

# “Staying Independent in Your Home”

Presented by: Peggy Carroll, Information and Assistance Specialist at the ADRC  
of Dane County

# Key Points

- Factors to consider when deciding on your living situation
- Different types of living situations for older adults
- Private pay services that can be provided in your home
- Ways to combat feeling isolated
- Public funding for long term care services
- Where to go to find services

# Corresponding Costs of Care in Madison

Nursing Home (private room)

2016 cost: \$98,550/yr

Nursing Home (semi-private)

2016 cost: \$86,505/yr

Assisted Living (private room)

2016 cost: \$48,000/yr

Adult Day Services (2 days/week)

2016 cost: \$7072/yr

2017 cost: \$7426/yr

Supportive Home Care (8 hrs/week)

2016 cost: \$9568/yr

2017 cost: \$9951/yr

**Source: Long-Term Care Calculator**

**<http://www.aarp.org/relationships/caregiving-resource-center/LTCC.html>**

# Factors to consider when making a decision about moving

- Where do you want to live?
- What is important to you?
- Do you have chronic health conditions that will worsen over time?
- Can you afford to live somewhere else?
- How long will that money last if you move?
- Do you have family/friend supports nearby that will help you?

It is never too soon to have a plan in place

# Types of Living Situations

- Own home/apartment/condo
- Independent Senior Living (some have on-site services)
- Assisted Living
  - **RCAC:** Senior apartments that include no more than 28 hours per resident, per week of supportive services such as health monitoring, medication management or assistance with daily living tasks (ie. bathing, dressing, meal prep, etc). Not licensed by the State. Not for people with dementia or Activated HCPOAs.
  - **CBRFs:** typically one-bedroom or studio-style apartments that provide the same level of supportive services as and RCAC. They cannot provide more than 3 hours of licensed (LPN or RN) nursing care per week. They are licensed by the State and have regular inspections. People with dementia can live in CBRFs and some have specific memory care units.
  - **Adult Family Homes:** small, homelike setting with 4 or fewer residents with same level of support as an RCAC. Licensed by the State.

# Types of Living Situations

- Nursing Homes
  - Short term-Some people only need a NH for rehab stays that are generally a few weeks to a few months
  - Long term-Other folks will need to live permanently in a NH because their chronic health conditions require skilled nursing and 24-hour care.

## Continuing Care Retirement Communities

- In the same community, there may be individual homes or apartments for residents who still live on their own, an assisted living facility for people who need some help with daily care, and a nursing home for those that require higher levels of care (ie. Attic Angel, Oakwood, Oak Park )

Private pay services that can be  
provided in your home

# In-Home Assistance

- Can be referred to as Supportive Home Care, Non-Medical Care, In Home Care, Homemaker Assistance
- Provides non-medical home care tasks which are not considered “skilled”
- Could be provided by Home Health Aides, Certified Nursing Assistance (CNA’s), non-certified aides, homemakers, or companions.
- Rates can range from \$19 - \$34 an hour
- Non-Medical tasks include: light housekeeping, laundry, gardening, home repair, meal preparation, shopping, companion care, personal cares, or respite care.



# Home Health

- Home Health Agencies are licensed and usually Medicare certified, and accept other 3<sup>rd</sup> party billing of health insurances
- Home Health agency services include skilled nursing, physical and occupational therapy, social work, and Home Health Aide while under professional supervision
- Home Health focuses on medical aspects of care needed, home health care aides serve only to supplement the care
- Medicare will only pay for skilled care in the home for a limited period of time

# How do you choose an Agency?

## Questions to Consider

- How long have they been in business?
- Are they insured? Bonded? Certified? Licensed?
- Are they Medicare or Medicaid Certified?
- Do they accept long term care insurance?
- Am I going to have the same consistent workers?
- What is the hourly rate? Minimum amount of hours?
- Can I choose my schedule of when I want caregivers?
- What type of employee screening is done?
- How much experience do staff have with caregiving?
- Ask for References
- Are they registered with the Better Business Bureau? Have there been any complaints?

# Home Safety/Aging in Place

- Making changes to your home to make it easier and safer to live in (ie. Moving the washer/dryer to the main floor)
- Home safety-room by room checklist
- Memory solutions
- Vision solutions
- Hearing solutions

# Home Delivered Meals

## “Meals on Wheels”

- In most cases you must qualify for Home Delivered Meals  
Be homebound and go through an assessment
- Day time and evening meals
- Meals prepared fresh daily
- Special diets can be accommodated (vegetarian, diabetic, gluten-free, low sodium, etc.)
- Funding is available in certain areas for those who qualify
- Most meals are on a donation basis

# Other Resource Options

- Transportation
- Day Centers
- Personal Emergency Response System (Lifeline)
- Support Groups
- Falls Assessments
- Medication Delivery
- Medication Reminder Machines
- Durable Medical Equipment
- Home Adaptation & Remodeling

# Aging can bring about isolation

- Retirement from work
- Kids moving away from home
- Limited mobility and transportation
- Death of friends and family members
- Financial constraints
- Health problems

# Ways to stay socially engaged

- Nurture your social network
- Join a club
- Part-time employment
- Volunteer in your community
- Offer family assistance
- Get involved in a Senior or Community Center
- Friendly visitors

# Senior Centers

- Senior centers are designated as community focal points that provide helpful resources to older adults and also serve the entire community.
- They are one of the most accessible, friendly and inexpensive places that offer programs and services to promote active engagement and enjoyment of life by older adults
- Participating in activities has important benefits such as:
  - Reducing the risk of depression
  - Reducing cognitive decline
  - Enhancing social connections



# Dane County Senior Centers

Some of the activities and services that are typically offered by Dane County Senior Centers:

- Case Management
- Activities: movies, art, dancing, card games, etc.
- Wellness/Prevention programs
- Exercise classes including: aerobics, Tai Chi, Yoga
- Memory Screens
- Discussion groups, support groups and current events
- Help with Part D insurance enrollment and other benefits
- Foot care clinics/blood pressure clinics

# Dining Centers

- There are 25 locations in Dane County where adults 60+ can visit to have a well balanced meal on donation basis
- A place with others to share a meal
- Activities before/after the meal
- Transportation may be provided

What if you can't  
afford to privately  
pay for services?

# Ways to stretch your budget

Food Share-Provides a monthly stipend onto a debit card.  
Income limits

Medicare Savings Programs (MSP)- The State of WI may be able to pay your Part B premium, deductibles and co-pays.  
Income and asset limits

Medicaid Programs- Medicaid Purchase Plan (MAPP), Elderly, Blind or Disabled Medicaid, Medicaid Deductible, Badger Care. Income and asset limits

# Ways to stretch your budget

Caregiver Grant- Individual may qualify to get money to help with caregiving needs through the Area Agency on Aging

Prescription Assistance- Extra Help with Medicare Part D costs for those who qualify. Wisconsin SeniorCare (65+)

Home Energy Assistance- Help with paying energy bills during the winter months \*income requirements

Veterans Benefits – VA Pension or Aid and Attendance for those who qualify

# Public funding to live at home

**Long-Term Care Programs**-designed to meet a person's health or personal care needs over a period of time.

In Dane County we have 2 options for long term care programs:

**Partnership**-must be Medicaid eligible, meet a nursing home level of care. **\*\*no waitlist\*\***

**Community Options Program (COP Waiver)**-must be Medicaid eligible and meet a nursing home level of care. **\*\*waitlist\*\***

\*70% of people over the age of 65 need some type of long-term care during their lifetime

# Family Care Partnership

A publicly funded program that helps frail seniors and adults with disabilities manage health, medical and long-term care needs

**GOAL:** to keep people out of nursing homes and living independently in their own homes

**Care team:** Nurse Practitioner, Registered Nurse, Social Worker, Care Coordinator

- discuss your goals and abilities
- create a plan just for you

# Examples of covered services

- Primary, hospital and emergency medical care
- Lab, x-ray and outpatient health services
- Medical equipment and supplies
- Preventive health care and immunizations
- Personal care services
- Assistance with medications
- Dental and vision care
- Home health services
- Transportation
- Therapy services
- Adult day care
- End-of-life care



# Community Options Program (COP Waiver)

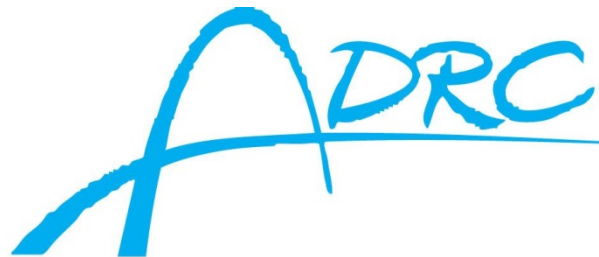
Delivers community-based services to income eligible citizens who, due to chronic disabilities, need long term assistance in performing daily living activities in their own homes or apartments. Also helps fund Assisted Living.

Service plans may include: nursing and other in-home care, home modifications, case management, adaptive equipment, transportation, residential care, vocational services, respite care and day support services

# Where do you go to find services/ options?

- Every State has, or will soon have, an ADRC. Most ADRCs are in counties or regions.
- In Wisconsin visit: <https://www.dhs.wisconsin.gov/adrc/consumer/index.htm>
- They will help families and individuals to:
  - Identify their long-term services and support needs
  - Understand their options, including the publicly funded programs available to them
  - Develop and activate a long-term care plan

# Questions?



**Aging & Disability Resource Center**

OF DANE COUNTY

Connecting People With The Assistance They Need