

Program Pathways of Possibilities

Frederick County Division of Aging & Independence (DAI)

One front door for every program: call Maryland Access Point (MAP) at **301-600-1234**. Not sure where to start? Call MAP and staff will find the right program for you.

Why These Services Matter

- Frederick County has about 300,000 residents. 62,119 are age 60+ (22%), 43,882 are 65+, and 5,041 are 85+.
- 30% of households include someone 65+. 9,691 adults 65+ live alone. 27% of residents 65+ have a disability. 16,294 veterans live in the county.
- The average Social Security benefit is \$2,071 per month. Average rent in Frederick County is \$2,400 per month.
- 15% of women and 12% of men age 65+ rely on Social Security for 90% or more of their income.
- The county will grow from 271,717 residents in 2020 to about 357,730 by 2040. About 4.1 million Americans turn 65 each year through 2027.

Home & Community Connections

50+ Community Centers in Brunswick, Emmitsburg, Frederick, Urbana and Middletown, plus a Virtual Senior Center. Education, creative arts, local trips, health and wellness, dining, recreation and social events.

Senior Nutrition Program

- Lunch Bunch: group dining at the 50+ Centers.
- Groceries for Seniors: free monthly produce and pantry items.
- Senior Farmers Market Nutrition Program vouchers, emergency food, and nutrition and health education.
- Meals on Wheels: for homebound adults 60+, or any age with a chronic condition or disability, who cannot shop or cook safely. Includes an in-home assessment and ongoing monitoring. Clients receive a daily hot meal plus a ready-to-eat evening meal, or a weekly 7-meal frozen pack, depending on location. Regular, diabetic, low sodium and mechanical soft menus. Every delivery is a wellness check. FY25: 721 clients, 111,971 meals.

Resource & Service Navigation

Maryland Access Point (MAP) serves adults 50+, adults 18+ with a disability, caregivers and professionals. Benefits screening (tax credits, energy assistance, Medicare, Medicaid, pharmacy assistance, VA), referrals, options to stay in the community, and planning for future needs and costs.

Caregiver Support serves caregivers of adults 60+, caregivers of anyone with Alzheimer's or a related dementia, and grandparents and relatives 55+ raising a child. Respite funds of up to \$800 per year cover respite care, rides to medical appointments, eyeglasses, dentures, hearing aids and emergency response systems. Education and support include Dementia Live, Powerful Tools for Caregivers, Caregiver Academy, Memory Café, support groups and Dementia Friendly Frederick.

SHIP, SMP and MIPPA. SHIP offers free, confidential, unbiased Medicare counseling in person or by phone: benefits, bills, Part D and Medicare Advantage comparisons, denials and appeals, and long-term care insurance. SMP (Senior Medicare Patrol) helps you spot and report Medicare fraud. MIPPA helps people with limited income lower Medicare costs, including adults under 65 on Medicare due to disability.

Medicare Open Enrollment runs October 15 to December 7. Plans, premiums and drug lists change every year. Compare plans before December 7.

Veterans Services help veterans access programs, understand benefits and navigate health insurance, with referrals to partner organizations and support groups. Home of the Frederick County Veterans Advisory Council.

Area Agency on Aging

- **Medicaid Home & Community-Based Services:** for Medicaid-eligible adults who need a nursing facility level of care but want to live at home or in assisted living. Includes the Community Options Waiver, Community First Choice and Community Personal Assistance Services.
- **Senior Care:** for adults 65+ at risk of nursing home placement. In-home assessment, a case manager who arranges services such as bathing and meal help, and gap-filling funds for those who meet financial guidelines. No cost to the individual.
- **Service Coordination:** helps low-income seniors stay in their homes, owned or rented, with a service plan that changes as needs change.
- **Long-Term Care Ombudsman:** advocates for residents of 8 skilled nursing and 27 assisted living facilities. Anyone can call, anonymously, at no cost.
- **Adult Guardianship:** public guardian for adults 65+ found by the Circuit Court unable to make their own decisions when no family member can serve.

Scott Key Center

Serving Frederick County since 1966, the Scott Key Center supports about 100 adults age 21+ with intellectual and developmental disabilities, including autism, cerebral palsy, Down syndrome, epilepsy and traumatic brain injury. Day Habilitation helps each person stay as independent as possible. 60% of services happen in the community through activities, volunteering and paid employment.

Contact Us

Main line (MAP): 301-600-1234

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Sources: SSA (2026), U.S. Census ACS 2020-2024, Maryland Dept. of Planning, Zillow, Peak 65.