

INDEX

A

AARP Accessory Dwelling Units: Model State Act and Local Ordinance, 9-7

AARP principles

- budget, 2-2
- employment, 5-2
- financial services and consumer products, 11-2
- government integrity and civic engagement, 1-1
- health care, 7-2–7-4
- health care adequacy and affordability, 7-3–7-4
- housing, 9-2
- land use, 9-1–9-2
- livable communities, 9-1
- long-term services and supports (LTSS), 8-4–8-5
- low-income assistance, 6-3
- mobility, 9-3
- personal and legal rights, 12-1
- retirement income, 4-2, 4-4
- social security solvency, 4-4
- taxation, 3-1
- transportation, 9-3
- utilities: telecommunications, energy and other services, 10-3

ABN. See Advanced beneficiary notices (ABNs)

Abuse. See also Elder abuse and neglect; Fraud and abuse

- abuse registries, 8-25

Accelerated death benefits, 8-70–8-71

- safety, 7-104, 11-55–11-56

Accountability. See also Ethics and accountability in government, 1-1

Accountable care organizations, 7-10

Activities of daily living (ADLs), 8-9, 8-21–8-22, 8-33, 8-49

ADA. See Americans with Disabilities Act (ADA)

ADED. See Association for Driver Rehabilitation Specialists (ADED)

Add-on charges, 10-8–10-9

Adjusted gross income (AGI), 3-7–3-8

- long-term care insurance, 8-65
- long-term services and supports expenses, 8-12

Administration on Aging (AoA), 8-16, 8-19, 8-31, 8-60–8-63, 9-34, 9-42, 9-59, 9-63, 9-65

- data collection efforts, 8-61–8-62, 9-34

- pension plan options for small business, 4-19

ADR. See Alternative dispute resolution (ADR)

Adult day services

- alternative to nursing home, 8-33, 8-41

Adult foster care

- alternative to nursing home, 8-2, 8-39

Adult protective services (APS), 12-2–12-4

Advance directives, 12-7, 12-13–12-15

- Uniform Health Care Decisions Act, 12-14–12-15

Advance planning, 12-5–12-8

Advanced beneficiary notices (ABNs), 7-42–7-43

Advanced metering infrastructure (AMI), 10-43–10-47

Advertising

- deathcare, 11-45, 11-60–11-63
- unfair and deceptive, 11-14, 11-18–11-19, 11-51–11-52, 11-56

Affordable Care Act (ACA) also known as Patient Protection and Affordable Care Act of 2010, 12-3

- accountable care organizations (ACOs), 7-10

antitrust, 7-94

Center for Medicare and Medicaid Innovation (CMMI), 7-7, 8-23

Coordinated Health Care Office (CHCO), 7-81, 8-24

education and licensing, 7-118, 7-123

expanding health coverage, 7-75, 7-88–7-89, 8-13

financing health care, 7-94–7-98, 7-101, 7-105

- end-of-life care, 7-109

- food labeling and advertising, 7-101

- medical research, 7-98

- mental health, 7-105–7-106

- prescription drugs, 7-96–7-98

- public health, 7-111

health care infrastructure and safety net, 7-90

Individualized Wellness Plan Pilot Program, 7-91

Medicaid

- CHIP enrollment, 7-77

- CHIP Payment and Access Commission, 7-77

- disproportionate share hospital (DSH)

- allotment, 7-77

- dual-eligibles, 7-81–7-82, 7-84

- enrollment, 7-77

- federal medical assistance percentage (FMAP), 7-75–7-76

- federal poverty level (FPL), 7-75–7-76

- fraud, abuse and waste, 7-77–7-78

- health care-acquired conditions (HCACs), 7-76

- health homes, 7-77

- legal immigrants, 7-76

- presumptive eligibility, 7-77

- prevention, 7-76

- quality demonstration projects, 7-87

A

- Affordable Care Act (ACA). Patient Protection and Affordable Care Act of 2010 (*continued*)
 - transparency, 7-84–7-85
 - US territories, 7-76
 - waiver programs, 7-84–7-87
 - Medicare
 - administration, 7-73
 - appeals, 7-76
 - Medicare Advantage, 7-54–7-55, 7-62
 - outreach, 7-73
 - prescription drugs, 7-72
 - prevention, 7-49–7-50
 - provider payment, 7-65, 7-67–7-68
 - Medicare Prescription Drug Improvement and Modernization Act (MMA) pilot expansion, 8-49
 - Medigap, 7-32
 - mental health, 7-105–7-106
 - nursing homes
 - direct-care workers, 8-50–8-51
 - ownership disclosure, 8-37–8-38, 8-41
 - staffing, 8-39–8-40
 - transparency and improvement, 8-37–8-38, 8-41
 - pain management, 7-116–7-118
 - Patient-Centered Outcomes Research Institute (Institute), 7-18, 7-44, 7-96, 7-98, 7-117
 - Patient-Centered Outcomes Research Trust Fund (PCORTF), 7-117
 - prescription drugs, 7-72, 7-96–7-98
 - public health, 7-111–7-112
 - quality improvement, 7-14–7-15, 7-70, 7-87, 8-37–8-38
 - research, 7-98, 7-116–7-117
 - retiree coverage, 7-34
 - scope, 7-1
 - workforce shortages, 7-118, 7-123, 8-48–8-53
- African-Americans/Blacks. See also Minorities
- as grandparent caregivers, 6-9
 - percentage of older population with low incomes, 6-2
 - preventive health care, 7-50
 - racial disparities in the health care system, 7-50–7-51
 - retirement, 4-8, 4-26
 - Social Security carve-outs, 4-10–4-11
- Age Discrimination Act of 1975, 12-11
- Age discrimination in employment. See also Age Discrimination in Employment Act of 1967 (ADEA)
- arbitration of age discrimination suits, 5-4–5-5
 - benefits, 5-6–5-8
 - ADEA provisions, 5-6, 5-8
 - contingent and part-time workers, 5-2
 - equal benefit or equal cost rule, 5-6
 - Older Workers Benefit Protection Act (OWBPA), 5-6–5-7
- damages awards
- compensatory, 5-3
 - punitive, 5-3
 - taxation of, 5-3–5-4, 5-6
- EEOC, 5-6–5-7, 5-9–5-10
- multiple discrimination, 5-10
- Older Workers Benefit Protection Act (OWBPA), 5-6–5-7
- reasonable factors other than age (RFOA), 5-5
- retiree health coverage, 5-7
- retirement
- age, 4-7–4-8
 - early retirement incentive (ERI) programs, 5-8
 - mandatory, 5-8
 - phased, 5-10–5-11
- Title VII of the Civil Rights Act of 1964, 5-4–5-5
- waivers and compulsory arbitration, 5-6–5-7
- Age Discrimination in Employment Act of 1967 (ADEA)
- arbitration, 5-6–5-7, 5-9–5-10
 - damages awards, 5-3–5-6
 - early retirement, 5-7–5-9
 - EEOC, 5-6–5-7, 5-9–5-10
 - Gross v. FBL Financial Services, Inc.*, 5-3
 - jurisdictional threshold, 5-5
 - Kentucky Retirement Systems v. EEOC*, 5-3
 - Kimel v. Florida Board of Regents*, 5-3
 - phased retirements, 5-10
 - public employees, 5-6
 - Smith v. City of Jackson, Mississippi*, 5-3
 - sovereign immunity for states, waiver of, 5-6
 - strengthening, 5-4–5-6
 - taxation of damages awards, 5-3, 5-6
- Age discrimination in insurance
- health insurance, 5-7
- Agency for Health Care Research and Quality (AHRQ), 7-14, 7-16, 7-18, 7-44–7-45, 7-60, 7-98
- Ageing and Disability Resource Centers (ADRCs), 8-3, 8-13, 8-19
- Ageing in place, 9-2, 9-12–9-13, 9-20, 9-24, 9-33–9-37
- Air Carrier Access Act, 9-62–9-63, 12-11
- Air traffic controllers
- mandatory retirement age, 5-8
- Air travel
- for older and disabled people, 9-62–9-63

- Airbags, 9-53–9-54
- Airline pilots
 - mandatory retirement age, 5-8
- Alcohol, taxes, 3-11, 3-16–3-17
- Alcoholism. See Substance abuse
- Alexander v. Sandoval* (2001), 12-17
- Alternative dispute resolution (ADR)
 - arbitration, 11-2, 11-6, 11-21, 11-40, 11-51, 12-19–12-21
 - binding, 11-2, 11-51, 12-19–12-21
 - costs of, 12-20
 - disadvantages of, 12-19–12-21
 - Federal Arbitration Act (FAA), 12-20
 - mandatory, 11-51, 12-19–12-21
 - common interest developments, 9-39
 - ERISA violations, 4-23–4-24, 4-26
 - mediation, 12-19–12-21
 - nursing and supportive housing residents, 8-42, 8-45
- Alternative medicine
 - complementary and alternative medicine (CAM), 7-116–7-117, 7-123–7-124
 - education, 7-123–7-124
- Alternative minimum tax (AMT), 3-5–3-6
- Alternative work arrangements, 5-10–5-11
- Alzheimer's disease
 - dietary supplements, 7-100
 - long-term services and supports, 8-46–8-48
 - research, 7-117
- American Association of State Highway and Transportation Officials (AASHTO), 9-43
- American Homeownership and Economic Opportunity Act of 2000, 9-23–9-24, 9-29–9-30
- American Housing Survey, 9-15, 11-60
- American Indians and Native Alaskans
 - Indian Reservation Roads (IRR), 9-60
 - Older Americans Act (OAA) services, 8-30
 - Tribal Transit Program, 9-56, 9-60–9-61
- American Medical Association (AMA)
 - driving skills assessment, 9-49
- American Occupational Therapist Association, 9-50
- American Recovery and Reinvestment Act (ARRA), 2-11
 - health care improvement funding, 7-7
 - health information technology (HIT), 7-7, 7-18–7-19
 - job creation, 5-11
 - research, 7-18
 - unemployment insurance, 5-14–5-15
- Americans with Disabilities Act (ADA). See also
 - People with mental or physical disabilities
 - access to public benefits, 6-14, 12-11–12-12
 - air travel, 9-62–9-63
 - assistive technology, 12-2
 - civil rights, 12-11–12-12
 - effective enforcement, 12-11–12-12
 - employment discrimination, 5-4–5-6, 5-10, 12-11
 - health benefits, 5-7
 - housing discrimination, 9-33
 - legal recourse for lawsuits against states, 12-11–12-12
 - older workers, 5-4
 - Olmstead* decision, 8-14
 - paratransit services, 9-57–9-59, 9-63
 - scope of, 12-11–12-12
 - state compliance, 12-12
 - telephone services/telecommunications, 10-27–10-28
 - transportation
 - nonemergency medical transportation, 9-65
 - pedestrians, 9-44–9-47
 - private, 9-45, 9-63
 - public, 9-45–9-46, 9-55
 - specialized transportation, 9-40, 9-55, 9-57–9-58, 9-60, 9-64
 - universal design, 9-43
 - voting accessibility, 1-5–1-7, 1-9–1-10
 - voting rights, 1-5–1-7, 1-10
- Amtrak, 9-41, 9-57
- Annuity sales, 11-29, 11-44–11-46
- Antitrust
 - financial service and consumer products, 11-41
 - guidelines for the health care market, 7-94, 7-99
- Appeals, 7-46–7-47, 7-58–7-59, 7-97, 8-25, 8-29, 8-32
 - Administrative Law Judges, 7-46–7-47, 7-59
 - independent review, 7-46–7-47, 7-55, 7-59–7-60
- Architectural Barriers Act (ABA), 12-11
- Area agencies on aging (AAA)
 - advisory council, 8-61
 - Federal Arbitration Act (FAA), 12-20
 - legal services, 12-23
 - long-term services and supports (LTSS), 8-20–8-21
 - mental health services, 8-46, 8-48
 - Older Americans Act, 8-60–8-62
 - Title III-B funds, 12-23
- Asset
 - home as, 9-14–9-15
 - limits/tests, 6-5–6-6, 6-8, 7-72, 7-79, 7-80–7-82
 - requirements, 7-38, 7-72, 7-79, 8-55

A-B

- Asset (*continued*)
sales, 3-17
transfer, 8-56–8-59
- Assistance programs, 10-12–10-13
eligibility, 10-12–10-13
financing, 10-13
- Assisted housing. See also Housing
Hope VI, 9-21–9-22
mark-to-market program, 9-21–9-22
mortgage prepayment and low-income households,
9-20–9-21
preservation, 9-20–9-21
rental assistance contracts, 9-20
specialized supportive housing, 9-15, 9-19
state and local programs, 9-20, 9-22–9-23
- Assisted living
advisory boards, 8-45
Assisted Living Workgroup, 9-35
Center for Excellence in Assisted Living (CEAL),
9-35
construction program, 9-23–9-24
data collection need, 9-33–9-34
description, 9-34–9-37
direct-care worker training, 8-50–8-52
facilities
as alternative to nursing homes, 8-16
exemption from 30 percent-of-income rent cap,
9-25
FHA financing, 9-36
quality of care, 8-25–8-26
as supportive housing, 8-41–8-42, 9-34–9-37
federal programs, 9-17–9-20
legal rights, 9-38–9-40
private right of action, 8-26–8-27, 8-34, 8-40,
8-42, 8-45
license review, 9-36
long-term care insurance, 8-63–8-64, 8-67
long-term services and supports (LTSS), 8-12
Low-Income Housing Tax Credit (LIHTC), 9-24–9-25
Medicaid waivers, 9-35
negotiated risk agreements, 9-35, 9-37
options
adult foster homes, 9-34
congregate housing, 9-34
continuing care retirement communities
(CCRCs), 9-35–9-37
residences, 9-23–9-26, 9-34–9-36
people with mental disorders, 8-46–8-47
philosophy of, 9-35
private right of action, 8-26–8-27, 8-34, 8-40, 8-42,
8-45
quality, 9-35
regulation of, 8-40–8-43, 9-35–9-36
video technology, 8-42
- Automatic IRA, 4-31–4-32
- Association for Driver Rehabilitation Specialists
(ADED), 9-50
- Automated teller machines (ATMs), 11-8–11-10
- Automatic enrollment, rollovers, 4-17, 4-20–4-21, 4-31
- Automobile insurance
age discrimination, 11-46
regulation, 11-46–11-48
-
- ## B
- Baby boomers
aging populations, 7-36, 7-69
disability likelihood, 4-13
effect on federal spending, 2-4–2-5
long-term services and supports (LTSS), 8-2
self-employed, 5-11
- Balance billing, 7-41–7-42
- Balanced Budget Act of 1997 (BBA)
consumer protections, 7-83, 7-88
managed care plans for Medicare/Medicaid
beneficiaries, 7-81, 7-83
qualifying individuals (QI), 7-81
- Ballot initiatives, 1-7, 1-10, 2-8–2-9
- Bank information accessibility, 11-6
- Banking. See also Financial services
banking services, 11-8–11-10, 11-13
credit union, 11-9, 11-11, 11-16
depository institution, 11-9–11-10
thrift, 11-9, 11-23, 11-50
electronic banking, 11-8
Electronic fund transfer (EFT), 11-8
Electronic Funds Transfer Act (EFTA),
11-8
laws, 11-1–11-5, 11-8–11-10, 11-12–11-13, 11-15–
11-17, 11-23–11-25
anticoercion requirements, 11-7
compliance, 11-3, 11-10–11-12, 11-16, 11-25,
11-46, 11-61
Truth-in-Lending Act, 11-10, 11-15, 11-24
mergers, 11-10, 11-54
service fees, 11-8
nonsufficient funds (NSF), 11-8
overdraft fees, 11-8
shortage fees, 11-14
trusts, 11-9
personal trusts, 11-9

- Bankruptcy
- Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA), 11-50
 - bankruptcy code, 11-50
 - continuing care retirement communities (CRRCs), 9-37
 - foreclosure, treatment of, 11-21
 - manufactured housing, 9-29, 11-50–11-51
 - National Association of Consumer Bankruptcy Attorneys, 11-18
 - National Conference of Bankruptcy Judges (NCBJ), 11-50
 - pension fund failures, 4-23
 - protection, 11-13, 11-18, 11-51–11-52
- Benefit design, 7-38
- Better Business Bureau, 10-8, 10-18
- Binding arbitration, 5-6–5-7, 11-2, 11-51, 12-19–12-21
- Biomedical research, 7-116–7-117, 7-122
- Bioterrorism, 7-111
- Bioterrorism Preparedness and Response Act of 2002 (Bioterrorism Act), 10-53
- Bipartisan Campaign Reform Act of 2002 (BCRA), 1-2
- McCain-Feingold, 1-2
- Blacks. See African-Americans/Blacks
- Blind people
- Medicaid eligibility, 7-75
 - Supplemental Security Income (SSI), 6-4
- Block grants
- crime prevention funding, 12-24
 - Community Services Block Grant, 6-10–6-11
 - for Medicaid, 7-75
 - for mental health services, 7-90
 - Social Services Block Grant, 6-10–6-11
 - Temporary Assistance for Needy Families (TANF), 2-6, 6-9–6-10
 - unfunded mandates, 2-6–2-7
- Board and care homes. See also Assisted living;
- Housing; Supportive housing
- data, 9-33–9-34
 - description of, 8-33
 - FHA role in financing, 9-36
 - licensing standards and enforcement, 8-27, 8-33
 - ombudsman and advisory boards, 8-45
 - quality of care, 8-33–8-34
 - residents, 8-33
 - rights of residents, 8-33–8-34
 - SSI recipients, 8-33
- Board of Trustees v. Garrett*, 5-4, 12-11
- Brady Handgun Violence Prevention Act, 12-24
- Bridge jobs, 5-11
- Broadband services. See also Internet
- competition, 10-24–10-25
 - deployment, 10-25–10-26
 - digital literacy corp, 10-24
 - health monitoring, 9-15
 - high-speed, 10-24–10-26
 - mobility fund, 10-24
 - requisite connectivity, 10-23
 - national broadband plan, 10-23–10-25
 - universal, affordable, 10-11, 10-24–10-26
- Budget, federal
- AARP principles, 2-1
 - American Recovery and Reinvestment Act (ARRA), 2-11
 - balance, 2-3, 2-7–2-9
 - balanced budget amendment, 2-7–2-9
 - ballot initiative, 2-8
 - budget neutrality
 - Medicaid waivers, 7-84
 - commissions, 2-8–2-10
 - cost-of-living adjustments (COLAs) for federal and military retirees, 4-26–4-27
 - debt
 - gross federal, 2-1
 - ratio to GDP, 2-4
 - reduction, 2-3
 - deficit, 2-1, 2-3–2-7, 2-11
 - reduction, 2-3
 - discretionary spending caps, 2-7, 2-9
 - economic stimulus, 2-11
 - emergency spending, 2-3
 - entitlement spending. See also Medicaid; Medicare
 - commissions, 2-5, 2-8–2-9
 - effect on federal budget, 2-3–2-5
 - fiscal balance, 2-1–2-3
 - health care costs, 2-1, 2-4–2-5
 - low-income assistance, 6-1
 - non-Social Security, 2-5–2-6
 - PAYGO, 2-7–2-9
 - process and reforms, 2-7–2-10
 - balanced budget amendment, 2-7–2-9
 - budget cycle, 2-1
 - commissions, 2-8–2-10
 - discretionary spending caps, 2-7, 2-9
 - enhanced rescission power, 2-7–2-8
 - line-item veto, 2-7–2-8
 - PAYGO, 2-7–2-9
 - supermajority requirements, 2-8
 - TABOR, 2-8–2-9
 - tax and expenditure limits, 2-3, 2-9
 - revenues, 2-1–2-3, 3-1–3-4

B-C

Budget, federal (*continued*)

- Social Security, 2-4–2-6
- spending limits, 2-6, 2-9
- stimulus, 2-11
- surplus, 2-7–2-8
- TABOR, 2-8–2-9
- takings, 2-10
- tax and expenditure limits, 2-8–2-9
- tax cuts, 2-1, 2-3, 2-7
- trust funds, 2-5
- unified budget, 2-5–2-6
 - deficit, 2-5–2-6
 - surplus, 2-7

Budget, state and local

- AARP principles, 2-1
- balanced budget requirements, 2-7–2-9
- ballot initiatives, 2-8
- block grants, 2-6–2-7
- constitutional mandates, 2-8
- economic stimulus, 2-11
- federal mandates, impact of, 2-6, 2-8
- process and reforms, 2-7–2-10
- rainy-day funds, 2-3, 2-9
- referenda on fiscal matters, 2-8
- revenues, 2-1–2-3
- supermajority requirements, 2-8–2-9
- surpluses in, 2-7–2-8
- tax and expenditure limits, 2-8–2-9
- tax cuts, 2-3, 2-7
- tobacco settlement funds, 7-111, 7-115
- unfunded mandates, 2-6–2-7

Budget commissions, 2-8–2-10

Building codes in high-risk areas, 11-43

Bureau of Labor Statistics (BLS)

- Consumer Expenditure Survey, 10-1, 10-35
- Consumer Price Index (CPI) calculation, 4-7
- subscriber rate, 10-28

Buses

- Americans with Disabilities Act (ADA), 9-40–9-42, 9-57
- low-floor, 9-55
- over-the-road buses (OTRBs), 9-53–9-54
- safety belts, 9-54
- Section 5309, Federal transportation law, 9-56
- wheelchair access, 9-57

C

CAHPS. See Consumer Assessment of Health Plans Study (CAHPS)

Campaign finance

bundling, 1-3, 1-12

Center for Responsive Politics, 1-2

Citizens United v. Federal Election Commission, 1-2

disclosure requirements, 1-2–1-4

electioneering communications, 1-2

enforcement of laws, 1-3

fundraising, 1-1–1-2

McCormish v. Bennett, 1-2–1-3

media and advertising, 1-2–1-3

political action committees (PACs), 1-2

penalties, 1-3

public funding, 1-2–1-3

SpeechNow.org v. Federal Election Commission, 1-2

spending limits, 1-3

war chests, 1-3

Cap-and-trade program, 3-11

Capital gains tax, 3-5–3-6, 3-9–3-10

at death, 3-9–3-10

indexing, 3-6, 3-10

sale of principal residence, 3-6

simplification, 3-6

stepped-up basis, 3-6, 3-10

Carbon tax, 3-11

Care management or coordination, 7-8–7-12, 7-15,

7-19, 7-21, 7-48–7-50, 7-58, 7-68–7-69, 7-77

Career centers, 5-16

Caregivers

African-Americans, 6-9

assistance, 8-11–8-12

child and dependent care, 5-13–5-14

coordination of long-term services and supports, 8-23–8-24

Family and Medical Leave Act (FMLA) provisions, 5-13–5-14

family caregivers defined, 8-11

financial protections, 8-59

grandparents and other relatives raising children, 6-9–6-10, 12-25–12-26

home- and community-based services, 8-16–8-17

long-term care insurance, 8-60

National Family Caregiver Support Program, 8-12, 8-60

paid leave, 5-14

respite care, 8-12

services available, 8-11–8-12, 8-60

Social Security benefits, 4-11–4-12

spouses and domestic partners, 8-59

Supplemental Security Income (SSI), 6-5

support, 6-3, 6-9–6-10, 8-11–8-12, 12-6

tax incentives, 8-11–8-13

- Caregivers (*continued*)
 Temporary Assistance for Needy Families (TANF), 6-9–6-10
 training, 8-32
- Case-mix adjustment
 for long-term services and supports, 8-54
- Cash-and-counseling programs, 8-17
- Cash balance pension plans, 4-19
 wear-away, 4-19
- Cash-flow consumption tax, 3-2
- CCRCs. See Continuing care retirement communities (CCRCs)
- Cell phones, 10-18, 10-20–10-21, 10-28, 10-31
 Enhanced 911 (E911), 10-20–10-21
 hearing aids and cell phone compatibility, 10-21
- Center for Excellence in Assisted Living (CEAL), 9-35
- Center for Responsible Lending (CRL), 11-20
- Center for Medicare and Medicaid Innovation (CMMI), 7-7, 8-23
- Centers for Medicare & Medicaid Services (CMS)
 access to health care, 7-64–7-66, 7-68–7-69
 advanced beneficiary notices (ABNs), 7-41
 chronic care management, 7-9–7-10
 clinical trials, 7-60
 coinsurance, 7-41
 consumer data, 7-62, 7-68, 7-78
 dual eligibility, 7-81–7-82
 health care spending, 7-5
 health information technology (HIT), 7-19
 home- and community-based housing services, 9-35
 meaningful use (MU), 7-19
 Medicaid waivers, 7-84
 Medicare Advantage (MA) and other private plans, 7-42, 7-54–7-57, 7-62–7-63, 7-83
 Medicare+Choice/Medicare Advantage. See Medicare Advantage (MA)
 Medicare website, 7-73
 Medicare preventive services, 7-49
 Medicare quality oversight, 7-10, 7-47–7-51
 Medicare savings programs (MSPs), 7-81
 mental health/substance abuse, 7-51, 7-107
 new technologies, 7-43–7-47, 7-48
 nursing home staffing, 8-36–8-41
 Outcome and Assessment Information Set (OASIS), 7-69
 outreach, 7-82
 payment reform, 7-66
 physician balance billing sanctioning, 7-41
 postacute care, 7-68–7-69
 prescription drugs, 7-74
 quality improvement organizations (QIOs), 7-63
 quality oversight, 7-10, 7-47–7-51, 8-26, 8-31, 8-36–8-37, 8-39, 8-41
 relative values, 7-66
 special needs plans (SNPs), 7-52
 staffing, 7-64
- Certified financial planners, 11-38
- Child and dependent care, 5-13–5-14
- Children
 cared for by grandparents or other relatives, 6-7, 6-9–6-10, 12-25–12-26
 health initiatives, 7-111
 health insurance, 6-9
 legal authority of grandparents, 12-25–12-26
 Medicaid program and State Children's Health Insurance Program (SCHIP), 7-75, 7-80
 percentage of population living below poverty level, 6-4
 Social Security benefits, 4-3, 4-10
 Temporary Assistance for Needy Families (TANF), 6-9–6-10
 visitation rights of grandparents, 12-25–12-26
- Children's Health Insurance Program Reauthorization Act of 2009, 3-16, 7-77
- Chronic care coordination, 7-7–7-13, 7-21
- Chronic conditions and illness. See also Long-term services and supports (LTSS): chronic illness, 7-2–7-3, 7-7–7-13, 7-15, 7-17–7-18, 7-21, 7-25, 7-27, 7-29, 7-36, 7-52, 7-58, 7-62, 7-68, 7-72, 7-77, 7-86, 7-95–7-96, 7-104, 7-111, 7-117–7-121
 accountable care organizations (ACOs), 7-7–7-13
 medical homes, 7-9, 7-12
 Medicare/Medicaid coverage
 capitated payment, 7-87
 care coordination, 7-7–7-13
 chronic care managers, 7-12, 7-119–7-121
 disease management programs, 7-21, 7-88
- Citizens United v. Federal Election Commission*, 1-2
- Civic Engagement. See also Volunteerism
 community service, 1-12–1-14
- Civil justice
 damages, 12-9–12-13, 12-16, 12-18
 compensatory, 12-16
 limits, 12-16, 12-18
 punitive, 12-16, 12-18
 frivolous lawsuits, 12-16, 12-18
 grandparents, 12-25–12-26
 joint and several liability, 12-16, 12-18
 legal authority of grandparents, 12-25–12-26
 tort reform, 12-16
- Civil rights. See also Age discrimination in employment; Age Discrimination in Employment Act of 1967 (ADEA)

C

- Civil rights (*continued*)
 - age discrimination, 12-11
 - Air Carrier Access Act, 12-11
 - Americans with Disabilities Act (ADA), 12-11–12-12
 - assistive technology, 12-12
 - bilingual communities, 12-10
 - employment discrimination, 5-4–5-5
 - Fair Housing Amendment Act of 1988, 12-11
 - hate crimes, 12-10
 - identification and verification, 12-12–12-13
 - legal rights in housing, 9-38–9-40
 - mandatory binding arbitration, 5-6–5-7
 - predatory financial products, 12-10
 - Rehabilitation Act of 1973, 9-32, 12-11
 - Title VII, 5-4–5-5
 - Uniform Marital Property Act, 12-19
- Civil service retirement system (CSRS), 4-26
- Civil Service Spouse Equity Act, 4-29
- Class Action Fairness Act (CAFA), 12-17
- Class action lawsuits, 12-17–12-18
- Claw-back. See Medicaid
- Clean Air Act, 9-7
- Clean Water Act (CWA), 9-7
- Climate change, 7-112, 7-115–7-116, 10-1–10-2, 10-32, 10-53
- Clinical effectiveness, 7-13, 7-29
 - Medicare Advantage coverage, 7-60
- COBRA. See Consolidated Omnibus Budget Reconciliation Act (COBRA)
- Cognitive disorder/ impairment
 - assessment measures, 8-9, 8-46–8-48
 - issues concerning, 8-46–8-48
 - need for long-term services and supports, 8-46–8-48
 - special care environments (SCEs), 8-47
- COLAs. See Cost-of-living adjustments (COLAs)
- Collateralized mortgage obligations (CMOs), 11-19
- Commodity Supplemental Food Program (CSFP), 6-6–6-8
- Communications. See Telecommunications; Federal Communications Commission (FCC);
- Community-based long-term services and supports. See Long-term services and supports (LTSS)
- Community development and revitalization. See also Housing; Land use; Transportation
 - Community Development Block Grants (CDBG), 9-10–9-11
 - Community Reinvestment Act of 1977 (CRA), 11-11–11-12
 - community service test requirements, 11-11–11-12
 - Sustainable Communities Partnership, 9-4–9-5
- Community health worker, 7-11, 7-91
 - training, 7-92
- Community Living Assistance Services and Supports (CLASS), 8-65, 8-67
- Community redevelopment, 9-7–9-9
- Community Reinvestment Act (CRA), 11-11
 - community service test, 11-12
- Community Services Block Grant, 6-10–6-11
- Comparative effectiveness, 7-5, 7-19, 7-44–7-45, 7-96
 - research, 7-44–7-45
- Compliance with state banking laws, 11-10
- Concession model, 9-68
- Confidentiality. See Privacy
- Congregate housing, 9-15, 9-24, 9-26, 9-34–9-36
 - description, 9-35
- Congregate Housing Services program (CHSP), 9-34
- Congressional Budget Act of 1974, 3-4
- Congressional Budget Office (CBO), 2-1, 2-3–2-4
 - entitlement spending, 2-4
 - Social Security assessment of solvency, 4-4
- Consolidated Omnibus Budget Reconciliation Act (COBRA)
 - employee health benefits, 5-7
- Consumed-income tax, 3-2
- Consumer advocate offices, 10-4
- Consumer Assessment of Health Plans Study (CAHPS), 7-56, 7-62, 7-74
- Consumer debt. See Bankruptcy; Financial services
- Consumer education
 - patient medication information (PMI), 7-98
- Consumer Expenditure Survey (2010), 11-40
- Consumer Financial Protection Bureau (CFPB), 11-1, 11-4–11-6, 11-9, 11-15–11-17, 11-23–11-25
- Consumer Price Index (CPI)
 - Consumer Price Index-Experimental (CPI-E), 4-7
 - Consumer Price Index for All Urban Consumers (CPI-U), 4-7
 - Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), 4-7
 - cost-of-living adjustments (COLAs), 4-7
- Consumer Product Safety Commission (CPSC), 11-63–11-64
- Consumer products. See also Consumer protection; Financial services
 - AARP principles, 11-3
 - federal and state roles, 11-3–11-7
 - financial literacy, 11-48–11-49
 - Financial Literacy and Education Commission, 11-49
 - Office of Financial Education (OFE), 11-49
 - President's Advisory Council on Financial Literacy, 11-49

- Consumer products (*continued*)
- funeral and burial practices, 11-45–11-46, 11-60–11-63
 - hearing aids, 7-999
 - home product safety, 11-63
 - information privacy, 11-52–11-55
 - lending practices, 11-8, 11-15, 11-20–11-22, 11-50
 - medical devices
 - liability, 7-103–7-104
 - national device registry, 7-103
 - occupational regulation and practices, 11-56–11-57
 - deathcare industry, 11-60–11-63
 - home improvement contractors, 11-60
 - Internet commerce, 11-58–11-59
 - mail solicitations, 11-59–11-60
 - telemarketing, 11-56–11-58
 - unfair and deceptive practices, 11-14, 11-18–11-19, 11-52, 11-56
- Consumer protection. See also Fraud and abuse; Privacy; Unfair and deceptive trade practices.
 Note: Much of AARP policy addresses consumer protection, Chapters 10 and 11 especially. The following offers some specific sites.
- AARP principles, 11-3
 - banking services, 11-4–11-11
 - binding arbitration, 11-2, 11-51, 12-19–12-21
 - consumer advocate offices, 10-4
 - crime prevention, 12-12, 12-17
 - customer proprietary network information (CPNI), 10-17–10-18
 - deferred payment loans (DPLs) for home repairs, 9-38
 - discrimination, age and gender, 11-15–11-17
 - drugs
 - e-prescribing, 7-18
 - energy, 10-48–10-49
 - federal and state roles, 11-3–11-7
 - federal preemption, 11-3–11-4, 11-41–11-42
 - financial services regulatory structure, 11-4, 11-6, 11-19
 - health care, 7-24, 7-29, 7-32, 7-37, 7-53–7-55, 7-86, 7-93, 7-106
 - hearing aids, 7-104–7-105
 - home improvement abuses, 9-37
 - home mortgage lending, 11-19–11-25
 - home product safety, 11-63
 - identity theft, 7-19, 11-52–11-55
 - information privacy, 11-52–11-55
 - insurance industry oversight, 11-41–11-43
 - interest rates, 11-12
 - Internet commerce, 11-58–11-59
 - Internet fraud, 11-58–11-59
 - Interstate Insurance Product Regulation Commission, 11-41, 11-43
 - investment and advice, 11-38–11-39
 - manufactured housing construction and safety standards, 9-28–9-30
 - Medicaid, 7-78, 7-83–7-88
 - Medicare
 - appeals process, 7-46–7-47
 - quality oversight and improvements, 7-37, 7-53–7-55
 - Medigap insurance, 7-32
 - mortgage contract and home equity loans
 - predatory lenders, 11-22–11-23, 11-45
 - National Association of State Utility Consumer Advocates, 10-8
 - predatory lenders, 11-21–11-24, 11-30
 - principles, 11-2
 - private right of action, 12-16–12-17
 - Real ID Act, 11-53–11-55, 12-12
 - reverse mortgages, 9-14, 11-28
 - telecommunications, 10-15–10-16
 - telemarketing, 11-56–11-58
 - tort reform, 12-16
 - unfair and deceptive trade practices, 11-52, 11-56
- Consumption taxes, 3-2–3-3
- Contingent workers, 5-2, 5-12–5-13
- pension coverage, 4-17–4-18, 5-12
- Continuing care retirement communities (CCRCs), 9-35–9-37
- description, 9-35–9-37
- Coordination of long-term services and supports (LTSS)
- Aging and Disability Resource Centers (ADRCs), 8-19–8-20
 - availability of conflict-free care management, 8-19–8-20
 - budget, 8-20
 - characteristics of consolidated LTSS agencies, 8-19–8-20
 - Medicare-Medicaid waiver programs, 8-25
 - quality control, 8-21
 - setting fees for service providers, 8-21
 - single entry point, 8-19–8-20
 - streamlined administration, 8-19–8-20
 - training and professionalism of care managers, 8-19, 8-21
 - transportation programs and services, 9-5, 9-34, 9-64–9-65
 - uniformity in assessing LTSS needs, 8-19, 8-21
- Corporate tax shelters, 3-18–3-19
- Cost containment. See also Health care spending, 7-5–7-6

C-D

Cost-effectiveness analysis (CEA), 7-43–7-45
Cost-of-living adjustments (COLAs)
 cap, 4-7
 federal civil and military retirees, 4-26–4-27
 public pension plans, 4-26–4-27
 Social Security adjustments, 4-4, 4-7
 state and local retirement systems, 4-27–4-29
 Supplemental Security Income (SSI), 6-5
Cost-sharing
 Older Americans Act (OAA), 8-60–8-63
CPI. See Consumer Price Index (CPI)
CPSC. See Consumer Product Safety Commission (CPSC)
Cramming, 10-16, 10-50–10-51
Credit. See also Financial services
 alternative financial services, 11-8, 11-15–11-16, 11-48
 bankruptcy, 11-50–11-51
 protection, 11-50
 cards, 11-12
 Credit Card Accountability Responsibility and Disclosure Act (CARD), 11-9, 11-13
 debt, 11-6, 11-12–11-14
 deregulation, 11-13
 interest rates and fees, 11-12–11-14, 11-56
 prepaid cards, 11-13–11-14
 regulation, 11-14
 Regulation E, 11-14
 state regulation, 11-13
 two-cycle billing, 11-13
 unfair business practices, 11-8–11-15
 universal default, 11-13
 consumer protection, 11-15
 Rules of 78s, 11-15
 counseling, 11-18–11-19
 Bankruptcy Abuse Prevention and Consumer Protection Act, 11-18
 debt management companies, 11-18
 credit checks, 5-4–5-5
 debit cards, 11-12
 Equal Credit Opportunity Act (ECOA), 11-15, 11-17
 Fair and Accurate Credit Transactions Act (FACT Act), 11-15, 11-52
 Fair Credit Billing Act, 11-15–11-17
 Fair Credit Reporting Act (FCRA), 11-15–11-17, 11-52, 11-54
 Fair Debt Collection Practices Act (FDCPA), 11-15–11-17
 Federal Reserve Board Survey of Consumer Finances, 11-15, 11-32, 11-50
 garnishment, 11-8

 insurance, 11-15–11-17, 11-21
 life insurance, 11-41
 refinancing, 11-16–11-19
 excessive refinancing, 11-16
 repair, 11-18
 reporting, 11-15
 Fair Credit Reporting Act, 11-15
 Rules of 78s, 11-15–11-17
 sale of personal information by credit reporting agencies, 11-17
 scoring, 11-15–11-16, 11-44
 by utility service providers, 10-4–10-5
 Truth-in-Lending Act, 11-10, 11-15–11-24
 usury law, 11-16–11-17
 National Bank Act, 11-14
 women, 11-17
Criminal justice, 12-23–12-26
 Brady Handgun Violence Prevention Act, 12-24
 consequences for older people, 12-23–12-25
 Federal Victim and Witness Protection Act, 12-24
 fraud, 12-17, 12-20, 12-23–12-25
 victimization rates, by age group, 12-23–12-24
 victims, 12-23–12-25
 Violent Crime Control and Law Enforcement Act of 1994, 12-24
Culturally competent care, 7-8, 7-90–7-91, 7-114
CWA. See Clean Water Act (CWA)

D

Damages awards, 5-3–5-5, 11-40, 11-43, 11-45, 11-52
Deathcare industry, 11-60–11-63
 bankruptcy of preneed providers, 11-61–11-62
 cemeteries, 11-63
 Cremation Association of North America, 11-61
 environmental protection, 11-61, 11-63
 Funeral Rule, 11-61
 Funeral Rule Offenders Program, 11-61
 green burial council, 11-61
 preneed agreements, 11-52, 11-61–11-63
Debt. See also Bankruptcy; Financial services
 Fair Debt Collection Practices Act (FDCPA), 11-15
 management, 11-16
 deceptive practices, 11-18
 licensing, 11-18
Debt, federal, 2-1
Debt management companies, 11-17–11-19
Deception, 11-3, 11-5
Deceptive practices, credit counseling. See also Unfair and deceptive trade practices, 11-18–11-19

- Deeming
 - long-term services and supports quality standards, 8-26
 - in managed care by private accrediting organizations, 7-28, 7-63–7-64
- Deficit, federal, 2-1, 2-3–2-7
- Deficit Reduction Act of 2005 (DRA), 8-55–8-59, 8-68–8-70
- Defined benefit plans. See also Pensions
 - AARP principles, 4-4
 - cash balance pension plans, 4-19
 - cashing out, 4-17
 - decline in, 4-17
 - hybrid plans, 4-19
 - investments, 11-32
 - Medicare reform, 7-36
 - nondiscrimination rules, 4-19–4-20
 - Pension Benefit Guaranty Corporation (PBGC), 4-23
 - percentage with coverage, 4-15–4-17
 - portability, 4-20–4-21, 4-28
 - reversions, 4-22–4-23
 - spousal rights, 4-22, 4-29
 - vesting, 4-17, 4-21, 4-26, 4-28
 - wear-away, 4-19
- Defined contribution plans. See also Pensions; 401(k) retirement plans
 - changing employers, 4-22–4-24
 - employer-provided, 4-15, 4-18, 4-31
 - 401(k) plans, 4-1, 4-17–4-18, 4-20–4-21, 4-24, 4-29–4-31
 - investments, 11-32
 - rollovers, 4-20–4-21
 - safe harbors, 4-20
 - spousal rights, 4-17, 4-29
 - vesting, 4-17, 4-21, 4-26, 4-28
- Demand response, 10-43–10-44
- Dementia
 - long-term services and supports, 8-30, 8-34, 8-37, 8-45–8-48, 8-52, 8-58
 - research, 7-117
- Demos survey, 2005, 11-12
- Deposit insurance ceiling, 11-7
- Depression
 - chronic, 7-8
 - long-term services and supports, 8-46–8-47, 8-63
 - prevalence, 7-69–7-70, 7-106
 - prevention, 7-50
- Deregulation, 11-13, 11-34, 11-48
- Dietary supplements, 7-99–7-100
 - qualified health claims, 7-100–7-102
- Digital divide, 10-2, 10-21–10-22
- Digital television (DTV), 10-30
- Direct-care workers. See also Workforce, 7-118, 7-124, 8-48–8-53
- Direct deposit, 11-8
- Disability. See also People with mental or physical disabilities; Social Security; Social Security Disability Insurance (SSDI)
 - Aging and Disability Resource Center (ADRC), 8-3, 8-13, 8-19–8-20, 8-61
- Disabilities. See also Americans with Disabilities Act (ADA); Long-term services and supports (LTSS); People with mental and physical disabilities
 - homeowners with, 11-29, 11-31–11-32
- Disability insurance
 - Social Security Disability Insurance (SSDI), 4-13–4-15, 7-38
 - Supplemental Security Income, 4-14
- Disclosure requirements
 - banking services, 11-6–11-7
 - campaign finance, 1-2–1-3
 - corporate tax shelters, 3-19
 - credit cards, 11-13–11-14
 - financial services, 11-8–11-10
 - insurance, 11-45–11-46
 - investments, 11-32–11-35
 - lending, 11-19, 11-24–11-25
 - lobbying activity, 1-11–1-12
 - mortgage, 11-19–11-25
 - pension participants' rights, 4-17, 4-24–4-25, 4-28
 - personal information, 11-2, 11-52–11-55
 - property tax increases, 3-16
 - underfunded pension plans, 4-23
- Discounts, prescription drugs, 7-72, 7-96–7-97
- Discrimination. See also Age discrimination in employment
 - age, 11-16
 - consumer credit protection, 11-8, 11-15–11-17
 - gender, 11-17
- Disease prevention research, 7-116–7-117
- Disparate impact, 5-3, 5-5
- Disproportionate share hospital (DSH) allotment, 7-77
- Dividends, 3-2, 3-5–3-6
- DME. See Durable medical equipment (DME)
- Dodd-Frank Act Wall Street Reform and Consumer Protection Act, 11-1, 11-3–11-6, 11-15–11-18, 11-21–11-28, 11-33–11-38, 11-40–11-41
 - Consumer Financial Protection Bureau (CFPB), 11-1, 11-4–11-5, 11-9–11-11, 11-14–11-16, 11-18–11-21, 11-23, 11-30–11-31
 - Financial Stability Oversight Council (FSOC), 11-4–11-5, 11-41

D-E

Dodd-Frank Act Wall Street Reform and Consumer Protection Act (*continued*)

mortgage

good faith determination, 11-21, 11-23

“skin in the game”, 11-5, 11-21, 11-26

rulemaking procedures, 11-4

DOD. See US Department of Defense (DOD)

DOL. See US Department of Labor (DOL)

Dolan v. City of Tigard, 2-10

Domestic violence. See Elder abuse and neglect

DOT. See US Department of Transportation (DOT)

Doughnut hole, 7-71–7-72

Drinking Water Infrastructure Needs Survey and Assessment, 10-53

Drivers

Association for Driver Rehabilitation Specialists (ADED), 9-50

impairment, 9-49–9-50

licensing, 9-49–9-52

Highway Design Handbook for Older Drivers and Pedestrians, 9-46, 9-40–9-48

Physician's Guide to Assessing and Counseling Older Drivers, 9-49

rehabilitation of older drivers, 9-50

risk factors, 9-48

safety, 9-48–9-53

screening and assessment techniques, 9-49

volunteer, 9-62–9-63

Driving. See also Drivers; Transportation

alternatives, 9-41–9-43, 9-50, 9-62

electronic stability, 9-53

safe, 9-48–9-53

Drug abuse. See Substance abuse

Drugs. See also Medicare; Pharmacy benefit manager (PBM); Prescription drugs

adverse events, 7-97

medication errors, 7-18, 7-72

reduction, 7-96

Affordable Care Act (ACA), 7-98

Agency for Healthcare Research and Quality (AHRQ), 7-98

assistance programs, 7-93

biologics and biosimilars, 7-95, 7-97

catastrophic spending threshold, 7-39

costs, 7-5, 7-96–7-97

detailing, 7-98

discounts, 7-72, 7-96–7-97

education, consumers and physicians, 7-75

effectiveness research, 7-18, 7-44–7-45, 7-96

e-prescribing, 7-18

FDA oversight, 7-72, 7-96–7-99

formularies, 7-97

generic, 7-6, 7-44, 7-72, 7-95–7-96, 7-99

importation/reimportation, 7-99

Institute of Medicine (IOM), 7-96

mail-order pharmacies, 7-98, 7-105

Medicare's coverage of prescription drugs

availability, 7-74–7-75

coverage gap, 7-39, 7-71–7-72

importation of prescription drugs from Canada, 7-99

low-income subsidies, 7-72

Medicare Part D, 7-35–7-36, 7-38–7-40

out-of-pocket expenditures, 7-38–7-40, 7-71–7-72, 7-96–7-97

patents, 7-99

patient medication information (PMI), 7-98

pharmacy benefit managers (PBMs), 7-97

post-marketing surveillance, 7-98

preferred drug lists (PDLs), 7-97

prescription drug counterfeiting, 7-99

prescription drug plans (PDPs), 7-39–7-40, 7-46, 7-55, 7-71–7-74

prescription drugs, 7-71–7-72, 7-95–7-99

re-importation, 7-99

research, 7-98

retiree benefits, 7-34–7-35

risk evaluation and mitigation strategies (REMS), 7-98

safety, 7-74

therapeutic or functional equivalent drugs, 7-44–7-46

Dual-eligibles, 7-52, 7-72, 7-80–7-83, 7-86, 8-23–8-24

Durable medical equipment (DME), 7-66–7-67

accreditation and quality standards, 7-66–7-67

competitive bidding, 7-67

fraud and abuse, 7-67

provider payment, 7-66

Dying individuals. See also End-of-life care

health care providers, need for education regarding, 7-109–7-110

rights, 12-13

E

Early retirement

age-capped benefit plans, 5-8

denial or reduction of benefits, 5-8

early retirement incentives (ERIs), 5-8

exit incentive programs, 5-6, 5-8–5-9

Social Security, 4-4, 4-7–4-8

Earned income tax credit (EITC), 3-8–3-9

education and counseling, 3-9

- Earned income tax credit (EITC) (*continued*)
 marriage penalty, 3-4
 workers with no dependents, 3-9
- EBT system. See Electronic benefit transfer (EBT) system
- ECHO. See Elder Cottage Housing Opportunities (ECHO)
- Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA), 4-19–4-20
- Economic stimulus, 2-11
- Economy
 economic crisis, 2-11
 growth rate, 2-1–2-2, 2-4–2-5, 2-8–2-9, 2-11
 recession, 2-1, 2-3
- Education and training. See also Literacy
 Affordable Care Act (ACA), 7-118, 7-123
 community, vocational, and technical colleges, 5-16–5-17
 consumer/patient education, 7-8–7-10, 7-12, 7-15, 7-50, 7-53–7-54, 7-73–7-75, 7-98–7-101, 7-111, 7-114–7-115
 continuing education (CE) and licensing, 7-11, 7-110, 7-123–7-126
 American Board of Medical Specialties (ABMS), 7-123
 cultural and ethnic sensitivity, 7-106, 7-114, 7-117–7-122
 death and dying, 7-109–7-110
 diversity training, 7-122
 financial literacy programs, 11-48–11-49
 geriatric and gerontology training of health care personnel, 7-70, 7-118–7-122
 graduate medical education (GME), 7-64, 7-119–7-120
 graduate nursing education, 7-118–7-121
 health care providers, 7-109, 7-118–7-126
 indirect medical education (IME) payments, 7-120
 Institute of Medicine (IOM), 7-119
 insurance, 11-41
 job training and placement programs, 5-16–5-17
 licensing, 7-28, 7-123–7-126
 maintenance of certification (MOC), 7-123
 one-stop career centers, 5-16
 patient self-management, 7-10, 7-12, 7-49
 prescription drugs, 7-98
 preventive health care, 7-111, 7-113
 property taxes as funding source, 3-14–3-15
 effect of assessments, 3-14–3-15
 subsidies for health care personnel, 7-64, 7-91, 7-119–7-120
 voter education, 1-10
- EEOC. See Equal Employment Opportunity Commission (EEOC)
- EGTRRA. See Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA)
- EITC. See Earned income tax credit (EITC)
- Elder abuse and neglect
 community-based assistance programs, 12-22
 criminal and civil penalties, 12-4, 12-23–12-25
 domestic violence and abuse services, 12-2–12-5
 Elder Justice Act (EJA), 12-3
 financial exploitation, 12-3–12-5
 funding of programs, 12-3–12-4
 guardianship, 12-2–12-9
 in-home services, 12-2, 12-23–12-24
 in long-term services and supports (LTSS) settings, 8-29, 8-61, 12-3–12-4
 multidisciplinary teams, 12-2, 12-4
 number of abuses reported, 12-2
 prevention and protective services and programs, 12-2–12-5
 training of caregivers, 12-3–12-4
 types of abuse, 12-2–12-5
 underreporting, 12-2
- Elder Cottage Housing Opportunities (ECHO), 9-7
- Elder Justice Act (EJA), 12-3
- Electricity. See also Energy
 cost allocation and rate design, 10-41
 Regional Transmission Organization (RTO), 10-40
 securitization, 10-38
- Electronic banking, 11-8
- Electronic benefit transfer (EBT) system, 6-7
- Electronic Fund Transfer Act (EFTA), 11-8
- Electronic tax filing, 3-18–3-19
- Electronically processed checks, protection of, 11-11
- Emergency care, 7-56
- Emergency Economic Stabilization Act of 2008, 11-22
- Emergency Food Assistance Program, The (TEFAP), 6-8
- Emergency Low-Income Housing Preservation Act, 9-27–9-28
- Emergency management planning, 8-31–8-32
 FEMA, 8-32
 public health, 7-113–7-114
- Emergency preparedness, 8-30–8-32, 8-42, 8-44
- Eminent domain reform, 9-11
- Employee compensation and benefits
 Consolidated Omnibus Budget Reconciliation Act (COBRA), 5-7
 contingent and part-time workers, 5-12–5-13
 family and medical leave, 5-13–5-14
 flexible work options, 5-10–5-11
 health benefits, 5-7, 5-10
 low-wage workers, 5-12–5-13

E

- Employee compensation and benefits (*continued*)
 - taxation of employer-provided benefits, 3-7–3-8
 - unemployment insurance, 5-14–5-15
 - workers' compensation, 5-14–5-15
- Employee Retirement Income Security Act (ERISA)
 - disclosure requirements, 4-23–4-24
 - effect on private health coverage regulation, 7-24, 7-28–7-29
 - enforcement, 4-23–4-24
 - exclusive benefit rule, 4-23
 - fiduciary standards/rules, 4-25
 - judicial weakening, 4-24
 - managed care plans, 7-28–7-29
 - participants' rights, 4-24–4-26
 - Pension Benefit Guaranty Corporation (PBGC), 4-23
 - phased retirement, 5-10
 - preemption, 4-26
 - private rights of action, 4-24
 - public retirement systems, 4-26
 - remedies under, 4-23–4-26
 - spousal rights, 4-29
- Employee stock ownership plans, 4-25
- Employer-sponsored benefits
 - and flexible work options, 5-10–5-11
 - health, 5-7
 - nonhealth, 5-6–5-7
 - and women, 5-11–5-12
- Employment. See also Age discrimination in employment
 - AARP principles, 5-2
 - alternative work arrangements, 5-10
 - arbitration, 5-6–5-8, 12-19–12-21
 - contingent and part-time workers, 5-2, 5-10–5-11, 5-13
 - pension coverage, 4-17–4-18, 4-28, 5-12
 - credit reports, 5-4–5-5
 - discrimination, 5-2–5-10
 - displaced homemakers, 5-17
 - early retirement incentive (ERI) programs, 5-8
 - Equal Employment Opportunity Commission (EEOC) actions, 5-4–5-10
 - Family and Medical Leave Act (FMLA), 5-13–5-14, 8-12
 - flexible work options, 5-10–5-11
 - health benefits, 5-7, 5-10
 - job applications, 5-4–5-5
 - job creation, 5-11–5-12
 - job training and placement, 5-16–5-17
 - living-wage ordinances, 5-12
 - low-wage workers, 5-12–5-14
 - mandatory retirement, 5-8
 - on-call workers, 5-12
 - online application, 5-4–5-5
 - reemployment programs, 5-10
 - self-employment, 5-10–5-11
 - Senior Community Service Employment Program (SCSEP), 5-6
 - underemployment, 11-1
 - unemployment, 11-1, 11-15
 - women, 5-3, 5-12
- End-of-life care. See also Advance directives, 7-3, 7-109–7-110
 - quality care, 7-109–7-110
 - palliative care, 7-109–7-110
- Energy
 - anticompetitive safeguards, 10-29, 10-39, 10-51–10-52
 - consumer
 - education, 10-3, 10-37, 10-44, 10-46
 - protections, 10-39, 10-45, 10-50
 - deregulation, 10-31, 10-44, 10-46
 - efficiency programs, 10-37
 - electricity, 10-38–10-50
 - blackouts, 10-43, 10-46
 - cost allocation, 10-41–10-42
 - electric reliability organization, 10-40
 - Federal Power Act (FPA), 10-41
 - prepaid meters, 10-44–10-45
 - Public Utility Holding Company Act (PUHCA), 10-42
 - quality of service, 10-45–10-46
 - rate design, 10-41–10-42, 10-44
 - regional transmission organizations (RTOs), 10-40
 - securitization, 10-38–10-39
 - sustainable, 10-32–10-33
 - time-of-use rates, 10-41, 10-44
 - transparency, 10-40
 - wholesale electricity markets, 10-41, 10-43
 - electricity restructuring, 10-46
 - stranded costs, 10-47
 - energy restructuring, 10-48–10-49
 - aggregation, 10-49–10-50
 - consumer education, 10-3, 10-49
 - consumer protection, 10-48–10-49
 - slamming and cramming, 10-50
 - standard offer service, 10-50
 - health, 10-34, 10-34, 10-37, 10-44–10-45, 10-49, 10-53, 10-55
 - incentives, 10-33, 10-37
 - Low-Income Home Energy Assistance Program (LIHEAP), 10-35–10-37
 - mergers and acquisitions, 10-52

- Energy (*continued*)
- monopolies, 10-47–10-48
 - natural gas restructuring, 10-47–10-49
 - local distribution companies (LDCs), 10-47
 - prepaid meters, 10-44–10-45
 - reducing greenhouse gas emissions, 10-32–10-33
 - reliability, 10-31, 10-33, 10-40, 10-45, 10-47
 - renewable energy, 10-38
 - safe and reliable, 10-31
 - smart grid, 10-33–10-34
 - sustainable energy and climate change, 10-2, 10-32–10-33
 - taxes, 3-11
 - transition costs, 10-39, 10-47
 - uneconomic costs, 10-47
 - universal service, 10-3, 10-34–10-35, 10-42
- Energy Policy Act of 2005, 10-40, 10-42
- Enforcement, 11-2–11-7, 11-20, 11-26, 11-33–11-34, 11-39–1-41, 11-43, 11-51–11-52, 11-54–11-55, 11-57–11-63
- Enhanced 911 (E911), 10-20–10-21
- Enhanced rescission power, 2-7–2-8
- Enron, 11-33
- Entitlements. See also Medicaid; Medicare; Social Security; Supplemental Security Income (SSI)
- reform, 2-5
 - spending, 2-3–2-5
 - tax expenditures, 2-4–2-5
- Environment
- Clean Air Act, 9-7
 - Clean Water Act, 9-7
 - indoor air quality, 9-7–9-9
 - asbestos, 11-67
 - smoking, 11-66–11-67
 - preserving the, 9-7–9-9, 9-8, 9-54–9-59
 - Safe Drinking Water Act, 9-7
 - taxes, 3-11
 - water quality, 10-55–10-56
- Environmental Protection Agency (EPA), 10-52
- Equal benefit or equal cost rule, 5-6
- Equal Credit Opportunity Act (ECOA), 10-5, 11-15, 11-17
- Equal Employment Opportunity Commission (EEOC)
- ADEA interpretation, 5-3–5-9
 - administration, 5-9–5-10
 - compulsory arbitration, 5-6–5-7
 - directed investigations, 5-9–5-10
 - discrimination against state employees, 5-3, 5-6, 5-10
 - enforcement, 5-9–5-10
 - investigations, 5-9–5-10
 - need for discrimination data collection, 12-10
 - OWBPA interpretation, 5-3, 5-6–5-7
 - proposed regulations, 5-4–5-5
 - retiree health coverage, 5-7, 5-9
- Equity, 3-1–3-3, 3-8, 3-12, 3-15–3-16
- ERISA. See Employee Retirement Income Security Act (ERISA)
- Estate recovery, 8-56, 8-59–8-60
- Estate taxes. See also Capital gains tax; Gift taxes, 3-9–3-10
- family farms and businesses, 3-9–3-10
 - generation-skipping transfer tax (GST), 3-10
 - repeal, 3-9–3-10
 - as federal revenue source, 3-9–3-10
 - stepped-up basis, 3-10
- Ethics and accountability
- consumer and community interests, 1-11
 - enforcement of regulation, 1-11
 - financial disclosure, 1-10–1-11
 - in government, 1-10–1-11
 - openness and fairness, 1-11
 - qualification review of political appointees, 1-11
- Evidence (in medicine), 7-18, 8-61
- Excise taxes, 3-11, 3-16–3-17
- Expanding home- and community-based services
- array of services, 8-14
 - coordinated funding sources, 8-14
 - coordination of mental health services, 8-24–8-25
 - geriatric care managers (GCMs), 8-19, 8-21
 - integrating health and long-term care services, 8-23–8-25
 - nursing home relocation, 8-14
 - organization of responsibilities, 8-14
 - participant direction, 8-14
 - Preadmission Screening and Annual Resident Review (PASARR), 8-46–8-48
 - philosophy, 8-14
 - quality improvement, 8-14–8-17
 - single appropriations, 8-14
 - single entry point, 8-14
 - standardized assessment tool, 8-14
 - timely eligibility, 8-14
 - training of mental health workers, 8-46–8-47
 - unified global budget, 8-19–8-20
 - waiting list, 8-16

F

- FAA. See Federal Arbitration Act (FAA); Federal Aviation Administration (FAA)
- Fair and Accurate Credit Transactions Act (FACT Act), 11-15, 11-52

F

- Fair Credit Billing Act (FCBA), 11-15–11-17
- Fair Credit Reporting Act (FCRA), 10-5, 11-15–11-17, 11-52, 11-54
- Fair Debt Collection Practices Act (FDCPA), 11-15–11-17
- Fair Housing Amendments Act of 1988
 - accessibility modifications, 9-32–9-33
 - caregivers of children or grandchildren, 9-39–9-40
 - disabilities, 9-32–9-33, 12-11
 - housing for older persons exemption, 9-38
 - pet ownership, 9-39
 - private residence, 9-37
- Rehabilitation Act of 1973
 - Section 504, 9-28, 9-32–9-33, 12-11
 - Sections 501, 503, 12-11
 - supportive housing, 9-34–9-37
- Fair Labor Standards Act, 5-13–5-14
- Family and Medical Leave Act (FMLA), 5-13–5-14, 8-12
- Fannie Mae. See Federal National Mortgage Association (Fannie Mae)
- Farmworkers, 6-10
 - rural housing programs, 9-27–9-28
- FASB. See Financial Accounting Standards Board (FASB)
- FCC. See Federal Communications Commission (FCC)
- FDA. See Food and Drug Administration (FDA)
- FEC. See Federal Election Commission (FEC)
- Federal Arbitration Act (FAA), 12-20
- Federal Aviation Administration (FAA)
 - Air Carrier Access Act, 9-62–9-63
 - private transportation, 9-62
 - transportation policy, 9-40
- Federal budget. See Budget, federal
- Federal Bureau of Investigation (FBI)
 - internet fraud, 11-59
- Federal Communications Commission (FCC)
 - Americans with Disabilities Act (ADA), 10-28
 - ARMIS database, 10-13
 - broadband services, 10-22, 10-25
 - call center, 10-20, 10-46
 - charges
 - end-user access, 10-9
 - intercarrier compensation, 10-12
 - line-item, 10-12, 10-27
 - consumer advocate offices, 10-4
 - cost allocation, 10-13, 10-42, 10-53, 10-55
 - customer proprietary network information (CPNI), 10-16–10-17
 - do-not-call registry, 11-57
 - enhanced 911 (E911) rules, 10-20
 - information, 10-2, 10-6
 - Internet, 10-2, 10-26–10-28
 - Lifeline program, 10-12–10-13, 10-24
 - Link-Up America program, 10-12–10-13, 10-24
 - local number portability, 10-10
 - number portability, 10-10
 - pay phones rules, 10-17–10-18, 10-29
 - privacy, 10-5, 10-17–10-18, 10-29
 - public utility commissions (PUCs), 10-9, 10-13, 10-20, 10-38–10-39, 10-42, 10-48
 - rate design, 10-41
 - service oversight, 10-2, 10-19, 10-29
 - Telecommunications Act of 1996, 10-6, 10-8, 10-10–10-12, 10-15, 10-17, 10-28, 10-35
 - television
 - digital, 10-30
 - pay, 10-28–10-29
 - universal service, 10-3, 10-10–10-12, 10-26
 - services meriting funding, 10-11–10-12, 10-27
 - video services, 10-9, 10-29
 - Voice over Internet Protocol (VoIP), 10-13, 10-26–10-27
 - wireless industry regulation, 10-18
 - complaints, 10-19
 - hearing device compatibility, 10-21
- Federal Coordinated Health Care Office (FCHCO), 8-24
- Federal Deposit Insurance Corporation (FDIC), 11-4, 11-9, 11-14, 11-22
- Federal Election Commission (FEC)
 - authority, 1-3, 1-6
 - voting accessibility, 1-6, 1-10
- Federal Emergency Management Agency (FEMA), 9-9
- Federal Energy Regulatory Commission (FERC), 10-40–10-42
 - consumer advocate offices, 10-4
 - electricity regulation, 10-41
 - regional transmission organizations (RTOs), 10-40
- Federal Financial Literacy and Education Commission, 11-49
- Federal Highway Administration (FHWA), 9-43, 9-46–9-48, 9-51, 9-63
- Federal Home Loan Mortgage Corporation (Freddie Mac), 9-29, 9-36, 11-19, 11-20, 11-22, 11-25
 - lobbying campaign, 1-12
- Federal Housing Administration (FHA)
 - contractor- or dealer-originated loans, 9-37
 - financing supportive housing, 9-34–9-36
 - foreclosure rescue, 9-17
 - Hope for Homeowners Program, 11-22
 - manufactured housing, 9-29
 - mortgage modification, 11-21–11-22

- Federal Housing Administration (FHA) (*continued*)
 - reverse mortgages, 11-28
 - Title I home improvement loan program, 9-38
- Federal Housing Finance Agency (FHFA), 11-25
- Federal Insurance Office (FIO), 11-5, 11-41
- Federal National Mortgage Association (Fannie Mae), 9-29, 9-36
- Federal Power Act (FPA), 10-41
- Federal preemption, 11-3
- Federal Reserve Board (Fed)
 - alternative mortgage products (AMPs), 11-20, 11-24
 - bankruptcy, 11-50
 - credit card debt, 11-12–11-14
 - disclosures, 11-2–11-14, 11-19, 11-22–11-24, 11-27–11-29, 11-31–11-33, 11-36–11-37, 11-40, 11-45–11-48, 11-54, 11-58
 - electronic banking, 11-8–11-9
 - Federal Reserve Board Survey of Consumer Finances, 11-15, 11-32, 11-50
 - financial literacy, 11-48
 - Home Ownership and Equity Protection Act (HOEPA), 11-20, 11-24
 - Truth-in-Lending Act, 11-15, 11-24
- Federal Trade Commission (FTC)
 - advertising, 11-14, 11-16–11-17, 11-39, 11-51–11-52, 11-56
 - antitrust law guidelines for the health care market, 7-99
 - credit counseling agencies
 - deathcare, 11-45, 11-60–11-63
 - debt management companies, 11-17–11-19
 - dietary supplements, 7-100
 - disclosure and transparency, 11-4
 - fraudulent investment losses, 11-33–11-36
 - FTC v. Integrated Credit Solutions, Inc., et al.*, 11-18
 - Funeral Rule, 11-61
 - hearing aids, 7-104–7-105
 - Improvements Act of 1980, 11-33
 - information privacy regulation, 11-52–11-53
 - insurance industry, 11-41
 - investments, 11-39–11-40
 - mail solicitations, 11-59
 - patents, 7-99
 - pharmacy benefit managers (PBMs), 7-97
 - Telemarketing Sales Rule, 11-57
 - unfair and deceptive trade practices, 11-57
 - unsolicited commercial e-mail (UCE), 11-58–11-59
- Federal Transit Administration (FTA), 9-40, 9-24, 9-48, 9-56–9-59, 9-61, 9-63–9-64
 - Americans with Disabilities Act (ADA), 9-56–9-59
 - mass-transit funding, 9-61–9-63
 - paratransit, 9-56–9-59
- Federal Victim and Witness Protection Act, 12-24
- Federally Qualified Health Center (FQHC), 12-22
- Fee-for service. See also Traditional fee-for-service Medicare, 7-32–7-33, 7-36–7-37, 7-54, 7-57
- FHA. See Federal Housing Administration (FHA)
- Fiduciary standards/duty, 4-24–4-26, 4-28
- Financial Accounting Standards Board (FASB), 11-34–11-36
- Financial crisis, 11-1, 11-19–1-21, 11-34–11-35
- Financial Industry Regulatory Authority (FINRA), 11-33, 11-39–11-40, 11-44
- Financial literacy, 11-42–11-44
 - Financial Literacy and Education Commission, 11-49
 - Office of Financial Education (OFE), 11-49
 - President's Advisory Council on Financial Literacy, 11-49
- Financial services. See also Consumer products; Consumer protection
 - AARP principles, 11-2
 - access, 11-1–11-2, 11-7–11-8, 11-10–11-11, 11-13–11-14, 11-17
 - alternative dispute resolution, 11-51
 - alternative financial services (AFS), 11-15–11-16
 - automated teller machines (ATM), 11-7–11-10
 - bank cards, 11-8
 - banking services, 11-8–11-32
 - alternative mortgage products (AMPs), 11-19
 - minimum requirements, 11-9–11-14
 - bankruptcy, 11-50–11-51
 - Center for Responsible Lending (CRL), 11-20
 - Credit Card Accountability Responsibility and Disclosure Act (CARD), 11-9, 11-13
 - check-cashing firms, 11-7, 11-8–11-10, 11-46
 - usury law, 11-14
 - Community Reinvestment Act of 1977 (CRA), 11-11–11-12
 - consumer credit protection, 11-15–11-18
 - Fair Credit Billing Act (FCBA), 11-16–11-17
 - Consumer Financial Protection Bureau (CFPB), 11-4–11-6, 11-9, 11-15–11-17, 11-23–11-25
 - credit card interest rates and fees, 11-12–11-14
 - credit counseling, 11-18–11-19
 - National Foundation for Credit Counseling (NFCC), 11-18
 - credit unions, 11-9
 - deposit insurance protection, 11-4–11-6
 - disclosures and transparency, 11-6–11-7
 - discriminatory lending practices, 11-8, 11-15, 11-16, 11-28, 11-45–11-46
 - effect on older Americans, 11-7–11-8

F

Financial services (*continued*)

- electronic fund transfer systems, 11-8
- Electronic Funds Transfer Act (EFTA), 11-8
- enforcement, 11-3–11-7
 - consumer affairs offices, 11-3
 - financial recovery, 11-7
- Federal Home Loan Mortgage Corporation (Freddie Mac), 11-19, 11-20–11-21
- federal and state roles, 11-3
 - antitrust, 11-3
 - federal protections, 11-3
 - state regulation, 11-3
 - investor rights, 11-3
- federal preemption, 11-3
- financial modernization, 11-41, 11-53–11-54
- financial planners
 - certified financial planners, 11-38
 - chartered financial consultants, 11-38
 - Institute of Certified Financial Planner Board of Standards, 11-38
 - Investment Advisers Act (IAA), 11-33–11-34
 - investment advisers regulation, 11-33–11-34
 - standards, 11-33
- Financial Stability Oversight Council (FSOC), 11-4–11-5
- home equity loans, 11-31, 11-60
- Home Ownership and Equity Protection Act (HOEPA), 11-20–11-21
- information privacy, 11-52
 - Freedom of Information Act, 11-7
 - Gramm-Leach Bliley Financial Services Modernization Act (GLBA) of 1999, 11-41–11-42
 - security breaches, 7-19–7-21, 11-53, 11-55
- insurance, 11-40–11-44
 - disclosures, 11-45–11-46
- investment and securities industry, 11-32–11-33
- literacy, 11-48–11-49
- mandatory binding arbitration, 11-51
- modernization, 11-41
- monitoring, 11-4
 - Financial Stability Oversight Council (FSOC), 11-4
- mortgage, 11-19–11-32
- Office of the Comptroller of the Currency (OCC), 11-3, 11-9, 11-22
- pawnshops, 11-8, 11-15
- payday lenders, 11-3, 11-6, 11-8, 11-12–11-17, 11-48
- public trust in investment markets, 11-33–11-36
 - nationally recognized statistical rating organizations (NRSROs), 11-33, 11-35

- refund anticipation lenders (RALs), 11-17
- regulation, 11-3
 - compliance burdens, 11-3
 - Comptroller of the Currency (OCC), 11-4, 11-9, 11-22
 - Consumer Financial Protection Bureau (CFPB), 11-1, 11-4–11-5, 11-9–11-11, 11-14–11-16, 11-18, 11-21, 11-23, 11-30–11-31
 - disclosure and transparency, 11-6–11-7
 - Federal Trade Commission (FTC), 11-4, 11-18, 11-39, 11-51–11-52, 11-54, 11-58–11-62
 - Freedom of Information Act exemption, 11-7
 - health and safety, 11-3, 11-56, 11-63
 - insured and uninsured activities, 11-6
 - risk assessment, 11-5, 11-7
 - risk management, 11-20
- regulatory structure, 11-20
- service fees on bank accounts, 11-8–11-11
- small (nonmortgage) loans, 11-12
- Social Services and Community Services Block Grants, 12-5
- subprime lending market, 11-19–11-22, 11-34, 11-50
- technological advances, 11-2, 11-10, 11-48–11-49
- unfair practices, 11-18–11-19, 11-52–11-56
- women, 11-17

Financial stability oversight board, 11-4

Financial Stability Oversight Council (FSOC), 11-4–11-5

Fiscal balance, 2-1–2-4, 2-7–2-9

Flat tax, 3-2

Flexible spending accounts, 8-12–8-13

Flexible work options/arrangements, 5-13–5-14

FMLA. See Family and Medical Leave Act (FMLA)

Food and Drug Administration (FDA). See also Drugs; Food and nutrition

- authority and administration, 7-99–7-105
- clinical trials, 7-60
- Codex Alimentarius Commission, 7-101
- dietary supplements, 7-99–7-100
- food
 - labeling, 7-100–7-102
 - safety, 7-99
- hearing aid regulation, 7-104–7-105
- labeling and advertising, 7-100–7-102
 - supplements, 7-99–7-100
- medical device registry, 7-103
- Medical Device User Fee and Modernization Act (MDUFMA), 7-103
- Nutrition Labeling and Education Act (NLEA), 7-101
- prescription drugs, 7-97–7-98
- research, 7-99

- Food and Drug Administration (FDA) (*continued*)
 therapeutic or functional equivalence assessment, 7-44–7-46
- Food and nutrition. See also Food and Drug Administration (FDA); Dietary supplements
 calorie consumption, 7-101–7-102
 congregate meals, 8-61
 cost-sharing, 8-60–8-64
 diet-related health problems, 7-100–7-101
 dietary supplements, 7-99–7-100
 Dietary Supplement Health and Education Act (DSHEA), 7-99–7-100
 interactions, 7-99–7-100
 unsafe, 7-99
 food allergens, 7-101
 home-delivered meals, 8-61–8-63
 labeling and advertising, 7-100–7-102
 dietary supplements, 7-99–7-100
 misleading, 7-101–7-102
 relevant language, 7-103
 requirements, 7-101–7-102
 restaurant menus, 7-101–7-102
 nutrition
 assistance for low-income people, 6-6
 education, 7-100–7-101, 8-61
 services for older people, 6-6–6-7, 8-30
 Nutrition Labeling and Education Act (NLEA), 7-101
 Older Americans Act (OAA) programs, 8-60–8-63
 Title III services, 8-60, 8-63
- Food assistance, 6-4–6-9, 6-13–6-14
 American Recovery and Reinvestment Act (ARRA), 6-8
 Commodity Supplemental Food Program (CSFP)
 food aid, 6-6–6-8
 coordination and simplification of low-income assistance, 6-12–6-14
 The Emergency Food Assistance Program (TEFAP), 6-8
 food commodity programs, 6-8
 food banks, 6-8
 soup kitchens, 6-8
 Food Stamp Program, 6-4, 6-6
 low-income assistance program, 6-4, 6-10, 6-12–6-14
 Older Americans Act (OAA), 6-6
 Supplemental Nutrition Assistance Program, 6-4, 6-6–6-8, 6-13–6-14
 Thrifty Food Plan, 6-6–6-7, 6-12
 treatment in poverty measure, 6-13
- Food Stamp Program (FSP). See also Supplemental Nutrition Assistance Program (SNAP), 6-4, 6-6
- Foreclosure scams, 11-22
 401(k) retirement plans
 annuities, 4-20
 automatic enrollment, 4-20
 cash outs, 4-17
 conflict of interest, 4-24–4-25
 coverage, 4-17–4-18
 distributions, 4-20–4-21, 4-29–4-30
 diversification, 4-24
 employer-provided, 4-17–4-18
 fees, 4-25
 Internal Revenue Service (IRS), 4-31
 investment
 advice, 11-38
 nondiscrimination rules, 4-20
 participation, 4-17–4-18, 4-20
 safe harbors, 4-20
 spousal rights, 4-22
 top-heavy rules, 4-19–4-20
 vesting period, 4-21
- Frail older people
 abuse and neglect, 12-2–12-5
 housing problems, 9-15, 9-17–9-19, 9-23–9-24, 9-31, 9-33–9-34, 9-53, 9-58, 9-62–9-63
 long-term services and supports, 8-22–8-23, 8-30
 rural housing programs, 9-27–9-28
 traffic fatalities, 9-43, 9-45, 9-48, 9-53–9-54
 transportation needs, 9-55–9-59, 9-64
 voting accessibility, 1-5
- Fraud and abuse. See also Consumer protection; Internet; Unfair and deceptive trade practices
 deathcare industry, 11-60–11-63
 durable medical equipment (DME), 7-67
 Federal Trade Commission (FTC), 11-439, 11-61–11-62
 functional regulation, 11-5–11-7
 health care providers, 7-42, 7-67, 7-123
 home improvement contractors, 11-60
 insurance, 11-40–11-43
 investment fraud and abuse, 11-39–11-40
 investment securities, 11-32–11-40
 long-term services and supports (LTSS), 8-12, 8-15, 8-21, 8-25, 8-39, 8-73
 Medicaid, 7-77–7-78, 7-87, 7-93, 7-109
 Medicare, 7-36–7-37, 7-42, 7-73, 7-93, 7-109
 older people as targets, 12-23–12-25
 telemarketing fraud, 11-56–11-57
- Freddie Mac. See Federal Home Loan Mortgage Corporation (Freddie Mac)
- Freedom of Information Act (FOIA), 11-7
- FTA. See Federal Transit Administration (FTA)
- FTC. See Federal Trade Commission (FTC)

F-H

FTC v. Integrated Credit Solutions Inc., et al., 11-18
Funeral and burial practices. See also Deathcare industry
 preneed funeral contracts, 11-45

G

Garnishment, 11-8
Gasoline taxes, 3-11, 3-16–3-17
GDP. See Gross domestic product (GDP)
Generic drugs, 7-6, 7-44, 7-72, 7-95–7-96, 7-99
Genetic Information Nondiscrimination Act (GINA), 7-19
Genetics
 research, 7-21, 7-116–7-117
 testing, 7-19, 7-21
Geographic information system (GIS), 9-42
Geriatric/gerontological care, 7-70, 7-118–7-122, 8-19, 8-21, 8-39, 8-46, 8-48, 8-50–8-51, 8-53
Geriatrics education, 7-70, 7-118–7-122
 funding, 7-121–7-122
Gerontological education, 7-70, 7-118–7-122, 8-49, 8-51
Gift taxes. See also Capital gains tax; Estate taxes
 as federal revenue source, 3-9–3-10
Global budgeting, 8-19–8-20
GNPs. See Nurses/Nursing: gerontological nurse practitioners (GNPs)
Gonzaga University v. Doe, 12-17
Government Accountability Office (GAO). See US Government Accountability Office (GAO)
Government integrity
 campaign finance, 1-2–1-3
 ethics and accountability, 1-11
 lobby reform, 1-13
 redistricting, 1-4–1-5
 voters, 1-5–1-10
Government National Mortgage Association (GNMA) (Ginnie Mae), 11-26
Government Performance and Results Act of 1993 (GPRA), 9-19
Government sponsored enterprises (GSEs), 11-25–11-28
 conservatorship, 11-25
 ability-to-pay requirements, 11-26
 Federal Housing Finance Agency (FHFA), 11-25
 reform, 11-25-11-28
GPRA. See Government Performance and Results Act of 1993 (GPRA)
Graduate medical education (GME), 7-64, 7-119–7-122

Gramm-Leach-Bliley Financial Services Modernization Act of 1999, 11-41–11-42, 11-53–11-54

Grandparents

Census Bureau statistics, 12-25
exemption to the Fair Housing Amendments Act, 9-38–9-39
as family caregivers, 8-59–8-60, 12-25–12-26
food assistance, 6-9–6-10
legal authority when caring for grandchildren, 12-25–12-26
raising grandchildren, 6-9–6-10, 12-25–12-26
subsidized housing, 9-40
Temporary Assistance for Needy Families (TANF), 6-9–6-10
visitation rights, 12-25–12-26

Gross receipts tax, 3-14

Gross v. FBL Financial Services, Inc., 5-3

Guardianship. See also Power of Attorney; Probate law

abuse and neglect of the elderly, 12-2–12-8
civil liberties loss, 12-6
education and support programs, 12-5–12-8
funding, 12-8
international convention, 12-6, 12-8
jurisdictional issues, 12-6
less restrictive alternatives, 12-5, 12-8–12-9
monitoring, 12-5–12-9
National Conference of Commissioners on Uniform State Laws, 12-5, 12-7, 12-9, 12-14
need for federal and state coordination efforts, 12-8
need for safeguards and oversight, 12-5–12-9
public guardianship programs, 12-6, 12-8
standards and certification requirements, 12-6–12-7
Uniform Adult Guardianship and Protective Proceedings Jurisdiction Act (UAGPPJA), 12-6–12-7

H

Hate crimes, 12-10

HDHPs. See High-deductible health plans (HDHPs)

Health benefits. See also Drugs; Health care; Long-term care insurance; Medicaid; Medicare
 carve-out benefits, 7-108
 dual eligibility, 7-52, 7-72, 7-80–7-83, 7-86, 8-23–8-24
 emergency care, 7-56
 employer-sponsored, 5-7

- Health benefits (*continued*)
- Medicaid, 7-75–7-78
 - Medicare, 7-35–7-75
 - Medicare Advantage (MA), 7-52–7-64
 - Medigap, 7-32–7-33, 7-38, 7-52–7-53, 7-57
 - mental health, 7-69–7-71, 7-105–7-108
 - paid sick leave, 5-13
 - portability, 7-19, 7-27, 7-32
 - preexisting conditions, 7-24–7-26, 7-32, 7-35, 7-85, 7-88, 7-105
 - prescription drugs, 7-71–7-72, 7-95–7-99
 - retiree health benefits, 5-7, 7-34–7-35
 - uninsured, 7-1, 7-5, 7-34, 7-77, 7-88–7-93
- Health care. See also Affordable Care Act (ACA); Drugs; Health care spending; Health care financing; Health care quality and improvement; Insurance; Medicaid; Medicare; Private health insurance; Uninsured people
- AARP principles, 7-2–7-4
 - access to, 7-30, 7-50–7-51
 - antitrust laws, 7-94, 7-99
 - arbitration, 12-19–12-21
 - confidentiality and privacy issues, 7-11, 7-18–7-22, 7-88
 - consumer protections and information, 7-24, 7-32, 7-37, 7-53–7-55, 7-86, 7-93, 7-106
 - deficiencies, 7-1–7-2
 - emergency care, 7-56
 - fraud and abuse, 7-36–7-37, 7-42, 7-67, 7-73, 7-77–7-78, 7-87, 7-93, 7-95–7-96, 7-99, 7-109, 7-123
 - control program, 7-93
 - information and data infrastructure, 7-18–7-19, 7-90–7-91, 7-111–7-114
 - long-term services and supports (LTSS), 8-23–8-25
 - Federal Coordinated Health Care Office (FCHCO), 8-24
 - Medicaid, 7-75–7-78
 - managed care, 7-83
 - children, 7-75–7-80
 - Medicaid/Medicare
 - dual eligibility, 7-11, 7-50, 7-52, 7-72–7-73, 7-77, 7-80–7-86
 - Medicare, 7-35–7-75
 - Medicare Advantage (MA), 7-52–7-64
 - as social insurance, 7-35–7-36
 - strengthening, 7-2–7-3, 7-36–7-37
 - traditional fee-for service Medicare, 7-40, 7-43, 7-73
 - Medigap, 7-32–7-33, 7-38, 7-52–7-53, 7-57
 - patients' rights, 12-13–12-16
 - personnel availability and training, 7-22, 7-50–7-51, 7-70–7-71, 7-123–7-126
 - prescription drugs, 7-5, 7-18, 7-35–7-36, 7-39–7-40, 7-45, 7-55–7-56, 7-69, 7-71–7-75, 7-88, 7-95, 7-99, 7-105–7-108
 - private health insurance, 7-24–7-35
 - health savings accounts (HSAs), 7-25
 - high-deductible health plans (HDHPs), 7-25, 7-27–7-28
 - managed care, 7-28–7-31
 - Medicare Supplement (Medigap) health insurance, 7-32–7-33, 7-38, 7-52–7-53, 7-57
 - pooling, 7-25, 7-27
 - retiree health coverage, 5-7, 7-34–7-35
 - tax incentives, 7-34
 - public health
 - medical research, 7-116–7-117
 - National Practitioner Data Bank, 7-123, 7-125
 - preventable medical injury and medical malpractice, 7-22–7-24
 - public health crises, 7-113–7-116
 - quality of care at the end of life, 7-109–7-110, 12-14
 - quality, 12-13–12-16
 - reform, 7-5, 7-7, 7-9, 7-12, 7-15, 7-24, 7-26, 7-28, 7-34, 7-37, 7-65
 - services, 7-7, 7-40–7-41, 7-50–7-51
 - Uniform Health Care Decisions Act, 12-14–12-15
 - uninsured consumers, 7-5, 7-25, 7-34, 7-64, 7-77–7-79, 7-88–7-93
 - Health care-acquired conditions (HCACs), 7-76
 - Health care financing, 7-95–7-118
 - end-of-life-care, 7-109–7-110
 - medical research, 7-116–7-118
 - mental health, 7-105–7-108
 - prescription drugs, 7-95–7-99
 - public health, 7-110–7-115
 - workforce education, 7-118–7-122
 - Health care quality and improvement
 - accountable care organizations (ACOs), 7-7–7-13
 - adequate benefit package, 7-3
 - affordability standard, 7-3–7-4
 - Affordable Care Act (ACA), 7-14–7-15, 7-70, 7-87
 - Agency for Healthcare Research and Quality (AHRQ), 7-14, 7-16, 7-18, 7-44–7-45, 7-60, 7-98
 - aggressive care against patient wishes, 7-109
 - availability of health care personnel, 7-118, 7-123–7-126
 - Connecting for Health, 7-20
 - decisionmaking, 7-18
 - Patient-Centered Outcomes Research Institute (Institute), 7-8, 7-44, 7-96, 7-98, 7-117
 - dementia research, 7-117
 - electronic records and prescriptions, 7-8, 7-12–7-13

H

Health care quality and improvement (*continued*)

- end-of-life care, 7-109–7-110
- evidence-based measures, 7-18, 7-29, 7-31, 7-58, 7-96–7-98, 7-112
- financing, 7-94–7-118
 - payment reform, 7-6, 7-64, 7-66
- Genetic Information Nondiscrimination Act (GINA), 7-19
- geriatric and gerontology health care personnel, 7-116–7-122, 8-50, 8-53
- health information technology (HIT), 7-5, 7-7–7-9, 7-11–7-13, 7-18–7-21, 7-62
- Health Insurance Portability and Accountability Act (HIPAA), 7-19–7-20, 7-27
- health/mental health research, 7-108, 7-116–7-118
- information and data infrastructures, 7-18–7-19, 7-90–7-91, 7-111–7-114
- infrastructure, 7-90–7-93
- Institute of Medicine (IOM), 7-13–7-14, 7-22–7-24, 7-70, 7-96, 7-100, 7-105, 7-116, 7-119
- integrated delivery systems, 7-17, 7-123, 8-24
- managed care plans, 7-83–7-84
- medical homes, 7-7–7-13, 7-118–7-121
- medical malpractice, 7-22–7-24
- National Practitioner Bank Data (NPDB), 7-22, 7-60, 7-123, 7-125
- National Quality Forum (NQF), 7-14, 7-17
- Patient Safety and Quality Improvement Act, 7-14
- patient safety organizations, 7-14
- performance measurement, 7-14–7-16, 7-48
- prescription drugs, 7-72
- preventable medical injury and medical malpractice, 7-22, 7-24
- primary care, 7-7
- privacy, 7-19–7-22
- public education, 7-15
- public reports, 7-14–7-18
- quality improvement organizations (QIOs), 7-48, 7-63
- quality improvements and oversights, 7-13–7-14, 7-22–7-24, 7-47–7-49, 7-62–7-63, 7-70, 7-87, 7-96, 7-100, 7-105, 7-116, 7-119
- safety, 7-13–7-17
 - Patient Safety and Quality Improvement Act, 7-14
 - patient safety organizations (PSOs), 7-14
- safety net, 7-90–7-93
- standardized measures, 7-6, 7-29, 7-31, 7-62
- team-based care, 7-7–7-8

Health care spending. See also specific programs, e.g., Medicare, 7-1–7-6

- accountability, 7-5

- alcohol and tobacco use, effect of, 3-16–3-17
- care coordination, 7-9
- cost containment, 7-5–7-6
- evidence-based guidelines, 7-5, 7-13–7-14
- growth rate, 7-5–7-6
- health information technology (HIT), 7-18–7-19
- managed care plans, 7-76, 7-84–7-87
- medical debt, 7-5
- Medicare and Medicaid, effect on, 7-5
- payment reform, 7-6
 - bundle of services, 7-6
 - episodes of care, 7-6
 - point-of-service (POS) plans, 7-52
 - prescription drugs, 7-4–7-5
 - risk adjustment, 7-6
- Health home, 7-77, 7-106
- Health information
 - Health information technology (HIT), 7-5, 7-7–7-9, 7-11–7-13, 7-18–7-21, 7-62
 - Health Information Technology Act of 2009 (HITECH), 7-18–7-19
 - Genetic Information Nondiscrimination Act (GINA)
 - Health information privacy, 7-18–7-22
- Health insurance. See Managed care systems; Medicaid; Medicare; Private health insurance
- Health insurance exchanges, 7-15, 7-26–7-27, 7-76, 7-88–7-89, 7-105–7-107
- Health Insurance Portability and Accountability Act (HIPAA), 7-19–7-20, 7-27
 - caregiver assistance, 8-12
 - privacy protection, 7-19–7-20
 - private health plans, 7-27
 - provisions, 8-12, 8-65–8-65
 - tax treatment for long-term services and supports, 8-65
- Health impact assessment (HIA), 9-8
- Health maintenance organizations (HMOs). See also Managed care systems
 - description, 7-52
 - as Medicare Advantage (MA) option, 7-52
 - managed care, 7-52
- Health savings accounts (HSAs). See also Medical savings accounts (MSAs), 7-25
- Healthcare Effectiveness Data and Information Set (HEDIS), 7-29, 7-56, 7-62
- Healthy Families Act, 5-14
- Hearing aids, 7-104–7-105
- Hearing impaired
 - aids, 7-104–7-105, 10-21
 - cell phone and hearing aid compatibility, 7-104, 10-21

- Hearing impaired (*continued*)
 - relay service, 10-27–10-28
- Help America Vote Act (HAVA), 1-5–1-6, 1-9, 2-6
 - uniform election technology and administration standards, 1-5
- HFA. See Housing finance agencies (HFAs)
- HHS. See US Department of Health and Human Services (HHS)
- High-deductible health plans (HDHPs), 7-25, 7-27–7-28
- Highway Design Handbook for Older Drivers and Pedestrians, 9-46, 9-48
- Highway safety, 9-43–9-44, 9-47, 9-48, 9-53
- Highway Safety Improvement Program (HSIP), 9-43
- Highway Safety Manual (HSM), 9-47
- HIPAA. See Health Insurance Portability and Accountability Act (HIPAA)
- Hispanics. See also Minorities
 - ethnic disparities in the health care system, 7-50–7-51
 - percentage of older population with low incomes, 6-2
- HMOs. See Health maintenance organizations (HMOs)
- Home- and community-based services (HCBS), 8-13, 8-17
 - Money Follows the Person (MFP) Rebalancing Demonstration program, 8-13, 8-16
 - State Balancing Incentive Payments Program, 8-13
- Home care, 8-17–8-18, 8-30–8-32
 - abuse, recognizing and reporting, 12-2
 - backup personnel, 8-32
 - consumer satisfaction surveys, 8-31
 - emergency management planning, 8-30–8-32
 - expanding home- and community-based services, 8-13–8-17
 - Aging and Disability Resource Center (ADRC), 8-13
 - grievances and appeals, 8-32
- Medicare
 - certification, 8-30
 - ombudsman, 8-31
 - ombudsman program, 8-30
 - personal care services, 8-30–8-32
 - quality assurance standards, 8-31
 - service limits, 8-32
 - training for family caregivers, 8-32
- Home equity
 - home equity conversion mortgage (HECM), 11-27
 - Home Ownership and Equity Protection Act of 1994 (HOEPA), 11-20, 11-21–11-25
 - regulation, 11-21–11-22
 - long-term services and supports (LTSS), 8-55–8-59, 8-69–8-70
- Home improvement
 - contractors, 11-52–11-60
 - fraud, 11-52–11-53
 - home-repair assistance, 9-28
 - home-modification assistance, 9-37
 - loan program, 9-37–9-38
 - repair services, 9-26
- Home Mortgage Disclosure Act, 11-23
- Home mortgage lending, 11-19–11-25
 - Center for Responsible Lending (CRL), 11-20
 - government sponsored enterprises (GSEs), 11-20
- Home Ownership and Equity Protection Act of 1994 (HOEPA), 11-20–11-21
- Home product safety, 11-63–11-64
 - Consumer Product Safety Commission, 11-63
 - product related injury and death, 11-63
- Homeland Security Act, 2-6
- Homeless, 9-16, 9-31
- Homestead exemptions and credits, 3-15–3-16
- Hope for Homeowners Program, 11-20
- Hospice care, 7-35, 7-107, 7-109–7-110, 7-126, 8-12, 8-53, 8-64
- Hospitals. See also Patients' rights
 - access, 7-65
 - charity care policies, 7-92
 - coinsurance for hospital outpatient services, 7-40–7-41
 - discharge planning, 7-44, 7-59, 7-64, 7-67–7-68, 8-25
 - graduate medical education (GME) subsidy, 7-64, 7-119–7-120
 - indigent patient care, 12-14, 12-16, 12-22
 - Medicare Payment Advisory Commission (MedPAC), 7-65
 - nonprofit, 7-92
 - outpatient services, 7-40–7-41
 - patients' rights, 12-13–12-16
 - prospective payment system (PPS), 7-64
 - provider payment, 7-64–7-69
 - rural hospitals, 7-65
 - subsidies to hospitals serving mostly low-income patients, 7-65
 - swing beds for subacute or transitional care, 8-36, 8-39
 - teaching hospitals, 7-65
 - uninsured people, 7-92
- Housing. See also US Department of Housing and Urban Development (HUD); Manufactured housing; Mortgages
 - AARP principles, 9-2

H

Housing (*continued*)

- accessibility, 9-31
- acquisition funds, 9-22
- adequacy, 9-15
- affordability problems for older households, 9-16–9-20
- aging in place, 9-2, 9-12–9-13, 9-20, 9-24, 9-33–9-37
- air quality, 9-7–9-9
- American Recovery and Reinvestment Act of 2009 (ARRA), 9-17
- assisted
 - housing programs, 9-15, 9-22–9-26
 - living, 9-12, 9-15, 9-23, 9-25–9-26, 9-31, 9-34–9-37
- availability, 9-1, 9-7, 9-12, 9-14, 9-17, 9-22–9-23, 9-31
- changes in housing market, 9-12, 9-14, 9-16
- codes, 9-5–9-6, 9-9–9-10, 9-32–9-35
- common interest developments (CIDs), 9-39
- consumer expenditures, 9-69
- Department of Housing and Urban Development (HUD)
- development banks, 9-26
- environmental protection, 9-4–9-5
 - air quality, 9-7–9-9
- federally subsidized programs for older people, 6-4, 9-17
- foreclosure, 11-19–11-25, 11-29–11-31, 11-50
 - prevention, 11-31
 - scams, 11-23
- foreclosure crisis mitigation, 9-17, 9-18
 - American Recovery and Reinvestment Act of 2009 (ARRA), 9-17
 - Housing and Economic Recovery Act of 2008 (HERA), 9-17–9-18
- home as an asset, 9-14–9-15
- home improvement
 - contractors, 11-60
- Home Investment Partnership Program (HOME), 9-19, 9-22, 9-26, 9-38
- home-repair, 9-26
 - deferred payment loan (DPL) programs, 9-26, 9-38
 - state and local programs, 9-37
 - unfair and deceptive practices, 11-52
- homeownership among older households, 9-2, 9-13–9-14
- HOPE VI program, 9-21–9-22
- households
 - receiving federal housing assistance, 9-17
- Housing and Economic Recovery Act of 2008 (HERA), 9-17–9-20, 9-25–9-26
- housing finance agencies (HFAs), 9-21
- increased frailty and housing problems, 9-15, 9-17, 9-19, 9-23–9-24, 9-33–9-34
- Joint Center for Housing Studies, 9-13, 9-20–9-21
- legal rights
 - animal ownership, 9-39–9-40
 - common interest developments, 9-39
 - deferred payment loan (DPL) programs, 9-26, 9-38
 - Fair Housing Amendments Act exemption for older people, 9-38
 - fair housing and accessibility, 9-32–9-33
 - private right of action, 8-34, 8-40, 8-42, 8-45, 8-51
 - supportive housing, 9-32–9-37
- lending
 - predatory, 11-20–11-24, 11-30, 11-50
 - reverse mortgages, 11-28–11-32
- livable communities
 - AARP principles, 9-1–9-2
 - air quality, 9-7–9-9
 - community redevelopment, 9-7–9-9
 - creating, 9-2, 9-4–9-5, 9-9
 - environment, 9-4–9-5
 - land use, 9-1–9-5
 - planning, 9-1, 9-4–9-5
 - public health, 9-3–9-7
- low-income housing tax credit, 9-23–9-26
- manufactured housing, 9-28–9-30
- McKinney-Vento Homelessness Assistance Act, 9-31
- for migrant and seasonal farmworkers, 6-10
- minority sponsorship, 9-24
- modifications for accessibility to tenants with disabilities, 9-1–9-9, 9-32–9-33
- mortgages
 - Federal Home Loan Mortgage Corporation (Freddie Mac), 9-18, 9-25
 - Federal Housing Administration (FHA), 9-17, 9-24, 9-36–9-37, 11-19, 11-25
 - Federal National Mortgage Association (Fannie Mae), 9-29, 9-36
 - prepayment, 9-20–9-22, 9-27–9-28
 - reverse, 8-70–8-71, 9-17, 9-26, 9-38, 11-28–11-32
- National Housing Trust Fund, 9-17–9-20
- pet ownership, 9-39

Housing (*continued*)

- planning
 - coordination, 9-6–9-7
 - public involvement, 9-1, 9-69, 9-71
 - public participation, 9-1, 9-9, 9-11, 9-42
- prepayment-eligible units, 9-22
- public-private partnerships, 9-2, 9-63
- real estate/property tax relief, 9-27
- reform of federal programs, 9-11, 9-28, 9-36
- rent
 - assistance contracts, 9-20–9-24, 9-27–9-28
 - control, 9-26–9-27
 - costs for older households, 9-13, 9-26
 - Elder Cottage Housing Opportunities (ECHO), 9-7
 - Section 8 rental assistance contracts, 9-17, 9-20
 - Section 221(d)(3) Below Market Interest Rate projects, 9-20
 - Section 236 projects, 9-20
 - Section 811 Housing for Persons with Disabilities, 9-20
 - stabilization, 9-30
 - tax credit, 9-25–9-26
- rental housing, 9-12, 9-14, 9-17, 9-24, 9-26, 9-33
 - rent control, 9-26–9-27
- repair, maintenance and modification assistance, 9-37–9-38, 11-60
 - deferred payment loans (DPLs), 9-26, 9-28
- rural programs, 9-27–9-28
 - Rural Housing Service (RHS), 9-27–9-28
 - Section 504 home-repair assistance, 9-32–9-33
 - Section 515, 9-27–9-28
- service-enriched housing, 9-24, 9-34
- services and community features, 9-15
- subsidies in definition of poverty, 6-12–6-13
- subsidized housing, 9-17, 9-19–9-21, 9-28, 9-33, 9-38, 9-40
- supportive housing, 9-23–9-34
 - American Homeownership and Economic Opportunity Act of 2000 (HOEPA), 9-23–9-24,
 - bed hold, 8-43
 - board and care homes, 8-33–8-35
 - defined, 8-33, 9-34
 - federal programs, 9-33–9-37
 - Hope VI program, 9-21–9-22
 - legal rights, 9-38–9-40
 - long-term services and supports (LTSS), 8-33–8-35
 - options, 9-34–9-37
 - oversight, 833–8-35
 - private right of action, 9-37
 - quality assurance, 8-41–8-46

- Section 202 Supportive Housing for the Elderly program, 9-23–9-24
- special care environments, 8-47
- types, 8-33, 8-49–8-51
- vacancy rate, 9-23
- video technology, 8-42–8-43
- violent offenders, 8-44
- supportive services, 9-1–9-3, 9-13–9-15, 9-23–9-25, 9-27, 9-32–9-36, 9-38
 - Congregate Housing Services program, 9-34
 - Housing Opportunities for People Everywhere for Elderly Independence program, 9-34
 - lack of rural housing, 9-27–9-28
- transportation needs, 9-50, 9-55, 9-59
- trust funds, 9-26
- universal design, 9-32
 - visitability, 9-32
- vouchers, 9-17, 9-19–9-20, 9-26
 - enhanced, 9-21–9-22
- zoning, 9-1, 9-5–9-7, 9-19
- Housing and Economic Recovery Act of 2008 (HERA), 9-17, 9-20, 9-25–9-26
- Housing finance agencies (HFAs), 9-21
- HSA. See Health savings accounts (HSAs)
- HUD. See US Department of Housing and Urban Development (HUD)
- Hunger Prevention Act of 1988, 6-8

I

- Identification and verification requirements, 12-12–12-13
- Identity theft, 7-19, 11-47–11-50
- Illinois ex rel. Madigan, Attorney General of Illinois v. Telemarketing Associates, Inc.*, 11-52–11-55
- Incentives regarding utilities, 10-7, 10-24–10-25, 10-33, 10-37, 10-39, 10-41, 10-53
- Income taxes. See also Tax and taxation
 - alternative minimum tax (AMT), 3-5–3-6
 - capital gains, 3-5–3-6
 - earned income tax credit (EITC), 3-4, 3-8–3-9
 - marriage penalties, 3-4–3-5
 - medical expense deduction, 3-7
 - as preferred revenue source, 3-12–3-14
 - progressivity, 3-12
 - Social Security benefits, 4-6
 - tax
 - expenditures, 3-4
 - incentives, 3-4, 7-34, 7-90, 8-13, 8-65
 - shelters, 3-18–3-19
 - tax-exempt interest, 3-8
- Independence Plus, 8-10

Independent contractors, 5-13
 Indexing of Social Security benefits, 4-5
 Indian Reservation Roads (IRR) Program, 9-60
 Indirect medical education (IME) payments, 7-120
 Individual Enforcement of Legal Rights, 12-16–12-19
 Cuomo v. Clearing House Association, 12-18
 Individual retirement account (IRA) savings
 automatic, 4-31–4-32
 bankruptcy exemption, 11-50
 contribution limits, 4-29
 early withdrawals, 4-29–4-30
 mandatory distributions, 4-30
 by payroll deduction, 4-31
 retirement savings, 4-17–4-20, 4-29–4-32
 rollovers, 4-20–4-21
 Roth, 4-30
 saver's credit, 3-4, 4-30
 Savings Incentive Match Plan for Employees (SIMPLE), 4-17–4-18, 4-30
 self-employed, 4-31–4-32
 spousal protections, 4-22, 4-29
 Inflation adjustment
 block grants, 6-10–6-11
 Commodity Supplemental Food Program (CSFP), 6-8
 Social Security Administration, 6-5
 Supplemental Nutrition Assistance Program (SNAP), 6-6
 Supplemental Security Income (SSI), 6-6
 Influenza, 7-111–7-114
 Information privacy. See Privacy
 Inheritance taxes. See Estate taxes
 Initial public offering, 11-36
 In-kind benefits
 food assistance, 6-12
 housing, 6-12
 taxation of, 3-7
 Institute of Medicine (IOM), 7-13–7-14, 7-22–7-24, 7-70, 7-96, 7-100, 7-105, 7-116, 7-119, 8-29
 Instrumental activities of daily living (IADLs), 8-1, 8-21, 8-50
 Insurance. See also specific types of insurance, e.g.,
 Health insurance
 all-perils policies, 11-46–11-47
 automobile insurance, 11-42–11-43, 11-40–11-42
 driver improvement courses, 11-47
 no-fault auto insurance, 11-47–11-48
 tort-based auto insurance, 11-46
 churning, 11-46
 claims service, 11-48
 cost and availability, 11-41–11-43
 Consumer Expenditure Survey (2010), 11-40
 credit life, 11-11, 11-46
 credit scores to set premiums, 11-44
 demographic factors for rate setting, 11-44
 disability, 4-16, 11-41
 disclosure/information standards, 11-45–11-46
 discrimination, 11-44–11-45
 dread-disease, 11-47
 high-deductible health plans (HDHPs), 7-25, 7-28
 industry oversight, 11-41–11-44
 Federal Insurance Office (FIO), 11-41
 Internet consumer information, 11-47
 Interstate Insurance Product Regulation Compact, 11-41–11-43
 liability, 11-48
 medical malpractice, 7-22–7-24, 11-48
 life
 accelerated death benefits, 8-70, 11-45
 living benefits, 8-70
 premium increase with age, 11-44–11-45
 stranger-originated life insurance (STOLI), 11-45
 viatical settlements, 8-70, 11-44–11-46
 long-term care, 8-63–8-67, 11-29, 11-29, 11-41, 11-45–11-47
 managed care, 7-83–7-84
 McCarran-Ferguson Act, 11-41
 Medicaid, 7-76–7-94
 Medicare, 7-35–7-75
 Medicare Advantage (MA), 7-52–7-64
 Medicare/Medicaid, 7-11, 7-50, 7-52, 7-72–7-73, 7-77, 7-80–7-86
 Medigap, 7-32–7-33, 7-38, 7-52–7-53, 7-57
 mental health coverage, 11-48
 National Association of Insurance Commissioners, 11-33, 11-42–11-44, 11-46
 National Flood Insurance Program, 11-42
 natural disasters, 7-113, 11-41–11-44, 11-40
 Paul and Julie Leonard v. Nationwide Mutual Insurance Co., 11-44
 oversight, 11-41
 people with disabilities, 11-45, 11-46, 11-48–11-49
 predictors of risk, 11-44
 pricing, 11-45
 redlining, 11-45
 retiree health insurance, 7-34–7-35
 risk-sharing pools, 11-48
 self-insured plans, 7-24–7-29
 terms and conditions, 11-46–11-48
 underinsured, 7-25, 7-34, 7-64, 7-77–7-78, 7-88–7-93
 unfair acts and practices, 11-44–11-46
 viatical settlement products, 11-44–11-46
 Insurance Institute for Highway Safety, 9-53

Integrating health care and long-term services and supports, 8-23–8-25

Interest on Lawyers' Trust Accounts (IOLTA), 12-23

Interest rates, 11-2–11-5, 11-17, 11-20–11-21, 11-24, 11-29–11-30

- refund antitipated loans, 11-17

Intermodal Surface Transportation Efficiency Act of 1991 (ISTEA), 9-65

Internal Revenue Service (IRS). See also Tax and taxation

- administration, 3-18–3-19
- assisted-living facilities as rental property, 9-24
- automatic enrollment, 4-17
- budget and staff cuts, 3-18
- cash balance pension plans, 4-19
- changes to pension plan notification, 4-19
- compliance, 3-6, 3-18–3-19
- electronic filing, 3-18–3-19
- innocent-spouse relief, 3-18
- large-print forms, 3-18
- long-term care insurance tax treatment, 8-65
- 1997 National Commission on Restructuring the Internal Revenue Service, 3-18
- Oversight Board, 3-18
- phased retirement, 5-10–5-11
- publications, 3-18
- Restructuring and Reform Act of 1998, 3-18
- “safe harbor” labor loophole, 5-13
- state-assisted saving, 4-31
- tax code complexity, 3-2–3-3
- Tax Guide for Seniors, 3-18
- tax shelters, 3-18–3-19
- taxpayer assistance, 3-18–3-19
- Tax Counseling for the Elderly program, 3-18

International Convention on the Protection of Incapacitated Adults, 12-8

Internet. See also Broadband services

- banking use, 11-8–11-10
- benefits, social and economic, 10-2, 10-21
- broadband services, 10-6–10-7, 10-11, 10-15, 10-22–10-25

 - affordable, 10-25–10-26
 - deployment, 10-25–10-26
 - health monitoring, 9-15
 - market dominance, 10-25
 - transparency, 10-26
 - value to older Americans, 10-22–10-26
 - wireless fidelity (WiFi), 10-26

- digital divide, 10-2, 10-21–10-22
- e-commerce, 11-58–11-59

 - growth, 11-59
 - sales tax, 3-13–3-14

Electronic Funds Transfer Act (EFTA), 11-8

electronic medical records, 7-8, 7-12–7-13, 7-18–7-21

e-prescribing, 7-18

fraud, 11-58, 12-24

health information technology (HIT), 7-13, 7-18–7-21

insurance information, 11-41

privacy, 11-52–11-55

security breaches, 11-55, 11-49

spam, 11-58

taxation, 3-13–3-14

unsolicited commercial e-mail (UCE), 11-59

use by older people, 10-2, 10-23–10-25

uses, 10-10, 10-33–10-42

- e-mail, 10-21
- online shopping, 10-21

Voice over Internet Protocol (VoIP), 10-13, 10-26–10-27

Interstate Insurance Product Regulation Commission (IIPRC), 11-41, 11-43

Intervenor-compensation program, 10-4

Investment and securities industry, 11-32–11-33

- advice, 11-38–11-39
- conflicts of interest, 11-23, 11-32, 11-33, 11-35
- disclosures, 11-27–11-34
- Federal Reserve Board Survey of Consumer Finances, 11-15, 11-32
- Financial Accounting Standards Board (FASB), 11-34–11-36
- fraud and abuse, 11-39–11-40

 - Internet, 11-40

- hedge funds, 11-4, 11-34–11-36
- Investment Advisers Act (IAA), 11-38–11-39
- lack of oversight, 11-25, 11-33–11-35, 11-35
- mutual funds, 11-32–11-37
- “naked short selling”, 11-34
- National Securities Markets Improvement Act, 11-33
- New York Stock Exchange (NYSE), 11-33
- North American Securities Administrators Association (NASAA), 11-33, 11-37
- product disclosure, 11-36
- Public Company Accounting Oversight Board, 11-34–11-35
- public trust in markets, 11-33–11-36
- retirement savings, 11-32
- Sarbanes-Oxley Act, 11-34–11-36
- Securities and Exchange Commission (SEC), 11-1, 11-32–11-33, 11-35–11-40
- technological advances, 11-40, 11-48–11-49
- Uniform Securities Act, 11-33

I-L

Investment and securities industry (*continued*)
uninsured, 11-37
variable annuities, 11-32–11-33
IRA. See Individual retirement account (IRA) savings

J

Job creation, 5-11–5-12
Job sharing, 5-10–5-11
Job training and placement. See also Education and training, 5-16–5-17

K

Kelo v. City of New London, 9-11
Kentucky Retirement Systems v. EEOC, 5-3
Kimel v. Florida Board of Regents, 5-3
Kinship care, 4-22

L

Labor force
aging of, 5-3, 5-16
participation rates by age, 5-1
Land use
AARP principles, 9-1–9-2
accessory dwellings, 9-7
community redevelopment, 9-7–9-9
eminent domain, 9-11
regulatory takings, 9-11
environment, 9-7–9-9
health impact assessment (HIA), 9-8
mixed-use development, 9-2–9-8
natural hazard mitigation, 9-9–9-10
planning, 9-1–9-2, 9-6, 9-9
public health, 9-3–9-8
transit-oriented development (TOD), 9-4
zoning, 9-1, 9-5–9-7, 9-11, 9-19
Legal rights. See Personal and legal rights
Legal services
accessibility, 12-21–12-23
area agency on aging (AAA), 12-23
funding, 12-21–12-23
Interest on Lawyers' Trust Accounts, 12-23
Legal Services Corporation (LSC), 12-21–12-22
efforts to eliminate legal services, 12-21
funding, 12-21
low-income assistance for older people, 6-4, 12-21–12-23
minimum access goal, 12-21
restrictions, 12-22
low-income clients, 12-21–12-23

medical-legal partnership (MLP), 12-22–12-23
National Academy of Elder Law Attorneys, 12-21
Older Americans Act (OAA), 12-21–12-23
Title III-B funding, 12-21, 12-23
Legal Services Corporation (LSC), 12-21–12-22
Lending
home mortgages, 11-19–11-25
small nonmortgage loans, 11-12
total annual loan cost (TALC), 11-24
License to drive
appeals, 9-52
renewal, 9-48
suspension, 9-52
Life insurance, 11-41
stranger-originated life insurance (STOLI), 11-45
viatical settlements, 11-44–11-46
Lifeline banking services, 11-10, 11-16
Lifeline program, 10-12–10-13
categorical eligibility, 10-12–10-13
LIHEAP. See Low-Income Home Energy Assistance Program (LIHEAP)
Line-item veto, 2-7–2-8
Link-Up America program, 10-12–10-13, 10-24
Literacy. See also Education and training; Financial literacy
consumer information, 7-17, 7-74
energy consumer education, 10-37, 10-44, 10-46
financial literacy programs, 11-48–11-49
literacy training, 5-17
Office of Financial Education (OFE), 11-49
older people, 6-15
taxpayer assistance, 3-18–3-19
Livable communities. See also Housing; Land use; Transportation
AARP principles, 9-1–9-2
creating, 9-3–9-4
Living benefits, 8-70
Living-wage ordinances, 5-12
Living wills, 12-13, 12-15
Loans
application and administration, 11-19
counseling, 11-4, 11-18, 11-21
home loans, 11-19–11-25
predatory lending, 11-20
prerequisites, 11-17
Lobby reform, 1-3
bundlers, 1-12
conflicts of interest, 1-12
disclosure requirements, 1-12
enforcement of regulations, 1-12
Lobbying Disclosure Act of 1995, 1-12

- Local distribution companies (LDCs), 10-37
- Local number portability, 10-10
- Long-range transportation plan (LRTP), 9-41–9-42
- Long-term care (LTC). See also Long-term services and supports (LTSS)
 - ombudsman programs, 8-38–8-41
- Long-term care insurance, 8-63–8-67
 - Community Living Assistance Services and Supports (CLASS), 8-65, 8-67
 - consumer education, 8-64–8-66
 - consumer protection, 8-66
 - coverage, 11-24, 11-41, 11-45–11-47
 - coverage of home- and community-based care, 8-63–8-67
 - coverage options, 8-67
 - financing, 8-63–8-67
 - home equity conversion mortgage (HECM), 11-27
 - inflation protection, 8-66
 - living benefits, 8-69–8-71
 - maintaining reserves, 8-67
 - National Clearinghouse for Long-Term Care, 8-65
 - nonforfeiture benefits, 8-64
 - out-of-pocket payments, 8-64
 - pension funds, 8-67
 - portability, 8-67
 - premium rates, 8-64, 8-67
 - public-private partnerships, 8-68–8-69
 - agent training, 8-69
 - assigning benefits, 8-69
 - consumer protections, 8-68–8-69
 - home equity cap, 8-69
 - impact on Medicaid eligibility, 8-68
 - Medicaid savings, 8-69
 - reciprocity, 8-69
 - state monitoring and reporting requirements, 8-69
 - sales practices, 8-67
 - tax credits for, 8-65
 - tax incentives, 8-65
- Long-term services and supports (LTSS). See also Home care; Long-term care insurance; Medicaid; Medicare; Nursing homes; Skilled-nursing facilities (SNFs); Supportive housing
 - AARP principles, 8-4–8-5
 - abuse and neglect of the elderly, 12-2–12-5
 - access, 8-21–8-22
 - ability to pay, 8-10, 8-30
 - asset requirements, 8-55
 - eligibility criteria, 8-24–8-25
 - quality issues for people with cognitive and mental disorders, 8-46–8-48
 - single entry point (point of entry), 8-9, 8-14–8-16, 8-19–8-20
 - accreditation, 8-25–8-26, 8-29
 - activities of daily living (ADLs), 8-1, 8-9, 8-21–8-22, 8-33–8-35, 8-37, 8-47–8-48
 - Affordable Care Act (ACA), 8-42
 - Aging and Disability Resource Centers (ADRCs), 8-3
 - appeal procedures, 8-18
 - assessment, 8-10, 8-18–8-27, 8-36, 8-45–8-46, 8-50–8-53, 8-61, 8-72
 - baby boomers, 8-2
 - caregiver support, 8-11–8-13
 - flexible spending accounts, 8-12–8-13
 - respite, 8-12
 - case-mix adjustment, 8-54
 - cash-and-counseling program for, 8-17–8-18
 - certificate-of-need (CON) programs, 8-17, 8-43
 - chronic illness, 8-22–8-24
 - conflict-free care/case management, 8-3–8-4, 8-8–8-11, 8-15–8-16, 8-19–8-21, 8-25–8-27, 8-73
 - coordination among long-term services and supports (LTSS) providers, 8-19–8-25
 - Aging and Disability Resource Center (ADRC), 8-19
 - availability of care management, 8-19, 8-21
 - budget, 8-20
 - characteristics of consolidated LTSS agencies, 8-19–8-20
 - Medicare-Medicaid waiver programs, 8-25
 - quality control, 8-21
 - setting fees for service providers, 8-20
 - single entry point, 8-9, 8-14–8-16, 8-19–8-20
 - streamlined administration, 8-20
 - training and professionalism of care managers, 8-21
 - uniformity in assessing LTSS needs, 8-21
 - coordination and integration of services, 8-23–8-25
 - integrating health and long-term care, 8-23–8-25
 - Deficit Reduction Act of 2005 (DRA), 8-55–8-59, 8-68–8-70
 - eligibility, 8-19, 8-22–8-25
 - family caregivers, 8-11–8-13
 - Federal Coordinated Health Care Office (FCHCO), 8-24
 - financial protections, 8-55–8-59
 - estate recovery, 8-56, 8-59–8-60
 - spouses and domestic partners, 8-56, 8-59
 - transfer of assets, 8-57–8-58

L

Long-term services and supports (LTSS) (*continued*)

Financing

- financial incentives, 8-9
- global budgeting, 8-19–8-20
- lack of comprehensive system, 8-7–8-10
- living benefits, 8-70
- Medicaid's role, 8-54–8-60
- private-sector approaches, 8-63–8-71
- public-private partnerships, 8-68, 8-73
- public sector funding and payment, 8-54–8-55
- reform, 8-54–8-55
- reverse mortgages, 8-70–8-71
- strengthening financial protections, 8-55–8-60

global budgeting, 8-19–8-20

grievances, 8-18, 8-32

home- and community-based services (HCBS),
8-13–8-17

Aging and Disability Resource Center (ADRC),
8-13

Community First Choice, 8-13

Money Follows the Person (MFP) Rebalancing
Demonstration program, 8-13, 8-16

State Balancing Incentive Payments Program,
8-13

instrumental activities of daily living (IADLs), 8-1,
8-21, 8-50

insurance coverage for, 7-86–7-87

level of care criteria, 8-22

licensing, 8-25–8-30, 8-35–8-36, 8-44–8-45

Medicaid

coverage, 8-55–8-60

Deficit Reduction Act of 2005 (DRA), 8-55–
8-59

financial protections, 8-55–8-60

funding, 8-57

“look back” for transfer of assets, 8-56–8-57

public-private partnerships, 8-68–8-69

waiver programs, 7-86–7-87, 8-55–8-60

Medicare

public-private partnerships, 8-68–8-69

need for, 8-21–8-22

Older Americans Act (OAA) programs, 8-60–8-63

Olmstead decision, 8-16, 8-21

ombudsman, 8-29, 8-35, 8-61, 12-3

participant-directed system, 8-14, 8-17–8-18

cash-and-counseling program, 8-117–8-18

pay-for-performance programs, 8-28

people with mental impairments, 8-46–8-48

private right of action, 8-34, 8-40, 8-42, 8-45

public-private partnerships

“Own Your Future” Long-Term Care

Awareness campaign, 8-65

quality, 8-25–8-53

home care, 8-30–8-32

nursing homes, 8-35–8-41

supportive housing, 8-33–8-35

voluntary accreditation, 8-26

workforce, 8-48

reform, 8-6–8-11

access, 8-19–8-25

Community Living Assistance Services and
Supports (CLASS), 8-7

financing, 8-6–8-10, 8-61–8-62

means-tested program, 8-6

options, 8-6–8-11

phased-in coverage, 8-10

publicly administered program, 8-8

shared risk, 8-11

single point of entry (entry point), 8-9

social insurance, 8-6–8-8

safety considerations, 8-22, 8-37–8-38, 8-40, 8-42–
8-43

single point of entry (entry point), 8-9, 8-14–8-16,
8-19–8-20

skilled-nursing facilities (SNFs), 8-35–8-36, 8-53

special care environments, 8-47–8-48

tax incentives, 8-12–8-13, 8-63

workforce, 8-48–8-53

bilingual staff, 8-53

criminal background checks, 8-49, 8-52

gerontological nurse practitioners, (GNPs)
8-50–8-53, 8-59

home health aides, 8-50

personal assistance, 8-30, 8-50, 8-53

ratios, 8-29

recruitment and retention, 8-49, 8-53

registries, 8-48, 8-53

shortages, 8-48–8-53

training, 8-50–8-52

unionization, 8-50

whistleblower protection, 8-30

“Look back” for transfer of assets, Medicaid, 8-56–8-57

Loretto v. Teleprompter Manhattan, 2-10

Low-income assistance. See also Housing; Low-
income people; Poverty

AARP principles, 6-3

application

form redesign, 6-13–6-14

process problems, 6-13–6-14

children cared for by grandparents, 6-9–6-10,
12-25–12-26

coordination and simplification, 6-13–6-15

energy assistance program, 10-35–10-36

family resources, 6-12–6-13

- Low-income assistance (*continued*)
- food commodity programs
 - Commodity Supplemental Food Program (CSFP), 6-6–6-8
 - The Emergency Food Assistance Program (TEFAP), 6-8
 - food assistance
 - Food Stamp Program, 6-4, 6-6
 - Supplemental Nutrition Assistance Program (SNAP), 6-4, 6-6–6-8, 6-13–6-14
 - Thrifty Food Plan, 6-6–6-7, 6-12
 - housing tax credit, 9-25–9-26
 - in-kind benefits, 6-12
 - legal services, 6-4, 12-21–12-23
 - Lifeline program eligibility, 10-12–10-13
 - literacy, 6-15–6-16
 - Low-Income Home Energy Assistance Program (LIHEAP), 6-4, 7-115–7-116, 10-35–10-37
 - measures of poverty and income, 6-1, 6-3, 6-12–6-13
 - for Medicaid beneficiaries, 7-81, 7-94
 - Medicaid home- and community-based waiver funds, 9-34–9-37
 - migrant and seasonal farmworkers, 6-10
 - outreach efforts, 6-7–6-8, 6-10, 6-13–6-15
 - percentage of older people with low incomes, 6-2
 - poverty thresholds, 6-1–6-2, 6-12–6-13
 - Qualified Medicare Beneficiary (QMB) program, 6-13, 7-79–7-81
 - recession, 6-2
 - Specified Low-Income Medicare Beneficiary (SLMB) program, 7-81–7-82
 - Supplemental Security Income (SSI), 6-4–6-6, 6-13, 7-79
 - Temporary Assistance for Needy Families (TANF), 2-6, 6-4, 6-9–6-10
 - veterans, 6-4, 6-13
 - Low-Income Home Energy Assistance Program (LIHEAP), 6-4, 10-35–10-37
 - Low-income people. *See also* Housing; Low-income assistance; Poverty
 - access to telecommunications and information services, 10-2, 10-4–10-5, 10-10–10-12
 - basic residential telephone service, 10-12–10-13
 - block grants, 2-6, 6-8–6-9, 7-88, 9-10–9-11, 9-19–9-22, 9-24, 9-26, 9-38
 - Community Reinvestment Act of 1977 (CRA), 9-20, 11-11–11-12
 - consumer lending practices, 11-8, 11-15
 - cooling assistance, 10-37
 - development banks, 9-26
 - digital divide, 10-21–10-22
 - effect of
 - property taxes, 3-14–3-16
 - state and local sales tax, 3-13
 - user fees, 3-17
 - energy assistance program, 10-35–10-36
 - entitlement programs, 2-3–2-5
 - financial protections, 8-55–8-60
 - health care services for, 2-4–2-5
 - hospital care for indigent patients, 12-14, 12-16
 - income tax credit
 - earned income tax credit (EITC), 3-4, 3-8–3-9
 - housing tax credit, 9-25–9-26
 - insurance, 11-41
 - legal services, 12-21–12-23
 - Lifeline program, 10-12–10-13
 - eligibility, 10-12-10-13
 - Link-Up America program, 10-12–10-13
 - living-wage ordinances, 5-12
 - Low-Income Water Assistance Program, 10-55
 - low-wage workers, 5-12–5-13
 - Medicaid coverage, 7-81–7-94
 - Medicare out-of-pocket expenditures, 7-38–7-39, 7-52–7-53
 - mortgages, 11-20
 - Older Americans Act (OAA), 8-60–8-63
 - prepaid meters, 10-45
 - rental assistance, 9-20–9-22
 - sales tax credit, 3-13–3-14
 - Section 515, Rural Housing Service (RHS), 9-27–9-28
 - service fees on bank accounts, 11-8–11-10, 11-8
 - telecommunications subsidies, 10-12–10-13
 - training and job placement, 5-16–5-17
 - transportation, 9-55, 9-58
 - uninsured, 7-64, 7-79, 7-90
 - universal service, 10-10–10-12
 - utility spending, 10-12–10-13
 - Low-wage workers. *See also* Employment
 - earned income tax credit (EITC), 3-4, 3-8–3-9
 - employment, 5-12–5-13
 - independent contractors, 5-13
 - and individual accounts, 4-10
 - living wage, 5-12
 - pensions, 4-17–4-18, 4-28
 - unemployment insurance, 5-12–5-13
 - LSC. *See* Legal Services Corporation (LSC)
 - LTC. *See* Long-term care (LTC)
 - LTSS. *See* Long-term services and supports (LTSS)
 - Lucas v. South Carolina Coastal Council*, 2-10

M

Mail

solicitations, 11-59

Mail-order pharmacies, 7-98, 7-105

Mainstream Marketing Services, Inc., et al. v. FTC, et al., 11-57

Managed care systems. See also Health maintenance organizations (HMOs)

accessibility, 7-30, 7-57

capitation, 7-87

clinical trials, 7-60

confidentiality, 7-31, 7-61

Consumer Assessment of Health Plans Study (CAHPS), 7-52, 7-62, 7-74

consumer protections, 7-29–7-31

continuity of care, 7-30

credentialing, 7-60–7-63

data collection and reporting, 7-31, 7-61–7-62

deeming, 7-28, 7-64

emergency care, 7-56

enrollment, 7-28, 7-30–7-33, 7-82–7-84

experimental services, 7-60

federal standards for Medicare, 7-46, 7-55, 7-63–7-64, 7-74

fee-for-service plans, 7-29–7-30

finances, 7-29–7-30

financial incentives, 7-12, 7-56

grievances and appeals, 7-46–7-47

Healthcare Effectiveness Data and Information Set (HEDIS), 7-29, 7-56, 7-62

liability, 7-30, 7-59–7-60

marketing, 7-56–7-57

Medicaid, 7-75–7-79

medical-loss ratios, 7-25–7-26, 7-33

national standards, 7-19, 7-29–7-30, 7-61

number of participants, 7-83

ombudsman programs, 7-31

oversight, 7-32, 7-48–7-49, 7-104

pay-for-performance, 7-6, 7-29, 7-36

pharmacy benefits, 7-72, 7-97

point-of-service (POS) plans, 7-52

preferred provider organizations (PPOs), 7-52

private accrediting organizations (PAOs), 7-28, 7-63–7-64, 7-84

provider and practitioner contracting, 7-41–7-42, 7-61, 7-80

provider-sponsored organizations (PSOs), 7-52

quality improvement organizations (QIOs), 7-48, 7-63

research, 7-29

risk adjustment, 7-25, 7-27, 7-53

special needs plans (SNPs), 7-52

types of managed care plans, 7-28–7-32, 7-52, 7-83

health maintenance organizations (HMOs), 7-28, 7-52

point-of-service (POS), 7-52

preferred provider organizations (PPOs), 7-28, 7-52

provider-sponsored organizations (PSOs), 7-52

special needs plans (SNPs), 7-52

utilization review/utilization management (UR/UM), 7-58

Mandatory arbitration, 5-6–5-7, 11-45–11-51, 12-19–12-21

actions of Equal Employment Opportunity Commission (EEOC), 5-5–5-7, 5-9

Mandatory retirement, 5-8

Manual on Uniform Traffic Control Devices (MUTCD), 9-46

Manufactured housing, 9-24–9-26

American Homeownership and Economic Opportunity Act of 2000, 9-28–9-30

antitrust statutes, 9-30

bankruptcy, 9-29, 11-50–11-51

closed parks, 9-29

consumer complaints, 9-29

consumer protections, 9-29–9-30

financing, 9-29–9-30

Manufactured Home Procedural and Enforcement Regulations, 9-30

Manufactured Homeowner's Bill of Rights, 9-28–9-30

Manufactured Housing Consensus Committee, 9-29

National Commission on Manufactured Housing, 9-28, 9-30

National Consumer Law Center, 9-29–9-30

National Manufactured Housing Construction and Safety Standards Act of 1974, 9-28

reforms, 9-28

Rural Housing Service (RHS), 9-28

warranty coverage, 9-28

Mark-to-market accounting, 11-34

Marquette National Bank of Minneapolis v. First Omaha Service Corp., 11-15

Marriage penalty, 3-4

McCarran-Ferguson Act of 1945, 11-41

McCormish v. Bennett, 1-2

McKinney-Vento Homeless Assistance Act of 1987, 9-31

- Meal services, 8-60–8-61
 - meals-on-wheels, 12-2
- Means-testing, 4-6, 7-36, 7-75
- Mediation, 12-19–12-21
- Medicaid
 - access, 7-79
 - access through SSI, 6-4
 - bed hold coverage, 8-43
 - block grants, 7-75, 7-78
 - buy-in option, 7-75–7-80, 7-82, 7-89
 - cash-and-counseling program funding, 8-17–8-18
 - for children, 7-75–7-80
 - claw-back, 7-79
 - consumer protection, 7-78, 7-83–7-88
 - coordination and simplification, 6-13–6-14
 - coverage, 7-75–7-87
 - description, 7-75–7-87
 - discrimination against recipients, 8-35
 - disease management programs, 7-89
 - dual-eligibles, 7-80–7-82
 - eligibility, 7-77–7-80, 7-84, 8-55–8-59
 - presumptive eligibility, 7-77, 8-15–8-16, 8-58
 - enrollment barriers, 7-75
 - estate recovery from beneficiaries, 8-56, 8-59–8-60
 - expenditures for long-term services and supports, 8-23, 8-55–8-59, 8-68–8-69
 - federal budget, effect on, 2-4
 - federal medical assistance percentage (FMAP), 7-75–7-76, 7-79
 - financial protections, 8-55–8-60
 - fraud and abuse, 7-93
 - health and functional eligibility criteria, 8-55–8-59
 - home- and community-based (HCBS) long-term services and supports (LTSS), 8-13–8-17
 - home- and community-based (HCBS) waiver funds, 8-15–8-16, 9-34–9-37
 - for assisted living, 9-35
 - home equity cap, 8-23–8-25
 - integrating finances with Medicare, 8-28–8-30
 - legal assistance, 7-80
 - level of care criteria, 8-22
 - Lifeline program eligibility, 10-12–10-13
 - long-term services and supports (LTSS) coverage, 7-86–7-87
 - funding, 8-54–8-55
 - “look back” to establish eligibility, 8-56–8-57
 - managed care, 7-83–7-84
 - Miller Trusts, 8-56
 - nonemergency medical transportation, 9-60
 - nursing facility certification for, 8-35, 8-39
 - patient rights, 12-13–12-14
 - people with disabilities, 7-78, 7-89, 7-91
 - prescription drug coverage, 7-81
 - Programs of All-Inclusive Care for the Elderly (PACE), 7-79, 8-23
 - public-private partnerships, 8-68–8-69
 - Qualified Medicare Beneficiary (QMB) program, 7-80–7-83
 - quality, 7-75–7-87
 - safety net for low-income people, 8-55, 8-68
 - Social Security Disability Insurance (SSDI), 4-13–4-15
 - social services funding, 8-22
 - Specified Low-Income Medicare Beneficiary (SLMB) program, 7-81–7-82
 - spousal impoverishment, 8-13, 8-56, 8-70
 - Supplemental Security Income (SSI), 7-79, 8-55, 8-57, 8-60
 - supportive housing, 8-33, 9-35–9-37
 - transfer of assets, 8-57–8-58
 - vulnerable populations, 7-90
 - waivers, 7-84–7-86, 8-33, 8-55–8-60
 - transparency, 7-84–7-85
- Medical advisory board (MAB), 9-50, 9-52
- Medicaid and CHIP Payment and Access Commission (MACPAC), 7-77
- Medical devices, 7-103–7-104
 - hearing impaired
 - aids, 7-103–7-104, 11-56
 - cell phone compatibility, 10-21
 - relay service, 10-27–10-28
 - substantially equivalent process, 7-104, 11-58
 - liability, 7-103–7-104
 - Medical Device User Fee and Modernization Act (MDUFMA), 7-103
 - substantially similar device, 7-103
- Medical education in geriatrics, 7-118–7-122
 - geriatric medication use, 7-122
- Medical expense deduction, 3-7
- Medical health research, 7-116–7-118
- Medical homes, 7-8–7-13, 7-118–7-121
- Medical-legal partnership (MLP), 12-22
- Medical-loss ratios, 7-24, 7-26, 7-33
- Medical malpractice. See also Preventable medical injuries, 7-22–7-24
 - alternative, 7-23–7-24
 - costs associated with, 7-22
 - dispute resolution, 7-23–7-24
 - insurance, 7-23–7-24
 - limits on damages, 7-22
 - patient-centered focus, 7-22–7-23
 - reform, 7-22–7-24
 - tort liability, 7-22–7-24
- Medical research, 7-116–7-118

M

- Medical savings accounts (MSAs)
 - description, 7-52
 - as Medicare Advantage (MA) option, 7-52–7-53
 - tax advantages, 7-52
- Medical technology, 7-43–7-46
 - therapeutic equivalence, 7-44–7-46
- Medicare
 - access to services, 7-50–7-51
 - hospitals, 7-51
 - mental health, 7-51
 - physicians, 7-50–7-51
 - postacute/subacute care, 7-67–7-69
 - administration, 7-73–7-75
 - advanced beneficiary notices (ABNs), 7-42–7-43
 - appeals, 7-46–7-47
 - asset test, 7-82
 - baby boomers, 7-36, 7-69
 - beneficiary cost
 - advanced beneficiary notices (ABNs), 7-42–7-43
 - balance billing, 7-41–7-42
 - coinsurance for hospital outpatient services, 7-40–7-41
 - durable medical equipment (DME), 7-66–7-67
 - out-of-pocket spending, 7-38–7-40
 - preventive health care, 7-49–7-50
 - private contracting for physician services, 7-41–7-42
 - beneficiary information, education and outreach, 7-73–7-75
 - benefit design, 7-38
 - benefits, explanation, 7-73
 - buy-down of coinsurance, 7-40
 - care coordination, 7-81–7-82
 - chronic conditions, 7-36
 - clinical trials, 7-60, 7-48, 7-63, 7-96, 7-105–7-106
 - consumer
 - information, 7-73–7-75
 - protections, 7-53–7-54
 - cost-effectiveness analysis (CEA), 7-43–7-45
 - coverage, 7-35–7-38
 - defined benefit, 7-36
 - demonstration programs, 7-36–7-37, 7-84, 7-87, 7-112
 - value-based purchasing program, 7-36
 - dual eligibility, 7-52, 7-72, 7-80–7-83, 7-86, 8-23–8-24
 - eligibility, 7-34, 7-36–7-38, 7-68
 - enrollment in managed care plans, 7-28, 7-30–7-33
 - expanding coverage for the near-elderly, 7-90
 - federal budget, effect on, 2-1, 2-3–2-5
 - federal standards, 7-55
 - fee-for-service, 7-64
 - fraud and abuse, 7-93–7-94
 - gaps, 7-32–7-33
 - graduate medical education (GME) subsidies, 7-64
 - high-deductible health plans (HDHPs), 7-25, 7-27–7-28
 - homeless, 9-31
 - hospital outpatient services, 7-40–7-41
 - integrating finances with Medicaid, 8-23–8-25
 - mail solicitation scams, 11-59
 - Medicare Advantage (MA) Part C. See Medicare Advantage (MA) plan
 - Medicare Advantage (MA) plan, 7-52–7-64
 - benchmark payments, 7-54
 - consumer information, 7-54, 7-56, 7-73–7-74
 - federal standards, 7-55
 - financial incentives for private plan enrollment, 7-54, 7-56
 - indirect medical education (IME) payments, 7-120
 - integrating health care and long-term services and supports, 7-86–7-87, 8-23
 - medical savings account (MSA), 7-52–7-54
 - payments to private plans, 7-52
 - preferred provider organizations (PPOs), 7-28, 7-52
 - private fee-for-service (PFFS) plans, 7-52
 - private plans, 7-52–7-54
 - quality oversight, 7-57–7-58, 7-62–7-63, 7-63–7-66, 7-68–7-70, 7-72–7-74, 7-76
 - risk adjustments, 7-53, 7-57
 - special needs plans (SNPs), 7-52
 - utilization review/utilization management (UR/UM), 7-58
 - Medicare Appeals Council, 7-46–7-47
 - Medicare Improvements for Patients and Providers Act of 2008 (MIPPA), 7-49, 7-70, 7-90
 - Medicare Modernization Act (MMA)
 - advanced beneficiary notice (ABN), 7-42
 - Medical Supplement (Medigap) insurance, 7-32
 - Medicare Advantage (MA) plans, 7-36
 - retiree drug benefits, 7-34–7-35
 - Medicare Payment Advisory Commission (MedPAC), 7-40, 7-50–7-51, 7-64–7-66, 7-77, 7-119
 - Medicare Savings Programs (MSPs), 7-81–7-83
 - Medicare Supplement (Medigap) health insurance, 7-32–7-33, 7-38, 7-52–7-53, 7-57
 - National Practitioner Data Bank (NPDB), 7-22, 7-60, 7-123, 7-125
 - new technology coverage, 7-43–7-46
 - cost-effectiveness analysis (CEA), 7-43–7-45

- Medicare (*continued*)
- coverage criteria, 7-43–7-46
 - therapeutic/functional equivalence, 7-43–7-46
 - nonemergency medical transportation, 9-60
 - nursing facility certification for, 8-39, 8-50
 - out-of-pocket costs, 7-38–7-40
 - for health care, 7-32–7-34, 7-37–7-41, 7-52–7-53, 7-69–7-74
 - for prescription drugs, 7-97
 - outreach and assistance programs, 7-53, 7-73–7-75
 - Part A (Hospital Insurance)
 - description, 7-35
 - funding, 7-35
 - in-kind benefits taxation, 3-7
 - mental health, 7-71
 - Part B (Supplemental Medical Insurance)
 - description, 7-35
 - drugs, 7-40
 - funding, 7-35–7-37
 - in-kind benefits taxation, 3-7
 - mental health, 7-71
 - out-of-pocket spending, 7-38
 - payments to Medicare Advantage (MA) plans, 7-36
 - premiums, 7-35–7-40, 7-81
 - preventive services, 7-36
 - Part C (Medicare Advantage), 7-35–7-36
 - Part D (prescription drug insurance), 7-35–7-36, 7-39–7-40, 7-47, 7-52, 7-70–7-72, 7-81, 7-95–7-98
 - patient rights, 12-13–12-14
 - payments to hospitals, 7-64
 - payments to private health plans, 7-52
 - physician balance billing, 7-41
 - point-of-service options, 7-28, 7-53
 - premium costs, 7-35–7-36, 7-38–7-40, 7-52–7-54
 - prescription drug coverage
 - availability, 7-71–7-72
 - biologics and biosimilars, 7-72
 - chronic conditions, 7-72
 - coverage, 7-71–7-72
 - description and features, 7-71–7-72
 - discounts, 7-72
 - gaps, 7-71–7-72
 - importation from Canada, 7-99
 - low-income subsidies, 7-97, 7-115
 - out-of-pocket expenditures, 7-71–7-72
 - pharmacy benefits managers (PBMs), 7-72
 - prescription drug plans (PDPs), 7-71–7-72
 - preventive health care, 7-36
 - private contracting, 7-41
 - prospective payment system (PPS), 7-64, 7-68
 - Qualified Medicare Beneficiary (QMB) program, 6-13, 7-80–7-83
 - quality improvement, 7-47–7-49
 - quality improvement organizations (QIOs), 7-46, 7-49, 7-58, 7-62–7-63
 - quality oversight, 7-36–7-37
 - retiree health coverage, 4-13
 - revenue from taxing Social Security benefits, 4-6
 - risk adjustment of payment rates, 7-53, 7-57
 - as social insurance, 7-35–7-36
 - Social Security Disability Insurance (SSDI), 4-13–4-15
 - Specified Low-Income Medicare Beneficiary (SLMB) program, 7-81–7-82
 - special populations, 7-51
 - supplemental insurance coverage, 7-35
 - supportive housing, 9-35–9-37
 - technology coverage, 7-36
 - waivers, 7-86–7-87
 - state plan amendments (SPAs), 7-85
 - Medicare Advantage (MA). See also Private health plans, 7-52–7-53
 - beneficiary rebates, 7-54–7-55
 - insurance counseling, 7-54
 - Medicare Community-Based Care Transitions Program, 7-9, 7-68
 - Medicare Independence at Home demonstration, 7-9
 - payments, 7-54–7-55
 - quality improvement and accountability, 7-62–7-64
 - Medicare Advantage (MA) standards, 7-55–7-62
 - continuity of care, 7-58
 - credentials, 7-56, 7-60–7-61
 - pharmacy benefits, 7-55–7-56
 - Medicare Modernization Act (MMA). See Medicare Medicare Part D low-income subsidy (LIS), 7-39, 7-81–7-82
 - Medicare Payment Advisory Commission (MedPAC), 7-40, 7-50–7-51, 7-64–7-66, 7-77, 7-119
 - Medicare Supplement Insurance. See also Medigap insurance, 7-32–7-33
 - Medigap insurance, 7-32–7-33, 7-38, 7-52–7-53, 7-57, 8-67
 - Mental disorders. See People with mental or physical disabilities
 - Mental health. See also People with mental or physical disabilities, 7-69–7-71, 7-105–7-108, 8-46–8-48
 - Metropolitan planning organizations (MPOs), 9-5–9-6, 9-41–9-42, 9-47, 9-65
 - Migrant and seasonal farmworkers, 6-10
 - Military personnel retirement system, 4-26

M-N

Minorities. See also African-Americans/Blacks;
Hispanics

- AoA programs, 8-61–8-62
- alternative financial services, 11-8, 11-15–11-16,
11-48
- American Indian/Alaskan Native communities,
9-60–9-61
- banking service fees, 11-8
- communications accessibility, 10-2
- contingent workers, 5-12–5-13
- crime prevention for older minorities, 12-24
- economic equality, 5-12
- home repair, 9-37
- housing affordability, 9-13, 9-15
- insurance, 11-44
- mortgages, 11-19
- pension coverage, 4-21, 4-26
- percentage of older population with low incomes,
6-2, 6-9
- poverty reduction, 4-1, 4-3
- preventive health care, 7-50
- race-related disparities in health care, 7-8, 7-14,
7-119
- redistricting, 1-4
- Rural Housing Service (RHS), 9-27
- Social Security, 4-1, 4-3, 4-8, 4-10, 4-21
- supportive services, 9-33
- Title VII claims, 5-3
- voting accessibility, 1-5

Mobile homes. See Manufactured housing

Money Follows the Person (MFP) Rebalancing

- Demonstration program, 8-13, 8-16

Mortgage-backed securities (MBS), 11-28

Mortgages

- adjustable rate mortgages (ARMs), 11-20–11-22
- alternative mortgage products (AMPs), 11-20,
11-24
- balances, 11-1
- binding offer, 11-24
- broker regulation, 11-20
- Center for Responsible Lending (CRL), 11-20
- consumer protection proposals, 11-5, 11-30–11-41
- contracts, 11-23
- disclosure, 11-18, 11-24
- fair lending rules, 11-20
- Federal National Mortgage Association (Fannie
Mae), 11-19–11-25, 11-27, 11-29–11-30
- Federal Home Loan Mortgage Corporation
(Freddie Mac), 11-19, 11-20–11-22, 11-25
- foreclosure, 11-19–11-24
- home equity conversion mortgages (HECMs),
11-27–11-28

government sponsored enterprises (GSEs),
11-20

Home Mortgage Disclosure Act, 11-9, 11-24

home mortgage lending, 11-19–11-25

- foreclosure, 11-19–11-25

Home Ownership and Equity Protection Act
(HOEPA), 11-20, 11-24–11-25

insurance, 11-21, 11-27–11-31

interest deduction, 2-4

interest rates, 11-21–11-26

Metropolitan planning organizations (MPOs),
9-41–9-42, 9-47, 9-65

modifications, 11-21–11-22

mortgage-backed securities (MBS), 11-28

North Carolina high-cost home lending law,
11-22–11-23

Office of the Comptroller of the Currency (OCC),
11-22

Office of Thrift Supervision, 11-23

“originate to distribute” model, 11-19

predatory lending, 11-20–11-24, 11-28, 11-30,
11-49

- property-flipping, 11-25

prepayment, 11-15, 11-20, 11-23, 11-25–11-26

questionable lending practices, 11-20

Real Estate Settlement Procedures Act (RESPA) of
1974, 11-24, 11-31

rental conversion, 11-23

reverse mortgages, 8-70–8-71, 11-28–11-32

- consumer protections, 8-70, 11-30

- counseling, 11-29

- expense, 11-28–11-32

- federal incentives, 8-71

- home equity conversion mortgages (HECMs),
11-28–11-32

- long-term services and supports (LTSS), 8-70–
8-71

- origination fees, 11-29–11-30

- typical borrower, 11-28

- unscrupulous sales practices, 11-29

- women, 11-17

services, 11-19, 11-21–11-23

subprime lending, 11-19–11-22

total annual loan costs (TALC), 11-24

Truth-in-Lending Act, 11-15, 11-24

N

NAIC. See National Association of Insurance
Commissioners (NAIC)

National Academy of Sciences
poverty measure, 6-12–6-13

- National Association of Insurance Commissioners (NAIC), 11-33
 long-term care insurance, 8-64, 8-66
 Long-Term Model Act and Regulation, 8-66
 reviewing standards and trends in Medigap, 7-33
- National Association of State Utility Consumer Advocates, 10-8
- National Bank Act (NBA), 12-18
- National Bureau of Economic Research (NBER), 11-22
- National Commission on Fiscal Responsibility and Reform, 3-2, 3-4
- National Conference of Bankruptcy Judges, 11-45
- National Conference of Commissioners on Uniform State Laws (NCCUSL), 12-5–12-7, 12-7, 12-9, 12-14
- National Consumer Law Center, 9-28–9-29, 12-5
- National Council on Disability, 9-48
- National Family Caregiver Support Program, 8-12, 8-60
- National Foundation for Credit Counseling (NFCC), 11-18
- National Healthcare Disparities Report, 7-14
- National Highway Traffic Safety Administration (NHTSA), 9-40, 9-48, 9-51–9-53, 9-55
 American Medical Association, 9-49
 driver screening, 9-49
 licensing guidelines, 9-50
 occupant protection, 9-53–9-55
 standards development, 9-40–9-42
- National Housing Trust Fund, 9-17–9-18, 9-20
- National Institute on Aging, 8-47, 9-51
- National Institutes of Health (NIH)
 depression in the aged, 8-46
 health care research, 7-18, 7-60, 7-99–7-100, 7-105, 7-116–7-117
- National Manufactured Housing Construction and Safety Standards Act of 1974, 9-28
- National Practitioner Data Bank, 7-22, 7-60, 7-123, 7-125
- National Quality Forum (NQF), 7-14, 7-17
- National savings rates, 4-29–4-32
- National Securities Markets Improvements Act, 11-33
- National Science Foundation (NSF), 7-115, 7-117
- National service. See Volunteerism
- National standards for managed care plans, 7-29–7-30
- National Technical Assistance Center for Senior Transportation, 9-48
- National Transportation Safety Board (NTSB), 9-54
- National Voter Registration Act, 1-6
- Nationally recognized statistical rating organizations (NRSROs), 11-33, 11-35
- Natural gas. See Energy
- Neglect. See Elder abuse and neglect
- Neighborhood Stabilization Funds, 9-17
- Network neutrality, 10-25–10-26
- Never events, 7-6, 7-15
- New Construction/Substantial Rehabilitation properties, 9-21
- New Freedom Initiative, 9-40, 9-56–9-57, 9-63–9-64
- NHTSA. See National Highway Traffic Safety Administration (NHTSA)
- Nonforfeiture benefit, 8-64, 8-67–8-68
- Nonprobate transfers, 12-19
- Nonspouse survivor pension eligibility, 4-22
- Notch for Social Security, 4-12–4-13
- Nurses/ Nursing
 advanced practice registered nurses (APRNs), 7-109, 7-125–7-126
 certified nursing assistants (CNAs), 8-37, 8-40
 gerontological nurse practitioners (GNPs), 7-70, 7-118–7-122, 8-37, 8-50–8-51, 8-53
 graduate nursing education, 7-64, 7-119–7-122
 licensed practical nurses (LPNs), 8-36, 8-49
 nurse aides, 8-36–8-40, 8-48–8-49
 Nurse Practice Act, 8-34
 occupational licensing, 11-57
 registered nurses (RNs), 8-17, 8-34, 8-36–8-37, 8-46, 8-49–8-51
- Nursing Home Quality Initiative, 8-36
- Nursing Home Reform Act
 enforcement, 8-38
 nursing facility certification for Medicare and Medicaid, 8-35
 Nursing Home Quality Initiative, 8-36
 Preadmission Screening and Annual Resident Review (PASARR), 8-46–8-48
 restraint use, 8-41
 staffing levels and training, 8-36–8-38
- Nursing homes. See also Skilled-nursing facilities (SNFs); Nursing Home Quality Initiative; Nursing Home Reform Act
 abuse, neglect and maltreatment, 8-36, 8-39–8-40, 8-46, 8-48–8-49, 8-52–8-53, 8-61, 8-63,
 access to visitors, 8-35–8-36, 8-38, 8-42–8-43
 Affordable Care Act (ACA), 8-42
 alternative dispute resolution (ADR), 8-42, 8-45
 alternatives to, 8-30–8-35
 antidiscrimination laws, 8-46
 average annual cost, 7-87, 8-6
 bed hold, 8-43
 certificate-of-need (CON), 8-17, 8-43
 cultural sensitivity, 8-37, 8-40

N-O

Nursing homes (*continued*)

- discriminatory admission practice, 8-35
- emergency preparedness, 8-42, 8-44
- end-of-life decisions, 8-41
- Green House Project, 8-41
- inspections, 8-36, 8-39
- legal services, 12-19
 - private right of action, 8-34, 8-40, 8-42, 8-45, 8-51
- licensing, 8-36, 8-44–8-45
- Medicaid and Medicare
 - certified beds, 8-35, 8-39
 - participation, 8-44, 8-48–35–8-362
- Medicaid coverage, 8-42, 8-55
- Medicare coverage, 8-8, 8-37
- mixed population, 8-42
- Nursing Home Quality Initiative, 8-36, 8-46
- Nursing Home Reform Act, 8-35–8-39
- Nursing Home Value-Based Purchasing demonstration, 8-25–8-26
- ombudsman and councils, 8-35, 8-40–8-41, 8-51, 8-53
- ownership disclosure, 8-37, 8-41
- paperwork reduction, 8-37
- pay-for-performance, 8-28
- people with mental disorders, 8-46–8-48
- private right of action, 8-34, 8-40, 8-42, 8-45
- private rooms, 8-41
- quality, 8-35–8-46
- regulation, 8-37–8-39
- Residents' Bill of Rights, 8-38
- residents' deaths, 8-36
- residents' right to sue, 8-40
- restraints (physical or clinical), 8-41
- safety considerations and requirements, 8-37–8-40
- staff training, 8-27, 8-37, 8-40, 8-42–8-44
- subacute care standards, 8-39
- swing beds, 8-36, 8-39
- transition programs, 8-14, 8-46
- transparency, 8-37
- violent offenders, 8-44
- waivers, 8-40
- workforce, 8-48–8-53
 - bilingual, 8-48, 8-53
 - criminal background checks, 8-48–8-49, 8-52–8-53
 - direct-care worker, 8-49
 - gerontological nurse practitioners (GNPs), 8-50, 8-59
 - recruiting and retaining workers, 8-50
 - registered nurse shortage, 8-49
 - registries, 8-48–8-49, 8-59

- single-task workers, 8-37, 8-40
- staffing levels, 8-36–8-37, 8-39–8-40, 8-42, 8-47–8-48
- turnover rates, 8-37, 8-39

Nutrition. See Food and nutrition

O

- OAA. See Older Americans Act (OAA)
- OASDI. See Old Age, Survivors and Disability Insurance (OASDI)
- OBRA. See Omnibus Budget Reconciliation Act (OBRA)
- Occupational regulation, 11-56
- Office of the Comptroller of the Currency (OCC), 11-4, 11-9, 11-22
- Office of Thrift Supervision (OTS), 11-23
- Old Age, Survivors and Disability Insurance (OASDI). See also Social Security, 4-1, 4-4–4-5, 4-11,
- Older Americans Act (OAA)
 - Aging and Disability Resource Centers (ADRCs), 8-19, 8-61
 - AoA administration, 8-61
 - cost-sharing, 8-60–8-63
 - federal funding, 9-60–9-61
 - funding for adult protective services, 12-5
 - home- and community-based services (HCBS) funding, 8-60–8-63
 - legal services funding, 12-21–12-23
 - long-term services and supports (LTSS), 8-60–8-63
 - ombudsman program, 8-61, 8-63
 - services funding, 8-61–8-63
 - National Family Caregiver Support Program, 8-60, 8-63
 - nutrition assistance, 6-6
 - Office of Inspector General (OIG) evaluation, 8-61–8-63, 8-33
 - rural residents, 8-60–8-62, 8-32–8-33
 - Senior Community Service Employment Program (SCSEP), 6-4
 - supportive and nutritional services, 8-60–8-63
 - targeted populations, 8-60–8-63
 - Title III, 8-60, 8-63, 9-61
 - Title III-B, 12-31, 12-23
 - transportation services, 9-62
 - voluntary contributions, 8-60–8-62
- Older drivers, 9-3, 9-43–9-46, 9-48, 9-61
- Older workers. See also Age discrimination in employment; Older Workers Benefit Protection Act (OWBPA)

Older workers (*continued*)

- alternative work options/arrangements, 5-10–5-11
- Americans with Disabilities Act (ADA), 5-4–5-6, 5-10
- in contingent workforce, 5-1, 5-12
- disabilities, 4-13
- discrimination, 5-1, 5-3–5-10
- displaced homemakers, 5-17
- early retirement, 5-8–5-9
- employment benefits, 5-10
- equal benefit or equal cost rule, 5-6
- job training and placement, 5-2, 5-16–5-17
- labor force participation of midlife and older workers, 5-10–5-11
- mandatory retirement, 5-8
- new skills, 5-2
- unemployment insurance, 5-14

Older Workers Benefit Protection Act (OWBPA)

- age discrimination in employment, 5-3, 5-6–5-7
- early retirement, 5-6, 5-8
- requirements for waivers and releases of ADEA rights, 5-6

Olmstead decision, 8-14, 8-16

Ombudsman programs, 7-26, 7-31, 7-54, 7-86–7-87

- long-term care, 8-29, 8-35, 8-61

One-stop career centers, 5-15

OTRBs (over-the-road buses). See Buses

Outcome and Assessment Information Set (OASIS), 7-69

Outpatient services, 7-40–7-41

Outreach, 6-7–6-8, 6-10, 6-13–6-15

Overdraft charges, 11-6

OWBPA. See Older Workers Benefit Protection Act (OWBPA)

P

PACE. See Program of All-Inclusive Care for the Elderly (PACE)

Paid time off, 5-13–5-14

Paper-billing fees, 10-6

Paratransit services, 9-55–9-59

Partial retirement, 5-10–5-11

Participant-directed long-term services and supports. See Long-term services and supports

Part-time workers, 5-2, 5-10–5-13

- benefits for, 5-12–5-13
- flexible work options, 5-10–5-11
- private pensions, 4-17–4-18
- prorated benefits, 4-28, 5-11, 5-13, 5-15
- women, 5-11–5-12

PASARR. See Preadmission Screening and Annual Resident Review (PASARR) program

Patient-Centered Outcomes Research Institute (Institute), 7-18, 7-44, 7-96, 7-98, 7-117

Patient Self-Determination Act (PSDA), 12-13

Patients' rights

- advance directives, 12-13–12-15
- dispute resolutions, 12-14
- hospital admission discrimination, 12-13
- indigent patients, 12-14, 12-16
- incapacity determination, 12-15
- living wills, 12-13, 12-15
- minimum standards of care, 12-14, 12-16
- Patient Self-Determination Act (PSDA), 12-13
- Physicians Orders for Life-Sustaining Treatment (POLST), 12-14–12-15
- surrogate decisionmakers, 12-2, 12-6, 12-13–12-15
- terminally ill, 12-15
- unbefriended patients, 12-15
- Uniform Health Care Decisions Act, 12-14–12-15
- provisions for health care decisionmaking, 12-13–12-15

Paul and Julie Leonard v. Nationwide Mutual Insurance Co., 11-44

Pay-as-you-drive (PAYD), 9-70–9-71

Pay-as-you-go (PAYGO), 2-7–2-9

Payday lending. See also Financial services, 11-4–11-8, 11-11–11-12, 11-14–11-17, 11-46

Pay-for-performance plans, 7-6, 7-29, 7-36, 8-28

Payment reform, 7-6

- Medicare, 7-40, 7-64

Payroll taxes, 3-2, 3-8

- for Social Security, 4-3–4-4, 4-6, 4-9–4-11

PBGC. See Pension Benefit Guaranty Corporation (PBGC)

Pedestrian safety, 9-42, 9-45–9-47

Pension Benefit Guaranty Corporation (PBGC), 4-23

Pension Protection Act of 2006 (PPA), 4-17, 4-19, 4-22, 4-26, 5-8, 5-10

Pensions. See also 401(k) retirement plans; Public pension and retirement systems

- annuities, 4-20
- annuitization, 4-21, 4-31–4-32
- automatic enrollment, 4-20
- bankruptcy exemption, 11-51
- cash balance plans, 4-19
- conversions, 4-19
- coverage, 4-1, 4-17–4-19
- deferred pension benefits, 4-20
- defined benefit plans, 4-17–4-23, 4-26–4-29, 4-32, 11-50

P

Pensions (*continued*)

- defined contribution plans, 4-1, 4-17–4-22, 4-26–4-27, 11-50
- dependent survivor eligibility, 4-22
- distributions, 4-20–4-21
- ERISA
 - enforcement, 4-23–4-24
 - plan funding and guarantees, 4-23–4-24
 - preemption, 4-26
 - rights, 4-24, 4-26
- fiduciary duty/standard, 4-24–4-26, 4-28
- 401(k) plans, 4-1, 4-17–4-20, 4-22, 4-24, 4-29–4-31
- funding, 4-23
- hybrid pension plans, 4-19
- information for participants, 4-24–4-25
- integration with Social Security, 4-21–4-22, 4-28
- kinship care, 4-22
- lost pensions, 4-21
- lump sum distributions, 4-20–4-21
- management and investments, 4-24–4-26
 - target date fund (TDF), 4-25
- nondiscrimination rules, 4-19–4-20
- nonspouse survivor eligibility, 4-22
- participant representation, 4-24–4-26
- part-time and contingent workers, 4-17–4-18
- payroll deduction, 4-32
- Pension Benefit Guaranty Corporation (PBGC), 4-23
- Pension Protection Act of 2006 (PPA), 4-17, 4-19, 4-22, 4-26, 5-8, 5-10
- portability, 4-20–4-21, 4-28
- preservation, 4-20–4-21
- protection, 4-20–4-21
- reversions, 4-22–4-23
- rollovers, 4-20–4-21
- safe harbors, 4-20
- Savings Incentive Match Plan for Employees (SIMPLE), 4-17–4-18
- self-directed accounts, 4-24–4-25
- simplified employee pension (SEP) plans, 4-21, 4-30
- small business, 4-17–4-19
- spousal rights, 4-3, 4-8, 4-11, 4-22, 4-29
- survivor pensions, 4-22
- target date fund (TDF), 4-25
- top-heavy rules, 4-19–4-20
- transfers, 4-22–4-23
- unemployment insurance, 5-14–5-15
- universal participation, 4-9
- vesting, 4-21–4-22
- wear away, 4-19

People with mental or physical disabilities. See also Americans with Disabilities Act (ADA); Long-term services and supports (LTSS)

- air travel access, 9-62–9-63
- assistance, 6-4–6-6, 6-10–6-11, 6-14–6-16
- block grants, 7-90, 9-10–9-11, 9-19–9-22, 9-24, 9-26, 9-38
- civil rights protections, 12-11–12-12
- coordination of services, 8-46–8-48
- disabilities, 10-2, 10-6, 10-25, 10-27–10-28, 10-35, 10-45
- discrimination, 5-3–5-6, 12-11–12-12
- education and training of staff, 8-26–8-48
- eligibility for long-term services and supports, 8-46–8-40
- eviction protection, 9-31
- Fair Housing Amendment Act of 1988, 12-11
- funding programs and services, 12-11–12-12
- housing
 - Section 811 Housing for Persons with Disabilities, 9-20
- housing access, 9-20, 9-23, 9-33–9-34, 12-11–12-12
 - modifications, 9-37–9-38
- insurance, 4-13–4-15, 11-40–11-44
- legal recourse for lawsuits against states, 12-11
- Medicaid coverage, 7-75–7-76, 7-79, 7-86
- medical/mental health research, 7-116–7-117
- Medicare coverage, 7-32–7-33, 7-35, 7-37, 7-51, 7-70
- mental retardation/developmental disabilities (MR/DD), 8-47–8-48
 - long-term services and supports (LTSS), 8-46–8-48
 - Medicaid, 8-46
- needing long-term services and supports, 8-46–8-48
- nursing homes and access to mental health professionals, 8-46–8-48
- partial or temporary disabilities, 4-13–4-14
- public transportation, 9-55–9-59
- rehabilitation, 4-15
- Rehabilitation Act of 1973, 9-32, 12-11–12-12
- reverse mortgages, 11-28
- serious mental illness (SMI), 8-47–8-48
- special care environments, 8-47
- specialized transportation services, 9-40, 9-55
- Supplemental Security Income (SSI), 6-4–6-6
- supportive services, 9-33–9-34
- telecommunications access, 10-2, 10-6, 10-27–10-28
- telemarketing fraud, 11-56

- People with mental or physical disabilities (*continued*)
 transportation, 9-40–9-47, 12-11–12-12
 uninsured, 7-105
 vouchers, 9-17, 9-19–9-21
 waivers, 7-115–7-116
 work incentive programs, 4-15
- Performance measurement, 7-14–7-16
 National Quality Forum (NQF), 7-14, 7-17
- Personal and legal rights
 advance planning, 12-5–12-8
 alternative dispute resolution (ADR), 8-42, 8-45,
 12-19–12-21
 bilingual communities, 12-10
 civil justice, 12-9–12-13
 civil rights, 12-9–12-13
 class actions, 12-16–12-18, 12-21–12-22
 compensatory damages, 12-16
 criminal justice, 12-23–12-25
 disabled, 12-11–12-12
 Architectural Barriers Act (ABA), 12-11
 due process rights, 12-7–12-8
 elder abuse and protective services, 12-2–12-5
 Elder Justice Act (EJA), 12-3
 frivolous lawsuits, 12-16, 12-18
 guardianship, 12-5–12-8
 joint and several liability, 12-16, 12-18
 legal services, 12-21–12-23
 Federally Qualified Health Center (FQHC),
 12-22
 Interest on Lawyers' Trust Accounts (IOLTA),
 12-23
 medical-legal partnership (MLP), 12-22
 mandatory arbitration, 12-19–12-21
 Medicare beneficiaries' appeals process, 7-46–7-47
 National Bank Act (NBA), 12-18
 patients' rights, 12-13–12-16
 Physicians Orders for Life-Sustaining
 Treatment (POLST), 12-14–12-15
 private right of action, 8-34, 8-40, 8-42, 8-45,
 12-16–12-19
 probate law, 12-9
 product liability, 12-16, 12-18
 punitive damages, 12-16, 12-18
 tort reform, 12-16
- Personal health records (PHRs), 7-18
 electronic medical records, 7-12–7-13, 7-18–7-19
- Personal income. See Income; Tax and taxation
- Personal information, 10-3, 10-17–10-18, 10-34
- Personal Responsibility and Work Opportunity
 Reconciliation Act
 effects on food assistance programs, 6-6
 Title IV provisions, 6-6
- Pharmacy
 Pharmacy benefits, 7-55–7-56
 Pharmacy benefit manager (PBM), 7-72, 7-97
 Phased retirement, 5-10–5-11
- Physicians. See also Providers and practitioners
 aggressive care against patient wishes, 7-109
 American Board of Medical Specialties (ABMS),
 7-123
 assignment, mandatory, 7-41
 balance billing and private contracting, 7-41–7-42
 failure to correctly diagnose mental disorders, 7-70
 licensing, 7-123–7-126
 managed care organizations, 7-29, 7-31–7-32, 7-60
- Medicare
 access issues, 7-66
 boutique/concierge care, 7-66
 payment, 7-65–7-69
 private contracting, 7-41–7-42
 sustainable growth rate (SGR), 7-65–7-66
- National Practitioner Data Bank (NPDB), 7-22,
 7-60, 7-123, 7-125
- occupational regulation, 11-56
- Physicians Orders for Life-Sustaining Treatment
 (POLST), 12-14–12-15
- provider payment, 7-65–7-66
- reimbursement/financial incentives, 7-40–7-42,
 7-64–7-66, 7-70–7-71
- shortages, 7-118, 7-123–7-126, 7-106–7-108
- Physicians Orders for Life-Sustaining Treatment
 (POLST), 12-14–12-15
- Physician's Guide to Assessing and Counseling Older
 Drivers, 9-49
- Point-of-service (POS) plans, 7-52
- Police officers. See Public safety employees
- Political action committees (PACs), 1-2
- Postacute/subacute care, 7-67–7-69
 provider payment, 7-67–7-69
- Poverty. See also Low-income assistance; Low-income
 people
 age differential in poverty thresholds, 6-1–6-2, 6-12
 children, 6-12–6-13
 defining, 6-12–6-13
 grandparent/caregiver households, 6-9–6-10
 guidelines, 6-1, 6-4–6-5
 illiteracy, 6-15–6-16
 in-kind benefits, 6-12
 measures, 6-1–6-2
 percent receiving assistance, 6-1–6-2
 rates, 6-1–6-2
 role of Social Security in reducing, 4-1, 4-3
 threshold, 6-1–6-2, 6-12–6-13
 women, 6-2

P

- Poverty threshold, 6-1–6-2, 6-12–6-13
- Power of attorney (POA), 12-5–12-7, 12-13
- PPO. See Preferred provider organizations (PPOs)
- PPS (prospective payment system). See Hospitals; Medicare
- Preadmission Screening and Annual Resident Review (PASARR) program, 8-46–8-48
- Predatory lending, 11-20–11-24, 11-28, 11-30, 11-50
- Preexisting health conditions, 7-24–7-26, 7-32, 7-35, 7-85, 7-105, 11-45–11-47
 - long-term care insurance, 8-7
- Preferred provider organizations (PPOs), 7-17, 7-28–7-20, 7-52–7-53
- Prescription drugs. See also Drugs, 7-71–7-72, 7-95–7-99
 - biologic drugs, 7-72, 7-95–7-98
 - biosimilars, 7-72, 7-95–7-98
 - comparative effectiveness, 7-96
 - e-prescribing, 7-18
 - generics, 7-72, 7-95–7-99
 - “pay-for-delay”, 7-99
- Pretexting, 10-17
- Preventable medical injuries
 - end-of-life care, 7-109–7-110
 - medical malpractice, 7-22, 7-24
 - “never events”, 7-6, 7-115
 - public health, 7-114
 - safety, 7-16
- Prevention, 7-49–7-50
 - Medicare comprehensive risk assessment, 7-50
 - primary care, 7-49–7-50
- Preventive health care, Medicare
 - minorities, 7-50
 - US Preventive Services Task Force (USPSTF), 7-35, 7-49
- Price indexing, Social Security, 4-5
- Privacy
 - consumer protection, 11-3, 11-7, 11-10, 11-50–11-51
 - fair information practice principles, 11-54
 - Genetic Information Nondiscrimination Act (GINA), 7-19
 - health information, 7-11, 7-18–7-22, 7-88
 - health information technology (HIT), 7-18–7-22
 - Health Insurance Portability and Accountability Act (HIPAA), 7-19
 - information privacy
 - credit header information sales, 11-53
 - do-not-call registry, 11-57
 - Gramm-Leach-Bliley Financial Services Modernization Act of 1999, 11-57–11-58
 - identify theft, 11-52–11-53
 - informed consent, 11-54
 - phishing, 11-52
 - proof of identity, 11-53
 - Real ID Act of 2005, 11-53–11-55
 - sale of personal information, 11-52, 11-55
 - security breaches, 11-53–11-55
 - Social Security numbers (SSNs), 11-53, 11-56
 - US Advisory Council on the National Information Infrastructure, 11-54
 - Internet, 11-58
 - long-term services and supports, 8-33–8-35, 8-41–8-43
 - Privacy Act, 6-14
 - safeguards, 10-17–10-18
 - for taxpayers, 3-1, 3-19
 - telecommunications, 10-2–10-3, 10-6, 10-17–10-18
 - wireless communications, 10-18
- Private accrediting organizations, 7-28, 7-63–7-64, 7-84
- Private contracting for physician services, 7-41–7-42
- Private fee-for-service (PFFS) plans, 7-52–7-53
- Private health insurance, 7-24–7-29
 - employment-based, 7-24–7-28
 - health savings accounts (HSAs), 7-25
 - high-deductible health plans (HDHPs), 7-25, 7-27–7-28
 - high-risk pools, 7-25, 7-27
 - individual-based, 7-24–7-28
 - Massachusetts' Connector, 7-25
 - preexisting or continuing conditions, 7-24–7-26, 11-45–11-47
 - reform measures, 7-24–7-26, 7-28
 - retiree health insurance, 5-7, 7-34–7-35
 - self-insured plans, 7-24–7-29
 - small employers, 7-25
- Private health plans. See also Private health insurance, 7-52–7-54
 - fee-for-service, 7-64
- Probate law. See also Guardianship
 - nonprobate transfers, 12-9
 - payment-on-death, 12-10
 - Transfer on Death (TOD) deeds, 12-10
 - Uniform Probate Code (UPC), 12-10
 - Article II, Uniform Act on Intestacy, Wills and Donative Transfers, 12-10
 - Article VI, Uniform Non-Probate Transfers at Death Act, 12-10
- Product safety, 11-63
- Program of All-Inclusive Care for the Elderly (PACE), 7-57, 7-79, 8-20, 8-23
- Property taxes. See also Tax and taxation
 - assessments, 3-14–3-16

- Property taxes (*continued*)
- circuit breakers, 3-14–3-16
 - deferral programs, 3-15–3-16
 - disclosure, 3-16
 - education revenue, 3-14–3-15
 - homestead exemptions and credits, 3-15–3-16
 - relief from, 3-14–3-16
 - state and local, 3-14–3-16
- Prorated benefits, 5-2, 5-13, 5-15
- Provider-sponsored organizations (PSOs), 7-52
- Providers and practitioners. *See also* Physicians
- access, 7-50–7-51
 - advanced practice registered nurses (APRNs), 7-109, 7-125–7-126
 - balance billing, 7-41–7-42
 - chronic care, 7-48–7-49
 - complementary and alternative medicine (CAM), 7-116–7-117, 7-123–7-124
 - contracting, 7-41–7-42, 7-61, 7-80
 - credentialing, 7-60–7-63, 7-123–7-124
 - end-of-life care, 7-109–7-110
 - licensing, 7-123–7-126
 - mental health disorders, 7-70–7-71
 - National Practitioner Data Bank, 7-22, 7-60, 7-123, 7-125
 - physician's assistant (PA), 7-125
 - scope of practice, 7-123–7-126
 - shortages, 7-118, 7-123–7-126
- PSDA. *See* Patient Self-Determination Act (PSDA)
- Public accountability and quality improvement, 7-62
- Public benefits. *See* Low-income assistance
- Public Company Accounting Oversight Board (PCAOB), 11-34–11-36
- Public Company Accounting Reform and Investor Protection Act of 2002. *See* Sarbanes-Oxley Act
- Public health system, 7-110–7-116
- Centers for Disease Control and Prevention (CDC), 7-110
 - climate change, 7-112, 7-115–7-116
 - communicable diseases, 7-111, 7-115
 - disease prevention, 7-111–7-112, 7-114
 - emergency and crisis planning, 7-111, 7-113–7-114
 - funding, 7-113
 - health promotion, 7-114
 - personal responsibility, 7-115
 - pollution control, 7-113
 - smoking bans, 7-115
 - tobacco settlements, 7-111, 7-115
 - wellness programs, 7-111
- Public housing. *See* Housing
- Public pension and retirement systems
- Civil Service Retirement System (CSRS), 4-26
 - cost-of-living adjustments (COLAs), 4-27–4-28
 - ERISA, 4-29
 - Federal Employee Retirement System (FERS), 4-26
 - funding, 4-27–4-28
 - health and life insurance, 4-29
 - integration with Social Security, 4-28
 - military pension systems, 4-26
 - portability, 4-28
 - prorated benefits, 4-28
 - Railroad Retirement System, 4-27
 - reform, 4-27–4-28
 - spousal rights, 4-29
 - state and local public pensions, 4-27–4-29
 - vesting, 4-28
- Public-private partnership, 8-68–8-69
- Public-private partnerships, 7-111
- Public reports, 7-14–7-17
- health information technology (HIT), 7-19
 - information privacy, 7-19
 - “never events”, 7-6, 7-15
 - preventable events, 7-15, 7-17
- Public school system, 5-2
- Public transportation. *See* Transportation
- Public utilities taxes, 3-11, 3-17
- Public utility commissions (PUCs)
- assistance programs, 10-12
 - contact information, 10-20
 - Federal Communications Commission (FCC), 10-10
 - natural gas restructuring, 10-47
 - residential rate rebalancing, 10-9–10-10
 - subsidies, 10-12
 - securitization, 10-38
- Public Utility Holding Company Act (PUHCA), 10-42
-
- ## Q
- Qualified Medicare Beneficiary (QMB) program, 6-13, 7-80–7-83
- Quality care at end-of-life, 7-109–7-110
- Quality of care and consumer rights. *See also* Health care quality and improvement
- accreditation, 8-25–8-26, 8-28
 - admitting parolees or violent offenders to long-term services and supports (LTSS) facilities, 8-44
 - antidiscrimination laws, 8-46
 - arbitration, 8-36
 - bed hold, 8-43
 - community involvement, 8-45
 - complaints, 8-29
 - confidentiality of medical records, 8-28

Q-R

Quality of care and consumer rights *(continued)*

- consumer participation, 8-44
 - dispute resolutions, 8-45
 - emergency preparedness, 8-44
 - geriatric and gerontology health care personnel, 7-118–7-122, 8-50, 8-53
 - inspections, 8-36–8-39
 - legal protections, 8-27
 - licensing, 8-25, 8-27
 - long-term services and supports(LTSS)
 - home care, 8-30–8-32
 - nursing homes, 8-35–8-41
 - supportive housing, 8-33–8-35
 - workforce, 8-48–8-53
 - monitoring long-term services and supports (LTSS), 8-27
 - Ombudsman, 8-29, 8-45
 - pay-for-performance programs, 8-28
 - preadmission screening, 8-44, 8-47
 - privacy and home-like environments, 8-42–8-43
 - quality improvement programs, 8-26
 - regulatory enforcement, 8-45
 - staffing levels, 8-36–8-40
 - swing beds, 8-36, 8-39
 - training standards for direct-care workers, 8-48–8-53
 - video technology, 8-42
- Quality oversight and improvement. See Health care quality and improvement

R

- Railroad Retirement System, 4-27
- Rainy-day funds, 2-3, 2-9
- RBOCs. See Regional Bell operating companies (RBOCs)
- REA. (Retirement Equity Act). See Retirement Real Estate Settlement Procedures Act of 1974 (RESPA), 11-24
- Real ID Act 2005, 11-53, 12-12
- Reasonable factors other than age (RFOA), 5-5
- Redistricting, 1-4
 - gerrymandering, 1-4
- Regional Bell operating companies (RBOCs)
 - residential rate rebalancing, 10-9
- Regional planning organizations (RPOs), 9-41–9-42
- Regulation Z, 11-24
- Regulatory proceedings, 10-4
- Regulatory takings, 2-10, 9-11
- Rehabilitation
 - Rehabilitation Act of 1973, 5-4–5-5, 6-14, 9-22, 12-12

- Social Security Disability Insurance, 4-15
- Renewable energy, 10-38
- Requisite connectivity, 10-23
- Research, health care
 - Agency for Healthcare Research and Quality (AHRQ), 7-14, 7-16, 7-18, 7-44–7-45, 7-60, 7-98
 - dementia and Alzheimer's disease, 7-117
 - and educational facilities, 7-122
 - genetic, 7-21, 7-116–7-117
 - health/mental health, 7-108, 7-110, 7-116–7-117
 - complementary and alternative medicine (CAM), 7-116–7-117, 7-123
 - managed care, 7-29
 - minorities, 7-117
 - Parkinson's disease, 7-117
 - prescription drugs, 7-97
 - primary care, 7-7
 - stem cell, 7-116
 - technology, 7-44–7-45
 - women, 7-117, 7-124
- Respite care. See also Caregivers, 8-12
- Retired and Senior Volunteer Program (RSVP), 1-13
- Retiree health coverage. See also Medicaid; Medicare
 - Age Discrimination in Employment Act (ADEA), 7-35
 - government employees, 7-35
 - health reform, 5-7, 5-10
 - maintaining benefits, 7-34
 - national high-risk pool program, 7-25, 7-34
 - subsidies under Medicare Modernization Act (MMA), 7-35
- Retirement. See also Early retirement; Mandatory retirement; Retirement savings
 - AARP income principles, 4-2
 - baby boomers, 2-4
 - early, 4-7–4-8, 4-12
 - economic considerations, 5-1
 - entitlement spending, 2-4
 - life expectancy, 4-7–4-8
 - normal/full retirement age (NRA), 4-7–4-8, 4-12, 5-8
 - effect on women and minorities, 4-11
 - phased, 5-10–5-11
 - postretirement health benefits, 4-22, 4-29
 - Retirement Equity Act (REA) of 1984, 4-22
 - spousal rights, 4-3, 4-8, 4-11, 4-22, 4-29
- Retirement savings. See also Investment and securities industry; Pensions; Public pension and retirement systems; Social Security
 - AARP principles, 4-2
 - annuitization, 4-31–4-32

Retirement savings (*continued*)

- automatic individual retirement account (auto-IRA), 4-31–4-32
- bankruptcy exemption, 11-51
- defined benefit plans, 11-50
- diversification, 4-5–4-6, 4-24
- financial literacy, 11-48
- 401(k) plans, 4-1, 4-17–4-20, 4-22, 4-24, 4-29–4-31
- increasing life expectancy, 4-7–4-9
- individual retirement accounts (IRAs), 4-17–4-20, 4-29–4-32
- innovations, 4-31–4-32
- private pensions, 4-1, 4-15–4-16, 4-22–4-23
- public retirement systems, 4-26–4-27
- savings, 4-29–4-32
 - state-assisted, 4-31
- savings and investments, 11-25–11-34
- supplemental accounts, 4-32
- taxing, 3-3–3-4, 3-8

Revenue sources, 2-1–2-3

- consumption taxes, 3-2–3-3
- energy and environmental taxes, 3-11
- estate and gift taxes, 3-9–3-10
- excise taxes, 3-11, 3-16–3-17
- federal revenue sources, 3-9–3-11, 3-16–3-17
- gasoline taxes, 3-11, 3-16–3-17
- gross receipts tax, 3-14
- income tax, 3-2–3-3, 3-12
- property tax, 3-14–3-16
- sales tax, 3-13–3-14
- state revenue sources, 3-11–3-16
- user fees/asset sales, 3-17
- utility taxes, 3-11, 3-17

Reverse mortgages. See also Mortgages, 11-28

- consumer protections, 8-70
- federal incentives, 8-70–8-71

Rideshare programs, 9-62–9-63, 9-70

Risk-classification system, 11-45

Risk evaluation and mitigation strategies (REMS), 7-98

Risk pools, 7-25, 7-27, 7-33–7-34, 7-37, 7-52, 7-88, 7-105

Roth IRAs. See Individual retirement account (IRA) savings

Rural areas. See also Housing access

- health care, 7-51–7-52, 7-64–7-65, 7-69, 7-82, 7-90–7-92, 7-120
- telecommunications and information services, 10-7–10-8, 10-11–10-12, 10-21, 10-26

basic residential telephone rate rebalancing, 10-9

food assistance, 6-14

home repair, 9-37

- Lifeline program, 10-12–10-13
- Link-Up America program, 10-12–10-13, 10-24
- local number portability, 10-10
- manufactured housing financing, 9-28
- migrant and seasonal farmworkers, 6-10
- Older Americans Act (OAA), 8-60–8-62
- public transportation, 9-15
- Rural Housing Service (RHS), 9-27–9-28
- Social Services and Community Services Block Grants, 6-11
- supportive housing, 9-23–9-25
- utilities, 10-2
 - effect on western states, 10-46, 10-53
- Voice over Internet Protocol (VoIP), 10-26–10-27
- water and sewer services, 10-53

S

Safe Drinking Water Act (SDWA), 9-7, 10-52–10-53

Safety

- Consumer Product Safety Commission, 11-63
 - product safety, 11-63

Safety standards, 9-28–9-29, 9-54

Sales taxes, 3-13–3-14

- asset, 3-17
- exemptions for necessities, 3-2, 3-13
- Internet and catalog, 3-13–3-14
 - effect on low-income residents, 3-13–3-14
 - moratorium, 3-13
- nexus rules, 3-13
- pyramiding, 3-13–3-14
- reform, 3-2–3-3
- Streamlined Sales Tax Project, 3-13
 - tax credit to low-income residents, 3-13

Sarbanes-Oxley Act. (Public Company Accounting Reform and Investor Protection Act of 2002), 11-34–11-36

- corporate boards, 11-34
- Public Company Accounting Oversight Board, 11-34–11-36
- tax compliance, 3-18

Saver's credit, 3-4, 4-17, 4-30

Savings and investments. See also Investment and securities industry; National savings rates

- decline in rate of, 4-1
- importance of, 4-2
- individual retirement account (IRA) savings, 4-15–4-17, 4-29–4-31
- retirement, 4-1–4-2, 4-11, 4-17–4-20, 4-29–4-32
- Savings Incentive Match Plan for Employees (SIMPLE), 4-30
- spousal protections, 4-22, 4-29

S

- Savings and investments (*continued*)
 - state-assisted, 4-31
- Savings Incentive Match Plan for Employees (SIMPLE), 11-50
- Scams, reverse mortgages, 11-29
- Scope of practice, 7-123–7-126
- Seat belts, 9-53–9-54
- Section 504 of Rehabilitation Act, 5-4–5-5
- Securities and Exchange Commission (SEC), 11-1, 11-4–11-5, 11-21, 11-32–11-40
 - financial advisers, 11-32–11-33
 - Internet fraud, 11-40
 - investment
 - advice, 11-32–11-33
 - fraud and abuse, 11-40
 - product disclosures, 11-36–11-37
 - Public Utility Holding Company Act (PUHCA), 10-42
- Security deposit, 10-4–10-5
- Self-employed workers, 4-17–4-18, 4-31, 5-10–5-11
- Senior Community Service Employment Program (SCSEP), 5-16
- Serve America Act, 1-12–1-13
- Sewer services. See Water and sewer services
- SHMO. See Social health maintenance organizations (SHMOs)
- Short-time compensation (STC), 5-15
- Sick leave, 5-13–5-14
- Silver alerts, 12-3–12-4
- Simplified employee pension (SEP) plans, 11-50
- Single point of entry (entry point), 8-9, 8-14–8-16, 8-19–8-20
- Skilled-nursing facilities (SNFs). See also Long-term services and supports (LTSS); Nursing homes;
Postacute/subacute care
 - Medicare coverage, 7-35, 7-41, 7-61, 7-67–7-68, 7-126
- Skype, 10-26
- Slamming and cramming, 10-16, 10-50
- Small Business Job Protection Act of 1996, 5-3
- Small businesses/employers
 - health benefits, 5-10
 - retirement savings plans, 4-17–4-19
 - self-insurance arrangements, 7-24, 7-26, 7-29
- Smart grid, 10-33
- Smart growth, 9-69, 9-72
- Smith v. City of Jackson, Mississippi*, 5-3
- SNF. See Skilled-nursing facilities (SNFs)
- Social and community services
 - Older Americans Act (OAA), 8-60–8-63
 - targeted populations, 8-60–8-63
- Social health maintenance organizations (SHMOs), 8-11
 - extension, 8-28
- Social insurance. See also Social Security
 - long-term services and supports (LTSS)8-6–8-9, 8-6–8-9, 8-11, 8-65
 - Medicaid, 8-11
 - Medicare, 7-35–7-36, 8-11
 - Old Age, Survivors and Disability Insurance (OASDI), 4-1, 4-4–4-5, 4-11, 8-7
 - Social Security, 4-3
- Social Security
 - AARP principles, 4-4
 - actuaries, 4-8
 - African-Americans, impact on, 4-8, 4-10–4-11
 - baby boomers, 2-4
 - benefits
 - calculation, 4-3, 4-5, 4-9
 - formula, 4-3
 - increase proposals, 4-11–4-12
 - indexing of, 4-5
 - Primary Insurance Amount, 4-5
 - taxation, 4-6
 - caregivers, 4-11–4-12
 - carve-out accounts, 4-10–4-11
 - Consumer Price Index (CPI), 4-7
 - contribution and benefit base, 4-9
 - cost-of-living adjustments (COLAs), 4-7
 - disability benefits, 4-10, 4-13–4-14
 - diversifying trust fund investments, 4-5–4-6
 - early retirement, 4-7–4-8
 - earnings limit, 4-12
 - entitlement, 2-4, 4-3
 - family protection, 4-10
 - increase proposals, 4-11
 - individual accounts within Social Security, 4-10–4-11
 - administrative costs, 4-10–4-11
 - effect on low-wage earners, 4-10
 - maximum taxable earnings, 4-9
 - means testing, 4-6
 - minorities, 4-1, 4-3, 4-21
 - notch, 4-12–4-13
 - Old Age, Survivors and Disability Insurance (OASDI), 4-4–4-5, 4-11
 - payroll tax, 4-3–4-4, 4-6, 4-9–4-11
 - percentage of people receiving, 4-3
 - percentage of retirement income, 4-3
 - prevention of poverty, 4-3, 4-11
 - price indexing, 4-5
 - privatization, 4-10–4-11
 - protection from attachment and garnishment, 11-8, 11-10

- Social Security (*continued*)
- public confidence in, 4-3
 - retirement age, 4-7-4-8
 - role in poverty alleviation, 6-1, 6-4-6-6, 6-13
 - Social Security number privacy, 11-55
 - solvency, 4-4, 4-6-4-12
 - spousal benefits, 4-3, 4-8, 4-11, 4-22, 4-29
 - state and local government workers, 4-9-4-10
 - survivor benefits, 4-22
 - taxation of benefits, 3-8, 3-12, 4-6
 - tax-exempt interest, 3-8
 - treatment in the federal budget, 2-3-2-6
 - trust funds, 2-5, 4-4-4-6
 - universal participation, 4-9
 - wage and price indexing, 4-5
 - wage base, 4-9
 - women, 4-4, 4-11-4-12
- Social Security Act
- expanding eligibility, 7-79
 - unemployment insurance, 5-14-5-15
 - waiver authority, 7-83
- Social Security Administration, 4-14-4-15
- budget, 2-5-2-6
- Social Security Disability Insurance (SSDI)
- backlog, 4-14
 - benefits, 4-13-4-15
 - disability
 - determination, 4-14-4-15
 - permanent impairments, 4-13
 - partial and temporary, 4-13
 - eligibility, 4-13-4-14
 - redesign, 4-14
 - administration, 4-14
 - rehabilitation, 4-15
 - substantial gainful activity (SGA), 4-13
 - Ticket to work, 4-15
 - trust fund, 4-10, 4-12
 - waiting period for Medicare coverage, 4-13-4-15
 - work incentives, 4-15
- Social Security numbers (SSNs) via the Internet, 11-52
- Social Services Block Grant (SSBG) program
- elder abuse, 12-5
 - funding, 12-5
 - long-term services and supports (LTSS), 8-6, 8-9, 8-13, 8-62
 - Older Americans Act (OAA)8, 8-6, 8-9, 8-13, 8-62
 - services important to older people, 12-5
- Socially targeted investments, 4-25
- Special needs plans (SNPs), 7-52
- Special populations, 7-51
- Specified Low-Income Medicare Beneficiary (SLMB) program, 7-81-7-82
- SpeechNow.org v. Federal Election Commission*, 1-2
- Spouses
- innocent-spouse tax relief, 3-18
 - pensions
 - private, 4-22
 - public, 4-29
 - Social Security benefits, 4-3, 4-8, 4-11, 4-22, 4-29
 - spousal impoverishment protection provisions of Medicaid, 8-13
- SSBG. See Social Services Block Grant (SSBG) program
- SSDI. See Social Security Disability Insurance (SSDI)
- SSI. See Supplemental Security Income (SSI)
- State-assisted saving, 4-31
- State budget. See Budget, state and local
- State Children's Health Insurance Program (SCHIP), 7-1, 7-75-7-78, 7-80, 7-84
- State plan amendment (SPA) process, 7-84-7-86
- State revenue sources, 3-11-3-16
- State transportation improvement program (STIP), 9-41
- Stem cell research, 7-116
- Stimulus, 2-11
- American Recovery and Reinvestment Act (AARA), 2-11
- Strategic Highway Safety Plans (SHSP), 9-42-9-43
- Streamlined Sales Tax Project, 3-13
- Subacute care facilities, 8-36, 8-39
- Subscriber line charge (SLC), 10-9, 10-12
- Substance abuse
- access and quality issues for long-term services and supports (LTSS), 8-46, 8-63
 - Older Americans Act (OAA), 8-62-8-63
- Supermajority requirement, 2-8-2-9
- Supplemental Insurance (Medigap), Medicare, 7-32-7-33
- Supplemental Nutrition Assistance Program (SNAP), 6-4, 6-6-6-8, 6-13-6-14
- electronic benefit transfer (EBT) system, 6-7
 - eligibility, 6-6-6-7
 - for grandparents/caregivers, 6-9-6-10
 - Hunger Prevention Act of 1988, 6-8
 - inflation adjustment, 6-6
 - low-income coordination and simplification, 6-13-6-14
 - maximum and minimum food stamp benefit, 6-6
 - Thrifty Food Plan (TFP), 6-6
 - welfare reform, 6-5-6-6
- Supplemental Security Income (SSI)
- asset limit, 6-5-6-6
 - benefits for beneficiaries who live with their families, 8-12, 8-15

S-T

Supplemental Security Income (SSI) (*continued*)

- coordination and simplification, 6-13
 - cost-of-living adjustments (COLAs), 6-5
 - denial and appeal, 6-5
 - eligibility, 6-4–6-6
 - legal immigrants, 6-4
 - maintenance-of-effort provision, 6-5
 - maximum benefits, 6-5–6-6
 - Medicaid, 7-79, 8-55
 - one-third reduction rule, 6-5
 - protection from attachment and garnishment, 11-8, 11-10
 - state contributions, 6-6
 - supportive housing, 8-33
- Supplements, 7-99–7-100
- qualified health claims, 7-100–7-102
- Supportive housing. See also Assisted living; Housing; US Department of Housing and Urban Development, 8-16, 8-25–8-26, 8-33–8-35, 8-41–8-42, 9-23–9-26, 9-35–9-37
- Surface Transportation Program (STP), 9-41, 9-57, 9-65
- Surrogate decisionmakers for health care. See Patients' rights
- Sustainable energy and climate change, 10-32–10-33
- carbon pricing, 10-32
 - LIHEAP funding allocation, 10-36
 - smart grid, 10-33

T

Takings, 2-10, 9-11

- Dolan v. City of Tigard*, 2-10
- Loretto v. Teleprompter Manhattan*, 2-10
- Lucas v. South Carolina Coastal Council*, 2-10

TANF. See Temporary Assistance for Needy Families (TANF)

Target date funds (TDFs), 4-25

Tax and taxation. See also specific types of taxes, e.g.,

Income taxes; Revenue adequacy; Revenue Sources

- AARP principles, 3-1
- AARP Tax-Aide program, 3-9
- alcohol taxes, 3-11, 3-16–3-17
- alternative minimum tax (AMT), 3-5–3-6
- asset sales, 3-17
- capital gains, 3-5–3-6, 3-9–3-10
- circuit breakers, 3-15–3-16
- compliance, 3-18–3-19
- consumption, 3-2–3-3
- corporate, 3-2–3-4, 3-11, 3-18–3-19
 - tax shelters, 3-18–3-19
- damage awards, 5-3–5-4, 5-6

dividends, 3-5–3-6

- electronic filing, 3-18–3-19
- employer-provided benefits, 3-7–3-8, 5-12
- energy, 3-11
- environment, 3-11
- equity, 3-2–3-3
- estate and gift taxes, 3-9–3-10
- excise taxes, 3-11, 3-16–3-17
 - and expenditure limits, 2-8–2-9
- expenditures, 2-4–2-5, 3-4
- federal revenues, 3-16–3-17
- forms, 3-18–3-19
- fuel, 3-11, 3-16–3-17
- gross receipts tax, 3-14
- homestead exemptions and credits, 3-15–3-16
- housing tax credits, 9-23–9-26
- in-kind benefits, 3-6–3-7
- individual income tax, 3-2, 3-11, 3-18–3-19
- Internet and catalog purchases, 3-13–3-14
- job creation, 5-11
- long-term care insurance, 8-65
- marriage penalties, 3-4–3-5
- medical expense deduction, 3-7
- motor fuels, 3-11, 3-16–3-17
- nexus rules, 3-13
- Pay-as-you-go (PAYGO), 2-7–2-9
- payroll taxes, 4-3–4-4, 4-6, 4-9–4-11
- progressive, 3-1–3-4, 3-11–3-13, 3-15–3-16
- property taxes, 3-14–3-16, 9-14, 9-27
- rates, 3-2–3-6, 3-9–3-16
- reform, 3-2–3-3
- regressive, 3-3, 3-13–3-16
- revenue sources, 3-11–3-12
- simplification, 3-2–3-3, 3-6–3-7, 3-12
- of Social Security benefits, 3-12, 4-6
 - treatment of tax-exempt interest, 3-8
- state and local taxes, 3-11–3-16
 - ceilings and cuts, 3-12
 - gross receipts, 3-14
 - income, 3-12
 - incentives for businesses, 3-12
 - principles, 3-12
 - real property, 3-14–3-16
 - retail sales, 3-13–3-14
 - Streamlined Sales Tax Project, 3-13
- Tax Counseling for the Elderly, 3-18–3-19
- tax-exempt
 - bonds to finance mortgages, 9-26
 - interest, 3-8
- taxpayer assistance and IRS administration, 3-18–3-19
- Taxpayer Bill of Rights (TABOR), 2-8–2-9

- Tax and taxation (*continued*)
 - tobacco, 3-11, 3-16–3-17
 - user fees, 3-17
 - value-added tax (VAT), 3-2–3-3
- Tax Counseling for the Elderly program, 3-18–3-19
- Tax credits
 - broadband, 10-25
 - for child, 3-8–3-9
 - consumer expenditures, 9-69
 - earned income tax credit (EITC), 3-4, 3-8–3-9
 - homestead, 3-15–3-16
 - low-income housing, 9-17–9-18, 9-23–9-27
 - property, 9-27
 - raised volume caps, 9-25
 - rental properties, 9-25
 - sales tax, 3-13–3-14
 - saver's credit, 3-4, 4-30
 - tax credits for caregivers, 8-11–8-13
- Tax expenditures, 3-4
- Tax incentives
 - employer-provided benefits, 3-4
 - health insurance, 7-90
 - for long-term services and supports (LTSS), 8-11–8-13, 8-65
 - for retirement savings, 3-4, 4-15–4-17, 4-29–4-31
 - individual retirement accounts (IRAs), 4-15–4-17, 4-29–4-31
 - saver's credit, 4-17, 4-30
- Tax reform. See also Tax and taxation, 3-2–3-3
 - administrative efficiency, 3-3
 - alternative minimum tax (AMT), 3-5–3-6
 - consumption taxes, 3-2
 - double taxation of dividends, 3-2
 - economic neutrality, 3-3
 - expenditures, 3-4
 - equity, 3-2–3-3
 - integration of individual and corporate, 3-2
 - National Commission on Fiscal Responsibility and Reform, 3-2, 3-4
 - policies, 3-3
 - principles, 3-2–3-3
 - revenue potential, 3-3
 - simplification, 3-2–3-3
 - state and local sales taxes, 3-13–3-14
 - pyramiding, 3-14
 - Tax Reform Act of 1986, 3-4
 - housing tax credit, 9-24
- Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act, 3-9
- Taxpayer assistance, 3-18–3-19
 - AARP Tax Aide, 3-9
 - Tax Counseling for the Elderly program, 3-18–3-19
- Taxpayer Bill of Rights (TABOR), 2-8–2-9
- Taxpayer Relief Act of 1997 (TRA 1997), 4-24
 - capital gains, 3-6–3-7
 - complexity, 3-2–3-3
 - simplification, 3-2–3-3
- Teachers retirement, 4-9, 4-26
- TEFAP. See Emergency Food Assistance Program, The (TEFAP)
- Telecommunications. See also Federal Communications Commission (FCC); Wireless communications
 - AARP principles, 10-3
 - access charges, 10-9–10-11
 - advances in technology, 10-2, 10-11, 10-21
 - anticompetitive safeguards, 10-28, 10-51
 - bundled services, 10-6
 - cell phones, 10-17, 10-20–10-21, 10-28, 10-31
 - competition, 10-1–10-10, 10-13–10-17, 10-19–10-20, 10-24–10-25, 10-30, 10-45–10-52
 - competitive local-exchange carriers (CLECs), 10-14
 - consumer rights, 10-3, 10-5, 10-14, 10-46, 10-49
 - multifamily dwelling units (MDUs), 10-5
 - cost allocation, 10-10
 - customer proprietary network information (CPNI), 10-16–10-17
 - deregulation, 10-2, 10-17, 10-30, 10-44, 10-46
 - digital divide, 10-2, 10-21–10-22
 - digital television (DTV) transition, 10-30
 - do-not-call registry, 11-57
 - eligible telecommunications carrier (ETC), 10-11–10-13, 10-27
 - e-mail, 10-6, 10-21
 - essential services, 10-3–10-6, 10-15, 10-18, 10-20
 - fees, 10-6–10-9, 10-11, 10-19
 - hidden, 10-8
 - line-item charges, 10-9, 10-28
 - truth-in-billing, 10-8, 10-28
 - fraud and improper marketing practices, 10-15–10-16, 12-17, 12-23–12-24
 - Government Accountability Office (GAO), 10-40
 - health, 10-1–10-3, 10-17, 10-23–10-25
 - hearing aid compatibility, 10-21
 - high-speed data, 10-9
 - incentives, 10-24–10-25, 10-33
 - incumbent local-exchange carriers (ILECs), 10-30
 - information service, 10-2, 10-6, 10-10, 10-12
 - Internet
 - broadband services, 10-6–10-7, 10-11, 10-15, 10-22–10-25

T

- Telecommunications (*continued*)
 - narrowband, 10-22
 - uses, 10-10, 10-33–10-42
 - Lifeline program, 10-12–10-13
 - Link-Up America program, 10-12–10-13, 10-24
 - local service, 10-7–10-9
 - long-distance service, 10-7, 10-50
 - marketing practices and consumer protections, 10-15–10-17
 - complaint data, 10-15, 10-19
 - privacy protections, 10-16–10-17
 - slamming and cramming, 10-16
 - 911, 10-12, 10-20–10-21, 10-26–10-27
 - pay phones, 10-17–10-18
 - pay television service, 10-28–10-29
 - people with disabilities, 10-2, 10-6, 10-27, 10-35
 - personal information, 10-3, 10-17–10-18
 - privacy protections, 10-16–10-17, 10-34
 - public utilities commissions (PUCs), 10-9–10-13, 10-20, 10-38–10-39, 10-42, 10-48
 - quality of service, 10-3, 10-13–10-14, 10-20–10-21, 10-28, 10-45–10-46
 - data issues, 10-13
 - FCC ARMIS database, 10-13
 - minimum standards, 10-13, 10-45
 - preserving the network, 10-14
 - rates
 - billing complaints, 10-8
 - cost allocation, 10-13, 10-42, 10-53, 10-55
 - end user access, 10-9
 - increases, 10-9, 10-17, 10-28–10-30, 10-33, 10-41, 10-46–10-47, 10-53
 - line-item charges, 10-12, 10-27
 - local, 10-9–10-10
 - long-distance, 10-9–10-10
 - rebalancing, 10-9–10-10
 - rural, 10-2, 10-9
 - user-pays principle, 10-10
 - regional Bell operating companies (RBOCs) long distance, 10-9
 - residential rate rebalancing, 10-9–10-10
 - rural access, 10-9–10-10, 10-19
 - Telecommunications Act of 1996
 - competition objective, 10-6, 10-10–10-17, 10-19–10-20, 10-24–10-25
 - universal service, 10-36
 - telecommunications service, 10-6, 10-10, 10-13, 10-15, 10-18, 10-21, 10-27
 - telephone assistance financing, 10-13
 - universal service, 10-10–10-12, 10-29–10-30, 10-36
 - video franchise requirements, 10-29–10-30
 - Voice over Internet Protocol (VoIP), 10-13, 10-26–10-27
 - wireless communications, 10-9, 10-17, 10-19, 10-20–10-21
- Tele-health systems, 7-13, 7-18
 - Telemarketing
 - cell phone fees, 11-57
 - consumer protections, 11-57–11-58, 12-17, 12-23–12-24
 - courier pickups, 11-57–11-58
 - do-not-call registries, 11-57–11-58
 - Illinois ex rel. Madigan, Attorney General of Illinois v. Telemarketing Associates Inc.*, 11-57
 - Internet fraud, 11-53–11-54
 - National Do-Not-Call Registry, 11-57
 - Telemarketing and Consumer Fraud and Abuse Prevention Act, 11-57–11-58
 - Telemarketing Fraud Prevention Act, 11-57
 - Telemarketing Sales Rule, 11-57
 - Telephone service. See Telecommunications
 - Television, 10-28
 - Temporary Assistance for Needy Families (TANF). See also Welfare reform
 - block grant, 2-6–2-7, 6-9–6-10
 - entitlement, 2-6
 - for grandparents raising grandchildren, 6-9–6-10
 - for immigrants, 6-5
 - state administration of, 6-9
 - Temporary workers
 - benefits for, 5-12–5-13
 - in nursing homes, 8-39
 - Tennessee v. Lane*, 12-11
 - Terminally ill patients. See Advance directives; End-of-life care; Patients' rights
 - Terrorism
 - bioterrorism, threat of, 7-111
 - Homeland Security Act, 2-6
 - impact on budget, 2-8
 - Ticket to work, 4-15
 - Time off from work, 5-13–5-14
 - Tobacco and smoking
 - bans, 7-114
 - health hazard, 7-111, 7-114–7-115
 - settlement money, use of, 7-115
 - taxes, 3-11, 3-16–3-17
 - Tort reform, 12-16
 - Toward zero deaths (TZD), 9-43, 9-46
 - Trade Adjustment Act, 5-16
 - Trade. See also Unfair and deceptive trade practices
 - Federal Trade Commission (FTC), 11-4, 11-18, 11-39, 11-51–11-52, 11-54, 11-58–11-62
 - unfair and deceptive practices, 11-51

- Traditional fee-for-service Medicare. See also Medicare, 7-42, 7-52, 7-54, 7-64
 - episode-based payment, 7-64
 - fee schedule payment, 7-64
 - prospective payment, 7-64
 - provider payment, 7-64
- Training and job placement, 5-16–5-17
- Training programs. See Education and training
- Transfer of assets penalties, 8-56–8-58
- Transit Investments for Greenhouse Gas and Energy Reduction (TIGGER), 9-56
- Transition utility costs, 10-38, 10-46–10-47
- Transit-oriented development (TOD), 9-4, 9-18–9-20
- Transparency, 10-26, 10-40
 - in government, 1-1–1-2
- Transportation
 - AARP principles, 9-4
 - accessibility, 9-42, 9-46–9-47, 9-57–9-59, 9-63
 - affordability, 9-40, 9-55, 9-58, 9-61, 9-67
 - airbags, 9-53–9-54
 - alternatives to driving, 9-52
 - Americans with Disabilities Act (ADA), 9-45, 9-47, 9-56–9-58, 9-60–9-62, 12-11–12-12
 - area agencies on aging (AAAs) and transportation services, 9-61
 - bicycling, 9-41, 9-44–9-45, 9-47, 9-55
 - complete streets, 9-44–9-45, 9-47–9-48, 9-65
 - consumer access, 11-3, 12-11–12-12
 - coordination of services, 9-64
 - drivers
 - Association for Driver Rehabilitation Specialists (ADED), 9-50
 - functional impairment/screening, 9-49–9-50
 - Highway Design Handbook for Older Drivers and Pedestrians, 9-46–9-48
 - licensing, 9-48–9-52
 - medical advisory boards (MABs), 9-50–9-52
 - Physician's Guide to Assessing and Counseling Older Drivers, 9-49
 - rehabilitation, 9-50–9-52, 9-64, 9-69
 - risk factors, 9-48
 - screening and assessment, 9-49–9-52
 - employment, 9-57–9-58, 9-69
 - funding, 9-40–9-71
 - gas-tax revenues for funding of alternatives, 9-66–9-70
 - geographic information system (GIS), 9-42, 9-63–9-65
 - Household Travel Survey, 9-45, 9-56–9-57
 - land use, 9-40–9-42, 9-55, 9-58, 9-69
 - long-range transportation plans (LRTPs), 9-41–9-43
 - medical advisory boards (MABs), 9-50–9-52
 - metropolitan planning organizations (MPOs), 9-40–9-42, 9-47, 9-65
 - occupant protection, 9-53–9-54
 - Older Americans Act (OAA), 9-60–9-61
 - over-the-road buses (OTRBs), 9-54, 9-62–9-63
 - paratransit services, 9-57–9-63
 - pedestrians, 9-41–9-42, 9-44
 - planning, 9-3–9-12
 - federal, 9-40
 - local, 9-41
 - metropolitan, 9-41, 9-58, 9-65–9-66
 - policies, 9-42
 - public input, 9-42, 9-69
 - rural, 9-41
 - state, 9-41
 - Surface Transportation Program (STP), 9-41
 - Transportation Investment Generating Economic Recovery (TIGER), 9-41–9-42
 - private services, 9-55–9-63
 - private vehicles, 9-48
 - public services, 9-3–9-7, 9-15, 9-40, 9-42, 9-55
 - nonemergency medical, 9-60
 - rail, 9-41, 9-43, 9-45, 9-55–9-56, 9-58–9-59
 - reform
 - accountability, 9-65–9-66
 - carbon pricing, 9-69
 - consumer expenditure, 9-69
 - funding, 9-65
 - metropolitan planning organizations (MPOs), 9-65–9-66
 - mileage fees, 9-67
 - national infrastructure bank, 9-69
 - public-private partnerships, 9-68–9-69
 - road pricing, 9-68–9-69
 - taxes, gas and sales, 9-67
 - transparency, 9-65–9-66
 - rural areas, 9-59–9-61
 - Indian Reservation Roads (IRR) Program, 9-60
 - Safe, Accountable, Flexible and Efficient Transportation Equity Act—A Legacy for Users, 2005 (SAFETEA-LU), 9-40, 9-43, 9-53, 9-56, 9-59, 9-61, 9-64–9-65
 - Safe and Livable Travel Environments, 9-43–9-48
 - American Association of State Highway and Transportation Officials (AASHTO), 9-43
 - Highway Safety Improvement Program (HSIP), 9-43
 - Highway Safety Manual (HSM), 9-43
 - Manual on Uniform Traffic Control Devices (MUTCD), 9-46
 - Strategic Highway Safety Plans (SHSP), 9-43

T-U

Safe and Livable Travel Environments (*continued*)

- toward zero deaths (TZD), 9-43
 - safe driving, 9-48–9-53
 - certification standards, 9-51
 - driver screening, 9-48–9-49
 - risk factors for car accidents, 9-48
 - Safe Routes to School, 9-44–9-47
 - safety
 - Highway Safety Improvement Program (HSIP), 9-43
 - speed management, 9-43–9-44
 - Strategic Highway Safety Plans (SHSPs), 9-43
 - toward zero deaths (TZD), 9-43
 - seat belt usage, 9-53–9-54
 - on buses, 9-54
 - services
 - and the travel environment, 9-43–9-48
 - specialized services for elderly/disabled, 9-40, 9-55–9-58, 9-60
 - technological advances, 9-1, 9-41, 9-48, 9-53
 - Title III-B, 8-30
 - Transit Investments for Greenhouse Gas and Energy Reduction (TIGGER), 9-56–9-57
 - transit operator funding, 9-61
 - Head Start funding, 9-61
 - Medicaid funding, 9-61
 - travel environment improvement, 9-43–9-48
 - Safe Routes to School program, 9-44–9-47
 - Section 5310, 9-56–9-57, 9-61, 9-63
 - Tribal Transit Program, 9-56, 9-60–9-61
 - vehicle design, 9-53–9-54
 - electronic stability, 9-53
 - volunteer transportation services, 9-51–9-52
 - walking, 9-1–9-5, 9-41–9-42, 9-44–9-47, 9-55
- Transportation Improvement Program (TIP), 9-41
- Transportation Investment Generating Economic Recovery (TIGER), 9-41–9-42
- Treasury securities, 4-4–4-6
- Trusts
- living trusts, 12-5–12-6
 - National Conference of Commissioners on Uniform State Laws (NCCUSL), 12-5, 12-7, 12-9,
 - Uniform Trust Code, 12-6
- Truth-in-Lending Act, 11-10, 11-15, 11-24

U

- UI. See Unemployment Insurance (UI)
- Underinsured, 7-1, 7-25
- Uneconomic utility costs, 10-47

Unemployment

- American Recovery and Reinvestment Act (ARRA), 5-14–5-15
 - insurance, 5-14–5-15
 - short-time compensation (STC), 5-15
 - waivers and compulsory arbitration, 5-6–5-7
 - workers' compensation, 5-14–5-15
- Unemployment Insurance (UI), 5-14–5-15
- Unfair and deceptive trade practices, 11-44–11-46, 11-50–11-52
- annuities, 11-29, 11-33, 11-46
 - credit counseling, 11-17–11-18
 - deathcare industry, 11-60–11-63
 - Federal Trade Commission (FTC), 11-33
 - home improvement contractors, 11-52–11-53
 - insurance, 11-40
 - mail solicitations, 11-59
 - reverse mortgage scams, 11-29
 - targeting specific market segments for scams, 11-39, 11-59
 - telecommunications industry, 10-15–10-18, 10-48–10-49
 - telemarketing fraud, 11-56–11-58
 - utilities, 11-3, 11-52
- Unfunded mandates, 2-6–2-7
- Uniform Health Care Decision Act, 7-110, 12-14–12-15
- advance directives, 7-110
 - provisions for health care decisionmaking, 12-14–12-15
- Uniform Marital Property Act, 12-19
- Uniform Probate Code (UPC), 12-9
- Uninsured people
- access to coverage, 7-79
 - expanding coverage, 7-88–7-90
 - health care, 7-64, 7-77–7-79, 7-88–7-93
 - high-risk pools, 7-25, 7-34
 - Medicaid, 7-77, 7-89
 - medically underserved areas, 7-64
 - mental health, 7-105
 - nonprofit hospitals, 7-92
 - public insurance programs, 7-89
 - retirees, 7-34
 - safety net, 7-90–7-93
 - tax incentives, 7-90
 - uncompensated care, 7-92
 - workers, 7-5
- United We Ride plan, 9-64
- Universal 401(k), 4-31
- Universal service
- AARP principles, 10-3
 - defined, 10-10

- Universal service (*continued*)
 - energy, 10-34
 - telecommunications, 10-34
 - universal service fund (USF), 10-11
 - eligible telecommunications carrier (ETC), 10-11–10-12, 10-27
 - water, 10-52
- UPC. See Uniform Probate Code (UPC)
- US Advisory Council on the National Information Infrastructure, 11-54
- US Census Bureau
 - electronic retail sales estimates, 11-59
 - grandparents, 12-25
 - poverty thresholds, 6-1–6-2, 6-12–6-13
 - age differentials, 6-2, 6-13
 - low-income assistance, 6-12–6-13
 - supportive housing, 9-33, 9-36
- US Department of Agriculture (USDA)
 - electronic benefit transfer (EBT), 6-7
 - Rural Housing Service (RHS)
 - Section 504 home-repair assistance, 9-27–9-28
 - Section 515 rental housing, 9-27–9-28
 - Supplemental Nutrition Assistance Program (SNAP), 6-6
 - Thrifty Food Plan (TFP), 6-6
- US Department of Defense (DOD)
 - Defense Authorization Act of 2007, 11-17
- US Department of Energy
 - renewable energy and conservation, 10-38
 - Weatherization Assistance Program (WAP), 10-35
- US Department of Health and Human Services (HHS)
 - administrative law judges (ALJs), 7-46–7-47
 - Affordable Care Act (ACA), 7-18
 - Agency for Healthcare Research and Quality (AHRQ), 7-14–7-16, 7-44–7-46, 7-60, 7-98
 - American Recovery and Reimbursement Act (ARRA), 7-7, 7-18–7-19
 - Appeals Board, 7-46
 - consumer complaint process, 7-48
 - consumer input, 7-15
 - coordination of transportation services, 9-64
 - cost-sharing, 7-49–7-50, 8-61
 - durable medical equipment (DME) standards, 7-67
 - elder abuse and protective services, 12-3
 - fraud and abuse, 7-78, 7-93–7-94
 - Health Insurance Portability and Accountability Act (HIPAA) covered entities, 7-20
 - home equity limit waiver, 8-55, 8-58–8-59
 - hospital discrimination, 12-13
 - Long-Term Care Awareness Campaign, 8-65
 - Low-Income Home Energy Assistance Program (LIHEAP), 10-36–10-38
 - Lifeline program eligibility, 10-12–10-13
 - Medicaid quality measures, 7-87
 - Medicare appeals process, 7-46–7-47
 - Nursing Home Quality Initiative, 8-36
 - Office of Inspector General (OIG), 8-38, 8-49, 8-61–8-62
 - paperwork reform, 8-45–8-46
 - poverty guidelines, 6-1, 6-5
 - reporting, 6-11
 - Section 1115 waivers, 7-84
 - state registries, 8-49
 - video conferencing, 7-46
 - waiver authority, 7-84
- US Department of Housing and Urban Development (HUD)
 - accessibility features in HUD projects, 9-19–9-20, 9-32–9-33
 - block grants, 9-17
 - contractor- or dealer-originated loans, 9-37
 - coordination with Administration on Aging, 9-34
 - counseling program, 11-31
 - data collection need, 9-33–9-34
 - disability services, 9-23, 9-27, 9-33–9-35
 - Government Performance and Results Act of 1993, 9-19
 - home equity conversion mortgages (HCMs), 11-30
 - Home Investment Partnership Program (HOME), 9-19, 9-22, 9-26, 9-38
 - homeless, 9-31
 - McKinney-Vento Homeless Assistance Act, 9-31
 - housing trust fund, 9-17–9-18, 9-20, 9-26
 - legal rights for homeowners, 9-38
 - manufactured housing, 9-28–9-30
 - consumer representation, 9-29
 - national standards for installation of manufactured housing, 9-29
 - per-unit labeling fee, 9-29
 - mortgage disclosure regulations, 11-24
 - Real Estate Settlement Procedures Act (RESPA) of 1974, 11-24, 11-23
 - reform, 9-18–9-19, 9-29
 - rental assistance, 9-20–9-26
 - repair contractors, 9-37–9-38
 - reverse mortgages, 11-28–11-32
 - Section 8, 9-17, 9-22
 - Section 202 Supportive Housing for the Elderly program, 9-23–9-24
 - Section 221(d)(3) Below Market Interest Rate projects, 9-20
 - Section 236 projects, 9-20

U

US Department of Housing and Urban Development (HUD) (*continued*)

- subsidized housing, 9-17, 9-20–9-21, 9-28, 9-33, 9-38, 9-40
 - supportive housing programs, 9-23, 9-34–9-36
 - Sustainable Communities Partnership, 9-4–9-5, 9-10
 - Title I home improvement loan program, 9-38
 - transportation coordination, 9-64
 - universal design, 9-32
 - vouchers, 9-17, 9-19–9-22, 9-26–9-27
 - enhanced, 9-21
 - rental, 9-20
 - Zoning, 9-7, 9-11, 9-18
- ### US Department of Justice
- Americans with Disabilities Act (ADA), 9-45
 - pedestrian guidelines, 9-45
 - anticompetitive safeguards, 10-51
 - antitrust, 7-94
 - fraud and abuse, 7-94
 - telemarketing fraud, 11-58
- ### US Department of Labor (DOL)
- ERISA enforcement, 4-23–4-24
 - Fair Labor Standards Act, 5-13
 - Pension Benefit Guaranty Corporation (PBGC), 4-23
 - pension plan options for small business, 4-17–4-19
 - “safe harbor” loophole, 5-13
 - self-employment, 5-11
 - short-time compensation (STC), 5-15
- ### US Department of State
- International Convention on the Protection of Incapacitated Adults, 12-6, 12-8
- ### US Department of the Treasury
- automatic rollover, 4-20–4-21
 - Emergency Economic Stabilization Act of 2008, 11-22
 - Financial Literacy and Education Commission, 11-49
 - funeral and burial services, 11-60
 - Office of Financial Education (OFE), 11-49
 - Office of the Comptroller of the Currency (OCC), 11-5, 11-9, 11-22
 - regulatory structure, 11-5
 - Social Security trust fund investments, 2-5, 4-5–4-6
 - special-issue US Treasury bonds or securities, 2-5
- ### US Department of Transportation (DOT), 9-40–9-44, 9-51, 9-54, 9-58, 9-61–9-63, 9-65
- air travel, 9-62-9-63
 - Americans with Disabilities Act (ADA), 9-33, 9-45–9-46
 - pedestrian guidelines, 9-45

- Federal Transit Administration subsidies, 9-57–9-58
 - metropolitan planning organizations (MPOs), 9-40–9-42
 - New Starts/Small Starts projects, 9-58
 - occupancy-protection systems, 9-54
 - over-the-road buses (OTRBs), 9-54
 - public education, 9-51
 - Section 5310, 9-56
 - transportation coordination, 9-64
- ### US Department of Veterans Affairs (VA)
- clinical trials care coverage, 7-60
 - guardianship coordination, 12-8
 - financing health care, 7-95
 - long-term services and supports program, 8-6, 8-9
 - low-income assistance, 6-4, 6-13
 - manufactured housing financing, 9-30
 - pensions and medical benefits for low-income veterans, 6-4, 6-13
 - prescription drugs, 7-72
 - powers of attorney, 12-6
- ### US Government Accountability Office (GAO)
- access to health services, 7-50, 7-66, 7-111
 - alternative mortgage products (AMPs), 11-20
 - deathcare practices, 11-62
 - dietary supplements, 7-99
 - financial services, 11-20
 - insurance regulation, 11-41
 - investment product disclosure, 11-36
 - natural hazard mitigation, 9-9
 - nursing home quality, 8-42, 8-54
 - regional transmission organizations, 10-40
 - Section 202 Supportive Housing for the Elderly program, 9-23
 - Social Security numbers (SSNs) via the Internet, 11-55
 - training and job placement, 5-16
 - water scarcity, 10-52
- ### US Postal Service, 11-60
- ### US Preventive Services Task Force (USPSTF), 7-8, 7-35, 7-49, 7-76
- ### USDA. See US Department of Agriculture (USDA)
- ### USDOT. See US Department of Transportation (DOT)
- ### User fees, 3-17
- ### Utilities. See also Energy; Telecommunications; Water and sewer services
- AARP principles, 10-3
 - anticompetitive safeguards, 10-3, 10-51–10-52
 - Justice Department, 10-51
 - citizen utility boards, 10-4
 - competition, 10-45–10-51

Utilities (*continued*)

consumer advocate offices, 10-4
 costs, 10-1, 1014, 10-8–10-12, 10-14, 10-17–10-19,
 10-29–10-33, 10-35–10-44, 10-46–10-55
 credit scoring by utility service providers, 10-4–
 10-5
 electricity, 10-38–10-50
 health, 10-1, 10-3, 10-12–10-23, 10-30, 10-36–
 10-37, 10-44–10-45, 10-49, 10-53–10-55
 incentives, 10-7, 10-24–10-25, 10-33, 10-23, 10-37,
 10-39, 10-41, 10-53
 mergers and acquisitions, 10-52
 monopolies, 10-47
 National Association of State Utility Consumer
 Advocates, 10-7
 natural gas, 10-1, 10-4, 10-30, 10-43–10-45, 10-47–
 10-51
 oversight, 10-1, 10-3, 10-7, 10-19, 10-29, 10-40
 penalties, 10-10, 10-14, 10-16, 10-27, 10-46, 10-48,
 10-51
 prepaid meters, 10-44–10-45
 public participation, 10-3–10-4, 10-19, 10-29
 intervenor-compensation program, 10-4
 ratio utility billing system (RUBS), 10-53
 regulation, 10-1, 10-3, 10-7–10-8, 10-13, 10-16,
 10-18, 10-25–10-27, 10-38–10-40, 10-45,
 10-47
 deregulation, 10-2, 10-17, 10-31, 10-44,
 10-46
 taxes, 3-11, 3-17
 telecommunications, 10-1, 10-3, 10-6–10-28
 unfair and deceptive practices, 11-52
 water and sewer, 10-52–10-53
 Utility allowance, 9-20
 Utilization review/utilization management (UR/UM),
 7-58

V

VA. See US Department of Veterans Affairs (VA)
 Value-added tax (VAT), 3-2–3-3
 Value-based purchasing, 7-36, 7-68, 7-96, 8-25–8-26
 Vehicle design. See Transportation
 Vehicle registration fees, 3-17
 Vesting
 private pensions, 4-21
 state and local public pensions, 4-28
 Veterans. See also US Department of Veterans Affairs
 (VA)
 financing health care, 7-95
 low-income assistance, 6-4, 6-13
 Video services

digital television (DTV), 10-30
 franchise requirements, 10-29–10-30
 pay television, 10-28–10-29
 Violent crime. See also Criminal justice
 Violent Crime Control and Law Enforcement Act
 of 1994, 12-23
 affecting the elderly, 12-23–12-25
 Vitamins. See Dietary supplements
 Voice over Internet Protocol (VoIP), 10-13, 10-26–
 10-27
 Volunteerism. See also Civic engagement
 AmeriCorps, 1-12–1-13
 Corporation for National and Community Service,
 1-13–1-14
 Foster Grandparent Program (FGP), 1-13
 funding for programs, 1-12–1-14
 programs, 1-12–1-14
 Retired and Senior Volunteer Program (RSVP),
 1-13
 Senior Companion Program (SCP), 1-13
 Senior Corps, 1-12–1-13
 Serve America Act, 1-12–1-13
 ServiceWorld, 1-13
 Volunteer Generation Fund, 1-12–1-13
 Volunteer Protection Act of 1997, 1-13
 volunteers
 coordinators for long-term services and
 supports, 8-29
 medical outreach, 7-82
 transportation services, 9-55, 9-62
 uninsured safety net, 7-92
 Voting
 access and participation, 1-5–1-9
 barriers, 1-5, 1-13
 Brennan Center for Justice, 1-5–1-6
 cognitive impairment, 1-7, 1-9–1-10
 Corporation for National and Community Service,
 1-14
 Crawford v. Marion County Election Board, 1-6
 District of Columbia, 1-7, 1-10
 constitutional constraints, 1-7
 fraud, 1-9
 Help America Vote Act (HAVA), 1-5–1-8, 2-7
 identification requirements, 1-5, 1-8
 National Voter Registration Act (NVRA), 1-6
 older voters, 1-9–1-10
 opportunities, 1-12–1-14
 poll workers, 1-5–1-6, 1-9
 primary reform, 1-7, 1-10
 purging voter rolls, 1-5, 1-8
 redistricting, 1-4
 registration, 1-5–1-6, 1-8, 1-10

V-W

Voting (*continued*)

- rights, 1-5–1-7, 1-10
- state ballot initiatives, 1-7, 1-10
- uniform standards, 1-7–1-8
- vote-by-mail (VBM), 1-6–1-7
- voter education, 1-10
- voters with disabilities, 1-6–1-7, 1-9–1-10
- Voting Accessibility for the Elderly and Handicapped Act of 1984, 1-6
- Voting Rights Act, 1-6
- Washington State Grange v. Washington State Republican Party, et al.*, 1-7
- Voucher programs
 - housing vouchers, 9-17, 9-19, 9-22, 9-26–9-27

W

- Wage indexing, Social Security, 4-5
- WAP. (Weatherization Assistance Program) See Weatherization
- Watchdog agencies, strengthening, 11-33
- Water and sewer services, 10-1, 10-52–10-53
 - alternative water sources, 10-54
 - Bioterrorism Preparedness and Response Act of 2002 (Bioterrorism Act), 10-53
 - consumer protection, 10-55
 - conservation, 10-54
 - Drinking Water Infrastructure Needs Survey and Assessment, 10-53
 - goals for water quality, 10-55
 - hook-up charges, 3-17
 - incentives, 10-53–10-55
 - increased demand, 10-53–10-55
 - increasing costs, 10-52–10-55
 - Low-Income Water Assistance Program, 10-55
 - privatization, 10-53–10-55
 - ratio utility billing system (RUBS), 10-54
 - regulation of quality, 10-53
 - restructuring, 10-53
 - scarcity, 10-52
 - system security, 10-53
 - tenant-paid, 10-53
 - hybrid metering, 10-54
 - ratio utility billing system (RUBS), 10-54
 - submetering, 10-53
 - universal service, 10-54
 - water quality, 10-54–10-56
 - water resource management, 10-54
- Wear-away in cash balance pensions, 4-19
- Weatherization
 - energy and environmental taxes, 3-11
 - grants and deferred payment loans (DPLs) for home maintenance, 9-38
 - state programs, 9-38
 - Weatherization Assistance Program (WAP), 10-35–10-36
- Welfare reform
 - concerns about, 6-1
 - food assistance programs, 6-6–6-7
 - impact on state programs, 6-6
 - legal immigrants, 6-5–6-6
 - Supplemental Security Income (SSI), 6-5
 - maintenance of effort, 6-5
 - Temporary Assistance for Needy Families (TANF), 2-6
 - Personal Responsibility and Work Opportunity Reconciliation Act of 1996, 6-5–6-6, 6-8, 6-13
- Wholesale electricity markets, 10-41
 - Federal Power Act (FPA), 10-41
- WIA. See Workforce Investment Act (WIA)
- Widows and widowers. See Spouses
- Wireless communications, 10-9, 10-18–10-19
 - consumer complaint data, 10-15–10-19
 - customer choice, 10-14, 10-19
 - customer protection, 10-18–10-20
 - customer satisfaction, 10-18–10-20
 - enhanced 911 (E911), 10-20–10-21, 10-23, 10-26–10-27
 - hearing device compatibility, 10-21
 - line-item charges, 10-27
 - local number portability, 10-10
 - local-service alternative, 10-7
 - preempted “rate” regulation, 10-18
 - rate setting, 10-19
 - telemarketing charges, 11-58
- Withholding tax
 - lump sum pension amounts, 4-20
- Women
 - as caregivers, 5-12
 - credit, 11-18
 - displaced homemakers, 5-17
 - earnings of women compared to men, 5-12
 - economic equity for, 5-2, 5-12
 - economic vulnerability, 4-1
 - education, 7-124
 - exemption to the Fair Housing Amendments Act, 9-38
 - health care access, 7-30, 7-57
 - benefits, 5-12
 - home repair problems, 9-37
 - job training, 5-17
 - labor force participation, 4-1, 4-11, 5-12
 - mammograms, 7-49
 - medical research, 7-117, 7-121

Women (*continued*)

- minorities, 5-12
- out-of-pocket health costs, 7-40
- pay equity, 5-12
- pensions, 4-15, 5-12
- percentage of women with low incomes, 6-2
- poverty, 4-3
- pregnant women and Medicaid benefits, 7-76–7-77, 7-79
- public retirement system disparities, 4-26
- reverse mortgages, 11-28
- Social Security benefits, 4-4, 4-8, 4-11–4-12
- spousal pension rights, 4-3, 4-8, 4-11–4-12, 4-21, 4-29

Women, Infants and Children (WIC) Program, 6-8

Work incentives, 4-15

Workers' compensation, 5-14–5-15

Workforce, 8-57

- benefits, 8-51
- bilingual workers, 8-53

- certification, 8-52
- criminal background checks, 8-52–8-53
- composition, 7-118–7-121
 - direct-care workers, 7-118, 7-124
 - training, 7-124, 8-48, 8-50, 8-52
- gerontological nurse practitioners (GNPs), 8-50–8-53
- long-term services and supports, 8-48–8-51
- national registry, 8-53
- recruiting and training, 8-49, 8-53
- salaries, 8-51
- shortages, 8-48–8-53
- training, 8-50–8-53

Workforce Investment Act (WIA), 5-16

WorldCom, 11-33

Z

Zoning, 9-1, 9-5–9-7, 9-11, 9-19