

State & National Internet Sites with Caregiving Information

AARP

www.aarp.org

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

Administration on Aging

www.aoa.gov

Provides caregivers information on various services including elder rights.

Caregiver NJ

www.caregivernj.nj.gov

Caregiving

www.strengthforcaring.com

Eldercare Locator

www.eldercare.gov

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

Family Caregiving Alliance

www.caregiver.org

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

Medicare

www.medicare.gov

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

Medicare Rights

www.medicarerights.org

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

Medicare Rx

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

Searchable database to assist in finding an elder law attorney.

National Alliance for Caregiving

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

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

National Caregivers Library

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

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

National Hospice and Palliative Care Organization

www.nhpco.org

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

New Jersey Self-Help Group Clearinghouse

www.njgroups.org

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

Nursing Homes

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

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

Disability/Disease Specific Organizations

AIDS

New Jersey AIDS Hotline
1-800-624-2377
www.state.nj.us/health/aids

Alzheimer's

Alzheimer's Association - Greater New Jersey Chapter
973-586-4300
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

Blind/Visually Impaired

Commission for the Blind and Visually Impaired
973-648-3333
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

Burn Victims

Burn Survivor Resource Center
1-800-669-7700
www.burnsurvivor.com

Cancer

American Cancer Society
1-800-227-2345

Cerebral Palsy

Cerebral Palsy of North Jersey
973-763-9900
www.cpnj.com

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

Chronic Fatigue

NJ Chronic Fatigue Syndrome Association
609-219-0662
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

Developmental Disabilities

The Arc Morris
973-540-8500
www.arcmorris.org

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

New Jersey Council on Developmental Disabilities
609-292-3745 or 1-800-792-8858
www.njcdd.org

Diabetes

1-800-DIABETES (1-800-342-2383)
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

Fibromyalgia

National Fibromyalgia Association
714-921-0150
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

New Jersey Mental Health Cares
1-866-202-4357
www.njmentalhealthcares.org

Multiple Sclerosis

National Multiple Sclerosis Society
1-800-344-4867
www.nationalmssociety.org

Spina Bifida

The Spina Bifida Association
908-782-7475
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.