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Queen City Elder Care

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(513) 952-8533

How Much Does In-Home Care Cost and How Do People Pay for Private Duty Home Care?

By **Melanie Haiken**, Health Journalist, Caring.com

1. A Reverse Mortgage

Reverse mortgages were developed by the government specifically for the purpose of helping seniors (originally widows) stay in their homes until the end of their lives.

With a reverse mortgage, seniors can use the value of the equity in their home to get cash now, either all at once or in monthly payments. But instead of borrowing a set sum, the loan balance increases over time. A reverse mortgage allows your loved one to stay in the home until she dies, even if by that time the loan balance exceeds the home's worth. But at that point, the home must be sold to repay the loan balance.

Reverse mortgages do have limitations: Your loved one has to be 62 or older, and she has to own her home, either outright or with little debt left on the original loan. (The bank that holds the original loan must be paid back before payments are made on the reverse mortgage.) The bank decides on a value based on the home's worth and also based on your loved one's age, since that affects the length of time the payouts must cover.

While a reverse mortgage may be the perfect solution to your in-home care dilemma, it also comes with strict rules regarding homeowners' insurance, mortgage insurance, and home maintenance, making it easy to default. Choose a reputable mortgage broker or bank and read the entire contract carefully. (According to the Consumer Financial Protection Bureau, reverse mortgage scams and foreclosures are on the rise, often because of high fees or clauses that make it easy to lose the home.)

2. Veterans Benefits

If your senior loved one was a veteran, you may be in luck when it comes to financial assistance -- but you'll have to be assertive and persistent to get it. Veterans who served more than 90 days of active duty, with at least one day during a wartime period, with an honorable discharge, may be eligible for the Veterans Pension. Veterans who need long-

term help with the activities of daily living -- or whose spouses need such help -- may be entitled to monthly disability payments known as "aid and attendance" by the VA.

This type of veterans benefit requires documentation from a doctor and is calculated using a complex rating system based on how disabled your loved one is. Many people become daunted by the complexity of the qualification process, but once veterans benefits are established they can be extensive and continue until the end of life. According to the Senior Veterans Service Alliance, only 5.4 percent of veterans who are eligible for these benefits actually receive them, because so few veterans know about the benefits and how to qualify. Help is available from Veterans Service Organizations (VSOs), a list of which is available in a PDF that can be downloaded from the Department of Veterans Affairs website. Legally, VSOs are not allowed to charge for help with veterans benefits applications. If a service requests payment for this help, look for another organization. If you're having trouble finding a VSO, there are financial concierge services that can help. Elderlife Financial is one such service with a network of VSOs.

3. Life Insurance

If your loved one has a life insurance policy that's no longer needed to provide for others, your family may want to tap into that money now, using accelerated or living benefits. The way this works is that your loved one sells the policy back to the issuing agency for 50 to 75 percent of its face value, an amount determined based on the amount of the policy, the monthly premiums, and the policy holder's age and health.

There may be restrictions; some policies can only be cashed in if the policyholder is terminally ill. But many are quite flexible. And if yours isn't, there are settlement companies that will buy the policy -- also at 50 to 75 percent of face value -- then pay the premiums until the policyholder's death, when the company will collect the benefits.

If the company that issued the policy won't cash it in, don't worry. Your loved one may be able to sell the policy for a "life settlement" or "senior settlement." In this case the settlement company pays the premiums until the policyholder dies, then receives the benefits that would originally have gone to the policy's original beneficiaries.

4. Long-Term Care Insurance

This seems like a no-brainer, but unfortunately it's not. Some long-term care insurance policies pay for in-home care, but many cover only nursing home care. And some policies that do cover in-home care require that the home health care agency be certified and

that your loved one's health needs be serious enough to require a nurse practitioner or home nursing aide.

If your loved one is lucky and her policy is one of the more flexible ones, then it should designate a certain amount per day for home care to be spent on the type of aide you choose.

One more thing: It may be too late for your aging loved ones to purchase a long-term care insurance policy, but you might want to consider this option for yourself.

5. An Annuity

Annuities are designed to help seniors turn retirement savings or a pension into a steady, guaranteed income stream that pays out until death or for a set number of years. The money can be used to pay for in-home care or, eventually, for assisted living if necessary. An annuity is like a cross between an investment fund and an insurance policy; the money is invested at a fixed or variable interest rate, and then, after an agreed-upon maturation date, you can begin making withdrawals.

Annuities have become controversial because of unscrupulous representatives who take advantage of vulnerable seniors. So help your loved one find a reputable financial institution and representative to consult regarding an annuity purchase.

Another benefit of an annuity is that the sum invested isn't considered an asset when applying for Medicaid. The government counts the income paid out from the annuity, but not the amount originally invested.

6. Medicare

It's not easy to get Medicare coverage for in-home care, and when you do it's strictly limited. That said, it can be a godsend when you're faced with a sudden medical crisis or downturn in your loved one's condition. Medicare coverage is most common when your loved one is being discharged from the hospital or a rehabilitation facility. You'll contract through a Medicare-certified agency for a period of skilled nursing care and therapy that's tied to a certain period of expected recovery.

The good news is that Medicare coverage is easier to get than it used to be, and sometime in 2013 it should become easier still. Thanks to the settlement of a lawsuit, Medicare coverage for skilled nursing care and occupational and rehabilitative therapy -- either at home or in a nursing home -- can't be limited by whether or not the patient's

condition is improving. Prior to the lawsuit, Medicare criteria would cover treatment only if the patient's condition showed improvement, which meant that people with chronic conditions like COPD, heart failure, Parkinson's, and Alzheimer's lost coverage after a certain period of time.

7. Medicaid

If your loved one's income is low and she has very little in the way of savings or other financial resources, she may qualify for Medicaid-covered in-home care, at least on a limited basis. Medicaid rules vary by state, but all programs cover short-term in-home care for acute conditions.

It's important to note that even in those states that provide long-term home care coverage, Medicaid rules often limit it to people whose physical or mental condition is severe enough that it would qualify them for Medicaid nursing home coverage. Also, Medicaid will only pay for in-home care if provided by a Medicaid-certified home care agency, not by an independent paid caregiver or loved one.

Longer-term care for chronic conditions is covered for those who are ill or incapacitated enough that they would otherwise require nursing home care. These programs are known as Home and Community-Based Services (HCBS) "waiver" programs, because they're funded by Medicaid through waivers of normal Medicaid rules. For help finding out more about government assistance, call your local Area Agency on Aging.

Warning : It would be a mistake to try to qualify for Medicaid by hiding money and other assets by "gifting" them to adult children or other family members. The government is extremely strict about Medicaid qualification and will do a "look-back," examining your financial transactions over the past five years. Any gifts of money or assets made during this time are counted as assets, and the penalties if you're caught are very steep.

8. A Collective Sibling Agreement

If you're worried about Mom or Dad living alone, other family members may be worried, too. Working together, families can come up with a plan in which those who can't help out because of geography or work demands pay siblings who do have that availability and flexibility to be with their parents on a daily basis.

In another strategy, siblings who have available funds can pay in-home caregivers or senior home care agencies now with the understanding that they'll be paid back for their

contribution from the siblings' collective inheritance or the proceeds of the house after the parents' death.

Either of these agreements needs to be spelled out very clearly to avoid tension, resentment, or dissension down the line. If a sibling acts as caregiver, she should have a set hourly wage and should keep close track of hours and any expenses incurred, such as gas or groceries, just as an employee would do. If a sibling pays for in-home care with the expectation of reimbursement, she should keep clear records in the form of invoices and receipts or canceled checks. It's also a good idea to have something in writing to show the executor of the will, or even to put a clause in the will explaining the plan.

Cincinnati Senior Care Resources

Our Work

Cincinnati Area Senior Services

CASS is a non-profit agency committed to meeting the needs of seniors in Greater Cincinnati. We are trusted experts who advocate on the behalf of aging adults to make sure their needs are met and they are receiving quality care and services. Today, CASS is Cincinnati's recognized leader in meeting the needs of seniors.

Everyday, in all the services we provide, CASS honors seniors in the experiences we provide them. We treat them with dignity, respect and compassion. We show up for them daily with a home delivered meal that includes a warm smile and a check on their well-being. We make sure they get to medical appointments, the grocery store and to our senior center so they get the social interaction they need, surrounded by other adults who can relate to some of the challenges they are faced with. We help clients navigate insurance, public services, and we manage and pay their bills to help them avoid homelessness and protect them from exploitation and fraud. We push for fairness in services and treatment to help our clients receive quality care and a sense of control. We give clients a voice because we know they need attention and support.

The Value of CASS

The focus of CASS is to deliver services to seniors that allow them to age with dignity and independence. Seniors want to be independent. They want to remain in their homes, surrounded by what is familiar to them, near friends and family. And, they want to be as active as possible. But, as they age, maintaining that independence can be a challenge. Home-bound seniors or those without family support or other resources need protection, security, and care options. Our Mission is to provide enhanced stability and safety for seniors who desire to remain independent by addressing their needs and providing accessible and relevant services.

Meals-On-Wheels

Good nutrition – enough food and health sustaining food is important for everyone, and critically important for senior citizens. Circumstances such as a medical condition, limited mobility, or the limited ability to cook can make maintaining a well-balance, nutritious diet a challenge. For those seniors, Meals-on-Wheels are the answer. In fact, 99% of our clients who receive them have told us the home-delivered meals have made it possible for them to stay in their homes.

CASS is the largest provider of Meals-on-Wheels in Greater Cincinnati. We offer several plans, to meet the particular needs of seniors.

- Savory Selects offer a choice of 31 entree options. Each meal includes choices of fruits and juices, snacks and desserts. These meals are delivered frozen once a week and also include a half loaf of bread and a half gallon of milk.
- Traditional Meals-On-Wheels offers a choice of an entree and are delivered daily. These are ideal for seniors who can benefit from a daily check on their well-being.
- Special meals for diabetics and those who require renal, chopped, ground, or pureed meals are also available for daily delivery.

[View the Meals-on-Wheels menu](#)

In Hamilton County, the Council on Aging oversees the Meals-on-Wheels program, determining which seniors qualify for home-delivered meals. For seniors who do not meet the criteria, but would like to receive these meals, there is a private pay option. Call our Meals Department at 513-721-0445 to learn more about the home-delivered meals process and options.

Neighborhood Meal Sites and OTR Senior Center

For seniors who are mobile, CASS offers congregate meals at neighborhood meals sites in Green Township, Avondale, College Hill, Over-the-Rhine and Whitewater Township. This program gives seniors a nutritionally balanced, hot meal and the opportunity to socialize with others. In addition to serving breakfast and lunch, the OTR site is also a senior center, open Monday – Friday. Just a block away from Findlay Market, the center is where seniors who live downtown and the surrounding areas gather for fun and fellowship. The center offers a full schedule of activities, trips and social events for its members.

Transportation

Seniors who are unable to drive and have no other means of reliable transportation can become unnecessarily homebound and isolated. Having access to essential services such as medical care and grocery shopping is a critical component in making it possible for a senior to remain living at home.

CASS provides transportation:

- To neighborhood senior centers, Monday – Friday
- For weekly grocery shopping trips
- To medical appointments and treatments
- For group outings, social and recreational events

CASS Transportation is designed to meet the needs of seniors

- CASS transportation is door-to-door, with driver assistance when needed
- CASS vehicles are equipped with lifts and can accommodate wheelchairs
- CASS drivers are professionally trained, including CPR and first aid, and have undergone FBI background checks

To learn more about our transportation service and options, contact the Transportation Department at 513-721-0375.

Senior Care Coordination (SCC)

As the Baby Boomers age, the senior population will increase dramatically, and more seniors will require a variety of services and care options. CASS now offers Senior Care Coordination, a program that provides comprehensive and individualized care coordination, support and guidance for clients.

What services can we provide?

CASS Brokers and coordinates legal services, including guardianship and trustee, real estate, medical care, benefits, housing and community services. A Senior Care Coordinator, a one point contact for all services that may be needed, visits clients frequently and collaborates with supportive family, friends and caregivers to provide comprehensive, consolidated, and honest care management in a way that respects the choices and decisions of the client, enabling them to maximize their independence. Services offered provide seniors safety, adequate care and protection from exploitation and scams.

What SCC does do for Seniors?

- Provides Guardianship and Power of Attorney Services
- Serves as Trustee if needed
- Coordinates life transitions planning
- Navigates Medicare and other long term insurance options
- Expands choices and offer wider alternatives for preferred care
- Improves client knowledge to manage and fund care options

- Increases financial security and fraud protection
- Manages finances, bills and budgeting

CASS is a stable and trustworthy organization that takes pride in the services offered. CASS is bonded, experienced, reputable and adheres to best practices as indicated by our accreditation through the Council on Accreditation.

The program is a private pay model. Fees are monthly or per hour, determined during assessment process. Please contact us to discuss how this program will work for you.

Contact:

Tracey Collins: 513-559-4483 or tcollins@CASSdelivers.org

Financial Case Management

When seniors are unable to handle their finances, their health and well-being is jeopardized. They face eviction or foreclosure, utility shut off and loss of their life savings. The most common causes are age-related impairments and exploitation. If the issues are not resolved, the only option may be nursing home placement. This program, known as Representative Payee, stabilizes the senior's situation in order to meet their most immediate and basic needs. After that, the senior's finances are managed, and their case manager begins the process of maintaining their long-term stability. This CASS program is a lifeline, providing a safety net to keep vulnerable seniors safe and healthy, at a fraction of the cost of nursing home care. To learn more about this program, call 513-559-4523.

Council on Aging

Independence. Resources. Quality of Life
Guide to Programs and Services

About Council on Aging

As the Area Agency on Aging for Butler, Clermont, Clinton, Hamilton and Warren counties, our mission is to enhance people's lives by assisting them to remain independent at home through a range of quality services.

With more than 40 years of experience, we are experts at helping individuals, families and caregivers manage complex medical and long-term care needs.

Our programs and services include:

- in-home care and assisted living
- transitions from hospitals and nursing homes
- call center for information and guidance
- advice and resources for caregivers

We are here to help individuals...

stay in their homes and communities

Affordable services such as meals, transportation, housekeeping and personal care help older adults and people with disabilities remain safe and independent in their homes and communities.

be well, at home

Ready to take control of a chronic illness or go home from a hospital or nursing home? We offer wellness programs and transitional care services that help people manage their chronic health and long-term care needs at home, where they are most comfortable.

connect to information and resources

Confused about housing, caregiving or long-term care options? Start with us for unbiased answers, advice and connection to area resources.



Connecting is easy:

(513) 721-1025

(800) 252-0155

www.help4seniors.org



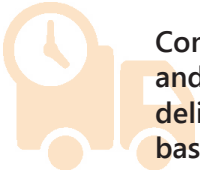
About Council on Aging

We serve our community every day...

Our programs and services preserve dignity and choice for seniors, people with disabilities, families and caregivers. We're in hospitals, nursing homes, assisted living facilities and thousands of homes throughout our multi-county region.



Preserve independence for frail seniors and people with disabilities through a variety of in-home care programs and services.



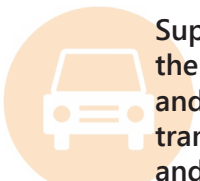
Contract with local businesses and non-profit organizations to deliver home and community-based long-term care services.



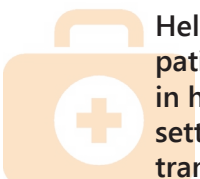
Connect seniors, people with disabilities, caregivers and professionals to unbiased information, advice and referral.



Meet the nutritional needs of vulnerable older adults through home-delivered and congregate meal programs.



Support continuity of care and the social well-being of seniors and people with disabilities via transportation services for medical and social service activities.



Help hospital and nursing home patients regain independence in home and community-based settings through supportive, transitional care programs.

General Programs and Services

Aging & Disability Resource Center (ADRC)

(513) 721-1025 or (800) 252-0155

www.help4seniors.org (online resource directory)

Older adults, people with disabilities, caregivers and professionals can contact ADRC for unbiased answers, information and advice regarding:

- housing and nursing homes
- financial assistance, Medicare and other benefits
- resources for people with disabilities or mental health needs
- caregiver assistance
- long-term care options and planning
- education and recreational activities

Help is available by phone weekdays, 7am - 6pm. ADRC staff take referrals and conduct phone screenings for individuals who may be eligible for COA programs and services.

Professionals can make a referral via our website 24 hours a day, seven days a week.

Caregiver Support

Free support and connection to resources for family or volunteer caregivers. The focus is on the caregiver's well-being.

A phone consultation with a caregiver support nurse helps caregivers:

- reduce stress, burden and injuries
- increase confidence and knowledge
- improve quality of care
- balance personal and caregiving responsibilities

Eligibility: Care recipient or caregiver must live in Butler, Clermont, Clinton, Hamilton or Warren counties and be at least 60 years old (no age requirement for

family caregivers who provide care for individuals with Alzheimer's disease and/or other brain disorders).



General Programs and Services

Wellness Programs

Evidence-based lifestyle and prevention programs designed to help individuals and their caregivers feel better and stay healthy.



Small-group workshops offered in convenient community settings provide opportunities for adults and caregivers to share their experiences and learn day-to-day strategies for:

- improving personal health
- managing chronic illness
- saving money on health care costs
- preventing falls
- improving relationships with health care providers

Eligibility: Varies by program but generally open to adults of any age (and their caregivers) who want to learn how to better manage a chronic health condition or regain confidence and independence by learning how to prevent falls.



Home and Community-based Programs (Non-Medicaid)

Elderly Services Program (ESP)

Helps older adults remain safe and independent in their homes by expanding care already provided by family and friends. Prevents unnecessary nursing home placement. Funded by county tax levies.



Depending on need and eligibility, services may include:

- care management
- meals/nutrition
- medical equipment
- home modification
- transportation
- emergency response system
- homemaking and personal care

Eligibility:

- Butler and Clinton county residents: Age 65+
- Hamilton and Warren county residents: Age 60+
- Moderate to severe level of disability, generally 2 or more ADLs and/or IADLs (see last page)
- Eligibility for specific services determined by care manager during in-home assessment
- Ineligible for services through another payer such as Medicaid, Medicare, insurance or hospice



Home and Community-based Programs (Medicaid)

PASSPORT

Medicaid program that helps older adults with disabilities receive care and support in their homes, instead of a nursing home.

Services are similar to ESP (page 3) but more intensive and may include:

- out-of-home respite
- ability to hire your own workers (restrictions apply)
- nursing
- help with out-of-pocket health costs

Eligibility*:

- Age 60 and older
 - Low-income (Medicaid eligible)
 - Require nursing home level of care: help with at least 2 ADLs and 3 IADLs (see last page)
 - Not eligible for MyCare Ohio (page 5)
 - Eligibility for specific services determined by care manager during in-home assessment
-

Ohio Home Care Waiver

In-home care for Medicaid-eligible children and adults who have significant disabilities and/or mental health needs.

A care manager works with the individual's care team to create a service plan, which may include:

- adult day/out-of-home respite
- personal care/homemaking
- emergency response systems
- home-delivered meals
- home modification
- adaptive/assistive devices
- transportation (non-medical only)

Eligibility*:

- Age 59 and under
- Low-income (Medicaid eligible)
- Require nursing home level of care
- Apply through county Dept. of Job and Family Services. Eligible individuals are then referred to COA for enrollment and care management services

Assisted Living Waiver

Provides care for Medicaid-eligible adults in approved assisted living facilities. An alternative for people who need more care than PASSPORT or Ohio Home Care, but not a nursing home.

Services are similar to PASSPORT/ESP but may include:

- 24/7 on-site response
- social activities
- other Medicaid benefits

Eligibility*:

- Age 21 or older
 - Medicaid eligible (low-income) and able to pay room and board
 - Require nursing home level of care, help with at least 2 ADLs and 3 IADLs (see last page)
-

Specialized Recovery Services Program

Specialized support for adults with severe and persistent mental illness, certain diagnosed chronic health conditions, or who are active on a transplant waiting list.

Eligible individuals receive full Medicaid care and may also receive the following services:

- Recovery Management: assistance developing a plan of care specific to the individual's needs
- Individual Placement and Support (IPS): help finding and keeping a job
- Peer Support: support from others with similar life experiences

Eligibility:

- must be at least 21 years old
- meet income requirements
- diagnosed with a severe and persistent mental illness, *or*
- actively on the solid organ or soft tissue transplant waiting list (or previous transplant recipient), *or*
- have a diagnosed chronic condition, including certain malignancies, HIV/AIDS or immune deficiencies, end stage renal disease, sickle cell anemia, cystic fibrosis, or hemophilia
- need help with medical appointments and/or activities of daily living;
- do not live in a nursing facility, hospital or similar setting

Administered by the Ohio Department of Medicaid:
(800) 324-8680 or www.ohiomh.com.

**May not be eligible if currently receiving or if you qualify for developmental disabilities (DD) waiver services.*

Home and Community-based Programs (Medicaid)

MyCare Ohio

Coordinated care for Ohioans who are eligible for Medicaid and Medicare, including people with disabilities, older adults, and individuals who receive behavioral health services.



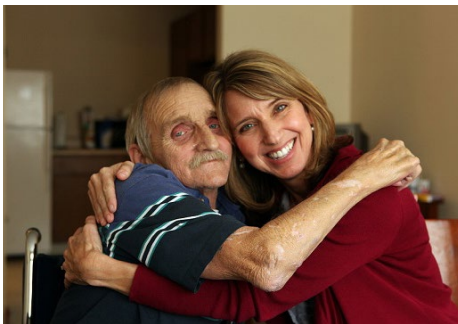
An approved managed-care plan coordinates members' medical, behavioral and long-term care needs. MyCare Ohio offers:

- care management, including in-home visits
- all standard Medicare and Medicaid benefits
- option to opt-out of Medicare portion

Eligibility: MyCare Ohio (Medicaid portion) is **mandatory** if you:

- are 18 or older;
- live in Butler, Clermont, Clinton, Hamilton or Warren counties; and
- are eligible for **BOTH** Medicaid and Medicare

Administered by the Ohio Department of Medicaid:
(800) 324-8680 or www.ohiomh.com



Transitional Care Programs

Moving from one care setting to another during the recovery process can be a real challenge. COA offers programs to help individuals return to an independent living environment. We can even help when an individual has no home to go to.

Community Transitions

Restores independence by helping older individuals move from a nursing home to more independent living settings such as apartments, group homes or assisted living facilities.



Care is provided via programs such as HOME Choice, PASSPORT, the Assisted Living Waiver, Ohio Home Care Waiver or the Elderly Services Program (see specific program details elsewhere in this guide).

A transitions coordinator and/or care manager coordinates housing; long-term care and medical services; other community services and benefits; financial assistance; and family support.

Eligibility: Anyone who can move from an institutional setting back into the community with support from HOME Choice, PASSPORT, the Assisted Living Waiver, Ohio Home Care Waiver or the Elderly Services Program.

Home Choice

Medicaid wrap-around program that provides extra support and help with housing to transition eligible Ohioans out of nursing facilities and into home and community-based settings.

A Transitions Coordinator works with individuals to find housing, set up a household (financial assistance may be available), and connect to services that can help them live independently:

Home Choice continued on next page...

Transitional Care Programs

Home Choice continued from previous page...

- case management (before and after transition)
- independent living skills training and community support coaching
- healthcare, medications, and long-term care services and supports
- other services necessary as identified by the discharge planning team

Eligibility: for Ohioans of any age who:

- have lived in a long-term care facility for at least 90 days at time of discharge
- are active on Medicaid and meet income requirements
- agree to move into qualified housing

Fast Track Home

Provides traditional ESP services (page 3) such as homemaking, meals, transportation and care management when they are needed most – as a senior leaves the hospital or nursing home. Services are provided for free for up to 60 days to prevent unnecessary hospital and nursing home readmissions.



Eligibility: Assessments occur in the hospital/nursing home. Patients must be:

- a Clinton County resident age 65+, *or*
- a Hamilton County resident age 60+, *and*
- discharging from a participating hospital or nursing home
- in need of help with everyday activities such as bathing, driving and preparing meals
- able to be cared for safely in a home – not institutional – setting
- agree to home visits from a care coordinator

A full ESP eligibility assessment, including income verification for co-payment status, will occur before the 60 day service window ends. Eligible older adults are transferred to ESP for on-going services.

How to apply for services...

For information and resources, to make a referral, or to apply for programs and services administered by Council on Aging, simply call (513) 721-1025 or (800) 252-0155. A member of our call center team will ask a few questions to help determine the most appropriate program or services to meet your needs.

Anyone who wishes to enroll in a Council on Aging program or service must agree to an in-home visit from a nurse, social worker or care manager professional. Eligibility for specific services is determined by a care manager and may be based on age, income and level of disability (see below).

Program eligibility guidelines are based on help needed with:

Activities of Daily Living (ADLs): bathing; grooming; walking; getting in or out of bed, chair or tub; eating; going to the bathroom

Instrumental Activities of Daily Living (IADLs): Complex independent living skills, including: shopping; meal preparation; cleaning, heavy chores and laundry; telephone and other communication devices; transportation; managing legal and financial matters; medication management

Council on Aging is funded by...

Council on Aging is a non-profit organization and receives funding from a variety of local, state and federal sources, including county tax levies, Medicaid, other state and federal funds, client contributions, and donations.

Independence. Resources. Quality of Life.

Council on Aging of Southwestern Ohio
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Cincinnati, OH 45246
(513) 721-1025 or (800) 252-0155
www.help4seniors.org



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