

# CHOICES

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## **Description:**

The CHOICES Program is coordinated by the Aging Services Division of the Department of Social Services and is operated through Connecticut's five Area Agencies on Aging and the Center for Medicare Advocacy. These agencies are funded in part by state funds and grants from the Centers for Medicare and Medicaid Services (CMS), the Administration on Aging (AOA) and Older Americans Act dollars.

The acronym "**CHOICES**" refers to **C**onnecticut's program for **H**ealth insurance assistance, **O**utreach, **I**nformation and referral, **C**ounseling, and **E**ligibility **S**creening. The purpose of the program is to enable older persons and persons with disabilities who have Medicare to understand and exercise their rights, to receive benefits to which they are entitled and to make informed choices about quality of life issues

### *Health Insurance Assistance:*

CHOICES is Connecticut's State Health Insurance Assistance Program (SHIP). It provides free information and assistance about current Medicare choices (original fee-for-service and managed care options), Medicare Supplement Insurance (Medigap), Medicaid, Long-Term-Care Insurance, long-term-care options, prescription drug assistance and other related state and federal programs.

Each Area Agency on Aging is staffed with a CHOICES Coordinator who receives extensive training in health insurance issues. The Coordinator provides written information and advice and when appropriate, refers consumers to a trained volunteer counselor, for additional assistance. Volunteers meet with older adults, other Medicare beneficiaries, and/or their families at various sites statewide. Appointments may also be made in individuals' homes.

### *Outreach:*

Area Agencies on Aging dispense important program information to elders and their families through community educational seminars, senior fairs, senior centers and public libraries.

### *Information and Referral*

Area Agencies on Aging are a "one stop" centralized information source for senior services and referrals. They can provide direction to the local service providers that may address any one of a number of problems or concerns older adults and their families encounter with aging issues.

### *Counseling:*

Area Agencies on Aging provide general assessments of older persons who appear to be in need of resources and provide them with appropriate assistance. Referrals may

include alternatives to nursing home placement for rehabilitative or long-term care or assessing various health insurance options and concerns.

### *Eligibility Screening*

Area Agencies on Aging are “one-stop” information resources that have the ability to provide preliminary eligibility screening for over 20 state and federal benefits and/or support programs.

Actual eligibility determinations for benefits/programs can only be made through a formal application process with the appropriate federal, state or local agency administering the program. Volunteer assistance is available to complete the application process.

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## **Eligibility Requirements, Service Areas and Program Year:**

### Eligibility Requirements:

- Eligibility screening for certain benefits/programs can be provided to persons age 60 and older and persons with disabilities.
- Other CHOICES services are available to persons of all ages and are based on the need for information on aging issues.
- Individuals under age 65 and persons with disabilities should contact the Department of Insurance for information concerning health insurance at 860-297-3800.

### Service Areas:

Statewide

### Program Year:

July 1 – June 30

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## **Contact Information:**

CHOICES services can be obtained by contacting the regional Area Agency on Aging (refer to [Appendix A](#) for a list of towns each agency serves):

Statewide toll free telephone: 800-994-9422

Agency on Aging of South Central  
Connecticut, Inc.  
One Long Wharf Drive  
New Haven, CT 06511  
Telephone: 203-785-8533  
Fax: 203-785-8873  
Website: [www.aopartnerships.org](http://www.aopartnerships.org)

North Central Area Agency on Aging  
New Park Office and Conference Center  
151 New Park Avenue, Suite 15  
Hartford, CT 06106  
Telephone: 860-724-6443  
Fax: 860-251-6107  
Website: <http://www.ncaact.org>

Senior Resources Eastern Connecticut  
Area Agency on Aging  
4 Broadway, 3rd floor  
Norwich, CT 06360  
Telephone: 860-887-3561  
Fax: 860-886-4736  
Website : [www.seniorresourcesec.org](http://www.seniorresourcesec.org)

Western Connecticut Area  
Agency on Aging  
84 Progress Lane, 2<sup>nd</sup> Floor  
Waterbury, CT 06705  
Telephone: 203 757-5449  
Fax: 203 757-4081  
Website: [www.wcaaa.org](http://www.wcaaa.org)

Southwestern Connecticut  
Agency on Aging  
10 Middle Street  
Bridgeport, CT 06604  
Telephone: 203 333-9288  
Fax: 203 696-3866  
Website: [www.swcaa.org](http://www.swcaa.org)

For general program information contact the CHOICES Program:

Jennifer Throwe  
Department of Social Services  
Aging Services Division  
25 Sigourney Street  
Hartford, CT 06106  
Telephone: 860-424-5862 or 866-218-6631

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### **Related Information:**

[Center for Medicare Advocacy, refer to page I – 3.](#)  
[Medicare, refer to page IX – 9.](#)