



City of Cranston



A *Resource Guide* for *Older Adults*

Medicare/Senior Health Insurance Information

Assistance Programs

Contact Information

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The 2010 Census is an easy, safe, and important way to help your community.

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City of Cranston

A

RESOURCE GUIDE

FOR

OLDER ADULTS

Medicare/Senior Health Insurance Information.....
Assistance Programs.....
Contact Information.....

Developed by: Cranston Department of Senior Services

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From

*Allan W. Fung, Mayor, City of Cranston
Theresa L. Murphy, Executive Director,
Cranston Department of Senior Services*

Becoming Medicare eligible is certainly a time of life that signals the start of an exciting new chapter. Major life changes can be any combination of exciting, frightening, or overwhelming. As you've probably experienced if you are over 55, there is so much information coming at you that sometimes you're just not sure what you should be paying attention to.

The purpose of this resource booklet is to provide some guidance. First, it will give you some basic information and tools to help you piece together the puzzle that is Medicare. Second, we've provided you with a section that lists a number of assistance programs for older adults in Rhode Island such as pharmaceutical assistance, heating assistance and property tax relief. And third, for Cranston residents, a section that will help you navigate municipal services.

To be sure, this one little booklet does not have all the answers you seek but we hope it will help you to find them with a little more ease.

Lastly, we extend a special "Thank You" to Census 2010 for enabling us to provide this booklet to you. Be sure to do your part by completing your Census 2010 questionnaire.

MEDICARE MADE SIMPLE **UNDERSTANDING MEDICARE**

What is Medicare?

Medicare is the Federal Health Insurance Program for:

- people 65 or older
- younger people with certain disabilities
- people with end-stage renal disease (permanent kidney failure living with dialysis or a transplant)

Medicare HELPS with the cost of health care. It does NOT cover ALL medical expenses or the cost of most long – term care.

Medicare consists of four parts:

Part A Hospital Insurance

Part B Medical Insurance

Part C Medicare Advantage Insurance Plans

Part D Medicare Prescription Drug Plans

Who Pays for Medicare?

Medicare is funded by the Social Security Administration and is financed by a portion of the payroll taxes paid by workers and their employers. 1.45% of our earnings is paid into FICA (Federal Insurance Contributions Act) which goes into Medicare. The employers pay another 1.45% totaling 2.9%. The self – employed pay the entire 2.9%. Medicare is also financed by monthly premiums deducted from Social Security checks.

What is Medicare Part A?

Medicare Part A helps cover for:

- inpatient care in hospitals
- care in a skilled nursing facility (not custodial or long-term)
- hospice care
- some home health care

In order to receive these benefits you must meet certain conditions at age 65:

- you receive or are eligible to receive Social Security benefits
or

- you receive or are eligible to receive railroad retirement benefits or
- you or your spouse (living or deceased, including divorced spouses) worked long enough in a government job where Medicare taxes were paid or
- You are the dependent parent of someone who worked long enough in a government job where Medicare taxes were paid.

You pay no premium or monthly payment if you paid into the Social Security pool for at least 10 years. If you have worked less than 10 years you will have a Part A monthly premium to pay.

What is Medicare Part B?

Medicare Part B helps cover for:

- doctor visits
- medical necessary services & supplies not covered by hospital insurance, such as medical equipment and physical therapy
- preventative costs such as, diabetes testing, glaucoma screening, colon & prostate cancer screening

Medicare Part B comes with a monthly premium that is taken from your monthly social security check

How do I enroll in Part A & Part B?

If you receive Social Security benefits when you become eligible, you will automatically be enrolled in Part A starting the first day of the month that you turn age 65. Three months before you turn 65 you will receive a Medicare card in the mail. If you do not want Part B, follow the instructions on the card, and return the card. By keeping the card, you will keep Part B and will pay a monthly premium.

What is Medicare Part C?

Medicare Part C is also known as Medicare Advantage. It is a delivery system that covers the same services and items that are covered under Parts A & B. These plans are run by private companies and, sometimes provide more choices. Yet, some plans have networks and you must use doctors and hospitals belonging to the plan. Under

Medicare Advantage plans, the private company, rather than the Medicare program, decides how much it will pay and what the recipient will pay for the services received.

What is Medicare Part D?

Medicare Part D provides help with prescription drugs. Anyone who has Medicare Parts A and/or B is eligible for prescription drug coverage. It is actually a separate policy that you buy from a private insurer. In order to join a Medicare Advantage Plan, you must have both Part A and Part B. Joining a Medicare prescription plan is voluntary, you pay an additional monthly premium for this coverage. If you do not enroll in Part D when you are eligible you will have to pay a late enrollment penalty if you later decide to enter the program.

What is Medigap Insurance?

Medicare does not pay for all health care services and supplies. You may choose to buy a separate policy to provide coverage for the areas Medicare does not cover. This is known as Medigap insurance (Medicare Supplement Insurance). You buy Medigap insurance from a private insurance company. There are 12 standard Medigap policies to choose from. They are identified by letters A through L. Medigap Plan A is the most basic, as you move through the alphabet, the plans add more coverage. There is no difference in plans offered by different insurers; plan details are all set by the government.

What is Medicaid?

Medicaid is a health insurance program for certain low-income individuals and their families. The program is run jointly by the federal government and the state. In Rhode Island it is called the “Rhode Island Medical Assistance Program”. It provides a broad level of health insurance coverage, including doctor visits, hospital expenses, nursing home care, home health care to name a few.

To apply for Medicaid or for more information call or visit your local Rhode Island Department of Human Services.
Providence Family Center
206 Elmwood Avenue, Providence, Rhode Island 02907
222-7000

Information & Referral

Medicare 1-800 – MEDICARE (1-800-633-4227)
www.medicare.gov

Local Senior Centers See pages 11 & 12
Senior Health Insurance Program (SHIP) counselors available by appointment.

Rhode Island Department of Elderly Affairs 462-3000
www.dea.state.ri.us

THE POINT
171 Service Road, Warwick, RI
462-4444
www.ThePointRI.org

Social Security 1-800-772-1213
www.socialsecurity.gov

Department of Veterans Affairs 1-800-827-1000

Resources Available

- **Medicare & YOU 2009 Handbook**
Call 1-800-Medicare (1-800-633-4227)
Or visit www.medicare.gov
- **2009 Rhode Island Guide to Buying Medicare Supplement Insurance and Medicare Advantage Plans**
Call The POINT 462-4444
Or visit www.ThePointRI.org
- **Pocket Manual of Elder Services**
Call RI Department of Elderly Affairs 462-3000
Or visit www.dea.state.ri.us

ASSISTANCE PROGRAMS

** Addresses and phone numbers listed are specific to the Cranston area. Contact your local Community Action Program (Page 9) or Senior Center (Pages 11 & 12) for more information.*

FOOD

Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps, provides a cash benefit, deposited into the Electronics Benefits Transfer (EBT) card, to low-income households to purchase nutritious food.

Department of Human Services, c/o Providence Regional Family Center, 206 Elmwood Avenue, Providence, RI 02907 Tel: 222-7000
www.foodstamps.ri.gov

Senior Meal Sites provide daily meals for elders 60 and older or disabled. Meals are available in most communities Monday through Friday for a suggested donation. For more information call the Department of Elderly Affairs Tel: 462-3000.

Meals on Wheels of Rhode Island delivers noontime meals to frail, homebound seniors and disabled five days a week. Donations for the meal are accepted. Tel: 351-6700
www.rimeals.org

HEATING *

Low-Income Home Energy Assistance Program (LIHEAP) provides assistance to income eligible consumers in meeting the costs of heating their homes.

Department of Community Development, 1090 Cranston Street, Cranston, RI 02920 Tel: 461-1000 Ext. 7226

HOME REPAIR *

Home repair low interest loans to Cranston homeowners to correct problems and make repairs to roofs, siding, windows, doors, gutters, and more. There are income guidelines.

Department of Community Development, 1090 Cranston Street, Cranston, RI 02920, Tel: 461-1000 Ext. 7226

HOUSING *

Housing for low-income seniors, families and persons with disabili-

ties are operated by the Cranston Housing Authority and privately owned subsidized housing companies. Rents are set at 30% of the tenants' total income.

Cranston Housing Authority, 50 Birch Street, Cranston, RI, 02920,
Tel: 944-7210

INSURANCE COUNSELING (SHIP) *

Senior Health Insurance Program (SHIP) offers one-on-one counseling, and assistance to provide objective information to help senior citizens in making better informed decisions about their health insurance coverage.

Cranston Department of Senior Services, 1070 Cranston Street,
Cranston, RI, 02920, Tel: 780-6000.

LEGAL SERVICES

Legal Services provided by the ***Rhode Island Center for Law and Public Policy*** for low/moderate income senior citizens, individuals and families regarding living wills, probate, estate planning or other topics. 3288 Post Road, Warwick, RI 02886, Tel: 921-5988.
www.riclapp.org

Rhode Island Bar Association's Legal Information & Referral Service for the Elderly provides legal services and advice for anyone 60 or older. Free initial consultation of up to 30 minutes, reduced-fee program available for moderate income seniors, no-fee program available for certain low-income seniors.

115 Cedar Street, Providence, RI 02903, Tel: 521-5040
www.ribar.com

PHARMACEUTICAL

Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE) pays a portion of the cost of prescriptions used to treat certain physical conditions. This program is for Rhode Island residents 65 and older and disabled residents between 55 and 64 years of age who receive Social Security Disability payments, and are enrolled in a Medicare Part D plan. There are specific income guidelines.

Cranston Department of Senior Services, 1070 Cranston Street,
Cranston RI 02920, Tel: 780-6000.

PROPERTY TAX RELIEF

Freeze of Tax Rate and Valuation on Real Property are for persons

65 years of age or over, or those that are totally disabled, residing in a single or two family owner-occupied dwelling. There are income guidelines. Contact your local Tax Assessor's office.

City of Cranston, Division of Assessment, 869 Park Avenue, Cranston RI 02910, Tel: 780-3183.

TRANSPORTATION

RIPTA Bus Pass Program

Rhode Island Public Transportation Authority (RIPTA) provides bus passes for residents 65 years of age or older, or disabled under 65.

Bus pass holders pay half-fare on off-peak hours, weekends, and holidays. No Fare and ride free programs are available to income eligible individuals.

RIPTA, 25 Melrose Street, Providence, RI 02907, Tel: 784-9500 ext. 604

www.ripta.com

RIPTA Ride Program

Ride program provides transportation to those 60 years of age or older, or disabled under 60 who meet a certain criteria. Transportation available for a small fee, weekdays for doctors' appointments, therapy, medical tests, adult day care, kidney dialysis, cancer treatments, and meal site lunches. Adult day service clients and Medicaid recipients are not charged.

RIPTA, 25 Melrose Street, Providence, RI 02907, Tel: 461-9760 or 1-800-479-6902

www.ripta.com

RESOURCES

Community Action Programs (CAP) are local service agencies that help with programs such as: food, clothing, and furniture, health, heating assistance, counseling, home repair, and other services.

Area CAP Agencies:

Aquidneck Island/Newport: ***East Bay Community Action***, 19 Broadway, Newport, RI 02840, Tel: 847-7821

www.ebcap.org

Blackstone Valley: ***Blackstone Valley Community Action Program***, 32 Goff Avenue, Pawtucket, RI 02860, Tel: 723-4520

www.bvcap.org

Cranston: ***Comprehensive Community Action***, 311 Doric Avenue, Cranston, RI, 02910, Tel: 467-9610.

www.comcap.org

East Bay: ***East Bay Community Action Program***, 100 Bullocks Point Avenue, Riverside, RI 02915, Tel: 437-1000.

www.ebcap.org

Kent County: ***Westbay Community Action Program***, 208 Buttonwoods Avenue, Warwick, RI 02886, Tel: 732-4660.

www.westbaycap.org

Northwest: ***Tri-Town Community Action Agency***, 1126 Hartford Avenue, Johnston, RI 02919, Tel: 349-5760.

www.tri-town.org

Providence Community Action, 518 Hartford Avenue, Providence, RI 02909, Tel: 273-2000.

www.procapri.org

South County Community Action Agency, 1935 Kingstown Road, Peace Dale, RI 02879, Tel: 789-3016.

www.sccainc.org

Woonsocket: ***Family Resources Community Action Program***, 245 Main Street, Woonsocket, RI 02895, Tel: 766-0900.

www.famresri.org

Rhode Island Community Action Association, can help in finding the CAP agency that can best meet your needs, Tel: 941-0774.

Cranston Department of Senior Services

- Adult Day Services Tel: 780-6243
- Nutrition Tel: 780-6134 / 6204
- Programs Tel: 780-6216
- Retired Senior Volunteer Program (RSVP) Tel: 780-6180
- Social Services Tel: 780-6253
- Transvan Tel: 943-3341

Cranston Senior Center, 1070 Cranston Street, Cranston, RI 02920, Tel: 780-6000.

www.cranstonri.org

Rhode Island Developmental Disabilities Council is responsible for planning, providing, and administering supports for adults with developmental disabilities and their families by safeguarding their well-being and protecting them from abuse, neglect and mistreat-

ment; ensuring equitable access to, and allocation of available resources.

400 Bald Hill Road, Warwick, RI 02886 Tel: 737-1238

Rhode Island Department of Elderly Affairs (DEA) is the state's primary agency devoted to the development, implementation and monitoring of a comprehensive system of community-based programs and services for seniors and adults with disabilities. For example: Home and Community Care Program, Senior companion, Legal Information & Referral, Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE), Protective Services, etc.

DEA, John O. Pastore Complex, Hazard Building, 74 West Road, 2nd Floor, Cranston, RI 02920, Tel: 462-3000.

Rhode Island Department of Human Services (DHS) administers many programs such as: Medical Assistance (MA), Adult/Long Term Care Services, Medicare Premium Payment Program, General Public Assistance, SNAP, Waiver Programs etc. There are eligibility requirements for these programs.

DHS Long Term Care and Adult Services, 600 New London Avenue, Cranston, RI 02920, Tel: 462-5182. Various locations.

DHS Medical Assistance, 206 Elmwood Avenue, Providence, RI 02907, Tel: 222-7000 (Cranston, Johnston, Providence, Scituate)

Rhode Island Senior Centers

- Barrington Senior Center, 247-1926
- Beechwood House, North Kingstown, 268-1593
- Benjamin Church Center, Bristol, 253-8458
- Central Falls YMCA Center, 728-7300
- Charlestown Senior Center, 364-9955
- Coventry Senior Center, 822-9175
- Cranston Senior Services, 780-6000
- Cumberland Senior Center, 334-2555
- DaVinci Center, Providence, 272-7474
- East Greenwich Senior Services, 886-8669
- East Providence Senior Center, 435-7800
- Edward King House, Newport, 846-7426
- Elmwood Community Center, Providence, 461-7940
- Federal Hill House, Providence, 421-4722
- Fox Point Senior Citizens, Providence, 751-2217

- Hamilton House, Providence, 831-1800
- Hopkinton Recreation Department, Ashaway, 377-7795
Mealsite: 377-2857
- Jamestown Senior Center, 423-2658
- Jewish Community Center, Providence, 861-8800
- Johnston Senior Center, 944-3343
- Leon Mathieu Center, Pawtucket, 728-7582
- Lillian Feinstein Center, Providence, 455-3888
- Lincoln Senior Center, 723-3270
- Martin Luther King Center, Newport, 846-4828
- Middletown Senior Center, 849-8823
- Narragansett Community Center, 782-0675
- Nickerson House, Providence, 351-2241
- Pilgrim Senior Center, Warwick, 468-4090
- Portsmouth Senior Center, 683-4106
- Richmond Senior Center, 539-6144
- Salvatore Mancini Center, North Providence, 231-0742
- Silver Lake Community Center, Providence, 944-8300
- Smithfield Senior Center, 949-4590
- St. Martin dePorres Center, Providence, 274-6783
- The Center, South Kingstown, 789-0268
- Tiverton Senior Center, 625-6790
- Warren Senior Center, 247-1930
- West End Community Center, Providence, 781-4242

Social Security Administration provides a base of economic security through a valuable package of retirement, disability and survivors insurance. Older Americans receive a dependable monthly income with automatic cost of living increases. One of their programs is the Supplemental Security Income (SSI) which provides qualified persons 65 and older, blind or disabled adults with monthly supplemental cash payments to those who qualify.

Social Security Administration Local Offices:

130 Bellevue Avenue, Newport, RI 02940, Tel: 849-3487
 4 Pleasant Street, Pawtucket, RI 02860, Tel: 724-9611
 380 Westminster Street, Providence, RI 02903, Tel: 528-4501
 30 Quaker Lane, First Floor, Warwick, RI 02886, Tel: 822-1463
 2168 Diamond Hill Road, Woonsocket, RI 02895, Tel: 766-8423
www.ssa.gov

The Point call center is Rhode Island's Aging and Disability Resource Center. It is a phone and website resource for seniors, adults with disabilities, and their caregivers.

Tel: 462-4444.

www.ThePointRI.org

United Way 2-1-1 in Rhode Island was developed in partnership with Crossroads Rhode Island. Dial 2-1-1 for free information to deal with a problem and discover options. They connect individuals and families to valuable resources at community based organizations or government agencies. This multilingual/TTY information is available 24 hours a day. www.211ri.org

Veterans Administration (VA) offers a wide range of benefits ranging from: health, disability, education, employment and training, insurance, nursing home care, survivors benefits, and many other benefits for our Nation's veterans, service members, and their families.

Veterans Medical Center, 830 Chalkstone Avenue, Providence, RI 02908, Tel: 273-7100. Eligibility information Tel: 457-3052.

www.providence.va.gov

Cranston Municipal Services

Cranston City Hall

869 Park Avenue
Cranston, Rhode Island 02910
Monday through Friday
8:30 a.m. – 4:30 p.m.
401 - 461-1000
Www.cranstonri.com

Animal Shelter

920 Phenix Avenue
464-8700

Building Inspection & Permits Office

Hamilton Building 1090 Cranston Street
780-6012

Canvassing: Voter Registration & Election Information Center

Cranston City Hall
780-3127

City Clerk: Records & Licenses

Keeps all city records and vital statistics, issues licenses, collects fees and records deeds. Also, keeps records of the Probate Court, Municipal Court, and the City Council.

Cranston City Hall
780-3236

Community Development

The City of Cranston receives block grant monies from the U.S. Department of Housing & Urban Development to fund activities such as housing rehabilitation, emergency heating assistance, minority outreach health programs, adult day services, and a Mayor's scholarship fund.

1090 Cranston Street
461-1000 ext.7226

Constituent Affairs Office

City Hall
461-1000 ext. 3115

Economic Development

One-stop shop for all business needs....looking for available real estate, tax incentives, job training, or financing.

City Hall
780-3166

Fire Department

Operates six fire stations in the city.
Emergency calls 911
Business calls 461-4161
Fire Prevention Bureau 461-4227

Libraries – Cranston Public Library***Central Library***

140 Sockanosset Cross Road
943-9080
www.cranstonlibrary.org

Arlington Reading Room

1064 Cranston Street
944-1662

Auburn Branch

396 Pontiac Avenue
781-6116

Knightsville Branch

1847 Cranston Street
942-2504

Oak Lawn Branch

230 Wilbur Avenue
942-1787

William Hall Library

1825 Broad Street
781-2450

Mayor's Office

City Hall
461-1000

Municipal Court

Police Headquarters
5 Garfield Avenue
Fines paid Monday through Friday 8:30 a.m.–3:30 p.m.
477-5027

netWORKri

Rhode Island's Career Center System, a partnership of professional labor, training, and education organizations. Centers are conveniently located throughout the state where jobseekers and employees are matched through quality employment programs and services.

netWORKri Providence
One Reservoir Avenue
Providence, RI
462-8900
www.networkri.org

Parks & Recreation

Maintains recreational facilities for school sports, youth athletics, and resident usage. Offers recreational programs, including summer camps to city residents.

Hamilton Building, 1090 Cranston Street
780-6169

Police Department

Police Headquarters
5 Garfield Avenue
780-5000

Vehicle Identification Number (*VIN*) *Verification Station*
Monday – Wednesday – Friday 7:00 a.m. – 2:45 pm
20 Phenix Avenue

Public Works Department

Responsible for the care, maintenance, and control of all places of public works projects and facilities.

780-3175

Bureau of Traffic Safety

461-1000 ext. 3204

Highway Maintenance

780-3301 or 942-9200

Sewer Department

149 Pettaconsett Avenue

942-2121

Trash Recycling

780-3175

School System – Cranston Public Schools

Administrative Offices

845 Park Avenue
270-8000

Senior Services

Provides coordinated, creative and comprehensive services to senior participants which educate, nourish, assist, entertain and enrich the lives of individuals 55 years of age and older.

The department is comprised of six divisions:

Adult Day Services: Offers a warm and welcome environment for the elderly or disabled. The program is overseen by a professional staff of registered nurses, case manager, certified nursing assistants, activity aide, activity director and physical therapy assistant. 780-6243

Nutrition: Hot, delicious lunches are served daily; meeting nutritional needs as well as providing seniors the opportunity to socialize with their peers. Snack bar foods available. In addition, healthy and helpful cooking classes and lectures are offered through this division. 780-6134

Programs: Quality, educational, social, health, and recreational programs are available Monday through Friday. Included is a multi-faceted health component that provides health preventative programs, health screenings, counseling and monitoring by registered nurse and pharmacist. 780-6215

Retired Senior Volunteer Program (RSVP): Seniors share their expertise, skills and talents by working in hospitals, schools, libraries, on special projects, and any other place their years of experience are needed. 780-6180

Social Services: Caring and dedicated case workers provide services to seniors and their families. Information, referral services, support groups are available. 780-6253

Transvan: Seniors and the disabled are provided daily transportation throughout the city to supermarkets, the Senior Center, hairdressers and other locations. Transvan also offers recreational day trips. 943-3341

Cranston Department of Senior Services

1070 Cranston Street, Cranston, RI 02920
780-6000

Tax Assessor

Responsible for the valuation of all property (real estate and motor vehicles) in the city, recording and maintenance of all real estate transfers and personal exemptions available to taxpayers.

City Hall
780-3181

Tax Collection

Responsible for billing and collection of taxes on all legally assessed taxable property and sewer fees.

Cranston City Hall
780-3333

Municipal Telephone Directory

Animal Shelter	464-8700
Auditing	780-3154
Building Inspection	780-6012 / 6013
Building Maintenance	780-3303
Canvassing	780-3126 / 3127
Chamber of Commerce	785-3780
City Clerk	780-3236
City Solicitor	780-3133
Community Development	461-1000 ext. 7226
Comprehensive Community Action	467-9610
Constituent Affairs	780-3115
Economic Development	780-3168
Engineering	780-6116
Family Health Center	943-1981
Finance Department	780-3225
Fire Department	461-4015
Fleet Maintenance	780-3318
Highway Division	942-9200 / 780-3301
Housing	944-7210
Information Technology	780-3103
Library Services	943-9080
Mayor's Office	780-3110
Municipal Court	477-5027
NetWorkri	462-8900
Parks & Recreation	780-6169
Personnel	780-3132
Planning	780-3136
Police Department	780-5000
Public Safety	780-3204
Public Works	780-3175
Purchasing	780-3151
School Department	270-8000
Senior Center	780-6000
Adult Day Service	780-6243
Nutrition Division	780-6134
Program Division	780-6216
RSVP Division	780-6180
Social Services Division	780-6253
Transvan Division	780-6217 / 943-3341

Sewer Maintenance	942-2121
Tax Assessor	780-3181
Tax Collection	780-3333
Trash Collection	780-3175

NOTES

***1070 Cranston Street
Cranston, RI 02920
(401) 780-6000
Fax: (401) 946-5909***

***The Cranston Department of Senior Services provides
comprehensive services to all seniors.***

***Our programs assist, inform, entertain and enrich the
lives of individuals 55 years and older.***

- * *Adult Day Services*
- * *Arts*
- * *Counseling*
- * *Educational Programs*
- * *Exercise Programs*
- * *Health Programs*
- * *Health Screenings*
- * *Information & Referrals*
- * *Meals On Wheels*
- * *Nurse Clinic*
- * *Nutritional Meals*
- * *Outreach*
- * *Pharmacy Clinic*
- * *Recreational Programs*
- * *Social Services*
- * *Support Groups*
- * *Transportation*
- * *Volunteer Opportunities*



Allan W. Fung
Mayor

Theresa Murphy
Executive Director