

Aging Services 101: What You Need to Know

Growing older is a fact of life. But how and where a person does is not. Older adults have more housing choices available to them than ever before, but these options may leave you with more questions: What kind of lifestyle do I want? Do I want to stay in my current home, or move somewhere else? Do I want to live in a community with other older adults? What kind of assistance is available to me when and if I need it?

Feeling confused? Not to worry. There are a variety of services available to help older adults stay at home, meet new people and live healthy and fulfilling lives. Here's what you need to know about these options and, more important, how you can find and afford the one that's right for you or your loved ones.

Home and Community-based Services

Like most people, you probably want to stay in your home for as long as possible. But you may also need help and support to stay there. That's where Home and Community-based services (HCBS) can help you. HCBS providers can offer everything from help with the chores to health care services, or even just someone to call and check in on you. Also, if you are taking care of a family member or friend, these services can give you the help and support that you need as well.

While there are many different services available, not every community has them. Check with your local area agency on aging for what services are in your area. Some of these services include:

- **Adult Day Care:** Provides a variety of health, social and related support services in a safe setting during the day. Some day care programs are designed especially for people with Alzheimer's disease.
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- **Care Managers:** Helps people figure out what services are needed and what services. Together, managers and their clients come up with a care plan that best fits an individual's lifestyle and arranges the services.
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- **Congregate Meal Programs:** Offer free or low-cost meals in group settings (often in a senior center or senior housing).
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- **Financial Counseling Programs:** Help an individual balance a checkbook, file taxes and pay bills. They also help with Medicaid, Medicare or other insurance forms.
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- **Friendly Visiting:** Provides volunteers who will come to visit and talk in a person's home.
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- **Home Health Care Services:** Includes part-time nursing services, personal care, help with chores, medical supplies or equipment and different kinds of therapies (physical, occupational, and speech) to help a person recover from an illness or surgery.
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- **Homemaker or Chore Services:** Helps with different chores around the house, such as cleaning, preparing meals or doing laundry. They also help with harder tasks such as washing floors, windows and walls and shoveling snow.
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- **Hospice Care:** Provides comfort, nursing care and other services, such as grief counseling, to people who are dying (and their families). Hospice care is provided in your home, in a nursing facility or in a free-standing hospice.
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- **Home-Delivered Meals:** Bring meals in to individuals if they cannot prepare them on their own.
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- **Information and Assistance Services:** Offer information about services and resources in the area.
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- **Personal Care Services:** Provide help with things like bathing and dressing.
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- **Respite Care:** Gives families a break from caring for older people who are unable to care for themselves. Respite care can take place in the older person's or caregiver's home.
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- **Rehabilitation services:** Offer different kinds of therapies (physical, occupational, and speech) to help a person recover from an illness or surgery.
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- **Senior Centers:** Provide a place where people can come together for social and recreational activities.
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- **Telephone Reassurance:** Provides a daily call and check on someone on a regular basis.
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- **Transportation Services:** Helps people get to and from shopping centers, doctor's appointments, senior centers and other places.

Senior Housing

You may want to think about senior housing if you want to live on your own, but don't want to have all the chores that go along with having a home. It's also a great option for people who want to live in a community with other seniors.

Depending on the community you choose, you can rent an apartment either at the market rate or if your income level applies, a lower rate. They are often specially designed with things like railings in bathrooms or power outlets higher up on the wall. They may also offer a 24-hour emergency call service if residents need help right away. Some places may also offer different kinds of services to the people who live there like meals, transportation, social activities and other programs.

Continuing Care Retirement Communities

Continuing care retirement communities, or CCRCs, offer a few types of services - all in one location, which gives a person the chance to stay in one place if even his or her needs change. CCRCs offer a range of services including nursing and other health services; meals; housekeeping; transportation; emergency help; and personal care. They also usually have lots of social and educational activities on site.

CCRCs are also different from other types of housing options for older people because they offer you a contract that says the CCRC will provide you with housing

and services for life. Most CCRCs require a one-time entrance fee and then monthly payments thereafter. These fees vary by community, depending on the type of housing and services they offer. Other CCRCs operate on a rental basis, in which you would make monthly payments, but would not have to pay an entrance fee.

Assisted Living

If a person needs some help every day, but not constant nursing care, assisted living may be a good choice. Assisted living residences provide help with the things people need to do every day, such as bathing or getting dressed, taking medicine, cooking, shopping, housekeeping, laundry and getting around. But, they do all of this while still giving a person the chance to stay active and control your own life.

Assisted living facilities may be part of a retirement community or nursing home, or they may stand alone. They offer single or double rooms, or sometimes even suites or apartments, depending on a person's needs and how much he or she can afford.

Nursing Homes

Nursing homes offer round-the-clock care if someone is too sick to live on their own, or if they need to recover after having an illness or operation. Some people stay for a short time in a nursing home and then go home. Other people may be sicker and need more care for longer.

Nursing homes are licensed by the state to provide nursing care, personal care and medical services. They also offer different kinds of therapies to help a person recover after an illness or surgery. They provide meals, and do your laundry and housekeeping. Finally, nursing homes offer different kinds of activities like art classes and religious services to help residents socialize and make it a place they can call home.

There are so many options, but it's up to you to decide how much you give to pick one for you or a loved one.

Dollars and Sense: Paying for Aging Services

When you need long-term care, the government will pay for it.

False. Wrong answer? You aren't alone. According to a recent AARP survey, 55 percent of American adults thought the same thing. That's why, when it comes to paying for aging services, there are only two things to remember: plan and save. Proper planning doesn't start in the emergency room or the nursing home. It starts by figuring out your preferences, understanding what needs might arise and learning what the costs might be to pay for the services you will need and want. That may mean meeting with your lawyer, taking a trip to the bank or buying a long-term care insurance policy.

Whatever plan you make, saving is the only way to make it happen. The cost of getting older continues to rise, but if you start saving now, you'll make a smart investment.

But what if you or a loved one has not been able to save enough to cover your needs? Luckily, we live in a country that values older adults and provides a safety net for all Americans. That system, known as Medicaid, is an option. But it's an option only for those who have nothing left to spend.

Here's a general overview of the major aging-services payment options that may help you as you age:

Private Payment Sources:

Long-term care insurance is a type of insurance designed to cover people's care and services costs need as they age. Traditionally, it was used for nursing home costs. Now, it covers a variety of aging services, including assisted living, retirement communities and adult day care.

Long-term care insurance typically pays daily rate to care providers. Because every policy is different, find out exactly what levels of care and services your potential insurers will cover and how far the policy's payment cap might take you before you exhaust the benefit. That way, you can research providers with an open mind, and not a limited budget.

Public Payment Options:

Medicare is a health insurance program for people over the age of 65 and certain disabled individuals. Medicare covers a limited amount of long-term care, including:

- Nursing home care after a hospital stay of at least three days. In addition, this coverage requires substantial insurance co-payments after the first 20 days, and can be used for no more than 100 days.
- Short-term services through a home care agency. These can be delivered wherever you live, including an assisted living facility. Medicare does not usually cover assisted living costs.
- Homecare only if the elderly individual is homebound and needs therapy or skilled nursing care, according to their physician's plan. Medicare coverage is limited to services that will help an elderly person recover from a medical problem. It may not extend coverage for people with chronic care needs, like those with Alzheimer's disease.

Medicaid is a program that covers impoverished individuals' health care costs. Because of high long-term care costs, however, nearly 65 percent of all nursing home residents are Medicaid recipients. In Oregon, Medicaid may pay for in-home services, assisted living/residential care, or nursing home care for individuals that are eligible.

To qualify for Medicaid, you must complete a state application and verify that you no longer have any savings or other assets that you pay for your health care services. Federal policy requires states to examine your financial history for the previous five years to assure you have not transferred assets out of your name to avoid using them for health care costs.

Online Sources of Information

Starting to plan and save for aging services can be daunting. Luckily, government agencies offer resources to help. Use this guide to find tips and tools you can use throughout your planning process:

- **To explore long-term care insurance:** Having a long-term care insurance policy is one way to help you pay for care and services you deserve as you age. Active and retired federal employees may be eligible for the Federal Long Term Care Insurance Program. Visit this Web site for long-term care insurance basics, www.ltcfeds.com/start/aboutltci.html
- **To find an aging-services provider near you:** These Web sites feature directories of aging-services providers that you can search by geography or type of care and services offered.
 - Eldercare locator: Nursing Home Compare, www.medicare.gov/nhcompare/home.asp
 - Centers for Medicare and Medicaid Services, www.medicare.gov
- **To learn about government programs and benefits:** Visit these Web sites to learn more about the government programs and benefits for America's older adults:
 - Area Agencies on Aging, www.n4a.org
 - Medicare, www.medicare.gov
 - State Government Programs for Seniors, www.opm.gov/insure/ltc/states.asp
 - Benefits Check Up, a program designed to connect seniors with private or government programs that help them pay for prescription drugs, health care, utilities and other needs, www.benefitscheckup.org

To learn more, visit the "consumer information" section of the American Association of Homes and Services for the Aging's Web site at www.aahsa.org.