



Seniors Handbook

Provided for the constituents of:
Richard G. Lugar

*United States Senator
Indiana*

Offices of U.S. Senator Richard G. Lugar

For information on or to express an opinion about pending legislation, I invite you to contact my Washington, D.C. office. Should you prefer to e-mail, please include your name, mailing address and telephone number to facilitate correspondence.

Honorable Richard G. Lugar

306 Hart Office Building
Washington, D.C. 20510
Telephone: (202) 224-4814
<http://lugar.senate.gov>

U.S. Senate Offices in Indiana

For information on or assistance with existing federal laws, regulations, programs or services, please contact my Indiana office in your region.

Indianapolis Office (Main Office)

1180 Market Tower
10 West Market Street
Indianapolis, IN 46204
(317) 226-5555

Fort Wayne Office

6384 A West Jefferson Blvd
Covington Plaza
Fort Wayne, IN 46804
(260) 422-1505

Valparaiso Office

175 Lincolnway
Suite G-1
Valparaiso, IN 46383
(219) 548-8035

Evansville Office

Federal Building, Room 122
101 NW Martin Luther King, Jr. Blvd.
Evansville, IN 47708
(812) 465-6313

Indiana Members of the U.S. House of Representatives

In addition to the two United States Senator, nine members of the United States House of Representatives, each elected in a distinct Congressional district, represent Hoosiers in Congress. They serve two-year terms of office.

FIRST DISTRICT – Honorable Peter Visclosky

2256 Rayburn Office Building
Washington, D.C. 20515
(202) 225-2461

701 East 83rd Avenue, Suite 9
Merrillville, IN 46410
(219) 795-1844 or
(888) 423-PETE (7383)

SECOND DISTRICT – Honorable Joe Donnelly

1218 Longworth Office Building
Washington, D.C. 20515
(202) 225-3915

207 West Colfax Avenue
South Bend, IN 46601
(574) 288-2780

THIRD DISTRICT – Honorable Mark Souder

2231 Rayburn Office Building
Washington, D.C. 20515
(202) 225-4436 or
(800) 959-3041 (IN only)

The Boathouse, Suite D
700 Park Avenue
Winona Lake, IN 46590
(574) 269-1940

Federal Building, Room 3105
1300 South Harrison Street
Fort Wayne, IN 46802
(260) 424-3041

1st Source Building, Suite 250
102 West Lincoln Avenue
Goshen, IN 46526
(574) 534-2669

875 North Lima Road, Suite B
Kendallville, IN 46755
(260) 599-0554

FOURTH DISTRICT – Honorable Steve Buyer

2230 Rayburn Office Building
Washington, D.C. 20515
(202) 225-5037

1801 “I” Street
Bedford, IN 47421
(812) 277-9590

100 South Main Street
Monticello, IN 47960
(574) 583-9819

148 North Perry Road
Plainfield, IN 46168
(317) 838-0404

FIFTH DISTRICT – Honorable Dan Burton

2185 Rayburn Office Building
 Washington, D.C. 20515
 (202) 225-2276

8900 Keystone at the Crossing, Suite 1050
 Indianapolis, IN 46240
 (317) 848-0201 or
 (800) 382-6020 (IN only)

209 South Washington Street
 Marion, IN 46952
 (765) 662-6770 or (877) 846-2936

SIXTH DISTRICT – Honorable Mike Pence

1317 Longworth Office Building
 Washington, D.C. 20515
 (202) 225-3021

1134 Meridian Plaza
 Anderson, IN 46016
 (765) 640-2919

SEVENTH DISTRICT – Honorable Julia Carson

2455 Rayburn Office Building
 Washington, D.C. 20515
 (202) 225-4011

Julia M. Carson Government Center
 300 E. Fall Creek Parkway N. Dr., Ste. 300
 Indianapolis, IN 46205
 (317) 283-6516

EIGHTH DISTRICT – Honorable Brad Ellsworth

513 Cannon Office Building
 Washington, D.C. 20515
 (202) 225-4636

Federal Building, Room 124
 101 NW Martin Luther King, Jr. Blvd.
 Evansville, IN 47708
 (812) 465-6484

901 Wabash Avenue, Suite 140
 Terre Haute, IN 47807
 (812) 232-0523

NINTH DISTRICT – Honorable Baron Hill

223 Cannon Office Building
 Washington, D.C. 20515
 (202) 225-5315

279 Quartermaster Court
 Jeffersonville, IN 47130
 (812) 288-3999

320 West 8th Street, Suite 114
 Bloomington, IN 47404

(812) 336-3000

HELPFUL TELEPHONE NUMBERS

The following is a list of selected statewide and national organizations that provide assistance and information to senior citizens. Where available, the toll-free numbers are provided.

Consumer Protection:

Better Business Bureau of Indiana	(317) 488-2222
U.S. Consumer Protection Safety Commission	(800) 638-2772
IN Consumer Protection Division – IN Attorney Gen.	(800) 382-5516
IN Secretary of State – Securities Division	(800) 223-8791
National Insurance Consumer Helpline	(800) 942-4242

Disabilities:

American Foundation of the Blind	(800) 232-5463
American Printing House for the Blind	(800) 223-1839
Americans with Disabilities Information Hotline	(800) 514-0301
Better Hearing Institute	(800) EAR-WELL
Dial-a-Hearing Screening	(800) 222-3277
Hear Now	(800) 648-4327
International Hearing Society	(800) 521-5247
Prevent Blindness America	(800) 331-2020

Health and Disease Prevention/Intervention:

Al-Anon/Alateen	(800) 425-2666
Alcohol 24-Hour Helpline	(800) 252-6465
Alzheimer's Disease Association	(800) 621-0379
Alzheimer's Association 24-Hour Helpline	(800) 272-3900
Alzheimer's Disease Foundation & Referral Center	(800) 438-4380
Arthritis Foundation (Arthritis Answers)	(800) 568-4045
Asthma & Allergy Foundation of America	(800) 7-ASTHMA
American Cancer Society	(800) 227-2345
American Diabetes Association	(800) 223-2732
National Foundation for Depressive Illness	(800) 239-1265
National Institute of Mental Health	(866) 615-6464
National Parkinson's Foundation	(800) 327-4545
National Stroke Association	(800) 787-6537
Y-Me National Breast Cancer Hotline	(800) 221-2141

Health Care and Insurance:

Indiana Family & Social Services Administration	(800) 545-7763
Health Care Excel	(800) 288-1499
HospiceLink	(800) 331-1620
Indiana State Department of Health	(800) 382-9480
Indiana Department of Insurance	(800) 622-4461
Living Bank for Organ Donations	(800) 528-2971
Medicaid/Medicaid Fraud	(800) 447-8477
Medicare	(800) MEDICARE
Medicare Fraud	(800) 447-8477
Medicare Hotline	(800) 638-6833
National Council on Aging	(202) 479-1200
National Eldercare Locator	(800) 677-1116
National Institute on Aging	(800) 222-2225
Senior Health Insurance Information Program (SHIIP)	(800) 452-4800
Social Security Administration	(800) 772-1213

Nutrition:

American Dietetic Association	(800) 366-1655
National Dairy Council – Dairy & Nutrition Council, Inc.	(800) 225-6455

Senior Services:

Adult Protective Services – Adult Abuse Hotline	(800) 992-6978
IN Vital Records Division – Birth & Death Records	(317) 233-2700
Legal Services Organization of Indiana	(800) 869-0212
Nursing Home Ombudsman Program	(800) 622-4484

SENIOR CITIZEN ASSISTANCE ORGANIZATIONS

Area Agencies on Aging

The sixteen Area Agencies on Aging in Indiana are an excellent one-stop source of information for seniors¹ who seek assistance with many needs, including:

- transportation
- meals
- activities
- referrals for assistance
- employment
- pre-admission screening for nursing facility placement
- legal services & ombudsman assistance

The State of Indiana provides both federal (through block grants) and state tax dollars to the Area Agencies on Aging and contracts with them to provide services. While many government-funded assistance programs have income limits, seniors need file only one application with their local Area Agency on Aging to be considered for all programs.

A listing of the sixteen Area Agencies on Aging and the counties they serve is found in the Appendices of this handbook. Additional information on the specific programs administered by the Area Agencies is provided throughout the book, according to assistance category.

Community Action Agencies

The Community Action Agencies (CAPs) administer a number of services for seniors. Like Area Agencies on Aging, CAPs are non-for-profit corporations contracted by the state government to administer selected programs. All of the programs administered by the CAPs have income limits. Services provided by CAPs include:

- energy assistance (assistance in paying heating and electricity bills)
- home weatherization services
- food commodities distribution/food pantries
- home repair for the needy (roofing/gutters)
- homeless assistance

The addresses and telephone numbers of the 25 CAP offices in Indiana, as well as the counties they serve, are listed in the Appendices².

¹ Area Agencies on Aging also provides assistance to individuals below age 60 who have disabilities and need in-home services.

² In some instances, the Community Action Program for a given region is collocated with the Area Agency on Aging, and therefore, has a common address.

Senior Citizen Centers

Senior citizen centers offer a variety of services and activities. These include serving meals, club meetings, social activities, providing transportation, and referral to federal, state and local assistance programs. While some senior citizen facilities, especially those specializing in adult day care, are for-profit entities, many are sponsored by non-profit organizations and membership is free of charge. Call the Area Agency on Aging in your area or check your local directory for further information.

EMPLOYMENT, VOLUNTEER AND RECREATION OPPORTUNITIES FOR SENIORS

Senior Community Service Employment Program

The Senior Community Service Employment Program (SCSEP) is funded by the federal government through the Older Americans Act. The program serves low income older Americans by creating part-time jobs in service organizations, such as senior citizen centers, community housing projects, recreational centers, schools, homeless shelters, hospitals, and multi-service centers. Participants contribute to programs such as fire prevention, crisis intervention, beautification projects and restoration of public facilities.

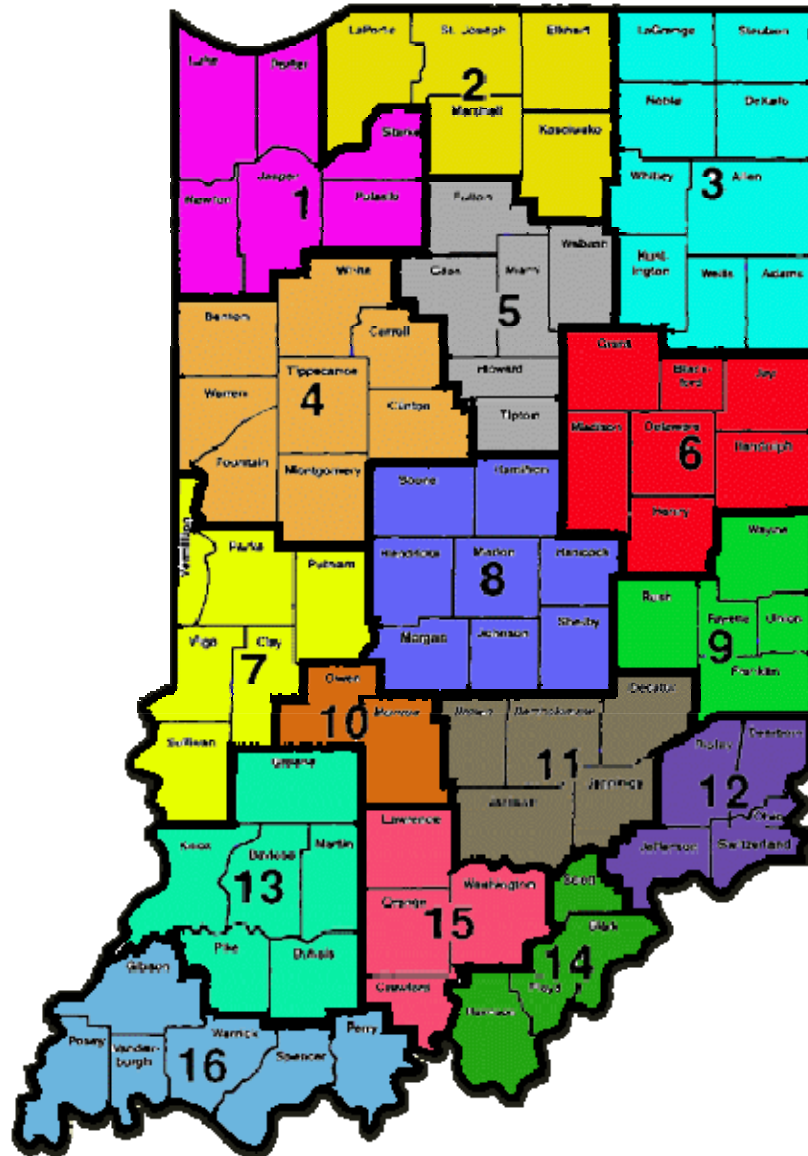
Eligible applicants must be 55 years old, have a family income of not more than 25% above the current federal poverty level and be physically and mentally capable of performing the tasks to which they are assigned³.

In addition to providing seniors with job training and placement services, the SCSEP program participants receive additional services, including participation in nutrition, recreation, health and home care, and transportation programs, as well as an annual physical examination.

Currently, persons in Indiana may apply for admission to the SCSEP program through six organizations: Experience Works; Area Agencies on Aging; National Council of Senior Citizens; American Association of Retired Persons (AARP); National Urban League; and the U.S. Forest Service. The map on the following page identifies the Area Agency of Aging which provides SCSEP training and placement services to older workers for each county. The other agency addresses and telephone numbers where one can apply for SCSEP admission follow:

³ The act requires local project sponsors to give consideration to the selection of minority individuals. Although participant selection is not based on a quota system, the law encourages local project sponsors to treat minorities fairly and represent proportionately the minority groups in the state.

Area Agency on Aging Coverage Map⁴



⁴ For a listing of Area Agency on Aging contact information, see the Appendices on page 56.

Experience Works, Inc.

www.experienceworks.org

P.O. Box 687

Seymour, IN 47274

Telephone: (800) 843-0885

Fax: (812) 522-7684

Senior Community Service**Indianapolis Urban League**

www.indplsul.org

777 Indiana Avenue

Indianapolis, IN 46202

Telephone: (317) 693-7603

Fax: (317) 693-7613

E-mail: gneal@indplsul.org

American Association of Retired Persons (AARP)

www.aarp.org/state/in

One North Capitol Avenue, Suite 1275

Indianapolis, IN 46204

Telephone: (866) 448-3618

Fax: (317) 423-2211 or 2299

E-mail: inaarp@aarp.org

USDA Forest Service

www.fs.fed.us

811 Constitution Avenue

Bedford, IN 47421

Telephone: (812) 275-5987

National Senior Service Corps

Created in 1993, the National Senior Service Corps is a network of more than a half million seniors who participate in three national service initiatives: the Foster Grandparent Program, the Senior Companion Program, and the Retired and Senior Volunteer Program. For additional information on any of the National Senior Service Corps programs, call (800) 424-8867, e-mail help@joinseniorservice.org, or visit the website at www.seniorcorps.gov. Alternatively, you may contact the Indiana offices associated with each program as listed below.

Foster Grandparent Program – The Foster Grandparent Program offers to seniors age 60 and older the opportunity to serve as mentors, tutors and caregivers for children and youth with special needs. Program participants serve in community organizations such as schools, hospitals and youth centers, offering emotional support to children who have been abused and neglected,

mentoring troubled teenagers and young mothers, and caring for premature infants and children with physical disabilities.

Participants must meet income eligibility requirements and receive small stipends for their service. In general, Foster Grandparents serve between 15 and 40 hours per week in assigned duties.

The following Foster Grandparents Program (FGP) offices serve Indiana:

FGP of Columbus
1531 13th Street, G900
Columbus, IN 47201
(866) 644-6407 ext. 2762
Fax: (812) 372-7846
mmorin@areaxi.org

FGP of Henry, Hancock & Rush Counties
P.O. Box 449
New Castle, IN 47362
(765) 529-4403
Fax: (765) 593-2510
mmalone@icapacc.org

FGP of Vanderburgh, Gibson & Posey Counties
27 Pasco Avenue
Evansville, IN 47713
(812) 425-4241 ext. 271
Fax: (812) 425-4255
faybrownv@hotmail.com

FGP of St. Joseph & Elkhart Counties
1151 South Michigan Street
P.O. Box 1835
South Bend, IN 46634
(574) 233-8205 ext. 128
Fax: (574) 284-2642
gsnyder@realservicesinc.com

FGP of Fort Wayne
233 West Main Street
Fort Wayne, IN 46802
(260) 426-2273
Fax: (260) 424-2273
fgp@infionline.net

WICAA FGP
P.O. Box 1018
30 North 7th Street, Room 105
Terre Haute, IN 47808
(812) 232-1264
Fax: (812) 232-9634
jsowards@wicaa.org

Greater Indianapolis FGP
2445 North Meridian Street
Indianapolis, IN 46208
(317) 396-1800
Fax: (317) 396-1527
amoorman@cagi-in.org

FGP of Lake County
1128 Broadway
Gary, IN 46407
(219) 882-1395
Fax: (219) 886-2428
jmeux@catholic-charities.org

Senior Companion Program – The Senior Companion Program offers to individuals, age 60 and older, the opportunities to provide assistance and friendship to elderly individuals who are homebound and have difficulty performing daily living tasks. By taking care of simple chores, providing transportation to medical appointments, and offering contact to the outside world, Senior Companions frequently help prevent their companion from having to enter long-

term care facilities. Program participants not only assist the frail elderly with chores and errands, they also make the lives of the people they serve less lonely.

Senior Companions usually serve two to four clients, providing 15 to 40 hours of weekly service. Participants must meet income eligibility requirements and receive small stipends for their service.

The following Senior Companions Program (SCP) offices service Indiana:

SCP of Gary
973 West Sixth Avenue
Gary, IN 46402
(219) 882-7331
Fax: (219) 886-2428
jmeux@catholic-charities.org

SCP of Indianapolis
1400 North Meridian Street, Suite 209
Indianapolis, IN 46202
(317) 236-1555
Fax: (317) 592-4053
EBrown@archindy.org

Retired Senior Volunteer Program – The Retired Senior Volunteer Program (RSVP) helps people age 55 and older find volunteer service opportunities in their communities. RSVP volunteers serve from a few to over forty hours a week, providing hundreds of services in a wide-variety of organizations.

RSVP involves seniors in services that match their personal interests and makes use of their skills and life experiences. Their wide-range of services include tutoring youth, serving as citizen patrols for local police departments, planting community gardens, helping other seniors complete income tax forms and serving as hospital aids.

The following RSVP offices serve Indiana:

RSVP of Indianapolis
901 South Shelby Street, Room 324
Indianapolis, IN 46203
(317) 791-5941
Fax: (317) 791-5945
cac-rsvp@uindy.edu

RSVP of Allen County
3024 Fairfield Avenue
Fort Wayne, IN 46807
(260) 458-2005
Fax: (260) 458-2549
rsvpallencounty@aol.com

WICAA RSVP of Clay, Putnam & Vigo Counties
P.O. Box 1018
30 North 7th Street, Suite 105
Terre Haute, IN 47808
(812) 232-1264
Fax: (812) 232-9634
jsowards@wicaa.org

RSVP of Crawford, Perry & Spencer Cos.
P.O. Box 336
302 Main Street
Tell City, IN 47586
(812) 547-3435
Fax: (812) 547-3466
rsvp@lhdc.dubois.net

RSVP of Daviess County
 501 Burkhart Drive
 P.O. Box 648
 Washington, IN 47501
 (812) 254-1996
 Fax: (812) 254-1996
rsvp1@rtccom.net

RSVP of DeKalb, Noble & Steuben Counties
 107 West 5th Street
 Auburn, IN 46706
 (260) 925-0917
 Fax: (260) 925-1732
rsvp@locl.net

RSVP of Dubois, Pike & Warrick Counties
 607 Third Avenue
 P.O. Box 729
 Jasper, IN 47547
 (812) 482-2233 ext. 305
 Fax: (812) 482-1071
rsvptricap@psci.net

RSVP of Fulton County
 625 Pontiac Street
 Rochester, IN 46975
 (574) 223-3716
 Fax: (574) 223-4962
phyllisrsvp@yahoo.com

RSVP of Jefferson County
 512 West Main Street
 Madison, IN 47250
 (812) 265-3950
 Fax: (812) 273-6673
rcopelan@tls.net

RSVP of Lake County
 6919 Indianapolis Boulevard
 Hammond, IN 46324
 (219) 844-5174
 Fax: (219) 844-4885
byorko@catholic-charities.org

RSVP of Dearborn County
 P.O. Box 4194
 36 East High Street
 Lawrenceburg, IN 47025
 (812) 539-4005
 Fax: (812) 539-2362
rsvp@seidata.com

RSVP of Delaware County
 310 East Charles Street
 Muncie, IN 47305
 (765) 288-5757
 Fax: (765) 285-5876
rsvpmuncie@voyager.net

RSVP of Elkhart County
 200 East Jackson
 Elkhart, IN 46516
 (574) 389-3399 ext. 139
 Fax: (574) 293-6359
rsvp@ywcaelkhartcounty.org

RSVP of Henry, Hancock & Rush Counties
 P.O. Box 449
 615 West SR 38
 New Castle, IN 47362
 (765) 521-7414
 Fax: (765) 521-7415
smcamis@icapcaa.org

RSVP of Knox County
 1019 North Fourth Street
 P.O. Box 314
 Vincennes, IN 47591
 (812) 288-5879
 Fax: (812) 888-4566
pdrieman@vinu.edu

RSVP of LaPorte & Starke Counties
 321 West 11th Street
 Michigan City, IN 46360
 (219) 874-8195
 Fax: (219) 879-9073
mcrsvp@catholic-charities.org

RSVP of Madison County
 125 East 13th Street
 Anderson, IN 46016
 (765) 641-2470
 Fax: (765) 641-2194
rsvp@and.lib.in.us

RSVP of Monroe & Owen Counties
 7500 West Reeves Road
 Bloomington, IN 47404
 (812) 876-3383
 Fax: (812) 876-9922
ssarin-rsvp@area10.bloomington.in.us

RSVP of Wayne County
 1600 South Second Street
 Richmond, IN 47374
 (765) 983-7309
 Fax: (765) 983-7386
myoung@ci.richmond.in.us

RSVP of South Central Indiana
 702 East Market Street
 New Albany, IN 47150
 (812) 948-1815
 Fax: (812) 948-9249
rsvp1815@aol.com

RSVP of St. Joseph County
 1817 Miami Street
 South Bend, IN 46613
 (574) 234-3111 ext. 24
 Fax: (574) 289-1034
pc19eys@ccfwsb.org

RSVP of Valparaiso
 1005 Campbell
 Valparaiso, IN 46385
 (219) 464-1028
 Fax: (219) 464-0012
Jbolin@niia.net

RSVP of Vanderburgh County
 P.O. Box 3938
 16 West Virginia Street
 Evansville, IN 47737
 (812) 464-7787
vccarsvp@sigecom.net

Congressional Senior Citizen Internship

The Senior Citizen Intern Program is conducted each May in Washington, D.C. The program is organized by the Close Up Foundation. Interns must be at least 60 years of age. The week-long program on national issues will include meetings with Members of Congress, administration officials, reporters and Washington policymakers. Topics include social security, the media, international relations and the presidency. In addition, participants spend one day interning in their sponsoring Congressional Office.

Applications are available each year in March. To request more information on the program, contact my Indianapolis Office at 1180 Market Tower, 10 West Market Street, Indianapolis, Indiana 46204-2964, (317) 226-5555. You may also contact the Close Up Foundation directly at (800) 363-4762 or visit their website at www.closeup.org.

Service Corps of Retired Executives (SCORE)

The Service Corps of Retired Executives is a volunteer program of the U.S. Small Business Administration. The SCORE program is comprised of approximately 13,000 men and women business executives who voluntarily commit their time to share their management and technical expertise with present and prospective owners/managers of small businesses. Executives who are still employed in the business sector are eligible for ACE (Active Corps of Executives) membership of SCORE. The collective expertise of these volunteers spans the full range of American enterprise. SCORE provides counseling, conducts workshops and courses on a variety of business topics, free of charge or at a nominal rate to cover the cost of instructional materials.

Anyone interested in becoming a SCORE volunteer should contact:

U.S. Small Business Administration
8500 Keystone Crossing, Suite 400
Indianapolis, IN 46240
(317) 226-7272
www.sba.gov

Recreational Discounts

Golden Age Passport – A lifetime admission and discount pass is available for United States citizens and permanent residents, 62 years of age or older, to those national recreation areas which normally charge an entry fee. The passport admits the holder and any accompanying passengers in a private vehicle. The Golden Age Passport also provides the holder a 50% discount on use fees for facilities and services (not including special recreation permit fees or fees charged by concessionaires). A Golden Age Passport must be obtained in person at any federal area where an entry fee is charged. Proof of age, such as a driver's license, a birth certificate or similar document must be presented at the time of purchase. A one-time processing fee of \$10.00 is required to obtain a Golden Age Passport.

For a list of National Parks, please contact my Indianapolis Office at (317) 226-5555 or visit the National Parks Service website at www.nps.gov.

Golden Hoosier Passport – The State of Indiana also has a Golden Hoosier Passport which gives persons age 65 and older (or a resident eligible for Social Security disability payments) admission of a noncommercial vehicle, driver and passengers into State Parks. This Golden Hoosiers Passport can be obtained at any state park or from the Department of Natural Resources. Proof of age must be presented at the time of purchase, as well as a processing fee of \$18.00, and is valid from January 1 to December 31 of the year issued.

ASSISTED LIVING SERVICES

Senior Assistance Programs

A number of programs are designed to provide assisted living services to senior citizens. The programs offered combine federal, state, local and charitable funds to offer services that enhance the quality of life for senior citizens and allow them to remain in their homes, in lieu of residence in a residential care facility. Other programs provide for the safety and welfare of residents of residential care facilities.

Funding sources for senior assistance programs include the federal Older Americans Act, Social Services Block Grant, Medicaid Waivers, the United States Department of Agriculture, the Department of Health and Human Services, Indiana's Community and Home options to Institutional Care for the Elderly and Disabled (CHOICE), the Older Hoosier Act, and the Indiana Family and Social Services Administration. Many of the senior assistance programs are administered by the Area Agencies on Aging. Information about programs that are administered by other entities may also be obtained at the Area Agencies on Aging. It is important to note that all programs are not available in all areas. As a result, I suggest you contact your local Area Agency on Aging for information and eligibility criteria. A listing of the Area Agencies on Aging can be found in the Appendices, beginning on page 56.

In-Home Services – The state-wide In-Home Services Program provides to the elderly (and to individuals with disabilities) a range of services in each of Indiana's 92 counties. Services include:

- homemaker services – assistance with maintaining a safe, clean and healthy home
- attendant care – in-home health care including bathing, dressing and other hands-on assistance
- respite care – temporary or periodic care for a dependent person in an effort to provide relief to the caregiver. Respite care may be provided in the home or on an overnight basis in an approved nursing facility when the usual unpaid caregiver is absent.
- home health aid – home health care including: bed, baths, and weight bearing transfers
- transportation – door-to-door transportation for medical attention, and other emergency needs
- adult day care – a structural, comprehensive program of health, social and related services in a protective setting
- Meals on Wheels – nutritionally balanced meals delivered to the client's home at least five days a week; meal deliverers make daily checks on the individual's well-being
- adaptive aids & devices – adaptive aids including wheelchair access, weight-bearing railings, adaptive doorknobs and faucet throws. The aids and devices enable the client to have increased ability to function in the home with greater independence and safety.

- home repair and modification – home modification and repair, both inside and outside, which will increase the client’s functioning ability and enhance the client’s safety and well-being
- therapies and other appropriate services – assist the individual to live at home instead of prematurely entering a nursing home or other health care facility

Eligibility criteria for In-Home Services vary, based upon the state or federal funding source used to pay for services. In general, beneficiaries must be 60 years of age or older, or eligible for Medicaid, and at imminent risk of being institutionalized. Applicants for In-Home Services are assigned a professional case manager, who works on behalf of the client, family and caregiver to secure and arrange necessary services. Due to high demand for In-Home Services, waiting lists for some programs may exist.

Community Services – The state-wide Community Services Program provides to the elderly a range of services in each of Indiana’s 92 counties. Services include:

- employment services – employment counseling and placement services for those age 60+. Craft shop outlets are located in some communities.
- health screenings – an initial health examination or test designed to detect specific abnormalities
- information & assistance – information and referrals on services, benefits and support groups
- job training – offers limited income individuals age 55 and older useful, part-time employment in community service agencies. On the job training is provided to enable older workers to become more employable in the current job market.
- legal assistance – legal advice/representation in civil matters by an attorney or assistance from a paralegal
- meals at senior centers/sites – nutritionally balanced, tasty meals with milk, dessert; modified diet meals available; special activities, nutrition education and opportunities to socialize
- transportation – door-to-door service for medical appointments, grocery shopping and other essential trips in the community
- volunteer opportunities – volunteer service opportunities including agency receptionist duties, Meals on Wheels, Senior Games, Senior Picnic, bulk mailings and other activities

Eligibility criteria for Community Services vary, based upon the state or federal funding source used to pay for services. In general, beneficiaries must be 60 years of age or older.

Adult Day Care

Adult day services includes any program which provides personal care of supervision, as well as an organized program of activities, during the day. Participants may be mentally and/or physically impaired, but do not require 24-hour institutional care.

Information regarding adult day services programs can be obtained from local area agencies on aging or state offices on aging. Contact the Eldercare Locator at (800) 667-1116 for programs nearest you. Information regarding an adult day services program can be obtained from the National Adult Day Services Association (NADSA), a unit of the National Council on Aging, Inc.

Publications on adult day services from NCOA/NADSA include: Standards and Guidelines for Adult Day Services, A Manual (and video) for Training the Program Assistance in Adult Day Services, Sharing the Care: Adult Day Care (a video), and Share the Caring: Adult Day Care (public service announcement). To purchase these or to learn more about NCOA membership and adult day services in general, please write to:

National Adult Day Services Association, Inc. (NADSA)
 2519 Connecticut Avenue, NW
 Washington, D.C. 20008
 (800) 558-5301
 Fax: (202) 783-2255
info@nadsa
www.nadsa.org

Food Stamp Program

The Food Stamp Program is a federally funded program administered by the Office of Family Resources (OFR), an Indiana state government agency, which was established to assist seniors and low-income families obtain needed food items to maintain good health, enabling them to buy nutritious food through Electronic Benefits Transfer (EBT) cards.

Eligibility – To determine an individual's or family's eligibility for Food Stamps, the OFR examines the household's income and resources, including the cash value of any property, buildings, land (other than the home and surrounding property), bank accounts, stocks, bonds, certificates of deposit, and other money held in reserve. While applicants age 60 and older, whose income and resources total more than \$3,000 are generally ineligible for Food Stamps, federal law mandates certain types of program eligibility. Allowable income deductions include:

- Social Security Retirement Insurance benefits
- veteran's benefits
- the standard deduction – a dollar amount figured annually by the federal government
- an earned income deduction (a flat percentage amount)

- a deduction for dependent care costs up to a set maximum amount
- an excess shelter deduction over 50% of the net income
- medical expenses in excess of \$35 a month
- shelter deduction if housing costs exceed 50% of net income

Application – Food Stamp applications may be obtained from any OFR office. For a listing of local county OFR offices, see the appendices. Applicants for Food Stamps must provide the following information and verifying documentation upon request from the OFR office:

- number of household members
- verification of active employment search
- Social Security number for each household member
- verification of citizenship (certified birth certificate, United States passport, naturalization certificate, or other specified documents)

The county OFR office immediately screens all applications to determine if expedited processing is warranted, based on cash on hand and housing expense relative to income. If an expedited application is approved, Food Stamps are issued within several days. If expedited processing is not warranted, the OFR generally processes Food Stamps applications within 30 days of receipt and subsequently schedules an interview with the applicant. If the application is approved, the applicant is issued an identification card to obtain Food Stamps and to transact purchases.

Food Stamp Uses – Food Stamps can be used as payment for food items at any store, supermarket or co-op authorized by the USDA. In addition, Food Stamps may be used in USDA-approved restaurants by persons (and their spouse) who are 60 years of age or older or are receiving Supplemental Social Security Income (SSI). A list of USDA-approved restaurants is posted in the local OFR offices. Food Stamps may also be used by homeless persons at USDA-approved Homeless Meal Providers. A list of approved providers is also posted at the local OFR offices.

Effective March 2002, Indiana implemented an Electronic Benefits Transfer (EBT) system, which allows for the electronic distribution of Food Stamp benefits. Benefits are accessed by a plastic Hoosier Works card and have replaced the Food Stamps coupons. The Hoosier Works EBT card is similar to a commercial debit card and/or ATM card. It has a unique 16-digit account number, a magnetic stripe on the back, and only works with a 4-digit PIN selected by the participant.

It is unlawful to give away, sell or trade Food Stamps. Federal regulations explicitly state that Food Stamps can only be used in transactions involving food items. Some items, such as vitamins, alcoholic beverages, soap and pet foods, may be considered ineligible for purchases.

Appeals – The law requires that standards for participation in the Food Stamp program be applied to all applicants equally, without regard for age, race, color, sex, handicap, religious creed, national origin or political beliefs. Applicants who feel that they have not been afforded equal treatment under the law have the right to request a Fair Hearing in writing, by telephone or in person at the local OFR office. Alternatively, individuals who believe they have suffered discrimination based upon the aforementioned factors may contact the Indiana Family and Social Services Administration, 402 West Washington Street, W-363, Indianapolis, Indiana 46204, www.in.gov/fssa. You may also file a complaint by writing to USDA, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, D.C. 20250-9140 or call (202) 720-5964.

Re-Determination – Local OFR offices are required to conduct regular reviews of recipient eligibility to determine if changes in the recipient's income or household status may affect eligibility. If changes have occurred since the initial application, Food Stamp benefits will be adjusted accordingly. Anytime changes occur, information should be reported immediately to the local OFR office.

Legal Services Organization of Indiana

The Legal Services Organization (LSO) is a federally-funded program which offers limited legal assistance to individuals who lack the financial resources to engage private attorney services. The Legal Service Organization of Indiana (LSOI) provides assistance to eligible Hoosiers in disputes regarding Economic and Public Benefits, Housing Law, Education Law, Health Care Law, Family Law, Consumer Protection, and Individual Rights.

In addition, to the extent possible, LSOI attempts to give advice and referral assistance to eligible clients whose cases fall outside the six priorities mentioned above. Following is a more detailed description of the issues served by LSOI.

For additional information on assistance from LSOI, contact:

Legal Services Organization of Indiana, Inc.
 Indianapolis Regional Office
 151 North Delaware Street, Suite 1800
 Indianapolis, IN 46204
 Phone: (317) 631-9410
 Toll-Free: (800) 869-0212 (Indiana only)
 Fax: (317) 631-9775
www.lsoi.org

Economic & Public Benefits – Cases involve the denial, termination or reduction of public benefits such as Unemployment Compensation, Supplemental Security Income, State and Federal Employment Training Program, Medicaid, Emergency Assistance, Township Trustee Poor Relief, Social Security, Food Stamps, Fuel Assistance Programs, School Lunch Programs, and the Women, Infants and Children Nutrition Program (WIC).

Housing Laws – Cases involve unsafe, substandard or uninhabitable rental housing, evictions, lease terminations, denials of housing subsidies, household utilities disconnections, landlord's improper removal of personal belonging, locking out tenants, and illegal means of collecting rent.

Education Law – Cases involve school practices, which prevent or prohibit students from attending school and the acquisition of special educational services or necessary programs for disabled children.

Health Law – Cases involve the denial or termination of participation in programs that assist in payment of medical bills, including Medicaid, Medicare or Medical Supplemental Insurance. Assistance is also available to individuals denied hospital care due to lack of medical insurance.

Family Law – Abuse protection from or for spouses, children or parents, including domestic violence. Cases that involve the failure of a government agency to collect, enforce and distribute child support payments are covered. Cases involving family reunification, social service support, third-party child custody, and child representation in support of the family's well-being are also within the purview of family law.

Consumer Law – Cases involve the seizure of property, garnishment of wages, freezing of bank accounts, breaches of warranties, automobile repossessions or other actions that effect assets and income. Consumer law also includes unfair bill collection practices and cases that threaten basic economic stability.

Individual Rights Law – Cases involve the right to a court-appointed lawyer, rights of the physically or mentally disabled persons and the poor conditions or treatment of persons in hospitals, nursing homes or other facilities for the mentally ill, mentally retarded, senior citizens or juveniles.

Long-Term Care Ombudsman Program

The Long-Term Care Ombudsman acts as the advocate for residents of long-term care facilities, including nursing homes, residential health care facilities and hospices. The purpose of the program is to ensure that residents of long-term care facilities receive the quality of care, quality of life and rights to which they are entitled under both state and federal requirements. Some of the ombudsmans' activities include: investigating and resolving complaints made by and on behalf of residents; educating residents, families, facility staff and the community about residents' rights and issues pertaining to long-term care; and providing information about nursing home care and related services. For further information, contact your local Area Agency on Aging (see listing on page 56 in the appendices) or the State Long-Term Ombudsman at:

Indiana Division of Disability, Aging & Rehabilitative Services
402 West Washington Street, Room W254
P.O. Box 7083, MS21
Indianapolis, IN 46204
Phone: (317) 622-4484
Fax: (317) 232-7867
www.in.gov/fssa

Health Care Facility Licensing and Regulation

The Indiana State Department of Health maintains a directory of long-term care facilities that are licensed by the State of Indiana. The directory lists, by county, the licensee, facility name, location, telephone and fax numbers, and the name of the person(s) in charge of the facility. Information concerning services offered, charges and the admission policies of the facilities should be obtained through direct contact with the facilities. Information concerning licensing of health facilities is available from the Indiana State Department of Health, Healthcare Regulatory Services Commission, 2 North Meridian Street, Section 5A, Indianapolis, Indiana 46204, (317) 233-7022, Fax (317) 233-7053, or via e-mail at twhitson@isdh.state.in.gov. This information is also available on the State Department of Health's website at www.in.gov/isdh.

In addition, the Center for Medicare & Medicaid Services (CMS) has a website which contains information on every Medicare and Medicaid certified nursing home in the country. CMS's nursing home survey results contain summary information about a facility's noncompliance of regulations regarding the care of residents found in the nursing home. You can contact CMS at www.cms.hhs.gov.

Adult Protective Services

Senior citizens (as well as physically or mentally challenged adults) who are physically or mentally abused, financially exploited, or neglected in their personal care (self-neglect or neglect by a caregiver) are protected by Indiana law. Actual knowledge or suspicion of abuse, neglect or exploitation is to be reported to the local Adult Protective Services agent; an investigation of the allegations will be conducted. In most areas, Adult Protective Services are administered by the Area Agencies on Aging (see listing on page 56 in the appendices). For additional information, contact:

Indiana Family and Social Services Administration
Division of Aging
402 West Washington Street, Room W453
Indianapolis, IN 46204
(317) 232-7020
www.in.gov/fssa/elderly/aging

Health Care for Seniors

Medicare

Medicare is a federally-funded health insurance program for senior citizens consisting of Hospital Insurance Protection (Part A), Medical Insurance Protection (Part B), and Prescription Drug Coverage (Part D).

In Indiana, the Medicare program is administered by AdminaStar Federal, a United States government contractor, which adjudicates claims, determines the amount of payable benefits, reimburses health care providers and maintains case records⁵. Questions and comments regarding Medicare services and problems with Medicare benefits should be addressed to AdminaStar Federal at the address listed below. In the event AdminaStar is unable to assist with a Medicare problem, I strongly encourage senior Hoosiers to contact my Indianapolis Office for assistance at (317) 226-5555 or visit the Medicare website at www.medicare.gov for more information.

AdminaStar Federal
8115 North Knue Road
Indianapolis, IN 46250
(800) MEDICARE (633-4227)
Hours: 8:00 a.m. – 5:30 p.m. (EST)
www.adminastarfederal.com

While AdminaStar Federal is charged with administration of the Medicare program in Indiana, Health Care Excel, Inc. is the federal government contractor that oversees quality assurance issues for the state's Medicare recipients. This organization promotes quality health care services for Medicare beneficiaries and determines if services rendered are medically necessary, appropriate and meet professionally recognized standards of care. Health Care Excel, Inc. responds to calls or written complaints from beneficiaries or their representatives regarding the quality of care provided by hospitals, hospital outpatient departments, emergency rooms, ambulatory surgical centers, home health agencies, skilled nursing facilities and/or risk contract health maintenance organizations and competitive medical plans.

Medicare recipients or their representatives may call Health Care Excel, Inc. at (800) 288-1499 to file a quality of care complaint, to appeal the hospital's denial of Medicare coverage for inpatient care, or to appeal the hospital's plan to discharge the patient.

⁵ Medicare claims for Railroad Retirees are managed by Palmetto GBA. The coverage for Railroad Retirees is identical to that provided to other seniors. Inquiries may be addressed to Palmetto GBA, Railroad Medicare Part B, P.O. Box 10066, Augusta, GA 30999, (800) 833-4455, TDD (877) 566-3572, or by visiting their website at www.palmettogba.com.

Medicare Hospital Insurance (Part A)

Medicare Part A Hospital Insurance pays for certain hospital and related health care services. If an individual is covered by an employer group health plan, is entitled to veterans benefits, or is a recipient of workers' compensation or black-lung benefits, Medicare acts as the secondary payer, covering costs not assumed by the primary payer. Likewise, in the event of an accidental injury where no-fault insurance or liability insurance is available as the primary payer, Medicare acts as the secondary payer.

Part A Eligibility – Medicare Part A recipients must be age 65 or older and be:

- eligible for monthly Social Security benefits on the basis of covered work under the Social Security Act; or
- a qualified railroad retirement beneficiary; or
- ineligible for monthly Social Security or railroad retirement benefits but meet the requirements of a special transitional provision; or
- not eligible for monthly Social Security or railroad retirement benefits but voluntarily enrolled, paying a monthly premium; or
- otherwise eligible for monthly Social Security benefits if governmental employment were covered work under the Social Security Act; or
- under age 65, disabled and:
 - entitled to or deemed entitled to Social Security disability benefits for more than 24 months; or
 - otherwise entitled to Social Security benefits for more than 24 months because of a disability if governmental employment were covered work under the Social Security Act; or
 - entitled to railroad retirement benefits because of a disability or have lost their entitlement to disability benefits and hospital insurance solely because they are gainfully employed, but voluntarily elect to enroll and pay a monthly premium
- any age and have end-stage renal disease treated by a kidney transplant or a regular course of dialysis and meet with special insured status requirements.

Part A Benefits – Medicare beneficiaries are entitled to receive qualifying health care, for designated periods of time, from hospitals, skilled nursing facilities, home health agencies or hospices which have met the conditions of participation in the program⁶. Designated periods of care are as follows:

- up to 90 days of inpatient hospital care during each benefit period; and
- up to 100 days of extended care services in a skilled nursing facility during each benefit period after discharge from a hospital; and
- home health services; and

⁶ When Medicare pays hospital insurance benefits on behalf of a beneficiary, (s)he is notified of the total amount of the bill, the amount of benefits paid, the amount for which (s)he is responsible, and his/her right to appeal the payment determination is (s)he is dissatisfied. The beneficiary is responsible for deductibles and coinsurance, and non-covered items and services, such as personal comfort items.

- a terminally ill beneficiary with a life expectancy of 6 months or less may elect to receive up to two periods of 90 days each, one subsequent period of 30 days, and a subsequent extension period of hospice care instead of certain other Medicare benefits

Inpatient Hospitalization Coverage – Medicare beneficiaries have the right to receive all the inpatient hospital care necessary for the proper diagnosis and treatment of their illness or injury. However, coverage of inpatient hospital services is subject to payment of a deductible and coinsurance by the beneficiary. The patient is responsible for the cost of the inpatient hospital services until they exceed the deductible, at which time Part A coverage begins. The inpatient hospital deductible is imposed only once during each benefit period⁷, even if the patient is hospitalized several times. In addition, during each benefit period, hospital may charge a beneficiary for:

- an inpatient hospital deductible; and
- a coinsurance for the 61st day through the 90th day of inpatient care; and
- a larger coinsurance amount for each lifetime reserve day that is used; and
- the first 3 pints of whole blood or equivalent amounts of packed red blood cells which are not replaced on at least a pint-for-pint basis by or on behalf of the beneficiary; and
- items and services not covered by the hospital insurance plan

In most cases, Medicare groups illnesses and injuries that require hospitalization into categories called Diagnosis Related Groups (DRGs), according to similarities in treatment duration, complexity and cost. In turn, Medicare usually pays hospitals a predetermined rate for a patient's stay based on the DRGs of the illness or injury. In some cases, the Medicare payment will exceed the hospital's costs. Under Federal Law, a beneficiary's discharge date must be determined solely by his or her medical needs, not by the DRG.

Beneficiaries have the right to be fully informed about decisions affecting their Medicare coverage and payment from their hospital stay and for any post-hospital services. They also have the right to request a review by a Peer Review Organization (PRO) of any written notice of non-coverage they receive from the hospital stating that Medicare will no longer pay for their hospital care.

Nursing Facilities and Home Health Services Coverage – Medicare Part A beneficiaries are entitled to receive the services listed below from a qualified nursing facility or home health care provider. However, Medicare coverage extends only to services provided subsequent to a hospitalization that ended on or after the first day of the month in which the patient became age 65. Coverage also extends to patients who are eligible for Medicare due to disability. Medicare Part A covers the following items and services:

- skilled nursing facility bed and board; and
- nursing care provided by or under the supervision of a registered professional nurse (not private-duty); and

⁷ A benefit period begins the first time a beneficiary receives inpatient hospital care after they are eligible for Part A coverage. Benefit periods end when the patient has been neither an inpatient of a hospital nor an inpatient of a skilled nursing facility at a covered level for a period of 60 consecutive days (including the day of discharge).

- physical, occupational or speech therapy; and
- medical social services; and
- drugs, biologicals, supplies, medical appliances and equipment ordinarily furnished for use in the facility; and
- diagnostic or therapeutic services; and
- other necessary services that are generally provided by skilled nursing facilities

Medicare Part A benefits are paid for skilled nursing facility services only if the following four criteria are met:

- the patient must have been a hospital inpatient for at least 3 consecutive days; and
- the illness for which the patient is receiving skilled nursing services must be an illness for which (s)he received inpatient hospital services, or which (s)he developed while in the skilled nursing facility for treatment of such a condition; and
- a physician has certified that the patient needs daily skilled nursing services or rehabilitation services which can only be provided on an inpatient basis; and
- the patient must be admitted to the skilled nursing facility and discharge from the hospital. However, the 30-day period may be extended when the skilled facility care would not be medically appropriate within 30 days of discharge from the hospital, but it is medically predictable at the time of discharge that covered care will be needed later.

Payment for skilled nursing services are subject to coinsurance payments and deductibles. Beneficiaries may be charged in each benefit period for the following:

- a daily coinsurance amount for the 21st through the 100th day of care; and
- the first 3 pints of whole blood furnished and not replaced; and
- items and services not covered by the hospital insurance plan

Medicare Part A payments to skilled nursing facilities and home health agencies are based on the lesser of the reasonable cost of such services or a customary charge for such services, which is formulated by the regional Medicare administrator. The objective of the customary charge schedule is to approximate as closely as practicable the actual costs (both direct and indirect) of services furnished to beneficiaries. Thus, the costs of services to individuals covered by Medicare will not be borne by individuals not covered and vice versa.

Hospice Coverage – A hospice is a public agency or private organization primarily engaged in providing pain relief, symptom management, and supportive service to terminally ill people and their families. Medicare Part A reimburses approved hospices for the following care and services:

- nursing care by or under the supervision of a registered professional nurse; and
- physical and occupational therapy and speech-language pathology; and
- medical social services under the direction of a physician; and
- services of a home health aide who has successfully completed an approved training and/or competency evaluation program; and
- medical supplies and use of medical appliances; and
- physicians' services, counseling and short-term inpatient care

Medicare Part A payments to hospices are based on predetermination rates for either routine home care, continuous home care, inpatient respite care or general inpatient care.

Medicare Medical Insurance (Part B)

Medicare Part B Medical Insurance is an optional health care insurance program available to Medicare recipients. Enrollees receive coverage for certain physicians' services (including surgery), home health services, clinical laboratory services, durable medical equipment and some other items and services not covered by Medicare Part A Hospital Insurance. Medicare Part B premiums are paid by each enrollee (or by the State, where applicable⁸) and are subsidized by Federal tax revenues. Enrollees in Medicare Part B currently pay a monthly premium (\$88.50 for 2006), which is determined each year by Congress. This premium can be deducted from your monthly Social Security check or billed on a yearly basis if you do not qualify for Social Security.

Part B Eligibility – Medicare Part B recipients must be eligible for Medicare Part A, be age 65 or older, a resident of the United States and:

- a citizen of the United States; or
- an alien lawfully admitted for permanent residence who has resided in the U.S. continuously during the 5 years immediately prior to the month in which he or she applies for enrollment

Part B Benefits – The medically necessary services of a doctor are covered, no matter where you receive them – at home, in the doctor's office, in a clinic, nursing home or in a hospital. Also covered by Medicare Part B are:

- outpatient hospital services
- x-rays and laboratory tests
- ambulance transportation (additional specific information contained in this handbook)
- breast prostheses following a mastectomy
- services of certain specially qualified practitioners who are not doctors
- physical and occupational therapy
- speech language pathology services
- home health care, if you do not have Part A
- blood, after the first 3 pints
- flu, pneumonia and hepatitis B shots (additional specific information contained in this handbook)
- pap smears for the detection of cervical cancer

⁸ Limited financial assistance is available from the State of Indiana to certain low-income elderly and disabled beneficiaries who are unable to afford the cost of Medicare premiums, deductibles and coinsurance payments. To qualify for assistance, individuals must qualify for Medicare Part A, have an annual income at or below the national poverty level and have resources less than twice the Supplemental Security Income resource standard. Medicare beneficiaries with incomes that fall between 101% and 120% of the national poverty level are eligible to receive Medicare Part B free of charge.

- mammograms to screen for breast cancer (additional specific information contained in this handbook)
- outpatient mental health services
- artificial limbs and eyes
- arm, leg, back and neck braces
- durable medical equipment, including wheelchairs, walkers, hospital beds and oxygen equipment prescribed by a doctor for home use
- kidney dialysis and kidney transplants. Under limited circumstances, heart and liver transplants in a Medicare-approved facility (additional specific information contained in this handbook)
- medical supplies and items, such as ostomy bags, surgical dressings, splints and casts

Medicare Enrollment Periods

Initial Enrollment Period – If you are already receiving Social Security or Railroad Retirement benefits when you are 65, you do not have to apply for Medicare. You are enrolled automatically in both Part A and Part B, and your Medicare card will be mailed to you about three (3) months prior to your 65th birthday.

If you do not already receive Social Security or Railroad Retirement benefits, you must apply for Medicare by contacting your local Social Security Administration office or the Railroad Retirement board (if you or your spouse worked for the railroad). An individual's initial Medicare enrollment period begins on the first day of the third month prior to the month in which (s)he reaches age 65, and continues for seven months. For example, if Mr. Smith will attain age 65 in June, his initial enrollment period will begin on March 1 and will run through September 30th.

Applicants must provide a certified copy of their birth certificate or other acceptable proof of their date of birth, as well as one form of photo identification, such as a valid driver's license.

General Enrollment Period – Individuals who did not enroll in Medicare during their initial enrollment period (see above) may enroll during the General Enrollment Period from January 1 to March 31 of each year. Likewise, individuals whose enrollment has terminated may re-enroll during the General Enrollment Period. If you enroll during the General Enrollment Period, benefits will begin July 1st of each year.

Special Enrollment Period – Some individuals choose not to enroll in Medicare during their initial enrollment period (see above) because they receive health care coverage under a private employer's group health plan. Such individuals may enroll during a special eight-month period beginning with the first month in which the employer plan coverage ends, or employment ends, whichever occurs first. Likewise, individuals entitled to Medicare because of a disability, may enroll as soon as his/her participation as an active individual in an employer's group health plan expires.

As noted above, individuals who enroll in Medicare Part A for the first time are automatically enrolled in Medicare Part B (Medical Insurance), unless they specifically refuse such coverage. All first-time enrollees will be informed of the applicable premium payment schedule and will be notified that they have until a specified date in which to decline the Part B coverage. Individuals who enroll in Medicare Part A but decline enrollment in Part B may elect coverage at a later date by filing a written request with the Social Security Administration or the Health Care Financing Administration during an enrollment period which is open to them (see Medicare Enrollment Periods above).

If you wait 12 or more months to sign up for Medicare, your premiums will be higher. Part B premiums increase 10% for each 12-month period in which enrollment is possible but declined. The increase in Part A premiums (if you have to pay a premium) is 10% no matter how late you enroll in coverage.

Remember, if you continue to work after you turn 65, you should at least sign up for Part A, since this may help pay some of the costs not covered by your employer plan. It may not be advisable to sign up for Part B at that time, since the monthly premium must be paid and the benefits would be of limited value as long as an employer plan was the primary payer of your medical bills.

Termination of Medicare Coverage – Medicare coverage terminates at the time of the beneficiary's death, or at the end of the grace period provided for the payment of overdue premiums (normally 90 days). In the event an individual voluntarily terminates his/her Medicare insurance, coverage expires at the end of the month subsequent to the month in which the written request for termination is filed. Medicare Part B for disabled individuals under 65 ends simultaneously with the entitlement for Part A coverage. The Medicare entitlement of persons with chronic renal disease ends with the 12th month after the month maintenance dialysis stops or 36 months subsequent to the month in which a kidney transplant is performed.

The coverage period of a person whose Medicare is subsidized by the State terminates the first of the following:

- the end of the month in which the enrollee becomes ineligible for the payments; or
- the last day of the month the Federal-State agreement is terminated; or
- the last day of the month in which the enrollee dies; or
- if the enrollee is under age 65, the last day of the month for which the enrollee is entitled to hospital insurance benefits

Denied Medicare Claims – If the provider told you before you received a service that Medicare is not likely to pay, you may be responsible for the bill. Be sure to examine the Medicare Summary Notice (MSN) you receive after each service received. These notices explain what was billed, what Medicare paid and what you owe.

Additional Services Covered by Medicare – The Balanced Budget Act of 1997 mandated several changes in coverage for Medicare beneficiaries. The following services are covered:

- mammograms every 12 months for woman 40 years and older. Eligibility is based on the date of your last screening. The Medicare Part B deductible will not be applied to

a screening mammogram; however, you will be responsible for the 20% coinsurance.

- screening pap smears and pelvic exams every 24 months
- all people age 50 and older with Medicare are covered for colorectal cancer screening tests. If you are at high risk for colorectal cancer, Medicare covers a colonoscopy once every 24 months. If you aren't a high risk for colorectal cancer, the test is covered once every 10 years.
- diabetic supplies for both Type I and Type II diabetes, to include blood glucose test strips, blood glucose monitor, lancet devices and lancets, and glucose control solutions for checking the accuracy of test strips and monitors. You will be responsible for the \$100 annual deductible and 20% of the Medicare-approved amount.
- prostate cancer screenings for men age 50 and older (coverage begins the day after your 50th birthday) are covered once every 12 months.

Medicare Fraud – Medicare fraud is a FEDERAL CRIME. Fraud occurs when a provider misrepresents to Medicare the services provided in order to receive payment. Since Medicare disbursements to health care providers are used to calculate the annual deductible and the amount of participants' monthly premiums, fraud artificially inflates the cost to the consumer. Common instances of Medicare fraud include:

- billing for medically unnecessary items or services
- performing services that exceed what is needed
- “kickbacks”
- billing for ambulance services that Medicare does not cover
- misrepresenting items and services on the claim forms

Other practices are not classified as fraud, but are nonetheless illegal and should be reported, are:

- providers who charge patients for filing Medicare claims
- providers who bill patients for the 20% co-payment, although it was already paid by a private insurance company

If you suspect that Medicare has improperly paid a claim, contact AdminaStar Federal at (800) MEDICARE (633-4227)⁹. You may also visit www.medicare.gov, which provides information on Medicare fraud and abuse. Be prepared to provide the following information:

- provider's name and identification number;
- item or service you are questioning;
- date on which service is shown to have been provided;
- name and Medicare number of the person who supposedly received the item or service; and
- why you believe Medicare should not have paid the claim

⁹ As indicated previously, in Indiana, most Medicare claims are processed and paid by AdminaStar Federal. Claims for home health care services are processed by Palmetto GBA. As a result, individuals who suspect fraudulent claims associated with home health care should call 1-800-MEDICARE (633-4227).

AdminaStar will contact the provider to investigate; if you so request, your name will not be disclosed. If the provider made an honest mistake, Medicare will obtain a refund from the provider. If you wish to file your complaint in writing rather than by telephone, clearly state at the beginning of your letter that you are filing a fraud complaint and note on the envelope: MEDICARE FRAUD UNIT.

Medicare Prescription Drug Coverage (Part D)

Congress passed the Medicare Modernization Act of 2003 to provide prescription drug benefits to anyone enrolled in Medicare. For the first time since Medicare was enacted in 1965, the more than 40 million Medicare beneficiaries now have equal access to a prescription drug benefit. The Medicare prescription drug coverage is insurance that covers both brand-name and generic prescription drugs.

Medicare Part D Eligibility – All people enrolled in either Medicare Part A, Medicare Part B, or both are eligible to enroll in Medicare Part D. Medicare beneficiaries are eligible regardless of receiving benefits based on age or disability, and regardless of current health condition or prescription drug costs. Enrollment is also voluntary. (Note: there is a penalty for enrolling after your initial eligibility of 1% per month for each month not enrolled in a Part D plan).

Medicare Part D Benefits – The standard Medicare prescription drug benefit offers insurance that has a monthly premium, annual deductible, co-payments, a coverage gap, and catastrophic coverage limits.

The monthly premium is the amount you pay to the Medicare drug plan you choose. There are multiple drug plans available in every region and the premium will vary depending on the plan and level of coverage you choose. In 2006, the premiums in Indiana ranged from a low of \$12.30 per month to a high of \$70.72 per month. The average monthly premium is about \$35. The monthly premium for Medicare Part D is in addition to the monthly premium paid for Medicare Part B. You can choose to have the premium automatically deducted from your Social Security check, or pay it directly to the drug plan. Each person must pay a monthly premium. There are no discounts for married couples.

The annual deductible is the amount you pay out-of-pocket for your prescription drugs at the beginning of the calendar year before your coverage kicks in. In 2006, the deductible is a maximum of \$250, although some plans offer a reduced or zero dollar deductible.

After your deductible is paid each year, the Medicare Part D plan will cover 75% of the next \$2,000 in drug costs each year, and you will pay the remaining 25%. It is important to note that the actual co-payment you pay for each prescription you fill will vary, depending on the drug. Your co-payment will be lower for generics than for brand-names, which may be either preferred or non-preferred.

After the initial coverage limit, there is a gap in coverage (commonly referred to as a “donut hole”). The initial coverage consists of your annual deductible and the next \$2,000 in drug costs, as described above. During the gap in coverage, Medicare will pay nothing toward your drug costs. In 2006, the gap in coverage goes from the time you reach \$2,250 in total prescription drug costs until you reach \$5,100 in total prescription drug costs. There are some plans available in each region that may assist in paying for some prescriptions during the gap period.

There is a catastrophic coverage benefit available to Medicare beneficiaries who have prescription drug costs that exceed the coverage gap. After your total drug costs for the year exceed the gap, Medicare will cover about 95% of the rest of your prescription costs for the remainder of the calendar year. There is no limit to the amount of catastrophic coverage available in any one year.

Extra Help for People with Limited Incomes – The new Medicare Part D prescription drug program offers extra financial help for people with limited incomes and assets. In 2006, you may qualify for this extra help if your income is below \$14,355 a year (or \$19,245 if you are married and living with your spouse), and if your assets are below \$11,500 (or \$23,000 if you are married). Your assets include things such as bank accounts, stocks, bonds, and life insurance policies. They do not include the house you live in, the care you drive, and other personal possessions such as jewelry or furniture.

This extra help can help pay your monthly premiums, annual deductibles, co-payments, and costs during the coverage gap. Individuals receiving some form of government benefits already may be automatically eligible for Extra Help. If you receive Medicaid, a Medicare Savings Program that pays your Part B premium, or Supplemental Security Income (SSI), then you will automatically be able to get Extra Help and do not need to apply. To get more information on the Extra Help program, contact your local Social Security office (see appendices for contact information). You may also call Social Security at 1-800-772-1213 (TTY: 1-800-325-0778) to apply over the phone. You may also apply on-line at the Social Security Administration’s website at www.socialsecurity.gov.

Enrollment Periods – The initial enrollment period for the new Medicare Part D prescription drug benefit was from November 15, 2005 through May 15, 2006. Individuals turning 65 after this date will have an open enrollment period that begins three months before the month they were born, includes the month they were born, and ends three months after the month they were born. No monthly premium penalty will be charged to individuals who enroll when they are first eligible. Each year, there will be an open enrollment period for all Medicare beneficiaries from November 15th to December 31st. Anyone enrolling during the annual open enrollment period will have coverage effective January 1st the following year. For additional assistance or information about enrollment, contact Medicare at 1-800-633-4227 (TTY: 1-800-486-2048) or visit their website at www.medicare.gov.

Medicaid

Medicaid is a program that utilizes a combination of federal and state tax revenues to pay for health care services for certain low-income persons. Forty-nine states, the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa and the Northern Mariana Islands all operate Medicaid programs. Arizona operates a Federal assistance program as an alternative to Medicaid under a waiver of some basic Federal requirements.

The states' governments according to federal statutes, regulations and guidelines administer Medicaid programs. Each state must operate its program under a state plan, submitted to and approved by the federal Health Care Financing Administration (HCFA), detailing eligibility, benefits, payment rates and other program features.

Medicaid Eligibility – Individuals and families who receive public assistance from Social Security Income (SSI) and Temporary Assistance for Needy Families (TANF) because they are poor and/or aged may qualify for Medicaid assistance¹⁰. Individuals whose income exceeds the federally established poverty level are subject to Medicaid Spend Down, which required beneficiaries pay a portion of their health care costs each month.

Medicaid Application Procedures – To apply for Medicaid, contact the local County Welfare Office of the Indiana Division of Family and Children. A complete list of County Welfare Offices is provided on page 73 of the appendices.

After an application is submitted, you will be assigned to a caseworker that will provide additional information and assistance. If you experience difficulties working with your caseworker, contact the Indiana Family and Social Services Administration at:

Division of Family and Children
402 West Washington Street, Room W364
Indianapolis, IN 46204
(317) 232-4423

Spousal Impoverishment Protection Law – This federal law protects spouses of nursing home residents from losing all their income and assets to pay for nursing home care for their spouse by dividing a couple's income and assets into three categories:

- Personal Income – income (Social Security, pension benefits) remains in the name of the spouse-recipient. The spouse-recipient is allowed to keep all such income.
- Jointly Owned Income – income producing assets (stocks, bonds, bank accounts) owned by both spouses is counted by Medicaid as jointly-owned income and are divided in half. The spouse in the nursing facility must use his/her personal income to pay for his/her care, except for a personal allowance of \$52 per month (in 2005).
- Jointly Held Assets – most assets are considered jointly-owned between husband and wife, no matter in whose name they are placed. The spouse of a nursing home patient

¹⁰ In addition to senior citizens, individuals who are poor and either blind, disabled or who are specified members of families with dependent children may qualify for Medicaid.

is allowed to keep at least half of all countable assets up to an annually established total (\$95,100 in 2005), and at least \$19,020. A house is not counted as an asset when the Medicaid applicant's spouse or dependent children live there. Special rules apply when siblings or adult children live in the home. The home is always counted if no one intends to live there.

When a spouse enters a nursing home, the spouse at home should contact the county office of the Indiana Division of Family and Children for a complete income and asset review. The review will help determine the amount of assets the spouse at home may keep.

Prescription Drugs

Pharmaceutical companies across the country have established drug programs to provide free medications to those in need. Individuals who do not have prescription drug insurance coverage, or who cannot afford their medications, may be eligible.

The Pharmaceutical Research and Manufacturers Association (PHRMA), www.phrma.org, has created a website for patients seeking assistance with their medications at www.helpingpatients.org. This website lists the specific medications covered under these programs and provides information on eligibility and how to apply for assistance. All programs require that the attending physician apply on the patient's behalf to determine need.

You may call 1-800-762-4636 to request a copy of the directory, or write to PHRMA, 1100 15th Street, NW, Washington, DC 20005. You may also contact my Indianapolis Office for a copy of this directory.

Senior Health Insurance Information Program (SHIIP)

The Senior Health Insurance Information Program (SHIIP) is part of the Indiana Department of Insurance (a state government agency) which receives federal grant monies to provide information, counseling and assistance, free of charge, to seniors with health insurance questions. SHIIP volunteers staff offices throughout the state and provide assistance with many concerns, including:

- questions about Medicare, Medicare supplemental insurance, Medicaid, long-term care insurance and the Indiana Long-Term Care Program
- help seniors understand Medicare responses and organize your Medicare records
- educate seniors on the procedures required to file Medicare claims and appeal Medicare decisions
- help seniors make informed decisions regarding health insurance policies
- provide seniors with information brochures, long-term care insurance self-assessment guides, and current listings of insurance companies with Medicare supplement or

long-term care insurance policies approved for sale in the state, as well as policies that meet the requirements of the Indiana Long-Term Care Program

- arrange for a speaker to make a community education presentation to groups or senior centers

For additional information or assistance, call SHIIP at (800) 452-4800, 8:00 a.m. until 4:30 p.m., or visit their website at www.in.gov/idoi/SHIIP. A list of all SHIIP sites in Indiana is provided on page 68 of the appendices.

C.H.O.I.C.E.

CHOICE (Community and Home Options to Institutional Care for the Elderly and Disabled) is a unique home health care program, funded by Indiana state tax revenues, to assist individuals who are at risk of being placed in a long-term care facility. The program is designed to supplement other types of care provided by family members, Medicare, private insurance, other social service programs, or private pay. The Area Agencies on Aging oversee the CHOICE program and can provide information the services available to seniors. For a listing of the Area Agencies on Aging, please see page 56 of the appendices.

Services available through the CHOICE program include:

- Care Management – assessment of the patient’s condition, development of a care plan to meet his/her needs, and continuous monitoring of the condition and quality of services provided
- Homemaker Assistance – assistance with household chores
- Attendant Care – personal care at home
- Respite Care – care by a qualified person to temporarily relieve the caregiver
- Adult Day Care – a center for care and socialization
- Home-Delivered Meals – a meal for homebound persons
- Transportation – transportation for medically-related purposes
- Adaptive Aids – devices, appliances and supplies to increase the recipient’s independence
- Minor Home Modification – changes to the home which allow greater access and independence
- Home Health Services and Supplies – other services needed to maintain independence

For additional information regarding the CHOICE program, you may visit their website at www.in.gov/fssa.

HOUSING FOR SENIORS

Many local units of government and non-profit organizations seek to provide housing opportunities to senior citizens, and many seniors seek affordable housing opportunities. While some organizations sponsor only the development of appropriate dwellings, others set out to provide assisted living facilities, with supportive services including meals, physical therapy, medical services and resident assistants. Likewise, effected individuals throughout Indiana seek residences appropriate to their needs, abilities and level of self-sufficiency.

This section of the handbook contains information on federal and state-funded programs to facilitate the provision of senior housing. For additional information on any of the programs listed, we strongly suggest you contact the appropriate agency at the address provided.

U.S. Department of Housing and Urban Development (HUD)

The United States Department of Housing and Urban Development (HUD) is the principal federal agency responsible for programs concerned with the nation's housing needs. Among its many programs, HUD offers assistance to entities interested in providing housing to senior citizens, as well as seniors interested in locating and maintaining affordable housing¹¹. For additional information on the programs listed, contact:

U.S. Department of Housing and Urban Development
 Indiana Field Office
 151 North Delaware Street, Suite 1200
 Indianapolis, IN 46204-2526
 (317) 226-6303 (TTY: 800-743-3333)
www.hud.gov

Section 8 [Rental Assistance Program] – HUD's Section 8 programs are the federal government's major programs for assisting at-risk populations, including senior citizens, rent descent, safe and sanitary housing in the private housing market.

In Indiana, HUD's Section 8 programs are administered by a Public Housing Authority (PHA), which is chartered as an autonomous governmental body¹². A complete listing of the PHAs in Indiana can be found on page 62 in the appendices. In areas not served by a PHA, the Indiana Family and Social Services Administration, Division of Family and Children, which functions in lieu of the PHA, administers Section 8 programs. To compensate PHAs for coordinating Section 8 activities on behalf of eligible families, HUD pays an administration fee to the PHAs.

¹¹ The authorizing section number of the National Housing Act of 1949 references the HUD programs listed. A brief description of each program's purpose is provided in brackets.

¹² County or city governments may petition HUD to create a Public Housing Authority to administer federal housing programs in the area. Public housing programs in localities whose governmental bodies choose not to establish a PHA are overseen by the state entity.

Individuals and families who believe they may be eligible for housing subsidies should contact the local PHA to file an application. In selecting applicants for assistance, the PHA must give a preference to families who are homeless or living in substandard housing, who pay more than half of their income for rent, or who are involuntarily displaced.

After review of the application, the PHA informs approved beneficiaries of the housing unit size for which they are ineligible, based on family size and composition, area income levels and the area rent levels. Generally, assisted families must pay toward rent higher of 30% of their adjusted income, 10% of their gross income or the portion of their welfare assistance designated for housing.

The Section 8 program allows beneficiary families to locate privately-owned housing, including single-family homes, townhouses and apartments, and does not limit them to units located in subsidized housing projects. Rents must be reasonable in relation to rents charged for comparable unassisted rental units in the market area, and are at or below the fair market rent for the area as determined by HUD. After certifying that the housing meets HUD acceptability guidelines, the administering PHA body contracts directly with the landlord to pay a rental subsidy, equal to the difference between the actual rent charged and the participating family's expected contribution.

If the assisted family decides to move after the first year of the lease term, the PHA terminates the assistance contract with the owner and the family may move to another unit with continued assistance.

Vouchers – Currently, HUD offers rental subsidies in voucher form. Federal subsidies under the voucher program are based on a fixed area rent standard. The PHA generally subtracts 30% of the family's monthly adjusted income (10% of its gross income, or the entire welfare housing allotment) from this standard to arrive at the monthly housing assistance payment. Voucher holders may lease units with rents below or above the standard. If a unit rents for less than the payment standard, the family benefits by paying less than 30% of its adjusted income toward rent. However, if a unit rents for more than the payment standard, the housing assistance payment is not increased and the family must pay the entire difference between the housing assistance payment and the rent.

Section 202 [Supportive Housing for the Elderly] – The program offers capital advances to private, non-profit sponsors to develop rental housing with supportive services for the elderly. The advance is interest free and need not be repaid, as long as the housing remains available for very low-income elderly persons for at least 40 years.

- Eligible Providers – private, non-profit organizations and consumer cooperatives may apply for assistance.
- Eligible Beneficiaries – occupancy is open to very low-income households, which include at least one person age 62 or older.

Section 255 [Home Equity Conversion (Reverse) Mortgage Insurance] – Reverse mortgages provide a valuable financing alternative for older homeowners who wish to remain in their homes but have become “house-rich and cash-poor”. Section 255 allows senior citizens to obtain government insurance on their reverse mortgages, thereby reducing risk to both the participant and the lending institution.

The program enables elderly homeowners, age 62 or older, to work with private lending institutions to convert the equity in their homes into a monthly stream of income or a line of credit. Participants may receive cash assistance in accordance with any of five options:

- Tenure – the participant receives monthly payments from the lender for as long as (s)he lives and continues to occupy the homes as a principal residence
- Term – the participant receives monthly payments from the lender for a fixed period determined by the participant
- Line of Credit – the participant can make withdrawals up to a maximum amount, at times and in amounts of his/her choosing
- Modified Tenure – the tenure option is combined with a line of credit
- Modified Term – the term option is combined with a line of credit

The participant retains ownership of the property and may sell the property and may sell the home and move at any time, keeping the sales proceeds in excess of the mortgage balance. A borrower cannot be forced to sell the home to pay off the mortgage, even if the mortgage balance grows to exceed the value of the property. The insured mortgage need not be repaid until the participant moves, sells the property, or dies. If the loan exceeds the value of the property when the loan is due and payable, the participant or the heirs will own no more than the value of the property. The HUD mortgage insurance will cover any balance due to the lender.

- Eligible Participants – All borrowers must be at least 62 years of age. Any existing lien on the property must be small enough to be paid off upon settlement of the reverse mortgage.

Section 232 and 232-223(f) [Residential Health Care Facilities] – The program provides mortgage insurance to non-profit and for-profit organizations, which seek to construct, rehabilitate or refinance nursing homes, intermediate care facilities, board or care homes, and assisted living facilities.

- Eligible Properties – eligible nursing homes and intermediate care facilities must have 20 beds or more. Eligible board and care homes, and assisted living facilities, must contain five or more bedroom accommodations or units.
- Terms of the Insured Loan – the term is limited to the lower of 40 years for new construction and substantial rehabilitation and 35 years for refinancing efforts. The maximum insurable amount for new and rehabilitation projects is 90% of the project’s estimated completed value for profit-motivated organizations, and 95% for non-profits. For refinancing projects, 85% of the facility’s value may be insured for profit-motivated organizations and 90% for non-profits.

Congregate Housing Services Grant – HUD provides five-year renewable grants to local units of government and non-profit organizations who maintain congregate housing services for the elderly and handicapped, and seek to provide a meals program for residents.

- **Eligible Uses of Funds** – grant monies must be used to institute or continue a daily meals program and other supportive services for residents of the congregate care facility in an effort to prevent premature and unnecessary institutionalization.
- **Eligible Beneficiaries** – an independent professional assessment committee, appointed by the grantee, screens residents who apply for the program, determines individual eligibility for services, and recommends a service package to the facility's management.

U.S. Rural Development

An agency within the United State Department of Agriculture, Rural Development (formerly Farmers' Home Administration) is the primary federal entity charged with assisting designated rural communities and their residents obtain quality housing. Among its efforts, Rural Development offers programs to assist seniors residing in rural areas locate and maintain affordable, safe housing. For additional information, contact the Rural Development office nearest your, or contact the state office at:

Indiana Rural Development
5975 Lakeside Boulevard
Indianapolis, IN 46278
(317) 290-3100 (TDD: 317-298-3343)
www.rurdev.usda.gov

Congregate Housing and Group Homes – As part of its rural rental housing program, Rural Development makes loans to finance congregate housing and group homes in an effort to provide living units for handicapped persons with low incomes and senior citizens.

- **Eligible Properties** – facilities must be apartment-style housing, which is modest in size, design and cost, and cannot be nursing homes, special care facilities or institutional-style housing. All congregate housing and group homes financed by Rural Development must provide the following services:
 - at least one nutritious meal a day, 7 days a week
 - transportation to shopping, services and medical facilities
 - routine housekeeping
 - non-medical personal services, such as assistance with bathing, dressing, etc.
 - recreation and social activities
- **Eligible Borrowers** – applicants must prove to Rural Development's satisfaction their ability and experience to operate and manage a congregate housing or group home project successfully. Loans may be made to individuals, partnerships, trusts, associations, state or local public agencies, consumer cooperatives, and corporations. All applicants must provide initial operating capital equal to at least 2% of the cost of the project.

- **Eligible Uses of Funds** – loan monies may be used to build, purchase or rehabilitate the facilities, or to effect improvements, including:
 - buying or improving the land on which the building will be located
 - providing streets, water and waste disposal systems
 - supplying appropriate recreation and service facilities
 - installing laundry facilities and equipment
 - landscaping
- **Loan Terms** – the maximum repayment term is 50 years. Loans to non-profit organizations and public agencies may be for up to 100% of the value of the completed project. Loans to all other applicants are limited to not more than 97% of the value of the completed project.
- **Eligible Occupants** – senior citizens who are at least 62 years of age and handicapped individuals may apply for occupancy. Congregate housing occupants must:
 - not be totally dependent upon others and must be able to vacate the unit in an emergency
 - be able to provide for their own sustenance in projects that provide less than full food service
 - possess the legal capacity to enter into a lease agreement

Home Repair Loan and Grant Program – Rural Development provides loans and grants to homeowners over the age of 62, in rural areas to effect home improvements.

- **Eligible Borrowers and Grantees** – applicants must prove to Rural Development’s satisfaction their creditworthiness and their inability to obtain home repair loans from traditional sources.
- **Terms of the Loan or Grant** – grants of up to \$7,500 are available only to persons aged 62. Loans of up to \$15,000 are available at 1% interest, with maximum repayment period of 20 years.
- **Use of Funds** – loan funds may be used to:
 - install or repair sanitary water and waste disposal systems
 - pay reasonable connection fees to utilities
 - effect energy conservation measures, such as insulation and storm windows
 - install electric wiring and heating systems
 - repair or replace structural supports, roofs or deteriorating siding
 - repair or remodel homes to make them handicapped accessible

Grant funds can only be used for repairs or improvements that remove health and safety hazards.

Rural Assistance Programs – Rural Development’s Rural Assistance Program allows very-low and low-income families, including senior citizens, to pay reduced monthly rents for apartments in agency-adjusted housing units. Families with rents that exceed 30% of their adjusted annual income, and whose adjusted annual income falls below 80% of the area median, are eligible to apply for rental assistance subsidies. Individuals in need of assistance, and those who believe they may qualify for the rental assistance program, should contact the Rural Development Office nearest their place of residence.

Social Security

The federal Social Security system includes a number of programs designed to provide material needs to senior citizens and to protect them against the expenses of illnesses that could otherwise exhaust their savings¹³. These programs include:

- retirement insurance
- survivors insurance
- disability insurance
- hospital and medical insurance (see Medicare section in this handbook)
- black lung benefits
- Supplemental Security Income (SSI)
- public assistance and welfare services¹⁴
 - medical assistance (see Medicaid section in this handbook)
 - food stamps
 - energy assistance

A more detailed discussion of each benefit category, including eligibility criteria, spousal benefits, and other requirements, is provided below.

The United States government collects revenue taxes from employers, employees and self-employed individuals to pay for retirement, survivors and disability insurance benefits, as well as hospital insurance benefits (Medicare Part A). General federal revenues and state funds are used to pay Supplemental Security Income (SSI) benefits. While Medical Insurance benefits (Medicare Part B) premiums collected from program enrollees cover one-fourth of the cost of the program, the federal government pays the remaining amount from general revenues.

Applying for Social Security Benefits – Individuals may apply for Social Security benefits in three ways: 1) call the Social Security Administration at (800) 772-1213; 2) contact your local Social Security office by phone; or 3) appear in person at your local office. There are 26 Social Security offices in Indiana, all of which accept appointments as well as schedule telephone interviews. A list of the 26 offices and the counties they serve is provided on page 79 of the appendices.

Eligible Beneficiaries – Nine out of 10 workers in the United States are eligible to participate in the retirement, survivors, disability and hospital insurance (Medicare) programs¹⁵. While all Americans 65 and older are eligible for Medicare, individuals must earn insurance under the Social Security program before retirement, survivors or disability insurance benefits can be paid. Social Security credits (previously called quarters of coverage) are earned for a specified amount of work covered under Social Security. A person is fully insured if he or she has at least 1 credit for each calendar year after 1950, or, if later, after the year in which he or she

¹³ In addition to senior citizens, certain disabled individuals may qualify for Social Security benefits.

¹⁴ The Federal Government (Social Security Administration) oversees all Social Security programs for seniors except public assistance, which is administered by the State of Indiana.

¹⁵ Groups not generally eligible for benefits include federal civilian employers hired before 1984, employees of state and local governments who are members of their employer's retirement system and who have not been covered by a voluntary Federal/State Social Security agreement, and certain agricultural and domestic workers.

turned age 21, and prior to the year in which he or she attains age 62, dies, or becomes disabled, whichever occurs earlier. A minimum of 6 credits is always required and no more than 40 credits are required regardless of the individual's date of birth.

Payment of Benefits – Legislation was passed in 1996 to require all federal government checks to be deposited directly into financial institutions, thereby eliminating the delivery of paper checks by mail. Likewise, Social Security recipients must receive their checks through direct deposit to an account in a financial institution, including a bank, trust company, savings and loan association, or a federal or state chartered credit union. When a beneficiary applies for benefits, (s)he must provide the name of the financial institution and account number to which deposits should be made. Social Security recipients currently receiving benefits who do not have accounts in financial institutions may continue to receive their checks by mail each month¹⁶.

Social Security checks for those who applied prior to May 1, 1997 are dated and delivered on the third day of the month following the month for which the payment is due (checks for January would be delivered on February 3rd, etc.) with the exception of SSI checks, which are dated and delivered on the first day of the month they are due. For those applications taken after May 1, 1997, checks are delivered according to your birth date. If you were born the 1st to the 10th of the month, your check is delivered on the 2nd Wednesday of the month; if you were born on the 11th to the 20th of the month, your check is delivered on the 3rd Wednesday of the month; and if you were born on the 21st to the 31st of the month, your check is delivered on the 4th Wednesday of the month.

If a check mailed in the United States is not received within 3 days, or if the check has been stolen, lost, destroyed or forged, notify your Social Security office immediately. Provide the office with your Social Security number, the pay period the check covers, and the name and address which should be shown on the check.

IT IS THE RESPONSIBILITY OF THE BENEFICIARY TO NOTIFY THE SOCIAL SECURITY ADMINISTRATION OF ANY CHANGES, WHICH AFFECT ELIGIBILITY TO RECEIVE BENEFITS, CHANGE OF ADDRESS, CHANGE OF DIRECT DEPOSIT INFORMATION, ETC.

Income Taxes and Social Security Benefits – Individuals who earn substantial personal incomes in addition to their Social Security benefits may be required to pay federal income taxes on up to 85% of their annual Social Security benefits. The amount of benefits subject to taxes is the smaller of:

- One-half of their benefits; or
- One-half of the amount by which their adjusted gross income, plus tax-exempt interest, plus one-half of their Social Security benefits if income is:
 - Between \$25,000 and \$34,000 if single;
 - Between \$32,000 and \$44,000 if married and filing a joint return;

¹⁶ Beneficiaries residing in certain countries outside the United States may elect to have payments deposited directly into a bank or financial institution in the foreign country where they live. Some countries where this service is available include the United Kingdom, Canada, Norway, Germany, France, Ireland, Argentina and Spain.

- If you are married and file a separate tax return, you probably will pay taxes on your benefits

After the end of the year, a Form 1099 is sent to each beneficiary showing the amount of benefits received. A worksheet (IRS Notice 703) is enclosed with the 1099 to determine if any portion of the benefits received is subject to income tax.

Social Security Retirement Insurance Benefits

Eligibility – Monthly Social Security Retirement Insurance benefits (old-age insurance benefits) may be payable to an individual age 62 or over, which has attained the required employment credits. While most individuals must apply for benefits, an application is not required if the claimant is entitled to disability insurance benefits for the month before the month in which he or she reaches age 65. The disability insurance benefit is ended and the retirement insurance benefit begins automatically.

Retirement insurance benefits may not be payable or may be payable only in part if the worker:

- is under age 70 and earns over the exempt amount or works outside the U.S. for more than 45 hours in a month; or
- is deported; or
- is an alien who is outside the U.S. for more than 6 full consecutive calendar months; or
- is an alien residing in a country to which the mailing of U.S. Government checks is prohibited; or
- has waived the right to benefits by reason of membership in a recognized religious group that is conscientiously opposed to the acceptance of Social Security benefits and other types of insurance. In this situation, the worker must have been granted exemption from paying the self-employment tax; or
- is confined within the U.S. in a jail, prison or other institution or correctional facility as a result of a conviction of an offense which constitutes a felony under applicable law

Retirement insurance benefits end with the beneficiary's death. No retirement insurance benefits can be paid for the month of death. However, survivor benefits may be payable to the insured person's survivors beginning the month of death unless:

- the worker or the survivor has effectively waived the right to benefits because of religious conviction; or
- the worker or survivor has been convicted of certain crimes and sentenced accordingly

Spousal Benefits – A claimant who is the spouse of a retired worker is entitled to spouse's insurance benefits on the worker's Social Security record if:

- the worker is entitled to retirement or disability benefits; and
- the claimant has filed an application for spouse's benefits; and

- the claimant is not entitled to a retirement or disability benefit based on a primary insurance amount which equals or exceeds one-half the worker's primary insurance amount; and
- the claimant is either:
 - age 62 or over; or
 - has in care a child under age 16, or disabled, who is entitled to benefits on the worker's Social Security record; and
- the claimant meets one of the following conditions:
 - the claimant has been married to the worker at least 1 year just before he or she filed for benefits; or
 - the claimant is the natural mother or father of the worker's biological son or daughter; or
 - the claimant was entitled or potentially entitled to spouse's, widow(er)'s, parent's or childhood disability benefits in the month before the month the claimant married the worker; or
 - the claimant is entitled or potentially entitled to a widow(er)'s, parent's or child's (age 18 or over) annuity under the Railroad Retirement Act in the month before the month the claimant married the worker

In general, the spouse's insurance benefit is equal to one-half of the worker's Social Security Retirement Insurance benefit. However, the benefit paid to the spouse may be less than one-half if the "family maximum" applies; or the spouse is entitled to an insurance benefit which is smaller than the spouse's benefit rate; or the spouse qualified for a reduced spouse's benefit before age 65.

Spouse's benefits are terminated when (s)he or the worker dies, becomes entitled to another retirement benefit, or is divorced. A spouse is not entitled to benefits for the month in which any one of the terminating events occurs.

Divorced Spouse's Benefits – An individual age 62 or older may be entitled to receive Social Security Retirement Benefits based on his/her divorced spouse's work record if:

- the worker is entitled to benefits; and
- the claimant has filed an application for divorced spouse's benefits; and
- the claimant is not entitled to retirement or disability benefits based on a primary insurance amount which equals or exceed one-half the worker's primary insurance amount; and
- the claimant is not married; and
- the claimant has been married to the worker for 10 years before the date the divorce became final

Child's Retirement Insurance Benefits – A child is entitled to child's insurance benefits on the Social Security record of a parent if the child is dependent upon the parent, unmarried and either under age 18, age 18-19 and a full-time elementary or secondary school student, or age 18 or over and disabled. Dependency requirements, legitimacy issues and familial relationships effect a child's eligibility for benefits. For additional information, contact your local Social Security office (see listing on page 79 of the appendices).

Survivor Benefits

When an individual receiving Social Security Retirement Insurance benefits dies, monthly or lump-sum cash benefits may be paid to eligible survivors, including the widow(er), children, or dependent parents.

Widow(er)'s Benefits – may be paid if the claimant is age 60 or over, or at least age 50 but not age 60 and is disabled, and:

- the claimant is not entitled to a retirement benefit that is equal to or larger than the worker's primary amount;
- the claimant has filed an application for said benefits; and
- the claimant is not married or the marriage can be disregarded; and
- one of the following conditions is met:
 - the claimant was married to the deceased worker for at least 9 months just before the worker died; or
 - the claimant is the biological mother or father of the worker's son or daughter; or
 - the claimant legally adopted the worker's son or daughter during their marriage and before the child reached age 18 or vice-versa; or
 - the claimant was married to the worker when they both legally adopted a child under age 18; or
 - the claimant was entitled or potentially entitled to spouse's, widow(er)'s, parent's or childhood disability benefits in the month before the month the claimant married the deceased worker

The 9-month duration-or-marriage requirement stated above is waived if the insured person's death was accidental, or if it occurred in the line of duty while he or she was a member of the uniformed service serving on active duty. The insured person's death is defined as accidental only if he or she received bodily injuries through violent, external and accidental means and, as a direct result of the bodily injuries and independent of all other causes, died within 3 months after the day on which the injuries were received.

The exception to the 9-month duration-of-marriage requirement does not apply if at the time of the marriage the insured person could not reasonable have been expected to live for 9 months.

Surviving Divorced Spouse's Benefits – an individual who was married to the insured worker for 10 years just before the date the divorce become final may be eligible for survivor benefits. The claimant must be unmarried, age 60 or over, or at least age 50 but not age 60 and disabled; uninsured; and must meet the requirements for a widow(er) [see above].

Surviving Child Entitlement – Unmarried children of insured workers may be eligible for survivor benefits if (s)he is under age 18, or under age 19 and a full-time elementary or secondary school student; or age 18 or over and disabled. The child must also be dependent upon the deceased parent to qualify for benefits. The term "CHILD", as used above, includes the insured worker's legitimate child, stepchild, legally adopted child, child of ceremonial marriage,

or natural child. The Surviving Child Entitlement terminates when (s)he dies, reaches age 18 and is neither disabled nor a full-time elementary or secondary school student, or marries.

Parent's Insurance Benefits – Individuals age 62 and older who are not entitled to retirement benefits and who receive at least one-half support from the insured person may be eligible for survivor's benefits.

Lump Sum Death Payment – A lump-sum death payment may be made on the Social Security record of a worker who dies either fully or currently insured. The lump-sum is a one-time payment of \$244 payable only to the surviving widow(er) of the deceased worker. An application for this payment must be filed within two years of the death of the insured, deceased worker for the surviving widow(er). The lump sum is not payable to a divorced spouse.

Supplemental Security Income

Supplemental Security Income (SSI) is a cash assistance program funded and administered by the federal government, providing assistance to the aged, blind and disabled on a need basis, to assure a minimum level of income and resources. SSI benefits are financed from the general funds of the U.S. Treasury and not paid out of the Social Security or Medicare trust funds.

Eligibility –

- Each applicant must fit one of the following three categories¹⁷:
 - Age: age 65 or older
 - Blind: vision is 20/200 or less in the better eye or who has tunnel vision of 20 degrees or less
 - Disabled: a person who meets the Social Security disability definition
- Applicants must qualify in one of the following criteria based on need¹⁸:
 - Income: eligible individuals cannot have monthly countable income in excess of the federal payment standard (FPS). As of 2006, the FPS for an individual is \$603/month and \$904/month for a couple. For a more detailed explanation, see below.
 - Resources: In addition to the income described above, an eligible person without a spouse cannot own countable real or personal property (including cash) in excess of \$2,000 for an individual and \$3,000 for a couple.
- Applicants must meet all of the following requirements:
 - Be a resident of one of the 50 states, the District of Columbia, or the Northern Mariana Islands, or
 - Be a citizen of the U.S., or alien who is lawfully admitted for permanent residence; and

¹⁷ Individuals who qualify for SSI in more than one eligibility category may be entitled to increased benefits.

¹⁸ Since SSI is considered a benefit of last resort, a claimant/recipient must file for any other benefit for which (s)he may be eligible, including Social Security benefits and private pensions. The Social Security Administration must provide an individual with written notice of potential eligibility for other benefits and of the appropriate steps to pursue those benefits. The individual must apply for the indicated benefits within 30 days of the receipt of notice.

- Not be a resident, throughout a month, of a public institution¹⁹; and
- Not be absent from the U.S. for a calendar month; and
- Not refuse, without good cause, vocational rehabilitation services if (s)he is blind or disabled; and
- Accept appropriate treatment, if available, for drug addiction or alcoholism

Each SSI recipient's record is reviewed periodically to insure that eligibility continues and that payments are in the proper amount. In the usual case, redeterminations vary depending on the likelihood that the recipient's situation may change in a way that affects eligibility and/or payment amount.

SSI recipients must file reports of events or changes in circumstances, which affect their eligibility or the amount of the benefit. The report must be made within 10 days of the end of the month in which the event or change occurred. Failure to make timely reports may cause penalty reductions in subsequent payments in the amount of \$25 for the first occurrence, \$50 for the second, and \$100 for each subsequent occurrence. Penalties are not assessed if the recipient was without fault or had good cause for the failure to report. Individuals must report such matters as:

- change in amount of earned and unearned income
- change of residence
- marriage, divorce, separation or change in composition of the household
- absence from the U.S.
- improvements in the condition that created the disability
- changes in income/resources of beneficiaries or of individuals whose income and resources are attributed to beneficiaries
- eligibility for other benefits
- change in citizenship or alien status

Income and Resources – A person's income and resources are considered in determining both eligibility for, and amount of, his/her SSI benefit. Generally, the more income and resources a person has, the lower the SSI benefit. In certain situations, an individual's financial responsibility is shared by others whose income, resources and liabilities are considered in determining the beneficiary's eligibility and benefit amount. For SSI purposes, income is considered anything an individual receives during a calendar month and can use to meet his/her needs for food, clothing or shelter; resources are cash and other liquid assets and any other real or personal property that an individual owns and could convert to cash to obtain support and maintenance. Income and resources do not include:

- medical care and services
- social services
- income tax refunds
- payments by credit life or credit disability insurance
- money paid by someone else directly to a supplier on behalf of an individual
- replacement of income already received

¹⁹ Institutionalization is a factor in determining both eligibility and the correct benefit payment rate for SSI. With certain exceptions, individuals who are residents of public institutions for a full calendar month are ineligible for SSI benefits. For additional information, contact the Social Security Administration.

- weatherization assistance

Work Incentives – SSI payments are designed to provide a basic level of support for blind or disabled individuals with restricted earnings ability due to their impairments. A number of work incentive programs have been incorporated into the SSI program to enable blind and disabled individuals, including senior citizens, to return to work, to increase their levels of work activity without the loss of SSI disability status, and/or to avoid reduction of their benefits based on the increased earnings. Work incentives include:

- extended benefits for participants in vocational rehabilitation programs
- reimbursement for impairments-related work experiences
- special cash benefits to disabled individuals who engage in substantial gainful activity
- extended Medicaid eligibility for people who work

Social Security Earnings Limits

In 2000, the “Senior Citizens’ Freedom to Work Act” eliminated the Social Security annual earnings test and the foreign work test in and after the month in which a person attains full retirement age (FRA). The FRA is age 65 in 2000 through 2002, but began increasing beginning in 2003. Earnings in the month of FRA attainment and after do not count towards the earnings test. Only earnings before the month of FRA count toward the earnings test.

If you are under FRA when you start getting your Social Security payments, \$1 in benefits will be deducted for every \$2 you earn above the annual limit. In 2006, that limit is \$12,480; for 2005, that limit is \$12,000. In the calendar year you attain FRA, \$1 in benefits will be deducted for each \$3 you earn above a higher annual limit up to the month of FRA attainment. For 2006, that limit is \$33,240; for 2005, that limit is \$31,800. For additional information regarding earnings limits, you may visit the Social Security Administration website at www.ssa.gov, or contact your local Social Security office.

RETIREMENT AND PENSION

Employment Retirement Income Security Act of 1974 (ERISA)

More than 50 million workers and retirees are protected by the Employee Retirement Security Act of 1974 (ERISA), which currently represents the nation's major pension and income security law. ERISA sets minimum standards for pension plans in private industry. For example, it specifies when you can start building up pension benefits, how long you can be away from your job before pension points stop accruing, and your spouse's right to part of your pension in the event of your death. ERISA, which was enacted in 1974, was amended in 1984 by the Retirement Equity Act (REA) and in 1986 by the Tax Reform Act (TRA). REA provides additional protections for spouses of participants and liberalizes ERISA rules on participation and vesting. The rules are further liberalized by TRA.

ERISA provides that:

- Age and service requirements for eligibility for pension plan participation must not be unreasonable (through participation provisions);
- People who work for a specified minimum period under a pension plan will receive at least some pension at retirement (through vesting, benefit accrual, and break in service provision, which are defined later);
- The money will be there to pay pension benefits when they are due (through funding provisions);
- Plan funds must be handled prudently (through fiduciary provisions);
- Employees and their beneficiaries must be informed of their rights under their plans and their entitlements (through reporting and disclosure provisions);
- Spouses of pensioners are protected (through joint and survivor provisions);
- The benefits of workers in some defined benefit pension plans are protected in the event of a plan termination (through insurance provisions). In a defined benefit plan, the amount of pension benefits you will receive when you retire is determined in advance.

You are also entitled to:

- Appeal if you are denied benefits;
- Exercise your rights under your plan and ERISA without harassment or interference; and
- Sue in federal court to recover benefits

It is important to be aware of what the law does not do. ERISA does not require any employers to establish a plan. It only requires those that do meet certain standards. The law generally does not set specific amounts of money to be paid out as pensions and it does not deal with the adequacy of pension benefits. Termination insurance does not cover all pension plans. ERISA does not provide that an employee can automatically transfer pension credits or benefits if he or she changes jobs.

Participants' rights are described in Title I of ERISA. The Act has four titles, of which only Title I is enforced by the U.S. Department of Labor's Pension and Welfare Benefits Administration (PWBA). The Internal Revenue Service of the U.S. Treasury Department, and a non-profit governmental corporation, the Pension Benefit Guarantee Corporation (PBGC) also carry out the law. The provisions of ERISA under the jurisdiction of the IRS and the PBGC are subject to interpretation by those agencies.

Exempt from Title I of ERISA are governmental plans (including Railroad Retirement Act plans and plans of certain international organizations), certain church plans, plans maintained solely to comply with workers' compensation, unemployment compensation or disability insurance laws, and excess benefit plans (plans maintained solely to provide benefits to contributions in excess of those allowable for tax-qualified plans) which are unfunded.

ERISA applies to two types of private employee benefit plans – pension plans, which provide retirement income to employees or deferral of income by employees during periods extending to or beyond the termination of employment, and employee welfare benefit plans, which provide benefits in the event of sickness, hospitalization, surgery, accident, death, disability, or unemployment. An employee welfare benefit plan may also provide vacation, apprenticeship or other training, day care, scholarship, prepaid legal services, holiday, or severance benefits. Many provisions of ERISA do not apply to employee welfare benefit plans.

Pension and Welfare Benefits Administration – In response to increasing concerns about the solvency of the nation's pension funds, questions regarding retirement savings and evolving fringe benefits programs, Congress passed the Employment Retirement Income Security Act (ERISA) in 1974. The Pension and Welfare Benefits Administration was created to administer the pension and benefits provision of ERISA.

ERISA requires administrators of private pension and benefits plans to provide plan participants with easily understandable summaries of the plan, to file those summaries with the agency and to report annually on the financial operation of the plans. The PWBA is charged with assuring responsible management of nearly 1 million pension plans and 4.5 million health and benefits plans.

Two district offices of the PWBA serve Indiana. Counties north of and including Warren, Tippecanoe, Clinton, Tipton, Grant, Blackford, and Jay are served by the Chicago District Office:

Pension and Welfare Benefits Administration
200 West Adams, Suite 1600
Chicago, IL 60606
(312) 353-0900
www.dol.gov/ebsa

Counties south of the aforementioned area are served by the Cincinnati District Office:

Pension and Welfare Benefits Administration
1885 Dixie Highway, Suite 210
Fort Wright, KY 41011
(859) 578-4680
www.dol.gov/ebsa

Section 401(k) Retirement Plans

Background – Deferred pay plans offered by employers to enhance employees' income through tax deferral on a part of pay. Employer contributions to these plans are tax-deductible business expenses. Such plans are developed by firms under guidance from the Internal Revenue Service (IRS), but controversy over some IRS rulings led Congress to add a new section 401(k) to the tax code in the Revenue Act of 1978 (P.L. 95-600). The Tax Reform Act of 1986 (P.L. 99-514) made major changes in 401(k) plan rules. The impetus section 401(k) was to assure tax-deferred status for employee contributions, which technically are elective salary reductions, contributed by employers in lieu of wage payments. Investment earnings also accrue on a tax-deferred basis.

Section 401(k) plans are defined contribution retirement plans that invest contributions in individual accounts. To supplement elective salary reductions, employers often make non-elective contributions to all accounts (by paying in \$.50 per \$1.00 of salary reduction up to 3% of salary, for example). The investment of funds often is determined by accountholders, who bear the investment risk. Benefits depend on account balances at the time of retirement and may be received in a lump sum, as an annuity, or through several cash withdrawals.

Current Rules – Rules governing tax-qualified plans with respect to coverage, benefit vesting, investment policy, and fiduciary standards apply to 401(k) plans, but special rules apply as well. Elective salary contributions are limited by a yearly cap that is adjusted annually for inflation. During 2005, an employee may defer up to \$14,000 per year. Employees over the age of 50 can contribute up to an additional \$4,000. For 2006, the regular contribution limit is raised to \$15,000 a year, and catch up contribution for 2006 is a maximum of \$5,000. In 2007 and later, both regular and catch up contributions will be indexed for inflation in increments of \$500. Total contributions, including those made by employers, are limited to the lower of 25% of pay or \$41,000 and subject to nondiscrimination rules to ensure that all employees are treated equally. Withdrawals must be the later of either reaching age 70 ½ or of their retirement date at a rate that will liquidate the plan over the expected lifetime of the beneficiary, in accordance with the Internal Revenue Service's actuarial tables. Withdrawals prior to age 59 ½ are taxable and subject to a possible 10% penalty.

Withdrawals of tax-deferred 401(k) funds are taxable. Withdrawals before age 59 ½ are assessed at 10% penalty tax unless the participant has died, become disabled, made withdrawals in the form of a lifetime annuity, elected early retirement age of 55, or used the funds to pay large medical bills. Early withdrawals also may be penalty-free in case of hardship or if

borrowed as a repayable loan. In the 1994 KPMG survey mentioned earlier, 93% of plans allowed hardship withdrawals, 66% allowed loans. Withdrawals must begin after age 70 ½ at a rate high enough to use up an account's assets over the accountholder's (and beneficiary's) lifetime(s). A 50% penalty tax applies to shortfalls in required distributions.

VETERANS AFFAIRS

Approximately 500,000 veterans live in Indiana. In acknowledgement of their service, veterans are entitled to a variety of services and benefits from the Department of Veterans Affairs (VA). A Veterans Service Officer (VSO) is located in each county to assist veterans and their families with questions about services and benefits. I strongly encourage all veterans to contact the VA, local VSO, and the statewide VA Medical Centers to determine their eligibility for benefits and services. The address of the Indiana Regional Office of the Veterans Administration is:

Department of Veterans Affairs
575 North Pennsylvania Street
Indianapolis, IN 46202
(800) 827-1000
www.va.gov

A listing of the area veterans medical centers and the county veterans service officers is provided on page 83 of the appendices. In addition, I invite Hoosier veterans to contact my Indianapolis Office at (317) 226-5555 if additional information and/or assistance is needed.

The benefits and services available to veterans and their families include:

- Veterans Readjustment Counseling Service
- Disability Compensation
- Pensions
- Burial Benefits
- Education Benefits
- Life Insurance
- Home Loan Guarantee Program
- Spousal Benefits
- Health Care
- Indiana State Benefits

APPENDICES

Area Agencies on Aging

Area 1

Northwest Indiana Community Action Corp.
5518 Calumet Avenue
Hammond, IN 46320
(219) 937-3500 or (800) 826-7871
TTY: (888) 814-7597
Fax: (219) 932-0560
Website: www.nwi-ca.com
E-mail: golund@nwi-ca.org
Serving: Jasper, Lake, Newton, Porter, Pulaski, & Starke Counties

Area 3

Aging & In-Home Services of Northwest Indiana, Inc.
2927 Lake Avenue
Fort Wayne, IN 46805
(260) 745-1200 or (800) 552-3662
Fax: (260) 456-1066
E-mail: dshappell@aginghs.org
Serving: Adams, Allen, DeKalb, Huntington, LaGrange, Noble, Steuben, Wells & Whitley Counties

Area 5

Area Five Agency on Aging & Community Services, Inc.
1801 Smith Street, Suite 300
Logansport, IN 46947
(574) 722-4451 or (800) 654-9421
Fax: (574) 722-3447
Website: www.areafive.com
E-mail: areafive@areafive.com
Serving: Cass, Howard, Miami, Tipton & Wabash Counties

Area 2

REAL Services, Inc.
1151 South Michigan Street
P.O. Box 1835
South Bend, IN 46634
(574) 233-8205 or (800) 552-2916
Fax: (574) 284-2642
Website: www.realservicesinc.com
Serving: Elkhart, Kosciusko, LaPorte, Marshall & St. Joseph Counties

Area 4

Area IV Agency on Aging & Community Action Programs, Inc.
660 North 36th
P.O. Box 4727
Lafayette, IN 47903
(765) 447-7683 or (800) 382-7556
TDD: (765) 447-3307
Fax: (765) 447-6862
Website: www.areaivagency.org
E-mail: info@areivagency.org
Serving: Benton, Carroll, Clinton, Fountain, Montgomery, Tippecanoe, Warren & White Counties

Area 6

LifeStream Services, Inc.
1701 Pilgrim Drive
P.O. Box 308
Yorktown, IN 47396
(765) 759-1121 or (800) 589-1121
TDD: (800) 589-1121
Fax: (765) 759-0060
Website: www.lifestreaminc.org
E-mail: mail@lifestreaminc.org
Serving: Blackford, Delaware, Grant, Henry, Jay, Madison & Randolph Counties

Area 7

Area 7 Agency on Aging & Disabled
 West Central Indiana Economic Development District, Inc.
 1718 Wabash Avenue
 P.O. Box 359
 Terre Haute, IN 47808
 (812) 238-1561 or (800) 489-1561
 TDD: (800) 489-1561
 Fax: (812) 238-1564
 E-mail: Area7AAD@netscape.net
 Serving: Clay, Parke, Putnam, Sullivan, Vermillion &
 Vigo Counties

Area 9

Area 9 In-Home & Community Services Agency
 520 South 9th Street
 Richmond, IN 47374
 (765) 966-1795, (765) 973-8334 or (800) 458-9345
 Fax: (765) 962-1190
 Website: www.iue.indiana.edu/departments/Area9
 E-mail: ashepher@indiana.edu
 Serving: Fayette, Franklin, Rush, Union & Wayne Counties

Area 11

Aging & Community Services of South Central Indiana, Inc.
 1531 13th Street, Suite G-900
 Columbus, IN 47201
 (812) 372-6918 or (866) 644-6407
 Fax: (812) 372-7846
 E-mail: decantrell@areaxi.org
 Serving: Bartholomew, Brown, Decatur, Jackson & Jennings
 Counties

Area 13

Generations Vincennes University Statewide Services
 P.O. Box 314
 Vincennes, IN 47591
 (812) 888-5880 or (800) 742-9002
 Fax: (812) 888-4566
 E-mail: generations@vinu.edu
 Serving: Daviess, Dubois, Greene, Knox, Martin & Pike
 Counties

Area 8

CICOA Aging & In-Home Solutions
 4755 Kingsway Drive, Suite 200
 Indianapolis, IN 46205
 (317) 254-5465 or (800) 489-9550
 TDD: (317) 254-5497
 Fax: (317) 254-5494
 Website: www.cicoa.org
 Serving: Boone, Hamilton, Hancock, Hendricks,
 Johnson, Marion, Morgan & Shelby Counties

Area 10

Area 10 Agency on Aging
 7500 West Reeves Road
 Bloomington, IN 47404
 (812) 876-3383 or (800) 844-1010
 Fax: (812) 876-9922
 Website: www.bloomington.in.us/~are10
 E-mail: area10@bloomington.in.us
 Serving: Monroe & Owen Counties

Area 12

LifeTime Resources, Inc.
 13091 Benedict Drive
 Dillsboro, IN 47018
 (812) 432-6231 or (877) 897-0472
 Fax: (812) 432-3822
 Website: www.lifetime-resources.org
 E-mail: contactltr@lifetime-resources.org
 Serving: Dearborn, Jefferson, Ohio, Ripley &
 Switzerland Counties

Area 14

Lifespan Resources, Inc.
 426 Bank Street, Suite 100
 P.O. Box 995
 New Albany, IN 47151
 (812) 948-8330 or (888) 948-8330
 Fax: (812) 948-0147
 Website: www.lifespanresources.org
 E-mail: phoward@lsr14.org
 Serving: Clark, Floyd, Harrison & Scott Counties

Area 15

Hoosier Uplands/Area 15 Agency on Aging & Disability Services

521 West Main Street

Mitchell, IN 47446

(812) 849-4457 or (800) 333-2451

TDD: (800) 473-3333

Fax: (812) 849-4467

Website: www.hoosieruplands.org

E-mail: area15@hoosieruplands.org

Serving: Crawford, Lawrence, Orange & Washington Counties

Area 16

Southwestern Indiana Regional Council on Aging, Inc.

16 West Virginia Street

P.O. Box 3938

Evansville, IN 47737

(812) 464-7800 or (800) 253-2188

Fax: (812) 464-7843 or (812) 464-7811

Website: www.swirca.org

E-mail: swirca@swirca.org

Serving: Gibson, Perry, Posey, Spencer, Vanderburgh & Warrick Counties

State Community Action Agencies

ACTION Inc. of Delaware County

105 North Ridge Road
P.O. Box 268
Muncie, IN 47308
(765) 289-2313
Fax: (765) 289-1192
Serving: Delaware & Grant Counties

Area IV Agency on Aging & Community Action

Programs, Inc.
660 North 36th Street
P.O. Box 4727
Lafayette, IN 47903
(765) 447-7683 or (800) 382-7556
Serving: Carroll, Clinton, Tippecanoe & White Counties

Area Five Agency on Aging & Community Services, Inc.

1801 Smith Street, Suite 300
Logansport, IN 46947
(574) 722-4451 or (800) 654-9421
Fax: (574) 722-3447
Serving: Cass, Howard, Miami, Tipton & Wabash Counties

Community Action of East Central Indiana, Inc. (CAECI)

1845 West Main Street
P.O. Box 1314
Richmond, IN 47375
(765) 966-7733
Fax: (765) 966-6539
E-mail: ameredith@parallax.ws
Serving: Fayette, Union & Wayne Counties

Community Action of Greater Indianapolis, Inc. (CAGI)

2445 North Meridian Street
Indianapolis, IN 46208
(317) 396-1800
Fax: (317) 396-1527 or (317) 396-1528
Serving: Boone, Hamilton, Hendricks & Marion Counties

Community Action of Northeast Indiana (CANI)

2260 Lake Avenue
P.O. Box 10570
Fort Wayne, IN 46853
(260) 423-3546 or (800) 589-2264
Fax: (260) 422-4041
Serving: Allen, DeKalb, LaGrange, Noble, Steuben, & Whitley Counties

Community Action of Southern Indiana (CASI)

1613 East 8th Street
Jeffersonville, IN 47131
(812) 288-6451
Fax: (812) 284-8314
Serving: Clark, Floyd & Harrison Counties

Community Action Program of Evansville & Vanderburgh County, Inc. (CAPE)

27 Pasco Avenue
Evansville, IN 47713
(812) 425-4241
Fax: (812) 425-4255
Serving: Gibson, Posey & Vanderburgh Counties

Community Action Program, Inc. of Western Indiana (COWI)

418 Washington Street
P.O. Box 188
Covington, IN 47932
(765) 793-4881
Fax: (765) 793-4884
Serving: Benton, Fountain, Montgomery, Parke, Vermillion, & Warren Counties

Community & Family Services, Inc. (CFS)

521 South Wayne Street
P.O. Box 1087
Portland, IN 47371
(260) 726-9318
Fax: (260) 726-9174
Serving: Adams, Blackford, Huntington, Jay, Randolph & Wells Counties

Dubois-Pike-Warrick Economic Opportunity Committee, Inc., (TRICAP)

607 Third Avenue
 P.O. Box 729
 Jasper, IN 47547
 (812) 482-2233
 Fax: (812) 482-1071
 Serving: Dubois, Pike & Warrick Counties

Hoosier Uplands Economic Development Corporation (HUEDC)

521 West Main Street
 Mitchell, IN 47446
 (812) 849-4457 or (800) 333-2451
 Fax: (812) 849-4467
 Serving: Lawrence, Martin, Orange, & Washington Counties

Human Services, Inc. (HSI)

1585 Indianapolis Road
 P.O. Box 588
 Columbus, IN 47202
 (812) 376-9431
 Fax: (812) 378-4812
 Serving: Bartholomew, Decatur, Jackson, Johnson, & Shelby Counties

Indiana Community Action Association (INCAA)

1845 West 18th Street
 Indianapolis, IN 46202
 (317) 638-4232 or (800) 382-9895
 Fax: (317) 634-7947

Interlocal Community Action Program, Inc. (ICAP)

615 West State Road 38
 P.O. Box 449
 New Castle, IN 47362
 (765) 529-4403
 Fax: (765) 593-2510
 Serving: Hancock, Henry & Rush Counties

JobSource (JS)

222 East 10th Street, Suite C
 P.O. Box 149
 Anderson, IN 46015
 (765) 641-6504
 Fax: (765) 641-6548
 Serving: Madison County

Lincoln Hills Development Corporation (LHDC)

302 Main Street
 P.O. Box 336
 Tell City, IN 47586
 (812) 547-3435 or (800) 467-1435
 Fax: (812) 547-3466
 Serving: Crawford, Perry & Spencer Counties

Northwest Indiana Community Action Corporation (NICA)

5518 Calumet Avenue
 Hammond, IN 46320
 (219) 937-3500 or (800) 826-7871
 Fax: (219) 932-0560
 Serving: Jasper, Lake, Newton & Porter Counties

North Central Community Action Agencies, Inc. (NCCAA)

301 East 8th Street
 Michigan City, IN 46360
 (219) 872-0351
 Fax: (812) 265-5850
 Serving: LaPorte, Pulaski & Starke Counties

Ohio Valley Opportunities, Inc. (OVO)

P.O. Box 1159
 Madison, IN 47250
 (812) 265-5858 or (800) 928-1232
 Fax: (812) 265-5850
 Serving: Jefferson, Jennings & Scott Counties

REAL Services, Inc. (REAL)

1151 South Michigan Street
 P.O. Box 1835
 South Bend, IN 46634
 (574) 233-8205 or (800) 552-2916
 Fax: (574) 284-2642
 Serving: Elkhart, Fulton, Kosciusko, Marshall & St. Joseph Counties

South Central Community Action Program, Inc. (SCCAP)

1500 West 15th Street
 Bloomington, IN 47404
 (812) 339-3447
 Fax: (812) 334-8366
 Serving: Brown, Monroe, Morgan & Owen Counties

**Southeastern Indiana Economic Opportunity Corp.
(SIEOC)**

110 Importing Street

P.O. Box 240

Aurora, IN 47001

(812) 926-1585 or (800) 755-8558

Fax: (812) 926-4475

E-mail: sieoc@sieoc.orgServing: Dearborn, Franklin, Ohio, Ripley & Switzerland
Counties**Western Indiana Community Action Agency (WICAA)**

P.O. Box 1018

Terre Haute, IN 47808

(812) 232-1264

Fax: (812) 232-9634

Serving: Clay, Putnam & Vigo Counties

Wabash Valley Human Services, Inc. (WVHS)525 North 4th Street

P.O. Box 687

Vincennes, IN 47591

(812) 882-7927

Fax: (812) 882-7982

Serving: Daviess, Greene, Knox & Sullivan
Counties

U.S. Housing and Urban Development Offices and Public Housing Authorities in Indiana

U.S. Department of Housing & Urban Development

Indianapolis Office, Region V
151 North Delaware Street, Suite 1200
Indianapolis, IN 46204
(317) 226-6303

Indiana Family & Social Services Administration

Housing & Community Services Unit
IGC Room W451
P.O. Box 7083
402 West Washington Street
Indianapolis, IN 46207
(317) 233-4454 or (317) 232-7045

Public Housing Authorities (Alphabetical by City)

Anderson Housing Authority

528 West 11th Street
Anderson, IN 46016
(765) 641-2620
Fax: (765) 641-2629

Angola Housing Authority

617 Williams Street
Angola, IN 46703
(260) 665-9741
Fax: (260) 624-3721

Bedford Housing Authority

1305 K Street
Bedford, IN 47421
(812) 279-2356
Fax: (812) 275-0466

Knox County Housing Authority

11 Powell Street
Tilly Estates Office
Bicknell, IN 47512
(812) 882-0220
Fax: (812) 735-4382

Bloomfield Housing Authority

100 West Main Street
Bloomfield, IN 47424
(812) 384-8866
Fax: (812) 384-8010

Bloomington Housing Authority

1007 North Summitt Street
Bloomington, IN 47404
(812) 339-3491
Fax: (812) 339-7177

Brazil Housing Authority

122 West Jackson Street
Brazil, IN 47834
(812) 446-2517
Fax: (812) 448-8296

Franklin County Housing Authority

309 Main Street
P.O. Box 43
Brookville, IN 47012
(317) 647-4400

Charlestown Housing Authority

200 Jennings Street
Charlestown, IN 47111
(812) 256-6311
Fax: (812) 256-3386

Columbus Housing Authority

1531 13th Street, Suite G600
Columbus, IN 47201
(812) 378-0005
Fax: (812) 376-0194

Fayette County Housing Authority

326 Central Avenue
Connersville, IN 47331
(765) 825-4668
Fax: (765) 825-6602

Crawfordsville Housing Authority

321 Ben Hur Building
P.O. Box 421
Crawfordsville, IN 47933
(765) 362-2407
Fax: (765) 362-2438

Decatur Housing Authority

133 West 500 North
 Decatur, IN 46733
 (260) 724-7999
 Fax: (260) 724-7913

Elkhart Housing Authority

1396 Benham Avenue
 Elkhart, IN 46516
 (574) 295-8392
 Fax: (574) 293-6878

Evansville Housing Authority

500 Court Street
 Evansville, IN 47708
 (812) 428-8500
 Fax: (812) 428-8560

Fremont Housing Authority

3160 Spring Street
 Fremont, IN 46737
 (219) 495-2422
 Fax: (219) 495-2422

Goshen Housing Authority

1101 West Lincoln Avenue, Suite 100
 Goshen, IN 46526
 (574) 533-9925
 Fax: (574) 533-0540

Greendale Housing Authority

489 Ludlow Street
 Greendale, IN 47025
 (812) 537-0164
 Fax: (812) 537-9624

Hammond Housing Authority

1402 173rd Street
 Hammond, IN 46324
 (219) 989-3265
 Fax: (219) 989-3275

Indianapolis Housing Authority

1919 North Meridian Street
 Indianapolis, IN 46202
 (217) 261-7200
 Fax: (317) 261-7176

Jeffersonville Housing Authority

206 Eastern Boulevard
 Jeffersonville, IN 47130
 (812) 283-3553
 Fax: (812) 282-1214

East Chicago Housing Authority

4920 Larkspur Drive
 East Chicago, IN 46312
 (219) 397-9974
 Fax: (219) 397-4249

Elwood Housing Authority

1602 South "A" Street
 Elwood, IN 46036
 (765) 552-2148
 Fax: (765) 552-0921

Fort Wayne Housing Authority

2013 South Anthony Boulevard
 Fort Wayne, IN 46803
 (260) 449-7800
 Fax: (260) 449-7817

Gary Housing Authority

578 Broadway
 Gary, IN 46402
 (219) 883-0387
 Fax: (219) 881-6414

Greencastle Housing Authority

309 East Franklin Street
 Greencastle, IN 46135
 (765) 653-8228
 Fax: (765) 653-1292

Greensburg Housing Authority

P.O. Box 472
 Greensburg, IN 47240
 (812) 663-5169
 Fax: (812) 663-5169

Huntingburg Housing Authority

1102 Friendship Village
 Huntingburg, IN 47542
 (812) 683-2513
 Fax: (812) 683-8783

Jasonville Housing Authority

100 North Meridian Street
 Jasonville, IN 47438
 (812) 665-3692
 Fax: (812) 665-3692

Kendallville Housing Authority

240 Angling Road
 Kendallville, IN 46755
 (260) 347-1091
 Fax: (260) 347-1165

Kokomo Housing Authority

210 East Taylor Street
 Kokomo, IN 46901
 (765) 459-3162
 Fax: (765) 452-7199

Linton Housing Authority

Rural Route 2, Box 680
 Linton, IN 47441
 (812) 847-8254
 Fax: (812) 847-4876

Marion Housing Authority

601 South Adams Street
 Marion, IN 46953
 (765) 664-5194
 Fax: (765) 668-3045

Mishawaka Housing Authority

P.O. Box 1347
 Mishawaka, IN 46546
 (574) 258-1656
 Fax: (574) 258-1741

Delaware County Housing Authority

2401 South Haddix Avenue
 Muncie, IN 47302
 (765) 288-9242
 Fax: (765) 284-6469

New Albany Housing Authority

500 Scribner Drive
 New Albany, IN 47150
 (812) 948-2319
 Fax: (812) 948-1898

Noblesville Housing Authority

320 Kings Lane
 Noblesville, IN 46060
 (317) 773-5110
 Fax: (317) 774-0079

Peru Housing Authority

701 East Main Street
 Peru, IN 46970
 (765) 473-6601
 Fax: (765) 473-6607

Portland Housing Authority

321 North Meridian Street
 Portland, IN 47371
 (260) 726-9395
 Fax: (260) 726-2763

Lafayette Housing Authority

100 Executive Drive, Suite J
 P.O. Box 6687
 Lafayette, IN 47903
 (765) 771-1300
 Fax: (765) 771-1313

Logansport Housing Authority

417 North Street, Suite 102
 Logansport, IN 46947
 (574) 753-4666
 Fax: (574) 753-9877

Michigan City Housing Authority

621 East Michigan Boulevard
 Michigan City, IN 46360
 (219) 872-7287
 Fax: (219) 873-7700

Mount Vernon Housing Authority

1500 Jefferson Street
 Mount Vernon, IN 47620
 (812) 838-6356
 Fax: (812) 838-6471

Muncie Housing Authority

409 East 1st Street
 Muncie, IN 47302
 (765) 288-9242
 Fax: (765) 741-7308

New Castle Housing Authority

274 South 14th Street
 New Castle, IN 47362
 (765) 529-1517
 Fax: (765) 521-9529

Jennings County Housing Authority

201 Hoosier Street
 North Vernon, IN 47265
 (812) 346-4070
 Fax: (812) 346-4070

Marshall County Housing Authority

2124 Western Avenue
 P.O. Box 267
 Plymouth, IN 46563
 (574) 936-1835
 Fax: (574) 936-8038

Richmond Housing Authority

58 South 15th Street
 Richmond, IN 47374
 (765) 966-2687
 Fax: (765) 962-1143

Fulton County Housing Authority

625 Pontiac Street
 P.O. Box 564
 Rochester, IN 46975
 (574) 223-2733
 Fax: (574) 223-9168

Rockville Housing Authority

107 West High Street
 P.O. Box 88
 Rockville, IN 47872
 (765) 569-3639
 Fax: (765) 569-3937

Sellersburg Housing Authority

316 East Utica
 Sellersburg, IN 47172
 (812) 246-5677

St. Joseph County Housing Authority

1138 Lincolnway East
 P.O. Box 1558
 South Bend, IN 46634
 (574) 233-9305
 Fax: (574) 282-3429

Sullivan Housing Authority

200 North Court Street
 Sullivan, IN 47882
 (812) 268-4600
 Fax: (812) 268-5396

Tell City Housing Authority

1648 10th Street
 Tell City, IN 47586
 (812) 547-8581
 Fax: (812) 547-9569

Union City Housing Authority

303 Fletcher Avenue
 Union City, IN 47390
 (765) 964-4544
 Fax: (765) 964-4544

Warsaw Housing Authority

827 South Union Street, Suite 230
 Warsaw, IN 46580
 (574) 269-7641
 Fax: (574) 269-3389

Rockport Housing Authority

601 Washington Street
 Rockport, IN 47635
 (812) 649-4533
 Fax: (812) 649-9125

Rome City Housing Authority

500 Front Street
 P.O. Box 415
 Rome City, IN 46784
 (260) 854-4122
 Fax: (260) 854-4972

Seymour Housing Authority

P.O. Box 822
 Seymour, IN 47274
 (812) 524-2152
 Fax: (812) 522-6433

Housing Authority of South Bend

501 Alonzo Watson Drive
 South Bend, IN 46601
 (574) 235-9346
 Fax: (574) 235-9440

Cannelton Housing Authority

302 Main Street
 P.O. Box 336
 Tell City, IN 47586
 (812) 547-3435
 Fax: (812) 547-3466

Terre Haute Housing Authority

1 Dreiser Square
 Terre Haute, IN 47807
 (812) 232-1381
 Fax: (812) 234-3301

Vincennes Housing Authority

501 Hart Street
 Vincennes, IN 47591
 (812) 882-5494
 Fax: (812) 882-7663

Washington Housing Authority

520 SE Second Street
 Washington, IN 47501
 (812) 254-1596
 Fax: (812) 254-2121

Rural Development Offices in Indiana

State Office

5975 Lakeside Boulevard
Indianapolis, IN 46278
(317) 290-3100
TDD: (317) 290-3343
Fax: (317) 290-3095

Area I

Main Office

1919 East Business 30
Columbia City, IN 46725
(260) 244-6266 ext. 4
Fax: (260) 248-2778

Albion Office

104 East Park Drive
Albion, IN 46701
(260) 636-7682 ext. 4
Fax: (260) 636-2525
Serving: DeKalb, LaGrange, Noble, Steuben & Whitley
Counties

Lafayette Office

1812 Troxel Drive, Suite C1
Lafayette, IN 47909
(765) 474-9992 ext. 4
Fax: (765) 474-1266
Serving: Benton, Cass, Carroll, Howard, Miami, Newton,
Tippecanoe & White Counties

Plymouth Office

2903 Gary Drive
Plymouth, IN 46563
(574) 936-2024 ext. 4
Fax: (574) 936-5715
Serving: Elkhart, Fulton, Kosciusko, Marshall, Pulaski,
And Starke Counties

Area II

Main Office

2600 Highway 7 North
North Vernon, IN 47265
(812) 346-3411 ext. 4
Fax: (812) 346-8154

Anderson Office

182 West 300 North, Suite D
Anderson, IN 46012
(765) 644-4249 ext. 4
Fax: (765) 640-9029
Serving: Blackford, Delaware, Grant, Hamilton, Hancock,
Madison, Marion & Tipton Counties

Decatur Office

975 South 11th Street
Decatur, In 46733
(260) 728-2141 ext. 4
Fax: (260) 728-2988
Serving: Adams, Allen, Huntington, Jay, Wabash,
and Wells Counties

LaPorte Office

100 Legacy Plaza West
LaPorte, In 46350
(219) 324-6303 ext. 4
Fax: (219) 324-8317
Serving: Jasper, Lake, LaPorte, Porter and
St. Joseph Counties

Muncie Sub-Office

3641 North Briarwood Lane
Muncie, IN 47304
(765) 747-5531 ext. 4
Fax: (765) 747-5506

Scottsburg Office

656 South Boatman Road, Suite 1
Scottsburg, IN 47170
(812) 752-2269 ext. 4
Fax: (812) 752-7066
Serving: Clark, Floyd & Scott Counties

Shelbyville Office

1110 Amos Road, Suite A
 Shelbyville, IN 46176
 (317) 392-4149 ext. 4
 Fax: (317) 392-0739
 Serving: Bartholomew, Decatur, Johnson, Rush & Shelby
 Counties

Winchester Office

975 East Washington Street, Suite 3
 Winchester, IN 47394
 (765) 584-4505 ext. 4
 Fax: (765) 584-1939
 Serving: Fayette, Henry, Randolph, Union & Wayne Counties

Area III**Main Office**

104 County Road 70 East, Suite C
 Bloomfield, IN 47424
 (812) 384-4634 ext. 4
 Fax: (812) 384-8131

Bedford Office

1919 Steven Avenue
 Bedford, IN 47421
 (812) 279-6521 ext. 4
 Fax: (812) 279-0472
 Serving: Harrison, Jackson, Lawrence & Washington
 Counties

Boonville Office

1124 South 8th Street
 Boonville, IN 47601
 (812) 897-2840 ext. 4
 Fax: (812) 897-2859
 Serving: Gibson, Perry, Posey, Spencer, Vanderburgh &
 Warrick Counties

Jasper Office

1484 Executive Boulevard
 Jasper, IN 47546
 (812) 482-1171 ext. 4
 Fax: (812) 482-9427
 Serving: Crawford, Daviess, Dubois, Martin, Orange &
 Pike Counties

Versailles Office

1981 South Industrial Park, Suite 4
 Versailles, IN 47042
 (812) 689-6410 ext. 4
 Fax: (812) 689-3141
 Serving: Dearborn, Franklin, Jefferson, Jennings,
 Ohio, Ripley & Switzerland Counties

Bloomington Office

1931 Liberty
 Bloomington, IN 47403
 (812) 334-4318 ext. 4
 Fax: (812) 334-4279
 Serving: Brown, Hendricks, Monroe, Morgan &
 Owen Counties

Covington Office

2378 West US Highway 136, Suite 3
 Covington, IN 47932
 (765) 793-3651 ext. 4
 Fax: (765) 793-7252
 Serving: Boone, Clinton, Fountain, Montgomery,
 Parke, Putnam, Vermillion & Warren Counties

Sullivan Office

2326 North Section Street
 Sullivan, IN 47882
 (812) 268-5157 ext. 4
 Fax: (812) 268-0232
 Serving: Clay, Greene, Knox, Sullivan & Vigo
 Counties

Senior Health Insurance Information Program Sites

State Office

SHIIP

Indiana Department of Insurance
311 West Washington Street
Indianapolis, IN 46204
(317) 233-3475
Fax: (317) 232-5251
E-mail: ship@state.in.us

Adams County

Adams County Memorial Hospital
Healthy Lifesteps
805 High Street
Decatur, IN 46733
(260) 724-2145 ext. 4352

Bartholomew County

Aging & Community Services of South Central Indiana
1635 North National Road
Columbus, IN 47201
(812) 372-6918

Boone County

Boone County Senior Services
403 North Lebanon Street
Lebanon, IN 46052
(765) 482-5220

Daviess County

Generations (Area Agency on Aging)
1019 North 4th Street
Vincennes, IN 47591
(800) 742-9002

Delaware County

High Street United Methodist Church
219 South High Street
Muncie, IN 47591
(765) 747-8500

Dubois County

Generations (Area Agency on Aging)
1019 North 4th Street
Vincennes, IN 47591
(800) 742-9002

Allen County

Parkview Hospital Senior Health Services
2200 Randallia Avenue
Fort Wayne, IN 46802
(260) 373-7952

Blackford County

LifeStream Services
1701 Pilgrim Boulevard
Yorktown, IN 47396
(800) 589-1121

Cass County

Cass County Senior Center
115 South 6th Street
Logansport, IN 46947
(574) 722-2424

DeKalb County

DeKalb County Council on Aging
Heimach Center
1800 East 7th Street
Auburn, IN 46706
(260) 572-0680

Delaware County (cont.)

LifeStream Services
1701 Pilgrim Boulevard
Yorktown, IN 47396
(800) 742-9002

Elkhart County

Council on Aging of Elkhart County
2555 Oakland Avenue
Elkhart, IN 46517
(574) 295-1820

Fulton County

RSVP of Fulton County
625 Pontiac Street
Rochester, IN 46975
(574) 223-3716

Gibson County (cont).

SWIRCA – Area XVI Agency on Aging
16 West Virginia Street
Evansville, IN 47710
(800) 253-2188

Greene County

Generations (Area Agency on Aging)
1019 North 4th Street
Vincennes, IN 47591
(800) 742-9002

Hancock County

Hancock Memorial Hospital Social Services
801 North State Street
Greenfield, IN 46140
(317) 468-4531

Harrison County

Community Services
101 West Highway 62
Corydon, IN 47112
(812) 738-8143

Henry County

Raintree Square
2820 South Memorial Drive
New Castle, IN 47362
(765) 521-3491

Huntington County

Huntington County Council on Aging
354 North Jefferson Street
Huntington, IN 46750
(260) 356-3006

Jay County

Jay County Hospital
430 West Votaw Street
Portland, IN 47371
(260) 726-1844

Johnson County

Johnson Memorial Hospital
1125 West Jefferson Street
Franklin, IN 46131
(317) 346-3184

Gibson County

Purdue Cooperative Extension
800 South Prince Street, Room 35
Princeton, IN 47670
(812) 385-3491

Grant County

Marion-Grant County Senior Center
503 South Gallatin Street
Marion, IN 46953
(765) 662-6772

Hamilton County

Prime Life Enrichment, Inc.
1078 3rd Avenue, SW
Indianapolis, IN 46234
(317) 815-7000 ext. 209

Hancock County (cont.)

Hancock County Senior Services, Inc.
312 East Main Street
Greenfield, IN 46140
(317) 462-3758

Hendricks County

Hendricks County Senior Services
1201 Sycamore Lane
Danville, IN 46122
(317) 745-4303

Howard County

St. Joseph Hospital & Health Center
1907 West Sycamore Street
Kokomo, IN 46901
(765) 456-5313

Jasper County

Jasper County Hospital
1104 East Grace
Rensselaer, IN 47978
(219) 866-5141 ext. 2130

Jennings County

Jennings County Library
2375 North State Highway 3
North Vernon, IN 47265
(812) 346-2091 ext. 226

Knox County

Generations (Area Agency on Aging)
1019 North 4th Street
Vincennes, IN 47591
(800) 742-9002

Kosciusko County

Kosciusko Community Senior Services
100 East Center Street
Warsaw, IN 46580
(574) 267-2012

Lake County

Methodist Hospital Northlake Campus
600 Grant Street
Gary, IN 46402
(219) 886-6999

Lake County (cont.)

St. Anthony Medical Center
1201 South Main Street
Crown Point, IN 46307
(219) 864-2653

Lake County (cont.)

St. Margaret Mercy Health Care Centers
24 Joliet Street
Dyer, IN 46311
(219) 864-2653

Lake County (cont.)

St. Mary Medical Center
1500 South Lake Park Avenue
Hobart, IN 46342
(219) 947-6581

LaPorte County

LaPorte Hospital and Health Services
1007 Lincoln Way
LaPorte, IN 46352
(219) 326-2338

Madison County

Community Hospital of Anderson
Education Center
1923 North Madison Avenue
Anderson, IN 46011
(765) 298-2536

Marion County (cont.)

Heritage Place of Indianapolis, Inc.
4550 North Illinois Street
Indianapolis, IN 46208
(317) 283-6662

Marion County (cont.)

Robin Run Village
5354 West 62nd Street
Indianapolis, IN 46268
(317) 293-5500

LaGrange County

LaGrange County Council on Aging
770 North 075 East
LaGrange, IN 46761
(260) 463-4161

Lake County (cont.)

Methodist Hospital Southlake Campus
8701 Broadway
Merrillville, IN 46410
(219) 738-5654

Lake County (cont.)

St. Catherine Hospital
4321 Fir Street
East Chicago, IN 46312
(219) 392-7777

Lake County (cont.)

St. Margaret Mercy Health Care Centers
5454 Hohman Avenue
Hammond, IN 46320
(219) 932-2300

LaPorte County (cont.)

Michigan City Senior Center
2 On The Lake
Michigan City, IN 46360
(219) 873-1504

Marion County

Community Hospital of Indianapolis - South
1402 East County Line Road
Indianapolis, IN 46227
(317) 887-7989

Marion County (cont.)

Indianapolis Senior Center
708 East Michigan Street
Indianapolis, IN 46202
(317) 263-6272

Marion County (cont.)

St. Vincent Hospital & Health Care Services
8402 Harcourt Road, Suite 105
Indianapolis, IN 46240
(317) 338-2198

Marion County (cont.)

Wishard Health Services
Senior Connection
1001 West 10th Street
Indianapolis, IN 46202
(317) 630-8790

Marshall County

Marshall County Council on Aging
Older Adult Services
112 South Center Street
Plymouth, IN 46563
(574) 936-9904

Montgomery County

Athens Medical Group, Inc.
1660 Lafayette Road
Crawfordsville, IN 47933
(765) 359-1660

Noble County

Noble County Council on Aging
111 Cedar Street
Kendallville, IN 46755
(260) 347-4226

Perry County

SWIRCA – Area XVI Agency on Aging
16 West Virginia Street
Evansville, IN 47710
(800) 253-2188

Posey County

SWIRCA – Area XVI Agency on Aging
16 West Virginia Street
Evansville, IN 47710
(800) 253-2188

Randolph County

LifeStream Services
1701 Pilgrim Boulevard
Yorktown, IN 47396
(800) 589-1121

Scott County

Life Span Resources
183 South 2nd Street
Scottsburg, IN 47140
(812) 752-5457

Spencer County

SWIRC – Area XVI Agency on Aging
16 West Virginia Street
Evansville, IN 47710
(800) 253-2188

Monroe County

Bloomington Hospital
Community Health Education
431 South College Avenue
Bloomington, IN 47403
(812) 353-9300

Morgan County

Barbara B. Jordan YMCA
2039 East Morgan Street
Martinsville, IN 46151
(765) 342-6688

Owen County

Bloomington Hospital
Community Health Education
431 South College Avenue
Bloomington, IN 47403
(812) 353-9300

Porter County

RSVP of Porter County
1005 Campbell Street
Valparaiso, IN 46385
(219) 464-1028

Putnam County

Putnam County Hospital
1542 South Bloomington Street
Greencastle, IN 46135
(765) 653-5121

Ripley County

Margaret Mary Community Hospital, Inc.
321 Mitchell Avenue
Batesville, IN 47006
(812) 934-6624 ext. 5208

Shelby County

Shelby Senior Services
320 4th Street
Shelbyville, IN 46176
(317) 392-9727

St. Joseph County

Hamilton Communities
31869 Chicago Trail
New Carlisle, IN 46552
(574) 654-2200

St. Joseph County (cont.)

Memorial Leighton Center
534 North Michigan Street
South Bend, IN 46601
(574) 647-6628

Starke County

Starke County Council on Aging
311 West Culver Road
Knox, IN 46534
(574) 772-7070

Sullivan County

Area VII Agency on Aging & Disabled
1718 Wabash Avenue
Terre Haute, IN 47807
(800) 489-1561

Vanderburgh County

SWIRCA – Area XVI Agency on Aging
16 West Virginia Street
Evansville, IN 47710
(800) 253-2188

Vigo County (cont.)

Union Hospital
1606 North 7th Avenue
Terre Haute, IN 47807
(812) 238-7000

Warrick County

SWIRCA – Area XVI Agency on Aging
16 West Virginia Street
Evansville, IN 47710
(800) 253-2188

White County

White County Council on Aging
P.O. Box 421
Monticello, IN 47960
(800) 913-3582

St. Joseph County (cont.)

SJRMC Community Outreach
234 South Chapin Street, Suite 2
South Bend, IN 46601
(574) 239-5299

Steuben County

Steuben County Council on Aging
317 South Wayne Street, Suite 1B
Angola, IN 46703
(260) 665-9856

Tippecanoe County

Hanna Community Council
1201 North 18th Street
Lafayette, IN 47904
(765) 742-0191

Vigo County

Area VII Agency on Aging & Disabled
1718 Wabash Avenue
Terre Haute, IN 47807
(800) 489-1561

Wabash County

Wabash County Council on Aging
239 Bond Street
Wabash, IN 46992
(260) 563-4475

Wayne County

Centerville Senior Center
111 South 2nd Street
Centerville, IN 47330
(765) 855-5651

Whitley County

Whitley County Council on Aging
603 West Van Buren Street
Columbia City, IN 46725
(260) 248-8944

Local County Welfare Offices (Division of Family Resources)

Adams County

1145 Bollman Street/P.O. Box 227
Decatur, IN 46733
(260) 724-9169
Director: Steven E. Scott

Bartholomew County

1531 13th Street, Suite 2700
Columbus, IN 47201
(812) 376-9361
Director: Keith Weedman

Blackford County

124 North Jefferson Street/P.O. Box 717
Hartford City, IN 47348
(765) 348-2902
Director: Betty Lyons

Brown County

121 Locust Lane/P.O. Box 325
Nashville, IN 47448
(812) 988-2239
Director: Debora L. Dailey

Cass County

1714 Dividend Drive
Logansport, IN 46947
(574) 722-3677
Director: Anita S. Closson

Clay County

1015 East National Avenue
Brazil, IN 47834
(812) 448-8731
Acting Director: Pam Connelly

Crawford County

304 Indiana Avenue/P.O. Box 129
English, IN 47118
(812) 338-2701
Director: Herbert Gordon

Dearborn County

230 Mary Avenue, Suite 150
P.O. Box 401
Lawrenceburg, IN 47025
(812) 537-5131
Director: Randy Hildebrand

Allen County

201 East Rudisill Boulevard, Suite 100
Fort Wayne, IN 46806
(260) 458-6200
Director: Michelle Savieo

Benton County

403 West 5th Street/P.O. Box 226
Fowler, IN 47944
(765) 884-0120
Director: Elva A. James

Boone County

953 Monument Drive/P.O. Box 548
Lebanon, IN 46052
(765) 482-3023
Director: Kamilla Aeschliman

Carroll County

6931 West 300 North
Delphi, IN 46923
(765) 564-2409
Director: Barbara S. Bedrick

Clark County

1200 Madison Street
Clarksville, IN 47129
(812) 288-5400
Acting Director: John Kaiser

Clinton County

57 West Washington Street/P.O. Box 725
Frankfort, IN 46041
(765) 654-8571
Director: Janis Mullen

Daviess County

4 NE 21st Street/P.O. Box 618
Washington, IN 47501
(812) 254-0690
Acting Director: Susan Lesko

Decatur County

1025 East Freeland Road, Suite B
P.O. Box 484
Greensburg, IN 47240
(812) 663-6768
Director: Traci Lynn Eggleston

DeKalb County

934 West 15th Street/P.O. Box 870
 Auburn, IN 46706
 (260) 925-2810
 Director: Mary E. Southern

Dubois County

611 Bartley Street
 Jasper, IN 47546
 (812) 482-2585
 Acting Director: Susan Lesko

Fayette County

3662 Western Avenue
 Connersville, IN 47331
 (765) 825-5261
 Director: Mark Munchel

Fountain County

981 East State Street, Suite A/P.O. Box 67
 Veedersburg, IN 47987
 (765) 294-4126
 Director: Cindy Mason

Fulton County

1920 Rhodes Street
 Rochester, IN 46975
 (574) 223-3413
 Director: Chris (Christina) Ackerman

Grant County

840 North Miller Avenue
 Marion, IN 46952
 (765) 668-4500
 Director: Charles Osterholt

Hamilton County

938 North Tenth Street
 Noblesville, IN 46060
 (317) 773-2183
 Director: Karen Beaumont

Harrison County

2026 Highway 337 NW/P.O. Box 366
 Corydon, IN 47112
 (812) 738-8166
 Director: James Miller

Henry County

1416 Broad Street, 2nd Floor
 New Castle, IN 47362
 (765) 529-3450
 Director: Michael Fleming

Delaware County

3600 West Kilgore, Suite 600
 Muncie, IN 47304
 (765) 751-9565 ext. 250
 Director: Jacqueline S. Fisher

Elkhart County

347 West Lusher Avenue
 Elkhart, IN 46517
 (574) 293-6551
 Director: Tony Sommer

Floyd County

1421 East Elm Street
 New Albany, IN 47150
 (812) 948-5480
 Director: John Barksdale

Franklin County

9127 Oxford Pike, Suite A
 Brookville, IN 47012
 (765) 647-4081
 Director: Terry Suttle

Gibson County

321 South 5th Avenue
 Princeton, IN 47670
 (812) 385-4727
 Director: Susan Blackburn

Greene County

104 County Road 70 East, Suite A/P.O. Box 443
 Bloomfield, IN 47424
 (812) 384-4404
 Director: William Walker

Hancock County

120 West McKenzie, Suite F
 Greenfield, IN 46140
 (317) 467-6360
 Acting Director: Laura Gentry

Hendricks County

6781 East US 36, Suite 200
 Avon, IN 46123
 (317) 272-4917
 Acting Director: Charlene Burkett-Sims

Howard County

101 West Superior
 Kokomo, IN 46901
 (765) 457-9510
 Director: Roger Suhre

Huntington County

88 Home Street
 Huntington, IN 46750
 (260) 356-4420
 Director: Elizabeth (Liz) J. Learned

Jasper County

215 West Kellner Boulevard, Suite 16/P.O. Box 279
 Rennselaer, IN 47258
 (219) 866-4186
 Director: Sharon R. Mathew

Jefferson County

493 West Hutchinson Lane/P.O. Box 1189
 Madison, IN 47250
 (812) 265-2027
 Director: Robert G. King

Johnson County

1784 East Jefferson Street
 Franklin, IN 46131
 (317) 738-0301
 Acting Director: Gayle Green

Kosciusko County

205 North Lake Street
 Warsaw, IN 46580
 (574) 267-8108
 Director: Peggy Shively

Lake County

661 Broadway
 Gary, IN 46402
 (219) 886-6000
 Acting Director: Linda Cioch

Lawrence County

918 16th Street, Suite 100
 Bedford, IN 47421
 (812) 279-9706
 Director: William Hastings

Marion County

129 East Market Street, Suite 1200
 Indianapolis, IN 46204
 Director: Dan Carmin

Martin County

51 Ravine Street/P.O. Box 88
 Shoals, IN 47581
 (812) 247-2871
 Acting Director: Susan Lesko

Jackson County

220 South Main Street/P.O. Box C
 Brownstown, IN 47220
 (812) 358-2421
 Director: Dennis Carmichael

Jay County

1237 West Votaw Street/P.O. Box 1034
 Portland, IN 47371
 (260) 726-7933
 Director: Chris Wagner

Jennings County

2017 Crestwood Drive/P.O. Box 1047
 North Vernon, IN 47265
 (812) 346-2254
 Director: Michael L. Williams

Knox County

1050 Washington Avenue/P.O. Box 235
 Vincennes, IN 47591
 (812) 882-3920
 Director: Larry Marchino

LaGrange County

836 North Detroit Street
 LaGrange, IN 46761
 (260) 463-3451
 Director: Jan Lung

LaPorte County

1230 State Road 2/P.O. Box 1402
 LaPorte, IN 46352
 (219) 326-5870
 Director: Terrance K. Ciboch

Madison County

222 East 10th Street, Suite D
 Anderson, IN 46016
 (765) 649-0142
 Director: Bruce Stansberry

Marshall County

1850 Walter Glaub Drive/P.O. Box 539
 Plymouth, IN 46563
 (574) 935-4046
 Director: Michael J. Carroll

Miami County

12 South Wabash/P.O. Box 143
 Peru, IN 46970
 (765) 473-6611
 Director: Fay Russell

Monroe County

401 East Miller Drive
 Bloomington, IN 47401
 (812) 336-6351
 Director: Lindsey A. Smith

Morgan County

1326 South Morton Avenue
 Martinsville, IN 47151
 (765) 342-7101
 Director: Tim Miller

Noble County

107 Weber Road
 Albion, IN 46701
 (260) 636-2021
 Director: Sue Romans

Orange County

535 North Greenbriar Drive/P.O. Box 389
 Paoli, IN 47454
 (812) 723-3616
 Director: Leslie Rowland

Parke County

116 West Ohio
 Rockville, IN 47872
 (765) 569-3156
 Director: Katie Edington

Pike County

2105 East Main
 Petersburg, IN 47567
 (812) 354-9716
 Director: Steve Cunningham

Posey County

1809 Main Street/P.O. Box 568
 Mount Vernon, IN 47620
 (812) 838-4429
 Director: Susan Blackburn

Putnam County

121 Ridgeland Road
 Greencastle, IN 46135
 (765) 653-9780
 Director: Barbara South

Ripley County

630 South Adams/P.O. Box 215
 Versailles, IN 47042
 (812) 689-6295
 Director: India Turner

Montgomery County

307 Binford Street
 Crawfordsville, IN 47933
 (765) 362-5600
 Director: Steve Vaughn

Newton County

4117 South 240 West/P.O. Box 520
 Morocco, IN 47963
 (219) 285-2206
 Director: Ronald S. Fisher

Ohio County

125 North Walnut/P.O. Box 196
 Rising Sun, IN 47040
 (812) 438-2530
 Director: Randy Hildebrand

Owen County

450 East Franklin Street
 Spencer, IN 47460
 (812) 829-2281
 Director: Pam Connelly

Perry County

316 East Highway 66
 Tell City, IN 47586
 (812) 547-7055
 Director: Georgann Gogel

Porter County

152 Indiana Avenue
 Valparaiso, IN 46383
 (219) 462-2112
 Director: Jon Rutkowski

Pulaski County

429 North Logan Street/P.O. Box 130
 Winamac, IN 46996
 (574) 946-3312
 Director: Laurel J. Myers

Randolph County

325 South Oak Street, Suite 201
 Winchester, IN 47394
 (765) 584-2811
 Director: Steven Cox

Rush County

1340 North Cherry
 Rushville, IN 46173
 (765) 932-2392
 Interim Director: Terry Suttle

St. Joseph County

401 East Colfax Avenue, Suite 116
 South Bend, IN 46617
 (574) 236-5300
 Director: Charles Smith

Shelby County

2565 Parkway Drive, Suite 2
 Shelbyville, IN 46176
 (317) 392-5040
 Director: Mary Ann Medler

Starke County

318 East Culver Road
 Knox, IN 46534
 (574) 772-3411
 Director: Larry Harris

Sullivan County

128 South State Street/P.O. Box 348
 Sullivan, IN 47882
 (812) 268-6326
 Acting Director: Pam Connelly

Tippecanoe County

111 North 4th Street
 Lafayette, IN 47901
 (765) 742-0400
 Director: Angela Smith Grossman

Union County

303A North Main Street/P.O. Box 344
 Liberty, IN 47353
 (765) 458-5121
 Director: Gene Sanford

Vermillion County

215 East Extension Street/P.O. Box 218
 Newport, IN 47966
 (765) 492-3305
 Director: Christopher Cohee

Wabash County

89 West Canal Street
 Wabash, IN 46992
 (260) 563-8471
 Director: Margery Justice

Warrick County

1302 Mills Avenue/P.O. Box 265
 Boonville, IN 47601
 (812) 897-2270
 Director: Judith Harper

Scott County

1050 West Community Way
 Scottsburg, IN 47170
 (812) 752-2503
 Director: Joan Kelley

Spencer County

900 Old Plank Road/P.O. Box 25
 Rockport, IN 47635
 (812) 649-9111
 Director: Connie Branch

Steuben County

317 South Wayne Street, Suite 2A
 Angola, IN 46703
 (260) 665-3713
 Director: Jan Lung

Switzerland County

506 Ferry Street/P.O. Box 98
 Vevay, IN 47043
 (812) 427-3232
 Director: Robert G. King

Tipton County

202 South West Street
 Tipton, IN 46072
 (765) 675-7441
 Acting Director: Laura Gentry

Vanderburgh County

100 East Sycamore Street/P.O. Box 154
 Evansville, IN 47701
 (812) 421-5500
 Director: Lark Buckman

Vigo County

30 North 8th Street
 Terre Haute, IN 47807
 (812) 234-0100
 Director: Glenn Cardwell

Warren County

20 West Second Street
 Williamsport, IN 47993
 (765) 762-6125
 Director: Linda Akers

Washington County

711 Anson Street
 Salem, IN 47167
 (812) 883-4305
 Acting Director: L. Joan Kelley

Wayne County

50 South Second Street
Richmond, IN 47374
(765) 935-0078
Director: Jean Cates

White County

715 North Main Street
Monticello, IN 47960
(574) 583-5742
Director: Barbara Bedrick

Wells County

221 West Market Street/P.O. Box 495
Bluffton, IN 46714
(260) 824-3530
Director: Jenny Tsakkos

Whitley County

115 South Line Street
Columbia City, IN 46725
(260) 244-6331
Director: Steve Weaver

Social Security Administration Offices in Indiana

Anderson Regional Office

117 South Scatterfield Road
Anderson, IN 46012
(765) 664-8885
TTY: (765) 644-7658
E-mail: in.fo.Anderson@ssa.gov

Bloomington Regional Office

515 West Patterson Drive
Bloomington, IN 47403
(812) 334-4222
TTY: (812) 334-4220
E-mail: in.fo.bloomington@ssa.gov

Crawfordsville Regional Office

1810 Lafayette Road
Crawfordsville, IN 47933
(765) 361-8901
TTY: (765) 361-8950
E-mail: in.fo.Crawfordsville@ssa.gov

Evansville Regional Office

1708 North Spring Street
Evansville, IN 47711
(812) 421-1303
TTY: (812) 424-7894
E-mail: in.fo.Evansville@ssa.gov

Indianapolis Regional Office (also serving Hendricks County)

6951 East 30th Street
Indianapolis, IN 46219
(800) 722-1213
TTY: (800) 325-0778
E-mail: in.fo.Indianapolis.east@ssa.gov

4271 Lafayette Road
Indianapolis, IN 46254
(800) 722-1213
TTY: (800) 325-0778
E-mail: in.fo.Indianapolis.west@ssa.gov

Kokomo Regional Office

315 South Webster Street
Kokomo, IN 46902
(765) 455-0181
TTY: (765) 453-6531
E-mail: in.fo.kokomo@ssa.gov

Auburn Regional Office

1240 South Grandstaff
Auburn, IN 46706
(260) 925-1655
TTY: (260) 927-7250
E-mail: in.fo.auburn@ssa.gov

Columbus Regional Office

2535 Arnold Street
Columbus, IN 47203
(800) 722-1213
TTY: (800) 325-0778
E-mail: in.fo.columbus@ssa.gov

Elkhart Regional Office

231 Waterfall Drive
Elkhart, IN 46516
(574) 294-5667
TTY: (574) 296-7524
E-mail: in.fo.Elkhart@ssa.gov

Fort Wayne Regional Office

5800 Fairfield Avenue, Suite 235, Worthman Mall
Fort Wayne, IN 46807
(260) 744-3280
TTY: (260) 456-1634
E-mail: in.fo.fort.wayne@ssa.gov

575 North Pennsylvania Street, Room 685
Indianapolis, IN 46204
(800) 722-1213
TTY: (800) 325-0778
E-mail: in.fo.Indianapolis.downtown@ssa.gov

Lafayette Regional Office

10 South 2nd Street
Lafayette, IN 47901
(765) 742-0033
TTY: (765) 742-7494
E-mail: in.fo.Lafayette@ssa.gov

Lake County Regional Offices (also serving Newton County)

808 South Lake Street
 Gary, IN 46403
 (219) 939-4312
 TTY: (800) 325-0778
 E-mail: in.fo.gary@ssa.gov

418 Douglas Street, Ground Floor
 Hammond, IN 46320
 (219) 937-5248
 TTY: (219) 931-7416
 E-mail: in.fo.Hammond@ssa.gov

1401 East 85th Avenue
 Merrillville, IN 46410
 (219) 769-2671
 TTY: (219) 769-7976
 E-mail: in.fo.Merrillville@ssa.gov

Madison Regional Office

150 Demaree Street
 Madison, IN 47250
 (812) 265-6424
 TTY: (812) 265-3794
 E-mail: in.fo.Madison@ssa.gov

Marion Regional Office

834 North Miller Avenue
 Marion, IN 46952
 (765) 664-7367
 TTY: (765) 453-6531
 E-mail: in.fo.marion@ssa.gov

Michigan City Regional Office

636 Pine Street, Ground Floor
 Michigan City, IN 46360
 (219) 879-3351
 TTY: (800) 325-0778
 E-mail: in.fo.Michigan.city@ssa.gov

Muncie Regional Office

600 North Walnut Street
 Muncie, IN 47305
 (765) 747-5548
 TTY: (765) 747-5513
 E-mail: in.fo.Muncie@ssa.gov

New Albany Regional Office

2656 Charleston Road
 New Albany, IN 47150
 (800) 772-1213
 TTY: (800) 325-0778
 E-mail: in.fo.new.Albany@ssa.gov

Richmond Regional Office

500 North A Street
 Richmond, IN 47374
 (800) 772-1213
 TTY: (800) 325-0778
 E-mail: in.fo.Richmond@ssa.gov

South Bend Regional Office

602 South Michigan Street, Ground Floor
 South Bend, IN 46601
 (574) 251-3446
 TTY: (574) 251-3465
 E-mail: in.fo.south.bend@ssa.gov

Terre Haute Regional Office

222 Cherry Street
 Terre Haute, IN 47807
 (812) 232-6690
 TTY: (812) 234-4916
 E-mail: in.fo.terre.haute@ssa.gov

Valparaiso Regional Office

1150 Eastport Centre Drive, Suite A
 Valparaiso, IN 46383
 (219) 464-1015
 TTY: (219) 477-1853
 E-mail: in.fo.Valparaiso@ssa.gov

Vincennes Regional Office

606 Veterans Drive
 Vincennes, IN 47591
 (812) 886-6881
 TTY: (800) 325-0778
 E-mail: in.fo.Vincennes@ssa.gov

Veterans Medical Centers and Clinics

Veterans Benefits Administration – Eastern Area Office

Indianapolis Regional Office
575 North Pennsylvania Street
Indianapolis, IN 46204
(800) 827-1000

VISN 9: VA Mid South Healthcare Network

New Albany VA Medical Center
811 Northgate Boulevard
New Albany, IN 47150
(502) 287-4100

VISN 10: VA Healthcare System of Ohio

Dearborn County Community Based Outpatient Clinic
355 Eads Parkway, Suite 203
Lawrenceburg, IN 47025
(812) 539-2313

Richmond Community Based Outpatient Clinic
4351 South A Street
Richmond, IN 47374
(765) 973-6915

VISN 11: Veterans in Partnership

Bloomington VA Outpatient Clinic
455 South Landmark Avenue
Bloomington, IN 47403
(812) 336-5723 or (877) 683-0865

Fort Wayne Vet Center
528 West Berry Street
Fort Wayne, IN 46802
(260) 460-1456

Indianapolis Vet Center
3833 North Meridian Street, Suite 120
Indianapolis, IN 46208
(317) 927-6440

Lafayette VA Outpatient Clinic
3851 North River Road
West Lafayette, IN 47906
(765) 464-2280

Muncie/Anderson VA Outpatient Clinic
3500 West Purdue Avenue
Muncie, IN 47304
(765) 284-6822

Richard L. Roudebush VA Medical Center
1481 West 10th Street
Indianapolis, IN 46202
(317) 554-0000

South Bend VA Outpatient Clinic
5735 South Ironwood Road
South Bend, IN 46614
(574) 299-4847

Terre Haute VA Outpatient Clinic
1632 North Third Street
Terre Haute, IN 47804
(812) 232-2890

VA Northern Indiana Health Care System – Marion
1700 East 38th Street
Marion, IN 46953
(765) 674-3321 or (800) 498-8792

VA Northern Indiana Health Care System – FW
2121 Lake Avenue
Fort Wayne, IN 46802
(260) 426-5431 or (800) 360-8387

VISN 12: The Great Lakes Health Care System

Adam Benjamin, Jr. Outpatient Clinic
9330 South Broadway
Crown Point, IN 46307
(219) 662-5000

Merrillville Vet Center
6505 Broadway
Merrillville, IN 46410
(219) 736-5633

VISN 15: VA Heartland Network

Evansville VA Medical Center
500 East Walnut Street
Evansville, IN 47713
(812) 465-6202

Evansville Vet Center
311 North Weinbach Avenue
Evansville, IN 47711
(812) 473-5993

VISN 23: VA Midwest Health Care Network

Gary Area Vet Center
6505 Broadway Avenue
Merrillville, IN 46410
(219) 736-5633

Veterans Service Officers

Veterans Service Officers (VSOs) are located in each county to assist veterans and their families with questions about services and benefits. Following are the VSOs, by county, in Indiana.

Adams County – Carl Thieme

6606 East US Highway 224
Decatur, IN 46733
(260) 724-9398
Fax: (260) 724-2171
Hours: By Appointment Only

Allen County – George Jarboe

City-County Building
One East Main Street, Room 208
Fort Wayne, IN 46802
(260) 449-7861
Fax: (260) 449-4220
Home: (260) 478-6829
E-mail: george.jarboe@co.allen.in.us
Hours: M-F, 8am – 4:30pm

Bartholomew County – Judy Devening, Asst. VSO

County Government Office
440 Third Street, Room 205
Columbus, IN 47201
(812) 379-1540
Fax: (812) 379-1797
E-mail: jdevening@bartholomewco.com
Hours: M-F, 8am – 5pm

Benton County – Freeman Harold Furr

711 East 3rd Street
Fowler, IN 47944
(765) 884-1764
Fax: (765) 884-2013
Home: (765) 363-0235
E-mail: fhfurr@localline.com
Hours: M-F, 8:30am – 4:30pm

Blackford County – Jim Dolan

1st Floor Courthouse
110 West Washington
Hartford City, IN 47348
(765) 348-3151
E-mail: JDOLAN@BlackfordCounty.com
Hours: M-F, 8am – 12pm & 1pm – 3pm

Boone County – Don Campbell

416 West Camp Street, Room 100
Lebanon, IN 46052
(765) 483-4480
Fax: (765) 483-4434
Home: (765) 482-6375
E-mail: Dcampbell@co.boone.in.us
Hours: T/Th., 8am – 12pm
ANY TIME BY APPOINTMENT

Brown County – John Piper

713 Greasy Creek Road
Nashville, IN 47448
(812) 988-5600
Fax: (812) 988-6959
Home: (812) 988-0504
E-mail: bcvet@bloomington.in.us
Hours: M-F, 8am – 12pm & 1pm – 4pm

Carroll County – Robert D. Morrow

County Courthouse
101 West Main Street, 1st Floor
Delphi, IN 46923
(765) 564-2502
Fax: (765) 564-4851
Home: (765) 564-2642
Hours: M/T/Th/F, 8am – 12pm & 1pm – 5pm
W, 8am – 12pm

Cass County – Larry Lowry

Cass County Government Building
200 Court Park, Room 303
Logansport, IN 46947
(574) 753-7861
Fax: (574) 735-3205
E-mail: larry.lowry@co.cass.in.us
Hours: H-F, 8am – 12pm & 1pm – 4pm

Clark County – Shelby Shaffer

501 East Court Avenue
Jeffersonville, IN 47130
(812) 285-6345
E-mail: clcovets@digicove.com
BY APPOINTMENT ONLY

Clay County – Les Walden

609 East National Avenue, Room 104B
 Brazil, IN 47834
 (812) 448-9015
 Fax: (812) 448-9015
 Home: (812) 448-8352
 E-mail: clayvet@claycountyin.gov
 Hours: M/T, 8am – 12pm & 1pm – 4pm
 W, BY APPOINTMENT ONLY

Crawford County – Harley E. Hammond

Courthouse, Box 61
 English, IN 47118
 (812) 338-3141
 Fax: (812) 338-2507
 Home: (812) 739-4333
 Hours: M, 8am – 4pm
 OTHER TIMES BY APPOINTMENT

Dearborn County – Bill Ewbank

Dearborn County Administration Building
 215B West High Street, Room 100
 Lawrenceburg, IN 47025
 (812) 537-8819
 Fax: (812) 537-4076
 E-mail: bewbank@dearborncounty.in.gov
 Hours: M/T/Th/F, 8:30am – 4:30pm
 W, 8:30am – 12pm

DeKalb County – Brian Lamm

Courthouse, First Floor
 100 South Main Street
 Auburn, IN 46706
 (260) 925-0131
 Home: (260) 927-0902
 E-mail: blamm@co.dekalb.in.us
 Hours: M/W/F, 9am – 12pm

Dubois County – Joseph M. Wagner

Courthouse Annex Building
 602 Main Street
 Jasper, IN 47546
 (812) 481-7090
 Fax: (812) 481-7044
 Home: (812) 482-1995
 E-mail: dubcovetsof@psci.net
 Hours: M/W/F, 9am – 5pm

Clinton County – Joe H. Root

Old Stony-City Building
 301 East Clinton, Room 104
 Frankfort, IN 46041
 (765) 659-6389
 Fax: (765) 654-8013
 Home: (812) 254-3804
 E-mail: VETERANS@ACCS.NET
 Hours: M/T/W, 9am – 3:30pm

Daviess County – Grant Chambers

County Courthouse
 Washington, IN 47501
 (812) 254-8678
 Fax: (812) 254-8697
 Home: (812) 254-3804
 Hours: M/W/F, 8am – 1pm

Decatur County – Harold Sample

150 Courthouse Square, Suite 111
 Greensburg, IN 47240
 (812) 663-3161
 Fax: (812) 663-3161
 Home: (812) 591-3942
 E-mail: veteransoffice@decaturcounty.in.gov
 Hours: M, 9am – 1:30pm
 T, 1:30pm – 7pm

Delaware County – Jerry Griffis

County Building
 100 West Main Street, Room 302A
 Muncie, IN 47305
 (765) 747-7810
 Fax: (765) 741-3424
 Home: (765) 282-7380
 E-mail: jgriffis@co.delaware.in.us
 Hours: M-F, 8:30am – 4:30pm

Elkhart County – Gary Whitehead

County Courts Building
 320 West High Street
 Elkhart, IN 46516
 (574) 523-2342
 Fax: (574) 523-2343
 Home: (574) 875-6811
 E-mail: gmwecvso@bnin.net
 Hours: M, 8am – 5pm
 T-F, 8am – 4pm

Fayette County – Dennis Taylor

Courthouse Annex
111 West 4th Street
Connersville, IN 47331
(765) 825-8412
Fax: (765) 825-9899
Home: (765) 827-3916
E-mail: veterans@co.fayette.in.us
Hours: M-F, 12pm – 5pm

Fountain County – Ty Auter

513 West State Street
Veedersburg, IN 47987
Work: (217) 554-5512 (ANY TIME)
Home: (765) 294-2760
Cell: (765) 647-5832
E-mail: otters69@sbcglobal.net or Tye.Auter@med.va.gov
Hours: M-F, 7am – 3:30pm

Fulton County – Richard Bair

815 Main Street, Room 102
Rochester, IN 46975
(574) 223-2217
Fax: (574) 223-9112
Home: (574) 223-2833
Hours: M/W/Th/F, 8am – 12pm & 1pm – 4pm

Grant County – Larry Wilson

401 South Adams Street, Suite 127
Marion, IN 46953
(765) 651-2423
Fax: (765) 651-2422
Home: (765) 948-5244
E-mail: lwilson@grantcounty.net
Hours: M-F, 8am – 12pm & 1pm – 4pm

Hamilton County – Wayne Long

One Hamilton County Square, Suite 179
Noblesville, IN 46060
(317) 776-9610
Fax: (317) 776-8525
Home: (317) 815-5797
E-mail: dll@co.hamilton.in.us
Hours: M/F, 8am – 4:30pm
W, 8am – 11:30am
T/Th, 8am – 4pm

Floyd County – Glen Hammack

City County Building, Room B-23
311 West 1st Street
New Albany, IN 47150
(812) 948-5495
Fax: (812) 941-4571
Home: (812) 944-5944
E-mail: ghammack@floydcounty.in.gov
Hours: M-F, 8am – 4pm

Franklin County – Donald L. Mulvany

County Courthouse
483 Main Street
Brookville, IN 47012
(765) 647-5721
Home: (765) 647-5832
Hours: M, 9am – 12pm
T, 1pm – 3pm
W, 9am – 12pm & 1pm – 3pm

Gibson County – Barbara L. Schenks

Courthouse Annex – North
225 North Hart Street, Room 108
Princeton, IN 47670
(812) 385-4522
Fax: (812) 385-3428
Home: (812) 749-4137
E-mail: veterans@gibsoncounty-in.gov
Hours: M-F, 8:30am – 12pm & 1pm – 4pm

Greene County – Norman F. Sullivan

217 East Spring Street, Suite 4
Bloomfield, IN 47424
(812) 384-2031
Fax: (812) 384-2030
Home: (812) 825-7108
E-mail: Norman.Sullivan@co.greene.in.us or
Joann.Norris@co.greene.in.us
Hours: M-F, 8am – 4pm

Hancock County – Joseph Carroll

Memorial Building, 1st Floor
98 East North Street
Greenfield, IN 46140
(317) 462-8767
Cell: (317) 919-5242
Home: (317) 894-1615
Hours: M/W, 10am – 2pm

Harrison County – Marion Wallace
 Courthouse Annex Building
 124 South Mulberry, Suite 106
 Corydon, IN 47112
 (812) 738-4249
 Home: (812) 366-8154
 Hours: M-F, 8am – 12pm & 1pm – 4pm

Henry County – Larry Hightchew
 Courthouse Annex Building
 103 South Washington Street, Suite 216
 New Castle, IN 47362
 (765) 529-4305
 Fax: (765) 521-7037
 Home: (765) 529-1815
 Hours: M-F, 8am – 12pm, 1pm – 4pm

Huntington County – Bruce Stanton
 County Courthouse
 354 North Jefferson Street, Suite 102
 Huntington, IN 46750
 (260) 358-4863
 Fax: (260) 359-4400
 Home: (260) 375-2035
 E-mail: bruce.Stanton@huntington.in.us
 Hours: M-F, 8am – 12pm, 1pm – 4:30pm

Jasper County – William A. Dowell
 County Courthouse, Box 11
 115 West Washington Street, Suite 102
 Rensselaer, IN 47978
 (219) 866-4901
 Fax: (219) 866-4940
 Home: (219) 261-2276
 E-mail: dowells@nwiis.com
 Hours: M-F, 8am – 4pm

Jefferson County – Richard S. Jones
 Courthouse Annex
 300 East Main Street, Room 103
 Madison, IN 47250
 (812) 265-3600
 Home: (812) 265-6364
 E-mail: spring_house@juno.com
 Hours: M-Th, 8am – 1pm

Johnson County – Gene C. Robinson
 Oren Wright Building, Suite C
 80 South Jackson
 Franklin, IN 46131
 (317) 736-3939
 Fax: (317) 736-3940
 Home: (317) 736-9150
 E-mail: gcrobinson@co.johnson.in.us
 Hours: M-F, 8am – 11:30pm & 12:30pm – 4pm

Hendricks County – Richard “Dick” Bane
 County Government Center
 355 South Washington Street, Suite 216
 Danville, IN 46122
 (317) 852-9236
 Fax: (317) 745-9457
 Home: (317) 852-5854
 Hours: T/W, 9am – 3pm

Howard County – W. Allen Polsgrove
 Howard County Office Building
 120 East Mulberry, Room 103
 Kokomo, IN 46901
 (765) 456-2511
 Fax: (765) 456-7002
 Home: (765) 457-0608
 Hours: M-F, 8am – 4pm

Jackson County – William M. Fink
 Jackson City Courthouse
 Brownstown, IN 47270
 (812) 358-6115
 Fax: (812) 358-5352
 E-mail: jvets@hsonline.net
 Hours: M-F, 8am – 4pm

Jay County – Roy Leverich
 Courthouse, First Floor
 120 West Main Street
 Portland, IN 47371
 (260) 726-6914
 Fax: (260) 726-6911
 Home: (260) 726-8199
 E-mail: veteran@co.jay.in.us
 Hours: M/T/Th, 9am – 1pm & 2pm – 4pm

Jennings County – Eugene E. Leeds
 143 East Walnut
 North Vernon, IN 47265
 (812) 352-9169
 Home: (812) 346-5317
 E-mail: NAVYMAN302@aol.com
 Hours: M/W/Th, 8am – 12pm & 1pm – 4pm
 ANY TIME BY APPOINTMENT

Knox County – C. Kenny Newton
 Courthouse
 111 North 7th Street
 Vincennes, IN 47591
 (812) 885-2539
 Fax: (812) 895-4921
 Home: (812) 743-2833
 E-mail: knoxcovets@bestonline.net
 Hours: M-F, 8am – 12pm & 1pm – 4pm

Kosciusko County – Michael Barnett

Justice Building
111 North 7th Street
Warsaw, IN 46580
(574) 372-2436
Fax: (574) 372-2323
Home: (574) 453-4182
Hours: M-Th, 10am – 3pm

Lake County – Ernie Dillon

Lake County Government Center
2293 North Main Street
Crown Point, IN 46307
(219) 755-3285
Fax: (219) 648-6040
Hours: M-F, 8:30am – 4:30pm

Lawrence County – Bill Baker

916 15th Street, Room 9
Bedford, IN 47421
(812) 275-6411
Fax: (812) 275-4128
Home: (812) 275-6847
Hours: M-Th, 8:30am – 12pm & 1pm – 4:30pm
F, 8:30 – 12pm
F, 1 – 4:30pm BY APPOINTMENT ONLY

Marshall County – Robert J. Stapan

Marshall County Building
112 West Jefferson Street, Room 328
Plymouth, IN 46563
(574) 935-8543
Fax: (574) 935-8612
Home: (574) 936-7647
E-mail: veteran@co.marshall.in.us
Hours: M/W/F, 8am – 1pm

Miami County – Jay Kendall

Courthouse
25 North Broadway, Room 107
Peru, IN 46970
(765) 472-3901 ext. 217 & 271
Fax: (765) 472-1412
Home: (765) 833-9132
E-mail: jkendall@peru.k12.in.us
Hours: M-F, 8am – 4pm

Montgomery County – Loren K. Rutledge

1715 Lebanon Road, Unit 32
Crawfordsville, IN 47933
(765) 364-6364
Fax: (765) 364-6364
Home: (765) 364-6364
E-mail: ruttvet@tctc.com
Hours: M-S, BY APPOINTMENT ONLY

LaGrange County – Allen Connelly

1125 East 100 South
LaGrange, IN 46761
(260) 463-2488
E-mail: ajbsconn@kuntrynet.com
BY APPOINTMENT ONLY

LaPorte County – John Wantuch

813 Lincoln Way
Courthouse, Room 100
LaPorte, IN 46350
(219) 326-6808 ext. 216
Fax: (219) 326-5615
E-mail: jwantuch@laportecounty.org
Hours: M-F, 8am – 4pm

Madison County – Jerry D. Sensing

County Government Center
206 East 9th Street
Anderson, IN 46011
(765) 641-9651
Fax: (765) 941-9650
Home: (765) 642-2908
E-mail: jsensing@aol.com
Hours: M-F, 8am – 4pm

Martin County – Gerard Shoultz

Route 4, Box 82
Loogootee, IN 47553
(812) 295-9824
Fax: (812) 295-9824
E-mail: gshoultz@rtccom.net
APPOINTMENT NOT NECESSARY

Monroe County – John Tilford

Health Services Building
119 West 7th Street, Room 22
Bloomington, IN 47404
(812) 349-2568
Fax: (812) 349-2638
E-mail: jtilford@co.monroe.in.us or
vethelp@co.monroe.in.us
Hours: M-F, 8am – 12pm

Morgan – Paul Curtice

3455 Willowbrook Drive
Martinsville, IN 46151
(317) 226-7932
Fax: (317) 226-5412
Home: (765) 342-7865
E-mail: curtp@vba.va.gov
BY APPOINTMENT ONLY

Newton County – John Shafer

607 North 6th Street
 Kentland, IN 47951
 (219) 474-6628
 Fax: (219) 474-6086
 Home: (219) 474-6958
 E-mail: newtvvet6@ffni.com
 Hours: M/W/F, 8am – 12pm & 1pm – 4pm

Ohio County – Benjamin Walton

413 Main Street, Room 102
 Rising Sun, IN 47040
 (812) 438-4075
 Home: (812) 438-2106
 E-mail: bengwalton@yahoo.com
 Hours: M/T/Th, 10am – 12pm & 1pm – 3pm

Owen County – David Wallace

Courthouse
 60 South Main Street
 Spencer, IN 47460
 (812) 829-5035
 Fax: (812) 829-5004
 E-mail: dwallace4405@yahoo.com
 Hours: M-Th, 8am – 4pm

Perry County – Sarah Peter

Courthouse Square
 2219 Payne Street, Room W6
 Tell City, IN 47586
 (812) 547-2506
 Fax: (812) 547-0411
 Home: (812) 547-6523
 E-mail: Sarahrp@psci.net
 Hours: M-F, 9am – 12:30pm

Porter County – James Lynch

Administrative Building
 155 Indiana, Room 207
 Valparaiso, IN 46383
 (219) 465-3587
 Fax: (219) 465-3592
 E-mail: jlynch@porterco.org
 Hours: M/W/Th, 8:30am – 12pm & 1pm – 4pm

Noble County – Robert W. Carteaux

Courthouse
 101 North Orange Street, 2nd Floor
 Albion, IN 46701
 (260) 636-7877
 Fax: (260) 636-3264
 Home: (260) 897-2380
 Hours: T, 8am – 11:30am & 1pm – 4:30pm

Orange County – Dale Hall

County Office Building
 205 East Main Street
 Paoli, IN 47454
 (812) 723-3600 ext. 116
 Home: (812) 936-4982
 Hours: T, 8am – 12pm & 1pm – 3:45pm

Parke County – Jerry C. Harry

Courthouse
 116 West High Street, Room 100
 Rockville, IN 47872
 (765) 569-4036
 Fax: (765) 569-4037
 Home: (765) 498-3246
 E-mail: donandsue2003@yahoo.com
 Hours: M-Th, 8am – 12pm & 1pm – 4pm

Pike County – Rick France

Courthouse
 801 Main Street
 Petersburg, IN 47567
 (812) 354-6245
 Fax: (812) 354-8028
 Home: (812) 354-3765
 E-mail: PIKEVET@EARTHLINK.NET
 Hours: M/T, 8am – 3:30pm
 W, 8am – 11am
 ANY TIME BY APPOINTMENT

Posey County – Eugene McCoy

Memorial Coliseum
 126 East 3rd Street
 Mount Vernon, IN 47620
 (812) 838-8372
 Home: (812) 838-2829
 E-mail: poseycovaman@yahoo.com
 Hours: T, 1pm – 3pm
 ANY TIME BY APPOINTMENT

Pulaski County – Don A. Grostefon

Courthouse Annex
 125 South Riverside Drive, #150
 Winamac, IN 46996
 (574) 946-3571
 Home: (574) 946-3047
 E-mail: grostfam@pwrte.com
 Hours: T/Th, 9am – 3:30pm

Randolph County

325 South Oak Street, Suite 102
 Winchester, IN 47394
 (765) 584-9641
 Fax: (765) 584-1463
 Hours: M-F, 8am – 4pm

Rush County – Steven M. Land

512 East 11th Street
 Rushville, IN 46173
 Home: (765) 932-2703
 E-mail: thelands@peoplepc.com
 ANY TIME BY APPOINTMENT

Scott County – James J. Jones

One East McClain Boulevard, Courthouse
 P.O. Box 266
 Scottsburg, IN 47170
 (812) 752-8477
 Fax: (812) 752-7318
 Home: (812) 752-9396
 E-mail: veteran@seidata.com
 Hours: M/T/Th, 8:30am – 12pm & 1pm – 4:30pm

Spencer County – Jack Morrison

Courthouse
 200 Main Street
 Rockport, IN 47635
 (812) 649-6031
 Fax: (812) 649-6032
 Home: (812) 649-4500
 E-mail: slumlord@psci.net
 Hours: M-F, 8am – 4pm

Putnam County – Will Neibold

209 West Liberty Street, Room 18
 Greencastle, IN 46135
 (765) 653-5417
 Fax: (765) 655-2431
 Home: (765) 795-4733
 E-mail: PCVETS@CCRTC.COM
 Hours: M-Th, 8am – 12pm & 1pm – 4pm

Ripley County – Andrew Clark

102 First Street North, Suite 102
 P.O. Box 185
 Versailles, IN 47042
 (812) 689-7165
 Fax: (812) 689-5206
 Home: (812) 934-4253
 E-mail: rcvets@hotmail.com
 Hours: M/T/W, 8am – 12pm & 1pm – 4pm

St. Joseph County – Del Plonka

227 West Jefferson Street, Room 425
 South Bend, IN 46601
 (574) 235-9978
 Fax: (574) 235-5022
 Home: (574) 287-0901
 E-mail: DELPLON@MSN.COM
 Hours: M-Th, 8am – 4pm
 F – BY APPOINTMENT ONLY

Shelby County – Clifton Drodgy

25 West Polk Street, Room 201
 Shelbyville, IN 46176
 (317) 392-6480
 Fax: (317) 398-5525
 Home: (317) 729-5080
 Cell: (317) 408-8717
 E-mail: cxd@svs.net or Clif.drodgy@co.shelby.in.us
 Hours: M/T/Th, 8:30am – 10:30am
 ANY TIME BY APPOINTMENT

Starke County – Frank Amidei

53 East Mound Street
 Knox, IN 46534
 (574) 772-9132
 Fax: (574) 772-9171
 Home: (574) 896-2370
 Hours: M-W, 8:30am – 12pm & 1pm – 4pm

Steuben County – Lawrence Harasim

317 South Wayne Street, Suite 2B
 Angola, IN 46703
 (260) 668-1000 ext. 1060
 Home: (260) 665-3687
 Hours: M-W, 1:30pm – 4:30pm
 ANY TIME BY APPOINTMENT

Switzerland County – Richard Adams

344 Turtle Creek Road
 Florence, IN 47020
 Home: (812) 594-9141
 E-mail: L.R.House@Juno.com
 Hours: M/W, 9am – 3pm
 F, 9am – 12pm
 OTHER TIMES BY APPOINTMENT

Tipton County – William R. Steen, Sr.

Courthouse
 101 East Jefferson Street, Room 312
 Tipton, IN 46072
 (765) 675-2221
 Fax: (765) 675-6682
 Home: (765) 675-7791
 E-mail: wrvso@tds.net
 Hours: M-Th, 8am – 1pm

Vanderburgh County – Mark Acker

Old Courthouse
 201 NW 4th Street, Suite 303
 Evansville, IN 47708
 (812) 435-5239
 Fax: (812) 435-5941
 E-mail: tet69@evansville.net
 Hours: M-F, 8am – 4:30pm

Vigo County – Karen L. Barnaby

Vigo County Annex
 163 Oak Street
 Terre Haute, IN 47807
 (812) 462-3261
 Home: (812) 478-9677
 E-mail: klbarnaby@vigocounty.org
 Hours: M-F, 8am – 4pm

Sullivan County – Ernest Grimes

100 Courthouse Square, Room 101
 Sullivan, IN 47882
 (812) 268-5437
 Fax: (812) 268-3612
 Home: (812) 649-4500
 E-mail: sulcovet@joink.com
 Hours: M-F, 8am – 12pm & 1pm – 4pm

Tippecanoe County – Randall Fairchild

Old County Jail Building
 629 North 6th Street
 Lafayette, IN 47901
 (765) 742-1796
 Fax: (765) 420-7826
 E-mail: vetserv@county.tippecanoe.in.us
 Hours: M-F, 7:30am – 4pm
 ANY TIME BY APPOINTMENT

Union County – George F. Snodgrass

311 East High Street
 Liberty, IN 47353
 (765) 458-5986
 BY APPOINTMENT ONLY

Vermillion County – John Michael Craig

P.O. Box 503
 255 South Main Street
 Newport, IN 47966
 (765) 492-4582 or (800) 340-8155 ext. 149/151
 Fax: (765) 492-4294
 E-mail: vermvets@dndcomputr.com or
vercovso@computr.com
 Hours: M-F, 8am – 4pm

Wabash County – Max W. Reed

Memorial Hall
 89 West Hill Street
 Wabash, IN 46992
 (260) 563-0661 ext. 260
 Fax: (260) 563-6082
 Home: (260) 897-2689
 E-mail: skyking@netusa1.net
 Hours: M/T/Th, 9am – 4pm
 F, 9am – 12pm

Warren County – Ronald Strickland

3909 North 50 West
 Williamsport, IN 47993
 Home: (765) 764-0108
 E-mail: STRICK3909@IQUEST.NET
 BY APPOINTMENT ONLY

Washington County – Patrick A. Rice

Courthouse
 99 Public Square, Suite #2
 Salem, IN 47167
 (812) 883-2063
 Fax: (812) 883-3353
 Home: (812) 833-4207
 E-mail: emawash@gte.net
 Hours: M-Th, 8:30am – 4:30pm
 F, 8:30am – 6pm

Wells County – Claude McMillan

Courthouse Annex Lower Level
 223 West Washington Street
 Bluffton, IN 46714
 (260) 824-6403
 Fax: (260) 824-9942
 Home: (260) 597-7349
 Hours: M-F, 8am – 12pm

Whitley County – Gerald O. Boyd

1601 East Sparrow Cove
 Columbia City, IN 46725
 Home: (574) 563-5408
 E-mail: jerry@tecnology.net
 Hours: M-F, 9am – 11:30am & 12:30pm – 3:30pm
 BY APPOINTMENT ONLY

Warrick County – James E. Koutz

County Courthouse, Room 105
 Boonville, IN 47601
 (812) 897-6177
 Fax: (812) 897-6211
 Home: (812) 897-2689
 E-mail: jkoutz6791@aol.com
 Hours: M-F, 8am – 12pm & 1pm – 4pm

Wayne County – James M. Disney

401 East Main Street
 Richmond, IN 47374
 (765) 973-9207
 Fax: (765) 973-9493
 Home: (812) 966-9199
 E-mail: vetservices@wayneco.us
 Hours: M-Th, 8am – 12pm & 1pm – 5pm

White County – Tom Carter

County Building, Room 102
 P.O. Box 172
 Monticello, IN 47960
 (574) 583-5937
 Fax: (574) 583-2884
 Home: (574) 563-5408
 Hours: M-F, 8am – 12pm & 1pm – 4pm

Non-Profit Veterans Service Organizations

American Legion – www.legion.org

Ronald D. Martin, Commander
 Department of Indiana
 777 North Meridian Street
 Indianapolis, IN 46204
 (317) 630-1300
 Fax: (317) 237-9891
 E-mail: members@indlegion.org

John W. Hickey, Jr.
 Department Service Office
 575 North Pennsylvania Street, Room 325
 Indianapolis, IN 46204
 (317) 226-7918
 Fax: (317) 226-6645

National Headquarters
 700 North Pennsylvania Street
 P.O. Box 1055
 Indianapolis, IN 46206
 (317) 630-1200
 Fax: (317) 630-1223

AMVETS – www.amvets.org

Department of Indiana
 2840 North Lafayette Road, Suite A
 Indianapolis, IN 46222
 (317) 923-4325

National Headquarters
 4647 Forbes Boulevard
 Lanham, MD 20706
 (301) 459-9600 or (877) 726-8387
 Fax: (301) 459-7924

Marine Corps League – www.indymarines.org

Marine Corps League Hiram L. Bearss Detachment #089
 9450 East 59th Street
 P.O. Box 2351
 Indianapolis, IN 46206
 (317) 546-7228

Disabled American Veterans – www.dav.org

Department of Indiana
 2439 West 16th Street
 Indianapolis, IN 46222
 (317) 632-9266

National Service Office
 575 North Pennsylvania Street, Suite 399
 Indianapolis, IN 46294
 (317) 226-7928

National Headquarters
 3725 Alexandria Pike
 Cold Spring, KY 41076
 (859) 441-7300

Headquarters Mailing Address
 P.O. Box 14301
 Cincinnati, OH 45214

Paralyzed Veterans of America – www.pva.org

KY-IN Chapter
1030 Goss Avenue
Louisville, KY 40217
(502) 635-3569 or (800) 242-4782
Fax: (502) 635-5064
E-mail: pvachkind@mindspring.com

National Headquarters
801 18th Street, NW
Washington, DC 20006
(800) 424-8200
E-mail: info@pva.org

Veterans of Foreign Wars – www.vfw.org

Indiana Office
9555 East 59th Street
Indianapolis, IN 46216
(317) 377-1795

National Headquarters
406 West 34th Street
Kansas City, MO 64111
(816) 756-3390
Fax: (812) 968-1149
E-mail: info@vfw.org