

## **State & National Internet Sites with Caregiving Information**

### **AARP**

[www.aarp.org](http://www.aarp.org)

Membership organization for people age 50 and older; provides numerous benefits to members.

### **Administration on Aging**

[www.aoa.gov](http://www.aoa.gov)

Provides caregivers information on various services including elder rights.

### **Caregiver NJ**

[www.caregivernj.nj.gov](http://www.caregivernj.nj.gov)

### **Caregiving**

[www.strengthforcaring.com](http://www.strengthforcaring.com)

### **Eldercare Locator**

[www.eldercare.gov](http://www.eldercare.gov)

Service of the U.S. Administration on Aging; links caregivers to senior services.

### **Family Caregiving Alliance**

[www.caregiver.org](http://www.caregiver.org)

Programs at national, state, and local level to support caregivers.

### **Medicare**

[www.medicare.gov](http://www.medicare.gov)

Information on Medicare, health plans, programs, eligibility and enrollment.

### **Medicare Rights**

[www.medicarerights.org](http://www.medicarerights.org)

Independent source of health-care information and assistance with Medicare.

### **Medicare Rx**

[www.medicarerxmatters.org](http://www.medicarerxmatters.org)

Helps users make decisions about Medicare prescription drug plans, with specific section for family caregivers.

### **National Academy of Elder Law Attorneys**

[www.naela.org](http://www.naela.org)

Searchable database to assist in finding an elder law attorney.

### **National Alliance for Caregiving**

[www.caregiving.org](http://www.caregiving.org)

Focuses on research, policy analysis, developing national programs and increasing public awareness of family caregiving issues.

### **National Association of Professional Geriatric Care Managers**

[www.caremanager.org](http://www.caremanager.org)

Website explains the role of care managers and points caregivers to local resources.

**National Caregivers Library**

[www.CaregiversLibrary.org](http://www.CaregiversLibrary.org)

Hundreds of articles, forms, checklists and links to topic-specific resources, articles and studies.

Merge these two entries...

**National Family Caregivers Association**

[www.nfcacares.org](http://www.nfcacares.org)

Caregiving advocacy organization with tips and statistics on caregiving in America.

**National Hospice and Palliative Care Organization**

[www.nhpco.org](http://www.nhpco.org)

Information on end-of-life issues and state-specific advance directives.

**New Jersey Self-Help Group Clearinghouse**

[www.njgroups.org](http://www.njgroups.org)

Information and contacts for more than 4,500 self-help support groups in New Jersey.

**Nursing Homes**

[www.medicare.gov.nhcompare](http://www.medicare.gov.nhcompare)

Provides detailed information on the past performances of every Medicare – and Medicaid – certified nursing home in the country.

**Wellspouse Association**

[www.wellspouse.org](http://www.wellspouse.org)

Focuses on the needs of spouses caring for a husband, wife or partner who is chronically ill and/or has a disability.

## **Disability Resources**

### **Alliance for Betterment of Citizens with Disabilities**

609-581-8375  
www.abcdnj.org

### **DAWN Recreation**

973-625-1940  
Young adults 16-25, Adult group 25+

### **Family Support Center of New Jersey**

1-800-372-6510  
www.fscnj.org

### **Madison Area YMCA**

973-377-6200  
973-377-4945

### **Morris County Adaptive Recreational Program**

973-455-1288

### **Morris County Challenger League**

www.rubenfuentes@aol.com

### **Special Olympics New Jersey**

609-896-8000 / 1-800-650-7665  
www.sonj.org

### **North Jersey Family & Kids Directory**

1-888-579-KIDS  
www.njkidsdirectory.com

### **NJ Protection and Advocacy, Inc.**

609-292-9742 or 800-922-7233 (in NJ)  
www.njpanda.org/

### **SPAN: Statewide Parent Advocacy Network**

Provides training, assistance, and support to parents of disabled children (in Spanish also)  
973-642-8100  
www.spannj.org

### **United Cerebral Palsy of Northern, Central, and Southern New Jersey**

908-879-2243  
Weekend & week long hotel respite

### **United Cerebral Palsy – NJ Northwest**

Parents Night Out  
908-813-8292  
\*Participants MUST be registered with DDD

### **United States Department of Labor**

Features comprehensive information about disability-related programs and services  
[www.disability.gov](http://www.disability.gov)

## **Disability/Disease Specific Organizations**

### **AIDS**

New Jersey AIDS Hotline  
1-800-624-2377  
[www.state.nj.us/health/aids](http://www.state.nj.us/health/aids)

### **Alzheimer's**

Alzheimer's Association - Greater New Jersey Chapter  
973-586-4300  
[www.alznj.org](http://www.alznj.org)

### **Amyotrophic Lateral Sclerosis (ALS)**

Amyotrophic Lateral Sclerosis (ALS) Association  
1-800-782-4747

### **Arthritis**

North Jersey Regional Arthritis Center – 1-877-973-6500  
Arthritis Foundation NJ Chapter – 1-888-845-8823

### **Autism**

New Jersey Center for Outreach and Services for the Autism Community (COSAC)  
609-883-8100 or 1-800-4AUTISM  
[www.njcosac.org](http://www.njcosac.org)

### **Blind/Visually Impaired**

Commission for the Blind and Visually Impaired  
973-648-3333  
[www.state.nj.us/humanservices/cbvi](http://www.state.nj.us/humanservices/cbvi)

### **Brain Injury**

Brain Injury Association of New Jersey  
732-738-1002 or 1-800-669-4323  
[www.bianj.org](http://www.bianj.org)

### **Burn Victims**

Burn Survivor Resource Center  
1-800-669-7700  
[www.burnsurvivor.com](http://www.burnsurvivor.com)

### **Cancer**

American Cancer Society  
1-800-227-2345

### **Cerebral Palsy**

Cerebral Palsy of North Jersey  
973-763-9900  
[www.cpnj.com](http://www.cpnj.com)

United Cerebral Palsy of Northern, Central and Southern New Jersey (formerly of Morris/Somerset)  
908-879-2243  
[www.ucp.org](http://www.ucp.org)

### **Chronic Fatigue**

NJ Chronic Fatigue Syndrome Association  
609-219-0662  
[www.njcfsa.org](http://www.njcfsa.org)

### **Deaf/Hard of Hearing**

American Sign Language – information obtainable through any Morris County library

Division of the Deaf and Hard of Hearing (DDHH)  
1-800-792-8339 V/TTY  
[www.state.nj.us/humanservices/ddhh](http://www.state.nj.us/humanservices/ddhh)

**Developmental Disabilities**

The Arc Morris  
973-540-8500  
[www.arcmorris.org](http://www.arcmorris.org)

National Information Center for Children and Youth with Disabilities (NICHCY)  
Email: [nichcy@aed.org](mailto:nichcy@aed.org)

New Jersey Council on Developmental Disabilities  
609-292-3745 or 1-800-792-8858  
[www.njcdd.org](http://www.njcdd.org)

**Diabetes**

1-800-DIABETES (1-800-342-2383)  
[www.diabetes.org](http://www.diabetes.org)

American Diabetes Association  
1-877-469-7979

**Epilepsy**

Epilepsy Foundation of New Jersey  
609-392-4900 or 1-800-336-5843  
[www.efnj.com](http://www.efnj.com)

**Fibromyalgia**

National Fibromyalgia Association  
714-921-0150  
[www.fmaware.org/index.html](http://www.fmaware.org/index.html)

**Heart Disease**

American Heart Association  
1-800-242-8721

**Lung Disease**

American Lung Association  
1-800-586-4872

**Kidney Disease**

National Kidney Foundation  
1-800-622-9010

**Mental Illness**

National Alliance on Mental Illness of New Jersey  
732-940-0991  
[www.naminj.org](http://www.naminj.org)

New Jersey Mental Health Cares  
1-866-202-4357  
[www.njmentalhealthcares.org](http://www.njmentalhealthcares.org)

**Multiple Sclerosis**

National Multiple Sclerosis Society  
1-800-344-4867  
[www.nationalmssociety.org](http://www.nationalmssociety.org)

**Spina Bifida**

The Spina Bifida Association  
908-782-7475  
[www.sbatsr.org](http://www.sbatsr.org)

**Stroke**

American Stroke Association  
1-888-478-7653

## Glossary of Key Law/Elder Law Terms

**Administrator** – Person appointed by a court to represent an estate when no will was provided or the will does not name an executor. May also be referred to as a personal representative.

**Alternate Valuation Date** – A date no more than six months after a person's death that may be used for evaluating assets in an estate. Its use is related to federal estate tax planning.

**Assets** - Any property of value. Assets may be tangible such as a house or intangible such as a stock, bond or savings account.

**Beneficiary** – Most often thought of as the person named to receive the benefit of a life insurance or annuity contract, the term also applies to a person covered by Medicare.

**Benefit Trigger** – The event qualifying someone for a benefit under an insurance contract.

**Bequest** – An asset which is left to a person in a will or trust.

**Charitable Remainder Trust** – Gift made in trust to a recognized charity that includes income payable to the donor during the person's lifetime. At death, the remaining value of the gift belongs to the charity. A charitable lead trust provides income to the charity and returns the principle to the donor or estate.

**Codicil** – A written and properly witnessed legal change or amendment to a will.

**Community spouse** – The spouse who is not living in the nursing home and is living in the community. Sometimes called the "healthy spouse"

**Countable assets** – Assets that count in terms of qualifying for Medicaid. Countable assets must be spent down to qualify.

**DNR** – Refers to a person's instruction that if breathing or their heart should stop, the doctor should not try to restart or "resuscitate".

**Donee** – A person who receives a gift.

**Donor** – A person who gives a gift.

**Durable Power of Attorney** – A legal document empowering a person to act with defined legal authority on behalf of the person granting such power and such power survives disability. All powers cease upon death.

**Elimination Period** – the number of days one must receive care before a long term care policy benefit will begin.

**Estate Planning** – Orderly arrangement of assets and a plan for conveying them to heirs and others in a manner calculated to minimize taxes, expenses, and delays.

**Estate Tax** – A special federal and state tax on assets which are transferred to another upon death.

**Executor** – Person named in a will to handle the administration of the probated estate. The female term is executrix.

**Fiduciary** – Person who acts for another's benefit with a highest standard of care requiring confidence, good faith, prudence, and fair dealing.

**Grantor** – A person who establishes a trust.

**Guardian** – A person who is legally responsible for managing the affairs and the care of another person who may be a minor or of diminished capacity.

**Health Care Power of Attorney** – A document empowering another to make medical decisions for another.

**Heir** – A person entitled by statute to receive property through inheritance.

**Intestate** – Dying without a will.

**Irrevocable Trust** – A trust which cannot be changed or cancelled.

**Joint Tenancy** – Owning property with another both having the right of survivorship.

**Life Estate** – An interest in property that continues for the life only of the person holding such interest.

**Life Settlement** – The sale of a life insurance policy where the elder has a life expectancy of less than 12 years.

**Living Trust** – A written agreement where a grantor transfers assets and property with detailed instructions to the trustee for the management and future distribution of such assets and property.

**Look back period** – Refers to the time period of which the government will examine financial records for possible uncompensated transfers to individuals or trusts

**Marital Deduction** – A Federal and New Jersey deduction for property received by the deceased spouse.

**Means-tested** – A program of benefits requiring financial qualification

**Minimum Monthly Maintenance Needs Allowance (MMMNA)** – The amount of income the community spouse can keep to live on.

**Morbidity Risk** – The phrase used to define the probability of disability.

**Mortality Risk** – The phrase used to define the probability of death

**Non-countable Assets** – Assets excluded when calculating Medicaid eligibility under the Asset Test.

**Nursing Home Spouse** – The spouse who is institutionalized in the nursing home, also known as the Institutionalized Spouse.

**Patient Paid Amount** – Income paid to the nursing home each month by someone on Medicaid. This amount is equal to all income less certain allowable deductions; such as medical insurance premiums, a personal needs allowance and (if married) the MMMNA.

**Pay-On-Death** – A term used for the transfer payment to another upon death of the owner of a bond or financial account.

**Personal-needs Allowance** – The amount of money that someone on Medicaid is allowed to keep each month for personal use.

**Personal Property** – Property which is movable (tangible) such as furniture and property which is not movable but represents an interest in other property (intangible) such as a bank account.

**Private Paying** – Paying for long term care with your own money or long term care insurance verse Medicaid.

**Probate Court** – A specialize state Court to handle the management of wills, estates of persons dying in testate and other functions such as guardianship.

**QTIP Trust** – A marital trust that permits the estate to receive a marital deduction even though the surviving spouse has only an income interest in the trust.

**Recovery** – A Medicaid term related to the state “recovering” from your estate the cost of nursing home care paid by the Medicaid program.

**Skilled Care** – Medically necessary care provided by licensed medical professionals under doctor’s orders.

**Spend-down** – Selling assets and spending the proceeds on your care or other allowable expenditures until your assets are low enough to qualify for Medicaid.

**Spendthrift Trust** – Trust established for a beneficiary who lacks money management skills. Distributions are conditioned upon spending the legacy wisely.

**Tenancy In Common** – Co-ownership of property without right of survival. It is as if each person owned separate halves and can leave their half to anyone of their choice.

**Tenancy In The Entirety** – Joint ownership limited to married couples where each has a right of survival meaning upon one’s death, the other owns the property in the entirety.

**Terminally Ill** – A medical diagnosis that one has less than two years to live without hope of recovery.

**Trust** – A written agreement that enables a person or institution to hold and manage property for the benefit of the person or beneficiary named in the trust document.

**Trustee** – The person or institution empowered to manage the trust and follow according to the written instructions of the trust.

**Uninsurable** – Where someone is not able to purchase insurance due to health reasons or age

**Viatical Settlement** – Insurance policy allowing for payout in advance of death should the insured become terminally or chronically ill.

**Will** – Basic document for transferring property through the probate court to the successor of the deceased.