

Long Term Care Counseling and Assistance

The following counseling and assistance resources will provide you with general long-term care information and details on specific long-term care topics such as housing services, insurance, and loans.

America's Health Insurance Plans

[America's Health Insurance Plans \(AHIP\)](#) website has brochures and other information on long-term care insurance. You can also get this information by calling AHIP at 1-800-424-3410.

American Association of Homes and Services for the Aging

The [American Association of Homes and Services for the Aging \(AAHSA\)](#) offers a series of free "Consumer Tips" for finding home and community based services, assisted living facilities, nursing homes, and continuing care retirement communities. You can also use the AAHSA website to find a range of long-term care housing and services by state or ZIP Code. More information can be obtained by calling 1-202-783-2242.

American Association of Retired Persons

The [American Association of Retired Persons \(AARP\)](#) has brochures and other information on long-term care and housing options for older people. You can get this information by looking at AARP's website or by calling AARP at 1-888-687-2277.

American Health Care Association

The [American Health Care Association \(AHCA\)](#) has information to help you understand the different types of long-term care, how to select the level of long-term care that is right for you, and what you should look for in a long-term care insurance policy. You can get this information by looking at the AHCA's website or by calling AHCA at 1-800-628-8140.

Healthfinder

The [Healthfinder](#) website, run by the U.S. Department of Health and Human Services, offers reliable consumer information from the Federal Government and its many partners. The site contains information about finding government and nonprofit health and human services on the Internet.

Long-Term Care Ombudsman

Long-Term Care Ombudsman is an independent advocate (supporter) for nursing home and assisted living facility residents that works to solve problems between residents and nursing homes or assisted living facilities. Ombudsman can give you information about how to find a facility and what to do to get quality care. To find out more information, you can look at the [National Long-Term Care Ombudsman Resource Center](#) website or call 1-202-332-2275.

State Health Insurance Counseling and Assistance Programs (SHIPS)

State Health Insurance Programs provide links to SHIP counselors that can answer your questions and help you understand your health care choices, choose a Medicare plan and/or additional health insurance, and help you understand your rights and protections.

West Virginia SHIP

Mailing address:	1900 Kanawha Blvd. East Charleston, WV 25305
Physical location:	Town Center Mall, 3rd Level Charleston, WV
Phone:	(304) 558-3317; (877) 987-4463
Fax:	(304) 558-0004

Upshur County SHIP is 304-472-0528 and ask for Rhonda Jeffries or John Simons.

U.S. Administration on Aging

The [U.S. Administration on Aging \(AoA\)](#) has information on assistive technology, home remodeling, housing services, independent living, and nursing facilities. It also has an on-line Eldercare Locator that links consumers to the information and referral (I&R) services of their state and area agencies on aging. These I&R programs can help you identify appropriate services in the area where you or your family member resides. You can also call Eldercare Locator at 1-800-677-1116 to obtain information about available services in your area.

U.S. Department of Agriculture

The [U.S. Department of Agriculture \(USDA\)](#) has a loan program entitled the Farmer's Home Administration (FmHA). This loan program provides loans to low-income borrowers who live in a rural area so they can make improvements to their home.

U.S. Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development (HUD) contains two helpful resources. The first is the [HUD lender list search](#) which allows you to locate various types of lenders (reverse mortgage, insurance, and rehabilitation) in your area. The second resource is the [HUD list of housing counseling agencies](#). These agencies can give you advice on buying or renting a home, defaults, foreclosures, credit issues, and reverse mortgages. You can get this information by looking at the [HUD](#) website or by calling HUD at 1-800-569-4287.

You can also contact HUD for information about the FHA 203K program for home repairs for low-income families.