security benefits. It is not necessary to be a disabled vet. The guaranteed monthly minimum income ranges from \$881 to \$1470, depending on the physical condition (basic, housebound, or aid and attendance) and \$1054 to \$1743 for a veteran with a spouse.

If a veteran is confined to a nursing home, it is expected that Medicaid will pick up the costs between the income of the veteran and the cost of the facility; however, the VA will grant the veteran a \$90 monthly stipend in addition to the \$35 allowed by Medicaid.

The maximum assets (bank accounts, CD's, IRA's, 401K's, stocks, bonds, revocable trusts, etc.) that a veteran can possess to be eligible for the guaranteed minimum income program is \$80,000 – the value of a house, a car, and household goods is excluded. Certain annuities may be considered as income rather than an asset. If over the \$80,000 threshold, it may be advisable to pay off debts, such as mortgages, car loans, and credit cards before applying for VA benefits.

A veteran can add up all his yearly medical expenses and those of his/her spouse and file a claim with the VA. Medicare and health insurance premiums, home health care, assisted living, and nursing home expenses, as well as medical services and drug costs, can be included. Home care expenses also may be included if the veteran is in poor health and needs these household and personal care services. If these out of pocket expenses lower the veteran's or the veteran's family income below the guaranteed minimum, but no less than zero, the VA will supplement the veteran's income to bring it up to the guaranteed minimum.

A veteran's widow/widower is eligible for a minimum monthly income of \$591. Veterans with service connected disabilities have additional benefits.

## **Medicare:**

Medicare will pay in full for nursing home costs for up to 20 days and for an additional 80 days subject to a substantial deductible. The confinement must be related to an illness or injury usually involving a hospital stay before admittance into the nursing home for recuperative treatment. Medicare will not pay for Long Term Care.

Medicare will pay for skilled nursing services (IV's, injections, wound care, blood samples, etc.) performed under Home Health Care services and for in-home hospice services.

## **Long-term Care Insurance (LTC):**

LTC insurance will pay a set amount of benefits per month for the term of the policy (e.g.

\$3,000/month for 36 months). Some LTC policies provide an increase in monthly benefit to account for inflation. LTC insurance usually is not needed for those who can qualify for Medicaid with little trouble or those families who can readily afford nursing home costs with no major impact on their finances. For those in the middle, LTC insurance may be considered. For those over the age of 70, it may be too late to save your hard-earned money for your heirs in this manner. As the LTC insurance policy will be costly or perhaps unavailable due to existing health issues. LTC insurance will help pay for less costly home health care services for a longer period of time.

**HMO's, Other Health Insurance:** *(Check with plans for available benefits.)*