



The Commonwealth of Massachusetts
Executive Office of Elder Affairs
One Ashburton Place, Boston, MA 02108

Glossary of Acronyms & Terms

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Acronyms

AAA (Area Agency on Aging)	AAAs were established under the Older Americans Act (OAA) in 1973 to respond to the needs of Americans aged 60 and over in every local community. The OAA also helps fund Native American aging programs, known as " Title VI ," to meet the unique needs of older American Indians, Aleuts, Eskimos and Hawaiians. The services available through AAA and Title VI agencies fall into five broad categories: information and access services, community-based services, in-home services, housing and elder rights. Within each category a range of programs is available. www.n4a.com
AARP	A national major elder advocacy organization. The Massachusetts chapter has 865,000 members. www.aarp.org/states/ma
ACL (Administration on Community Living)	Federal agency under the US Department of Health & Human Services. ACL brings together the efforts and achievements of the Administration on Aging, the Administration on Intellectual and Developmental Disabilities, and the HHS Office on Disability to serve as the Federal agency responsible for increasing access to community supports, while focusing attention and resources on the unique needs of older Americans and people with disabilities across the lifespan. www.acl.gov
ACO (Accountable Care Organization)	Accountable Care Organizations - Accountable Care Organizations (ACOs) are groups of doctors, hospitals, and other health care providers, who come together voluntarily to give coordinated high quality care to their Medicare patients. The goal of coordinated care is to ensure that patients, especially the chronically ill, get the right care at the right time, while avoiding unnecessary duplication of services and preventing medical errors.
ADA (The Americans with Disabilities Act)	The Americans with Disabilities Act (ADA) prohibits discrimination against individuals with disabilities. It mandates equal opportunities for persons with disabilities in areas such as employment, public

	accommodations, transportation, state and local government services, and telecommunications.
ADH (Adult Day Health)	MassHealth community based day service. Provider regulations at: http://www.mass.gov/eohhs/docs/masshealth/regs-provider/regs-adultdayhealth.pdf
ADL (Activities of Daily Living)	Activities you usually do during a normal day such as getting in and out of bed, dressing, bathing, eating, locomotion in the home, mobility in and out of bed/chair, toilet use incontinence management and using the bathroom.
ADRC (Aging and Disability Resource Consortia)	A partnership among ASAP's, ILC's and other agencies that creates a single, coordinated system of information and access for all persons seeking long term services and supports, regardless of age, disability or income. ADRCs were first developed in MA in 2002 as a jointly sponsored national initiative funded by the Administration on Community Living (ACL formerly known as the Administration on Aging AoA) and the Centers for Medicare and Medicaid Services (CMS). The Executive Office of Elder Affairs and the Massachusetts Rehabilitation Commission administer the ADRC model in Massachusetts in partnership with 11 Independent Living Centers and 27 Aging Service Access Points and Area Agencies on Aging. There are 11 regionally-based ADRCs in Massachusetts.
AFC (Adult Foster Care)	MassHealth community based service that offers daily assistance in a family home setting with the physical and social needs of seniors and disabled adults who may be physically and cognitively compromised, but who do not need 24-hour a day skilled nursing care in a nursing home. Program regulations at: http://www.mass.gov/eohhs/docs/masshealth/regs-provider/regs-adultfostercare.pdg
ALAC (Assisted Living Advisory Council)	The Assisted Living Advisory Council within the Executive Office of Elder Affairs shall advise the Secretary relating to the regulations authorized under Chapter 19D. The ALAC meet quarterly.
ALO (Assisted Living Ombudsman)	Advocacy program for residents of ALR's.
ALR (Assisted Living Residence)	Certified by the Executive Office of Elder Affairs. Landlord/tenant residential model, which does not provide skilled nursing care.
ASAP (Aging Services Access Points)	Aging Services Access Points, known in the elder network as ASAPs, were established under Chapter 19A of Massachusetts General Laws. There are 27

	<p>ASAPs statewide service specific geographic areas. ASAPs are private, non-profit agencies with Governing Boards made up of at least 51% representation of person's age 60 or older and appointed by the local Councils on Aging.</p> <p>ASAPs provide the following direct services: Information and Referral; interdisciplinary case management: intake, assessment, development and implementation of service plans; monitoring of service plans; and reassessment of needs; and Protective Services: investigations of abuse and neglect of elders.</p>
ASL	American Sign Language
BIP (Balancing Incentive Program)	The Balancing Incentive Program authorizes grants to States to increase access to non-institutional long-term services and supports (LTSS) as of October 1, 2011. The Balancing Incentive Program also provides new ways to serve more people in home and community-based settings, in keeping with the integration mandate of the Americans with Disabilities Act (ADA), as required by the <i>Olmstead</i> decision. The Balancing Incentive Program was created by the Affordable Care Act of 2010 (Section 10202).
CAC (Citizen Advisory Committee to the EOEA)	The CAC is a statutory committee convened to advise the Secretary of the Executive Office of Elder Affairs (EOEA) on policy matters and other issues affecting elders. Members are appointed by the Secretary.
CAC (MassHealth - Certified Application Counselor)	CAC Designated Organizations are required to contract with MassHealth and the Health Connector as a Certified Application Counselor Designated Organization (CAC) just as contracts were required to assist applicants under the Virtual Gateway rules. The new Interdepartmental Service Agreement (ISA) includes important ACA-mandated requirements for CAC organizations wishing to assist those seeking health insurance, as well as additional provisions required by MassHealth and the Health Connector.
CCO (Community Care Ombudsman)	Provides advocacy for community elders.
CCRC (Community Care Retirement Community)	CCRCs often have a variety of housing on one campus, from townhouses or "cottages" for independent living to studio apartments for people in supportive living programs. In addition to providing housing, CCRCs provide or make available some combination of the services and amenities such as: nursing and other health-care services ; meals usually in a community dining area ; housekeeping ; emergency assistance; personal care assistance;

	recreational and social activities; 24 hour security; building and grounds maintenance.
CDS (Comprehensive Data Set)	The Elder Affairs approved assessment tool for the Home Care Program and Clinical Assessment and Eligibility services that is maintained in the Senior Information Management System.
CDSME	Chronic Disease Self-Management Education
CMA (Centers for Medicare & Medicaid Services)	The federal agency that runs the Medicare program. In addition, CMS works with the States to run the Medicaid program. CMS works to make sure that the beneficiaries in these programs are able to get high quality health care.
CNA	Certified Nurses Aide
COA (Council on Aging)	The 349 COA's are municipally-run, state-supported agencies that oversee senior centers and the delivery of local programs and services.
CSSM (Comprehensive Screening and Services Model)	A program that focuses on discharge planning for eligible MassHealth applicants and members currently residing in nursing facilities by working with an interdisciplinary team to set up community-based services that would allow the person to safely return to living in a non-institutionalized setting. A MassHealth registered nurse or an ASAP nurse conducts a comprehensive assessment to determine if the applicant or member is in need of nursing facility services for a short or a long period of time.
DHHS (US Department of Health & Human Services)	DHHS administers many of the "social" programs at the Federal level dealing with the health and welfare of the citizens of the United States. (It is the "parent" of CMS.)
DD	Developmental Disabilities
DDS	Department of Developmental Services, Massachusetts
DMA (Division of Medical Assistance)	Massachusetts Medicaid agency, now named Office of Medicaid
DME (Durable Medical Equipment)	MassHealth program that manages the reimbursement of the purchase, rental, or repair of items such as hospital beds, walkers, wheelchairs, and medical and surgical supplies, including personal emergency response system (PERS). Program regulations: http://www.mass.gov/eohhs/docs/masshealth/regs-provider/regs-durablemedical.pdf
DMH	Department of Mental Health, Massachusetts
DPH	Department of Public Health, Massachusetts
ECOP (Enhanced Community Options Program)	A program administered by Elder Affairs, ECOP provides a higher level of service in the community to Home Care Program Consumers who are financially

	ineligible for MassHealth Standard, but who meet the service needs requirements for Nursing Facility Services.
EOEA (Executive Office of Elder Affairs)	A State-level agency, the Executive Office of Elder Affairs (“Elder Affairs”) provides services locally via Agencies on Aging (AAA), Aging Services Access Points (ASAP), Councils on Aging (COA) and senior centers in communities across the Commonwealth.
EOHHS (Executive Office of Health and Human Services)	The Commonwealth’s oversight agency for all health and human services in Massachusetts. EOEA became a part of it as a result of reorganization.
ERRC (Elder Rights Review Committee)	The ERRC consists of seven individuals and is in place to protect elders who benefit from state-funded programs from possible harm or exploitation by social or medical researchers by reviewing research proposals in the public and private sectors. The Secretary appoints members to the Committee.
FIL (Functional Impairment Level)	The degree of functional impairment experienced by an Applicant or Consumer, it is determined by an inability to do self-care (Activities of Daily Living) and an inability to do basic environmental tasks (Instrumental Activities of Daily Living). Each level of impairment is defined by the number of tasks an elder is unable to perform.
FPL (Federal Poverty Level)	The level set by the federal government, which states how much money, an individual or families of varying sizes need to live a basic existence. Many federal and state programs use the FPL to determine eligibility. FPL guidelines can be found at: http://aspe.hhs.gov/poverty/14poverty.cfm
GAFC (Group Adult Foster Care)	The Group Adult Foster Care (GAFC) Program provides daily assistance with personal care services (Activities of Daily Living/ADLs), Instrumental Activities of Daily Living (IADLs) as needed, and case management services to elderly and/or disabled MassHealth members who meet the clinical criteria for the program and reside in a protected housing environment such as Assisted Living Residences (ALRs) or some type of elderly/disabled housing complex.
HCBS (Home and Community Based Services)	Services provided in a person’s home. Within Massachusetts, there are a set of HCBS programs that offer different choices to some people with Medicaid. If you qualify, you will receive care in your home and community so you can remain independent and close to your family and friends. HCBS programs help the elderly and persons with

	disabilities. These programs provide quality, low-cost services.
HCBW (Home and Community Based Waiver)	A waiver of federal requirements granted to MA by the HHS under 42 USC 1396n(d) which allows MassHealth to pay for home and community based services for members who meet MassHealth criteria for Nursing Facility services but reside in the community.
HIPAA (Health Insurance Portability and Accountability Act)	A federal regulation passed as part of the Balanced Budget Act of 1997 to guarantee patients new rights and protections against the misuse or disclosure of their health records.
HMO (Health Maintenance Organization)	Type of prepaid medical service/insurance in which members pay a monthly or yearly fee for all health care, including hospitalization.
I & R (Information & Referral)	Program devoted to providing quality information, resources and referral to long term services and support to elders, individuals with disabilities, family members and caregivers.
IADL (Instrumental Activities of Daily Living)	Activities related to independent living; include preparing meals, managing money, medication management, shopping for groceries or personal items, performing light or heavy housework, laundry, locomotion outside the home, transportation use and using a telephone.
ID	Intellectual Disabilities
ILC (Independent Living Center)	Community-based organizations providing services and advocacy by and for persons with disabilities.
LeadingAge MA	Formerly MassAging, is the only organization representing the full continuum of mission-driven, not-for-profit providers of health-care.
LIS (Low-Income Subsidy)	Financial assistance that lowers the premiums and co-payments for Part D beneficiaries with income below 150% of the FPL and limited assets. The greatest assistance is targeted to those with the lowest income and resources (full subsidy).
LTCI	Long term Care Insurance
LTCO (Long Term Care Ombudsman) <i>and/or LTC Ombudsman</i>	Advocacy program for residents of nursing facilities and rest homes. An advocate who works to solve problems between residents and nursing homes; as well as assisted living facilities.
LTSS (Long Term Services and Support)	A "variety" of services that help people with health or personal needs and activities of daily living over an extended period of time. LTSS can be provided at home, in the community, or in various types of facilities, including nursing homes and assisted living facilities. Most long-term care is custodial care such

	as personal care. Medicare does not pay for this type of care.
MAOA (Massachusetts Association of Older Americans)	An elder advocacy organization.
MassALFA (Massachusetts Assisting Living Facilities Association)	Non-profit association dedicated to professionally operated assisted living residences in Massachusetts that provide housing and services for individuals with varied needs and income levels. www.massalfa.org
MCB	Massachusetts Commission for the Blind
MCOA (Massachusetts Association of Councils on Aging and Senior Center Directors.	Trade organization of the 349 Councils on Aging www.mcoaonline.com
MFP (Money Follows the Person Demonstration)	The Money Follows the Person (MFP) Demonstration is a voluntary program that helps eligible elders and people with disabilities who want to move from facility-based care back to the community. MFP provides an array of “Demonstration” services including case management , assertive technology, orientation and mobility, and transitional assistance services designed to help individuals transition from nursing facilities and other long-stay hospital settings to the community.
MFP (Money Follows the Persons Waivers)	MassHealth offers two Home- and Community-Based Services (HCBS) waivers called the Money Follows the Person Waivers (MFP Waivers), which will help individuals who are qualified for the MFP Demonstration to move from a nursing home or long-stay hospital to an MFP-qualified residence in the community and obtain community-based services. The two MFP Waivers are: MFP Residential Supports (MFP-RS) waiver – for individuals who need supervision and staffing 24 hours a day, seven days a week. MFP Community Living (MFP-CL) waiver – for individuals who can move to their own home or apartment or to the home of someone else and receive services in the community.
MIPPA (Medicare Improvements for Patients and Providers Act of 2008)	Under MIPPA, states, territories, and the District of Columbia received funding to help Medicare beneficiaries apply for the Medicare Part D Extra Help/Low-Income Subsidy (LIS) and the Medicare Savings Program (MSPs). Funding is also used to provide Part D counseling to Medicare beneficiaries who live in rural areas, and to promote the new Medicare prevention and wellness benefits. MIPPA grants are administered by the U. S. Administration for Community Living and the Centers for Medicare & Medicaid Services.

MMA	Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (Publ: No. 108 – 173). This Act created Medicare <u>Part D</u> .
MMP (Money Management Program)	Uses trained and certified volunteers to help elders manage the payment of bills.
MOU (Memorandum of Understanding)	A document providing a general description of the responsibilities that are to be assumed by two or more parties in their pursuit of some goal(s).
MRC (Massachusetts Rehabilitation Commission)	Massachusetts Rehabilitation Commission. The Massachusetts Rehabilitation Commission (MRC) assists individuals with disabilities to live independently and go to work. MRC is the agency of the Commonwealth responsible for Vocational Rehabilitation Services, Community Services, and eligibility determination for the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) federal benefits programs for Massachusetts citizens with disabilities. The agency serves individuals with all types of disabilities except those who are blind. Individuals with visual disabilities are served through the Massachusetts <u>Commission for the Blind</u> . (IL= Independent Living, VR=Vocational Rehabilitation)
MSAC (Massachusetts Senior Action Council)	A statewide advocacy group for elders. www.masssenioraction.org
MSCA (Massachusetts Senior Care Association)	Mass Senior Care’s mission is to improve the quality and delivery of long term care services in Massachusetts through research, education and advocacy. www.maseniorcare.org
NASUAD (National Association of State Units on Aging and Disabilities)	A Washington DC – based trade organization for all state units on aging. www.nasuad.org
NCOA (The National Council on Aging)	The National Council on the Aging is a network of organizations and individuals dedicated to improving the health and independence of older persons and increasing their continuing contributions to communities, society and future generations. Its 3,800 members include senior centers, adult day service centers, area agencies on aging, faith congregations, senior housing facilities, employment services, and other consumer organizations.
NGA Policy Academy (National Governors Association)	Massachusetts was one of only eight states chosen to participate in the National Governors Association Policy Academy on Rebalancing Long Term Care
NORS (National Ombudsman Reporting System)	Required reporting system to federal government for <u>LTCO</u> .

OAA (Older Americans Act)	The OAA is the enabling federal legislation that provides community-based programs such as employment, nutrition, health promotion, Long Term Care Ombudsman Program and legal services for elders. EOEA implements OAA funding in Massachusetts.
OC (Options Counseling)	Ch. 211 (<i>also known as the Equal Choice Law</i>) mandates that counseling about community long term support options be provided to individuals prior to admission to a long term care facility and directs the state to report on the number of consumers who were diverted from a LTC facility to the community generated by the options counseling service. OC in Massachusetts is a free service available to all consumers regardless of age, disability or income. OC places consumers in a position to evaluate their LTSS options, make a well-informed decision, and determine a plan of action that fits their individual needs. OC is available to consumers in the setting of their choice: in-person (home or other community settings), via phone, email, nursing facilities, hospitals, etc.
OLTSS (Office of Long Term Care Services and Supports)	A unit within EOEA that administers MassHealth Long Term Care programs. There are four units within OLTSS: Coordinated Care, Institutional Day and Residential, Community Services and Clinical Support.
OT (Occupational Therapist)	A licensed health professional who is trained to evaluate patients with joint conditions, recommend exercises, and design and prescribe assistive devices to help patients regain or maintain the ability to perform not just work-related activities, but activities of daily living.
PA (Prescription Advantage)	Pharmacy assistance program wrapped around Medicare Part D.
PA	Prior Authorization
PACE (Program for All-Inclusive Care for the Elderly)	PACE is a fully capitated Medicare and Medicaid managed care program that serves mostly dually eligible frail individuals 55 and older who meet the nursing facility clinical criteria and who are able to remain in the community with supports.
PCA (Personal Care Attendant)	A person with the knowledge and skill to provide essential personal care such as moving, bathing, eating, dressing, toileting, and performing personal hygiene and other activities for an individual who, due to disability, may require such assistance.
PCP (Primary Care Physician)	Most often your personal physician or the physician who provides your routine medical care.

PS (Protective Services)	Program to investigate and mitigate the impact of elder abuse.
PT (Physical Therapist)	A licensed health professional who uses exercises, assistive devices and other physical treatments to help patients regain mobility, strength and function after an injury or disabling illness.
SCO (Senior Care Options)	MassHealth and Medicare coordinated care program, which offers all acute, preventative, long term care, seniors and support, and behavioral health services to MassHealth seniors age 65 and over, primarily those who are dually eligible.
SCSEP (Senior Community Service Employment Program)	Elder employment program, also known as Mature Staffing Solutions, funded by the U. S. Department of Labor under the authority of the Older Americans Act of the 1965.
SA (Service Area)	The cities and towns an agency provides services to.
SHINE (Serving the Health Information Needs of Everyone on Medicare)	SHINE is a statewide network of over 600 trained volunteer counselors who provide free and unbiased health insurance information and counseling services to Medicare beneficiaries. SHINE is the MA State Health Insurance Program also known as SHIP.
SHIP	SHIP is a national program that offers one-on-one counseling and assistance to people with Medicare and their families. Through federal grants directed to states, SHIPs provide free counseling and assistance. SHINE is our state's SHIP. www.shiptalk.org
SHL (Silver-Haired Legislature)	The SHL is a non-partisan public service organization modeled after the Massachusetts General Court. The SHL is housed in the Secretary of State's Office and was formerly housed with the EOEa.
SIMS (Senior Information Management System)	The IT information, referral and intake system developed by contractor for EOEa.
SNF/NF (Skilled Nursing Facility)	Long term care facility that provides skilled nursing. MassHealth pays for such care when certain clinical and financial eligibility is met.
SNP (Special Needs Plan)	Under the MMA, Congress created a new type of Medicare Advantage coordinated care plan focused on individuals with special needs. "Special needs individuals" (SNP) were identified by Congress as: 1) institutionalized; 2) dually eligible; 3) individuals with severe or disabling chronic conditions. Congressional SNP authority expired in December 2008. Massachusetts SCOs are SNPs. SNP's prescription coverage counts as creditable coverage for <u>Part D</u> .
TITLE III	Section of the Older Americans Act which includes nutrition and legal services implemented through

	EOEA.
TrOOP (True out of Pocket Spending Limit)	The amount one must reach under Medicare Part D to leave the Donut Hole and have full coverage.
VNA	Visiting Nurse Association
WHCoA	White House Conference on Aging. Held roughly every 10 years. Last held in 2005. www.whcoa.gov

Terms

AgeInfo	A service designed to assist persons seeking information and resources for elders and individuals with disabilities in Massachusetts. Access to services can be reached by calling 1-800 AGE INFO. (1-800-243-4636) or TDD/TTY 1-800-872-0166. Consumers can also find information on approximately 40,000 services and programs in Massachusetts through this service at www.ageinfo.com
Assessment	The gathering of information to determine a consumer's comprehensive health and functional health needs such as memory and cognition, ADL and IADL needs, transportation, housing, informal support, emotional and behavioral well-being, existing supports and services, durable medical equipment, employment, and personal care as examples.
Assisted Living	The Massachusetts assisted living legislation defines an assisted living residence as any entity which provides room and board, administers personal care services for three or more adult residents who are not related to their care provider, and collects payments or third party reimbursements from or on behalf of residents.
Case Management	A process used by a doctor, nurse, social worker or other professional to help manage your care. Case managers will help identify your health needs, develop a plan of care and put services in place to make sure that you get needed services. Case managers also monitor the services you receive and resources you use.
Determination (aka HC Eligibility Date)	A decision to pay in full, pay in part, or deny a claim.
Disability	For Social Security purposes, the inability to engage in substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or to last for a continuous period of not less than 12 months. Special rules apply for workers aged 55 or older whose

	<p>disability is based on blindness. The law generally requires that a person be disabled continuously for 5 months before he or she can qualify for a disabled worker cash benefit. An additional 24 months is necessary to qualify under Medicare.</p>
Discharge Planning	<p>An interdisciplinary plan designed to ensure that the residents' needs will be met after discharge from the nursing facility. The interdisciplinary team generally includes the resident/family/representative, health and social services staff from the nursing facility, and the ASAP. The team considers the resident's/family/representatives preference for care in determining how services will be accessed, how care should be coordinated among care providers such as home health agencies, independent living centers and other community and healthcare resources, and how the plan will assist the resident in adjusting or readjusting to his/her new living.</p>
Donut Hole	<p>The Medicare Part D coverage gap (informally known as the Medicare donut hole) lies between the initial coverage limit and the catastrophic-coverage threshold in the Medicare Part D prescription-drug program administered by the United States federal government. After a Medicare beneficiary exits the initial coverage of prescription-drug plan, the beneficiary is financially responsible for a higher cost of prescription drugs until he or she reaches the catastrophic-coverage threshold.</p>
Duals or Dual Eligibles	<p>Refers to a program to integrate Medicare and Medicaid for individuals who are eligible for both programs (Dual Eligibles).</p>
Eligibility	<p>Refers to the process whereby an individual is determined to be eligible for health care coverage through the Medicaid program or other State-funded programs. There are two types of program eligibility: financial and clinical. Both financial and clinical eligibility for certain State-funded programs is determined by the State. Financial and clinical eligibility data are collected and managed by the State or by its Fiscal Agent. In some managed care waiver programs, eligibility records are updated by an Enrollment Broker, who assists the individual in choosing a managed care plan to enroll in.</p>
Independent Living Philosophy	<p>The concept of independent living involves the belief that frail elders and individuals with disabilities have the same rights and responsibilities as other people in society. Thus, services provided to the public should</p>

	be accessible to frail elders and persons with disabilities, and systems of support should be made available to help frail elders and individuals with disabilities live within the community and lead more independent lives.
Managed Care	Any arrangement for health care in which an organization such as an HMO, another type of doctor-hospital network, or an insurance company, acts as an intermediary between the person seeking care and the physician.
MassHealth	A division of EOHHS Health Services, the MassHealth program provides comprehensive health insurance-or help in paying for private health insurance-to nearly one million Massachusetts children, families, seniors, and people with disabilities. MassHealth pays for health care for certain low- and medium-income people living in Massachusetts, including a program for individuals who are HIV positive. MassHealth also manages the Insurance Partnership for small businesses, the Children's Medical Security Plan, Healthy Start, and the Special Kids/Special Care Pilot Program, cosponsored with the Department of Children and Families (DCF).
Medicaid	A joint federal and state program that helps with medical costs for some people with low incomes and limited resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.
Medicare	The federal health insurance program for: people 65 years of age or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure with dialysis or a transplant, sometimes called ESRD).
Medicare Part A (Hospital Insurance)	Hospital insurance that pays for inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.
Medicare Part B (Medical Insurance)	Medicare medical insurance that helps pay for doctors' services, outpatient hospital care, durable medical equipment, home health care and some medical services that aren't covered by Part A.
Medigap Policy	A Medicare supplemental insurance policy sold by private insurance companies to fill "gaps" in Original Medicare Plan coverage. Except in Massachusetts, Minnesota and Wisconsin, there are 10 standardized plans labeled Plan A through Plan J. Medigap policies only work with the Original Medicare Plan.
Part D	Medicare Part D. Under the MMA, provides a

	<p>prescription drug benefit for Medicare beneficiaries. In general, Medicare Part A covers hospital services, Part B covers physician services, and Part C covers comprehensive managed care program.</p>
Personal Care	<p>Unskilled, personal care, such as help with activities of daily living like bathing, dressing, eating, getting in and out of bed or chair, moving around, and using the bathroom. Services provided in accordance with Personal Care Plan completed by ASAP nurse. The Medicare home health benefit does pay for personal care services.</p>
Reasonable Accommodation	<p>The <u>Americans with Disabilities Act (ADA)</u> requires an employer with 15 or more employees to provide reasonable accommodation for individuals with disabilities, unless it would cause undue hardship. A reasonable accommodation is any change in the work environment or in the way a job is performed that enables a person with a disability to enjoy equal employment opportunities.</p>
TITLE III	<p>Section of the Older Americans Act which includes nutrition and legal services implemented through EOE.</p>
211	<p>Telephone system to deliver single access point customer service to all consumers needing human services assistance and emergency services in Massachusetts. I & R staff represent the Executive Office of Elder Affairs on the MA 211 Board of Directors.</p>