

The Area Agency on Aging 1-B Planning Ahead: Care Options for Seniors Webinar

February 17, 2022



Webinar Agenda

Meet our panelists

Jenny Jarvis: Age in Place presentation

Lynn Alexander - Continuum of Care presentation

Mary Katsarelas – Nursing home care presentation
Louise Verbeke – Nursing home care presentation

Question and Answers

We are here to help you understand your options.

- Its hard to understand what the options are and there is no right path. We want to help you understand and sort through what's available and how to prepare a plan for you or your loved one.
- Planning helps us decide how best to use our resources (people, time, money, information, equipment) so that we are prepared for any situation that may arise for our or loved one's care.



Aging in Place

Jenny Jarvis
Chief Communications & Strategy Officer
Area Agency on Aging 1-B



Planning Ahead: Care Options for Seniors



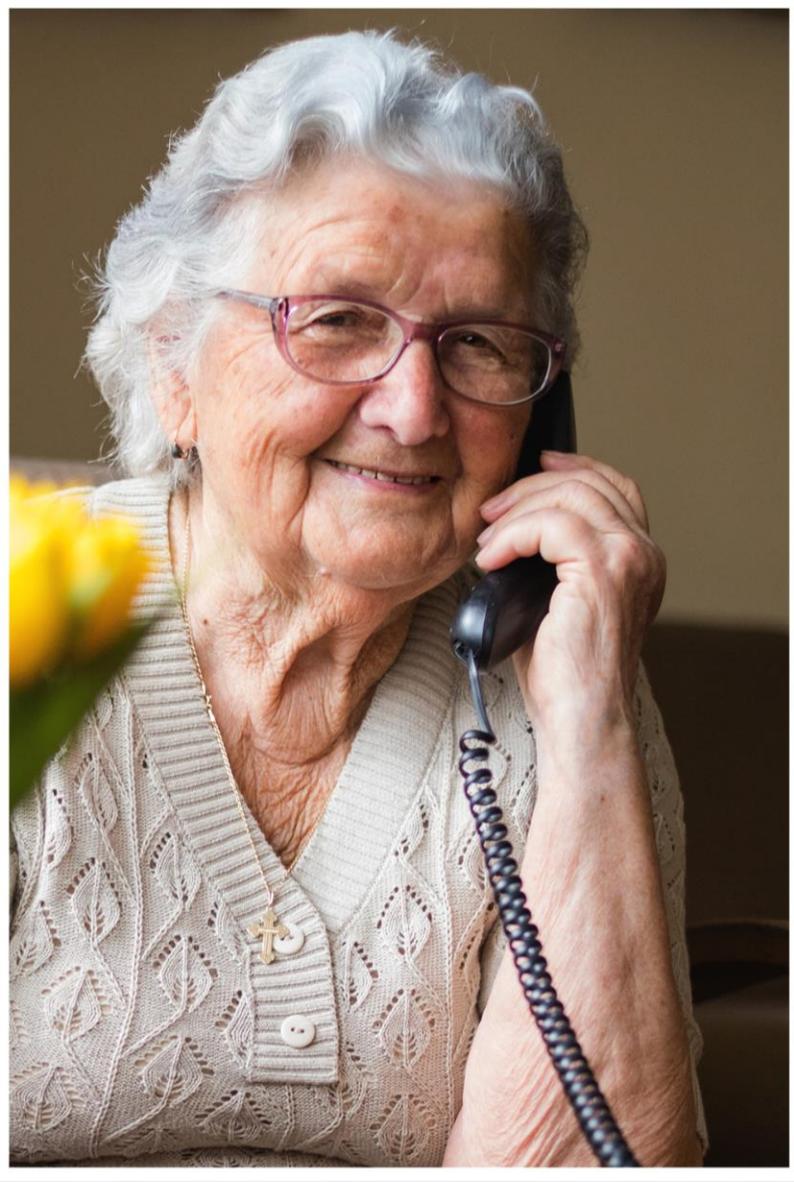
Aging in Place

- Most older adults would like to remain living at home, or the home of a loved one, for as long as possible instead of a nursing home.
- Older adults may require different supports and services depending on what their level of care needs are.
- The types of services and supports may change if there are changes in their health and well being.
- Learning and understanding about what options are available to help a senior remain living at home before needing support is an important first step in planning.

Aging at Place – What We Will Cover

During this section of the webinar we will cover the following topics:

- 1) What are some of the common types of services that seniors and family caregivers may benefit from
- 2) How do you pay for those services
- 3) Who can help you navigate and understand those services and what you or your loved one may be eligible for



Living at Home – Senior Services

- Transportation
- Congregate (social meal program)
- Meals on Wheels
- Friendly Visitor/Calling - social isolation
- Help with Prescription Costs

Living independently may need some help with certain activities

- Homemaking – house cleaning and other light tasks
- Personal Care (help with bathing, eating, etc)
- Meal preparation
- Respite for the Family Caregiver

Needs significant help to remain living in the home

Community Based Services

Meals on Wheels

- Weekday meals for those 60 and over who are homebound (unable to leave the home without assistance).
- No financial eligibility. Voluntary donations accepted.

Transportation

- Myride2, a program of the Area Agency on Aging 1-B can help find affordable, accessible transportation.

Medicare Medicaid Assistance Program (MMAP)

- Help Medicare beneficiaries or family caregivers understand Medicare options and apply for assistance to help cover Medicare costs.



In-Home Care Services

- Many family members may suddenly become a caregiver after a fall, a stroke or heart attack, or a medical condition continues to progress such as dementia or Parkinson's.
- In-home care services can include support such as: personal care (bathing, dressing, toileting, eating, transferring from one location to another), homemaking, private duty nursing, respite for a family caregiver,



Paying for In-Home Care Programs



**Private
Pay**

**Long Term
Care
Insurance**

**Medicaid
Programs**

**Older
Americans
Act**

**(State &
Federal
Funds)**

**Veteran's
Administration**

Private Pay for Long Term Care

- Many people think that Medicare will pay for Long Term Care Services. Medicare does **not** pay for this type of care.
- Medicare will cover short term rehabilitation in a nursing home or short-term in-home rehab with some personal care services following a discharge that is determined to be medically necessary.
- On-going services that are needed to support daily living after rehab is completed are paid for privately, or possibly by government funded programs.
- Some individuals may have long term care insurance.
- On average, the hourly cost for in-home care (personal care, homemaking, respite) is about \$20 to \$30 an hour in the southeast Michigan area through a licensed home care agency.

Home & Community Based Medicaid Programs

Three Medicaid programs in Michigan that help with long term care costs in the home & community:

- MI Choice Waiver Program
- PACE
- Michigan Department Health & Human Services Home Help



MI Choice Medicaid Waiver Program

- Comprehensive care at home
- Can help support family caregivers
- Available to seniors 65+ and adults with disabilities
- Must need nursing home level care
- Financial eligibility: \$2,523 or less in monthly income/\$2,000 or less in assets (spousal impoverishment applies to married couples)



MI Choice Services May Include:

- Personal Care
- Homemaking
- Caregiver Respite (breaks)
- Adult Day Services
- Meal Preparation
- Personal Emergency Response
- Home modifications
- Non-emergency medical transportation
- Medical supplies and equipment not covered under the Medicaid State Plan
- Private duty nursing
- Counseling
- Home delivered meals
- Supports coordination

PACE

(Program of All-Inclusive Care for the Elderly)

- Must be 55 years of age or older and be at a nursing home level of care
- Same financial requirements as MI Choice
- Must live within the approved geographic area of the PACE organization
- Delivers all services, including long term care supports, acute care services, hospital services and if necessary nursing facility services.
- Services primarily provided in an adult day health center, supplemented by in-home and referral services



Medicaid: Home Help Program

- Provides personal care services to individuals who need hands-on assistance with activities of daily living
- The program is administered by the Michigan Department of Health and Human Services (MDHHS) and provides funding for qualified individuals to hire someone to assist them with their daily activities.
- Monthly gross income of \$1,094 and assets \$2,000 for single and \$3,000 for married couple



Older Americans Act Care Management Case Coordination & Support

- Program provided by Area Agencies on Aging to help older adults 60+ remain living in the community with the support they need
- Must require assistance with daily care needs (personal care, caregiver relief)
- Provide up to 10 hours of service per week (in-home services)
- Limited program availability due to funding
Currently maintaining a waitlist
- Prioritize based on income and social supports of senior

Veteran's Administration (VA)



Aid and Attendance benefit available to qualified veterans or surviving spouse

Provides help with paying for long term care services

VA reviews and makes decisions on eligibility

Call your local VA office for more information
(Area Agencies can give you that number)

Support for Family Caregivers



Adult Day Service Programs

- Day facilities where an older loved one or adult with disability can go for part-time or full-time days
- Most are structured for individuals with dementia

Powerful Tools for Caregivers Training

- A free six-week virtual training. 1.5 hours/week.
- Learn techniques to take care of yourself while taking care of loved one, manage stress and understand the complex emotions that often come with caregiving.

Caregiver Coaching

- Free program matches family caregivers with a compassionate, trained volunteer who will work with them one-on-one.



Planning Ahead: Care Options for Seniors



Area Agencies on Aging Information & Assistance

Help you understand if you or your loved one may be eligible for in-home care government funded programs

Navigate the various community-based programs and services that may be able to help depending on the level of care need (eg: transportation assistance, Meals on Wheels, friendly calling, etc)

Explain other services that may be available to help you or your loved one (caregiver support groups, low-cost dental, fall prevention programs, senior housing options)

Connect you with programs and services discussed in this webinar.



Planning Ahead: Care Options for Seniors



800-852-7795



Care Options for Seniors: Continuum of Care

**Presented by: Lynn Alexander,
*Senior Vice President and Chief Marketing Officer,
Presbyterian Villages of Michigan***

Care Options for Seniors: Continuum of Care



- Types of living facilities available
- Licensing
- Affordability

Senior Housing Options

Housing Type	Definition	Payment Options
Senior Only Independent Living Apartments	<p>Independent Senior Housing refers to housing that is restricted to older adults, usually age 55 and over, although some facilities may include younger adults with disabilities. These facilities represent a tenant-landlord relationship where the owner/operator has no responsibility to supervise or provide personal care. This type of housing generally does not include supportive services to address the special needs of aging residents. Independent apartments are not licensed or monitored by government housing agencies.</p>	<p>Choices in independent senior housing are available as private pay, HUD subsidized housing and Section 8 Certificates.</p>
Independent Senior Housing with Services	<p>Apartments that include one or more of the following supportive services: meals, housekeeping, some assistance with personal care, transportation, socialization activities, laundry, resident/service coordinator who helps residents access other services and programs from community-based agencies. Personal/home care services through a third party home care agency are usually available at an extra cost.</p>	<p>Private pay –typically \$2000 - \$4000/mo. Residents may purchase personal/home care services through third party agencies, which can be paid for privately or may be covered by a Long-Term Care Insurance policy or veteran’s aid and attendance program.</p>

Senior Housing Options

Housing Type	Definition	Payment Options
Continuing Care Retirement Community (CCRC) Sometimes called a Life Care Community	<ul style="list-style-type: none"> Continuing Care Retirement Communities are restricted to older adults. They include: independent living units apartments with the potential to provide service enriched environments such as social activities, meals, and personal care services. These services are available on site. Nursing home type care can also be included on or off site. What distinguishes a CCRC from other types of housing is the life care program which included pre-paid health care in the event long-term care is needed. Should a life care resident need assisted living or skilled nursing care, he/she would pay only the cost of independent living 	There are two payment options for this type of care: <ul style="list-style-type: none"> Communities of this type may require a large one-time payment from applicants (usually \$100,000 or more) to prepay for the resident's anticipated health care expenses Pay for the level of service you need at the time of that service
Adult Foster Care Facility (Adult Group Home)	Adult Care Facilities are often referred to as "Adult Homes." These homes offer housing for 20 or less residents. They may or may not be licensed and regulated by the MDHHS. Most ACFs offer private and semi-private rooms with private or shared bathrooms. ACFs provide the following services: meals, housekeeping, laundry/linen service, limited transportation services, social activities, some personal care, medication management, and 24 hour supervision. Some ACF's have assisted living programs available.	Many Adult Care Facilities accept only private payment while others require a fixed number of years of private payment. Some Long Term Care Insurance policies cover a portion of the cost of this level of care. Veteran's Aid and Attendance program may also be able to help pay for a portion of the care.

Senior Housing Options

Housing Type	Definition	Payment Options
<p>Assisted Living: (Home for the Aged)</p>	<p>Assisted living must be licensed and regulated by the State and must provide or arrange for the following:</p> <ul style="list-style-type: none"> • Has 21 or more residents • On-site staff 24/7 • Personal care services and home care services including help with grooming, dressing, bathing and eating (either directly or indirectly) • Case management • Housekeeping/laundry • Activities and recreational opportunities • Medication assistance and medication supervision. <p>It is very important to ask what type of personal care service is provided; some Assisted Living Residences include a minimum of personal care related services (e.g., daily dressing and weekly bath assistance) in the monthly rent, but charge extra fees, by the hour or by a flat fee, for assistance above and beyond the base level of care provided. Medication management may also be charged as an additional fee.</p>	<p>Private pay for monthly rents that range from \$3500 to \$10,000 a month. Some of the newer long term care insurance policies include an assisted living benefit or will cover home or personal care services provided by a home health care agency. Veteran's Aid & Attendance may also help cover a portion of the care.</p> <p>Generally, there is no Medicare or Medicaid reimbursement.</p>

Senior Housing Options

Housing Type	Definition	Payment Options
<p>Alzheimer/ Memory Care Unit</p>	<p>This type of facility or unit is specifically designed to meet the needs of individuals with Alzheimer’s Disease or other dementia conditions. There are freestanding facilities as well as special units within another levels of care or nursing home. The physical layout, program goals, staffing, and care plans are specifically designed to address the needs of these individuals.</p> <p>Dementia Care Facilities/Units are licensed and regulated by the Michigan Department of License and Regulation.</p>	<p>Many Dementia Care Facilities/ Units are private pay; however, in the case of units contained within a Skilled Nursing Facility accept Medicaid following the depletion of private resources.</p>

Senior Housing Options

Housing Type	Definition	Payment Options
<p>Skilled Nursing Facility (SNF)</p>	<p>A nursing home provides 24 hour a day skilled nursing care and related services, or rehabilitative services for the injured or disabled. Skilled Nursing staff is defined as LPN/RN and certified nursing assistants (CNA).</p>	<p>All nursing homes (SNFs) accept private payment or payment through long-term care insurance.</p> <p>Most SNFs accept Medicaid, however policies vary from facility to facility. Some require a certain length of private payment before the resident relies on Medicaid. Some SNFs accept residents without private payment, however the Medicaid application process must begin prior to admission.</p> <p>Medicare usually covers payment for short-term rehabilitative care in a skilled nursing facility in full for the first 20 days. Thereafter, Medicare pays a portion of the daily cost through day 100 for each “spell of illness.” Supplemental Security Insurance (SSI), Medicaid, long-term care insurance or private resources must be used to pay for care after 100 days.</p> <p>A typical monthly cost per month is \$10,000 - \$15,000. (private pay)</p>

Michigan Long Term-Care Ombudsman Program

Role and responsibilities

February 17, 2022

**Presented by: Mary Katsarelas
and Louise Verbeke**



Planning Ahead: Care Options for Seniors



LTC Ombudsman Program

- * 1972: demonstration program under President Nixon's Eight Point Initiative to improve nursing home care
- * Today: exists in all states, the District of Columbia, Puerto Rico and Guam, under the authorization of the Older Americans Act
- * Each state has an Office of the State Long Term Care Ombudsman, headed by a full-time state ombudsman

Michigan's Ombudsman Program

- Who does ombudsmen work?
 - Approximately 20 local ombudsmen across the state
 - 32 volunteer/student intern ombudsmen (Pre-Pandemic)
- Where is the work done?
 - 460 nursing homes serving 47,583 residents
 - 4,472 Homes for the Aged & Adult Foster Care serving 52,886 residents

AAA1B Long Term-Care Ombudsman Program

Region 1B – 6 Counties

Elaine Hearn – Macomb and St. Clair

Mary Katsarelis – Oakland

Louise Verbeke – Livingston, Monroe, Oakland and
Washtenaw

Approximately 105 Nursing Homes

Ombudsman Program

- Ombudsman Program Goals
 - Focus on resident's rights and quality of life and quality of care
 - Support resident in self-advocacy
 - Seek systemic change to improve resident outcomes
- Ombudsman Approach
 - Collaborate with and support facilities in reaching shared goals
 - Work creatively to be part of the solution
 - Serve as a resource in working with families or responsible parties
 - A neutral third party obligated to advocate for the resident's wishes

How is the Work Done?

- Ombudsmen visit licensed homes at least quarterly and at anytime to investigate complaints
- Program is notified of complaint surveys and involuntary discharges by state survey agency - generating cases
- Detailed case work is maintained in Wellsky
- **Strict confidentiality** – must have resident consent
- Geo-routed toll-free number (posted in nursing homes)



1-866-485-9393

Planning Ahead: Care Options for Seniors



Top Complaint Issues

1. Involuntary discharge/eviction from a facility
2. Failure to respond to requests for help
3. Lack of dignity/respect and staff treatment of residents
4. Medication administration/mistakes
5. Requests for less restrictive settings

Ombudsman Duties

- Serve residents of Nursing Homes, Homes for the Aged and Adult Foster Care Homes
- Help individual residents and/or families resolve complaints
- Empower residents to communicate their concerns and assist in resolving them.
- Advocate to improve quality of care and life

What Do Ombudsmen Do....

- Advocate and encourage Self-Determination.
- Support residents to shape their own agenda and goals.
- Advocate for resident's rights and assist in exercising those rights.
- Providing information for long term care options.
- Provide information about government benefits and other agencies assistance.

Ombudsman Can Help

- Resolved payment issues to avoid involuntary discharge
- Helped resident revoke court appointed guardian and educated staff on appropriate use of guardianship
- Clarify authority of Durable Power of Attorney for staff impacting practices to support resident choice
- Connect resident with legal support for NOID (Notice of Involuntary Discharge)

Ombudsman Are...

We are... Advocates, Provide Information & Assistance, and Conduct Visitation to the Facilities

Are not... Vigilantes, Special Interest Visitors, or Friendly Visitors

Ombudsman Are...

Are... Consultation to Facilities, Provide Community Education
Promote Interagency Coordination, Support Resident/Family Councils

Are not... Professional Speakers, Professional Meeting Attendees,
President of the Councils

Ombudsman

Can Do...

- A little Bit of Everything

But

Are Not...

Supermen/Superwomen



Thank you for joining our webinar:

Planning Ahead: Care Options for Seniors



**For more information and resources,
please call us at
800-852-7795 or visit us at aaa1b.org**



Stay tuned for more webinars offered from Area Agency on Aging 1-B.



Spring 2022	<ul style="list-style-type: none">• Keeping you and your loved ones safe from scammers and fraud• Sorting through the legal issues and creating a plan
Summer 2022	<ul style="list-style-type: none">• Ask Me Anything: A Collection of Wisdom and Expertise from Family Caregiver Resources• After the Fall: What to Do When a Crisis Hits
Fall 2022	<ul style="list-style-type: none">• Caregivers Connect: Laughter, fun and some surprises