

IG Living

Making Aging in Place Work

Presented by

Patient Advocate



Abbie
Cornett



THE MYOSITIS ASSOCIATION

2018 Annual Patient Conference
San Diego, California

What is Aging in Place?



Aging in place is a term used to describe a person living in the residence of their choice, for as long as they are able, as they age. This includes being able to have any services they might need over time as their needs change.



The growing international trend to remain at home during the senior years is gaining ground ... even for those with a chronic illness.

The Silver Tsunami

The **Silver Tsunami** refers to the growing aging population. By 2020, the number of seniors (65+) will outnumber children younger than 5 years of age.

Within 25 years, the number of seniors will have **doubled**.



Baby boomers are a major contributor to this, but advances in medicine are also helping people live longer.

***WHY* AGE IN PLACE?**



Why Age in Place?

- Comforts of home
- Familiar environment
- Proximity to family and friends
- Memories

SUCCESSFUL AGING MEANS *INDEPENDENCE*

Older persons who live independently have more positive self-esteem than those who are institutionalized.



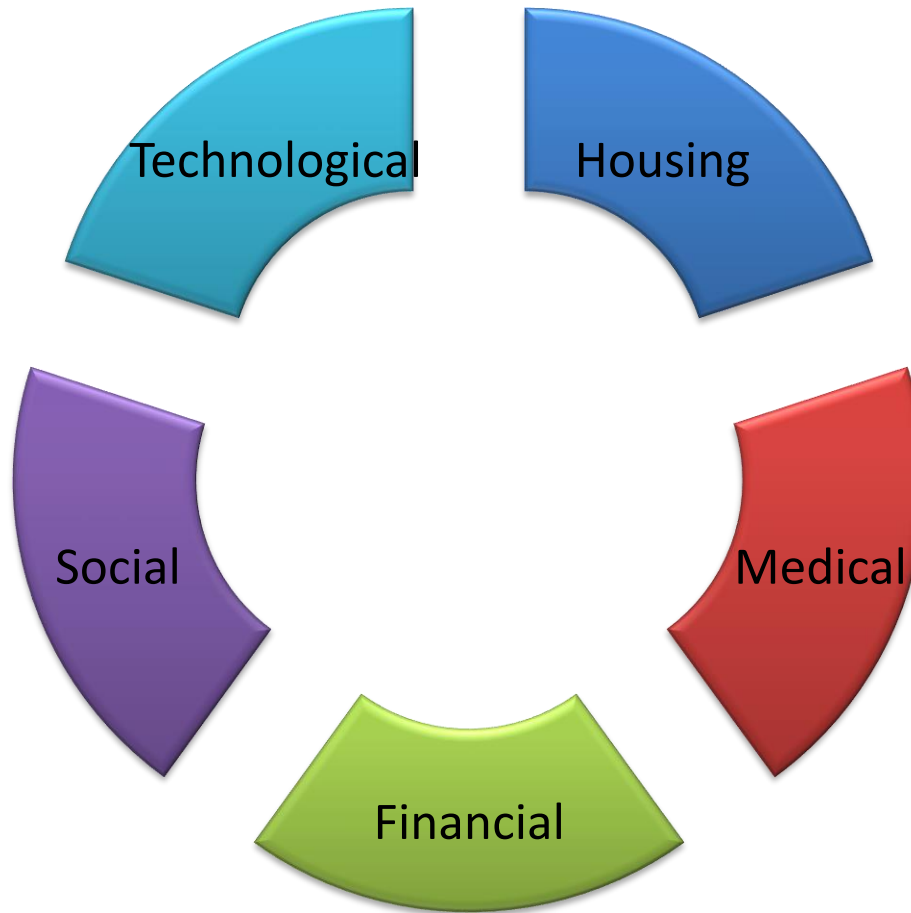
Planning Ahead to Stay Home



One way to begin planning is to **consider any illnesses you or your spouse have.** Talk with your doctor about how these health problems could make it hard to get around or to take care of yourselves in the future.

COMPONENTS **OF AGING IN PLACE!**

Components



Housing



Making Aging in Place Work

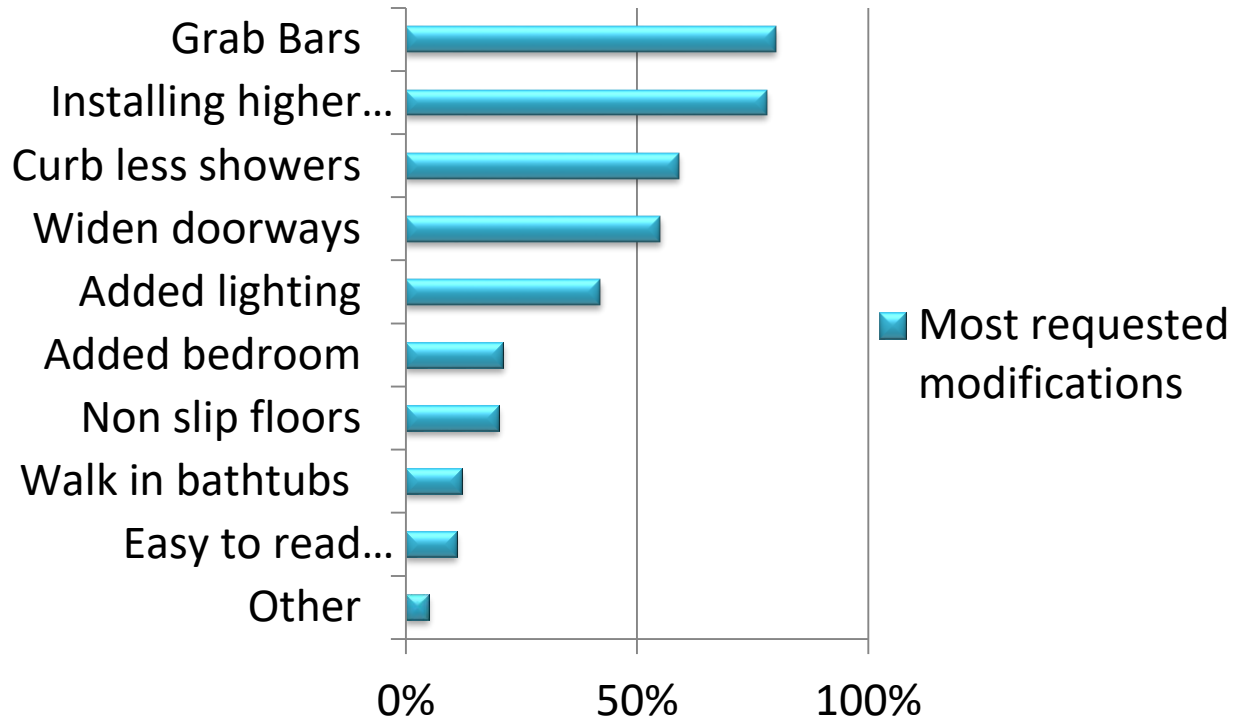


THE MYOSITIS ASSOCIATION

2018 Annual Patient Conference
San Diego, California

International Association of Certified Home Inspectors Checklist

Most Requested Modifications



- *State Assistance Programs for Home Modifications for Aging in Place*
- <https://www.payingforseniorcare.com/home-modifications/state-assistance-programs.html>

Medical



- Home health services
- Medical equipment and supplies
- Physical, occupational and speech therapy

Making Aging in Place Work



THE MYOSITIS ASSOCIATION

2018 Annual Patient Conference
San Diego, California

In-Home Services for Elderly

Non-medical in-home services:

- Housekeeping
- Personal care
- Meals
- Respite
- Case management
- Money management



Financial



Money Management

If you are worried about paying bills on time or need help with insurance forms, you can get help:

- Ask a trusted relative to lend a hand.
- Volunteers, financial counselors, or geriatric care managers.
- Just make sure you get the referral from a trustworthy source, like your local Area Agency on Aging.
- If you use a computer, you could pay your bills online.
 - Check with your bank about this option.
- Some people have regular bills, like utilities and rent or mortgage, paid automatically from their checking account.

Medical Necessary vs. Non Medical

Medical Necessary vs. Non Medical



Medically necessary home health care is likely to be covered by a combination of payment options.

Medical Necessary vs. Non Medical

Non medical home care provided by unskilled caregivers is typically paid for out of pocket.



Options!

Government Programs

Older Americans Act Programs

Medicare

Veterans' Benefits

Medicaid

Private Financing Options

Personal Funds

Senior Living Line of Credit

Life Settlement

Reverse Mortgage

Long-Term Care Insurance



A Piece of the Puzzle



Medicare

Medicare covers a variety of healthcare services that you can get in the comfort and privacy of your home. These include intermittent skilled nursing care, physical therapy, speech-language pathology services and occupational therapy. Such services used to be available only at a hospital or doctor's office. But they're just as effective, more convenient and usually less expensive when you receive them in your home.

Eligibility

To receive home health services, you must be under a doctor's care and receive services under a plan of care established and reviewed regularly by a physician. The physician also needs to certify you need one or more home health services.

Homebound

In addition, you must be homebound and have a doctor's certification to that effect.

- Being homebound means leaving your home isn't recommended because of your condition, or your condition keeps you from leaving without using a cane, wheelchair or walker; special transportation; or getting help from another person.

Medicare-Certified Home Health Care Agencies

Medicare-certified home health care agencies are companies contracted by Medicare to provide a host of covered home health services.

- Medicare only pays for services provided by an agency that meets its quality standards.
- A senior who is part of a Medicare Advantage plan may be required to contract for home care services with only the certified agencies that participate in their plan network.

Medigap

Medigap is additional policy coverage that works alongside original Medicare benefits (Parts A and B). The supplemental policy is purchased from a private company to pay for the “gaps” in costs not covered by Medicare, such as copays and deductibles.

Neither Medicare nor Medigap policies are designed to pay for long-term care, so their coverage for in-home services is typically limited to medically necessary care over the short-term.

Making Aging in Place Work

Medigap



Medicaid HCBS Waivers

**For a long term care solution
the answer would generally
be Medicaid**

Medicaid HCBS Waivers

- Medicaid's home and community based services program is designed to pay for many of the services that would be impossible for you to afford on your own.
- Through this program, you are eligible for homemaking, personal care and even adult services.

Traditional Health Insurance Plans



Private health insurance plans may pay for selected elder care services, but coverage varies from plan to plan.

Traditional Health Insurance Plans

- Most forms of private insurance will not pay for non-medical home care services, and in-home skilled care is rarely covered at 100 percent.
- Research prospective policies for the best coverage options.

Long-Term Care Insurance

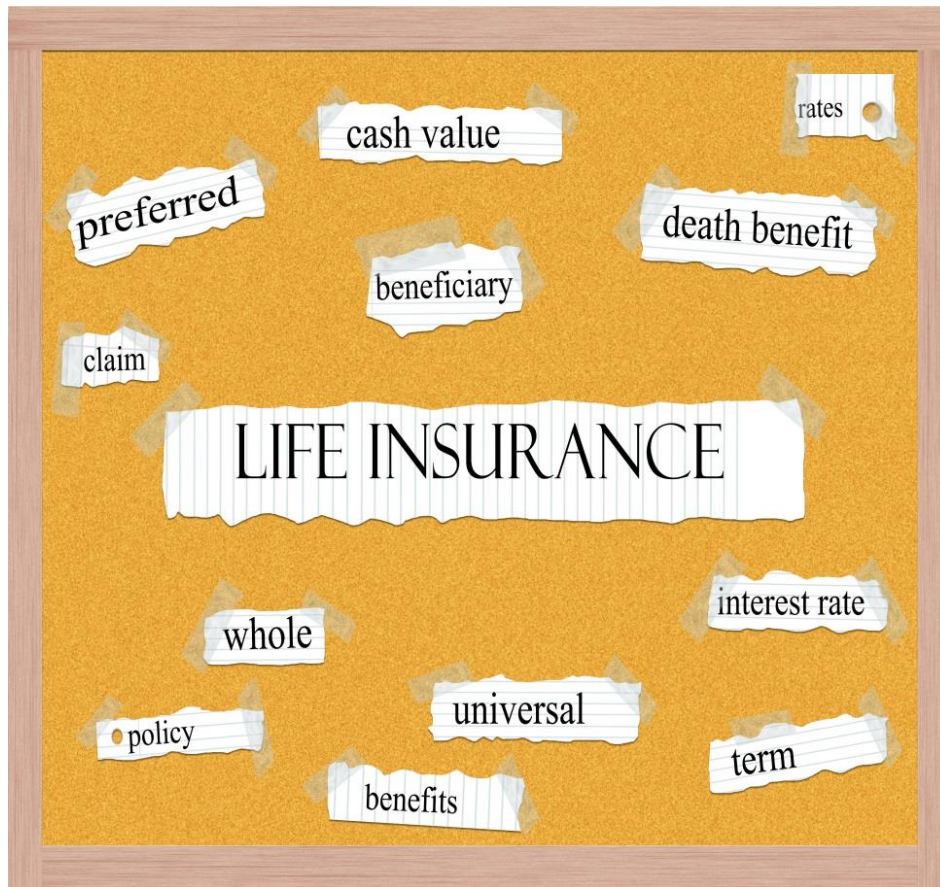
Long-term care insurance is a type of insurance purchased from private insurance companies specifically to cover the costs of nursing homes, assisted living and home health care.

Benefits vary depending on the plan, so it is important to clarify the services covered by the policy at the time of purchase.

Assistance with the cost of personal home care may only be provided if the plan has an allowance for nonmedical services. Plan ahead when it comes to purchasing a long-term care policy. Premiums are lowest for healthy individuals in their fifties or sixties.

Seniors over age 84 and those who have a chronic illness or serious medical condition are unlikely to qualify for coverage.

Life Insurance to Pay for Home Care



Options for using your life insurance policy to fund home care include taking a loan from the policy's cash value or surrendering the policy entirely in exchange for the cash value. Or, some policies have accelerated death benefits.

Veterans Programs

If you or your spouse is a veteran, you may be eligible for a number of programs.

Contact your local VA to find out what is available in your area.



Non-Profit Assistance



Reverse Mortgage



Homestead Exemption



Making Aging in Place Work



THE MYOSITIS ASSOCIATION

2018 Annual Patient Conference
San Diego, California

Be Prepared for Medical Emergency



Making Aging in Place Work



THE MYOSITIS ASSOCIATION

2018 Annual Patient Conference
San Diego, California

Be Prepared for Medical Emergency

If you were to suddenly become sick and unable to speak for yourself, you probably would want someone who knows you well to decide on your medical care.

- To make sure this happens, think about giving someone you trust permission to discuss your health care with your doctor and make necessary decisions.
- Learn about healthcare advance directives.
- Talk with your doctor about whether you should get a medical alert ID bracelet or necklace.

***Make decisions regarding
your living environment
before the need arises.***

Questions?

Contact Information

Patient Advocate



Abbie Cornett
acornett@igliving.com
(951) 501-6498