

UPPER CUMBERLAND  
AREA AGENCY ON AGING AND DISABILITY

# ANNUAL REPORT

FISCAL YEAR 2025 (JULY 1, 2024 - JUNE 30, 2025)



UPPER CUMBERLAND  
AREA AGENCY ON AGING  
AND DISABILITY



Upper Cumberland  
Development District

# CELEBRATING 50 YEARS

## *of Service*

Fifty years ago, Tennessee took a historic step to ensure that older adults could age with dignity, independence, and connection to their communities. In 1975, following the 1973 amendments to the Older Americans Act, Tennessee's Area Agencies on Aging (AAA) were formally designated—creating a network dedicated to helping older adults, caregivers, and people with disabilities live their best lives.

### A Legacy of Service:

- Congregate and home-delivered meals and senior center services were the first services to be implemented
- The development of a comprehensive service delivery system came soon thereafter
- From grassroots advocacy to statewide initiatives, Tennessee's nine (9) Area Agencies on Aging and Disability (AAADs) serve every county with:
  - Nutrition services to fight hunger and support health
  - Transportation to help people stay mobile and connected
  - In-home services to support independence
  - Caregiver assistance to strengthen families
  - Elder rights protection to ensure safety and justice
  - Information & referral to guide Tennesseans to resources
  - Funding to support senior center programs



*Thank you to our partners, volunteers, and communities! Your support has made this milestone possible and we are just getting started. Together, we will continue to honor our elders, empower our neighbors, and protect the dignity of every Tennessean.*

# ABOUT US

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## MISSION

Through advocacy, planning, and coordination, the Upper Cumberland Area Agency on Aging and Disability (AAAD) will provide a comprehensive and innovative service delivery system that meets community and social service needs so older adults, caregivers, and adults with disabilities can achieve and maintain active, healthy, and independent lives.

## PROGRAM GOALS

The Upper Cumberland AAAD develops an Area Plan that sets forth goals, objectives, strategies, and annual performance measures aimed at meeting clients' social service needs as well as the community's needs. The AAAD's Area Plan is submitted to Tennessee's Department of Disability and Aging (DDA) for approval on an annual basis.

**For FY25, the Upper Cumberland AAAD's goals, in alignment with DDA, are as follows:**

1. Ensure that programs and services funded by the Older Americans Act (OAA) are cost-effective and meet best practices.
2. Develop partnerships within the aging network, community-based organizations, local governments, healthcare providers, and state departments in order to advocate to reduce the gaps in services as identified in the needs assessment.
3. Ensure that programs and services funded by state allocations are cost-effective and meet best practices.
4. Ensure that Tennesseans have access to information about aging issues, programs, and services in order to be able to make informed decisions about living healthy and independently for as long as possible, and about planning for their financial futures, healthcare access, and long-term care.

# ABOUT US

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## BENCHMARKS FOR SUCCESS

The Upper Cumberland AAAD utilizes a variety of systems to track progress toward meeting goals, objectives, and performance measures, as follows:

- The AAAD's services are recorded in dashboards as well as data collection systems, as determined by DDA, the Bureau of TennCare, the Department of Human Services, and the Administration for Community Living. The AAAD's Program Managers track programmatic and fiscal progress on a monthly and/or quarterly basis.
- The Older Americans Act Performance System (OAAPS) is an annual report that measures the federally-funded Older Americans Act services. The OAAPS captures the number of individuals served, types and units of services provided, and the funds spent on each service. The report is used to compare:
  - Each AAAD's services from the current fiscal year to the previous fiscal year,
  - Performance to other AAADs in the state, and
  - Tennessee's performance to other states.
- The AAAD is contractually obligated by its funding agencies to adhere to performance measures and timeframes for specific program activities.
- The AAAD's subcontracted providers are monitored annually by staff for contractual compliance and successful implementation of plans of corrections that are issued for any deficiencies.

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## AAAD ADVISORY BOARD

The AAAD Advisory Board plays a crucial role in guiding the agency's efforts to meet the needs of older adults, caregivers, and individuals with disabilities. Board members provide oversight, recommendations and support to ensure programs and services align with community needs and goals.

Board members are pictured as follows, from left: Doug Young, Katherine Pack (Secretary), Mitzi Brandon (Chairman), Linda Pastrick, Johnnie Wheeler, Myra Walker, Beth Stephens, Jason Murphy, and James Burden.

Not pictured are Beverly Wattenbarger (Vice Chairman), Cynthia Strong, Harold Robinson, Linda Ellis, Melinda Vanatta-Davis, Melonie Turner, Richard Driver, and Steve Moore.



# AAAD STAFF

**Director:** Holly Williams

**Assistant Director:** Kelly Clarkson

**Financial Specialist:** Nathan York

**Administrative Assistant:** Carlee Bean (Debbie Martin)

**Community Liaison:** Jessica Roberson

## Home and Community-Based Services (HCBS)

HCBS Programs Manager: Jeff Hodges

I&A Specialists: Paige Terry, Jenna McKenzie (Jessica Roberson, Jamie Wicker)

Options Counselors: Alli Hammock, Brenda Phillips, Janine Lopez, Nikke Farlow

Family Caregiver Coordinator: Carlee Bean (Lynn Drew)

Dementia Health Navigator: Lynn Drew

HCBS Support Assistant: Chrystal Harris

CHOICES Qualified Assessors: Cynthia Spivey, Kellie Nash, Tina Naff (Holly Oakley)

CHOICES CLS Ombudsman: Holly Oakley (Patty Ray)

CHOICES Support Staff: Sonny Sexton, Connie Vassilev

## Benefits Programs and Data Management

MIS/Benefits Program Manager: Meghan Moore

TN SHIP Regional Coordinator: Sara Martin

TN SHIP & SMP Volunteer Coordinator: Aly Guy (Trish Cook)

Benefits Coordinator: Stephen Kreis

CREVAA & CREST Advocates: Trent Carter, Hannah Rice

Fiscal & Data Assistant: Ariel Lewis

## Provider Relations and Quality Assurance

Contracts Manager: Phil Fox

Senior Center Services Coordinator: Emily Sells

Quality and Data Analyst: Jess Crouch

## District Public Conservators

Public Conservators: Lindsey Philpot (Terri Whited)

Public Conservator Assistant: Marq Gilchrest

Public Guardianship Financial Assistant: Billie Grogan

Public Guardianship Program Support & Volunteer Coordinator: Olivia Tillman

## TN Senior Medicare Patrol (SMP)

TN SMP Statewide Manager: Loni Hitchcock

SMP Support Staff: Susie Walker

## 2025 AAAD EMPLOYEE OF THE YEAR



Connie Vassilev has been a valued member of the AAAD for nearly 14 years. Her depth of knowledge and experience have made her an indispensable resource to both clients and colleagues. As a CHOICES Support Staff, Connie consistently goes above and beyond to assist individuals applying for TennCare's CHOICES program. Her coworkers describe her as someone who "is always there to help explain the process and the paperwork clients receive from TennCare to help them better understand." Others add, "She has such a giving heart," and "She is always willing to help others in the office." One colleague put it simply: "Connie is such a blessing to work with."

Congratulations and thank you for your dedicated advocacy, Connie!

# INFORMATION AND ASSISTANCE

The Area Agency on Aging and Disability (AAAD) functions as the region's official Aging and Disability Resource Center (ADRC). Its core mission is to serve as a central point of contact for comprehensive information on services and programs tailored to adults aged 60 and older, individuals with disabilities, and their caregivers.

The AAAD/ADRC also extends its support to organizations seeking information on behalf of individuals.

## Key operational aspects of the AAAD/ADRC include:

- Resource Database Management: The AAAD/ADRC maintains a database of community resources. This ensures that individuals and organizations can access reliable information about available support systems.
- Specialized Information & Assistance (I&A) Services: The AAAD/ADRC employs dedicated I&A Specialists that are required to meet rigorous certification standards established by Inform USA. Inform USA plays a vital role in setting industry benchmarks and providing training, thereby enhancing the expertise of I&A staff effectively connecting individuals with services they need.



## WHY IT MATTERS

I&A serves as a critical entry point, connecting clients and their caregivers to a vast network of community resources and services, ensuring informed decision-making and access to essential support systems.

## SUCCESES

For Fiscal Year 2025, total contact attempts made by I&A increased by 49 percent compared to Fiscal Year 2024. As a result, the rate of clients that were unable to be contacted decreased from 6 percent in FY24 to 5 percent in FY25.

### I&A BY THE NUMBERS

**6,335** Referrals Received

**13,952** Contact Attempts

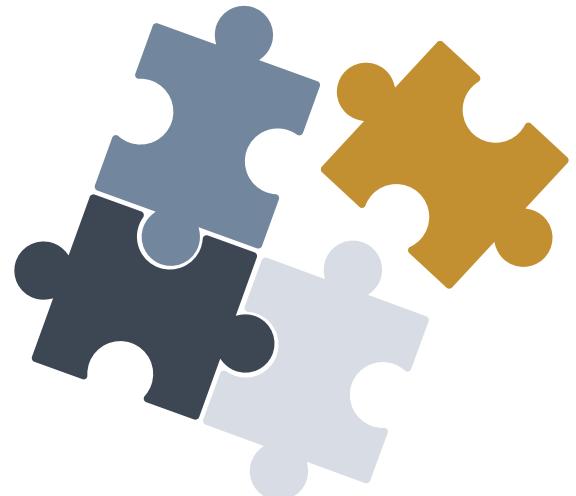
**1,242** Call Time (Hours)

**432** Follow-Up Contacts

# CHOICES

The TennCare CHOICES program is a comprehensive long-term services and supports (LTSS) initiative designed for eligible older adults (aged 65 and above) and adults with physical disabilities (aged 21 and above). The program provides crucial services that enable individuals to receive care either within their own homes and communities or, when necessary, in a nursing facility.

While prioritizing home and community-based care, CHOICES also offers the option of nursing facility care as an alternative when HCBS may not be sufficient to meet an individual's needs.



## Examples of the diverse services provided through the CHOICES program include:

- Personal Care Visits
- Enabling Technology
- Home Delivered Meals
- Personal Emergency Response System
- Community Living Supports
- In-home Respite Care
- Employment Services

## WHY IT MATTERS

CHOICES offers broader long-term services and support programs, further reinforces community living while also offering nursing facility care when absolutely necessary, and provides comprehensive care options that adapt to evolving client needs.

## SUCCESES

A CHOICES applicant that is living with dementia and requires continuous supervision recently relocated to Tennessee and contacted the AAAD to apply for the CHOICES program for much needed services. Thanks to an expedited approval process, the client was approved for CHOICES in just 43 days—far faster than the typical 2-3 months—allowing them to live more safely at home.

## CHOICES BY THE NUMBERS

**1,352** Telephone Screenings  
**377** Applications Submitted  
**238** Applications Approved

**68** CLS Referrals Received  
**43** CLS Pre-transition Survey Visits  
**26** CLS Post-transition Survey Visits

# HOME AND COMMUNITY-BASED SERVICES

Home and Community-Based Services (HCBS) provides eligible adults aged 60 and over and adults aged 18-59 with physical disabilities who are at risk of entering long-term care facilities the option of receiving services in their homes or community setting.

These essential services are supported through a combination of funding sources which include; State Funding (OPTIONS for Community Living Program), along with Federal Funding (derived from the Older Americans Act Title III).



## Available Services

HCBS offers various services to help people live at home:

- Home Delivered Meals: Meals regularly delivered to the person's residence.
- Homemaker: Assistance with light housekeeping, errands, and shopping.
- Personal Care: Non-medical help with tasks like bathing, dressing, and ambulation.
- Personal Emergency Response System (PERS): An electronic device worn by the client to connect them with help in an emergency.
- Grocery Shopping: A monthly supply of groceries, including shopping and delivery.
- Medication Management: A device that safely distributes medication at designated times.

## WHY IT MATTERS

These services collectively enable eligible adults to maintain independence and enhance their quality of life. HCBS directly supports clients in remaining in their homes and communities by providing vital in-home assistance, nutrition, and safety measures, thereby preventing premature institutionalization.

## SUCCESSES

### More Than Care—Independence

An HCBS client praised the "phenomenal" services, emphasizing their crucial role in allowing her to remain at home rather than a nursing facility. Due to being on oxygen 24/7 and using a walker, she relies heavily on her exceptionally dedicated caregiver, who cooks her breakfast and lunch. The home delivered meals program further supports her ability to live independently.



# HOME AND COMMUNITY-BASED SERVICES

## OPTIONS 1.0 AND OPTIONS 2.0 BY THE NUMBERS

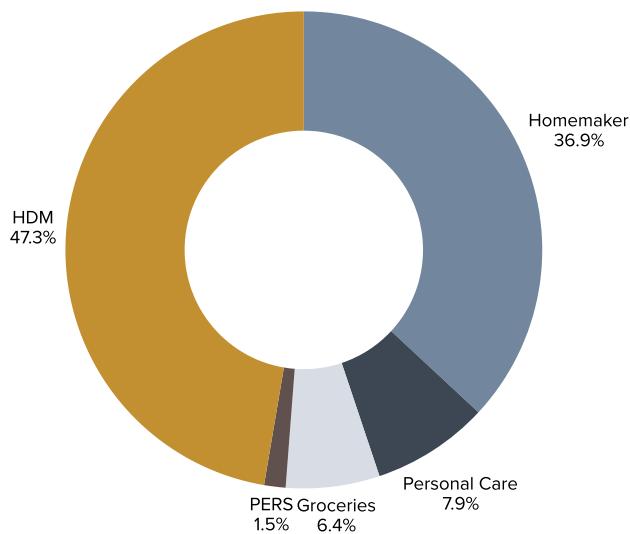
### Clients Served

**67** Personal Care  
**174** Homemaker  
**124** Home Delivered Meals  
**98** Groceries & Delivery  
**72** PERS

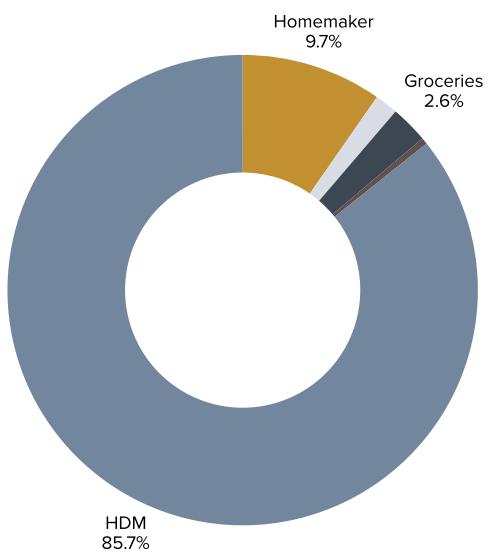
### Units Of Service

**3,622** Personal Care (Hours)  
**16,850** Homemaker (Hours)  
**21,600** Home Delivered Meals (Meals)  
**2,903** Groceries & Delivery (Months of Service)  
**662** PERS (Months of Service)

### Units of Service



### Units of Service



### Clients Served

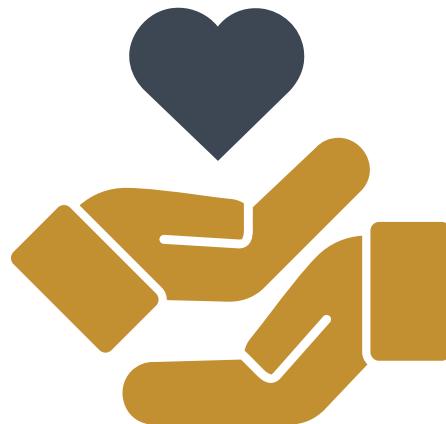
**38** Personal Care  
**98** Homemaker  
**448** Home Delivered Meals  
**63** Groceries & Delivery  
**48** PERS

### Units Of Service

**1,504** Personal Care (Hours)  
**9,116** Homemaker (Hours)  
**80,773** Home Delivered Meals (Meals)  
**2,429** Groceries & Delivery (Months of Service)  
**417** PERS (Months of Service)

# FAMILY CAREGIVER

The National Family Caregiver Support Program (NFCSP) provides assistance to eligible family and relative caregivers, including adults who care for individuals aged 60 or older or adults with disabilities; caregivers of any age providing support to someone with Alzheimer's disease or a related disorder; grandparents and relatives aged 55 or older who are raising children under 18; and relatives aged 55 or older who care for a disabled adult between 18 and 59.



## Available Services

- **Information and Access:** Provides caregivers with information on available services and assists them in getting access to those services.
- **Counseling and Training:** Offers individual counseling and training to help caregivers solve problems related to their roles.
- **Respite Care:** Gives caregivers temporary relief from their duties through services such as homemaker care or personal care services.
- **Supplemental Services:** Offers limited services like home-delivered meals or medical supplies to complement the care provided by the family.

## WHY IT MATTERS

This program benefits caregivers by providing them with support, training, and temporary relief, which helps them manage the challenges and decisions related to their caregiving roles.

## SUCCESSES

### Care for the Caregiver

The daughter of a Family Caregiver client reported she is so thankful for the freedom the program has allowed her dad to experience. He is his wife's full-time caregiver and has health issues of his own. Now he can have a little time to himself and not worry about whether the client will be okay by herself since she has a caregiver with her. The daughter says she is so happy they found this program and has even told people she knows about all of the services offered by the AAAD.

## FAMILY CAREGIVER BY THE NUMBERS

**5,000** Home Delivered Meals Served  
**7,654** Homemaker Service Hours  
**2,149** Personal Care Service Hours  
**2,699** In-home Respite Service Hours

**31** Medical Equipment/Supplies Provided  
**28.5** Phone Counseling Service Hours by Professional Individuals  
**166** PERS (Months of Service)

# 2024 SENIOR & CAREGIVER EXPO

The 2024 Senior and Caregiver Expo was held with strong community participation, drawing more than 1,100 attendees from across the Upper Cumberland. The primary objective of the Expo is to connect seniors and caregivers with educational resources and services offered by local businesses and organizations that address senior and caregiver needs.



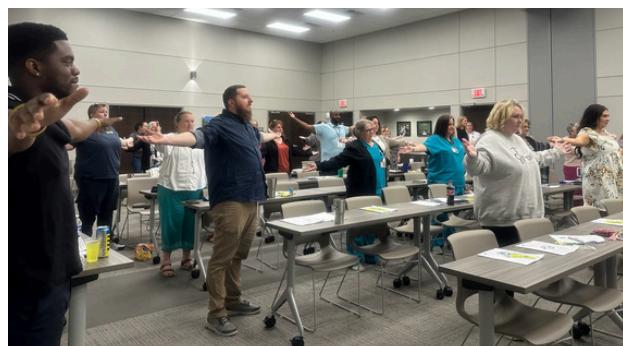
# DEMENTIA NAVIGATOR

The Dementia Navigator Program provides education to caregivers and community members on dementia-related topics, including brain health and dementia in the Intellectually and Developmental Disability (IDD) population. Individuals living with a diagnosis, along with their caregivers, receive one-on-one support, care planning assistance, and connections to valuable resources.

The Upper Cumberland Area Agency on Aging and Disability was selected by the Tennessee Department of Disability and Aging to pilot the program, which launched in September 2024. Funded through the Alzheimer's Disease Program Initiative (ADPI) grant, all services are offered free of charge to individuals throughout Tennessee.

## Available Services:

- Education: Provides information related to dementia, brain health, and dementia in the IDD population.
- Caregiver Support: Offers one-on-one support, access to resources, and support group connections.
- Dementia Organizations: Provides connections to state and national experts like Alzheimer's Tennessee and the Alzheimer's Association.
- Diagnosis Navigation: Support with first steps after a mild cognitive impairment (MCI) or Alzheimer's disease and related dementia (ADRD) diagnosis.
- Community Programs: Education and connections to local dementia resources and programs.
- Respite: Guidance on respite options, including home care and state/national programs.



## SUCCESES

Since launching, the Dementia Navigator Program has provided **19** training sessions across the Upper Cumberland region, reaching a total of **345** participants.

### Community Trainings | 235 participants

- Dementia 101: 10 sessions
- Brain Health: 2 sessions
- Gatekeeper Training: 1 session
- Dementia in the IDD Population: 1 session

### AAAD/UCDD Trainings | 110 participants

- Dementia 101: 1 session
- Brain Health: 1 session
- Dementia in the IDD Population: 1 session
- Dementia Capable Care: 2 sessions

# SENIOR CENTERS

The Older Americans Act defines multipurpose senior centers as community facilities that organize and provide a broad spectrum of health, social, nutritional, and educational services for older individuals, aiming to foster their well-being and independence. In FY 25, UCAAAD contracted with 19 senior centers throughout the region.



Clay County Senior Center

## WHY IT MATTERS

The purpose of Older American Act (OAA) funds is to ensure the provision of services for older adults with social and economic needs with particular attention to low-income individuals. Senior Centers are vital organizations in their community that provide recreational activities, evidence-based programs as well as some centers being congregate nutrition sites.

RECREATION PARTICIPANTS	RECREATION SERVICE UNITS	EVIDENCE-BASED PARTICIPANTS	EVIDENCE-BASED SERVICE UNITS
<b>5,936</b>	<b>204,744</b>	<b>284</b>	<b>3,202</b>

## SUCCESES

In FY24, the Sparta-White County Activity Center faced staffing challenges which resulted in its closure for most of the fiscal year. At the end of FY24, the center reopened with a new director. The new director successfully introduced a variety of programs and activities that revitalized the center. In FY25, the center started offering even more new programs and resumed the congregate nutrition program with fresh, home-cooked daily meals. Despite their progress, they still face staffing challenges as they develop their volunteer program.

## CHALLENGES

In FY25, one challenge that seems to be common is the need for space. Both the Fentress County Senior Center and the Van Buren Activity Center have seen growth through popular events and new programs. “We’ve seen more seniors joining our programs than ever before,” noted center directors. “However, limited space remains a major hurdle. It restricts our ability to expand programs, and this year it has been more impactful than ever.”

At the Van Buren Activity Center, some exercise classes are even being held off-site due to space constraints. “Staffing has also been difficult, but we plan to add a new employee in the next fiscal year,” they added.

# SENIOR CENTERS

## EVIDENCE-BASED

Evidence-based (EB) disease prevention and health promotion programs potentially reduce the need for more costly medical intervention. These programs demonstrate reliable and consistently positive changes in important health-related and functional measures.

### Programs Provided in FY25:

- Tai Chi for Arthritis & Falls Prevention
- Drums Alive
- Matter of Balance
- Chronic Disease Self-Management: Living Well with Chronic Conditions
- Walk With Ease
- Bingocize



## BINGOCIZE

During this fiscal year, six centers introduced Bingocize, a new addition in EB programs. This innovative program blends physical activity and health education with the classic game of bingo, offering a fun and interactive way for seniors and individuals with disabilities to stay active and socially engaged.

### Strength in Small Steps

When Miss Becky joined Fair Park Activity Center in March, she was on full-time oxygen, needed constant assistance, and had just been placed on hospice care.



Then she discovered Bingocize and everything began to change. Inspired to regain her independence, she started with small steps: carrying her own tray, cleaning up after meals, and re-engaging with friends. Her strength and confidence grew week by week.

Before long, Miss Becky was joining other exercise programs and even shared proudly that during a power outage, she was strong enough to lift her own oxygen tanks. Today, she walks short distances without a walker, uses oxygen only as needed, and has graduated from hospice care.

Now an active participant in several programs, Miss Becky continues to inspire everyone at the center. Her journey is a powerful reminder of how community, encouragement, and a little determination can transform lives.

# CONGREGATE NUTRITION

The Congregate Nutrition program provides nutritious meals to older adults across the 14-county Upper Cumberland region, with 17 meal sites conveniently located at senior/activity centers.

The program's primary objectives are to:

- Promote, maintain, and improve the health and well-being of individuals aged 60 and older by offering nutritious meals and fostering social engagement.
- Reduce the risk of becoming nutritionally deficient; nutrition risk screenings are completed on each participant if appropriate, nutrition counseling is offered as an optional service.

Along with the socialization while eating, the other various activities at the centers help alleviate social isolation within the older adult population.



*“This is the only meal I get to eat each day, and I appreciate it very much. I have met so many wonderful friends just by coming to the center for my meal. I’m very thankful for the senior center and the hot meal.”*

– Harold C., Fentress Co. Participant

## SUCCESSES

### Expanding Access to Fresh Meals

During Fiscal Year 2025, significant progress was made in expanding congregate meal services across the region. Freshly cooked meals began being prepared and served at the Alexandria Activity Center, Algood Activity Center (with meals prepared by the Baxter Senior Center), Clay County Senior Center, Smith County Senior Center, and Sparta-White County Activity Center.

In addition, the Smithville Senior Center became a congregate site, offering Fit Clean meals that are heated and served on-site.

These additions ensured that older adults in multiple communities gained consistent access to hot, nutritious meals in a supportive group setting.



Sparta-White Co. Activity Center



Baxter Senior Center

# CONGREGATE NUTRITION

## SUCCESSES

### Nourishment and Connection

Henry, a 71-year-old veteran, is a long-standing member of the senior center, first joining in 2008. Since the center's reopening in 2021 following the COVID-19 pandemic, he has attended regularly, participating in fitness activities, social engagement, and congregate meals. Henry identifies the congregate meal as his primary daily source of nutrition.

Living alone in a rural part of the county without nearby family, Henry relies heavily on the senior center and his church as his primary sources of support. He recently experienced a health setback that required hospitalization and a short rehabilitation stay. During this time, his driving privileges were temporarily suspended, making reliable transportation especially important.

Henry receives support from the senior center with a nutritious congregate meal five days per week and transportation tickets to ensure he can attend the center and medical appointments. These services are essential in promoting Henry's health, stability, and overall quality of life.

## CONGREGATE MEALS BY THE NUMBERS

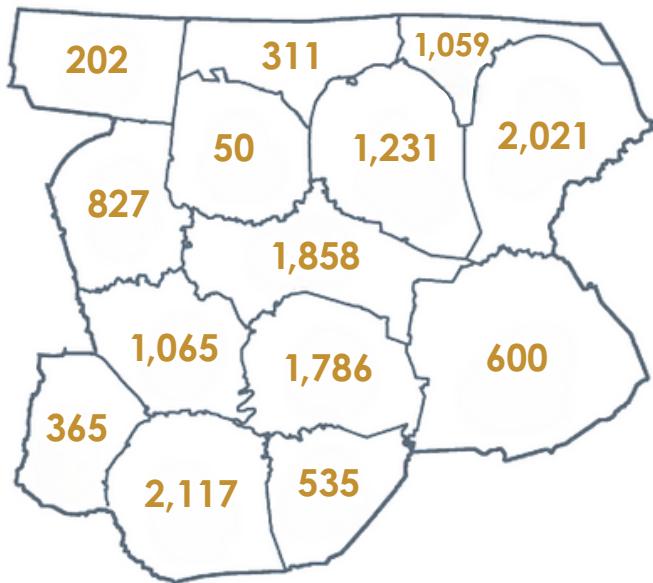
CONGREGATE SITE	PARTICIPANTS	UNITS	CONGREGATE SITE	PARTICIPANTS	UNITS
Alexandria Activity Center	81	3,585	Fentress Co. Senior Center	341	16,421
Algood Activity Center	61	2,479	Granville Senior Center	22	1,554
Baxter Senior Center	153	5,216	Macon Co. Senior Center	60	1,818
Byrdstown Senior Center	68	3,674	Overton Co. Senior Center	71	4,247
Cannon Co. Senior Center	42	1,678	Smith Co. Senior Center	102	3,345
Clay Co. Senior Center	130	3,960	Van Buren Activity Center	56	7,637
Dekalb Co. Senior Center	35	564	Warren Co. Senior Center	838	25,273
Fair Park Senior Center	443	13,797	White Co. Activity Center	354	6,053
Fairview Senior Center	40	2,143	Total Unduplicated Participants		2,844
			Total Meals Served		103,444

# TRANSPORTATION

In an effort to ensure that older adults aged 60 and over have access to reliable transportation to meet their needs, transportation vouchers are distributed at each senior center for purposes including, but not limited to, grocery shopping, healthcare appointments, pharmacy visits, and transportation to senior/activity centers and congregate meal sites. Priority is given to individuals who have the greatest economic and social need.

The transportation vouchers are redeemable through the Upper Cumberland Human Resource Agency's (UCHRA) Ride Upper Cumberland public transportation system.

The total number of older adults using vouchers in the Upper Cumberland was **370** and the total number of vouchers used was **14,027**.



## SUCCESSES

### Transportation that Transforms

After a local mail carrier reached out to the Alexandria Activity Center and expressed concern for a vulnerable adult in the community, Jennifer White, Activity Center Director, sprung into action. Ms. Katie Page, who is 94 years old, lived alone and was no longer able to drive. She had no family support and was often alone throughout the day. Ms. Page had a church community, including a friend who also participated at the center. Her church friend brought her to the center for a few weeks, and she quickly grew to enjoy the environment.

Ms. Page was eventually set up with UCHRA and now receives weekly transportation tickets, enabling her to attend the center daily. She regularly expresses gratitude for the service, noting that the bus rides and center activities make her days significantly more fulfilling than spending them alone at home.

*"I appreciate the tickets for transportation. If I didn't have them, I wouldn't be able to come to the center and would have to stay home. The drivers are always so nice, and I've never had a problem with them. With the income I get every month, the tickets are very helpful. I can't afford other means to get here and I'm unable to drive anymore because of my eyesight. I'm very thankful for the tickets and transportation."*

– Mary L., Jamestown Resident



# SHIP STATE HEALTH INSURANCE ASSISTANCE PROGRAM

The State Health Insurance Assistance Program (SHIP) provides free, unbiased guidance to Medicare beneficiaries and their families. Our certified counselors help individuals understand Medicare, compare plans, find savings, and resolve billing issues, empowering them to choose the best healthcare coverage. SHIP also receives funding through the Medicare Improvements for Patients and Providers Act (MIPPA) to recruit and train volunteers.



## WHY IT MATTERS

Medicare can be confusing, leading many to miss out on savings or choose unsuitable plans. SHIP simplifies this complexity, ensuring seniors and people with disabilities receive the healthcare they deserve without unnecessary costs. SHIP helps beneficiaries save money, avoid penalties, and gain peace of mind.

*"When my husband retired, navigating medication plans was overwhelming. Thanks to SHIP, I no longer dread enrollment periods; I simply send our information and receive clear recommendations. Anyone not using SHIP is truly missing out on essential, time-saving support."*

- Nancy R., Medicare Beneficiary & Caregiver

*"I recently worked with SHIP to help me with my transition to retirement. They helped me understand deadlines, processes, and options for my insurance. SHIP helped make what is supposed to be an important part of my life a little more enjoyable and breathable."*

- Sheila O., Recently Retired Beneficiary



## SHIP BY THE NUMBERS

**5,776** Total Individuals Counselored

**3,154** Hours of Counseling Provided

**352** Low-Income Applications Submitted

**118** Community Presentations Conducted

**3,121** Volunteer Hours Contributed

## SUCCESSES

### Unlocking Critical Medicare Savings

After months of frustration trying to get approved for the Medicare Savings Program due to Medicaid complexities, a family turned to SHIP. A SHIP Counselor provided guidance, helping them navigate hurdles and secure approval. Now, the beneficiary's Medicare premiums, deductibles, and co-insurance are covered, providing financial relief. As the niece gratefully stated, "I never would have gotten this done without TN SHIP's help."



### A Landmark Annual Enrollment Period

During the 2024 Annual Enrollment Period (AEP), Upper Cumberland SHIP staff and volunteers counseled over 2,400 beneficiaries, helping them navigate 2025 insurance options. For the first time, the program partnered with Tennessee Tech's School of Nursing, welcoming two student interns. We also collaborated with local organizations to host 14 county events, with one event alone serving over 100 beneficiaries in four hours. Volunteers contributed over 392 hours, making this AEP a milestone in our mission to support Medicare beneficiaries.

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## In Memoriam

### Dr. Colleen Hughes

**March 2, 1937 - February 24, 2025**

We are deeply saddened by the passing of Dr. Colleen Hughes, a dedicated volunteer and a true gift to the SHIP and SMP programs. Since joining us in 2018, Colleen, a nurse educator and public health advocate, has shared her knowledge, kindness, and warm spirit. She generously contributed her time to the Upper Cumberland, significantly impacting older adults in our community. Her passion for helping others will be profoundly missed.



# SMP SENIOR MEDICARE PATROL

The Senior Medicare Patrol (SMP) program empowers Medicare beneficiaries and their families to prevent, detect, and report healthcare fraud, errors, and abuse. Our volunteers and staff educate individuals on protecting their Medicare information, reviewing statements for suspicious activity, and reporting potential fraud. The UCAAAD contracts with the state's eight other regions to provide SMP services.



## WHY IT MATTERS

Healthcare fraud costs billions and directly harms beneficiaries. SMP safeguards Medicare funds and protects vulnerable seniors from scams. By enabling individuals to identify and report fraud, SMP helps maintain Medicare's integrity and ensures healthcare resources are used responsibly.

## SUCCESES

### SMP Program Reaches Wider Audience Through Local News Feature

A local news station in Crockett County, Tennessee, featured our "Scam Jam" workshop, led by SMP Regional Supervisor Michael Pierce. This coverage brought vital Medicare fraud prevention tips directly to seniors and caregivers in their homes, amplifying our message and empowering more community members to protect themselves from scams.



### SMP's Impact at TFA Conference

This past December at the Tennessee Federation for the Aging (TFA) conference in Gatlinburg, the SMP program delivered a crucial "How to Become a Fraud Fighter" session. Led by SMP Statewide Manager, Loni Hitchcock, and Dennis Valade from AARP Tennessee, the presentation armed attendees with essential knowledge to identify and avoid various scams, including those related to healthcare. The session also highlighted how scammers leverage AI, empowering participants with current insights to protect their personal information and finances.

### SMP BY THE NUMBERS

**145** Total Team Members

**9,167** Team Member Hours

**53,146** People Reached

**13,931** Individuals Reached

**507** Events

# CREVAA COLLABORATIVE RESPONSE TO ELDER AND VULNERABLE ADULT ABUSE

The Collaborative Response to Elder and Vulnerable Adult Abuse (CREVAA) program provides emergency and non-emergency services for older and vulnerable adults who are alleged crime victims. The Crevaa Advocate offers trauma-informed, person-centered support to address victims' emotional and physical needs. Outreach and education presentations are also provided across the region to spread awareness about services available through the program.

Referrals come mainly from APS, District Attorney's offices, law enforcement, and VAPIT members.

Services can include food, clothing, therapy, personal care, homemaker assistance, transportation, durable medical equipment, housing/shelter, and home repairs.

In FY25, the Crevaa program served a total of **28** clients across the Upper Cumberland.



*CREVAA Advocate, Trent Carter, was awarded the Hero Award at 14th Annual Vulnerable Adult Summit held by the Upper Cumberland Adult Abuse Coalition.*

*This award is given to recognize the individuals who go above and beyond in serving vulnerable adults.*

## SUCCESSES

CREVAA was able to assist an elderly adult who had been a victim of financial exploitation. She asked a friend to get groceries for her due to not being able to safely leave her home. She gave this friend her debit card and while this friend did get her some groceries, they also went to an ATM and withdrew most of the cash that was left in her account. This left her with no money to pay her bills. Since this was not immediately reported due to the client feeling embarrassed when it happened, she got several months behind on her rent and was facing eviction. Crevaa was able to assist with helping her catch up on rent and prevent her from being evicted from her home.

## CHALLENGES

Many victims are reluctant to take legal or protective action against their abusers, especially when the perpetrator is a family member. Deep-rooted family loyalty can make it incredibly difficult for victims to speak out, even when they are being harmed. They may fear causing legal trouble for loved ones or disrupting family dynamics, even at the cost of their own health and safety. These situations require extensive time and care in building trust. Crevaa focuses on ensuring that their basic needs are met and that they have a safe, supportive path forward with choices they're confident in making.

# CREST COLLABORATIVE RESPONSE TO END SELF-NEGLECT IN TENNESSEE

The CREST program provides emergency and long-term client centered services and resources to Adult Protective Services clients who are victims of self-neglect as well as abuse, neglect, and exploitation by others.

The CREST Advocate addresses both the emotional and physical needs of the clients to help stabilize their lives and reduce the risk of harm.

Services can include food, clothing, therapy, personal care, homemaker assistance, transportation, durable medical equipment, housing/shelter, and home repairs.

In FY25, the CREST program served a total of **58** clients across the Upper Cumberland.

## CHALLENGES

Over the past year, CREST has seen a significant increase in clients needing full home clean-outs and/or bed bug treatment. These cases can be especially challenging because many of the individuals we serve are vulnerable adults who face physical limitations, making it nearly impossible for them to complete the extensive preparation work required for treatment.

Bed bug infestations bring an added layer of difficulty, not just in the treatment itself, but in finding a company willing to handle clean-outs when an infestation is present. CREST was able to identify a service provider willing to take on the work moving forward. However, the costs for such specialized services remain extremely high.

## SUCCESSES

### Restoring Independence Through Safety Upgrades

CREST assisted a client whose home had become increasingly unsafe due to several critical repair needs. The most urgent concern was the entryway, which had deteriorated to the point that coming and going posed a real risk of falls and injury. The uneven porch, damaged door, and worn flooring inside the threshold created daily challenges, especially given the client's limited mobility.

Through CREST's support, the client was able to receive a brand-new, sturdy porch, a secure front door, and new flooring just inside the entrance. These updates not only improved the home's safety and accessibility but also restored the client's confidence in moving freely in and out of his home. What was once a dangerous obstacle is now a safe, secure space that allows him to remain independent and comfortable in his own home.



# PUBLIC GUARDIANSHIP

The Public Guardianship program is designed to aid in making financial or medical decisions for persons 60 years of age or older who lack competency and have no family member, friend, bank, or corporation willing and able to act for them. The District Public Conservator may, through court appointment, legally make decisions for the client and manage the person's healthcare and/or property.

An individual may request the District Conservator to serve as attorney-in-fact under a Durable Power of Attorney for finances and/or healthcare. This instrument should specify the powers of the attorney-in-fact and should always be durable, allowing it to remain in effect in case of disability.



*Averitt's National Call Center continued their generous annual tradition of supporting the AAAD by sponsoring Christmas gifts for Public Guardianship clients.*

## SUCCESSES

### Thriving Through Transition

A Public Guardianship client moved from his home to Pickett Care and Rehab in 2023 after many personal struggles with his health and grieving the loss of his daughter. He is now thriving and showing remarkable improvement. He is known throughout the facility for his kindness and demeanor. He participates in many activities, such as Senior Olympic competitions, and painting/art activities in the facility. In October of 2024, he was inducted into the "Hall of Fame" with his picture and bio displayed about his life accomplishments.

## CHALLENGES

The Public Guardianship program faces several ongoing challenges, such as supporting clients through transitions from community living to a facilities, which can be complex and emotionally difficult. We also work to navigate and manage family dynamics, which often add another layer of complexity to decision-making and client care. In addition, the program is increasingly tasked with meeting more specialized needs of clients, requiring additional resources, coordination, and outside expertise to ensure appropriate care and support.

## PUBLIC GUARDIANSHIP BY THE NUMBERS

**90** Total Number of Clients  
**892** Staff & Volunteer Client Visits  
**2,632** Service Units for Clients  
**218** Volunteer Admin Hours Spent

**7** Durable Power of Attorney Clients  
**83** Conservator of Person & Property  
**3** Client Residing in the Community  
**87** Client Residing in LTC Facilities

## LEGAL ASSISTANCE

The Legal Assistance program is administered by Aging Services for the Upper Cumberland, Inc. through a contract with the AAAD. The program provides free legal aid to individuals aged 60 and over. The attorney can assist with legal matters such as Social Security, SSI, insurance, Medicare, TennCare, and elder abuse.

This service helps protect older adults financially and from a health perspective, and it also prevents them from incurring legal fees. Additionally, the attorney prepares advance directives and living wills at no cost.

This ensures older adults are prepared to have their designated representative(s) make critical decisions and honor their wishes on their behalf if they become unable to do so themselves.



## CHALLENGES

In February, the agency suffered the unexpected and heartbreakin loss of Marie Ferran, Executive Director of Aging Services for the Upper Cumberland, Inc., who also served as the agency's full-time Legal Services Attorney.

Her passing created both a personal and professional void. Despite extensive efforts, the agency was unable to secure another full-time attorney to continue providing the same level of service. As a result, the decision was made to withdraw from being a provider of this service in FY26.

During the remainder of FY25, a part-time attorney stepped in to handle as many referrals as possible, ensuring that urgent legal needs were met and that clients were connected to alternative resources when necessary.

# OMBUDSMAN

The Long-Term Care (LTC) Ombudsman program provides several benefits to residents of long-term care facilities. Ombudsmen act as advocates for residents, working to protect their rights and ensure they receive quality care. They are responsible for identifying, investigating, and resolving complaints made by or on behalf of residents, supporting residents, family councils and helping facility staff address complex issues through a resident-centered care lens.

The Ombudsman also recruits and trains Volunteer Ombudsman Representatives (VORs), who visit residents and facilities quarterly, receive ongoing training, and refer clients with issues to the LTC Ombudsman.



CASES OPENED BY  
LTC OMBUDSMAN

**315**

LTC FACILITY COMPLAINTS  
RECEIVED

**461**

STAFF/VOLUNTEER VISITS  
TO LTC FACILITIES

**1,070**

## SUCCESSES

A referral alleging neglect, weight loss, missed meals, and chemical restraint use prompted a facility follow-up. On arrival, the Ombudsman found the resident unresponsive, without a meal, and on four psychotropic medications for behaviors such as throwing food and delusions.

The facility had not referred her to a specialized mental health facility, and an undisclosed wound, described by the Administrator as a “Kennedy wound” indicating end of life, was discovered.

Because the resident had no POA, family, or Conservator, the Ombudsman obtained State Ombudsman consent to investigate. Records confirmed significant weight loss and showed no documented feeding assistance in the care plan. That day, the facility began offering supplemental shakes and initiated a hospice referral, but the

resident remained largely unresponsive and had not eaten.

Concerned for the resident’s well-being, the Ombudsman contacted TBI, which conducted an investigation from late May to August, and consulted both a behavioral health-specialized long-term care facility and the UCDD Guardianship program about appointing a Conservator.

The resident was transferred to the behavioral health facility, gained a Conservator, and made a remarkable recovery—becoming alert, eating, gaining weight, reducing medications, and no longer needing hospice. Her wound healed, proving it was not a Kennedy wound.

The client called it “*an incredibly positive outcome*” and expressed gratitude for the program’s role in her recovery.

# REMEMBERING MARIE FERRAN

AUGUST 14, 1957 - FEBRUARY 19, 2025

Marie Ferran served with distinction as the Executive Director of Aging Services for the Upper Cumberland, Inc. ("Aging Services") where she worked tirelessly and with compassion as an advocate for the elderly, impacting numerous lives in her community. Marie and her staff were key partners of the AAAD contracting for over 40 years to provide legal assistance and long-term care ombudsman services for older adults across the fourteen-county region.



Prior to becoming the Executive Director of Aging Services, Marie attended Tennessee Tech University where she studied nursing and then on to sociology and criminal justice where she found her passion in law. She graduated from the University of Memphis' Cecil C. Humphreys School of Law. Marie managed to combine her natural compassion and empathy, which drew her to nursing, with her innate intellect and analytical side, turning it into a meaningful career that would enrich her community and those around her. She was involved in community theater for many years, and at least one time, combined those two passions by producing an original production called "A Star Comes to Town," which was described as "a comical stage presentation by members of the Cookeville Senior Citizens Center."

Marie dedicated years of service to many community activities, including sitting on boards for organizations that protect women from domestic violence and breast cancer and serving in shelters for at risk youth. As well, Marie was an outspoken advocate for health care equality, donating her professional services outside of the scope of her regular job all too often. To her great enjoyment, Marie volunteered her time year after year for various youth and community theater groups. Marie made lasting friendships in theatre, and mentored many generations of theatre kids.

She embraced a life filled with service to others through church and every other avenue. Marie was always the go-to person for her family, adopting her grand niece and nephew and raising them with the fiercest of love. She was always there for many other families in the community in celebration or when they were faced with the many challenges of life.

She defined success as "the ability to provide for yourself and your loved ones and be satisfied with who you are and what you are doing." As for her greatest achievement, it was "being able to use my profession to help others."

# QUALITY ASSURANCE

Quality assurance (QA) is crucial for ensuring that AAAD programs and services meet established standards and effectively serve our clients. Through regular monitoring and feedback, the quality assurance team helps identify areas for improvement, ensures compliance with regulations, and ultimately enhances the well-being and satisfaction of individuals receiving support.



## SUCCESSES

For FY25, QA staff revised the client satisfaction survey schedule, moving from completing bulk surveys at one or two points during the year to monthly or quarterly outreach. This change led to a higher percentage of clients being contacted and more surveys completed overall.

Unlike FY24, when staffing changes and caseload adjustments limited our ability to survey clients about their service coordinators, FY25 saw the completion of **414** coordinator surveys. In addition, **210** Transportation surveys were completed—representing a 130 percent increase.

## CHALLENGES

Current surveys capture our clients feedback, but not input from subcontracted service providers. In FY26, we would like to implement a survey process to gather provider perspectives on their interactions with the AAAD staff and programs.

The AAAD has not conducted surveys for the Public Guardianship program in many years. In FY26, we plan to implement a survey process to gather feedback from facilities that interact with Guardianship clients and staff.

## HOME-DELIVERED MEAL SURVEYS

Each year, the Quality Assurance (QA) staff attempt to survey 100 percent of the home-delivered meal clients. The goal of these surveys is to evaluate the clients' satisfaction with each aspect of the meal service, from the food itself to the providers preparing and/or delivering the meals. In FY25, QA staff completed **279** home-delivered meal surveys.

The HDM program continues to be a major success; 96 percent of the clients surveyed described their overall service as either excellent or good.

**95%** of clients were satisfied with the meal delivery time

**95%** of clients were satisfied with the appearance of their meals

**81%** of clients were satisfied with the taste of their meals

**90%** of clients were satisfied with the Quantity of the food

**99%** of clients were satisfied with the meal delivery staff

# QUALITY ASSURANCE

## HCBS SURVEYS

The QA staff also conduct annual surveys for the in-home services that the AAAD provides through the OPTIONS, Title III, and The National Family Caregiver Support program. The surveys address the clients' satisfaction with the services they are receiving, the caregivers providing the services, and the provider agencies. In addition to evaluating the clients' active services, these surveys allow us another opportunity to check-in with the clients and review any additional needs they may have. In FY25, QA staff successfully completed **449** HCBS surveys via phone call.

	Excellent	Good	Fair	Poor
<b>Homemaker</b> (180 completed)	<b>55%</b>	<b>40%</b>	<b>4%</b>	<b>1%</b>
<b>Personal Care</b> (80 completed)	<b>54%</b>	<b>40%</b>	<b>6%</b>	<b>0%</b>
<b>In-Home Respite</b> (31 completed)	<b>68%</b>	<b>16%</b>	<b>16%</b>	<b>0%</b>
<b>Grocery Shopping &amp; Delivery</b> (86 completed)	<b>69%</b>	<b>30%</b>	<b>0%</b>	<b>1%</b>
<b>PERS</b> (69 completed)	<b>62%</b>	<b>35%</b>	<b>3%</b>	<b>0%</b>
<b>Counseling</b> (3 completed)	<b>67%</b>	<b>33%</b>	<b>0%</b>	<b>0%</b>

## AAAD PROGRAM SURVEYS

While the majority of the surveys that we conduct involve reviewing the services provided by our subcontracted providers and partners, we also contact clients to evaluate their interactions with the AAAD staff and their satisfaction with the services that we provide directly. In FY25, QA staff successfully completed **32** CHOICES surveys, **352** I&A surveys, **70** SHIP surveys, and **414** Service Coordination surveys.

In FY25, clients were exceedingly satisfied with the services provided by AAAD staff. The following breakdown presents the number of clients who described their overall satisfaction as either excellent or good.

CHOICES	I&A	SHIP	SERVICE COORDINATION
<b>100%</b>	<b>89%</b>	<b>100%</b>	<b>99%</b>

# CONTRACTS

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**Grantor: Tennessee Commission on Aging and Disability**

Agency Tracking or Other ID #: 31602-25009

Amount: \$3,442,200

Term: 7/1/2024 - 6/30/2025

Description: Federal and state funded services to individuals who are elderly and/or individuals with disabilities

**Grantor: State of Tennessee, Department of Disability and Aging**

Agency Tracking or Other ID #: 31602-24017, Amendment #3

Amount: \$4,356,122

Term: 7/1/2023 - 9/30/2025

Description: Federally funded Older Americans Act services to individuals who are elderly and / or individuals with disabilities

**Grantor: Tennessee Commission on Aging and Disability**

Agency Tracking or Other ID #: 31602-25018

Amount: \$589,900

Term: 7/1/2024 - 6/30/2025

Description: Options 2.0

**Grantor: State of Tennessee, Department of Disability and Aging**

Agency Tracking or Other ID #: 31602-25027, Amendment #1

Amount: \$205,308

Term: 7/1/2024 - 6/30/2025

Description: Alzheimer's and Dementia Respite Care Pilot (Year Three)

**Grantor: State of Tennessee, Department of Disability and Aging**

Agency Tracking or Other ID #: 31602-24054

Amount: \$74,001

Term: 9/1/2024 - 8/31/2025

Description: Dementia Health Navigator Services

**Grantor: Tennessee Commission on Aging and Disability**

Agency Tracking or Other ID #: 31602-24065

Amount: \$80,110

Term: 4/1/2024 - 3/31/2025

Description: Federally funded State Health Insurance Program (SHIP)

# CONTRACTS

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## **Grantor: State of Tennessee, Department of Disability and Aging**

Agency Tracking or Other ID #: 34401-99490

Amount: \$81,000

Term: 9/1/2024 - 8/31/2025

Description: Federally funded Medicare Improvements for Patients and Providers Act (MIPPA)

## **Grantor: State of Tennessee, Department of Finance & Administration, Division of TennCare**

Agency Tracking or Other ID #: 31865-00094, Amendment #1

Amount: \$1,676,370

Term: 7/1/2023 - 6/30/2025

Description: Federally funded Single Point of Entry (SPOE) services to Medicaid-reimbursed Long-Term Services and Supports (LTSS) for persons who are elderly and adults twenty-one (21) and older with a physical disability

## **Grantor: Administration for Community Living**

Agency Tracking or Other ID #: 90MPPG0098-02-02

Amount: \$946,550

Term: 6/1/2024 - 5/31/2025

Description: Federally funded TN SMP: Empowering Seniors to Prevent Healthcare Fraud

## **Grantor: State of Tennessee, Department of Human Services**

Agency Tracking or Other ID #: 34549-80922, Amendment #4

Amount: \$358,347

Term: 4/1/2022 - 9/30/2025

Description: CREST (Collaborative Response to End Self-neglect in Tennessee) Program

## **Grantor: State of Tennessee, Department of Human Services**

Agency Tracking or Other ID #: 34549-82625, Amendment #1

Amount: \$114,600

Term: 7/1/2024 - 6/30/2025

Description: Federally funded Collaborative Response to Elder and Vulnerable Adult Abuse (CREVAA) funded by VOCA grant



# FINANCIALS

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<u>Program</u>	<u>INTERNAL OPERATIONS</u>	<u>Amount</u>
Title III D- FY 24 & ARP		\$ 5,283.00
Title III D		\$ 14,536.00
Title III B- FY 24 & ARP		\$ 13,434.00
Title III B		\$ 61,349.00
Title III C Admin		\$ 193,200.00
Title III E Admin		\$ 25,900.00
Title IIE		\$ 74,057.00
Guardianship		\$ 298,832.00
Options		\$ 309,965.00
SMP		\$ 717,168.75
SHIP		\$ 79,508.46
MIPPA		\$ 67,451.11
Choices (TennCare)		\$ 767,483.76
CREST		\$ 60,064.13
CREVAA		\$ 73,861.07
SNAP		\$ 11,362.41
ADPI		\$ 52,781.27
Alzheimer's Respite		\$ 6,045.00
<b>TOTAL</b>		<b>\$ 2,832,281.96</b>

<u>Program</u>	<u>PASS-THROUGH TO PROVIDERS/CLIENTS</u>	<u>Amount</u>
Title III B Ombudsman		\$ 29,755.00
Title VII Ombudsman		\$ 31,900.00
Title III B Legal Assistance		\$ 86,000.00
Title VII Elder Abuse		\$ 4,800.00
Title III B Transportation		\$ 85,345.00
Title III B/State-Senior Centers		\$ 300,000.00
Homemaker (Ops 1, 3B, 3E, ARP, State)		\$ 601,689.19
Personal Care (Ops 1, 3B, 3E, ARP, State)		\$ 135,834.09
Other (Pers, Groceries, Errand Delivery, Med Supplies, GNRC, etc.)		\$ 121,045.50
Title III D- Senior Centers		\$ 3,000.00
Title III D FY 24 & ARP		\$ 32,800.00
NSIP		\$ 78,600.00
Congregate Meals/Nutrition Counseling		\$ 683,532.25
HDM (Includes C2 Groceries)		\$ 673,609.92
Options 2		\$ 576,900.00
CREST		\$ 142,130.60
CREVAA		\$ 22,589.00
Alzheimer's Respite		\$ 194,103.00
<b>TOTAL</b>		<b>\$ 3,803,633.55</b>

## TOTAL INTERNAL AND PASS-THROUGH FUNDS

**\$6,635,915.51**

# TENNESSEE

AREA AGENCIES ON AGING AND DISABILITY



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