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# Connecting Older Adults and Individuals with Disabilities to Health Services: Resources for Constituents

## Overview

Navigating the U.S. health and long-term care systems can be confusing and complex for some constituents. Older adults and individuals with disabilities may face additional challenges in identifying and accessing needed health care and long-term services and supports (LTSS), such as home and community-based services that can assist individuals in maintaining their quality of life and living independently. Decisions about rehabilitative services or LTSS may be made in response to an emergency or crisis. Older adults and individuals with disabilities, as well as their family members, may have limited understanding of available options for home care versus institutional care, either for short-term rehabilitation or extended care needs. Moreover, public programs may be financed through different funding streams (e.g., Medicare, Medicaid, Older Americans Act [OAA]), and some are state or locally administered. As a result, eligibility for certain public programs can vary by state or local entity and may be limited only to individuals with low-incomes or high levels of care need. Private funding, such as long-term care insurance, for example, may be one option for individuals to offset the potential high costs associated with needed long-term care.

In an effort to simplify access to information about health care and LTSS options for older adults and individuals with disabilities, many states have developed No Wrong Door (NWD) systems, which are collaborations between the Administration for Community Living (ACL), the Centers for Medicare & Medicaid Services (CMS) within the Department of Health and Human Services (HHS), and the Veterans Health Administration (VHA) within the Department of Veterans Affairs. State-administered NWD systems assist individuals and families needing information about public programs or private resources and can help with counseling and future planning for LTSS options. NWD systems also serve as the entry point to publicly financed LTSS, including programs and services funded under Medicaid, OAA, and VHA, as well as other state or locally funded programs.

This In Focus describes federally funded resources that provide information, outreach, and assistance to help constituents find, navigate, and access available public and private health care and LTSS. It is organized into three groups of resources that can assist constituents connect to (1) health programs and benefits, (2) home and community-based services, and (3) health care providers and facilities. **Table 1** lists the websites and contact information for the various resources described.

## Connect to Health Programs and Benefits

ACL funds and administers grants to states for the following activities that help individuals connect with programs and benefits:

### Aging and Disability Resource Centers

Local Aging and Disability Resource Centers (ADRCs) provide one-on-one options counseling and assistance with accessing a wide range of publicly and privately financed LTSS and caregiver supports. Examples of ADRC services include providing application assistance, screenings and needs assessments, care coordination, support services for individuals transitioning from hospital-to-home and nursing home-to-home, and services to mitigate social isolation. ADRCs are part of the No Wrong Door system (<https://nwd.acl.gov/>), which aims to streamline and make seamless the navigation of LTSS.

### State Health Insurance Assistance Programs

State Health Insurance Assistance Programs (SHIPs) offer one-on-one health insurance counseling to Medicare beneficiaries. SHIPs assist constituents with joining, leaving, or switching their Medicare Advantage health plans and/or Medicare Part D Prescription Drug Plans. SHIPs assist Medicare beneficiaries with issues related to their other health coverage, such as retiree health benefits, Medicaid, long-term care insurance, and Medigap (Medicare supplemental insurance). SHIPs answer constituents' questions about covered benefits, premiums, cost-sharing (such as deductibles and coinsurance), and complaints and appeals (e.g., about denials of coverage).

### Benefits Enrollment Centers

Benefits Enrollment Centers (BECs) help Medicare beneficiaries, including older adults and younger individuals with disabilities, identify and apply for other programs for which they may be eligible. Such programs may include Medicaid, the Supplemental Nutrition Assistance Program (SNAP), the Low-Income Home Energy Assistance Program, Supplemental Security Income, and pharmaceutical assistance programs. BECs are supported in part by the National Council on Aging's (NCOA's) Center for Benefits Access.

### BenefitsCheckUp

BenefitsCheckUp is an online tool and phone helpline that helps older adults find benefit programs they may be eligible for. Constituents answer a confidential questionnaire/screener, and they receive a contact list for potential benefit programs they could investigate further. Such programs can help with topics such as tax relief, food and nutrition, housing, utilities, discounts, employment,

prescription drugs, and health care. The site is operated by NCOA.

## Connect to Home and Community-Based Services

ACL also administers and provides funding to states for the following activities to help individuals connect with home and community-based services:

### Area Agencies on Aging

Area Agencies on Aging (AAAs) serve as local entities that, either directly or through contracts with local service providers, oversee a comprehensive and coordinated service system for the delivery of social, nutrition, and long-term services and supports to older adults.

### Eldercare Locator

The Eldercare Locator is an information and referral service that connects older adults and caregivers with local resources, benefits, and services. Examples of such services include meals, housing, transportation to medical appointments, home and community-based LTSS, caregiver training, health insurance counseling, legal services, elder abuse prevention, adult protective services, and elder rights services.

### Centers for Independent Living

Centers for Independent Living (CILs) are operated by and for community members with disabilities. Core services include information and referral, independent living skills training, peer counseling, individual and systems advocacy, assisting those at risk of entering nursing homes and other institutions, and facilitating transition of youth to postsecondary life. Examples of CIL services include service coordination, services that facilitate transition from institutions to the community, helping with accessible housing and food insecurity issues, and advocating for health equity in medical settings.

## Connect to Health Care Providers and Facilities

### Find Doctors and Medical Facilities

*Find Doctors and Medical Facilities* is a compilation of tools and tips for finding providers (such as physicians) and health care facilities (such as hospitals). Some of the listed directories incorporate quality measures. Health plan enrollees should also check their health plan’s website for a provider directory. The website is administered by the U.S. General Services Administration.

### Care Compare

CMS’s Care Compare website has detailed information about individual hospitals, home health services providers, Medicare- and Medicaid-certified nursing homes, Medicare-participating physicians and clinicians, hospice providers, long-term care hospitals, and dialysis facilities. The database includes certain quality measures.

### Long-Term Care Ombudsman Programs

State Long-Term Care Ombudsman Programs (LTCOP) investigate and resolve complaints of residents in nursing

facilities, board and care facilities, assisted living facilities, and other adult care homes. These programs also advocate for residents and educate residents and their families about their rights, how to find a long-term care facility, and how to receive quality care. State LTCOPs are funded and administered by ACL.

## Websites and Contact Information

**Table 1** lists the websites and contact information for the programs and resources described in this In Focus to help constituents find these resources in their local communities.

**Table 1. Resources: Websites and Contact Information**

Resource	Contact information
<b>Connecting to Health Programs and Benefits</b>	
Aging and Disability Resource Centers	1-800-677-1116 and ask to be connected to the local ADRC, or <a href="https://acl.gov/programs/aging-and-disability-networks/aging-and-disability-resource-centers">https://acl.gov/programs/aging-and-disability-networks/aging-and-disability-resource-centers</a>
State Health Insurance Assistance Programs	<a href="https://www.medicare.gov/Contacts/#resources/ships">https://www.medicare.gov/Contacts/#resources/ships</a>
Benefits Enrollment Centers	<a href="https://www.ncoa.org/centerforbenefits/beans">https://www.ncoa.org/centerforbenefits/beans</a>
BenefitsCheckUp	1-800-794-6559 or <a href="https://www.benefitscheckup.org">https://www.benefitscheckup.org</a>
<b>Connecting to Home and Community-Based Services</b>	
Area Agencies on Aging	1-800-677-1116 and ask to be connected to the local AAA, or <a href="https://eldercare.acl.gov">https://eldercare.acl.gov</a>
Eldercare Locator	1-800-677-1116 or <a href="https://eldercare.acl.gov">https://eldercare.acl.gov</a>
Centers for Independent Living	Includes list of CILs: <a href="https://acl.gov/programs/centers-independent-living/list-cils-and-spils">https://acl.gov/programs/centers-independent-living/list-cils-and-spils</a>
<b>Connecting to Health Care Providers and Facilities</b>	
Find Doctors and Medical Facilities	<a href="https://www.usa.gov/doctors">https://www.usa.gov/doctors</a>
Care Compare website	<a href="https://www.medicare.gov/care-compare/">https://www.medicare.gov/care-compare/</a>
Long-Term Care Ombudsman Programs	<a href="https://theconsumervoice.org/get_help">https://theconsumervoice.org/get_help</a>

**Source:** Compiled by CRS.

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