

# ARAW BENEFICIARY REQUEST: DECISIONS

JUNE 2023 | VER 6/30/23

Beneficiary	Biggest Concern	Notes	Specific Request	Decisions
<p><b>New BENE# 24/04G</b></p> <p><b>Sylvia, Debra</b> 68 y/o; 8/17/1954 <b>Income: \$939 sub</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: \$158</b></p> <p>ARAW: Ana</p>	<p>"I have severe back pain from a horrible car accident ages ago. My bed is killing me. The springs are coming through the mattress."</p>	<p>Bayberry, referred by CES</p> <p>Many health issues, including cancer and knee replacement, severe back pain d/t car accident</p> <p>v. old mattress – springs coming through</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Full size mattress, box spring foundation, mattress protector and removal \$1,278 from Worley Beds</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Full size mattress, box spring foundation, mattress protector and removal \$1,278 from Worley Beds</li> </ul>
<p><b>New BENE# 23-24/07</b></p> <p><b>Michel, Loretta</b> 79 y/o; 1/15/1944 <b>Income: \$1,829 R</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: \$13</b></p> <p>ARAW: Pat</p>	<p>"I am content here but get bored easily. The activities are for babies though I have learned to tolerate BINGO. I attend Mass daily but otherwise spend my days in my room. My TV is my escape. My sister has been paying for it but she is getting older &amp; was recently hospitalized with pneumonia. She has one lung as she had lung cancer. She has insisted on paying for the TV however I know she is on a limited income also. She feels badly that we cannot visit face to face. My daughter does so much for me already. I hope the ARAW can help me. Thank you." (Convo w/LM &amp; dgtr)</p>	<p>Sacred Heart since 2007 – LTC</p> <p>Early onset alz – daughter &amp; sister advocates – original referral 2022</p> <p>Spends most days in room watching TV – most activities are for babies, except mass and bingo – sister was paying but declining herself</p> <p>Love KFC cole slaw, would marry the colonel</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable \$89.61</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable \$89.61</li> </ul>

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<p><b>New BENE# 23-24/08</b></p> <p><b>Murach, Barbara</b> 74 y/o; 10/30/1948 <b>Income: \$1,339   sub</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: \$9</b></p> <p><i>ARAW: Pat</i></p>	<p>"I am feeling so disconnected from everyone &amp; everything. Being deaf is very challenging but I have learned to adapt. I lip read which has been difficult with mask wearing during the pandemic. I rely heavily on my technology for communication: CC phone, laptop, cell phone. However, the wifi here (WCALF) is very spotty &amp; varies from minute to minute. I cannot rely on it &amp; I have spoken with the director on several occasions since I moved in (2015)... I actually have a balance with Comcast from 2021 &amp; I cannot resume services until that is paid in full.</p>	<p>Whaler's Cove, referred from CES</p> <p>Retired nurse; dysfunctional marriage lead to estrangement from children</p> <p>Mental health issues, suicide attempt, HOH, MS</p> <p>Volunteers with Bassett hounds, avid reader on kindle – relies on Wi-Fi, WC Wi-Fi very spotty, has advocated no joy</p> <p>Overdue as paying for internet has depleted savings</p> <p><i>High price for computer?</i></p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$155 with installation from Comcast</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Overdue balance of cable/phone/internet \$237.31 from Comcast</li> <li>▪ Desktop computer \$1,399.99 from Best Buy</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$155 with installation from Comcast</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Overdue balance of cable/phone/internet \$237.31 from Comcast</li> <li>▪ Desktop computer up to \$800</li> </ul>
<p><b>New BENE# 24/05G</b></p> <p><b>Rapoza, Janet</b> 81 y/o; 12/18/1941 <b>Income: \$1,434   sub</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: \$206</b></p> <p><i>ARAW: Pat</i></p>	<p>"...I have since budgeted my monies &amp; made some tough decisions such as giving up my car. It was old &amp; was costing me a lot. It is not easy but I use the SWH van &amp; Demand Response as well as the NBCOA van at times. I have a friend here who still drives but she too is going to have to make some tough decisions. I saved money &amp; paid for my cremation. Now I am saving for a couch &amp; a new bed. As you can see, my "couch" is actually a twin mattress &amp; box spring which I am donating to a young woman who is moving into Bayberry. My mattress is more than 15 y/o &amp; is not helping my back."</p>	<p>Bayberry, referred by ARAW bene (resident at Bayberry)</p> <p>Advocate and telling everyone about ARAW</p> <p>"Special plan" with Eversource – not paying, high outstanding balance</p> <p>Evicted from family home by brothers after death of her father; Sold car to pay for funeral – pd now saving for mattress and couch</p> <p>Bed seen by BA – very old and desp needs replacing</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Full size mattress, box spring and frame with removal \$1,078 from Worley Beds</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Full size mattress, box spring and frame with removal \$1,078 from Worley Beds</li> </ul>

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<p><b>BENE# 23-24/09</b></p> <p><b>Carvalho, Patricia</b> 85 y/o; 2/28/1938 <b>Income: \$1,734 R</b></p> <p><b>ARAW support \$1,734:</b> <b>Gifts:</b> Personal care \$46 '22, Social day \$564 '21, Exterminator \$925 '21, Cab \$49 '21, Holiday \$150 '21</p> <p><b>MEB: \$25</b></p> <p>ARAW: Pat</p>	<p>"My biggest issue is not hearing as well as I should. For 85 years old, I am doing ok in my opinion. I enjoy going to the Center, I have plenty to eat, I have my medicine &amp; my doctors, so I can say I am all set. Thank you for your concern."</p>	<p>Referral from NBCOA</p> <p>Referred to DEAF Inc (no response yet)</p> <p>Supportive neighbor – no family contact</p> <p>With transportation she can shop at S&amp;S</p> <p>Utilizes overdraft – embarrassed by credit card debt</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Taxi vouchers, 2 round trips to Market Basket, \$32 (approx.)</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Taxi vouchers, 2 round trips to Market Basket, \$32 (approx.)</li> </ul>
<p><b>New BENE# 23-24/10</b></p> <p><b>Pacheco, Deborah</b> 71 y/o; 6/22/1951 <b>Income: \$1,280 sub</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: -\$15</b></p> <p>ARAW: Pat</p>	<p>"So much has happened in a short time. I am having a hard time adjusting. My Lou was a wonderful man &amp; life was so good. I never had so much fun &amp; I didn't worry about anything for a change. Then he got sick, I got sick &amp; everything began to go downhill last year. I had surgery for my diverticulitis in July '22 &amp; ended up with a colostomy. I did my best to take care of Lou but he needed a lot of attention. We did our best. He died in January this year...I can barely make ends meet here."</p>	<p>Newly on her own after death of longtime companion (Jan 2023)</p> <p>While in hospital neighbor vandalized car and stole from her home – numerous agencies involved</p> <p>Car insurance?</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Vitamins and probiotics \$35 from Westport Apothecary</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Vitamins and probiotics \$35 from Westport Apothecary</li> </ul> <p style="text-align: center;"><i>May sell car will circle back in 2-3 months when things settle</i></p>

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<p><b>New BENE# 24/06G</b></p> <p><b>Beauchamp, Jane</b> 69 y/o; 12/23/1953 <b>Income: \$1,344 R</b> <b>ARAW support: New</b> <b>MEB: \$40</b> <i>ARAW: Pat</i></p>	<p>" Money...That is what worries me the most...My car desperately needs a new muffler. It is 17 years old &amp; still runs fairly well. I could never afford to buy another car so I keep this one maintained as best as I can. I need to have a car to get to my medical appts, to run errands &amp; grocery shop &amp; to drive to the park to walk. Walking is excellent therapy you know! I appreciate any help but I know there are many people who are worse off than me. I appreciate your concern. Thank you."</p>	<p>Referred by CES</p> <p>Landlord &amp; son live 2<sup>nd</sup> floor – v supportive (saved life!)</p> <p>Youngest son is her “savior” – pays half the rent for her &amp; cell phone</p> <p>Dog recently died &amp; sent her into a depression; 17 y/o car needs repair and she was not leaving house or getting dressed; with car repair she can get to therapist and re-engage with the world</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Car repair \$983.86 from South Dartmouth Auto</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Car repair \$983.86 from South Dartmouth Auto</li> </ul>
<p><b>BENE# 22-23/18</b></p> <p><b>Palazzo, Sharon</b> 70 y/o; 4/17/1953 <b>Income: \$1,516 H</b> <b>ARAW support \$2,807:</b> <b>Reoccurring:</b> OTC \$60 '22 <b>Gifts:</b> Car insurance \$701 '22, Mattress \$1,600 '21, Holiday \$150 '21-22 <b>FLO:</b> Gift card <b>MEB: \$27</b> <i>ARAW: Pat</i></p>	<p>"I pray my tenant never moves out. Without her help and, of course, the help from ARAW, I would not be able to keep my home. I would have no choice but to sell. My tenant pays her rent as well as helping with household bills including the pellets which have increased in price along with everything else. I applied for &amp; received the circuit breaker &amp; I am saving it in case I need a home repair. My car died &amp; my sons helped me buy a pickup truck. This helps immensely with getting the pellets as I avoid a delivery fee. My major concern is paying my monthly bills."</p>	<p>Rents a room to a tenant to make ends meet (wishes she had another room to rent!)</p> <p>Utilizes resources HIP, food pantries and coupons</p> <p>Watches her stories ; stays home most of the time – simple but peaceful life</p> <p>Macular degeneration</p>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ <i>Continuation</i> to living alone guideline (tenant)</li> </ul> <p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ <i>Continuation</i> of Preservision and Vitamin D \$60 from Westport Apothecary</li> <li>▪ Cable \$130 from DirecTV</li> </ul>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ <i>Continuation</i> to living alone guideline (tenant)</li> </ul> <p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ <i>Continuation</i> of Preservision and Vitamin D \$60 from Westport Apothecary</li> <li>▪ Cable \$130 from DirecTV</li> </ul>

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<p><b>BENE# 24/07G</b></p> <p><b>Cole, Carol</b> 69 y/o; 6/29/1953 <b>Income: \$1,043   sub</b></p> <p><b>ARAW support \$161: Gifts:</b> Cab \$104 '22, Gift card \$50 '20 <b>FLO:</b> Plant, soup, lottery, transportation, gift card, luncheon, holiday</p> <p><b>MEB: \$61</b></p> <p>ARAW: Pat</p>	<p>" Well, I would really like a comfortable place to sit &amp; relax. This couch is as old as the hills &amp; as you can see, the leg is broken. My nurse tells me all the time to sit with my legs up because I get fluid in my ankles &amp; calves because my heart doesn't work well. I have this folding chair which is usually where I sit to watch TV but it gets hard after a while. I balance my legs on the coffee table to get them up but it is not comfortable."</p>	<p>Presidential Terrace</p> <p>Limited family support and has "removed" her self from group in building she has described as "mean"</p> <p>FLO since 2020, enjoys attending luncheons</p> <p>Broken sofa and is currently using metal chair and coffee table to elevate her legs (edema)</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Sofa plus delivery \$948.99 from Bob's Discount Furniture</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> power sofa plus delivery \$948.99 from Bob's Discount Furniture</li> </ul>
<p><b>BENE# 23/30G</b></p> <p><b>Thibodeau, Diane</b> 72 y/o; 4/14/1951 <b>Income: \$1,063   R</b></p> <p><b>ARAW support \$1,044: Gifts:</b> Heat system \$847 '23, Dental \$197 '23</p> <p><b>MEB: -\$222</b></p> <p>ARAW: Pat</p>	<p>"I am doing my best to pay all my bills. I am proud of my excellent credit score. I pay at least the minimum on each card monthly &amp; switch to zero interest cards. I would love for the ARAW to pay for my dental because I will not use a MassHealth dentist. But I will figure that out. Will the ARAW help with my car insurance? My house insurance? I appreciate any help. Thank you."</p>	<p>Mobile home; would not allow entry to home; large inventory – referral to buried in treasure</p> <p>Declined MMP in past – has reduced credit card debt over past months (expected future inheritance)</p> <p>Does not want to use MH dentist; wanted ARAW to pay; explained last resort philosophy &amp; she has options</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ 2023-2024 Car insurance \$797 (estimate based off last year)</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ 2023-2024 Car insurance \$797 (estimate based off last year)</li> </ul>

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<p><b>BENE# 22/15G</b></p> <p><b>Rudnik, Martha</b> 73 y/o; 12/16/1949 <b>Income: \$1,376 sub</b></p> <p><b>ARAW support \$2,756:</b> <b>Gifts:</b> Car ins \$913 '22 &amp; \$840 '21, Tires \$703 '22, Holiday \$150 '21-22 <b>FLO:</b> Gift card</p> <p><b>MEB: -\$80</b></p> <p><i>WCOA: Susan</i></p>	<p>Martha's biggest concern remains the same, keeping her car in good condition. Martha's priority lately is visiting her 18 year old granddaughter in Mansfield, MA. "I can go without things so I can be there for her."</p>	<p>Utilizes car to visit stepmother and granddaughter – will go without to assist grand daughter</p> <p>Working with Money Management to look for ways to budget/cut expenses – including charity – utilizing savings to help by</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ 2023-2024 Car insurance \$1,000 from Travelers (Estimate based off last year)</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ 2023-2024 Car insurance \$1,000 from Travelers (Estimate based off last year)</li> </ul>
<p><b>BENE# 22/01G</b></p> <p><b>Medeiros, Margaret</b> 69 y/o; 11/4/1953 <b>Income: \$1,714 H</b></p> <p><b>ARAW support \$3,032:</b> <b>Gifts:</b> Car ins \$889 '23, CC \$583 '21, Eversource \$550 '21, SW \$525 '21, Car loan \$296 '21, Holiday \$150 '21 <b>FLO:</b> Luncheons, Lottery, Gift Card, Holiday</p> <p><b>MEB: \$22</b></p> <p><i>ARAW: Pat</i></p>	<p>"The ARAW has been a lifesaver. I have so much fun at the luncheons &amp; I have gained new friends. I am going to participate in the Relay for Life with a woman I met at a luncheon. I enjoy going to shows at the Z. Thank you so much!!! My only issue now is I thought I could do without an oven but I am finding I truly miss it. The repairman said a 10 year old range is not worth repairing. It is an expensive part that is needed and would be almost the same as buying a new one."</p>	<p>Babysits for nephew to make money</p> <p>Trying to pay off credit card debt</p> <p>Has submitted applications for housing – inspired by new friends from FLO</p> <p>Stove broken – unable to cook beyond repair – spending money on take out</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Range \$688.98-\$855.35</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Range up to \$855.35</li> </ul>

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<p><b>BENE# FLO-22N-V</b></p> <p><b>Almeida, Laura</b> 91 y/o; 12/21/1931 <b>Income: \$1,882   sub</b></p> <p><b>ARAW support: FLO:</b> Plant, Holiday</p> <p><b>MEB: Unknown</b></p> <p><i>ARAW: Ana</i></p>	<p>Doing well. Connected with CNN for transportation. Does not have a need. Per Laura, “I was told I was over income, but if I could stay on because of my transportation needs. I would love it if I could still stay.”</p>	<p>Over income but is currently a CNN member and utilizing all they have to offer – especially transportation</p>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ Income guidelines (over \$232)</li> </ul> <p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Participation in FLO &amp; BM calls</li> </ul>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ Income guidelines (over \$232)</li> </ul> <p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Participation in FLO &amp; BM calls</li> </ul>
<p><b>New BENE# FLO-24N</b></p> <p><b>Sousa, Gale</b> 65 y/o; 5/10/1958 <b>Income: \$872   R</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: \$40</b></p> <p><i>WCOA: Cindy</i></p>	<p>Worries about her daughter the most. She was in a relationship for 16 years &amp; he was abusive. She has pancreatitis &amp; is not that healthy. She is worried about finding affordable housing for herself.</p>	<p>Rents a room in a house, but has been asked to move; has applied for S8, CHAMP and lottery</p> <p>Access to car for \$100/month</p> <p>Making ends meet but has been fully vetted and initial application completed in anticipation of future needs</p> <p>Referral to CNN</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Participation in FLO</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Participation in FLO</li> </ul>

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<p><b>BENE# 23/19G</b></p> <p><b>Ingham, Nancy</b> 77 y/o; 2/7/1946 <b>Income: \$1,076 sub</b></p> <p><b>ARAW support \$4,053:</b> <b>Gifts:</b> Dental \$3,903 '22, Holiday \$150 '22</p> <p><b>MEB: \$35</b></p> <p>ARAW: Pat</p>	<p>"It has been a tough month all around. The first week of May, my brakes let go. Thank goodness that my son-in-law does the labor &amp; I just pay for the parts. The next week, someone hit my car in the parking lot &amp; took off without leaving their insurance information. Thankfully, I had just had my inspection renewal because I do not have a working tail light. Then I was told I need two new tires."</p>	<p>Crossroads</p> <p>Limits credit card use but purchased sofa she is paying off</p> <p>Travels to Boston for dental work every three months</p> <p>Paid for new breaks – then car in accident; now needs new front tires; uses car for local appts, errand, grocery &amp; visiting</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Two tires \$230 from Westport Tire Center</li> </ul>	<p><i>EDDF – making an effort to live frugally, taking advantage of options presented, recently hit with a lot, tires a safety issue</i></p>
<p><b>New BENE#</b></p> <p><b>Dobson, Sally</b> 81 y/o; 9/19/1941 <b>Income: \$2,213 R</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: -\$365</b></p> <p>ARAW: Pat</p>	<p>"I have been managing OK until my rent escalated. My friend encouraged me to call Coastline for help. They have been very helpful with connecting me to various community resources: PACE, SNAP, MassHealth. The applications have been completed &amp; I am awaiting the decisions. But I am still concerned I may need assistance with monthly bills."</p>	<p>NBPD told her about ARAW after they responded to 911 call</p> <p>V. excited to have a visitor</p> <p>Son &amp; Daughter involved – daily contact – but spends most of the day alone</p> <p>On housing list but would like to stay in apt</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable \$199.17 from DirecTV</li> </ul>	<p><b><i>HOLD until benefits SNAP, PACE, MH settle</i></b></p>



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<p><b>BENE# 19-20/08</b></p> <p><b>Ventura, Natalina</b> 91 y/o; 6/13/1931 <b>Income: \$1,547   H</b></p> <p><b>ARAW support \$13,913:</b> <b>Reoccurring:</b> EPERS \$51.95 '20, Cable/phone/internet \$228 '19 <b>Gifts:</b> Dental \$820 '19, Car repairs \$1,763 '19, Holiday \$150 '19-22</p> <p><b>MEB: \$478</b></p> <p><i>WCOA: Andrea</i></p>	<p>Mrs. Ventura is in rehab at Care One in NB after a serious fall. At this time the drs are not sure what her length of stay will be. While there the physical therapy department has to have her evaluated by an orthopedic specialist...her insurance will not cover the transportation to get there and back...At current Mrs. Ventura cannot afford this."</p>	<p>Did not feel comfortable approving through EDDF due to high MEB which can more than cover expense.</p> <p>Questions Andrea – request withdrawn</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Transportation to orthopedic specialist \$216 from Compass Care Transportation</li> </ul>	<p style="text-align: center;"><b>Not approved through EDDF as enough MEB to cover – request withdrawn</b></p>

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JUNE 2023 | VER 6/30/23

Beneficiary	Biggest Concern	Notes	Specific Request	Decisions
<p><b>BENE# 22-23/08</b></p> <p><b>Deatherine, Nancy</b> 93 y/o; 5/9/1930 <i>Income: \$1,641   sub</i></p> <p><b>ARAW support \$3,043:</b> <b>Reoccurring:</b> Health ins \$263 '22 <b>Gifts:</b> Holiday \$150 '22</p> <p><b>MEB: \$614</b></p> <p><i>WCOA: Andrea</i></p>	<p>I worry about my family constantly. I also hope that I will have enough money for my son to bury me. I did have life ins but I messed up &amp; lost it. Thanks to you, ARAW, I am able to relax a lot more. ARAW has done so much &amp; have been a big God send. I have been able to sleep better knowing that I have that big cushion financially. I always worried that I would be a huge burden to my son.</p>	<p>Afraid to be burden to son</p> <p>Considering relocation to KY to be with family – hesitant d/t age</p> <p>Son taken over \$ management – checking account for funeral, savings for her (hesitant to use)</p> <p>Check/Savings \$6,150 last year, now \$19,000 (199%+) - \$615 MEB</p>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ Asset guideline (over \$9,000)</li> </ul> <p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Continuation of health insurance \$274.75</li> </ul>	<p style="color: red; text-align: center;"><b>Asset exception not approved</b></p> <p style="text-align: center;"><i>Well over and MEB is substantial Paying for health insurance enabled build up in bank</i></p> <p style="text-align: center;"><i>Please come to us if situation changes</i></p>