PACE VT Presents . . .

Resources for Seniors
We will be discussing:

1. Agencies on Aging
2. Medicaid and Medicare
3. Housing Options
4. Choices for Care
5. Other Services and ideas
6. Your Questions!
1. Agencies on Aging
Agencies on Aging

Federal Agency: Administration on Aging

Requires every state to have a State Office on Aging

And every state to have local Area Agencies on Aging (AAAs)
Agencies on Aging

Every community in the US has an AAA that can help with:

- Information on local services
- Funding options for those services

Champlain Valley Agency on Aging serves Addison, Chittenden, Franklin, and Grand Isle counties. www.cvaa.org
2. Medicaid and Medicare
Medicare does not cover long term care services.

Medicaid does.

- Medicaid is a state public assistance program for those who have low income and limited resources.
- Divided into “Community” and “Long Term Care”
- Long Term Care Medicaid has an additional requirement that the applicant needs a “nursing home level of care.”
Medicare

- Federal Program
- Available for those aged 65+ who have worked (or spouse)
- Parts A, B, and D
- Medigap Policies are private policies that fill the “gaps” (e.g. AARP)
- Some nursing home rehab coverage, but no Long Term Care coverage.
Medicare and Medicaid

People that have both Medicare and Medicaid:

Deductibles and Premiums for Medicare are covered by Medicaid, so no out-of-pocket expenses (except patient share).
Medicare and Other Options

Other states offer Medicare Advantage programs.

Long Term Care insurance can pay for nursing home, in-home care, and more. Read policies closely to see what they will cover.
3. Housing Options
Housing Options

Nursing Home

Assisted Living

Residential Care Home

Senior Housing
Housing Options:
Independent Living/ Senior Housing

Independent seniors needing minimal or no assistance.

- **Senior housing**: Age is often the only requirement; most are 55+
- **Subsidized housing**: income requirement and a senior or disabled
- **Independent Living**: basic services may be offered (e.g. laundry)
Housing Options:
Assisted Living / Residential Care

Assistance with tasks like medication management, housekeeping, laundry, and some help with personal care

Vermont Average cost: $4,100/month. National average $3,100 per month
Housing Options:

Nursing Care

Regular assistance with Activities of Daily Living, e.g. dressing, bathing, eating, transferring.

Nursing Home

Vermont average rate for semi-private room $235/day; national average $198/day.

Choices for Care (i.e. receive services through Long Term Care Medicaid)
Housing Options

Continuing Care Communities

Communities that offer all 3 levels of care. Wake Robin is the only one in northern VT. More common in other states.
4. Choices for Care
Choices for Care

- Unique to Vermont
- Funds for Long Term Care became available for use in community settings
- Vermonters can now choose where and how they receive care!
THE MENU

1. Nursing Home
2. Enhanced Residential Care
3. Home & Community-Based Program
4. Flexible Choices
5. PACE
Choices for Care

1. Nursing Home

- If you’ve seen 1 nursing home, you’ve seen 1 nursing home. Many facilities specialize in certain areas.
- Take a tour, check the score ("nursing home compare")
Choices for Care

2. Enhanced Residential Care

- Residential Care homes receive additional funds from Medicaid.
- The resident pays room and board; Medicaid pays for personal care and nursing oversight.
- ERC beds can be difficult to find.
3. **Home & Community-Based Program**
   - Case manager through AAA or VNA
   - Prescribed numbers of hours of in-home care based on needs
   - Allotment of respite/companionship hours
   - Adult Day program
   - Agency, Consumer, or surrogate directed
     - Indicates who is responsible for recruiting, hiring, and supervising caregivers.
4. Flexible Choices

- A consumer-directed model
- Spending account allows flexibility to use dollars to meet needs. (The amount is based on assessed needs)
- Case manager is not required, but you do work with a Flexible Choices Consultant to develop a budget
- Consumer sets pay rate for caregivers and can save up for larger purchases
Program of All-Inclusive Care for the Elderly
• Receive services at home and at the PACE Center.

• Interdisciplinary Team: Doctor, Nurses, Social Worker, PT, OT, Nutritionist, Activity Coordinator, Transportation Coordinator, LNAs

• PACE follows participants wherever their care takes them

• On call 24/7
Find a PACE program at

www.pace4you.org

PACE programs are offered in 29 states.
Choices for Care

1. Nursing Home
2. Enhanced Residential Care
3. Home and Community Based Program
4. Flexible Choices
5. PACE
5. Other Services and ideas
Other Services

- Lifeline, or Link to Life
  - aka Personal Emergency Response System (PERS); can help with medication reminders

- Meals on Wheels
  - Small donation appreciated; can deliver 2 meals – 1 hot, 1 sandwich

- Food Stamps; now called 3 Squares Vermont
  - Financial qualifications are more lenient than Medicaid
Other Services

- HomeShare
- Non-Medical caregiving
  VT average $20/hour; National average $19/hour.
- Falls Risk Assessments, Driving Assessments
- Telephone reassurance programs
- Caregiver support groups
Other Services / Opportunities

- Senior Centers – activities include exercise programs, meals, and social programs; geared toward independent seniors
- Adult Day programs – activities and meals geared toward seniors needing assistance/care
  
  VT average $150/day; National average $67/day
- Senior volunteer opportunities through RSVP and Foster Grandparents: www.uwcc.org
Important “To Do” items

- Durable Power of Attorney: can do with an attorney, or find free forms online
- Get important financial information (or know where to find it): Social Security number, Bank accounts, legal documents
Things to watch for

- Home “maintenance” – are things like laundry, dishes, and routine cleaning getting done? Is there food in the fridge? (Is it old?) Is the mail piled up?
- Are medications being taken properly?
- Fall risks – clutter, lighting, rugs and steps, snow removal, balance and strength
- Missing appointments or normal social activities
Local Information and Assistance

PACE Vermont: 655-6700

Vermont 2-1-1

The CVAA Senior Helpline
800-642-5119
National Information and Assistance

National Institute on Aging: www.nia.nih.gov
  Free publications such as “So Far Away: 20 questions for long-distance caregivers”

Alzheimer’s Disease Education and Referral Center
www.nia.nih.gov/alzheimers

Alzheimer’s Association www.alz.org
National Information and Assistance

Benefits Check Up  www.benefitscheckup.org
Find programs in your area and how to pay for them

Centers for Medicare and Medicaid Services (CMS)
www.cms.hhs.gov  Medicare and Medicaid benefit information

Medicare’s Nursing Home Compare
www.Medicare.gov/NHcompare
National Information and Assistance

National Association of Professional Geriatric Care Managers  www.caremanager.org

Info for caregivers:
Family Caregiver Alliance  www.caregiver.org
National Alliance for Caregiving  www.caregiving.org
National Family Caregivers Association  www.nfcacares.org
Well Spouse Association  www.wellspouse.org
References

Information taken from:

- The 2009 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs, October 2009 (This is the source for all dollar figures in green)

- The National Institute on Aging: “So Far Away: Twenty Questions for Long-Distance Caregivers” January 2006