

# Chapter 26

## Programs, Services, and Resources for Older Adults

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### **26-1. Where to Start — Area Agencies on Aging (AAA)**

Older adults in Colorado have access to a variety of services to protect or enhance their health, provide meals and nutrition, maintain safety and independence in their own homes, and protect their legal rights.

A great place to start when you are looking for resources for yourself or a loved one, is with the local Area Agency on Aging (AAA). Every older adult in the state is served by an Area Agency on Aging. In Colorado, there are 16 Area Agencies on Aging (See Appendix A: Resources, Chapter 10 for the names and service areas for all AAAs in Colorado). The AAAs serve all adults 60 and older. All AAAs provide a set of core services and have programs that serve the specific needs of older adults in their geographic area. If the AAA does not provide a service, they likely know of other organizations in their geographic area that can help.

Most AAAs provide the following types of services:

- ▶ **Information and Access Services:** includes information and referral, health insurance counseling, client assessment, care management, transportation, caregiver support, retirement planning, and education.

- ▶ **Community-Based Services:** includes employment services, senior centers, adult day services, volunteer opportunities, and meals (often provided in group settings).
- ▶ **In-Home Services:** includes Meals on Wheels, homemakers, chore services, telephone reassurance, friendly visiting, energy assistance and weatherization, emergency response systems, home health services, personal care services, and respite care.
- ▶ **Housing:** includes senior housing for independent living and alternative living facilities, such as assisted living.
- ▶ **Elder Rights:** such as legal help for older adults with high social and economic needs, elder abuse prevention and awareness programs, and the long-term care ombudsman services for residents of nursing homes and assisted living facilities.

The services provided by AAAs reflect the needs of their local communities. Transportation and in-home care may be a priority in rural areas. Meals on Wheels and adult day services may be more of a priority in urban areas. AAAs regularly assess the needs of older adults in their communities and adapt to meet changing needs.

## 26-2. Adult Protective Services

Adult Protective Services (APS) assist at-risk adults whose health and well-being may be compromised or in danger due to self-neglect, abuse, caretaker neglect, or exploitation. In the Colorado Adult Protective Services statute, an at-risk adult is defined as

an individual eighteen years of age or older who is susceptible to mistreatment or self-neglect because the individual is unable to perform or obtain services necessary for his or her health, safety, or welfare, or lacks sufficient understanding or capacity to make or communicate responsible decisions concerning his or her person or affairs.

Mistreatment of an at-risk adult can include physical abuse, self-abuse, sexual abuse, neglect, confinement, financial exploitation, and other forms of exploitation. Abuse includes nonaccidental infliction of pain or injury (such as bruising, malnutrition, or dehydration), unreasonable restraint, and unlawful sexual behavior.

Self-neglect is what happens when an at-risk adult does not seek services needed to meet his or her own essential human needs. Examples include suicide attempts, self-inflicted wounds, and pulling out hair.

### Mandatory Reporting

**Specific professionals in Colorado are “Mandatory Reporters.”** This means they must report suspected mistreatment, self-neglect, or exploitation of at-risk adults to a law enforcement agency within 24 hours of the reporter witnessing, learning about, or suspecting the mistreatment.

An at-risk elder is any person aged 70 or older. Mandatory reporters must report suspected abuse to the local law enforcement agency.

## Urged Reporting

Adults who are not defined by Colorado law as “at-risk” elders may be at risk because of factors other than age, including a traumatic brain injury or Alzheimer's. If a professional or any other person suspects maltreatment of an at-risk adult, they are urged to report the concerns to the Department of Human or Social Services in the county where the at-risk adult lives. Adult Protective Services evaluates all reports, shares the report with law enforcement, and determines the next actions. APS actions may include investigations, joint investigations with law enforcement, and protective services for the at-risk adult.

**To report suspected abuse, neglect, or exploitation:** Call the county department of social services where the at-risk individual lives and ask for Adult Protection intake. Have as many facts together as possible when you make the call, including names, addresses, phone numbers, dates, times, and the reasons you are making the call on this individual's behalf. If you are concerned about the welfare of an at-risk adult, you may also contact local police with your concerns and ask them to do a wellness check. They can then assess the situation and make a referral, if necessary, to Adult Protective Services (APS). If the individual is in immediate danger, call 911.

## Adult Protective Services Steps

APS staff will assess the individual's ability to make appropriate decisions for himself or herself and decide whether to open a case and make interventions on the individual's behalf. All at-risk adults have the right of self-determination and may refuse or reject protective services. A court must sometimes decide whether the individual is competent to make decisions for himself or herself. When given consent or appointed by the court, APS staff will investigate reports of abuse, neglect, and exploitation; remove at-risk adults from danger; and make arrangements for appropriate programs and services. Interventions are provided in ways that cause minimal disruption to the at-risk adult's life and ensure that his or her dignity and confidentiality are protected.

### 26-3. Ombudsmen Programs

Residents of licensed nursing homes and assisted living facilities, as well as PACE (Program of All-Inclusive Care for the Elderly) program participants often need advocacy services to protect their rights.

#### Long-Term Care Ombudsman

The Colorado Long-term Care Ombudsman program advocates for residents of licensed nursing homes and licensed assisted living residences. The primary purpose of the Long-Term Care Ombudsman Program is to promote and protect the residents' rights guaranteed under federal and state law.

The State Long-Term Care Ombudsman provides coordination and oversight of the statewide ombudsmen representatives. The program has a network of local offices across the state, which recruit, train, and manage teams of long-term care certified ombudsmen. Certified ombudsmen visit long-term care facilities throughout the state to monitor conditions and care and provide a voice for residents.

Long-term Care Ombudsmen work to resolve individual resident complaints and to bring about changes at the local, state, and national level to improve long-term care. Contact your local long-term care ombudsman at <https://www.coombudsman.org/> to locate the name and phone number of the long-term care ombudsman in your area.

## **PACE Ombudsman**

PACE offers comprehensive medical care and social services to people who are 55 years and older and who meet the nursing home level of care. Directed by the State PACE Ombudsman, the PACE Ombudsman Program advocates for PACE Participants residing in their community of choice in Colorado. The PACE Ombudsman Program provides critical and independent advocacy to help individuals attempting to enroll in PACE, PACE participants, and those who have dis-enrolled in PACE navigate the complex service delivery system within PACE and ensure quality care. PACE Ombudsmen provide assistance to resolve issues related to care, health, safety, and participant rights. PACE Ombudsman services are free, confidential, and *directed by the PACE participant*. You can contact the PACE Ombudsman Program at <https://www.coombudsman.org/pace-ombudsman/>.

## **26-4. Elder Rights and Legal Help**

There are a variety of services and resources for older adults seeking information about their legal rights.

### **Colorado Bar Association Find-A-Lawyer**

The Colorado Bar Association has an online database of attorneys who practice in different geographic areas of the state and have different practice area expertise. You can search the database by name, legal category, or use the guided search feature. <https://www.cobar.org/Licensed-Lawyer>

### **Colorado Courts Self Represented Litigant Coordinators**

Every Judicial district in Colorado has a self-help desk that provides assistance to people needing help navigating through the court system. The Colorado Courts' self-help website lists helpful information for individuals dealing with a variety of legal concerns.

### **Colorado Legal Services**

Colorado Legal Services provides legal services to low-income individuals in Colorado and older adults who need help with civil legal issues. The Colorado Legal Services web site also has educational available about common legal issues, including consumer and housing. More information is available on the Colorado Legal Services web site: <https://www.coloradolegalservices.org>.

### **The Colorado Legal Assistance Program**

The Colorado Legal Assistance Program provides legal advocacy to protect critical needs of older Coloradans, such as preserving housing, assuring access to medical care, and preventing abuse and neglect. The Colorado Legal Assistance Program is established and funded by the

federal Older Americans Act and the state Department of Human Services Division on Adult Services and Aging. Contact the local Area Agency on Aging for more information about the legal assistance program in your region of the state.

## **26-5. Tax Assistance and Counseling**

There are many programs throughout the state that provide tax assistance or counseling to older adults.

**Disabled Veteran Exemption:** This is available to applicants who sustained a permanent disability while serving on active duty in the United States Armed Forces and surviving spouses of previously qualified disabled veterans. Other eligibility requirements apply. Applications must be submitted to the Colorado Department of Military and Veterans Affairs by July 1 each year. Visit <https://vets.colorado.gov/> or call (303) 914-5832 for more information.

**Property Tax Assistance:** The Colorado Senior Property Tax Exemption is available to seniors aged 65 and older who have lived in their homes for at least 10 years or are the surviving spouse of someone who meets this requirement. The program reduces the amount of taxes they pay on their primary residence. Apply for the Senior Property Tax exemption with your county assessor's office.

**Property Tax Deferral:** This program is for Colorado residents who are 65 years of age or older or are in active military service. As of January 2023, it was also expanded to those who do not qualify under the senior or disabled veteran exemption if they exceed the property tax cap of 4 percent, averaged from the previous two years. The tax deferrals programs allow eligible individuals to defer or postpone payment of their property taxes. The state treasury pays the taxes directly to the county for the taxes due that year. This loan (with interest) will be logged as a lien against the property, which is recovered when repaid or when the owner dies or the property changes hands. Applications for this program are available from the county assessor and should be submitted between January 1 and April 1 each year.

**Property Tax/Rent/Heat Rebate:** This program is for full-year Colorado residents who are aged 65 or older, surviving spouses who are 58 years of age or older, or persons with disabilities, regardless of their age. Income limits apply. Eligible individuals can receive this rebate even if they normally do not file any other income taxes. Visit <https://tax.colorado.gov/PTC-rebate> or contact the Colorado Department of Revenue taxpayer helpline: (303) 238-7378.

**Property Tax Work-Off Program:** Some taxing entities offer a property tax work-off program for citizens who are age 60 or over or who are physically or developmentally disabled. As an example, by volunteering in some local school districts, you may be able to work off some portion of your property taxes. Call your county assessor's office or local school district for more information on programs in your area.

**Tax Counseling:** Many local senior organizations partner with the Internal Revenue Service to provide the Volunteer Income Tax Assistance (VITA) program. Trained volunteers from nonprofit organizations provide free tax counseling and basic income tax return preparation for seniors, the disabled, and lower-income people. Many seniors who do not normally file are often unaware of rebates and refunds for which they may be eligible, such as rent, heat, and property tax rebates. This program is usually conducted at senior and other community centers during tax preparation season. Most locations offer electronic filing. To locate the nearest VITA site, call (800) 906-9887.

## **26-6. Senior Recreation Centers**

Senior Recreation Centers provide a variety of activities and services depending upon the size and characteristics of the local community. Senior recreation centers have opportunities for older adults to participate in social, educational, fitness, and recreational activities.

Most senior centers offer fitness classes, which may include aerobics, pickle ball, dance, yoga, tai chi, and water fitness. They also offer various enjoyment classes, including painting, pottery, jewelry-making, scrapbooking, cooking, computers, and languages. Some offer travel and outdoor recreation programs, as well as groups, clubs, and indoor games such as bingo, poker, pool, and bridge. Some senior centers may offer non-recreational programs, such as transportation services, group meal sites, and information and referral services.

## **26-7. Senior Service and Resource Organizations**

Senior resource organizations offer a variety of programs and services of a non-recreational nature. These services support the health, safety, and well-being of older adults. Senior resource organizations are funded entirely, or in part, by counties, municipalities, private foundations, and local AAAs.

Similar to senior recreation centers, senior resource organizations usually reflect and focus on the most significant needs of older adults in their communities.

## **26-8. Additional Programs and Services for Seniors**

Contact your local AAA to learn more about services and resources available to you. The list of AAAs in the state is provided in Appendix A: Resources, Chapter 10. In addition, if you have difficulty locating a program, service, senior center, or senior organization in your area, call the United Way Helpline at 211. The 211 Help Center covers all 64 counties in Colorado. It is a confidential and multilingual phone line that can connect anyone in the state to vital resources. You can also text your zip code to 898211. Additionally, you can search the online Help Center database: <https://www.211colorado.org/>.

**Aging and Disability Resource Centers:** These centers provide information to help older adults and people with disabilities access long-term services and supports (LTSS). Call the ADRC at (844) 265-2372.

**Adult Day Services:** Provide care, activities, and meals for adults who have functional impairments while their caregivers work or attend to other needs. Participants interact with peers in a social setting during the day and then return to the comfort of their own homes at night when family or other caregivers are present. Adult day services are provided by a range of organizations, including for-profit and nonprofit agencies, and are often covered by insurance, Medicaid, or other public funds.

**Benefits Check-Up:** The National Council on Aging developed this online tool to connect older adults and people with disabilities to financial benefit programs for which they may be eligible. Seniors with limited incomes may learn for example, they are eligible for programs such as Old Age Pension or programs that pay all or part of their Medicare premiums. Contact NCOA at (800) 794-6559 or <https://benefitscheckup.org/page/about-ncoa>.

**Care Management:** A care manager can be an important resource to families and caregivers who are attempting to arrange for care or to access resources for their loved ones. A care manager may be fully funded by Older Americans Act funds for seniors aged 60 and over. A care manager meets with the older adult client and interested family members and conducts a full in-home assessment of the individual's strengths and needs. This assessment provides information on how well the individual can perform each of his or her activities of daily living, such as bathing, dressing, housework, money management, and social activities. A home safety assessment is conducted, and safety devices such as railings and grab bars may be installed for the client. The care manager then creates a care plan that outlines the services needed and identifies providers. Care managers also help with necessary applications for services and benefits. The providers identified in a care plan may include Meals on Wheels, transportation, home health, and volunteers. The care manager carefully monitors the delivery of services and makes changes as needed. Care management reduces the burden on loved ones and ensures the best possible, least-restrictive care for the client.

**Caregiver and Homemaker Services:** Public funds are sometimes available to provide in-home care and/or homemaker services. AAAs often fund these services in local communities. County Options for Long-Term Care agencies fund programs such as Home and Community Based Services (HCBS), which place caregivers in the homes of persons in need of help with activities of daily living. A Home Care Allowance (HCA) may also be available, which gives those in need of care a monthly allowance with which to pay someone for cleaning or caregiving. Some agencies provide free respite care, in which either a volunteer or paid staff is placed in the home for several hours or more per week to give the primary caregiver a break from his or her duties.

**Dental, Vision, and Hearing Services:** A number of foundations, clinics, agencies, and service groups help pay for dentures and dental work, vision and glasses, and hearing and hearing aids, or provide services at a greatly reduced rate. Call 211 or your local senior organization for more information.

**Employment Programs:** Various agencies, such as AARP and county workforce centers, have programs that help seniors find employment. The Senior Community Employment Program assists participants to find a minimum wage position while working at government and non-profit agencies and learning new skills. The program is operated by the U.S. Department of Labor: <https://www.dol.gov/agencies/eta/seniors> or the toll-free help line at (877) US2-JOBS (877) 872-5627.

**Fall Prevention Services:** Sadly, falls are the leading cause of injury deaths among older adults and the most common cause for hospitalization. Fall prevention includes home safety assessments and modifications, medication reviews, health assessments, hoarding and clutter clean-up services, and vision screenings. A number of free and low-cost programs and services are available to reduce or eliminate falls.

**Forms Assistance:** Seniors often are reluctant to apply for benefits for which they are eligible because of sometimes lengthy and confusing applications. Many senior resource organizations have staff who help seniors through the maze of paperwork necessary to receive benefits. County social services departments also have staff who help with applications for benefits such as food stamps and Medicaid.

**Free 911 Cell Phone:** Some senior organizations and law enforcement agencies offer free cell phones for seniors. These cell phones are typically reconditioned used phones that will only

dial 911. The phones allow older adults to dial for help in an emergency involving themselves or others. There is no contract or monthly service fee.

**Friendly Visiting and Telephone Reassurance:** Volunteers are often available in local communities to make visits to homebound seniors who are isolated or in frail health. This provides regular social contact and helps to ensure safety and well-being. Volunteers also provide telephone reassurance, whereby isolated seniors are called on a regular basis for socialization and to check on their well-being. This is also a great volunteer opportunity, and often connects homebound seniors looking for something to do with similar individuals.

**Handyman, Home Rehabilitation, and Weatherization Services:** Some senior organizations offer low or no-cost handyman services. Services may be performed by professionals or skilled volunteers. Many counties and municipalities offer housing rehabilitation programs where grants or low-interest loans are given to low-income homeowners to assist in repairing or replacing major housing systems that are potential health or safety concerns. Weatherization programs, which assist low-income homeowners in saving energy dollars by insulating homes, may also be available.

**Medical Equipment Lending:** Programs are available that loan durable medical equipment, such as walkers, wheelchairs, bath benches, etc., free of charge to older adults recovering from surgery or temporarily in need of these items for health and safety. Call 211 or check with your local senior organization for details.

**Nutrition Services:** Services to help meet the nutritional needs of seniors include the following programs.

*Meals on Wheels:* This is a nationwide program that varies in services and scope from community to community. In general, volunteers deliver hot or frozen meals to homebound individuals who are unable to shop or prepare nutritious meals on their own. The regular contact by the volunteer also provides a wellness check and social contact for often frail, at-risk individuals. Costs are usually offset by donations or fees on a sliding scale.

*Congregate Meals:* Group meals are provided free or at low cost at various sites, including schools, senior centers, and other public sites. Older adults enjoy a nutritious meal in the company of others.

*Other Food Programs:* Food banks, food stamps, and other programs are available to older adults living on limited, fixed incomes. Food banks usually serve local county and other geographical areas and have various days and hours of operation. Call 211 or your county social services department for a food bank in your area. Food stamp programs provide a regular monthly amount that may be spent on food-only items. Enroll for food stamps through your county department of social services. Government programs, such as the Commodity Supplemental Food Program (CSFP) may also be available on a monthly basis. Seniors are able to pick up government commodities at a site in their community or have them brought to their house if they are homebound.

**Medical Alert Systems:** A personal emergency response system (PERS) is an electronic device designed to let the user summon help in an emergency. Medical alert systems may be purchased or leased and may have a monthly service fee. As with any major purchase, it is important to check out several systems before you buy to carefully assess the features you need and compare prices. Medical alert systems may be covered by long-term care insurance or Medicaid benefits.



**Rent and Utility Assistance:** Various nonprofit and faith-based organizations offer rent, utility, and prescription assistance. Funding may come from a number of government and private sources. Call 211 for names and numbers of local agencies.

**Resources for Pets:** Pets are often vital companions for older adults, many of whom are homebound and have limited social contacts. There are many organizations throughout the state that offer support for older adults and their pets, including dog-walking and pet-sitting services, as well as help with veterinary care. Some animal shelters and animal rescue organizations offer seniors the opportunity to adopt a pet free of charge. Food banks and other organizations often have pet food and other products available so that low-income seniors can provide for their pets. There are also for-profit businesses that come directly to the home for pet grooming, vaccinations, and other services.

**Reverse Mortgages:** See Chapter 32, “Reverse Mortgages,” for more information.

**Seniors Bluebook:** The seniors bluebook has a national database and has print versions in more than 25 metro areas, including the Denver metro area. The Seniors Bluebook lists local resources for older adults.

**Senior Liaison Officers:** Some law enforcement agencies employ a senior liaison officer, who will answer questions and concerns for seniors and provide information on frauds, scams, and guarding personal safety. They help to prevent seniors from being victims of crime and link them to other resources and agencies for assistance. Senior liaison officers often have a weekly presence in senior centers, shopping malls, and other public places.

**Support Groups:** In a support group, members give each other support, encouragement, and understanding about a similar problem, whether it be grief, caregiving, addiction, disease, etc. Support groups are usually led by a professional who offers encouragement and resources while allowing members to guide the conversation in a relaxed, non-threatening atmosphere. Most all groups are free of charge and provide a social connection for those experiencing loss or disease. A wide variety of support groups are available for seniors and their caregivers. Contact your local senior organization or mental health department for support groups in your area.

**Transportation:** Many local transportation districts have programs to serve disabled and frail individuals who are unable to use regular public transportation. Costs are minimal. Some senior organizations have government funding to provide free transportation to doctors, dentists, meal sites, food banks, or grocery stores. Some agencies serving seniors may also have volunteers who will provide free transportation.

**Veterans Community Living Centers:** Colorado has five veterans community living centers that provide long-term care to honorably discharged veterans, their spouses, and Gold Star parents of children who died while serving in the armed forces. <https://cdhs.colorado.gov/our-services/older-adult-services>.

**Volunteer Opportunities:** AmeriCorps Seniors RSVP is a nationwide program that connects adults aged 55 and over to a wide variety of volunteer opportunities in their communities. The *Retired and Senior Volunteer Program (RSVP)* connects volunteers aged 55 and over with service opportunities in their communities that match their interests and skills. Volunteers are placed with schools, hospitals, food banks, and many other nonprofit agencies. The *Foster Grandparent Program* connects volunteers aged 60 and over with children and young people with exceptional needs. Volunteers mentor, support, and offer guidance to vulnerable children.

For additional information on Colorado Agencies on Aging, see Appendix A: Resources, Chapter 24.