

Consumer Tool Chest



Financial Security Tools

Financial Health Resources

DELAWARE RESOURCES & STATE AGENCIES

Delaware Helpline

Delaware: (800) 464-HELP Out-of-State: (800) 273-9500

Website: www.delawarehelpline.org

- To contact your local representatives, state employee or a state agency, or to obtain information about programs or services available and offered in your community call the Delaware Helpline or visit them on the web.

Department of Health & Social Services (DHSS)

Phone: (302) 255-9040

Website: www.dhss.delaware.gov/dhss

- DHSS's website contains information about state-sponsored programs and services such as Medicaid, the Prescription Assistance Program, Caregiver Support, information about Adult Day Options and many others to assist older Delawareans and their families. From their website you can access other agencies that are a part of DHSS by clicking on "About DHSS" and then clicking on "Divisions and Programs" or by contacting them by phone:
- **Division of Services for Aging and Adults with Physical Disabilities**
Phone: (302) 255-9390
- **Division of Long-term Care Residents Protection**
Phone: (302) 577-6661

To obtain a free copy of the 2004-05 Guide to Services for Older Delawareans visit: www.dhss.delaware.gov/dhss/dsaapd/publica.html or call the Department to request a copy.

Insurance Department

Phone: (800) 282-8611

Website: www.state.de.us/inscom/

- The website provides various consumer guides and information on long-term care insurance, affordable prescription drugs, supplemental health insurance plans and how to resolve and report health care disputes.

If you suspect or want to report insurance fraud, call the Insurance Fraud Prevention Line: (800) 632-5154



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ELDERinfo Office (part of the Insurance Department)

Also known as the State Health Insurance Assistance Program.

Phone: (800) 336-9500 or (302) 739-6266

Website: www.state.de.us/inscom (select ELDER*info* from the menu)

If you have problems or questions about Medicare, Medicare Supplemental Insurance (Medigap), Medicare Advantage (Medicare Managed Care), Medicaid, long-term care insurance and other types of insurance, contact this office.

State Treasurer's Office

Phone: (302) 744-1000

Website: www.state.de.us/treasure

- This website includes information, especially for seniors, like how to create a retirement strategy that is right for you, how to keep track of your pensions, information on reverse mortgages and information on fall prevention, as well as how to spot a medical billing mistake. In addition, the website provides a link to programs that promote financial literacy.
- One such program is called the **Delaware Money School**, which offers free classes to encourage financial literacy through education. Classes offered include: Estate Planning and Choosing a Financial Advisor, as well as many others. You also can obtain information about the Delaware Money School through the Delaware Financial Literacy Institute:

Phone: (800) 267-5002

www.delawaremoneyschool.com

Delaware State Housing Authority (DSHA)

Phone: (302) 739-4263

Website: <http://www2.state.de.us/DSHA/>

- Information on numerous home repair programs, rental assistance and information on how to buy a home can be found on the DSHA website.

Office of the Attorney General Fraud and Consumer Protection Division

Phone: (302) 577-8600

Website: www.state.de.us/attgen

- If you or someone you know is a victim of elderly abuse, Medicaid fraud or financial exploitation, contact the Fraud and Consumer Protection Division to report it. You also can contact the Elderly Abuse and Exploitation Project, part of the State Department of Justice - - which focuses on protecting older Delawareans from fraud and exploitation through education, as well as conducts investigations and prosecutes cases of exploitation or fraud.

New Castle County: (302) 577-8508

Kent and Sussex Counties: (302) 739-4211 ext. 261



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FEDERAL AGENCIES & NATIONAL ORGANIZATIONS

AARP

Phone: (888) OUR-AARP

Website: www.aarp.org

AARP is an educational and membership organization for those 50 or older. The website contains information on numerous subject areas. Here are a couple of pages worth checking out:

- **Advice on Money:** www.aarp.org/money
- **Advice on Health Insurance:** www.aarp.org/health
- **Advice on Reverse Mortgages:** www.aarp.org/revmort/
- **Free Guide on Reverse Mortgages, *Home Made Money*:** (800) 424-3410

AARP Delaware

Phone: (866) 227-7441

Website: www.aarp.org/states/de

- Your Delaware AARP provides information for older Delawareans with links to the national AARP website.

National Reverse Mortgage Lenders Association

Phone: (866) 264-4466

Website: www.reversemortgage.org

- This website contains information on the types of reverse mortgage products available, a list of certified lenders and links to other product information.

National Center for Home Equity Conversion

Phone: (651) 222-6775

Website: www.reverse.org

- A website devoted to the consumer. Click on "Calculator" and get an instant estimate of your home equity. Review the resources available in Delaware to obtain a reverse mortgage. Learn all you could possibly want to know about reverse mortgages before you make any decisions.

Fannie Mae Foundation

Phone: (800) 732-6643

Website: www.fanniemae.com

- Fannie Mae is a non-profit organization that offers financial products and services to encourage and expand homeownership opportunities. Information about the Home Keeper reverse mortgage product can be found on their website. Simply go to the search box and type "Home Keeper."



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Financial Freedom Senior Funding Corporation

Phone: (800) 368-3254

Website: www.financialfreedom.com

- Financial Freedom is a private lender and acts as a loan originator and servicer of reverse mortgages. Information about the products offered in Delaware can be found on their website or by calling them and speaking to a financial planner.

Housing and Urban Development (HUD)

Phone: (888) 466-3487

Website: www.hud.gov

- This federal agency runs low-income housing for seniors. Visit its website to find out if your parent qualifies for federal congregate housing and other housing services, or to learn more information about HECM and other types of reverse mortgages.

Home Safety Council

Phone: (202) 349-1100

Website: www.homesafetycouncil.org

- The Home Safety Council is a national, non-profit organization committed to preventing home related injuries. Their website provides several tips for staying safe in and around your home. You also can obtain a copy of their Home Safety Guide on their website.

Social Security Administration (SSA)

Phone: (800) 772-1218

Website: www.ssa.gov

- SSA is the federal agency that runs Social Security retirement, survivor's benefits, disability insurance, and SSI (Supplemental Security Income). The website is an award-winning government site, easy to use, and answers most of your questions. It offers a directory of local offices.

Internal Revenue Service (IRS)

Phone: (800) 829-3676

Website: www.irs.gov

- The IRS devotes an entire section of their website to seniors and retirees where you can obtain brochures and guides that answer all sorts of tax questions, help prepare you for retirement and seek tax preparation assistance, as well as information on what records to keep among other items.

Pension Benefit Guaranty Corporation

Phone: (202) 326-4000

Website: www.pbqc.gov

- If an employer has closed down, merged or gone out of business you can contact the Pension Benefit Guaranty Corporation to search for your lost pension or search for it online by clicking on "Pension Search."



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U.S. Department of Labor

Phone: (866) 4-USA-DOL

Website: www.dol.gov

- You can request a copy of the Employee Retirement Income Security Act (ERISA) booklet that will explain your rights and responsibilities as a participant of a pension plan by calling the U.S. Department of Labor or you can view the information contained in the booklet directly from their website.

Centers for Medicaid and Medicare Services (CMS)

Phone: (877) 267-2323

Website: www.cms.gov

- This website provides useful information for Medicare and Medicaid beneficiaries. Simply click “consumers” at the top of the webpage to view information that is tailored to your health care needs.

Medicare

Phone: (800) MEDICARE

Website: www.medicare.gov

- Call the Medicare Hotline to inquire about plans and what HMOs offer service in your area, to get brochures mailed to you, to complain about problems or to report fraud.

Administration on Aging (AoA)

Phone: (212) 264-2976

Website: www.aoa.gov

- This is the federal agency that acts as the hub for all government aging services and provides the network of state and area agencies on aging. The website is chock full of information and links to other related government sites.

Aging Resource Directory

Website: <http://www.aoa.gov/eldfam/eldfam.asp>

- This website includes contact information and website links to various agencies and organizations that offer information on aging programs and services.

Eldercare locator

Phone: (800) 667-1116

Website: www.elderweb.com

- This service is run by the National Association of Area Agencies on Aging. If you call and describe your problem, someone will direct you to local and regional agencies for senior services and to your local area agency on aging. You can also receive this information by visiting the website.



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National Council on Aging (NCOA) and Benefits Check-Up

Website: www.benefitscheckup.org

- Fill out a simple questionnaire and immediately find out if you or your family member qualifies for government benefits like health care, prescription drug discounts, help paying for utilities or other supports. You also can call the NCOA directly or visit their website listed below for information and assistance.

Phone: (202) 479-1200

Website: www.ncoa.org

- An organization of agencies and professionals whose mission is to: “help community organizations to enhance the lives of older adults. You can obtain a copy of “Use Your Home to Stay at Home” a report to expand the use of reverse mortgages for long-term care.

Patient Friendly Billing Project

Phone: (800) 252-4362

Website: www.patientfriendlybilling.org

- The website provides information and resources to help consumers read and understand their medical bills, and works to enhance the communications between the medical industry and consumers. The Patient Friendly Billing project is sponsored by the Healthcare Financial Management Association, an organization exposing key health care issues that influence decisions made by financial professionals and other members of the health care industry.



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