



The Complete Senior Resource Guide for Western Kentucky

Your free directory of local services, programs & support

Union County | Henderson County | Webster County | Crittenden County

Dear Friend or Family Member,

Navigating care options for an aging loved one can feel overwhelming. That is exactly why we created this guide — to put all of the most important local resources in one place, organized by county and topic, so you can spend less time searching and more time caring.

Whether you need meals delivered, help with transportation, information about Medicaid, or Veterans benefits assistance, this guide has you covered. We hope it serves as a trusted reference for your family.

— *The Team at Heartfelt Home Services LLC*

Questions about in-home care services? | www.heartfelthomeservicesllc.com

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Senior Centers by County

Senior centers are the heart of the local senior community. They offer meals, activities, social connection, transportation assistance, and referrals to additional services. All centers listed below serve adults **age 60 and older**.

Union County

Morganfield Senior Center

Address: 225 N. Richards Lane, Morganfield, KY 42437

Phone: (270) 389-4550 | (270) 389-9979

Hours: Monday – Friday, 8:00 a.m. – 4:00 p.m.

Services: Congregate meals, activities, commodity food program (monthly pick-up at this location), social events, and referrals to home-delivered meals.

Sturgis Senior Center

Address: 1002 Monroe Street, Sturgis, KY 42459

Phone: (270) 333-0445

Services: Congregate meals, activities, social programming, and local referrals for seniors in the eastern portion of Union County.

Henderson County

Henderson County Senior Citizens Center

Address: 840 N. Adams Street, Henderson, KY 42420

Phone: (270) 827-1294

Services: Congregate meals, transportation to doctor appointments, grocery stores, and beauty shops for adults age 60+ within Henderson County. Activities, exercise programs, and community referrals.

Webster County

Webster County Senior Center

Address: 44 North College Street, P.O. Box 155, Dixon, KY 42409

Phone: (270) 639-5394

Services: Transportation, trips, bingo, Bingocize exercise program, Drums Alive, outreach, legal aid assistance, congregate meals, and home-delivered meal referrals.

Crittenden County

Crittenden County Senior Citizens Center

Address: 210 N. Walker Street, Marion, KY 42064

Phone: (270) 965-5229

Services: Congregate meals, social activities, referrals to home-delivered meals, and local aging services for Crittenden County seniors.

Not sure where to start? Call the **Aging & Disability Resource Center (ADRC)** at **1-800-928-9094** — they serve Union, Henderson & Webster Counties and can connect you with the right services quickly at no cost.

Senior Meal Programs

Proper nutrition is one of the most important factors in a senior's health and independence. The programs below provide nutritious meals either at a local site (congregate meals) or delivered directly to the home.

Home-Delivered Meals (Meals on Wheels)

GRADD Senior Nutrition Program — Home Delivered Meals

Serves: Union County, Henderson County & Webster County

Phone (ADRC referral line): [1-800-928-9094](tel:1-800-928-9094)

Website: www.gradd.com

Who qualifies: Adults age 60 or older who are unable to cook for themselves; have no one in the home to cook for them; or are unable to attend a congregate meal site.

What is provided: A hot, nutritious lunch meal delivered Monday through Friday. No required fee; voluntary contributions accepted.

Purchase Area Development District (PADD) — Home Delivered Meals

Serves: Crittenden County

Phone: [\(270\) 247-7171](tel:(270)247-7171)

Website: www.padd.org

Services: Home-delivered meals and congregate meal programs for Crittenden County seniors. Contact to determine eligibility and schedule delivery.

Congregate (In-Person) Meal Sites

Each of the senior centers listed in the previous section also offers **congregate meal programs** where seniors can enjoy a hot lunch Monday through Friday in a social setting — a great option for seniors who are mobile and can benefit from peer connection.

County	Site	Phone
Union County	Morganfield Senior Center	(270) 389-4550
Union County	Sturgis Senior Center	(270) 333-0445
Henderson County	Henderson County Senior Citizens Center	(270) 827-1294
Webster County	Webster County Senior Center	(270) 639-5394
Crittenden County	Crittenden County Senior Citizens Center	(270) 965-5229

Additional Food Assistance

Commodity Supplemental Food Program (CSFP)

Pick-up location (Union County): Morganfield Senior Center, 225 Richards Lane

Schedule: The Wednesday after the second Tuesday of each month

Who qualifies: Self-qualifying program based on income for one eligible family member. Contact the senior center for details.

Kentucky SNAP (Supplemental Nutrition Assistance Program)

Phone: [1-855-306-8959](tel:1-855-306-8959) (Kentucky DCBS statewide line)

Apply online: kynect.ky.gov

Who qualifies: Low-income individuals and families. Many seniors qualify. Benefits are loaded monthly onto an EBT card for use at grocery stores.

Senior Transportation Services

Getting to medical appointments, the grocery store, and other essential destinations can be a major challenge for older adults who no longer drive. The resources below can help.

Local Senior Center Transportation

Henderson County Senior Citizens Center — Senior Transportation

Serves: Henderson County residents age 60+

Phone: (270) 827-1294

Services: Transportation to doctor appointments, the grocery store, beauty shop, and bill-paying locations within Henderson County. Call to schedule in advance.

Webster County Senior Center — Senior Transportation

Serves: Webster County residents age 60+

Phone: (270) 639-5394

Services: Transportation provided for senior center activities, trips, and local appointments. Call the center to arrange.

Henderson Area Rapid Transit (HART)

Serves: Henderson city area

Phone: (270) 831-1249

Services: Public bus service within the Henderson city area. Fixed routes with covered bus shelters. Reduced fares available for seniors. Call for schedule and route information.

Medicaid Non-Emergency Medical Transportation

Kentucky Human Service Transportation Delivery (HSTD)

Statewide Customer Service Hotline: 1-888-941-7433

TDD Users: 1-800-648-6056 | **Voice Users:** 1-800-648-6057

Who qualifies: Kentucky Medicaid members who need transportation to covered medical appointments. Services include taxi, van, bus, or wheelchair-accessible vehicles depending on need.

Important: Must be a Medicaid member and the appointment must be a covered Medicaid service. Trips must be scheduled in advance.

Ask Your Local Senior Center: Many senior centers coordinate **volunteer driver programs** for medical appointments and essential errands. These are often free or request a small gas donation. Contact your county's senior center (see page 2) for availability.

Pro Tip for Families: If your loved one is on Medicaid, non-emergency medical transportation is a *covered benefit*. Many families do not know this. Call **1-888-941-7433** to set it up before the next appointment — at no cost to you.

Medicaid Waiver Programs

Kentucky's Medicaid waiver programs are designed to help seniors and individuals with disabilities receive care **at home or in the community** — rather than in a nursing facility. If your loved one has limited income and assets and needs help with daily living, they may qualify.

Home and Community Based (HCB) Waiver

Kentucky Home and Community Based Waiver

Who it serves: Adults who meet nursing facility level of care but want to remain at home or in the community.

Services covered may include: Personal care, homemaker services, respite care, adult day health, case management, home modifications, and more.

How to apply: Call Kentucky DCBS at **1-855-306-8959**, apply online at **kynect.ky.gov**, or visit your local DCBS office in person.

GRADD — Waiver Case Management (Union, Henderson & Webster Counties)

Green River Area Development District (GRADD) — Medicaid Waiver Program

Serves: Union County, Henderson County & Webster County

Main Phone: (270) 926-4433

ADRC Toll-Free: 1-800-928-9094

ADRC Coordinator: Amber Gebhard — (270) 852-1358 | ambergebhard@gradd.com

Website: www.gradd.com

What they do: GRADD manages the Medicaid waiver program locally. They handle eligibility assessments, waiver enrollment, service coordination, and ongoing case management. This is your primary contact for waiver services in Union, Henderson, and Webster Counties.

PADD — Waiver Services (Crittenden County)

Purchase Area Development District (PADD)

Serves: Crittenden County

Phone: (270) 247-7171

Website: www.padd.org

What they do: Area Agency on Aging and waiver case management organization for Crittenden County residents. Contact them to begin the waiver application process.

Local DCBS Offices (Medicaid Applications)

County	DCBS Office Location	How to Apply
Union County	Morganfield, KY 42437	Call 1-855-306-8959 or apply at kynect.ky.gov
Henderson County	Henderson, KY 42420	
Webster County	Dixon, KY 42409	
Crittenden County	Marion, KY 42064	

What is the Michelle P. Waiver?

In addition to the HCB Waiver, Kentucky offers the **Michelle P. Waiver** for individuals with intellectual or developmental disabilities. Ask GRADD or DCBS if your family member may qualify for this program.

Apply Early: There is often a waiting list for Medicaid waiver services. Apply as early as possible — even before care is urgently needed. Call the ADRC at **1-800-928-9094** to start the process today.

Veterans Benefits Resources

If your loved one is a military veteran or the surviving spouse of a veteran, there may be significant financial benefits available to help pay for in-home care. Many families are unaware of these programs — do not leave money on the table.

VA Aid & Attendance Pension Benefit

Aid & Attendance — VA Pension Enhancement

What it is: A monthly cash benefit for wartime veterans (or surviving spouses) who need help with daily activities such as bathing, dressing, meal preparation, or medication management. This benefit *can be used to pay for non-medical in-home care*.

Who qualifies: Must have served at least 90 days of active duty with at least one day during a wartime period; must meet income and asset limits; and must need assistance with daily living activities.

2024 Maximum Monthly Rates (approximate):

- Veteran with Aid & Attendance: up to ~\$2,300/month
- Surviving spouse: up to ~\$1,478/month

How to apply: Contact your local Veterans Benefits Representative (listed below). Accredited representatives assist at no charge — never pay a third party to apply.

Your Local Veterans Benefits Representative

Kentucky Dept. of Veterans Affairs — Regional Benefits Representative

Representative: Stephanie Fee

Counties Served: Crittenden, Henderson, Hopkins, Union & Webster Counties

Phone: (270) 705-3331

Email: Stephanie.fee@ky.gov

Services: Free, accredited assistance filing for VA Compensation, Pension, Aid & Attendance, and all federal/state veterans benefits. Travels to serve all 4 counties in our area. No cost to veterans or families.

Western Kentucky Veterans Center — Benefits Assistance

Counties Served: Crittenden, Henderson, Union, Webster (and surrounding counties)

Services: Accredited veterans benefits assistance, consultation, and help completing application forms. Benefits representative travels throughout the 4-county region.

Contact: Visit veterans.ky.gov or call 1-800-928-9094

Kentucky Department of Veterans Affairs (Statewide)

Website: veterans.ky.gov

Services: Benefits counseling, healthcare enrollment, cemetery information. Use the “Find Your Benefits Representative” tool online to locate your specific county’s representative.

Additional Veterans Resources

VA Healthcare — Evansville CBOC

Nearest VA Clinic to Western KY. Eligible veterans may receive home-based primary care through VA.

Enrollment: 1-877-222-8387

Veterans Service Organizations (VSOs)

American Legion and **VFW Posts** are active in Henderson and surrounding communities — connecting veterans with benefits, emergency funds, and peer support.

Surviving Spouse Tip: The surviving spouse of a veteran — married at least one year — may qualify for Aid & Attendance even if the veteran *never applied* for VA benefits during their lifetime. Contact Stephanie Fee at **(270) 705-3331** for a free, no-obligation assessment.

Support Organizations & Additional Resources

Your One-Stop Navigator — ADRC

GRADD Aging & Disability Resource Center (ADRC)

Serves: Union, Henderson & Webster Counties

Toll-Free: [1-800-928-9094](tel:1-800-928-9094) | **Main Office:** (270) 926-4433

Website: www.gradd.com

What they do: The ADRC is your single point of entry for all aging and disability services. Call this number first if you do not know where to start. They assess needs, connect with services, initiate waiver applications, and refer across all programs. *This is the most important phone number in this guide.*

Caregiver Support

National Family Caregiver Support Program — GRADD

Phone: [1-800-928-9094](tel:1-800-928-9094)

Who it serves: Adults caring for a person age 60+, or any caregiver of someone with dementia.

Services may include: Information & referral, caregiver training, respite care (temporary relief), supplemental services, and support groups.

Alzheimer's Association — Greater KY & Southern Indiana Chapter

24/7 Helpline: [1-800-272-3900](tel:1-800-272-3900)

Website: www.alz.org

Services: Support groups, education programs, care consultations, and 24-hour helpline for families dealing with Alzheimer's and other dementias. Free of charge.

Health & Social Services

Kentucky Cabinet for Health & Family Services (CHFS)

Statewide Phone: [1-800-372-2973](tel:1-800-372-2973) | **Website:** www.chfs.ky.gov

Services: Oversees Medicaid, Adult Protective Services, home and community based waiver programs, and other health and family services across all 4 counties.

Kentucky Adult Protective Services (APS) — Abuse Hotline

Phone: [1-877-597-2331](tel:1-877-597-2331) (24 hours / 7 days a week)

What they do: Investigates reports of abuse, neglect, or exploitation of adults who are unable to protect themselves. All reports are confidential.

211 Kentucky — Social Services Helpline

Phone: Dial **2-1-1** from any phone | Available 24/7

Regional Website: greenriver211.org

Services: Free, confidential referrals to local food, housing, utility assistance, healthcare, and other essential services. Covers all 4 counties.

Legal & Insurance Assistance

Kentucky Legal Aid

Phone: 1-800-737-8170

Website: www.kyjustice.org

Free civil legal help for low-income seniors: benefits, housing, powers of attorney, consumer issues.

SHIP — Free Medicare Counseling

Phone: 1-877-293-7447

Website: insurance.ky.gov

Free, unbiased counseling on Medicare, Advantage plans, Supplements, and Part D drug coverage.

LIHEAP — Low Income Home Energy Assistance Program

Apply through: Local Community Action Agency or DCBS office | **Phone:** 1-855-306-8959

Services: Helps low-income households, including seniors, with heating and cooling costs. Applications typically open in fall for heating assistance.

Quick Reference — Most Important Phone Numbers

Organization	Phone	Serves
GRADD ADRC (One-Stop Aging Help)	1-800-928-9094	Union, Henderson, Webster
Morganfield Senior Center	(270) 389-4550	Union County
Sturgis Senior Center	(270) 333-0445	Union County
Henderson County Senior Center	(270) 827-1294	Henderson County
Webster County Senior Center	(270) 639-5394	Webster County
Crittenden County Senior Center	(270) 965-5229	Crittenden County
Kentucky Medicaid / DCBS	1-855-306-8959	All 4 Counties
HSTD Medical Transportation (Medicaid)	1-888-941-7433	All 4 Counties
Veterans Benefits Rep — Stephanie Fee (KDVA)	(270) 705-3331	All 4 Counties
Alzheimer's Association Helpline	1-800-272-3900	24/7 Statewide
Adult Protective Services (Abuse Hotline)	1-877-597-2331	Statewide / 24 hrs
211 Kentucky (All Services)	2-1-1	All 4 Counties
SHIP Medicare Counseling	1-877-293-7447	Statewide
Kentucky Legal Aid	1-800-737-8170	Statewide
Henderson Area Rapid Transit (HART)	(270) 831-1249	Henderson City

Don't know where to start? Dial **2-1-1** from any phone — available 24 hours a day, 7 days a week. A live specialist will help you find the right program at no cost.

Signs It May Be Time for In-Home Care

Sometimes families wonder whether a loved one needs professional support at home. Here are common signs it may be time to consider in-home care:

- ✓ Difficulty bathing, dressing, or grooming independently
- ✓ Forgetting to take medications or taking wrong doses
- ✓ Unexplained weight loss or skipping meals

- ✓ Increasing falls or near-falls at home
- ✓ Home becoming cluttered, dirty, or unsafe
- ✓ Difficulty managing bills, appointments, or daily errands
- ✓ Increasing isolation or withdrawal from social activities
- ✓ Family caregiver experiencing burnout or exhaustion
- ✓ Recent hospitalization or rehabilitation discharge
- ✓ Doctor recommending additional support at home

If any of these sound familiar, non-medical in-home care can help bridge the gap — allowing your loved one to remain safely at home with dignity and independence.



Compassionate Non-Medical In-Home Care — Western Kentucky

Serving Union, Henderson, Webster & Crittenden Counties

www.heartfelthomeservicesllc.com

facebook.com/heartfelthomeservicesllc

We are here to help your family navigate care with confidence and compassion.

Reach out today — we would love to be a part of your support team.

Disclaimer: This resource guide was compiled in good faith from publicly available information. Phone numbers, addresses, and program details are subject to change. Heartfelt Home Services LLC does not guarantee the accuracy of third-party program information. Always verify details directly with the organization before relying on them for care decisions. This guide is for informational purposes only and does not constitute legal, medical, or financial advice.