



# HEARTLAND INDEPENDENT LIVING CENTER

*Because home is where the heart is.*

**January-  
March  
2017**

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TTY)  
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Missouri residents with disabilities and their families could benefit from a new tax-advantaged savings account that will launch this month (April 24) in Missouri.

Missouri State Treasurer Eric Schmitt is spreading the word about the new MO ABLE program. Since introducing legislation as a then-State Senator, Schmitt has been working to implement ABLE in Missouri. Missouri is partnering with four states to offer STABLE (State ABLE) accounts which are one of the nation's lowest cost and highest service ABLE plans. The service fee for a STABLE account is only \$3.50 a month, or \$42.00 annually.

There are many tax and other advantages to a MO ABLE account.

- Contributions may be tax deductible on your Missouri tax return. You will never pay federal or state taxes on the money you withdraw to pay for qualified expenses.
- The total annual contribution by all participating individuals, which includes family and friends, for a single tax year, is \$14,000.
- Over the lifetime of the account, it can accumulate up to \$325,000. Individuals receiving Supplemental Security Income (SSI) will have their SSI suspended, but not terminated, when the account reach \$100,000.
- This account will never effect an individual's Medicaid eligibility!
- Funds may be withdrawn for "qualified disability expense," which may include education, housing, transportation, employment training and support, assistive technology, personal support services or health care expenses. This account could be used to pay for funeral expenses. STABLE account holders should keep documents on file that show where they are spending money withdrawn from their ABLE account

ABLE account eligibility is dictated at the federal level. A person is eligible if he or she is:

- Entitled to social security benefits as a result of a disability or blindness that occurred before he or she turned 26; or
- Has medical documentation showing that he or she became blind or had a severe and functionally limiting disability before the age of 26.

More information about MO ABLE is available at [team@stableaccount.com](mailto:team@stableaccount.com), or calling toll-free 1-800-439-1653. You can receive updates by contacting the State Treasurer's office at 1-573-751-2411.

# Protecting your Personal & Financial Information

## From Detective Kevin Blackburn, Washington, MO Police Department.

Det. Blackburn recently shared suggestions from his over 20 years of experience with the Senior Resource Team (SRT) in Franklin County. Here are several highlights from his presentation.

- Don't get taken guarding your identity. Do-it-yourself safeguards are just as effective as paid services which charge \$120 to \$300 annually. The ID protection industry has been slapped several times by federal regulators for deceptive practices. The most common practice of these companies is their failure to adequately disclose automatic sign up after "free trials" and promising to prevent ID theft, even though their service does not do that.
- Two-thirds of reported ID theft involve stolen credit cards, not stolen identities. Stolen debit card and check forgery and existing-account fraud makes up 80% of so-called ID theft.
- There are several easy do-it-yourself steps to monitor your account and your ID.
  - Get free annual credit reports from each of the three major credit reporting bureaus- Equifax, Experian, and TransUnion. You can do this by going to [annualcreditreport.com](http://annualcreditreport.com).
  - Stagger your requests every four months from one bureau to the next.
- Here are nine tips to protect your credit card(s):
  - Don't give your credit card account number out over the phone without knowing why.
  - Don't use your credit card on an unsecured website.
  - Don't put your credit card number on the outside of an envelope or on a postcard.
  - Don't post confidential information on social networking sites.
  - Don't sign a blank charge slip.
  - Check your monthly statements.
  - Cut up old credit cards through the account number.
  - Protect your credit card and pin numbers at ATM's or when using the telephone.
  - Carry as few credit cards as possible.

The Detective also revealed several of the most-used scams that target seniors and persons with disabilities.

- ❖ The Green Dot card Scam- this is usually a phone call from someone claiming to be a utility company. The caller will state that the utility bill is past due and must be paid immediately or you will have your utility shut off and they will come and arrest you. Det. Blackburn said he has never called anyone to tell them he was coming to arrest them! The caller directs the customer to go and purchase a "Green Dot" card, and have the card loaded with the amount of the supposed delinquent bill. The customer is usually told to send the card number via Western Union. Once that is done, the money is gone! Blackburn reminded everyone that utility companies do not make these kinds of calls. Their collection process is done through the mail.
- ❖ The Grandparents scam- person receives a call stating they are your grandson or granddaughter. They have been arrested and need bail money, or their car is broken down and they need money to get their car repaired, or for plane fare, etc. These callers usually fish for information they can use to convince the person they are calling that they are in fact their grandchild. The money transfer often follows the same pattern as the green dot card scam. If you get this kind of call, ask specific questions, what is the name of your father, mother, town you live in, school you attend, the name of a pet, etc. Tell them you need a number to call them back. They will probably have hung up before you get to that point!
- ❖ The Loan scam- The caller states that they need your assistance in transferring funds. They offer you a few hundred dollars for your bank account number to deposit their funds into. They'll tell you to keep

your share and transfer the rest. They will make the deposit, but then pull those funds as well as the rest of the money in your account. This scam is not only a phone scam, but also is widely done via email.

- ❖ Other popular, and successful scams- FYI, DEA, Publishers Clearing House, Craig's list, TCF and HSBC.

In summary, don't disclose personal information over the phone or on unsecured websites. Phone scam operators will try to intimidate, or charm, or lure you in with sympathy- such as the Grandparents scam. The more questions you ask, the more likely that the scammer will get nervous and hang up. If you think that you are the target of identity theft or a scam, collect all of the information you can and immediately report it to your local law enforcement agency.

## **Telephony Timekeeping**

### **From the HILC Payroll Department**

Here are just a few reminders when using the phone system (Telephony) for clocking in and clocking out, and logging tasks completed.

- ✓ When calling in to record time, the consumer's phone number must be used.
- ✓ If there is any change in phone numbers, you must notify the HILC payroll office immediately.
- ✓ Log only the number of hours/tasks allowed on the consumer's approved Plan of Care (POC).
- ✓ Keep a written record that time-tracks hours and tasks worked in case any corrections need to be made.
- ✓ If there is no phone availability, or a time and/or day is forgotten, contact the payroll department as soon as possible to make adjustments.

Thank you for your continued cooperation.

Dana & Kim  
Heartland Payroll Department

## **Staff News & Notes**



Kim Gruenloh, a lifelong resident of Gasconade County, joined Heartland Independent Living Center (HILC) last month as our Payroll Specialist.

Kim and her husband of 27 years, Doug, own a small farm outside of Owensville. They have a son Derek, a daughter Dayla and a grandson Draydon.

Before her employment with HILC, Kim worked in the office at Emhart Glass for 25 years. For the past two years she worked at Small World Montessori, helping in the office and in the classroom with children up to age six.

Kim has a passion for helping others and is excited to become a member of the Heartland team.



*join us*

**For a FREE program designed to:**

- 1.** Teach parents about Missouri's Graduated Driver License (GDL) law
- 2.** Provide them with the tools they need to monitor, coach and support their new teen driver.

**FIRST  
IMPACT**

*preparing new drivers for the road ahead*

Date: May 17, 2017

Time: 6:00 p.m. – 7:30 p.m.

Location: Heartland Independent Living Center  
1010 Hwy 28 West, Owensville, MO 65066

For more information contact us:

(573) 884-3463

[firstimpact@health.missouri.edu](mailto:firstimpact@health.missouri.edu)

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

# Consumer Directed Services give Consumers a choice!



Heartland Independent Living Center's Consumer Directed Services (CDS) program allows adults who are 18 years of age and older, with significant physical disabilities, to obtain assistance with personal care and activities of daily living. Participants are able to stay in their own home and avoid nursing home placement, or leave a nursing home and return to their community, or use the CDS program instead of a traditional home care agency. Participants are able to hire a family member (other than a spouse), a friend, or they can select individuals from HILC's attendant

registry list to be their personal care attendant(s), the choice is theirs! The participant is the employer, however HILC, as the provider, is responsible for case management and handles payroll issues on behalf of the participants.

HILC has been administrating Personal Attendant Services since 2002. Our number one goal in providing assistance is helping people maintain their independence their own home rather than having to move into an institutional setting, because "Home is Where the Heart is."

To qualify for CDS services, a person must be:

- At least 18 years of age;
- Be eligible for MO HealthNet (Medicaid);
- Meet the Level of Care (LOC) as set by the Missouri Department of Health and Senior Services;
- Be able to fully direct their own care;
- Be physically disabled;
- Be capable of living independently with the services of a personal care attendant.

Types of services provided under the CDS program:

- Bathing
- Dressing
- Grooming
- Toileting
- Meal preparation/feeding/cleanup
- Housekeeping
- Laundry
- Transportation for errands (shopping, paying bills, banking, picking up medications)

If you, a family member or friend, meet the minimum qualifications, please call Heartland Independent Living Center toll-free at 1-866-322-3224. Our Intake Specialist will complete a preliminary screening with you and send it to DHSS for an assessment. Once your DHSS assessment is completed, and a Plan of Care is authorized, the Heartland Home and Community Based Services (HCBS) Specialist will help you get your personal care attendant prepared for employment, or assist you in finding an attendant.

To learn more about becoming a CDS Personal Care Attendant, or an In-Home Aide for HILC In-Home Care, call Heartland at the toll free number listed in the paragraph above.

# Heartland Independent Living Center is looking for potential board members.



If you;

- ✓ Want to work on behalf of individuals with disabilities.
- ✓ Have a disability and successfully function in everyday life.
- ✓ Live in Franklin, Gasconade or Maries County.

## What HILC asks for our board members:

- Attend monthly board meetings on the third Monday of the month in Owensville.
- Advocate on behalf of individuals with disabilities.
- Share your strategic thinking skills at meetings.

If you are interested, please contact Heartland Independent Living Center Executive Director Pat Chambers: [pchambers@heartlandilc.org](mailto:pchambers@heartlandilc.org) or by phone at (573) 437-5100, extension 105.

*Heartland ILC  
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