



How Not to Pay for Services:

*Understanding and
Navigating the Long
Term Care Frontier*

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Caregivers-You are not alone

- 44.4 million caregivers in America providing unpaid care for adult over age 18
- 60% of caregivers work or have worked while providing care
- 80% of caregivers are over 50
- Average length of care is
- 4.3 years



Cost of Caregiving

- If we had to pay for care provided cost would be approx. \$257 billion
- Cost to employers for FT employees est. to be \$33.6 billion
- Annual out of pocket costs for caregivers average of \$6,800
- Lost wages: 62% made adjustments to work life

Cost of Caregiving

Area Averages:

- Nursing Home: \$420.00- \$570.00 per day (12-17K/mo)
- Assisted Living: 3000-8000 per month
- Home Care average \$30/hr (13-18K per month)



Long-Term Care Planning

- Long term care planning is planning for how we will live our lives as we age – do we want to live at home with help or do we want to move to a facility that will provide help to us



Key Questions for Aging in Place

- Where do you want to live?
- Who will provide care?
- How to pay for it?
- What financial resources are available?



Developing a Care Plan

- Desire for Social Interaction?
 - Friends & Family
 - Community Groups/ Senior Centers
 - Educational Programs
 - Living Communities
- Community Supports & Services
 - Meals on Wheels
 - Household Management/ Bill Paying
 - Respite Care/ Adult Day Programs

Developing a Care Plan

➤ **What Type of Assistance is Needed?**

➤ **Activities of Daily Living (ADLs)**

- Personal hygiene
- Dressing
- Maintaining continence
- Transferring



➤ **Instrumental Activities of Daily Living (IADLs)**

- Transportation
- Shopping and Meal Preparation
- Finances
- Housecleaning and Home Maintenance
- Managing Medications

Community-Based Services—

Why start here first?

- Require minimal intrusion into the home.
- If implemented in time, may help maintain independence
- Easier for loved one to accept
- Is there a NNORC (Neighborhood Naturally Occurring Retirement Community)?
- Is there a Village Movement in your area?
 - Village to Village Network:
<https://www.vtvnetwork.org/>

Community Based Services

- Home delivered meals
- Nutrition counseling
- Friendly home visitation/Telephone reassurance
- Health Insurance Counseling (HIICAP)
- Home Maintenance Services (Umbrella)
- Personal Emergency Response Systems
- Medication Reminders & Dispensers
- Low vision services (NABA)
- Adult Day Services
- Center for Excellence Alzheimer's Disease
- Respite
- Transportation
- Case Management
- Food Pantries
- Caregiver Education and Support
- Hospice & Palliative Care
- PT & OT Services
- Home Care Services

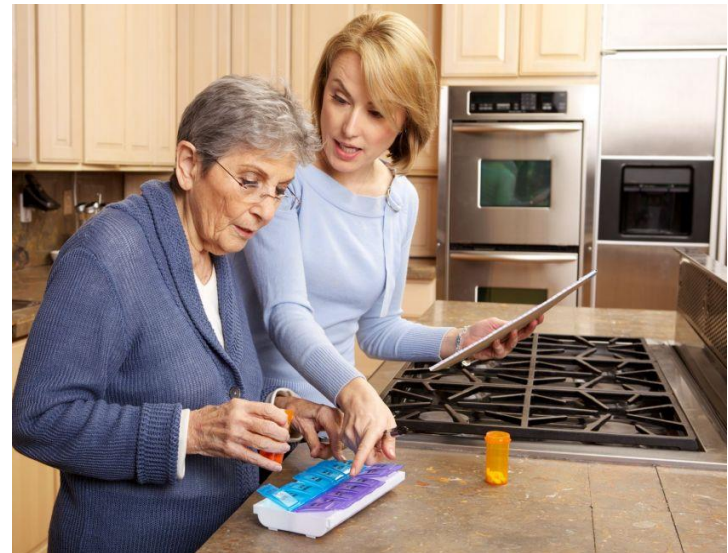
Transportation

- County Office for Aging
- CDTA STAR Program (518) 482-2022
- Home Care Agencies
- Senior Centers
- Cabs/Uber/Lyft
- Gogograndparent
- Medicaid Transportation



In-Home Assistance

- Companion Services
- Home Care Services
- Personal Care Aide Services
- Homemaker Services
- Private Duty Aides
- Home Maintenance



Where do we find these services?



NY Connects

A point of entry into the long term services and support system for older adults and people of all ages with disabilities including:

- Home Delivered Meals
- Transportation
- Respite Care
- Home Care
- Insurance Information
- Options Counseling

NY Connects

- N.Y. Connects
www.nyconnects.org
- Albany: 518-447-7177
- Rensselaer: 518-270-2725
- Schenectady: 518-382-8481
- Saratoga: 518-884-4100

County Office for Aging/NY Connects

- Congregate Meal Sites
- Social Day Programs
- Transportation
- Home Delivered Meals
- Support Groups
- HIICAP Counseling
- Assistance with Benefits
- Grocery Shopping Assistance
- Friendly Visitation/
Telephone Reassurance
- Nutrition Counseling
- Information & Referral
- Community Events

Faith Based

- Catholic Charities
- Jewish Family Services
 - NNORC
- Parish Nurses
- Individual Church / Parish Programs



Community Based Organizations

- Community Health Centers
- Senior Centers
- Not for profit
 - Alzheimer's Association
 - Senior Services of Albany
 - Eddy Alzheimer's services
 - Legal Aid
 - Independent Living Centers



Funding Sources

- Private Pay
- County Office for Aging
- Long Term Care Insurance
- Respite/Caregiver Support Grants
- Veterans
- Medicare
- Medicaid



Veterans Benefits

- Home and Community Based Services
- Financial Benefits
 - Compensation
 - Service Connected Disability and Disability Compensation
 - <https://www.va.gov/disability/>
 - Veterans Pension
 - Tax free, paid to low-income war-time veterans
 - <https://www.benefits.va.gov/pension/>
 - Aid and Attendance
 - Financial assistance for homecare, assisted Living and nursing home
 - <https://www.va.gov/pension/aid-attendance-housebound/>

Medicare – What does it Cover?

- Hospital Stays
- Short term stay in nursing home following a hospitalization
- First 20 days, Medicare pays 100%
- Days 21-100, Co-Pay of \$176.00
- No coverage after 100 days
- Limited Home Care Coverage
- No coverage for custodial care at home



Medicaid

Medicaid will cover long-term care services for people who are over age 65 and/or disabled if you meet the financial eligibility requirements

What does Medicaid pay for?

- Nursing Home
- Home Care
- Adult Day Care
- Assisted Living



Types of Community Medicaid

- **Waiver Programs – includes oversight and monitoring**
 - Nursing Home Transition Diversion (NHTD)
 - Traumatic Brain Injury (TBI) Waiver
- **Managed Long Term Care – task-based services**
 - Personal Care Assistant (PCA)
 - Consumer Directed Personal Assistance Program (CDPAP)



ALERT!

Medicaid changes

- Biggest change for Community Medicaid is the implementation of a new 30 month look back period

(Details to follow)

Community Medicaid Income and Asset Limits

Community Medicaid 2020 Income & Asset Levels

	Individual Applicant	Couple
Income	\$ 895	disregarded
Assets	\$ 15,750	\$ 74,820

Exempt Assets



- Principal Residence
- Burial Plot
- Pre-paid irrevocable burial contract
- Life Insurance Policy with a face value up to \$1,500
- One automobile
- Retirement Accounts in Periodic Payment Status

Financial Eligibility for Medicaid

What if your income or assets are too high?

Assets

- Exempt transfers of assets
- Transfer assets to trust



Income

- Excess income - Pooled Supplemental Needs Trust

Transferring Assets to Qualify For Community Medicaid

- *Current Rule:* There is **no lookback period** when you apply for Community Medicaid
- Starting October 1, 2020 – there will be a **30 month** lookback period for Community Medicaid applications



Lookback period New Rule



- If you establish a trust and transfer assets to the trust more than 30 months before you apply for Medicaid, your trust assets are protected
- If you transfer assets to a trust and need Medicaid before the 30 month period has ended, you will have a penalty period
- Calculation of penalty period
 - Amount of transfer divided by regional rate
 - Example: transfer \$112,950 to a trust, you will have a 10 month penalty period
 - Penalty period begins on the day you apply for Medicaid

How to Avoid Penalty Period



- Create a trust well in advance of the time you may need Medicaid
- If not, other solutions
 - Gift and Promissory Note
 - Transfers to spouse
 - Exempt transfers to disabled child or caregiver child

How to Qualify for Medicaid with Income Spend-down

- Deposit excess monthly income into a Pooled Supplemental Needs Trust (SNT) and use that money to pay bills and other expenses not covered by Medicaid



What can A POOLED trust pay for?

For a person receiving Community Medicaid, the trust will typically pay for living expenses, such as:

- Rent or mortgage, property maintenance, and taxes
- Utility bills, cable, phone, etc.
- Groceries, clothing, and other personal needs
- Additional hours for home health aids not covered by Medicaid



Review of Rules



- Community Medicaid pays for you to stay in your home and receive care
- You can protect assets by placing them in a trust
- Currently there is no look back period for Community Medicaid
- Starting October 1, 2020, there will be a 30 month lookback period
- Plan in Advance!

Medicaid Crisis Planning: Need Care NOW

Objective: Protect and Preserve Assets, ie. Avoid or Minimize the Spend-Down

- Rule of Halves - Can typically protect about half of the assets if nursing home care is necessary now
- Use of a *Pooled Trust* for excess income per month
- Home Care Option
- Spousal Refusal
- Advocacy - Internal Appeals & Fair Hearings

Do you have these documents in place?

- Health Care Proxy
- Power of Attorney
- Will





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