

Long-Term Care Options for Low Income Older Adults

2015

What is long term care?

The need for long-term care is for those with chronic illness or disabilities who require personal care assistance for an extended period of time. This personal care assistance is referred to as **Activities of Daily Living (ADLs)**. ADLs include dressing, bathing, and eating, transferring, hygiene, using the bathroom, and walking.

Family, friends or non-medical health care aides may provide assistance with ADLs in the home or an older adult may move to an assisted living care residence for personal care assistance and other services such as meals, housekeeping and medication management. If there is a need for nursing and medical care as well, a nursing home for long term care may have to be considered.

Is there financial assistance available?

Some limited financial assistance is available to low-income persons under government programs. When eligibility requirements are met, it may be possible to obtain help with ADLs and perhaps **additional services** such as transportation, shopping, laundry, self-medication, and more. Below is an outline of government programs that offer services and/or financial assistance.

Federal Benefits for Veterans, Dependents, and Spouses

Veterans with an honorable discharge may be eligible for a broad range of programs and services when they meet specific guidelines and have the proper documentation. Surviving spouses and dependents may also be eligible. Examples of programs and services are:

- VA Home and Community-Based Care Benefits (e.g. hospice care, respite care, and home health care)
- Burial and Memorial Benefits
- Long-Term Care Facilities in Michigan
- VA Pensions (Aid and Attendance Care Benefits)

The **Aid and Attendance Care Benefit** is for veterans, their spouses, or surviving spouses who are permanently and totally disabled or 65 plus needing financial support for personal care assistance in the home, in an assisted living residence, or a nursing home. Contact a VA Counselor to determine eligibility and to learn what documentation is needed. In Washtenaw County contact:

Washtenaw County Department of Veteran Affairs

2155 Hogback in Ann Arbor
734-973-4540

Program of All-inclusive Care for the Elderly (PACE)

PACE is a long term care comprehensive health care program that enables frail adults to live at their home for as long as medically and socially possible. There are 4 criteria:

- Live in Washtenaw County and parts of Monroe, Wayne and Livingston Counties
- Be 55 years plus
- Meet nursing home level of care determined by the State of Michigan
- Be able to live safely in the community with the help of Huron Valley PACE

This program works with Medicare and Medicaid to provide all services. Call Huron Valley PACE at 734-572-5777 for more information.

Area Agency on Aging-1B –offers home based services

Area Agency on Aging-1B (AAA 1B) serves seniors, family caregivers, and persons with disabilities residing in Livingston, Macomb, Monroe, Oakland, St. Clair, and Washtenaw counties. AAA is a federal program funded by the Older Americans Act and is designed to organize, coordinate, and provide services in the home and community to older adults and their families so elders may live as independently as possible. For example, if an older adult has a physical limitation and requires low to moderate help, a home helper will come to the home and provide help with chores, homemaking, and personal care.

While there are no specific financial eligibility criteria, the programs are generally targeted for low-income, frail seniors over age 60, minority elders, and seniors living in rural areas. There may be a waiting list for services. Call 1-800-852-7795 to request information and assistance about a range of programs including:

- The Services and Resources Program that will help to match need to community resources, including Adult Day Care, Care Management and more.
- Nursing Facility Transition Program that works one-on-one with nursing home residents to find alternative housing and supports in the community to meet needs.

Options for Medicaid Assistance for Home Care

If you qualify for Medicaid assistance, there are options for services and assistance to remain in one's home.

The **AAA-1B's MI Choice Home and Community Based Medicaid Waiver Program** has a wide range of service options for those who qualify by meeting nursing home admission requirements and who have limited financial resources. Following a telephone screening, if eligible, an in depth assessment takes place with a nurse and social worker. An in-home plan of care is developed with the patient and family. For information call the AAA-1b at 800-852-7795.

The Department of Human Services (DHS) offers Home Help Services. It's necessary to be receiving Medicaid at the time of application. An assessment as well as a doctor's statement of medical need determines if DHS will pay for all or part of the cost for the following services: feeding, dressing, grooming, transferring

(e.g. moving from your bed to a chair), meal preparation, shopping, laundry, housekeeping, and help with taking medications yourself, and mobility assistance within your home. People with high medical bills or extensive home help needs, but an income that exceeds Medicaid standards, may also become eligible by asking about “spend down” and “personal care” options. Call 734-481-2089 to talk with Adult Services for more information.

Assisted Living Care in Adult Foster Care Homes (AFC) or Homes for the Aged (HFA)

(Both offer room and board, supervision and personal care)

- **Residential Services (RS) Program** is under the MI Choice Home and Community Based Medicaid Waiver Program. RS offers an opportunity to live in a licensed AFC or HFA versus a nursing home. RS serves older adults and physically disabled adults who are 18 years plus and need nursing home level care and meet income and asset requirements. AFCs or HFAs must be approved as a vendor by the AAA1-B. This program pays for services and supports that are a part of a care plan and not room and board or other services required to be provided under the home’s license. Call the AAA1-B at 800-852-7795 for more information.
- **The Out-of Home Respite Care Program** helps caregivers by offering an opportunity to have their loved one cared for in a residential setting while they take a vacation or attend to other matters. A contribution may be required. Call AAA 1-B at 800-852-7795 for more information
- **Adult Community Placement Program is under the Department of Human Services (DHS).** A client must first find an Adult Foster Care (AFC) or Home or Home for the Aged (HFA) that accepts the SSI payment and then have the ability to pay a minimum fee for care. There is no list of AFC’s that accept SSI. There is a list of licensed facilities at this link (http://www.dleg.state.mi.us/brs_afc/sr_afc.asp) where a search can be limited by county.

AFCs or HFAs may set is their own fee scale, but if they accept the SSI rate, they cannot ask for more money for the room/board, personal care/supervision or housekeeping services. DHS has a set fee for SSI clients to pay for care. In some cases, DHS provides an extra stipend for personal care through the Adult Community Placement (ACP) program. Call DHS at 734-481-2000 for more information.

Nursing Home Long Term Care with Medicaid

Medicaid for long term care requires meeting the medical and financial eligibility requirements. Nursing home admission is possible from your home or a hospital. If being discharged from a hospital to a nursing home consideration for patient/family preferences may be given; however, the final determination is based on Medicaid bed availability. To be approved for Medicaid, you must apply. Go to http://www.michigan.gov/documents/AttachA_NF_LOC_Criteria_Form-WEB-BLANK_107510_7.pdf to obtain the **Michigan Medicaid Nursing Facility Level of Care**

Determination. This is the official document is to assess medical need. In general, Medicaid pays when your income is less than the cost of nursing home care. Below are options for applying and learning about the process.

-Medicare/Medicaid Assistance Program at AAA1-B obtain counseling and help with completing an application and understanding the process. Call **800-803-7174** or call AAA 1-B: **800-852-7795**. It is possible to arrange an in person counseling.

-Refer to Michigan Nursing Home Eligibility guide at https://www.michigan.gov/documents/nursing_fac_elig_134653_7.pdf

-Print off and complete an online application at https://www.michigan.gov/documents/FIA-4574_1_70722_7.pdf

-Apply to DHS at 22 Center Street Ypsilanti, MI. The DHS determines eligibility for Medicaid within 45 days after receiving an application. DHS has 60 days if a disability determination is required.

-Work with the Nursing Home Admissions Office. Assistance with the process may be possible, if the nursing home has a bed available for your family member. Often this begins with contacting each nursing home and asking if they have a Medicaid bed available.

Disclaimer: Programs and services may change without notice so use this information as a guideline.