

NEWSLETTER

July / August / September 2003 Edition

Next Meeting of the Coalition

Wednesday, July 16, 2003

8:30am – 11:00am

455 Sherman Street, Denver, CO

Program:

“At Risk Adult & Elderly Protective Services Update”

Program/Meeting is open to anyone who would like to attend. You do not need to be a member of CCERAP.

Guest Speakers:

Steve Evans, Program Specialist
Aging Services Unit
Colorado State Dept. of Human Services

Pat Stanis, Program Specialist
Adult Protective Services
Colorado State Dept. of Human Services

Joanne Otto, Executive Director
National Association of Adult Protective Services Administrators

Meeting/Seminar Schedule:

8:30 – 9:00am	Continental Breakfast
9:00 – 9:30am	Older Americans Act
9:30 – 10:00am	Adult Protective Services
10:00-10:30am	Federal Update - NAAPSA
10:30-10:45am	Questions & Answers
11:00am	Agency Networking Adjournment

Directions To Meeting:

Take I-25 to either 6th Ave. East
Take 6th East to Broadway
Take Broadway South to 4th
Take 4th East to Sherman
Building on the corner of Sherman & 4th

CCERAP Coordinator:

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CCERAP@comcast.com (after July 1)

The National Aging Services

Network –

“Tailoring Services to Meet the Needs of Older Americans”



Administration on Aging

Courtesy of: Courtney Tucker, Aging Services Program Specialist, Administration on Aging

On two occasions, Robin Thornhill, 46, of Alexandria, Virginia, found herself tapping into the resources the National Aging Services Network provides for seniors and their caregivers. Robin, along with many other caregivers and older Americans, learned first hand the importance of having access to resources to help her grandmother lead an active, independent life.

“My grandmother, who was part Seminole Indian and African American, had always been very active working at the carry-out restaurant she and her late husband had purchased, until her early 70s when she decided to retire. However, she didn’t want to just sit home; she wanted to find some part-time work,” said Thornhill. “So I called the local area agency on aging number, and I discovered the social services senior placements, where they found her a job three days a week working as a cook for a child day care center.”

Since 1965, the Older Americans Act (OAA) has provided funding for services to meet the diverse needs of older persons in the United States through the National Aging Services Network (the Network).

“Our partners within the Network have a common goal of ensuring that older Americans can age while retaining their independence with dignity and respect,” said Josefina G. Carbonell, assistant secretary for Aging in the Department of Health and Human Services.

Robin's grandmother continued working until, at age 84, she started becoming a little forgetful and needed some additional assistance. Robin again called the area agency on aging. The agency conducted an assessment and helped arrange adult day care and transportation services for Robin's grandmother.

Headed by the U.S. Department of Health and Human Services, Administration on Aging (AoA), the Network, consists of federal, state, and local agencies that help ensure that older Americans and their families have the information and assistance they need to make informed decisions and choices. These choices help families care for their loved ones, help older people stay in their homes, and provide care options other than nursing home facilities.

Continued from page 1

"By this time, my grandmother had special needs, and the center assisted in those areas and provided an option for us so that we didn't have to admit her to a nursing home," said Robin, who provided care until her grandmother died at age 88.

The Network, through state and local providers, serves as a gateway to services for older people and their caregivers. Through the Network, services and support such as information and assistance, adult day care, elder abuse prevention, home-delivered meals, and services for caregivers are provided to older Americans and their families. In addition, the Network can help arrange supportive services ranging from transportation to and from medical appointments, grocery, and drug stores to handyman, chore, and personal care services.

Programs that teach older adults how a healthier lifestyle can help them to enjoy a higher quality of life are also offered through the Network. This includes educating them and their caregivers about chronic diseases that can be prevented by staying physically active, eating a proper diet, getting regular medical screenings, and maintaining a meaningful social life.

To help navigate the National Aging Services Network, the AoA created the Eldercare Locator, a national toll-free public directory assistance service and Web site. Whether the user is an older individual who requires assistance or a caregiver who is seeking support to meet a loved one's needs, the Eldercare Locator can help give that person a head start in finding a solution to the problem.

"The Eldercare Locator is an important tool especially for long distance caregivers to find services in the communities where their loved ones live," said Daniel A. Quirk, Ph.D., executive director, National Association of State Units on Aging.

Ken Beausoleil of Denver agrees. "My 82-year-old uncle lives 700 miles away and needs transportation for medical treatments three days a week. Once I found out about the Eldercare Locator, I was pointed in the right direction for a reliable transportation service. Imagine—we thought the only difference between my uncle going to a nursing home or staying in his own home was a ride," stated Beausoleil. When he called the Eldercare Locator from his Denver office, Beausoleil was transferred directly to the Kansas office in his uncle's hometown. Long-distance caregivers save time, long distance charges, and energy by making just one call.

"With today's mobile society, many families are spread out all over the country. Long-distance caregiving can be difficult if you don't know where to turn for help," said Sandy Markwood, chief executive officer of the National Association of Area Agencies on Aging.

Learn more about the National Aging Services Network by visiting www.aoa.gov. To locate services in your or your loved one's community, visit www.eldercare.gov or call the Eldercare Locator, between 9 a.m. and 8 p.m. EST, Monday through Friday, at 1-800-677-1116.

*Remember that
"What We Do Makes a Difference."*

Domestic Violence Initiative – A Unique Organization

By: Debora Beck-Massey, Resource Outreach Coordinator, Domestic Violence Initiative For Women With Disabilities

This unique organization is staffed and governed primarily by women with disabilities. It has kept a presence in both the disability world and the victimization arena.



The Domestic Violence Initiative's goal is to assure that Elder and Adult-At-Risk Women can have equal access and services provided to them when they have been victimized.

The Domestic Violence Initiative provides crisis services for the elderly and adult women (age 18+) with disabilities. DVI provides court accompaniment, information and referral services, safety planning, access services (helping fill out forms, etc.) and technical assistance on a variety of subjects.

They work with agencies throughout the state on accessibility issues by providing training and education on the ADA, reasonable accommodation, accessibility reviews of building and/or programs, community organizing forums, materials etc.

DVI also provides education about disability and victimization (domestic violence, sexual assault and/or caregiver abuse).

DVI was instrumental in the creation of the Adult-At-Risk Protocol in the Denver Metro area and has worked with communities throughout the state of Colorado and the nation to adopt similar policies on behalf of the elder and disabled.

Contact DVI at P.O. Box 300535, Denver, Colorado 80203. Phone (303) 839-5510, DVIDenver@aol.com.

B B A Special Thank You To Our Newsletter Sponsor - Colorado Division of Insurance B B

Older Americans Act Programs in Colorado

By Steve Evans, Program Specialist, Aging Services Unit, Colorado Department of Human Services

In response to the growing number of older people in our population and their diverse needs, the Older Americans Act of 1965 was enacted to provide a range of programs to older Americans, especially those at risk of losing their independence. Title III and VII of the Act provides grants for state and community-based programs to foster the development and implementation of comprehensive and coordinated systems to serve older individuals in their communities. The states must provide matching funds.

These services (with the exception of the long-term care ombudsman program) allow many older persons to remain in their own homes and communities (to "age in place"); thereby, avoiding unnecessary and costly institutionalization.

This array of services to older persons in Colorado, costing over \$20 million in federal, state and local funds (in 2003), are administered by sixteen (16) area agencies on aging. These agencies are responsible for planning, developing, coordinating and arranging for services in each of the state's sixteen planning and service areas. Local communities are expressing an increasing need for more resources from the state and federal levels to support this network of services. When the demographics of the aging population are compared to the historical funding pattern of this set of programs, it is evident that funding has not kept pace with growth.

Steve Evans, Program Specialist, Colorado Aging Services Unit, is one of the Guest Speakers for the July 16th CCERAP meeting, 9-11am, 455 Sherman, Denver. He will go into more detail about the services the Older American Act Provides, including an update on new programs and what the future looks like.

If you would like a list of the Area Agencies with their office location and phone numbers, please contact CCERAP at the e-mail address on the front cover and one will be e-mailed to you.

Specifically, the Older Americans Act authorizes the states to provide an array of community services including:

- Access services such as information and assistance, case management, escort, outreach and transportation;
- Community services including senior centers, congregate meals, adult day care, long-term care ombudsman (who visit and assist residents of nursing homes and assisted living residences in Colorado), elder abuse prevention, legal assistance services, employment counseling, health care, home-delivered meals, and home repair;
- In-home services such as chore, homemaker, personal care, and home repair; and
- Caregiver services, including respite, counseling and education programs.

AARP ElderWatch Adds Training to Program Initiatives

By: Janice Friddle, Director, AARP ElderWatch

In almost every segment of life there are regular reminders that society is aging as the generation of 'baby boomers,' those born between the years 1946-64, grow older. For the first time in history there are two generations age 55 and older; and the fastest growing age group are those age 80 and older. In order to respond to these changes in the population, successful organizations and service providers are making the effort to understand the needs, values and differences of older consumers.

AARP ElderWatch and the Colorado Attorney General's office are working hard to protect the frail and most vulnerable elder Coloradans through education, training and advocacy. Since its inception AARP ElderWatch has partnered with the Better Business Bureaus serving Colorado to provide a statewide hot-

line to address consumer issues and concerns of fraud and financial exploitation. Additionally, AARP ElderWatch joined forces with County Sheriffs of Colorado to build a comprehensive web site and data collection system.

AARP ElderWatch was launched by Attorney General Ken Salazar, AARP Colorado and the AARP Foundation 'to ensure that no older person is left to suffer alone, and in silence, at the hands of those who exploit them.'

Recently, AARP ElderWatch and CSOC, with help from Pat Stanis of Adult Protective Services and CCERAP, designed a training program for law enforcement about elder abuse and how to interact positively with older adults. The program was well received and the feedback from participants will be useful in designing future curricula. Not long after the initial training, AARP ElderWatch was invited to train all of Jefferson County's deputies on issues of elder abuse, common scams and fraud, and signs and symptoms of financial exploitation.

It is this kind of training that is the first line

of defense in protecting older persons. Elder abuse is not going to go away. If anything, occurrences will increase as the population ages. Understanding how abuse happens and how to respond appropriately are critical. Special thanks to Jefferson County for tackling this important issue.

AARP ElderWatch has also been working closely with Colorado credit unions to train employees. To date, there have been trainings in Denver, Pueblo, Arvada and Lakewood. For financial employees the focus is specific to understanding the types of powers of attorney, signs and symptoms of financial abuse in a 'bank' setting and the possible protections and responses appropriate for financial institutions. All the evaluations have been positive and additional trainings are scheduled. For more information on law enforcement or other community training programs contact AARP ElderWatch Director Janice L. Friddle, 720-947-5305.



B B Request a list of law enforcement & the elderly videos from Kathy.Rickart@state.co.us B B

Primer on Adult Protective Services in Colorado

Pat Stanis, Colorado Adult Protective Services, Colorado Department of Human Services
Program Definition and Parameters

The National Center on Elder abuse estimates that only one in every eight cases of elder mistreatment is reported. Colorado is one of six states that does not mandate that community professionals outside county agencies and law enforcement report elder or at-risk adult abuse or mistreatment. Adult protection programs within county social service agencies are mandated to respond to reports of mistreatment to the at-risk adult population. The county in which the alleged abused/neglected person resides investigates reports. The local APS programs intervene with or on behalf of at-risk adults to alleviate situations in which danger of mistreatment (abuse, neglect, or exploitation) exists. Inherent in such intervention are consideration of personal liberty, self-determination, and the provision of resolutions that maximize independence in the least invasive and least restrictive manner possible.

Adult Protective Service interventions generally include, providing information and referral; coordinating efforts with law enforcement, legal representatives, mental health, and a multitude of entities that are required to achieve safety and protection; and arranging a permanent care plan or serving as guardian.

Who are “At-Risk Adults”?

At-risk adults are people over 18 with disabling conditions or seniors who are victims of abuse, neglect, or other mistreatment.

- At-risk adults may have problems with their health and safety because they cannot care for themselves.
- At-risk adults may not be able to protect or care for themselves because they cannot understand or do not recognize that there is a problem.
- At-risk adults may be abused, neglected or taken advantage of by people they trust and rely on for care.

What are the forms of mistreatment and neglect?

The major categories of abuse, neglect and exploitation investigated by APS include:

- **Physical Abuse** is hitting, slapping, pushing, kicking, burning, confining, or restraining an adult.
- **Sexual Abuse** is sexual activity or touching without the adult's consent or understanding.
- **Financial Exploitation** is the use of an at-risk adult's money or property for another's advantage.

- **Neglect** is a lack of food, shelter, clothing, or care provided to an at-risk adult by a caregiver.
- **Self-neglect** is the inability or unwillingness of an at-risk adult to care for herself or himself.
Choice of lifestyle, by itself, is not proof of self-neglect.

The Victims

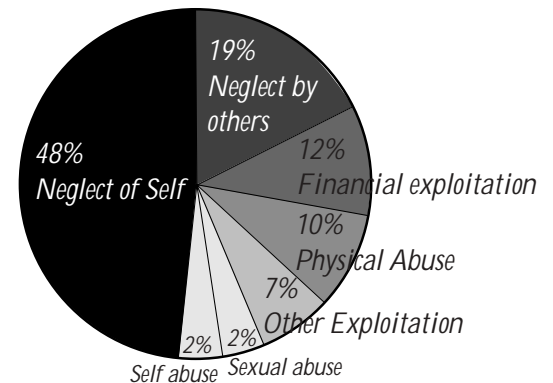
In Colorado, the law provides protection to at-risk adults age 18 and over who, due to age or disability, are unable to protect themselves from abuse, exploitation, or neglect. A few demographics of the population served by APS in Colorado include:

<u>Age:</u>	<u>Sex:</u>	<u>Residence:</u>
60-85+ years – 69%	Female: 61%	At Home (their own or other's): 82%
18-59 years – 31%	Male: 39%	Nursing Home or other facility: 14%
		Homeless: 04%

The typical adult abuse victim in Colorado is a white, female, over the age of 75. The individual generally lives alone, has multiple impairments, and does not receive services from community agencies. She is isolated and lives alone. She is unable to care for herself. The at-risk individual does not take adequate physical care of herself/himself, and is unable to manage finances well. When such issues exist for an extended period, the individual's living conditions may become life threatening. Individuals living in such circumstances may be assessed by APS for “self-neglect.”

Numbers/Percentages of reports to APS involving abuse, neglect, and exploitation.

Over the past year (June 2002 – 03), there have been 6643 reports of mistreatment of at-risk adults in Colorado. County agencies indicate that the types and percentages of mistreatment categories reported are as follows:



The Perpetrators

The majority of cases handled by APS workers are cases of self-neglect. In the remaining cases, family members and “close friends” are among the most common perpetrators of abuse, neglect and financial exploitation of our most vulnerable adults. In cases referred to APS, it is not unusual to find an adult child, other relative or caregiver who has mental or substance abuse problems, living with and abusing and/or exploiting the at-risk adult(s).

Who provides Adult Protective Services?

Adult Protection caseworkers in each county social service agency provide adult protective services. The first responsibility is an assessment to determine the immediate risk to the alleged victim. This assessment may involve a face-to-face contact with the victim, as well as interviews with friends, family members, neighbors, and a variety of professionals. Some referrals result in a need for ongoing services provided by appropriate community service organizations.

Referrals for Adult Protective Services

County social service and local law enforcement programs are mandated to follow-up on and investigate reports regarding the mistreatment and self-neglect of at-risk adults. Other professional groups, such as doctors, nurses, mental health professionals, are "urged" to report in our state statutes. Adult protective services receives referrals from:

- Medical/health professionals (41%)
- Concerned individuals, i.e., family members, neighbors and friends (32%)
- Community agencies (11%)
- Police and other criminal justice professionals (8%)
- Other government entities (8%).

Adult Protection Teams

The victims of adult mistreatment and self-neglect are often best served through collaborative services of a community team of service providers. The adult protection statute (CRS 26-3.1, 101-106) encourages the creation of county adult protection teams. The purposes of the at-risk adult protection team are to:

- Review the processes used to investigate mistreatment or self-neglect
- Review the provision of protective services for adults
- Encourage interagency cooperation
- Provide community education on the mistreatment and self-neglect of at-risk adults



**Colorado Department
of Human Services**
people who help people

For more information do not hesitate to call or email:
Pat Stanis, Program Specialist, 303-866-2834,
pat.stanis@state.co.us



Denver's Economic Crime Unit Fights Fraud Against The Elderly & At Risk Adults.

By: Lisa Curtis, Economic Crime Unit, Denver District Attorney Office

At-risk adults are more likely to be financially exploited than other populations. Persons over 60 years of age make up about 18% of the population in Denver; however that same group makes up over 30% of the victims in the ECU. Most of the perpetrators are known to the victims – relatives, care givers, trusted advisors. Typical cases of elder financial exploitation include care giver fraud, home repair fraud, and securities fraud.

The Denver District Attorney's Economic Crime Unit (ECU) handles a wide variety of criminal cases, from simple consumer thefts involving hundreds of dollars, to complex securities and organized crime cases involving millions of dollars.

Recognizing the vulnerability of the growing population of older consumers, Bill Ritter has directed the ECU to devote particular attention to cases involving at-risk adults and to respond immediately in the ongoing crimes against this group. Once a report is made, the ECU's intake specialists immediately involve an investigator and prosecutor to provide emergency intervention and relief.

The ECU's four prosecutors and nine investigators use the following Colorado Statutes to prosecute financial exploitation of the elderly. This is not an exhaustive list, but those most commonly used.

- **Theft** A person commits theft when he knowingly obtains or exercises control over anything of value of another without authorization, or by threat or deception, with the intent to permanently deprive the other person of the use or benefit of the thing of value. \$500-\$15,000 is a Class 4 Felony; over \$15,000 is a Class 3 Felony.
- **Theft From An At-Risk Adult** Any person who commits theft of an adult who is over 60 years of age or over 18 years of age and disabled, commits a Class 4 Felony if the value is less than \$500 or a Class 3 Felony if the value is \$500 or more. Theft must be "in the presence of" the victim.
- **Forgery** A person commits forgery, if, with intent to defraud, falsely makes, completes, alters or utters a written instrument. Includes money, checks, securities, stocks, bonds, deeds, wills, contracts, promissory notes, public

records, lottery tickets. A Class 5 Felony with no Statute of Limitations.

- **Fraud or Deceit In the Sale of Securities** It is unlawful for any person, in connection with the offer, sale, or purchase of any security to employ a device, scheme, or artifice to defraud by 1) making any untrue statement of a material fact, or 2) omit to state a material fact. A Class 3 Felony.

To report suspected criminal financial abuse, contact the fraud specialists in these district attorney jurisdictions:

Denver County 720-913-9179
Pat Wegner & Kari Omland
Adams County 303-654-6227
Tom Otto
Arapahoe, Douglas & Lincoln Counties
720-874-8506 Randy Williamson
Boulder County
303-441-3700 Claire Hunter
Jefferson County
303-271-6931 Deb Ohno
El Paso County
719-520-6002 Judy Kramer
Weld County
970-356-4010 Tony Moloczniak

B B Request a list of elderly abuse videos from Kathy.Rickart@state.co.us B B

Financial Exploitation of At-Risk Adults - How Far Have We Come?

By: Victor Montoya, Adams County Adult Protection Supervisor

In an informal, non-scientific survey conducted by phone on May 21, 2003, twenty-two financial institutions in the Denver Metro area were called to determine whether they had an “**Informed Consent Form**” seniors could sign giving their permission for law enforcement or Adult Protective Services to access their financial records if exploitation was known, suspected, or being investigated. Of this mix of financial institutions, only one knew of such a release of information and **only one** actually had a form! *A copy of the form can be e-mailed to you by requesting one from CCER-AP via e-mail. Send request to e-mail address on the front cover.*

Despite the concerted efforts of numerous professionals and agencies dedicated to protecting at-risk adults from exploitation, it appears that few financial institutions are aware of their role in identifying and reporting known or suspected exploitation.

In 2000, Article 3.1 of Title 26, Colorado Revised Statutes, was amended by House Bill 00-1343 with the addition of a new section, 26-3.1-201 et seq. Among other items, this bill:

- Identified that personnel of financial institutions are in a unique position to acquire early knowledge of known or suspected financial exploitation;
- **Strongly urged** personnel of financial institutions to report to local law enforcement or county Adult Protection programs known or suspected financial exploitation of at-risk adults;
- Declared that persons who make a report, in good faith, are immune from any civil or criminal liability;
- Declared that no person shall take any discriminatory, disciplinary, or retaliatory action against any person who, in good faith, makes such a report;
- Declared that the name of the informant shall be confidential and not be made public information;
- Declared that the county department or law enforcement agency receiving a report shall make a thorough investigation immediately upon receipt of the report;
- Declared that, notwithstanding any provision of section 24-72-204, C.R.S., or section 11-6-113, C.R.S., or other law to the contrary, agencies investigating the report shall be permitted to inspect all records of the at-risk adult on whose behalf the investigation is being conducted, including the at-risk adult's financial records, upon written consent of the at-risk adult;
- And declared that, upon request, a **financial institution shall offer** any adult over the age of sixty, or any at-risk adult with an account at such institution, the option of signing an **informed consent form** prior to any report of financial exploitation, for placement in the account holder's file or record maintained by the institution. The consent shall be for the limited purpose of allowing access to records for the investigation of known or suspected exploitation of the at-risk adult.

CONSENT TO RELEASE OF INFORMATION (SAMPLE)

(Financial institutions may wish to have in-house legal departments review this form)

The information released under this form shall be provided to county Department of Social Services or law enforcement agency personnel to investigate known or suspected financial exploitation of my accounts pursuant to Colorado Revised Statute 26-3.1-206 or Colorado Revised Statute 18-6.5-101, Article 6.5. The information obtained may also be furnished to the District Attorney. The information obtained under this consent may only be used by those agencies in accordance with their official capacities and functions.

With this understanding, I, _____,
(Account Holder Name)
_____, currently living at _____
Social Security # _____ Address _____

Hereby give my permission to the release and exchange of information and records between _____ and _____

Law Enforcement or Social Services Investigators

Name of Financial Institution

(check below _ those you wish to apply)

Please release any records requested.

Please release only the following financial information.:

This consent shall remain in effect until I revoke it.

This consent shall remain in effect for one year from date signed.

Account Holder _____ Date _____

Notary Public _____ Date _____

The concerted efforts of the many who have provided education to financial institutions since January 2001 has had positive results. There have been many reports made to law enforcement and Adult Protective Services by some financial institutions that have saved their at-risk customers thousands of dollars. Many institutions have been vigilant and have cooperated freely with investigations. However, there is still much work to be done to bring the other institutions up-to-date with the law and their role in The Work.

A wonderful resource for this education is an innovative program, *PROJECT COLORADO: Prevention of Financial Abuse*, that was developed through the collaboration of the Colorado State University, Denver Extension and the Colorado Coalition for Elder Rights and Adult Protection. *PROJECT COLORADO* is a program package that includes a training manual and a twenty-two minute video designed to educate employees of financial institutions on their role in preventing and reporting financial exploitation of at-risk adults. The program not only presents the law, it identifies various forms of exploitation, provides numerous signs and indicators that exploitation may be in process, and offers model protocols institutions might review in designing their own response to situations involving exploitation – including a model Informed Consent Form!

To order your copy of this program (manual and video), use the address change form on the back of the newsletter. The cost of the program is \$10.00.

New Videos Added to the CCERAP Loan Library

By: Kathy Rickart, CCERAP Coordinator



The Senior Security II video that many of you ordered in the last newsletter is still in production. As soon as it is done, your video will be sent to you – your request was not in vane!

The following Videos are among several new ones that have been added to the CCERAP Library. You can still borrow videos from our library without a charge, (although that may change in the future). If you would like to order any of the following videos, fill out the form on the back page, check the one(s) you want to order on this side and mail in your request. Videos are loaned for 2 weeks. Videos orders are honored on a first come, first serve basis and you will be notified by e-mail or phone if it is unavailable.

☐ Date Needed _____ Will show at/to _____

Abuse: The Resident's Perspective (20 minutes) Residents report what they feel is abuse and their list of concerns may surprise professionals working with the elderly. Not only do their comments include the obvious, but also many things you would not think of unless you were a resident. From their perspective, negative attitudes, lack of respect, waiting for care, and even staff not wearing nametags are unacceptable. Residents give you the perspective of what it's like to be on the other side of care. Shot on location at the Roland Park Place and Levindale Hebrew Geriatric Center and Hospital. Terra Nova Film.

☐ Date Needed _____ Will show at/to _____

Restoring The Scared Circle (30 minutes) An award-winning film for Indian tribes focusing on elder abuse in American Indian communities. Discusses what tribes consider to be abusive behavior, historical factors and ideas for creating team response. There is also a facilitator guide.

☐ Date Needed _____ Will show at/to _____

Roll Call: Elder Abuse (14 minutes) A training video for law enforcement and APS and other Health Professionals. Okay for general public, knowing there are some very graphic parts in the video. The video describes various forms of elder and vulnerable adult abuse and neglect. It highlights key response protocols. It covers the indicators of Physical Abuse, Neglect, Financial Exploitation, Sexual Abuse and Abandonment. Note: Each County APS Primary Contact will receive their counties copy to keep compliments of AARP ElderWatch and CCERAP. You can pick yours up at the State Office, otherwise they will be given out at training programs, or when the opportunity presents itself.



Health Insurance Assistance for Coloradoans with Medicare



Courtesy: Bob Pierce, Colorado Division of Insurance, Senior Assistance Program

The Senior Health Insurance Assistance Program, commonly referred to as SHIP, provides individual counseling and assistance to Coloradoans on Medicare. Information is available about Medicare, Medicare and Medicaid fraud, Medigap, Medicare HMOs,

Long-term care insurance, Medicaid, and prescription discount program.

SHIP operates through 13 regional programs where older adult volunteers and aging services staff are trained in the basics of Medicare and related insurances and supplied with consumer publications providing Colorado-specific information about insurance and an extensive training manual

SHIP counseling programs can be reached by dialing toll free 1-888-696-7213. The caller will be connected to the regional program serving their community. Metro Denver consumers can call 303-899-5151 for assistance. People who wish assistance in Spanish may dial toll free 1-866-665-9668.

Assistance via e-mail is available at Robert.pierce@dora.state.co.us.

In addition to individual counseling, counselors are available for presentations to older adult organizations.

The SHIP program publications include a listing of Medigap insurance prices by company, Medicare HMO benefit comparisons, prescription drugs available through discount programs offered by manufacturers, and lists of Colorado long-term care insurers and their financial ratings.

The program operates a website, www.coloradomedicare.com that contains all the major Colorado consumer publications.

Funding for this state-local partnership is provided by the federal agencies the Centers for Medicare and Medicaid Services (CMS) and the Administration on Aging (AoA).