

COMMUNITY GUIDE

♦ T O S E N I O R C A R E ♦

A publication representing the not-for-profit senior care providers in Western New York

Resource List

Long Term Care & Housing

Western New York Association of Homes and Services for the Aging
www.wnyahsa.org

New York Association of Homes and Services for the Aging
www.nyahsa.org

American Association of Homes and Services for the Aging
www.aahsa.org

Assisted Living
www.assistedlivingforum.com

Elder Care Locator – National
www.eldercare.gov
1-800-677-1116

Home Health Care

National Association for Home Care
www.nahc.org

Home Care Association of NY State
www.hcanys.org

Additional Senior Care Information

Alzheimer's Association of WNY
www.alzwny.org
(716) 656-8448

Coordinated Care
www.coordinatedcare.org
(716) 858-2307

Erie County Caregiver Coalition
www.eriecountycaregiver.org

National Alliance for Caregiving
www.caregiving.org

Hospice Care
www.nhpco.org

National Hospice Hotline
1-800-658-8898

New York State Office for the Aging
(links to county offices of the aging)
www.aging.state.ny.us
1-800-342-9871

WNY Health Care Proxy Coalition
www.ihaveone.org



WNYAHSA: An Advocate for Quality Senior Care in Western New York

Since 1966, the Western New York Association of Homes and Services for the Aging (WNYAHSA) has served as an advocate for senior care in this region, promoting quality care and health services.

WNYAHSA is one of the largest regional groups that partners with the New York State Association of Homes and Services for the Aging and is also a partner of the American Association of Homes and Services for the Aging, headquartered in Washington, DC. More than 70 not-for-profit senior care facilities and organizations throughout the eight counties of Western New York are members of this regional association.

Not-for-profit organizations are operated by religious, community or public entities and share a commitment to serve all elderly populations. They often have volunteer boards of directors made up of local community leaders who oversee the organization's mission, fiscal responsibility and future plans.

WNYAHSA members serve approximately 7,000 residents and employ more than 7,500 health professionals and support staff. Organizations in the association include:

- senior housing and retirement communities
- enriched housing and assisted living/adult care facilities
- nursing facilities
- other organizations that support a continuum of senior care
- hospice organizations

These facilities offer some of the most advanced senior care programs around, including

home health services and rehabilitation care as well as dementia, respite and adult day care.

The association serves as an advocate for senior care on many levels. It is an active networking group that enables members to share information and ideas. It also provides many educational opportunities for administrators and staff of member facilities to develop skills and programs

that enhance quality care. Many of these educational programs are sponsored by the Western New York Foundation for Homes & Services for the Aging.

Finally, the association has set a goal of educating the public on senior care issues. It provides this Community Guide free to seniors and their families, and its officers often serve as media resources on senior care issues. WNYAHSA officers have appeared frequently on local television and radio programs, and are often quoted in local newspapers.

Additional copies of this publication can be obtained by calling the association's toll free number at 1-888-969-2472.

Copies can also be downloaded through the web site at www.wnyahsa.org

Inside...

- Choosing the right level of care for a loved one
- Preparing for the future, and how to pay for it
- Answers to frequently asked questions

Seniors and Families Have Many Choices: From Nursing Facilities to Independent Housing

Not long ago there were limited options for seniors who required assistance – move in with family members or go to a retirement or nursing home. Times have certainly changed! There are many levels of services from which to choose to meet the specific needs and preferences of each individual. The Western New York Association of Homes and Services for the Aging urges you to determine which features and services you or your loved one require and visit the facilities that most closely match your preferences.

Visits to facilities in your community can be the best way to learn more about available options. Personally observe the interaction between the staff and residents, ask questions and take notes. Remember, each individual and each facility is unique. Look for the facility that most closely meets your preferences. A cooperative effort between the staff, the resident and family members helps to ensure that the prospective resident will receive the appropriate care and services.



Accommodating Change as You Age

As an individual's needs and abilities change, a transition into another level of care may be necessary. For example, a senior may initially choose to live in a retirement community for additional safety, comfort and companionship. Later, he or she may move to a different level of care to meet health or lifestyle changes. In Western New York, there are a variety of options designed to provide maximum independence and health. Become familiar with these options and the services that are available for your loved one.

If you are unsure of the appropriate level of care, consult with a physician, social worker or medical professional. Many senior care facilities will send a qualified consultant to your home to conduct an assessment and, if needed, complete a Patient Review Instrument (PRI). The PRI measures the individual's ability to perform several activities of daily living such as dressing, bathing, eating and walking.

The following is a brief overview of the options and levels of care offered through WNYAHSA members:

Independent Housing

Senior Housing/Apartments: Designed for independent seniors who no longer wish to maintain their homes. This type of housing for seniors can include:

- Organized recreational and social activities programs
- Senior- or handicapped-appropriate safety features in bathrooms and kitchens

- Choices for additional housekeeping and dining services

Assisted Living

Enriched Housing and Adult Care Facilities are two terms that are often used to describe facilities that enable a senior to remain as independent as possible when he/she has difficulty performing basic daily activities. Enriched housing generally refers to an apartment-like setting, while adult care facilities usually offer suites that include bedroom and bath. These facilities can provide:

- Personal care services, such as assistance with dressing and bathing
- Meals in a central dining room
- Social and recreational programs
- Housekeeping, shopping and maintenance services
- Some nursing care

In New York State, there is also an Assisted Living Program (ALP) that allows individuals living in an adult care facility to remain in that setting and “age in place” with more services provided by a home health care agency.

Long Term Care and Community Care Services

Home Health Care Agencies: A wide range of services may be provided in the senior's home, from personal care to skilled nursing.

- Medicare certified home care agencies provide skilled nursing and therapy services of a curative or restorative nature.
- The Long Term Home Health Care Program, a specialized certified home care agency, is sometimes known as a “Nursing Home Without Walls.” This program offers care to individuals who require nursing facility level of care but who are able, and choose, to remain in their homes.
- New York State licensed home care services agencies provide home health aides, medical supplies, equipment and appliances, personal care aides, homemaker and housekeeper services and other therapeutic services.

Adult Day Care: This is a program in which adults spend the day in a supervised, supportive setting. There are two types of adult day care:

- Adult day health care programs provide health care services, including nursing care, therapies and case management.
- Social adult day care programs serve individuals who may be socially isolated or who would benefit from supervision. They may also provide nutrition and information about other community services.

Respite or Short-Stay Care: Many facilities offer this service to give caregivers a short break from their duties. However, families are encouraged to schedule these breaks well in advance because facilities may only offer this service if



they have a room or bed available.

Nursing Homes/Skilled Nursing Care: These facilities offer a complete range of medical, housing and social services 24 hours a day.

Although nursing homes historically were once considered the last residence in a person's life, many individuals do return home following a nursing home stay.

- Most often used for individuals who have long-term medical conditions, the frail elderly and chronically-disabled

- A screening process to determine medical eligibility is required

Sub-Acute (Rehabilitation) Care: Usually found in a nursing home setting, these specialized units combine nursing care and therapy (for example, physical, occupational and/or speech therapy) that enables the patient to transition between a hospital and home.

- Excellent resource for post-surgical care, including hip and knee replacements, cardiac care
- Is not limited to elderly adults; available for adults of all ages
- Treatment is focused on a specific medical condition, with the possibility of continuing at home after discharge
- Is generally limited to a stay of 30 days or less

Hospice Care: Services designed to support the specialized needs and preferences of terminally ill individuals and their families. In partnership with local hospice programs, many nursing homes and adult care facilities offer hospice care. Hospice services can also be obtained at home.

- Provides medical care, emotional and spiritual support to individuals facing life-limiting illnesses and their families, as well as long term grief counseling
- Can reduce or eliminate the need to hospitalize the individual

Other Continuing Care Options

Continuing Care Retirement Community (CCRC): These organizations provide many different levels of care all on one campus. A CCRC may have independent housing, assisted living facilities and a nursing home on one site, enabling an individual to access different services as he or she may need them. A life care community is a type of CCRC.

PACE (Program of All-inclusive Care for the Elderly): A community-based program that serves individuals who are age 55 or older with chronic care needs and who require nursing home level of care. The program is focused on allowing those individuals to remain as independent as possible in their home and provides services ranging from nursing care and various medical services to assistance with personal care and other social services.

How to Pay for Senior Care: Start by Understanding the Basics

www.wnyahsa.org

Knowledge is a valuable asset when you try to plan for the future, especially in light of the fact that costs associated with all forms of health care are on the rise. Individuals and families must educate themselves on the financial realities of senior care services and anticipate the needs of aging.

Use the following information to gain a basic understanding of the financial options available to pay for senior care. To find out more, utilize the resources in this article or consult with your financial advisor or attorney.

Private Pay

The senior or his/her family pays for services from personal income, including savings, pensions and other resources. Personal assets are the first consideration when determining ability to pay for senior care services.

Long Term Care Insurance

Long term care insurance offers a way for individuals to maintain control of their assets and to retain the choice in where they receive services. This insurance covers hospice care and various levels of services in nursing facilities and adult care facilities. In addition, some policies will cover home health care services, respite care and adult day care services.

Several insurers in New York State offer long term care insurance policies, and New York has a special program called the NYS Partnership. Partnership policies allow individuals to purchase three years of coverage with the expectation that they will be eligible for Medicaid once their insurance coverage is exhausted.

Premiums for long term care insurance vary widely based upon the age and medical condition of the applicant and the deductibles that the applicant is willing to pay. Experts recommend that the cost of long term care insurance not exceed 7% of one's income. Because long term care insurance policies are medically underwritten, individuals with pre-existing health conditions may not qualify for this insurance, although some companies have more stringent requirements than others.

Unlike Medigap policies, long term care insurance is not a supplement for Medicare. It is

designed to cover what Medicare does not.

Long term care insurance is an essential part of any financial plan. There are some federal and state tax incentives for individuals who purchase these policies. Individuals should contact their financial planner or attorney for assistance in determining if they should consider long term care insurance and, if so, what type of policy is right for them.

For more information on long term care insurance, individuals may contact the New York State Health Insurance Information, Counseling & Assistance Program (HIICAP) through their local county department of senior services (office for the aging), or visit the website at www.hiicap.state.ny.us

Medicare

Many people mistakenly assume that Medicare will pay for all their senior care. Medicare is a federal health insurance program that provides limited coverage for services provided in nursing facilities and in home care settings. Assisted living is not covered by Medicare.

Medicare will cover the first 20 days in a nursing facility that are determined to be medically necessary. The next 80 days require a co-payment. Coverage can end at any time during the stay if the resident does not meet Medicare's strict medical criteria. Medicare does not pay for assisted living and will only pay for extended home health care services if a stringent set of conditions is met.

Hospice care services in both a nursing facility and home care setting are covered.

Medigap policies and private supplemental insurance will generally pay part or all of the Medicare co-payments. These policies will not pay for extended nursing facility stays.

Medigap coverage always ends when Medicare coverage ends.

For information on Medicare coverage of long term care services, contact your local Medicare agency or visit the Medicare website at www.medicare.gov

Medicaid

Medicaid is a federal, state and locally financed program that pays health care expenses for those who qualify financially and medically. It is very

common for residents in nursing facilities and those receiving home health care services to turn to Medicaid because they have spent down, or exhausted, their assets.

Medicaid also covers some home health care services, but does not cover most housing programs with the exception of the New York state-administered Assisted Living Program.

Medicaid eligibility is determined by both need for service and the applicant's financial resources. Income and resource eligibility guidelines vary based on marital status and other variables. Medicaid will review the income and resources of the applicant and spouse for 36 months to determine if they have made any asset transfers.

Hospice services, in both a nursing facility and home care setting, are covered as long as Medicaid is the only insurance.

Individuals may contact their county department of social services for more information on eligibility for Medicaid, or call the social work department at any facility listed in this publication.

Supplemental Security Income (SSI)

Administered through the Social Security Administration, this program supplements payments for adult care facilities and housing for individuals with low incomes. Like Medicaid, financial qualification is necessary for this program. Individuals can be dually eligible for Supplemental Security Income (SSI), and Medicaid (for health care needs), as well as other government assistance programs.

Information on applying for SSI is available through your local Social Security office, or through the Social Security website at www.ssa.gov

Housing Subsidies

Rent for senior housing complexes varies widely based upon the accommodations offered. Senior housing may be government subsidized, requiring that applicants meet certain income specifications.

Subsidized housing programs for low to moderate income seniors include: rental units in public and assisted housing complexes (HUD Housing); the Section 8 Housing Choice Voucher Program; and Section 202 housing, which provides housing to low income seniors and generally includes some supportive services.



In partnership with



**American Association
of Homes and Services
for the Aging**



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*For information or for additional copies,
contact the Western New York Association
of Homes and Services for the Aging
at 1-888-969-2472.*

*Information contained in this publication
can also be downloaded by visiting
the association's web site at
www.wnyahsa.org*



*Nursing home members of WNYAHSA accept
used "sharps" (needles, syringes, lancets) for disposal.
Items must be enclosed in a shatterproof, leakproof and
puncture-resistant container. Check with individual
facilities for delivery and hours of operation.*

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Answers to Frequently Asked Questions

The process of finding appropriate care and services for an elderly loved one can be frustrating. However, with a little time and effort, you will discover there is a wide range of information available, as well as many community resources. All you have to do is to begin by asking the right questions!

Here are some examples:

1. How do I know it's the right time to begin looking for long term care services?

This can depend on a variety of factors. Your loved one may be unable to manage routine tasks and may be at great risk when they try. For personal reasons, you may not be able to provide a higher level of care for this individual. If you feel overly stressed or physically unable to keep up with the demands of caregiving, you may want to seek advice from a doctor or other health professionals in your community.

Sometimes just opening a dialogue with your loved one can be helpful. Now is the best time to begin gathering information and preparing for the future – sometimes the person you care for can help you sort out these critical issues.

This may also be the perfect time to look into the status of the individual's health care proxy, will and personal wishes about sensitive health care issues.

2. What options do I have if my loved one is in the hospital, is unable to go home and needs to be moved to a senior care facility?

Many families don't realize that they have the right to choose a senior care facility for a loved one in a hospital who needs to be transferred within days. Often the physician and discharge

planner will suggest a specific care setting that has availability. But if you have a preference – such as a facility close to you or one that a family member or friend has recommended – you should contact that facility immediately and ask about availability.

3. What community care and long term care services might be available?

Services range from home health care to nursing care. Seek out help from your doctor and other health professionals about options that might be appropriate for your situation. Begin collecting and reviewing information about different facilities and the services offered. Talk with others who have had similar experiences.

Included in this publication is a valuable resource list. Visit the web sites and contact some of the organizations on the list for more information.

4. What should I look for in a facility or senior care program?

Visit several facilities and programs, and take notes. Jot down your impressions, using all five senses. What does it smell like? Is there a friendly atmosphere? Is there an air of professionalism? Has the building been updated? Is there an opportunity for the residents to enjoy the outdoors? In adult care facilities and nursing home facilities, look for the posted results of New York State Department of Health surveys and additional accreditations.

Be sure to leave with printed materials such as brochures, activity calendars, and menus to review.

5. What questions should I ask?

First of all, come prepared with a list of questions. Don't feel you're intruding by asking too many questions!

Ask about staffing - what is the staff/resident ratio? What is the ratio on weekends and in the evenings? If your loved one needs a special diet or transportation to doctors, ask if it is available. How many volunteers are involved in the programs? Is there an orientation for the prospective resident? How involved are residents and family members in care decisions?

Investigate the security system. What types of personal care services are available? Will the loved one be able to access worship services? Is the location convenient for your loved one's visitors?

Finally, ask residents, employees and visitors for their impressions.

6. What is the next step when we find an appropriate facility or program?

The caseworker or social worker at that facility can help you with the process. For adult care facilities and nursing facilities, New York State mandates the completion of a standard evaluation form called a Patient Review Instrument (PRI) and screening by a health care professional. The professional can walk you through the financial arrangements as well. Also, discuss the support services that may be available for your loved one when and if they need them.

Once your loved one has been admitted into a facility, your continued involvement is necessary. Family members who remain involved are key to ensuring that their loved one receives the highest quality of care.

Senior Care Services Checklist

The following chart identifies services that may *generally* be found in different types of facilities or programs. However, it's best to check with individual facilities and programs to confirm which services are offered.

| | Nursing Care | Meals | Assistance with bathing, dressing, grooming | Housekeeping/Laundry | Social Activities | Therapy (physical, speech, occupational) | Dementia Care | Respite | Hospice |
|--|--------------|----------------|---|----------------------|-------------------|--|---------------|----------------|---------|
| Residential Facilities | | | | | | | | | |
| Nursing Facility | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Subacute Units (Rehabilitation following surgery) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ |
| Assisted Living* | | | | | | | | | |
| Enriched Housing | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | May be Offered | ✓ |
| Adult Care Facilities | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | May be Offered | ✓ |
| Independent Housing | | May be Offered | | May be Offered | May be Offered | | | | ✓ |
| Community-based Programs | | | | | | | | | |
| Social Day Care | | ✓ | | | ✓ | | ✓ | | |
| Adult Day Health Care | ✓ | ✓ | ✓ | | ✓ | ✓ | | | |
| Home Health Care | ✓ | | ✓ | ✓ | | ✓ | ✓ | | ✓ |

* Also available through some facilities is the New York State Assisted Living Program for low-income individuals.