

Finding & Paying for Long Term Care



THE MYOSITIS ASSOCIATION

The Myositis Association 2016 Annual Conference
Friday, September 2nd

*Karyn Rizzo, Author
Patient Advocate * Public Speaker*

ELITE Marketing & Consulting
www.agingguidebook1.com



About the Author

Karyn Rizzo, owner of ELITE Marketing & Consulting has over 20 years working in the healthcare industry.

Her work in Physician Administration, Assisted Living and Skilled Nursing Centers created a unique expertise in connecting patients with available resources programs.

She now offers a practical resource guide, “Aging in America Navigating our Healthcare System” Expanded Edition, and the Aging In America Care App to assist Older Adults and Caregivers.

This book is written with insider information on the “*BUSINESS*” of Aging in America. This unique Resource Tool is helping Older Adults and Caregivers nationwide understand ways to afford and access quality healthcare providers.

Member, Better Living for Seniors Pinellas/Pasco(BLS)

Member, Bay Area Senior Education Services (BASES)

Contributor, The Myositis Association Newsletter (TMA)

PR Chair, Advisory Council Member, Retired Senior Volunteer Program (RSVP)

WHAT IS LONG TERM CARE?

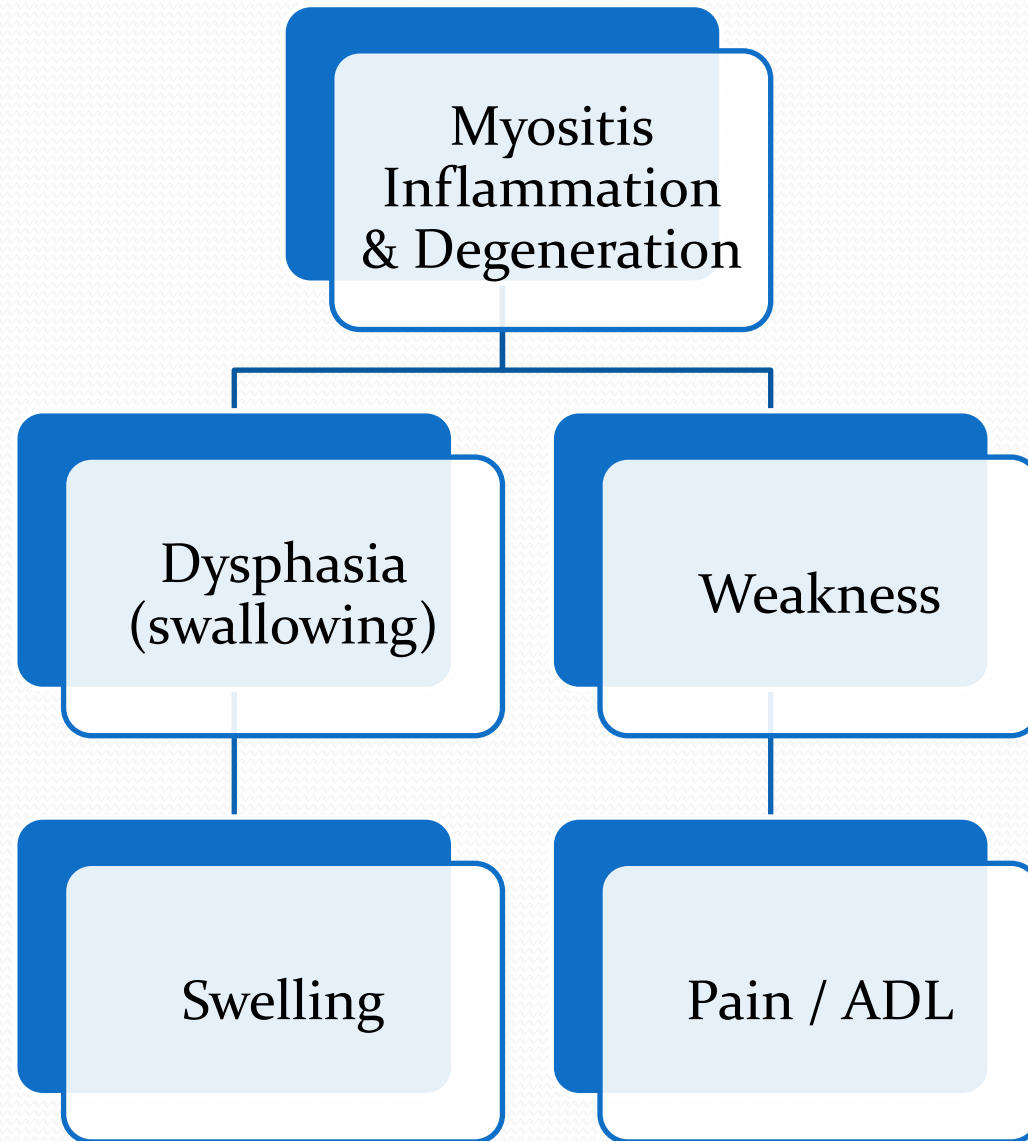
LTC is the care you need
when you can no longer perform
daily tasks such as:

- ▶ transferring
- ▶ continence
- ▶ dressing
- ▶ toileting
- ▶ bathing
- ▶ eating



WHAT DO WE DO NOW?





Myositis Definition: Inflammation & Degeneration of Muscle Tissue

DM = Dermatomyositis (Rash)

IBM = Inclusion Body

Myositis(Muscles)

**JM = Juvenile Myositis
(Children)**

PM= Polymyositis (Muscles)

www.lifedisabled.com

Mike Shirk - June 28, 2016

I was diagnosed with inclusion body myositis 20 years ago. Throughout this blog I have recorded the various stages of weakness and disability that I have experienced. I have always wondered how the story would end. Now I know. I hope this will help others suffering from my condition.



Mike and Beth on Wedding Day



Mike and Beth on "Safari" in San Diego

Best Practice



OPTIONS FOR LONG TERM CARE

- **Home Care – Skilled (PT, OT, Speech, Wound, IVABT)**
- **Home Care – Custodial / Private Duty / Medicaid**
- **Assisted Living**
- **Skilled Nursing Centers aka “Nursing Homes Rehab Centers”**
- **Outpatient Therapy Centers**



PLANNING AHEAD



AFFORDING LONG TERM CARE

- **Long Term Insurance Plans (Early)**
- **Disability Policies(Long Term Care)**
- **Social Security Disability (2 years)**
- **Retired Military & Spouses (Aid & Attendance, Caregiver Pay)**
- **Medicare**
- **Medicaid Planning (State Specific**
- **Elder Law Attorney**
- **Family Planning (Coordination of Assets)**

DISABILITY APPLICATION

Social Security Disability Application Online

<http://www.ssa.gov/disabilityssi/>

There are four steps in the Online Disability Application Process:

Provide Background Information,

Provide Disability Information,

Sign Medical Release, and

Confirmation.

(Takes 2 hours)

LOW INCOME MEDICAID APPLICATION

WWW.MEDICAID.ORG (Enter State)

(APPLY FOR ALL COMMUNITY PROGRAMS)

MAY OFFER THE FOLLOWING BENEFITS:

- Medicare Part B Premium Payment
- Co-Payments, Deductibles & Prescription Drugs
 - Home Care CNA weekly
- Assisted Living Partial or Full Payments
 - Incontinent Supplies

Home Care Options

Skilled & Private Duty



<https://www.medicare.gov/homehealthcompare>



MEDICARE OUTPATIENT THERAPIES

- **PHYSICAL THERAPY – GAIT TRAINING (4x per year)**
- **OCCUPATIONAL THERAPY (Safety Awareness)**
- **OUTPATIENT PHYSICAL THERAPY at SNF's**
- **WOUND CARE / IV ANTIBIOTIC THERAPY**
- **PSYCHIATRIC THERAPIES**
- **PSYCHE NURSE EVALS**
- **SOCIAL WORKER CONSULTATIONS**

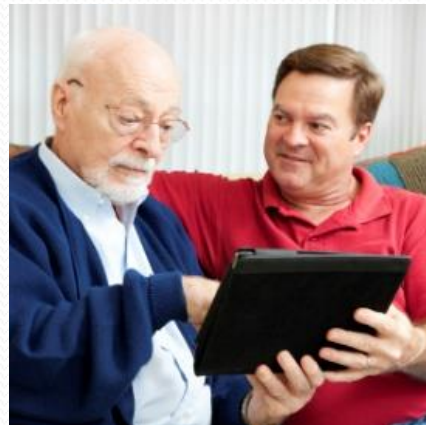


PRIVATE DUTY HOME CARE OPTIONS

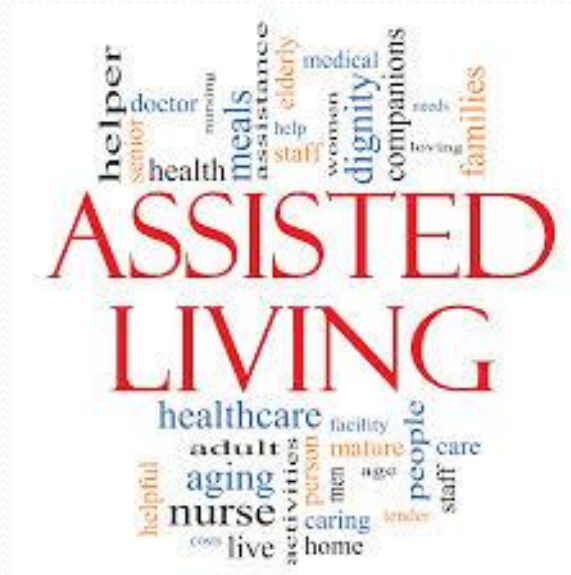
American Association People with Disabilities www.aapd.com

National Alliance for Caregiving www.caregiver.org

Hospice Foundation of America www.hospicefoundation.org



Assisted Living



www.healthcarefinder.gov

DIFFERENT TYPES OF ASSISTED LIVING



PRINCETON VILLAGE
OF LARGO



THE PALMS
OF LARGO
RETIREMENT LIVING AT ITS BEST!
In the  of Pinellas County

ALF REQUIREMENTS

- Does not have a medical condition that requires 24-hour skilled nursing or medical care;
- Is not a danger to themselves or others;
- Does not chronically need help from another person to walk, transfer or descend stairs.
- Capable to participate in developing a service plan; and
- Have stable health and free from communicable disease.

www.assistedlivingfacilities.org

Placement Agencies

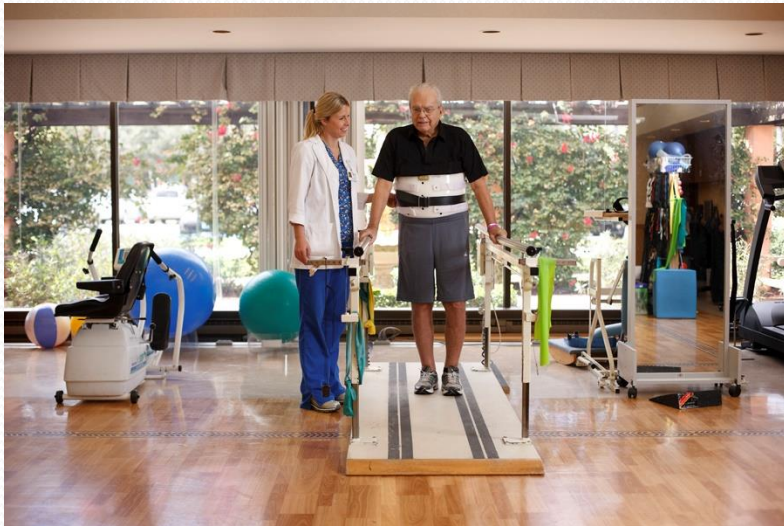
PROS

- No Cost to You
- Spend time Touring
- Consulting & Referrals at no charge

CONS

- Paid by Facilities
- Refer only to Contracted Facilities
- Removes Negotiating Power

www.alfa.org
www.helpguide.org



Medical Equipment



Hoyer Lifts



Shower Chairs



Electric Wheelchairs

TOURING

ASSISTED LIVING & *SKILLED NURSING CENTERS*

- **HOW ARE THE RESIDENTS BEING TREATED?**
- **WHAT INSURANCE CONTRACTS DO THEY ACCEPT?**
- **DOES MY PHYSICIAN HAVE ROUNDING PRIVILEGES?**
- **WHAT SPECIAL LICENSING DO THEY HAVE? (LNS, ECC, LMH)**
- **WHAT ACTIVITY PROGRAMS DO THEY OFFER?**
- **DO THEY HAVE THE MEDICAL EQUIPMENT NEEDED?**
- **WILL THEY SUPPORT MY CARE PLAN NEEDS?**

THE ROLE OF PRIMARY CARE PHYSICIANS

CO-PILOT OF YOUR JOURNEY!



PRIMARY CARE PHYSICIANS ARE SO IMPORTANT

- **CHIEF PARTNER IN YOUR RESIDENT'S HEALTHCARE JOURNEY**
 - **Director of Hospital & Rehabilitation Centers**
 - **Offer Preventative Assistance to Prevent Re-admissions**
 - **Role of HOSPITAL ONLY PHYSICIANS**
- **WWW.HEALTHGRADES.COM**

QUESTIONS TO ASK PRIMARY CARE PHYSICIANS

- **AVERAGE AGE OF THE PRACTICE?**
- **WHICH HOSPITALS / REHABILITATION CENTERS DO THEY PARTNER WITH?**
- **HOME CARE AGENCIES DO THEY WORK WITH?**
- **ARE THEY THE MEDICAL DIRECTOR OF ANY?**
- **IS HE/SHE “BOARD CERTIFIED?”**
- **DO THEY BELIEVE IN ALTERNATIVE MEDICINE**

ORIGINAL MEDICARE versus A MEDICARE ADVANTAGE PLAN

WHEN THEY ARE HELPFUL & WHEN THEY ARE NOT



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QUESTIONS TO ASK AN INSURANCE AGENT

- **CAN I CONTINUE WITH MY PRIMARY CARE PHYSICIAN OR WILL ONE BE ASSIGNED?**
- **ARE THERE DAILY CO-PAYMENTS IF REHABILITATION SERVICES ARE NEEDED AFTER A HOSPITAL STAY?**
- **IS THERE A “TIER LEVEL” FOR PRESCRIPTIONS?**
- **HOW MUCH HOME CARE IS USUALLY AUTHORIZED?**
- **WHAT IS THE DISENROLLMENT PROCESS, SHOULD I WISH TO RETURN TO ORIGINAL MEDICARE?**
- **WHAT WILL MY “OUT OF POCKET” COSTS BE FOR A HOSPITAL / REHAB STAY?**

WHEN MEDICARE ADVANTAGE PLANS ARE NOT ADVANTAGEOUS

- **WEALTHIEST ENTITY IN THE WORLD**
- **HMO'S ARE FOR HEALTHY PEOPLE – MOST RESTRICTIVE OPTION**
- **EACH MEDICARE ADVANTAGE PLAN HAS A CASE MANAGER AUTHORIZING ALL SERVICES**
- **MAY BE ASSIGNED TO A PHYSICIAN IN A “*FULL RISK CONTRACT*”**
- **MAY NOT AUTHORIZE SERVICES A DOCTOR RECOMMENDS**
- **MAY HAVE COSTLY CO-PAYMENTS DURING AN “UNPLANNED EVENT”**

ACCESSING VETERAN BENEFITS RETIRED MILITARY & SPOUSES



AID & ATTENDANCE BENEFIT

- ✓ PAYS FOR PRIVATE DUTY HOME CARE & ASSISTED LIVING CENTERS
- ✓ IS AN ENTITLED BENEFIT
- ✓ MUST HAVE SERVED DURING A WARTIME “BOOTS ON THE GROUND”
- ✓ DOES NOT AFFECT CURRENT VA PENSION OR SOCIAL SECURITY INCOME

www.va.gov

LOCAL VETERAN SERVICE OFFICERS

- **LOW INCOME = VETERAN SERVICE OFFICERS (FREE)**
- **ELDER VETERANS LEGAL AID GROUP 800-878-2149**
- **OVER \$80,000 IN ASSETS CONTACT AN ELDER LAW ATTORNEY TO ASSIST WITH APPLICATION**

**NATIONAL ASSOCIATION OF COUNTY VETERAN SERVICE
OFFICERS**

at

<http://nacvso.org/find-a-service-officer/>



GERIATRIC CARE MANAGERS & ELDER LAW ATTORNEYS

- **CARE MANAGERS CAN ASSIST IN TRANSITION WITH FAMILY MEMBER (USUALLY RN OR SOCIAL WORKER)**
- **SOME WORK HOURLY AT REASONABLE RATES**
- **REFER & WORK WITH ELDER LAW ATTORNEYS**
- **ELDER LAW ATTORNEYS FOR ASSET PROTECTION & MEDICAID PLANNING**
- **APPLICATION FOR VA “AID & ATTENDANCE” BENEFITS (Over Assets)**

LONG TERM CARE INSURANCE

- The Federal Long Term Care Insurance Program
<https://www.ltcfeds.com/> 1-800-582-3337
- Covers Home Care & Assisted Living when needed
- Dependent on Income and Health Status
- Usually has an elimination period when services begin
- Must be eligible before a terminal or chronic disease
- Assists when Insurance Companies deny claims

HEALTHY LIVING TIPS

- **Accurate Medication Management**
- **Hydration**
- **Fall Prevention**
- **Exercise**
- **Fun Activities**
- **Infection Control (WASH HANDS FREQUENTLY)**
- **Socialization**

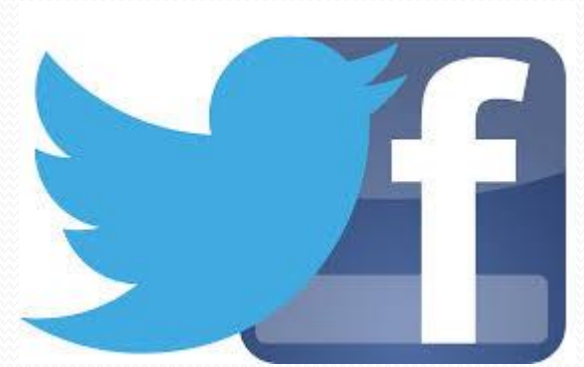
ONLINE TOOLS



Online Support
Groups
Websites
Cell Phone Apps

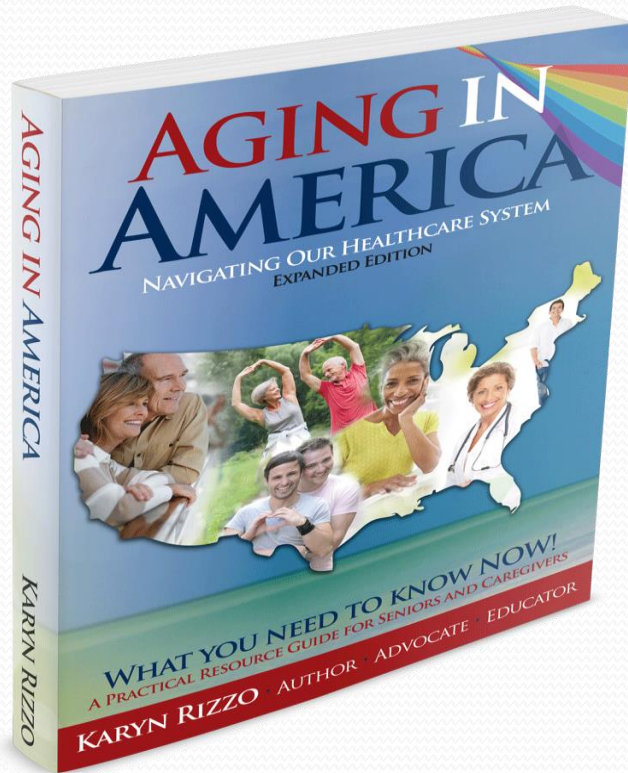
www.ecarediary.com

www.thecaregiverspace.org



MAKE EACH DAY COUNT !!





www.agingguidebook1.com

- How to Prevent Neglect or Exploitation
- Fall Prevention & Safety Tips
- Taking a Break from Caregiving: Respite Resources
- Resources for Aging Healthy, Wealthy & Wisely

amazon.com

**BARNES
& NOBLE**

NAVIGATING AROUND THE “*BUSINESS*” OF AGING in AMERICA

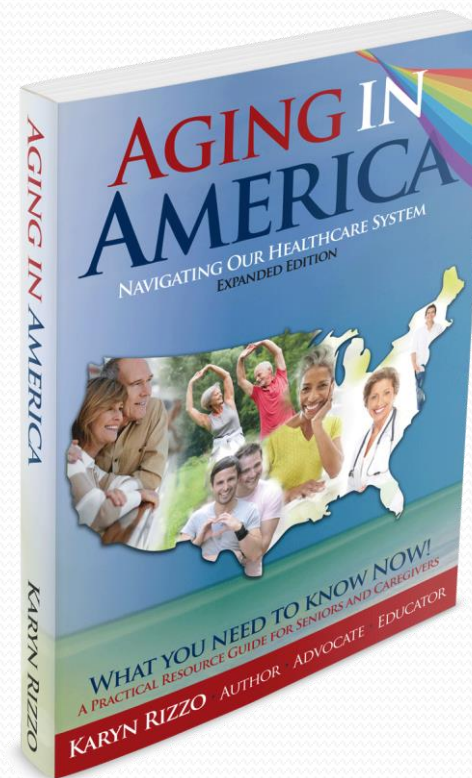
“AGING in AMERICA Navigating our Healthcare System”

Author Karyn Rizzo

Patient Advocate, Healthcare Consultant

Available on Amazon, Barnes & Noble, Kindle, Nook

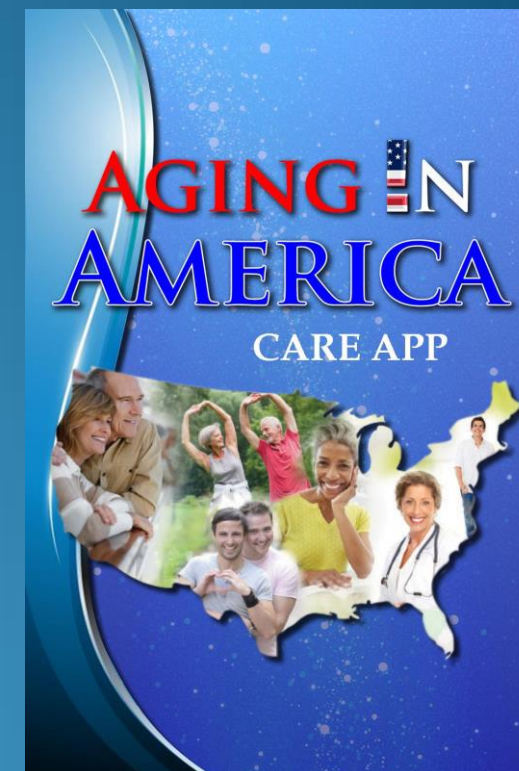
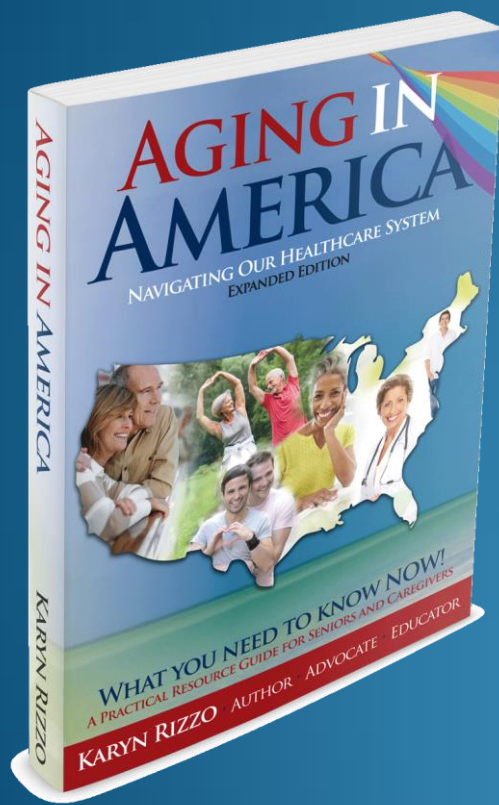
www.agingguidebook1.com



\$20.00



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