Services for Seniors

Laws & Programs for Senior Adults

Revised 10/2022





Dear Friends,

Your state Legislature is dedicated to the responsibility of helping people live full, productive lives. As you grow older, we are committed to expanding your horizons and increasing options for you and your families to continue to have fulfilling and enriching experiences.

This book has been specially prepared as a reference guide to provide information helpful to senior adults. It consists of a collection of various laws and programs that specifically affect services designed to help the elderly in Michigan. Please take the time to read this information. Our hope is that you will become empowered by this knowledge and that your senior years will truly be golden. In all cases, the more you know, the better you can provide for your own well-being.

The lives of seniors in the Great Lakes State have been greatly enhanced by laws enacted by the Legislature and the services provided by governmental agencies. We hope this publication will provide a better understanding of the benefits available to Michigan seniors.

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Introduction

This publication covers a wide range of topics of special interest to many seniors, including tax credits, Medicaid and Medicare, nursing homes and other long-term care options, consumer protection, housing, transportation, employment, and senior discount programs. The booklet also contains a list of agencies that serve as focal points for community services and programs for senior citizens.

The legal matters covered in this book deal with a broad array of issues we believe are important and interesting to seniors. It is not, however, an exhaustive legal encyclopedia. We have tried, rather, to give you basic information on subjects you are not likely to find explained elsewhere. Some situations will require the assistance of an attorney or an agency which provides legal aid. Our intention is to give you information, not legal advice.

Many topics covered in this book are subject to change through modifications in laws or administrative policies. We have made the information as accurate and up-to-date as possible, but we recommend that you check with an attorney or other authority before taking any action. The intention of this book is to help increase your awareness of your legal rights and the state and community resources available to you.



HEALTH CARE

Medicare Program

Medicare is a federal health insurance program available to people 65 years of age or older, some persons with disabilities under the age of 65, and people with end-stage renal disease. There are four parts to Medicare—Part A, Part B, Part C, and Part D.

Part A is referred to as hospital insurance and generally helps pay for inpatient hospital care, skilled nursing facility care, hospice care, and home health care. Part B is referred to as medical insurance and helps to pay for medically necessary services and preventative services, such as ambulance services, durable medical equipment, and mental health. Enrollment in Part A is available to most senior citizens at no charge. Part B, however, must be purchased by paying a monthly premium. It should be noted that under certain circumstances some individuals may have to pay more than this premium amount, and in other cases, the cost may be covered for certain recipients with Medicaid eligibility.

Individuals may choose to receive their health care coverage through original Medicare or Medicare Advantage, also known as Part C. Medicare Advantage plans (like an HMO or PPO) are offered by private companies that provide all Part A and Part B benefits. Some plans also offer extra coverage, such as vision, hearing, dental, and/or health and wellness programs. Part D prescription drug coverage may be purchased with original Medicare or through a Medicare Advantage Plan. Most Medicare Advantage plans include Part D coverage. Part D is voluntary, and there are a variety of options available for Part D with different levels of coverage and costs.

Medigap policies, otherwise known as Medicare supplement insurance policies, are available for purchase from private insurance companies and can help pay for costs not covered by original Medicare, like copayments, coinsurance, and deductibles. Medicare supplement insurance may also provide coverage for services that the original Medicare plan does not. You do not need to purchase a Medigap policy if you are enrolled in Medicare Advantage. Michigan Medigap policies are sold in standardized plans known as plans A, B, C, D, F, G, K, L, M, and N, and each has a different set of benefits. Plan A covers only the basic core benefits, while Plans B through N cover basic core benefits and additional benefits.

For further information about Medicare and Medigap policies or to request and receive a variety of Medicare and related booklets, call **1-800-MEDICARE** (**1-800-633-4227**), **TTY/TDD 1-877-486-2048** (for the hearing and speech impaired), or access the Medicare website at **medicare.gov**. Individuals can also call the Michigan Medicare/Medicaid Assistance Program at **1-800-803-7174** for help.

Medicare Savings Programs

State-administered Medicare Savings Programs help pay for certain Medicare costs, like premiums, deductibles, coinsurance, copayments, and prescription drug coverage costs, if you meet certain conditions. There are four kinds of Medicare Savings Programs.

Medicare.gov



An official website of the United States government

Qualified Medicare Beneficiaries (QMB)

The QMB program helps pay for Medicare Part A and Part B premiums, deductibles, coinsurance, and copayments for individuals and couples who meet the income and resource (assets) requirements.

Specified Low-Income Medicare Beneficiaries (SLMB)

The SLMB program helps pay for Medicare Part B premiums only for individuals and couples with Medicare Part A who meet the income and resource (assets) limits.

Qualifying Individual (QI)

The QI program helps pay for Medicare Part B premiums only for individuals and couples with Medicare Part A who meet the income and resource (assets) limits. You must apply for this program every year.

Qualified Disabled and Working Individuals (QDWI)

The QDWI program helps pay for Part A premiums only for individuals who are a working disabled person under 65, who lost Social Security disability benefits and premium-free Part A because of returning to work, who are not receiving state medical assistance, or who meet state income and resource (assets) limits.

To apply for Medicare Savings Programs, contact your local county Michigan Department of Health and Human Services office.





An official website of the United States government

Medicaid Program

Medicaid is a health care coverage program jointly funded by states and the federal government. The program helps to ensure that essential health care services are made available to those who otherwise would not have financial resources to purchase them. Eligibility for Medicaid depends on your family size (individuals may qualify too), income, and assets. Medicaid can help pay for Medicare premiums.

Medicaid provides some medical services, support services, and long-term care services that are not covered by Medicare, such as the MI Choice Waiver Program. The MI Choice Waiver Program is a Michigan Medicaid program that provides long-term care services and supports in your home or another residential setting. Applicants are eligible for MI Choice if they meet income and asset criteria and other medical and functional criteria. Participants receive basic Medicaid services as well as one or more services unique to the program, such as community transition services, community living supports, nursing services, respite services, or adult day care, among others.

If you have questions or would like more information about the Medicaid program, contact the Michigan Department of Health and Human Services at **1-800-642-3195**, **TTY/TDD 1-866-501-5656** (for the hearing and speech impaired), or the Michigan Medicare/Medicaid Assistance Program at **1-800-803-7174**. There is also information about Medicaid programs online at **michigan.gov/mdhhs/assistance-programs**.

Michigan Medicare/Medicaid Assistance Program

The Michigan Medicare/Medicaid Assistance Program (MMAP) is a statewide health insurance education counseling and assistance program which responds to the concerns of seniors regarding Medicare, Medicare Advantage, Medicaid, supplemental insurance, long-term care insurance, Medicare and Medicaid funds for long-term care, and other related benefit issues. Direct counseling services are provided by volunteers trained to help seniors understand the increasing complexities of health care benefits. Service is provided at senior citizen centers, churches, community centers, over the phone, and through home visits for those individuals with mobility limitations. Persons in need of assistance with their health benefits can contact the MMAP at 1-800-803-7174. Information is also available on their website: mmapinc.org/.

Prescription Assistance

The MiRx card is a program for middle- to low-income Michigan residents who have no prescription coverage. The MiRx card is free. With the MiRx prescription drug discount card, uninsured or underinsured residents can get about 20 percent off their prescriptions at participating pharmacies. There is no age limit for participants. When individuals fill out the application, they should include all eligible members of the family or household. Once the application is completed and processed, eligible applicants will receive a MiRx card in the mail within two to three weeks and a list of participating pharmacies in their area.

To receive a MiRx application or for more information: www.mihealth.org/mirx/. Phone: (866) 755-6479

Many Michigan county governments or health departments also offer prescription assistance programs. For more information, contact your Local Area Agency on Aging office, local health department, or county directly.

Health and Nutrition Services

Senior citizens may be eligible for food assistance benefits to help buy proper food for good health. Eligible low-income seniors, other individuals, and families may apply for food

assistance at the state's Michigan Bridges website (newmibridges.michigan.gov). Michigan distributes food assistance benefits through Electronic Benefit Transfer (EBT) provided under the Food Assistance Program (FAP). Benefits are issued into a food account using electronic technology and loaded to a debit card known as the Michigan Bridge Card. The Bridge Card can be used at USDA-certified retailers. Only the recipient and their authorized representative can access the Bridge Card account. This program is administered through the Michigan Department of Health and Human Services in cooperation with the U.S. Department of Agriculture. For additional information on the Food Assistance Program, contact your local Department of Health and Human Services office.



Respite Care - Adult Day Services

Respite care services allow a caregiver to take a break (respite) from day-to-day duties while the person in their care receives assistance from qualified individuals. Respite care can be very beneficial to the health and well-being of the person providing care as well as the person needing care.

Respite care can be provided in-home or in other settings. In-home respite care may be provided by an agency staff person or trained volunteer. Adult day care programs allow older adults to participate in social activities with others and have the benefit of varied recreational opportunities. Your local county Department of Health and Human Services can determine whether your family is eligible for respite care services. For more information, contact your local Department of Health and Human Services.

The cost of respite care and the amount of respite that a family receives will vary. The ability to care for a more physically or cognitively impaired individual will also vary by provider. For more information:

Michigan Department of Health and Human Services

www.michigan.gov/mdhhs

Michigan Long-Term Care Ombudsman

Phone: (866) 485-9393

Michigan Elder Justice Initiative www.meji.org

Michigan Helpline for Alzheimer's Disease

Toll-Free: (800) 272-3900



Nursing Homes

Making a choice to reside in a nursing home can be a difficult emotional decision. Nursing homes, however, may provide a level of care that individuals simply cannot provide on their own. Whether you are planning for your own future or assisting relatives in investigating their options, it is important to seek advice from family, friends, and experts. In order to ensure that the decision you make regarding a nursing home is the best choice possible, it is essential to begin your search before a crisis forces you to make a hasty choice. Space in a nursing facility is so much in demand that you may find it difficult to immediately find anything available and to your liking. Even with time for hunting, frequently the individual's name may have to be placed on several waiting lists. Thus, in addition to beginning your search as early as possible, it is wise to check out as many nursing facilities as possible.

A first step in finding the right nursing home is to consult your doctor or hospital social worker. In addition, you may obtain a list of nursing facilities in your area through your local Long-Term Care Ombudsman Office (see p. 18 for sources of additional information). Michigan Department of Health and Human Services inspection reports may also provide a valuable guide for deciding on an appropriate facility. These reports are available from the department in Lansing and from the local ombudsman office. In addition, talk to people in your community such as your doctor, social worker, clergy, other friends and retirees, and the people in various community volunteer organizations. They may be able to provide important information not readily obvious from reports. Remember, many people have had to make these decisions already, so make every effort to seek out their advice and experience.

Each nursing facility in Michigan must be licensed by the Michigan Department of Licensing and Regulatory Affairs. In order to be eligible to accept Medicaid or Medicare residents, a nursing facility must also be certified by the department. If you expect Medicaid or Medicare to assist in paying for nursing facility care, make sure the facility you are interested in is certified. Nearly all Michigan nursing facilities have beds that are certified for Medicaid and many are also certified for Medicare.

WHAT TO LOOK FOR:

Once you have determined which licensed homes are most suitable and conveniently located for your needs, your next step should be to visit the facilities on your list. You should make several visits at different times to assess the quality of the facility. For your first visit, you should call ahead to make an appointment for a full tour. After your first visit, make your visits unannounced. One of your visits should be made during meal hours to see the quality of the food and to see if the residents enjoy the meals. During your visit, talk to the various officials and staff. In addition, talk to the residents and their families about their level of satisfaction. Ultimately, you must be satisfied that the facility will be a pleasant home in which to live. On your visits to facilities, consider the following questions:

General Appearance and Atmosphere

- Is the general atmosphere warm and comforting?
- Is there friendliness, cooperation, and communication between the staff and the residents?
- Do the residents interact with each other as well as with the staff?
- How do the residents appear? Well-groomed with hair neat, clean-shaven? Unless they are very ill and bedridden, are they actively involved with each other or taking part in activities?
- Do the residents look happy?

Physical Facilities

- Is the building attractive?
- Is the facility clear and well-kept? Are there pictures on the walls, flowers, and plants about? Comfortable furniture in lounge areas? Are there clocks and calendars around to help residents and staff keep track of time?
- Is the most recent survey report by the department and any plans of corrections easily available for review? Are past reports available for review?
- Is the facility free from odors? Bowel and bladder accidents do happen, but permanent
- odors are not a "natural" result; prompt attention to cleaning up such accidents prevents odors from lingering.
- Is the facility free from heavy, cover-up disinfectant odors?
- Is there a crafts or activities room? Is it used by residents?
- What are the resident rooms like?
 Clean and comfortable?

Information about nursing facility and other long-term care facility certification can be obtained from the Michigan Department of Licensing and Regulatory Affairs, Bureau of Community Health Systems, at (517) 335-1980. Those wishing to know which nursing homes can accept Medicaid patients may contact a county Department of Health and Human Services.

Health Care

Medical Services and Nursing

- Is a registered nurse responsible for the nursing staff in the facility?
- How many registered nurses, licensed practical nurses, and aides work in the facility each day? State law requires at least enough nursing staff to provide a minimum of 2.25 hours of care to each resident each day. Most Michigan nursing homes retain enough staff to provide an average of over 3 hours of care per resident per day. What are the figures for this facility?
- Are residents' calls for assistance answered promptly?
- Are residents encouraged to do as much for themselves as they can—such as eating, bathing, and dressing? Are they encouraged to be up and about during the day? What about bedridden residents?
- Are bowel and bladder retraining programs available and followed when needed?
- How is a resident involved in their plan of treatment?
- Does the home have a transfer agreement with a nearby hospital for emergency care?
- What other medical services are offered and what do they cost?

Dietary

- Are menus planned in advance, posted in a conspicuous area in the facility, and followed as written?
- How do the meals look? Are meals served promptly and efficiently so that hot foods are still hot and cold foods are still cold when the resident receives them?
- Are residents encouraged to use the dining rooms?
- How are bedridden residents served?
- Are residents allowed enough time to eat at their own pace? Is assistance given when needed?
- Are substitutes freely offered when a resident does not like an item?
- Are snacks served at night?

Activities

- Is there an activities director?
- Are a variety of activities offered, both group and individual? Are resident preferences considered?
- Are residents encouraged, but not forced, to participate in activities?
- Are there frequent outside activities for those who are able?
- Is there community involvement with the facility's programs, such as with school or volunteer groups conducting or assisting with activities?





Financial

- Does the home provide a written list of charges for services such as haircuts, dental care, foot care, etc.?
- Are deposits required?
- If paying privately for care, what is the basic monthly rate? What are extra charges?
- Does the home ask for a lifetime contract—providing lifetime care for a certain sum of money?
- Does the home accept Medicaid to cover cost of care? Not all do.

Miscellaneous

- Is there a Social Worker in the facility? If so, is this person full-time or does the social worker have other responsibilities?
- What type of arrangements are made for residents to worship as they please?
- Does the home provide laundry service? Is it in the home or sent out? Is there an additional cost?
- What are the rules of the nursing home? Are the rules reasonable and in writing?
- Are visiting hours convenient and flexible?
- Can the resident bring any personal furniture items on admission to the facility? On admission, is an inventory taken of the resident's possessions? Are clothing articles to be labeled for easy identification and to prevent loss? Is reimbursement made for loss or damage?

PAYING FOR YOUR STAY: MEDICAID AND MEDICARE COVERAGE

Medicaid pays for stays in a Medicaid-certified nursing facility. There are, however, financial eligibility standards. These standards allow an individual, couple, or family to keep some of their income and some property such as a home, car, personal and household items, and other resources. Other assets, called "countable assets," are considered when determining Medicaid eligibility. That is, such assets may have to be spent on nursing care before Medicaid will pay for that care. Keep in mind that this is done because Medicaid is intended for low-income persons. Persons with more money or property than Medicaid guidelines allow are considered to have the ability to pay for nursing care even though relatively few people can afford to pay for such care for very long on their own.

An additional concern in choosing a nursing facility is in a situation where one spouse needs to enter a facility while the other remains in the family home. In such a case, a noninstitutionalized spouse may keep enough of the couple's earnings to keep their income from falling below 150% of the federal poverty level for a couple, while an institutionalized spouse may keep a small portion of their income for monthly personal expenses. In addition, the noninstitutionalized spouse may keep part of the couple's countable assets. It is allowable, under certain circumstances, to transfer resources of an institutionalized spouse to a noninstitutionalized spouse in order to maximize the amount of property and resources that the couple may keep.

Medicare Part A, a program for the elderly and disabled, may also pay for stays in nursing facilities. Generally speaking, this aid is intended to assist with temporary nursing home stays in order to properly recover following hospitalization. Specifically, this assistance will not be provided unless the person had a previous hospital stay of at least three days within the thirty-day period prior to admission to the nursing facility. As with Medicaid, if you wish to apply for Medicare assistance, make sure the facility is certified for Medicare. If you are also eligible for Medicaid, that program will pay your coinsurance if it is more than your Medicaid patient pay amount.

Program of All-Inclusive Care for the Elderly (PACE)

The Program of All-Inclusive Care for the Elderly (PACE) is a Medicare and Medicaid program that helps people meet their health care needs in the community instead of going to a nursing home or other care facility. This benefit, authorized by the Balanced Budget Act of 1997 (BBA), features a comprehensive service delivery system and integrated Medicare and Medicaid financing for frail, elderly individuals who meet Long-Term Care (LTC) level of care criteria. For most PACE participants (enrollees), the comprehensive service package permits them to continue living at home while receiving services rather than being institutionalized. Participants must meet the following criteria:

- Medically qualified (must meet Medicaid's LTC eligibility criteria).
- Must be at least 55 years of age or older.
- Must live within the approved geographic area of the PACE organization.
- Must be able to live safely in the community (not residing in a nursing facility) at the time of enrollment.
- Must not be concurrently enrolled in the Medicaid MIChoice waiver.
- Must not be concurrently enrolled in a Health Maintenance Organization (HMO).

The PACE organization receives referrals from providers in the community who believe a person meets Medicaid eligibility and LTC eligibility criteria. The PACE organization will assist a person in applying for Medicaid and with initial asset and income assessments and will also help the person obtain required information and verification. The PACE organization is responsible for performing the medical/functional assessment that determines if a person meets the Medicaid LTC criteria. An interdisciplinary team consisting of professional and paraprofessional staff assesses the participant's needs, develops care plans, and delivers all services, including acute care services, hospital services and, if necessary, nursing facility services. PACE programs provide social and medical services primarily in an adult day health center, supplemented by in-home and referral services in accordance with the participant's needs. The PACE service package must include all Medicare- and Medicaid-covered services, and other services as determined necessary by the interdisciplinary team. Please see the Additional Resources section for a list of PACE providers.

HOUSING RESOURCES

Although most Michigan seniors own their own homes, it would be a mistake to assume that is the end of senior housing problems. Maintenance of the home, both physically and financially, presents a challenge that increases as the senior grows older. While most seniors prefer to remain in their homes among friends and in familiar surroundings, rather than move to an apartment or institutional setting, it is sometimes difficult for a senior to continue to support the home. Both for homeowners and for renters, there is a range of options to allow seniors to live in an independent housing arrangement as long as possible. The best single source of housing information for a senior is your Local Area Agency on Aging. They maintain up-to-date knowledge on a wide range of housing options and resources in your community. Please see the Additional Resources section to find your Local Area Agency on Aging.

Residential Living

Senior housing is an important issue, especially for older adults who need supervision or assistance with daily activities. Currently in Michigan, there are two licensed forms of residences: adult foster care homes and homes for the aged. Either of these settings may be called "assisted living."

Lists of adult foster care homes and homes for the aged are available on the Department of Health and Human Services website: www.michigan.gov/mdhhs.

Unlicensed residential options exist and may also be called "assisted living." Older adults are advised to read residential contracts carefully and to have a full understanding of costs and services before signing a contract.

When choosing an assisted living environment, you should visit the home or facility, talk with residents and meet with the provider and administrative staff. Also, consider the neighborhood, surrounding property, the cost of care being provided to you, and make sure their services will provide you with quality care. A few things to consider include:

- Decent, safe and sanitary living conditions.
- Nutritious meals.
- Access to meaningful daily activities.

Home Repair

To help with home repairs, loans and grant funds are available from several sources. Your Local Area Agency on Aging may know of resources through the local unit of government or neighborhood organization, the community action agency, the Michigan State Housing Development Authority, the Department of Health and Human Services State Emergency Relief Program, and, in rural areas, the U.S. Department of Agriculture's Rural Economic and Community Development Service.



Housing Resources

Rental Lease

Michigan law allows low-income senior citizens to terminate rental agreements if they qualify and are offered the opportunity for subsidized senior housing. Tenants who qualify must have occupied their rental unit for more than 13 months and must provide a 60-day written notice. The law also applies to tenants who can no longer live independently. To be released from rental agreements under these circumstances, a notarized statement from a physician is necessary.

Living Transition Programs

Your local and county Area Agency on Aging has services available to assist you with the opportunity to explore a variety of living arrangements and coordinate your care and support services. Service options available to you may depend on your income assets and whether you are currently on Medicaid or Medicaid eligible with a barrier to returning home. For more information, contact:

Michigan Department of Health and Human Services

Phone: (517) 373-3740 Toll-Free: (855) 275-6424

(855) ASK-MICH

www.michigan.gov/mdhhs



FINANCIAL RESOURCES

Tax Credits

The Michigan tax system offers a number of credits that may be available to senior citizens, including the homestead property tax credit, renter's tax credit, home heating tax credit, deferments and exemptions, all which can provide eligible senior citizens with substantial tax relief.

Michigan Department of Treasury

Lansing, Michigan 48922 Phone: (517) 335-7508 TTY MI Relay Center: 711

Printed material in alternative format

Phone: (517) 636-4486

www.michigan.gov/treasury

Income Tax Information, Forms and Refund Status

Phone: (517) 636-4486

FINANCIAL HARDSHIP PROPERTY TAX EXEMPTIONS

Michigan law requires each local government to offer an exemption from the payment of property taxes on the principal residence of homeowners facing financial hardship. Each local government sets its own requirements, which cannot be more stringent than the federal poverty income standards. If you think you may be eligible, you may file a claim with the township supervisor or board of review on a form provided by your local assessor, after January 1 but before the day prior to the last day of the board of review.

HOMESTEAD PROPERTY TAX CREDIT

Homeowners may receive a homestead property tax credit for up to 100 percent of the amount paid on their homestead property taxes. This credit may be claimed regardless of whether the homeowner has filed a Michigan income tax return (form MI-1040). You may claim a property tax credit by filing form MI-1040CR.

Homeowners may claim the homestead property tax credit for up to four years from the annual date (usually April 15) set for filing the claim (May 17 for 2021) if the following criteria are met:

- Applicant's homestead is located in Michigan.
- Applicant must have lived in Michigan for at least six months of the tax year.
- An applicant's total household resources were below the threshold for the tax year.
- An applicant's homestead must have a taxable value at or below the threshold for the tax year.

Calculating your homestead property tax credit is accomplished in three steps: determine your total household resources; determine the percentage of property taxes paid that are nonrefundable; and calculate the credit, applying reductions and phase out multipliers, if applicable. Applicants must determine their total household resources for each tax year the credit is claimed. Total resources include, but are not limited to, stipends, grants or GI bill benefits; inheritance (except an inheritance from one's spouse); death benefits paid by or on

Financial Resources

behalf of an employer; forgiveness of debt; and reimbursement from dependent care and/or medical care spending accounts. They do not include energy assistance grants; government payments to a third party (e.g., a doctor); food assistance program benefits; payments from a long-term care policy made to a nursing home or other care facility; economic impact payments (federal stimulus payments); and inheritance and/or life insurance benefits from a spouse. If your total household resources are more than \$60,000, you are not eligible for this credit.

Determining how much of the property taxes paid will not be refunded is next. The homestead property tax credit is a "circuit breaker" tax credit, meaning that tax relief is provided to individuals who, based on their income, have an excessive property tax liability. The nonrefundable portion of the paid property taxes is 3.2 percent of one's household resources. However, a special provision for senior citizens permits a property tax credit to be calculated when household resources are below \$6,000. For this tax year, the percentage of property taxes not to be refunded is determined based on the following household resource levels:

Percentage Nonrefundable			
Household Resources	Percentage		
\$3,000 or less	0%		
\$3,001 to \$4,000	1.0%		
\$4,001 to \$5,000	2.0%		
\$5,001 to \$6,000	3.0%		
\$6,001 or above	3.2%		

If the household resources are less than \$3,001, a credit can be claimed for all property taxes paid up to a maximum for the tax year. To calculate the value of one's homestead property tax credit, multiply total household resources by the applicable percentage from the table above. Then, subtract that amount from the total homestead property taxed paid. For example: Mr. and Mrs. Jones' household income amounted to \$5,400. They were billed \$500 for property taxes. Their credit is computed by first multiplying their household income (\$5,400) by the percentage from the above table (3 percent) and then taking the difference between 3 percent of income and the amount of taxes paid, or $0.03 \times \$5,400 = \162 ; \$500 - \$162 = credit of \$338. So, in this example, the initial homestead property credit is valued at \$338.

For applicants whose household resources are greater than \$21,000, the credit is reduced by four percentage points for each additional thousand in household resources. Using the senior credit reduction table provided below the initial homestead tax credit is multiplied by the applicable percentage for the applicant's household resources. The credit is phased out for individuals whose household resources are greater than \$51,000 but less than \$60,000. For applicants whose household resources fall in this range the homestead property credit is multiplied again using the phase out schedule provided on the next page.

Senior Credit Reduction			
Household Resources	Percentage		
\$21,000 or less	100%		
\$21,001 to \$22,000	96%		
\$22,001 to \$23,000	92%		
\$23,001 to \$24,000	88%		
\$24,001 to \$25,000	84%		
\$25,001 to \$26,000	80%		
\$26,001 to \$27,000	76%		
\$27,001 to \$28,000	72%		
\$28,001 to \$29,000	68%		
\$29,001 to \$30,000	64%		
\$31,001 to \$60,000	60%		

Tax Credit Phase Out			
Household Resources	Percentage		
\$51,000 or less	100%		
\$51,001 to \$52,000	90%		
\$52,001 to \$53,000	80%		
\$53,001 to \$54,000	70%		
\$54,001 to \$55,000	60%		
\$55,001 to \$56,000	50%		
\$56,001 to \$57,000	40%		
\$57,001 to \$58,000	30%		
\$58,001 to \$59,000	20%		
\$59,001 to \$60,000	10%		
\$60,001 or above	0%		

For example: Mr. and Mrs. Smith's household income amounted to \$56,250. They were billed \$1,900 for property taxes. Their credit is computed by first multiplying their household income (\$56,250) by the applicable percentage provided on the percentage nonrefundable table (3.2 percent) and then taking the difference between 3.2 percent of income and the amount of taxes paid, or $0.032 \times \$56,250 = \$1,800; \$1,900 - \$1,800 = \$100$ (initial credit). So, in this example, the initial homestead property credit is valued at \$100. However, because their household resources are greater than \$21,001, the credit reduction must be applied: \$100 (initial credit) $\times 60$ percent (applicable credit reduction percentage) = \$60. Since their household resources are also above \$51,001, the credit phase out must be applied: \$60 $\times 40$ percent (applicable phase out percentage) = \$24. In this example, Mr. and Mrs. Smith's homestead property credit is valued at \$24.

RENTERS' TAX CREDIT

Renters may also use the homestead property tax credit to obtain a tax credit by substituting 23 percent of the renter's gross rent for the year as the amount of property taxes paid. Applicants whose housing costs are subsidized should base their claim on the amount they paid, excluding any federal subsidies.

People renting apartments exempt from property taxes but who pay service fees to the municipality in which they live may use 10 percent of their rent to calculate their property tax credit. However, if your housing is exempt from property taxes and no service fee is paid, you are not eligible for the credit. Permanent residents of nursing homes, foster care homes, or homes for the aged may also claim a tax credit by using their share of the total property tax

Financial Resources

paid by the facility as taxes eligible for credit. Your manager should be able to tell you your share of the tax. If you pay room and board in one fee, a tax credit may be claimed based on the square footage of the facility. It is important to note, however, that individuals must file a claim to receive any of these credits.

TAX DEFERMENTS

The summer tax deferment is a beneficial tax break for certain people over the age of 62. This provides those with a household income of not more than \$40,000 for the preceding year the benefit of deferring summer property taxes until February 15 of the following year. The benefit of this procedure is that it usually gives sufficient time for state income tax refund checks to be received by the senior to be used to pay the summer property taxes. Receiving a tax deferment is accomplished by applying to the city, village, or township treasurer by September 14, or by the time that the tax would become subject to interest or late penalty charges. Your local treasurer can supply more information.

Senior citizens who are 65 years of age or older may also delay paying their winter taxes without the imposition of certain fees, penalties, or interest. Payment of these taxes may be extended until May 1 of the first year of delinquency. This deferment is permitted only if the local county board of commissioners has adopted a resolution approving a winter tax deferment. Eligibility may be accorded to those who have applied for a property tax credit before February 15 and have not received their refund before March 1. Such individuals must present a copy of their property tax credit form to their county treasurer. Your local treasurer can tell you if this deferral has been made available and whether or not you qualify.

HOME HEATING CREDIT

The Home Heating Assistance Program gives many low-income persons the opportunity to claim a credit against their state income tax for part of their home heating costs. There are two methods available for computing a home heating credit: the standard method and, for individuals with very low incomes and high heating costs, an alternative formula.

In calculating your credit using the standard method, the amount of the home heating tax credit is calculated



by first determining the amount of your household income and the number of exemptions you can claim. Your credit is your standard allowance minus 3.5 percent of your household income and multiplied by the proration factor for that year. If you are a claimant whose heating costs are included in your rent, multiply the result of the preceding calculation by 50 percent. You will not get a credit if your household income exceeds the amount of the income ceiling as detailed in the home heating credit tax form.

To compute the alternative formula, you must determine your total heating costs for the 12 consecutive monthly billing periods ending during October of the tax year.

The home heating credit is funded by a block grant from the federal government. Depending on the available amount of federal funding, the credit available may be subject to a proration factor. If your claim is for less than 12 months or your heating costs are currently included in your rent, you cannot claim an alternative credit. You do not need to file a state income tax return to receive the Home Heating Credit.

You do have to complete the MI-1040CR-7 claim form to apply. Claims must be filed by September 30 of each year.

Pension Rights

Many senior citizens receive retirement income from pensions and other retirement accounts. Protections for pension benefits can be found in federal law and in laws passed by the state. Due to this complexity, you should consult a lawyer with expertise in employee benefits if you don't receive your expected pension.

Complaints and requests for information can be directed to the Employee Benefits Security Administration of the U.S. Department of Labor. The Department's toll-free number is **(866) 487-2365**. If a plan should fail, contact the Pension Benefit Guaranty Corporation Customer Contact Center at **(800) 400-7242**.



PENSION BASICS

Two common types of retirement accounts are defined benefit plans and individual account plans. In a defined benefit plan, there is a defined benefit, a certain percentage of which is accrued every year of participation. In an individual account plan, the benefit amount depends on the amount contributed by the employee and employer. Some examples of individual account plans include profit sharing, stock bonus, and money purchase.

The most important factors in determining pension rights are the number of years of service with an employer and the years of participation under a certain plan. Typically, a year of service is a 12-month period during which an employee works for the employer for at least 1,000 hours. Some plans may require more than 1,000 hours to earn a full year of participation. Years of service may also be lost, most likely through certain breaks in service of five years or more. A break in service is a 12-month period during which an employee works for an employer for 500 hours or less.

Vested benefits, or benefits that you have the right to draw at some time regardless of future service, cannot be lost due to a break in service. All employee contributions become vested immediately, while employer contributions vest at retirement age or sooner, according to a formula based on years of service. Vested benefits are not lost by leaving a job before retirement, but you will usually have to wait until retirement age to receive the benefits.

Financial Resources

You may be able to maintain years of service when changing employers, but only if the two employers operate under the same multi-employer plan or if their separate plans provide reciprocity. You can lose credit if you participate in plans of different local unions, even if locals are part of the same national union.

PENSION LAWS

The federal Employee Retirement Income Security Act (ERISA) protects employees under many pension plans by setting minimum standards for eligibility for benefits by providing insurance for certain plans that fail, and by requiring certain information to be provided to plan participants. The law does not apply to all plans. For example, government and church plans are not covered. Individual account plans, plans not requiring employer contributions, and plans maintained outside of the U.S. are not insured. ERISA also does not apply to anyone who retired before January 1, 1976.

Employers are required to provide a summary plan description within 90 days of becoming a participant in a plan covered by ERISA. This summary includes information about vesting, accrual and forfeiture of benefits, and claims procedure. Once per year, you may also request in writing a statement from the plan administrator setting for your accrued and vested benefits as of a specific date. Upon termination of employment, you should receive a statement detailing vested benefits.

You cannot be excluded from participation in a defined benefit plan if you began working for the employer within five years of normal retirement age. Once participating in a plan, you may not be dropped from a plan due to your age. Under many plans, you will continue to earn pension credit for work beyond retirement age.

Some plans not covered by ERISA may be governed by other laws. The federal Taft-Hartley Act applies to plans governed by collective bargaining and jointly administered by union and employer. Courts have interpreted the language of the act to require that pension plans not be arbitrary or unreasonable in their exclusion of workers.

Individuals that retired before 1976 may also have protection under state law.

CLAIMING BENEFITS

Every covered plan must establish a reasonable claims procedure. The summary plan description will state whether a claim is to be submitted to the plan administrator or to the insurance company which pays benefits. If a claim is denied, you must receive written notice giving the reason for this decision. Upon receiving a denial, immediately contact a lawyer. You have a right to a "full and fair hearing" by the administrator or insurance company, and a right to appeal to court.

RECEIVING BENEFITS

Employee contributions can be withdrawn before retirement, although this may cause the loss of other vested benefits. Early withdrawal can also result in certain monetary penalties.

Some plans provide an option for early retirement with reduced benefits. If a plan does not provide for early retirement, payment must begin within 60 days of the end of the plan year when the latest of these occur: termination of employment, normal retirement age (or age 65, if earlier), and the tenth anniversary of participation in the plan.

If a plan provides for "integration" of benefits, which is no longer very common, benefits can be reduced based on Social Security benefits received. Future Social Security increases will have no effect on the pension benefit amount after it has been calculated and no more than 50% of pension benefits after 1988 can be lost through integration.

Information about the potential suspension of benefits for continuing to work beyond the normal retirement age should be included in the summary plan description. If you are a retiree and are considering taking a job, you may want to contact your plan administrator to see whether the particular type of reemployment would result in a suspension of benefits

SPOUSAL BENEFITS

Plans covered by ERISA must offer a pre-retirement annuity payable to your spouse should you die with vested benefits before you reach retirement age. Payments begin when the worker would have reached early retirement age. ERISA covered plans that provide benefits through periodic payments must also provide a joint and survivor annuity. If you have a joint and survivor annuity, you accept lower monthly payments in return for further reduced payments to your spouse should they outlive you. Both of these options can be waived if the worker and spouse agree.

In a divorce proceeding, the court can provide that a share of pension benefits goes to the spouse. The court can require that the spouse receive those benefits when the worker reaches the earliest retirement age allowed in the plan, even if the worker doesn't retire. A spouse will receive survivor's benefits if the court awards them, or if the divorce occurs after retirement and a joint and survivor annuity has already been chosen.

Senior Discount Programs

Senior discount programs are offered by many businesses as another way to help stretch a limited income. It is beneficial for you to ask local grocers, health-care providers, banking institutions, cinemas, and restaurants for senior discounts. Age requirements vary depending on the business.

Some discount programs might require you to "sign-up" or "register". Never give out your social security number. Always beware of telemarketers and phishing (electronic) scams that ask you for your social security number, address, birth date, and banking account numbers. If you have been a victim of any of these scams, contact the Attorney General's office:

Lansing: (517) 335-7622 **Detroit:** (313) 456-0240

CONSUMER PROTECTION

Winter Protection from Shut-Offs

The Michigan Public Service Commission and state law requires all regulated gas and electric companies and some electric cooperatives to provide shut-off protection for seniors, age 65 and older, during the heating season (November 1 - March 31). Please contact your utility company for more information.

Long-Term Care Ombudsman Program

The Long-Term Care Ombudsman Program was created to address the quality of care and quality of life experienced by residents of licensed nursing homes, homes for the aged, and adult foster care homes. Local Ombudsmen advocate on behalf of long-term care residents no matter what their age, diagnosis, or condition. The State Long-Term Care Ombudsman handles out-of-state calls and matters that are not resolved at the local level. Local Ombudsmen provide a community presence by:

- Routinely visiting residents of long-term care facilities,
- Explaining residents' rights,
- Empowering residents to communicate their concerns individually or collectively,
- Assisting in the resolution of resident concerns,
- Promoting community education regarding long-term care,
- Promoting best practices, and
- Seeking solutions to identified problems within the long-term care system.



WHEN TO CALL AN OMBUDSMAN

Residents and Families can call an Ombudsman to:

- Receive information;
- Learn how to resolve problems; or
- Begin the complaint process for concerns in licensed nursing homes, homes for the aged, and adult foster care homes.

Those needing ombudsman services should call toll-free (866) 485-9393. Upper Peninsula residents can call 211. All calls are toll-free, and the line is staffed 24 hours a day. In-state calls are automatically routed to the Local Ombudsman office closest to the caller.

Elder Abuse

Elder abuse can happen. You can protect yourself against abuse, neglect, and exploitation by planning, being cautious, and staying connected with family and friends. Don't hesitate to report instances of abuse.

Adult Protective Services, a division of the Department of Health and Human Services, protects vulnerable adults from abuse, neglect and exploitation. Trained investigators work with mental health, public health, and law enforcement professionals along with the probate courts, the aging network, community groups and the general public to ensure the safety of vulnerable adults. If you suspect abuse, neglect, or exploitation, call the Adult Protective Services 24-hour hotline at **1-855-444-3911**.

The Michigan Attorney General, Health Care Fraud Division, also provides help with elder abuse questions at **1-800-24-ABUSE** (**1-800-242-2873**). Information is also available online at **mi.gov/elderabuse**.

Other agencies that can provide resources and help with elder abuse include the following:

Elder Law of Michigan

Toll-Free: (866) 400-9164 elderlawofmi.org

National Center on Elder Abuse

Phone: (855) 500-3537

ncea.acl.gov

TRANSPORTATION

Safe Driving

As we age, it is not uncommon to eventually stop driving. If this time comes, you may fear losing your independence. However, an older driver doesn't necessarily mean an unsafe driver.

There are many resources available to help you and your family decide if you should continue to drive or not. One resource includes your physician's input. You may qualify for specialized equipment, like a spinner knob, swivel seat, hand controls for the gas and brake pedals and even pedal extenders. Your Local Area Agency on Aging may help determine your eligibility and, if the decision is made to stop driving, help you create a mobility action plan.



Regardless of age, certain functional abilities must be present in order to drive safely. Consider getting a check-up not only with your physician, but your eye physician, too. If your eyesight has had significant changes within the last few months or years, talk to your doctor about what services may be available to you to keep you driving safely. Your physician may also have self-assessments you can take to rate your current driving skills or offer tips on how to stay fit for driving safely.

Alternatives

The Michigan Department of Transportation has a variety of programs to keep you mobile and safe. Many older adults find themselves unable to get around like they used to, and some have given up driving on their own altogether. It is important for you to stay mobile even if you must rely on others to drive for you.

Public transportation can be one transportation alternative that provides fixed-route service (routine bus stops) or demand-response transportation service where the company provides curb-to-curb or door-to-door service. These types of services greatly enhance the mobility of older citizens who can no longer drive or have medical specializations where care is needed to be transported.

Another alternative to consider is transportation from family members, friends who still drive, church members, senior volunteer groups, and home health aides. Many senior living communities, centers or even hospitals may have transportation services available. Finally, consider your local taxi or limousine service to get you where you need to go.

For more information, contact:

Michigan Department of Transportation – Office of Passenger Transportation www.michigan.gov/mdot

Michigan Department of Health and Human Services www.michigan.gov/mdhhs

EMPLOYMENT & VOLUNTEER PROGRAMS

Senior Community Service Employment Program

Community service employment for older Americans was initially authorized in 1973 under Title V of the Older Americans Act. The purpose of the program is to promote part-time public service and private-sector employment opportunities for persons aged 55 and older who have low incomes. In order to further the purpose and goals of the program, the Secretary of Labor is authorized to enter into agreements with national organizations and agencies of state government. Not more than 90 percent of the cost of any project may be supported with federal funds. The remaining 10 percent must come from other sources.

Significantly, Senior Community Service Employment Program (SCSEP) projects contribute not only to the general welfare of communities (i.e., through public service in hospitals, schools, social service agencies, historical sites, etc.), but also result in an increase in employment opportunities over and beyond what otherwise would be available. To the fullest extent possible, such projects provide training opportunities and community assignments for minorities, Native Americans, and limited English-speaking individuals in proportion to their total numbers in the state.

Over the last few years the number of enrolled participants has increased to over 65,000 providing nearly 35 million hours of community service.

The program is viewed as an employment and training program, through community service assignments. The major focus of the program is giving participants the opportunity, through subsidized employment, to learn or regain skills that will make them marketable.

The goal of SCSEP is to provide both community service and work-based training.

Participants work on the average of 20 hours a week and are paid the highest federal, state or local minimum wage. Participants are placed in non-profit and public facilities, including day-care centers, senior centers, schools, and hospitals.

For more information about SCSEP programs in your area contact:

U.S. Employment and Training Administration

Toll-Free: (877) US-2JOBS or (877) 872-5627 www.doleta.gov

National Council on Aging

Phone: (571) 527-3900

Michigan Department of Health and Human Services

Phone: (517) 241-4100 www.michigan.gov/mdhhs

Retired and Senior Volunteer Program

The Retired and Senior Volunteer Program (RSVP) offers senior citizens a meaningful life in retirement through volunteer service that is responsive to community needs. RSVP provides opportunities for persons aged 55 and older to serve on a regular basis in a variety of settings throughout their communities. Senior volunteers serve without compensation, but may be reimbursed for such expenses as transportation and meals. Insurance protection is provided to volunteers while on assignment.

Employment & Volunteer Programs

Senior Companion Program

Senior Companions are volunteers aged 55 and older who provide assistance and friendship to adults who have difficulty with daily living tasks, such as shopping or paying bills. Volunteers may also help families or professional caregivers with time off from their duties, which provides extra friendship. Volunteers may serve 5 to 40 hours per week helping an average of two to four adult clients live independently in their own homes.

Senior Companions receive pre-service orientation and specific training from the organization where they will serve. Supplemental insurance is provided while on duty and volunteers may qualify to earn a tax-free hourly stipend.

Foster Grandparent Program

The Foster Grandparent Program (FGP) offers low-income seniors aged 55 and older the opportunity to serve as role models, mentors and friends to children in need. Volunteers will serve at local organizations including faith-based groups, Head Start Centers, schools, child day care centers and other youth facilities around the state. Foster Grandparents can find volunteering very rewarding as they provide guidance and support to children at critical times of need in their lives, while staying active helping the youth of their community.

Foster Grandparents may find themselves:

- Teaching children how to read
- Providing one-on-one tutoring
- Mentoring troubled teenagers and young mothers
- Caring for premature infants or children with disabilities
- Helping children who have been abused or neglected

Volunteers serve between 5 and 40 hours per week and, in return, receive a modest tax-free stipend to cover the cost of volunteering, accident and liability insurance, assistance with transportation, an





Employment & Volunteer Programs

annual physical examination, training, and possibly a meal on service days. Potential volunteers must have income at or below the established guidelines to be eligible for the FGP. Potential volunteers must also complete a pre-service orientation and training session, receive a physical examination and satisfy various background checks. Once accepted as a Foster Grandparent, you will receive monthly training to keep your skills up to date.

For more information about Senior Volunteer Programs contact:

Michigan Department of Health and Human Services

Phone: (517) 241-4100 www.michigan.gov/mdhhs

Corporation for National Community Service

Phone: (202) 606-5000 Toll-Free: (800) 942-2677 www.americorps.gov

Michigan Association of Foster Grandparent and Senior Companion Programs

www.mafgscp.org



LEGAL RESOURCES

If you have a legal problem, it is important to act quickly to determine your rights and take steps to protect your interests. There are legal resources available in the community to assist you, and you may wish to hire a lawyer for guidance and representation. Local contacts for legal services and referrals are listed later in this publication under Additional Resources.

Advice Hotline

There is a free, statewide hotline for people aged 60 and older who are in need of legal consultation. The program is targeted toward homebound individuals, those in rural areas, and people with limited access to lawyers for other reasons. Consultation is available during normal business hours by calling (800) 347-5297.

Resolving Problems Without a Lawyer

Not all legal problems require the services of a lawyer. For example, you can file a lawsuit in small claims court, where you give up the right to a lawyer. You are also allowed to represent yourself in legal matters outside of small claims court, although it is generally not recommended in most cases given how complex legal issues can be. Finally, there are some issues that may benefit from having a neutral party help settle the dispute without going before a court. This is called mediation and can be a productive option if you and the other person want to work to settle your dispute informally.

Small Claims

Small claims court may be used to recover damages up to \$6,500. Examples of cases brought in small claims court are suits against dry cleaners for damaging clothing or against an auto mechanic for failing to properly fix your car. You can't use small claims court to sue for fraud, libel, or slander. You also can't use small claims court to sue a person to force them to do something (like tearing down a fence) or to stop doing something (like trespassing). You can sue someone for causing damage greater than \$6,500 in small claims court, but the maximum amount you could collect would be \$6,500.

Small claims court operates differently than traditional courts. It functions differently because it is designed to avoid long delays and high court costs. People involved in small claims lawsuits give up the right to a lawyer, to a jury trial, and to appeal to a higher court. Cases cannot be heard in small claims court unless both parties agree to conduct the case in that forum.

You must file a small claim in the court district where the person or business you are suing lives or does business, or where the action giving rise to the dispute occurred. Locate the district court and tell the clerk you want to file a small claim. You will be given a form called an affidavit. Complete the form, giving the exact name of the person or business you are suing, how much you are suing for, and the reason you believe you are owed money. When filing a claim, be sure to bring any written evidence, such as receipts, bills, and contracts. There is a filing fee and a fee for serving papers on the person you are suing. The fees will typically total less than \$100.

If the person you are suing wishes to be represented by a lawyer or have a jury trial, he or she can have the case moved to the normal district court process. If that occurs, you should consult a lawyer. Similarly, if you are sued in small claims court, you should consult with a lawyer for advice on whether to proceed in small claims court or have the case moved to the normal district court process.

You should bring any witnesses who can help your case and all papers, documents, bills, canceled checks, photographs, or other relevant evidence with you to the hearing. The trial will be informal. If you filed the case, you will speak first. You will tell the judge your story, have witnesses testify, and present written evidence. The person being sued can ask you or your witnesses questions. When you have completed your case, the person being sued presents his or her case in the same manner. After hearing both sides the judge will make a decision.

If you win your case, the judge will sign a paper stating the person or business you sued owes you a specified amount in damages plus court costs. If the person you sued doesn't pay you according to the judge's order, there are several legal procedures you can follow in an attempt to collect the money, but you will have to return to court to do so.

Free or Lower-Cost Options

Legal assistance is available to seniors 60 years of age and older through programs funded under Title III-B of the Older Americans Act. Services are targeted to seniors who are considered most economically and socially in need. Services include, at a minimum, representation, advice/counsel, and legal education. The Older Americans Act has established the following priorities for Title III-B legal services: income, health care, long-term care, nutrition, housing, utilities, protective services, defense of guardianship, abuse and neglect, and age discrimination. Priorities may vary between programs depending on staff expertise and contractual agreements with the Area Agency on Aging they serve. There are no income eligibility guidelines or fees charged for services; however, the programs are permitted to accept donations. Seniors should contact their Local Area Agency on Aging for the nearest senior legal assistance program.

Hiring a Lawyer

If you have a legal issue that requires the services of a lawyer, finding the right one for your situation is vital. Some lawyers work by themselves, while others work in small firms, large firms, or legal clinics. All licensed lawyers can represent you in any type of case, but many lawyers specialize in the kind of work they do, often focusing on areas such as family law, real estate, tax law, or criminal law.

Identifying the right lawyer is not an exact science. Here are some suggestions:

- If you have worked with a lawyer in the past and were satisfied, go back to that lawyer. If they do not handle the legal issue you are facing, they may be able to recommend a lawyer who does.
- Ask friends, neighbors, or relatives for a recommendation.
- Contact an organization, such as a consumer group or civic organization.
- Call the county or state bar referral service for names of lawyers who practice in the area.
- Perform an internet search or consult a phone book.

Legal Resources

Lawyers are not certified in particular specialties of law by an independent group the way that doctors are, so any lawyer can advertise or request referrals in any area, regardless of their experience or expertise. You may wish to ask for references to be sure about their qualifications.

LAWYERS CHARGE FOR THEIR SERVICES IN ONE OF THREE WAYS:

- 1. Flat fee: Under a flat fee arrangement, you are charged a specific amount for a specific service, such as \$100 to draft a simple will.
- 2. Hourly rate: Under an hourly rate agreement, you are charged an amount for each hour a lawyer spends working on your case, such as \$80 per hour. They may ask for a retainer, which is similar to down payment, if the work required is substantial and/or ongoing.
- 3. Contingency model: Under a contingency model, a lawyer may agree to take your case with the agreement that they will receive a percentage of any settlement or court judgement you receive. If you lose the case, you will not owe the lawyer anything.

It is important to discuss financial arrangements at the beginning of a relationship with a lawyer. Many lawyers will raise the issue over the phone or at an initial consultation. It is typically unwise to work with a lawyer who refuses to discuss costs. A lawyer who charges an hourly rate will not be able to provide a summary of exact costs but will usually offer an estimate. It is important to know whether a lawyer charges additional fees on top of their hourly rate. If they have to file anything with a court, you will also be responsible for those costs.

Contacting a lawyer to discuss your legal issue does not obligate you to hire them. If you do not feel comfortable with them for any reason or cannot afford their services, you do not have to move forward with them.

Working with a Lawyer

After hiring a lawyer, they will ask you questions and discuss the case with you. They will lay out your legal options, advise you of the effects of each option, and take steps to pursue the option you select. The authority to make decisions are exclusively yours. You should not expect your lawyer to make decisions for you and you should not allow your lawyer to do so.

To get the most out of your time with your lawyer, prepare ahead of time. Collect and organize relevant documents and think through what you want to accomplish. Lawyers are not allowed to divulge anything you tell them without your permission, so you should be open and honest with your lawyer. You should ask them to keep you informed about the status of your legal issue, but do not expect immediate results. Legal processes can take time. You should also not sign anything unless you are confident you understand all of its language.



Your lawyer works for you and they should work to advance your goals. If you are unhappy with their performance for any reason, you may fire them and end the relationship at any time. You may still owe them for services they have already performed, however.

Complaints Against Lawyers

As is the case with every profession, some lawyers are not ethical. They may use disreputable tactics or charge you for unnecessary services. Do not pay a bill unless it is itemized, and unless it is consistent with your original agreement. Try resolving disagreements about fees by talking to the lawyer. If you feel a lawyer has been dishonest, careless, or incompetent, you can complain to the Michigan Attorney Grievance Commission. A lawyer's license can be suspended or revoked. You can also file a lawsuit against the lawyer and seek damages.

ADDITIONAL RESOURCES

Local and County Area Agencies on Aging

Area Agencies on Aging, which are authorized by both the federal and state governments, are designated to serve the needs of senior citizens within specified planning and service areas. These agencies serve as focal points for community services and programs for senior citizens. They are particularly helpful to seniors in need of information about services available to them in their local communities.

DETROIT AREA

Region 1-A Area Agency on Aging

1333 Brewery Park Boulevard, Suite 200 Detroit, Michigan 48207 Phone: (313) 446-4444 detroitseniorsolution.org

Serving: Cities of Detroit, Eastpointe, Hamtramck, Highland Park, Grosse Pointe, Grosse Pointe Park, Grosse Pointe Shores, Grosse Pointe Woods, Grosse Pointe Farms,

Region 1-B Area Agency on Aging

29100 Northwestern Highway, Suite 400

Southfield, Michigan 48034

Phone: (248) 357-2255 Toll-Free: (800) 852-7795

and Harper Woods

TTY: (800) 649-3777 (Michigan Relay)

www.aaa1b.org

Serving: Counties of Livingston, Macomb, Monroe, Oakland, St. Clair, and Washtenaw

Macomb County

39090 Garfield, Suite 102

Clinton Township, Michigan 48038

Phone: (586) 226-0309 Toll-Free: (800) 852-7795

Region 1-C The Senior Alliance, Inc.

5454 Venoy Road

Wayne, Michigan 48184 Phone: (734) 722-2830

(800) 815-1112

www.thesenioralliance.org

Serving: Wayne County except the cities

served by 1-A

JACKSON AREA

Region 2 Area Agency on Aging

102 North Main Street Brooklyn, Michigan 49230 Toll-Free: (800) 335-7881

www.r2aaa.net

Serving: Counties of Hillsdale, Jackson, and Lenawee

BATTLE CREEK AND KALAMAZOO AREA

Region 3-A Area Agency on Aging

311 East Alcott Street

Kalamazoo, Michigan 49001

Phone: (269) 373-5147 www.kalcounty.com/aaa

Serving: Kalamazoo County

Region 3-B CareWell Services Southwest

200 West Michigan Avenue, Suite 102

Battle Creek, Michigan 49017

Phone: (269) 966-2450 Toll-Free: (800) 626-6719 www.carewellservices.org

Serving: Counties of Barry and Calhoun

Region 3-C Branch-St. Joseph Area

Agency on Aging

570 N. Marshall Road

Coldwater, Michigan 49036

Phone: (517) 278-2538 Toll-Free: (800) 803-7174 www.bhsj.org/aaa

Serving: Counties of Branch and St. Joseph

Local and County Area Resources

Region 4 Area Agency on Aging

2900 Lakeview Avenue St. Joseph, Michigan 49085 Admin. Office: (800) 442-2803 Info-Line: (800) 654-2810 www.areaagencyonaging.org

Serving: Counties of Berrien, Cass, and

Van Buren

FLINT AREA

Region 5 Valley Area Agency on Aging

225 East Fifth Street, Suite 200

Flint, Michigan 48502 Phone: (810) 239-7671

In-State Long Distance: (800) 978-6275

www.valleyaaa.org

Serving: Counties of Genesee, Lapeer, and

Shiawassee

LANSING AREA

Region 6 Tri-County Office on Aging

5303 South Cedar Street

Lansing, Michigan 48911-3800

Phone: (517) 887-1440 Toll-Free: (800) 405-9141

Crisis Service: (517) 483-7205 (open 24 hours)

Tax Assistance: (517) 887-1440 (by appointment only Jan.-April)

Medicare/Medicaid-MMAP: (800) 803-7174

Senior Dining Site: (517) 887-1393

Toll-Free: (800) 405-9141

www.tcoa.org

Serving: Counties of Clinton, Eaton, and

Ingham

SAGINAW AREA

Region 7 Area Agency on Aging

Bay City Location:

1615 South Euclid Avenue Bay City, Michigan 48706

Cass City Location: 6240 W. Main Street

Cass City, Michigan 48726 Toll-Free: (800) 858-1637 www.region7aaa.org

Serving: Counties of Bay, Clare, Gladwin, Gratiot, Huron, Isabella, Midland, Saginaw, Sanilac, and Tuscola

WESTERN MICHIGAN AREA

Region 8 Area Agency on Aging of Western Michigan

3215 Eaglecrest Drive, N.E. Grand Rapids, Michigan 49525

Phone: (616) 456-5664 www.aaawm.org

Serving: Counties of Allegan, Ionia, Kent, Lake, Mason, Mecosta, Montcalm,

Newaygo, and Osceola

ALPENA AREA

Region 9 Area Agency on Aging

2569 US-23

Alpena, Michigan 49707

Phone: (989) 356-3474 or (989) 358-4661

Fax: (989) 354-5909 Toll-Free: (866) 484-7077 www.nemcsa.org

Serving: Counties of Alcona, Alpena, Arenac, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego,

Presque Isle, and Roscommon

Local and County Area Resources

NORTHWEST MICHIGAN AREA

Region 10 Area Agency on Aging of Northwest Michigan

1609 Park Drive P.O. Box 5946

Traverse City, Michigan 49686-5946

Phone: (231) 947-8920 Toll-Free: (800) 442-1713

www.aaanm.org

Serving: Counties of Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee,

and Wexford

UPPER PENINSULA AREA

Region 11 Upper Peninsula Area Agency on Aging

UPCAP - Central Office 2501 14th Avenue, South P.O. Box 606

Escanaba, Michigan 49829 Phone: (906) 786-4701

Toll-Free: (800) 338-7227

www.upcap.org

Serving: Counties of Alger, Baraga, Chippewa, Delta, Dickinson, Gogebic, Houghton, Iron, Keweenaw, Luce, Mackinac, Marquette, Menominee, Ontonagon, and Schoolcraft

Hancock Office

787 Market Street, Quincy Center, Suite 7

Hancock, Michigan 49930 Phone: (906) 482-0982 Fax: (906) 482-1385

Iron Mountain Office

912 Carpenter Avenue

Iron Mountain, Michigan 49801

Phone: (906) 774-9918 Fax: (906) 774-0865

Ironwood Office

1701 Florence Street

Ironwood, Michigan 49938

Phone: (906) 786-4701 Fax: (906) 364-7291

Marquette Office

1025 Commerce Drive, Suite B Marquette, Michigan 49855 Phone: (906) 228-6169 Fax: (906) 228-6136

Sault Ste. Marie Office

2956 Ashmun Street

Sault Ste. Marie, Michigan 49783

Phone: (906) 632-9835 Fax: (906) 632-9840

MUSKEGON AREA

Region 14 Senior Resources of West Michigan - Norton Shores

Tanglewood Park 560 Seminole Road Muskegon, Michigan 49444 Phone: (231) 739-3585 Toll-Free: (800) 442-0054

www.seniorresourceswmi.org

Serving: Counties of Muskegon, Oceana,

and Ottawa

Program of All-Inclusive Care for the Elderly (PACE) Providers

The following Program of All-Inclusive Care for the Elderly (PACE) providers coordinate care through Medicare and Medicaid and provide medical and social services to frail, elderly individuals that generally allows them to continue living in their community. For more information, call toll-free: (877) 284-4071 or (517) 241-4293 and online at www.npaonline.org.

PACE SOUTHEAST MICHIGAN

Southfield Center

24463 W. 10 Mile Road Southfield, Michigan 48033 Phone: (855) 445-4554

Dearborn Center

15401 N. Commerce Drive Dearborn, Michigan 48120 Phone: (855) 445-4554

Thome Rivertown PACE Center

250 McDougall Street Detroit, Michigan 48207 Phone: (855) 445-4554

Eastpointe Center

17401 East Ten Mile Road Eastpointe, Michigan 48021 Phone: (855) 445-4554

Sterling Heights Center

35501 Mound Road Sterling Heights, Michigan 48310 Phone: (855) 445-4554

Pontiac Center

823 Golf Drive Pontiac, Michigan 48341 Phone: (855) 445-4554

Service Area: All zip codes in Wayne, Macomb and Oakland Counties, **except**: 48111, 48165, 48167, 48168, 48170, 48178, 48187, 48374, 48375, 48377, 48390, 48393 and 48442

SENIOR CARE PARTNERS PACE

Battle Creek Center

200 West Michigan Avenue Battle Creek, Michigan 49017 Phone: (269) 441-9300 Toll-Free: (877) 284-4071

Kalamazoo Center

445 West Michigan Avenue Kalamazoo, Michigan 49007 Phone: (269) 488-5460 Toll-Free: (800) 488-5860

Portage Center

800 East Milham Street Portage, Michigan 49002 Phone: (269) 280-9560

Albion Center

290 B Drive North Albion, Michigan 49224 Phone: (517) 680-4410 Toll-Free: (888) 400-1435

Service Area: Calhoun and Kalamazoo Counties and the following zip codes in Allegan, Barry and Van Buren Counties: 49009, 49010, 49017, 49026, 49046, 49050, 49055, 49060, 49065, 49067, 49070, 49071, 49078, 49079, 49080 and 49087

PACE Resources

Care Resources

4150 Kalamazoo Ave. SE Grand Rapids, Michigan 49508

Phone: (616) 913-2006 Toll-Free: (800) 610-6299

Service Area: Kent County and the following zip codes in Ottawa County: 49418, 49428, 49435, 49534 and 49544. The Allegan County zip codes 49315, 49316, 49323, 49328, 49344 and 49348. The Barry County zip codes 48849, 48897, 49058, 49316, 49325, 49333, 49344 and 49348. The Ionia County zip codes 48809, 48815, 48846, 48849, 48865, 48881, 49302 and 49331

Ascension Living PACE Michigan

412 E. First Street Flint, Michigan 48502 Phone: (810) 236-7500

Service Area: Genesee County, all zip codes in Lapeer County except 48435 and 48744, and the following zip codes in Livingston, Oakland, Shiawassee and Tuscola Counties: 48414, 48418, 48420, 48429, 48430, 48433, 48436, 48442, 48451, 48464, 48476, 48727, 48760, 48816, 48855 and 48857

Great Lakes PACE

3378 Fashion Square Boulevard Saginaw, Michigan 48603 Phone: (989) 272-7610

Service Area: All the following zip codes: 48417, 48435, 48449, 48601, 48602, 48603, 48604, 48607, 48609, 48611, 48614, 48615, 48616, 48620, 48623, 48626, 48631, 48634, 48637, 48638, 48640, 48642, 48649, 48650, 48655, 48662, 48701, 48706, 48708, 48722, 48723, 48724, 48732, 48733, 48734, 48744, 48746, 48747, 48757, 48767, 48768, 48817, 48841, 48867 and the Saginaw, Midland, Bay, Gratiot, Tuscola, Shiawassee and Arenac County portions of the following zip codes: 48415, 48457, 48460, 48807 and 48831

Huron Valley PACE

2940 Ellsworth Road Ypsilanti, Michigan 48197 Phone: (734) 572-5777 Toll-Free: (855) 483-7223

Service Area: Washtenaw County and the following zip codes in Wayne, Monroe, Oakland and Livingston Counties: 48111, 48116, 48117, 48131, 48133, 48134, 48139, 48140, 48143, 48144, 48145, 48157, 48159, 48160, 48161, 48162, 48164, 48165, 48166, 48167, 48168, 48170, 48174, 48178, 48179, 48182, 48187, 48188, 48189, 48191, 48196, 48242, 49238, 49267, 49270, 49287, 48374, 48375, 48377, 48390 and 48393

LifeCircles-PACE Holland

12330 James Street Holland, Michigan 49424 Phone: (616) 582-3100

LifeCircles-PACE Muskegon

560 Seminole Road Muskegon, Michigan 49444 Phone: (231) 733-8686 Toll-Free: (888) 204-8626

Service Area: Muskegon County and the following zip codes in Allegan and Ottawa Counties: 49010, 49026, 49055, 49056, 49090, 49315, 49318, 49330, 49401, 49403, 49404, 49406, 49408, 49409, 49415, 49417, 49419, 49423, 49424, 49426, 49434, 49448, 49450, 49451, 49453, 49456, 49460 and 49464

PACE Central Michigan

1750 E. Bellows

Mt. Pleasant, Michigan 48858 Phone: (989) 953-5800

Service Area: Clare, Gladwin, Isabella, and Roscommon Counties and the following zip codes in Gratiot, Midland and Montcalm Counties: 48612, 48618, 48628, 48652, 48657, 48801, 48806, 48811, 48818, 48829, 48832, 48834, 48838, 48847, 48856, 48858, 48871, 48877, 48880, 48883, 48884, 48885, 48888, 48889, 48891 and 49310

PACE North

2325 N. Garfield Road Traverse City, Michigan 49686 Phone: (833) 410-2086

Service Area: Grand Traverse, Benzie and Leelanau Counties and the following zip codes in Wexford, Kalkaska, Antrim and Manistee Counties: 49601, 49612, 49613, 49614, 49615, 49616, 49618, 49620, 49622, 49625, 49629, 49633, 49638, 49646, 49648, 49649, 49659, 49663, 49668, 49676, 49680,

PACE of Southwest Michigan

2900 Lakeview Avenue St. Joseph, Michigan 49085 Phone: (269) 408-4322

Toll-Free: (855) 243-8876

49683, 49689 and 49690

Service Area: Berrien County and the following zip codes in Cass and Van Buren Counties: 49013, 49022, 49031, 49038, 49043, 49045, 49047, 49057, 49064, 49079, 49085, 49098, 49101, 49102, 49103, 49104, 49106, 49107, 49111, 49112, 49113, 49115, 49116, 49117, 49119, 49120, 49125, 49126, 49127, 49128 and 49129, and the Van Buren County portions of 49056, 49065, 49067 and 49090

Community at PACE, Inc.

231 West Pine Lake Drive Newaygo, Michigan 49337 Phone: (231) 652-4618

Toll-Free: (800) 689-6675

Service Area: The following zip codes in Lake, Mason, Mecosta, Oceana, Osceola, Newaygo and Montcalm Counties: 48886, 49303, 49304, 49305, 49307, 49309, 49310, 49312, 49320, 49322, 49327, 49329, 49330, 49332, 49336, 49337, 49338, 49339, 49340, 49342, 49343, 49346, 49347, 49349, 49402, 49405, 49410, 49411, 49412, 49413, 49420, 49421, 49425, 49431, 49436, 49437, 49446, 49449, 49452, 49454, 49455, 49458, 49459, 49623, 49631, 49639, 49642, 49644, 49655, 49660, 49665, 49677, 49679, 49688 and 49850

VOANS Senior Community Care of Michigan

1921 E. Miller Road Lansing, Michigan 48911 Phone: (517) 319-0700

Service Area: The following zip codes in Ingham, Eaton, Clinton, Shiawassee, Livingston, Barry, and Ionia Counties: 48808, 48813, 48819, 48820, 48821, 48822, 48823, 48824, 48825, 48827, 48831, 48835, 48837, 48840, 48842, 48848, 48853, 48854, 48861, 48864, 48866, 48872, 48876, 48879, 48890, 48892, 48894, 48895, 48906, 48910, 48911, 48912, 48915, 48917, 48924, 48933, 49021, 49076, 49096, 49251, 49264, 49284 and 49285

Sunrise PACE

5229 Lakeshore Road Fort Gratiot Twp., Michigan 48059 Phone: (810) 388-6300

Service Area: The following zip codes in Huron, Sanilac, St. Clair and Tuscola Counties: 48001, 48002, 48004, 48005, 48006, 48014, 48022, 48023, 48027, 48028, 48032, 48039, 48040, 48041, 48049, 48054, 48059, 48060, 48061, 48062, 48063, 48064, 48074, 48079, 48097, 48401, 48410, 48413, 48416, 48419, 48422, 48426, 48427, 48434, 48441, 48444, 48450, 48453, 48454, 48456, 48465, 48466, 48469, 48470, 48471, 48472, 48475, 48726, 48729, 48735 and 48741

Thome PACE

2282 Springport Road Jackson, Michigan 49202 Phone: (517) 768-9791

Service Area: Jackson, Lenawee, and Hillsdale Counties

Government Agencies

Government Agencies Assisting Seniors

The Michigan Department of Health and Human Services (MDHHS) is the lead agency in state government for services for older adults. MDHHS is responsible for the creation, coordination, and administration of service plans, and advocating on behalf of older adults at all levels of government with private and public agencies.

ADDITIONAL SERVICES FROM THE OFFICE OF SERVICES TO THE AGING

For more information on any of the programs listed below, please contact the Michigan Department of Health and Human Services at **(517) 241-4100** or visit **michigan.gov/mdhhs**.

The Aging Network

The U.S. Administration on Aging has an Aging Network that includes over 50 state agencies on aging, 600+ Area Agencies on Aging, 260+ Native American aging programs, more than 29,000 service providers and thousands of volunteers.

The Aging Network participants share a common agenda of providing opportunities and support for older adults to live independent, productive and dignified lives while maintaining close family and community ties.

Michigan's Aging Network is comprised of regional Area Agencies on Aging. To find an agency near you, see page 28. These agencies have community-based programs available to help answer your questions on what services you may qualify for.

Caregiver Programs

Michigan has several programs available to family members who care for their loved ones:

- Caregiver Action Network
- Program of All-Inclusive Care for the Elderly (PACE) (see page 31 for more on PACE programs.)
- Michigan Adult Day Services Association
- Caregiver Assessment and Referral Service
- Creating Confident Caregivers

"Community for a Lifetime" Program

This program helps people "age" at home or in the setting of their choice. Michigan communities work together with services to prepare for, attract, and retain older residents and their families while providing a higher quality of life.

An interested community must complete an application and conduct a self-assessment or initiate an improvement that meets the program's requirements.

Community-Based Services

Community-based programs are available in all Michigan counties for older adults who stay in their homes and communities as they age. Many programs provide individual assessments and coordination of services for daily activities.

Here are a few for you to consider:

• MI Choice Waiver Program provides assistance to eligible adults to receive Medicaid-covered services similar to those provided by nursing homes, but who can stay in their own home or another residential setting.

Government Agencies

- Michigan Department of Health and Human Services has many services that can help you and your family, from temporary assistance services, energy assistance to independent living services.
- Housing Information from the Michigan State Housing Development Authority (MSHDA)
- Meals-on-Wheels
- MiCAFE provides a free volunteer service that helps older adults apply for assistance
- Senior Centers and Senior Employment
- Transportation Services

Contact the Michigan Department of Health and Human Services, Bureau of Aging, Community Living, and Supports Agency at:

P.O. Box 30676 400 S. Pine Street Lansing, Michigan 48909-8176 Phone: **(517) 241-4100**

www.michigan.gov/mdhhs

Legal & State Bar Referral

Legal and State Bar Referral Assistance

The following organizations can help you with legal services and referrals. The resources are listed by city with serving counties. For more information or if your city is not listed, please contact the State Bar of Michigan toll-free at (800) 968-1442 or the State Bar Lawyer Referral Service toll-free at (800) 968-0738, or online at www.michbar.org, lrs.michbar.org, or www.michiganlegalhelp.org. *Note:* Some services may have a fee.

ALPENA

Legal Services of Northern Michigan

110 N. Third Ave. Alpena, MI 49707 Phone: (989) 356-9081 Toll-Free: (888) 356-9009

Serving Counties: Alcona, Alpena, Montmorency and Presque Isle

ANN ARBOR

Legal Services of South Central Michigan

420 N. Fourth Avenue Ann Arbor, MI 48104-1197 Toll-Free: (888) 665-6181 Fax: (734) 665-2974

Serving Counties: Livingston and

Washtenaw

Washtenaw County Bar Association

101 E. Huron Street, Suite 1111

P.O. Box 8645

Ann Arbor, MI 48107 Phone: (734) 994-4912

Referral Phone: (734) 996-3229 *Serving Counties:* Lenawee,

Livingston, Monroe, Washtenaw and

Western Wayne

BATTLE CREEK

Legal Services of South Central Michigan

123 W. Territorial Road Battle Creek, MI 49015 Phone: (269) 965-3951 Toll-Free: (800) 688-3951 Fax: (269) 965-4874

Serving Counties: Barry, Branch and

Calhoun

BLOOMFIELD HILLS

Oakland County Bar Association

1760 S. Telegraph Road, #100 Bloomfield Hills, MI 48302

Phone: (248) 334-3400

Referral Phone: (248) 338-2100

Fax: (248) 334-7757

Serving County: Oakland

DETROIT

Detroit Metropolitan Bar Association

645 Griswold Street, Suite 1356

Detroit, MI 48226 Phone: (313) 961-6120 Fax: (313) 965-0842

Serving County: Wayne

ESCANABA

Legal Services of Northern Michigan

806 Ludington Street Escanaba, MI 49829 Phone: (906) 786-2303 Toll-Free: (888) 786-2303 Fax: (906) 786-4041

Serving Counties: Delta, Menominee and

Schoolcraft

FLINT

Legal Services of Eastern Michigan

436 S. Saginaw Street

Flint, MI 48502

Phone: (810) 234-2621 Toll-Free: (800) 322-4512

Fax: (810) 234-9039 and (888) 873-6532 *Serving Counties:* Genesee and Lapeer

Legal & State Bar Referral

GAYLORD

Legal Services of Northern Michigan

1349 S. Otsego Avenue, Unit 8

Gaylord, MI 49735 Phone: (989) 705-1067 Toll-Free: (888) 645-9993 Fax: (989) 705-7178

Serving Counties: Cheboygan, Charlevoix, Crawford, Emmet, Gaylord, Kalkaska,

Otsego and Roscommon

GRAND RAPIDS

Grand Rapids Bar Association

161 Ottawa Avenue, NW #203-B

Grand Rapids, MI 49503 Phone: (616) 454-5550

Referral Phone: (616) 454-5550 ext 107

Fax: (616) 454-7707

Serving Counties: Allegan, Ionia, Kent,

Muskegon and Ottawa

Western Michigan Legal Services -

Main Office

25 Division Ave S, Ste 300 Grand Rapids, MI 49503 Phone: (616) 774-0672

TTY: (616) 727-0916

Serving Counties: Ionia, Kent, Mecosta

and Montcalm

HOLLAND

Legal Aid of Western Michigan

636 Hastings Avenue Holland, MI 49423 Phone: (616) 394-1380 TTY: (616) 727-0916

Serving Counties: Allegan and Ottawa

HOUGHTON

Legal Services of Northern Michigan

706 W. Sharon Avenue Houghton, MI 49931 Phone: (906) 482-3908 Toll-Free: (888) 482-2343

Fax: (906) 482-4748

Serving Counties: Baraga, Houghton and

Keweenaw

JACKSON

Legal Services of South Central Michigan

540 N. Jackson Street Jackson, MI 49201 Phone: (517) 787-6111 Fax: (517) 787-5805

Serving Counties: Hillsdale and Jackson

KALAMAZOO

Western Michigan Legal Services

201 W. Kalamazoo Avenue, Suite 427

Kalamazoo, MI 49007 Phone: (269) 344-8113 TTY: (616) 727-0916

Serving Counties: Cass, Kalamazoo,

St. Joseph and Van Buren

LAKESHORE LEGAL AID

Toll-Free: (888) 783-8190

Website: lakeshorelegalaid.org

Serving Counties: Macomb, Oakland,

St. Clair and Wayne

LANSING

Legal Services of South Central Michigan

3490 Belle Chase Way, Suite 50

Lansing, MI 48911

Toll-Free: (888) 783-8190 Fax: (517) 394-4276

Serving Counties: Clinton, Eaton, Ingham,

Livingston and Shiawassee

West Michigan - Cooley Law School

Sixty-Plus Elder Law Clinic Cooley Center, 6th Floor 300 S. Capitol Avenue Lansing, MI 48933

Phone: (517) 371-5140

Legal & State Bar Referral

MARQUETTE

Legal Services of Northern Michigan

112 W. Washington Street, Suite 1

Marquette, MI 49855 Phone: (906) 228-5620 Toll-Free: (888) 228-5590 Fax: (906) 228-3439

Serving Counties: Alger, Dickinson, Iron

and Marquettte

MONROE

Senior Citizen Legal Services

1126 S. Telegraph Road Monroe, MI 48161 Phone: (734) 241-7644 Fax: (734) 241-8394

Serving County: Monroe

Legal Services of South Central Michigan

898 S. Telegraph Road Monroe, MI 48161 Phone: (734) 241-8310 Toll-Free: (888) 251-1598 Fax: (734) 241-1381

Serving Counties: Lenawee and Monroe

MT. CLEMENS

Macomb County Bar Association

40 N. Main Street, Suite 435 Mt. Clemens, MI 48043 Phone: (586) 468-2940

Website: www.macombbar.org/legal-

service-agencies/

MUSKEGON

Legal Aid of Western Michigan

450 Morris Avenue, Suite 104

Muskegon, MI 49940 Phone: (231) 726-4887 TTY: (616) 727-0916

Serving Counties: Lake, Mason,

Muskegon, Newaygo, Oceana and Osceola

REDFORD

Neighborhood Legal Services, Michigan Elder Law & Advocacy Center

12121 Hemingway Redford, MI 48239 Phone: (313) 937-8291 Fax: (313) 937-8893

Serving: Wayne County Seniors 60+

ST. JOSEPH

Western Michigan Legal Services

901 Port Street St. Joseph, MI 49085 Phone: (269) 983-6363 TTY: (616) 727-0916

Serving County: Berrien

SAULT STE. MARIE

Legal Services of Northern Michigan

130 W. Spruce Street

P.O. Box 710

Sault Ste. Marie, MI 49783 Phone: (906) 632-3361 Toll-Free: (888) 632-9313

Fax: (906) 632-9876

Serving Counties: Chippewa, Luce and

Mackinac

TRAVERSE CITY

Grand Traverse, Leelanau and Antrim Bar Association

P.O. Box 182

Traverse City, MI 49685-182

Phone: (231) 668-7022

Serving Counties: Antrim, Grand Traverse

and Leelanau

Legal Services of Northern Michigan

221 Garland Street, Suite H Traverse City, MI 49684 Phone: (231) 941-0771 Toll-Free: (888) 941-9599

Consumer Resources

The following resources are available to help with consumer protection issues.

AGE DISCRIMINATION

Michigan Department of Civil Rights

Toll-Free: (800) 482-3604

Detroit Service Center

Cadillac Place, Suite 3-600

3054 W. Grand Boulevard

Detroit, MI 48202

Phone: (313) 456-3700

Lansing Service Center

110 W. Michigan Avenue, Suite 800

Lansing, MI 48933

Phone: (517) 335-3165

U.S. Equal Employment
Opportunity Commission

477 Michigan Avenue, Room 865

Detroit, MI 48226

Phone: (800) 669-4000

U.S. Department of Health and Human Services

(federally funded services)

Phone: (312) 353-5160 Toll-Free: (877) 696-6775

CONSUMERS (GENERAL)

Michigan Attorney General
Consumer Protection Division

P.O. Box 30213

Lansing, MI 48909

Phone: (517) 335-7599

Toll-Free: (877) 765-8388

Federal Trade Commission

600 Pennsylvania Avenue, N.W.

Washington, D.C. 20580

Phone: (202) 326-2222

U.S. Food and Drug Administration

300 River Place, Suite 5900

Detroit, MI 48207

Phone: (313) 393-8100

FUNERALS

Department of Licensing and

Regulatory Affairs

Corporations, Securities and

Commercial Licensing Bureau

P.O. Box 30054

Lansing, MI 48909

Phone: (517) 241-6470

Cemetery Regulation

Lansing, MI 48909

Phone: (517) 241-8070

HEALTH INSURANCE

Department of Insurance and Financial Services

P.O. Box 30220

Lansing, MI 48909

Phone: (517) 284-8800

Toll-Free: (877) 999-6442

NURSING HOMES

Bureau of Community Health Systems Health Facility Licensing, Permits, and Support Division

Complaint Intake Section

P.O. Box 30664

Lansing, MI 48909

Phone: (517) 241-4712 or 1-800-882-6006

Complaint Hotline and Nursing

Home Abuse Hotline

Toll-Free: (800) 882-6006

Health Care Association of Michigan

7413 Westshire Drive

Lansing, MI 48917

Phone: (517) 627-1561

Medicare/Medicaid Assistance Program

Phone: (800) 803-7174

6105 W St. Joseph Hwy., Suite 204

Lansing, MI 48917

Consumer Resources

PENSIONS

U.S. Department of Labor Employee Benefits Security Administration

Toll-Free: (866) 444-3272 dol.gov/agencies/ebsa

SCAMS

Michigan Department of Licensing and Regulatory Affairs

Corporations, Securities, & Commercial Licensing Bureau Securities P.O. Box 30018
Lansing, MI 48909
Phone: (517) 335-5237

Michigan Attorney General Consumer Protection Division

Phone: (517) 335-7599

Health Care Fraud Hotline Toll-Free: (877) 765-8388

TAXES

Michigan Department of Treasury

Treasury Building Lansing, MI 48922 Phone: (517) 335-7508

U.S. Internal Revenue Service

Detroit, MI 48226

Toll-Free: (844) 545-5640

Michigan State Departments

For more information about Michigan state departments, search www.michigan.gov.

Agriculture and Rural Development

Constitution Hall, 6th Floor

525 W. Allegan Street

P.O. Box 30017

Lansing, MI 48909

Toll-Free: (800) 292-3939

Attorney General

G. Mennen Williams Bldg.

525 W. Ottawa Street

P.O. Box 30212

Lansing, MI 48909

Phone: (517) 335-7622

Fax: (517) 335-7644

Auditor General

201 N. Washington Square

Victor Center, Sixth Floor

Lansing, MI 48913

Phone: (517) 334-8050

Civil Rights

Capitol Tower Building

110 W. Michigan Avenue, Suite 800

Lansing, MI 48933

Phone: (517) 335-3165

Fax: 517-241-0546

TTY: 517-241-1965

Corrections

Grandview Plaza

206 E. Michigan Avenue

P.O. Box 30003

Lansing, MI 48909

Phone: (517) 335-1426

Education

Hannah Building

608 W. Allegan Street

P.O. Box 30008

Lansing, MI 48909

Toll-Free: (833) 633-5788

Environment, Great Lakes, and Energy

Constitution Hall

525 West Allegan Street

P.O. Box 30473

Lansing, MI 48909

Toll-Free: (800) 662-9278

Health and Human Services

333 S. Grand Avenue

P.O. Box 30195

Lansing, MI 48909

Phone: (517) 241-3740

Insurance and Financial Services

530 W. Allegan Street, 7th Floor

Lansing, MI 48933

Phone: (517) 284-8800

Toll-Free: (877) 999-6442

Fax: (517) 284-8837

Licensing and Regulatory Affairs Bureau of Employment Relations

Cadillac Place

3026 W. Grand Blvd., Suite 2-750

P.O. Box 02988

Detroit, MI 48202-2988

Phone: (313) 456-3510

Fax: (313) 456-3511

Bureau of Community and Health Systems

611 W. Ottawa Street - Central Office

P.O. Box 30664

Lansing, MI 48909

Phone: (517) 335-1980

Corporations, Securities &

Licensing Division

P.O. Box 30018

Lansing, MI 48909

Phone: (517) 241-9221

Michigan State Departments

Military and Veterans Affairs

3411 N. Martin Luther King Jr. Blvd. Lansing, MI 48906

Phone: (517) 481-8083

Natural Resources

P.O. Box 30028 Lansing, MI 48909 Phone: (517) 284-5815

Secretary of State

Richard H. Austin Building, 4th Floor Lansing, MI 48918

Toll-Free: (888) 767-6424

State Police

P.O. Box 30634 Lansing, MI 48909 Phone: (517) 332-2521

Labor and Economic Opportunity Michigan Economic Development Corporation

300 N. Washington Square Lansing, MI 48913 Phone: (888) 522-0103

Michigan State Housing and Development Authority

735 E. Michigan Avenue P.O. Box 30044 Lansing, MI 48909 Phone: (517) 335-9885

Workforce Development

Victor Office Center 201 N. Washington Square Lansing, MI 48913 Phone: (517) 335-5858

Fax: (517) 241-9810

Wage and Hour Division

P.O. Box 30476 Lansing, MI 48909-7976 Phone: (517) 284-7800 Fax: (517) 763-0110

Technology, Management and Budget

Elliott-Larsen Building, 2nd Floor 320 S. Walnut Street Lansing, MI 48909

Phone: (517) 241-5545

Transportation

State Transportation Building 425 W. Ottawa Street P.O. Box 30050 Lansing, MI 48909 Phone: (517) 241-2400

Treasury

Michigan Department of Treasury Lansing, MI 48922 Phone: (517) 335-7508

Bureau of State Lottery

101 E. Hillsdale P.O. Box 30023 Lansing, MI 48909 Phone: (517) 335-5756 Fax: (517) 335-5644

Toll-Free Hotlines

Toll-free hotlines have been created to provide easy and free access to information and to file complaints. Keep this list in a safe place for reference when need arises.

Vehicle Safety (National Highway Traffic Safety Administration)—receives reports on auto safety problems; provides information on autos recalled, and complaints received about specific makes and models. (888) 327-4236

Automotive Complaints (Michigan Secretary of State)—for problems dealing with auto repairs, auto dealerships, etc., except for those problems with automobiles that are still under warranty (contact the Attorney General's office with these problems). (888) 767-6424

Utilities (Michigan Public Service Commission)—handles complaints on utility services; assists with rates and billings. **(800) 292-9555**

Medicare (Michigan Department of Health and Human Services)—answers all Medicare questions, includes part D for pharmacy. (800) 633-4227

Travel (Pure Michigan)—provides information on upcoming events, campsites, and accommodations. **(888) 784-7328** (in Michigan and from out of state).

Poaching and Conservation (Michigan Department of Natural Resources)—to report poaching and other violations of conservation laws. (800) 292-7800

For any other consumer-related problems, contact the **Attorney General's Consumer Protection Division** for assistance or referral. (877) 765-8388

Other hotline numbers you might find useful are:

Consumer Product Safety Commission (800) 638-2772

U.S. Department of Health and Human Services

Office of Inspector General Information (800) 447-8477 (800) HHS-TIPS

NOTES

The information in this publication is available, upon request, in an alternative, accessible format.



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