Long Term Care and Medicaid

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Care Options Considerations

- Choosing geographic area considering preferences, temperament, loved ones locations, supports available, needs short term and long term.
- What financial resources are available?
- What are current and future expenses?
- What are the people within your circle's opinions, experiences, suggestions that may be helpful for you to factor into your decisions?
- Cope with difficult feelings in order to make balanced decisions about future.
- Planning before a crisis allows for more choice, control and autonomy than in a crisis.

Remaining in One's Home: What's available?

- Senior Villages (Costs $100-$2,000 per year)
- Senior Centers with congregate meals (Costs for programs and meals)
- Transportation
- Home delivered meals/Meals on Wheels (Costs 0-$100/week)
- Home modifications
- Home Health Care ($25-$38/hour)
- Neighbors and social connections
- Adult Day Care ($80-$150/day or Medicaid)
- Care Management ($170-$210/hour)
- Consider who will coordinate, schedule address problems as they arise.

Remaining at Home: Financial Supports

- Tax credits (DC Schedule H)
- Funds for repair, replacement, access, weatherization, utilities
- Downsizing and selling off valuables
- Lower cost internet and cell phone service
- HELOC or Reverse Mortgage or other ways to use home equity.
- In home respite care funding through DC or County (limited hours per year based on availability)

Independent Living

- CCRCs or Life Plan Communites (with multiple levels)
- Retirement living (55 or 60 and older)
- Subsidized 62 and older
- NORCs

Subsidized Senior Housing

- Section 202: Supportive Housing for the Elderly. Housing for low income seniors ages 62 and older. Independent living. HUD subsidized. Includes meals* and supports. (Friendship Terr, St. Mary's Court, Homecrest). Income less than 50% median income of area. Usually waitlists and alot of paperwork to complete annually.
- Many offer "in house section 8" where charge 30% of resident income.
- Moderately priced senior apartments. Lower than market rate and some units based on income.

Respite and Assisted Living

- Large, for profit assisted living
- Non-profit, single site assisted living
- Small assisted living/care homes
- Memory Care
- Can begin as respite for a trial and transition to move in.
- Cost varies widely.

Nursing Home (also known as long term care facilities)

- 24 hour nursing and aide care.
- Doctors/Nurse Practitioners/Physicians Assistants usually contracted to come as needed up to 2-5 times a week. Podiatry, Psychiatry normally visit but typically must see other specialists in their offices.
- PT, OT, ST available and covered by insurance if qualify.
- Most common way to enter is after rehab/Medicare stay and transition to long term care.
- Most have shared rooms. The norm is 2 people per room.
- May be necessary if client needs 2 person assist, close medical management, or due to finances.
- Medicaid requires level of care and financial qualifications.
- Cost _____

Estimated Cost Comparisons for DMV

Type of Living	Costs (Costs are offered as range estimates and contact provider directly for specifics)	Considerations
Remaining at Home	Varies widely based on needs of person and home. Aide $32-$38/hour. Live In Aide $420-$480/day.	Upkeep and taxes on home, Adding accessibility and home modifications, additional team member costs. Social and physical isolation.
CCRCs	One time residential or entrance fee from $150,000-$500,000 plus monthly fees of $2,500 to $3,500 for IL and more for AL, memory and nursing home care.	Most start in IL. Can remain if run out of money but may need to move to nursing home. Research entity that owns CCRC. Consult with expert on contract.

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Larger Assisted Living	Rate or Apartment $6,000-$15,000/month plus level of care and medication management from no additional cost to $4,200/month.	Levels of care continue to be re-assessed. Research entity that owns AL, often private equity firms. Size of room impacts cost. Costs reflect real estate market. May need to hire additional aide for personal care.
Residential/small Assisted Livings	$4,000-$12,000/month.	Research entity that owns AL, often small biz/family owned. Less expensive options often have shared rooms. Costs reflect real estate market.

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Memory Care	$9,000-$25,000/month	Free standing or part of larger comm. May have an inclusive rate vs levels of care. Cost based on size of room and if private or not.
Nursing Home	$10,000-$25,000/month	Inclusive rate. May ask to hire aide for additional care. Can spend down to Medicaid at most NHs but check ahead.

*Considerations: COLA. Increased costs with functional decline. Projection for next 2-5 years, geography, other expenses, changing priorities. Kindness, culture, safety and reliability priorities.

Who can help me care for myself, if I want to stay in my home?	How do I pay for it?
Home Care	• Self Pay • Long Term Care Insurance • Agencies on Aging (Sliding fee) • What about Medicare? Or Medicaid?
Grocery Delivery/Programs	• Self Pay • Can be included with Home care • Villages • Volunteers
Prepared Meals	• Self Pay or possible subsidies/no cost • MoWs (Meals on Wheels) • Included with home care
Transportation	• Self Pay • Local subsidies • Villages • Volunteers- Church, neighbors
Senior Centers/Companions/Adult Day Programs/Village Activities	• Self Pay • Sometimes subsidies • Long Term Care Insurance

Where do I go if I don't want to stay in my home? Is it all Nursing or Long Term Care?	How do I pay for it?
Independent Living/Congregate Living	• Self Pay
Enhanced Care	• Self Pay • Long Term Care Insurance (just care)
Assisted Living	• Self Pay • Long Term Care Insurance (just care)
Memory Care Assisted Living	• Self Pay • Long Term Care Insurance (just care)
Skilled Nursing Facility/Rehabilitation	• Self Pay • Long Term Care Insurance (just care) • Medicare (post hospital for rehab only) • Medicaid

Thank You For Your Attention

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