

The Caregiver Toolbox

Planning Ahead—Housing Options in Ohio

Where We LIVE

- One of our most important decisions in life
- Impacts our physical, emotional, & spiritual well-being
- Many considerations:
 - Financial
 - Health
 - Service Needs
 - Social



The Concept of “Aging in Place”

- Based on the belief that most people desire to live in their own homes as long as possible
- “Home” may be a residence they own or rent as an individual, or, a “group” living arrangement
- Implies that the person will be supported where they choose to live as their functional needs change over time.

What It Takes To “Age In Place

- PLANNING!!!!
 - Assessment Of Personal, Preferences & Lifestyle
 - Financial Options
 - Legal Issues
 - Long-term Care Options
 - Home Design

Livable Communities

- Support older adults who wish to age in place
- Involves re-thinking community design, planning, and services in light of:
 - Housing, transportation, workforce development, civic engagement, human services
- Partners for Livable Communities at www.livable.org



WHAT the Words Mean:

1. Living Arrangements for Older Adults

- *Independent Living*
May be in personal residence or a campus/facility setting
- *Assisted Living*
Various types of housing that includes services
Marketing Term in Ohio—not a licensing term-lots of different meanings
- *Nursing Home or Care Facility*
Twenty four(24)hour facility-based nursing care
Licensed by the Ohio Dept. of Health

2. Determining Care Needs

- *Activities of Daily Living (ADLs)*
Personal activities an individual needs to perform to live independently including, eating, bathing, dressing, toileting, and getting in/out of bed, or chairs
- *Instrumental Activities of Daily Living (IADLs)*
Activities important to living independently, such as using the telephone, doing housework, preparing meals, managing money, shopping for groceries or personal items

3. Level of Care

- *Skilled Level of Care*-Medical and Rehabilitation Needs
- *Intermediate Level of Care*-Medical Ongoing Needs to Maintain Functioning
- *Protective Level of Care*-Non Medical Needs to Maintain Functioning



Independent Living

- Key is self-sufficiency
- Ability to maintain residence and self without significant custodial or medical assistance
- Independent living settings usually do *NOT* meet the needs of people who have significant confusion

Independent Living: Home Ownership: 4 Questions

1. Is remaining at home a short or long-term plan?
2. How will the person's social, health, care, and financial needs be met?
3. How will home maintenance be managed?
4. Does the *home design* allow for safety, accessibility, and comfort?

Home Owner Resources

1. Property Tax Relief – Homestead Exemption In Ohio, Via County Auditor's Office
2. Home Repair & Weatherization Programs
3. Utility Assistance Programs (HEAP)
4. Reverse Mortgages
5. Home modification products & features
6. "Universal Design" remodelers
7. Long-term care insurance (that has home care benefits)

These are all described in detail in the COAAA's *Central Ohio Senior Housing and Home Repair Guide* which can be downloaded on www.coaaa.org or call and request a hard copy be sent at 615-645-7250.



Home & Community-Based Services

- Available to individuals living in their own homes or apartments
- Available through government-funded programs and private fee for service companies
- **COSTS** can vary widely depending on the person's needs and the program/company –HOWEVER, these services are generally less expensive for families than placement in a care facility or other group setting.
- **TYPES**
 - Meal Programs
 - Transportation Services
 - Respite Care
 - Adult Day Health
 - Home Health Aide(or Personal Care Aide)
 - Companions
 - Homemakers
 - Chore Services
 - Medic Alert Programs
 - Minor Home Modifications
 - Telephone Reassurance
 - Nurses
 - In Home Therapists
 - Case Management/Care Coordination

Independent Living:

Senior Apartment Complexes

- Lower cost, rent typically based on income
- Can be subsidized under HUD and private non-profits
- Age criteria may be 55+ or 62+
- Waiting lists, can be months or years
- Buildings have some adaptations, handrails, emergency pull-cords, accessible design
- May have organized transportation, service facilitators
- Residents *CAN* receive home and community-based services

Independent Living:

Retirement Communities

- Groups of homes, condos or apartments restricted to people 55+ or 62+
- May lease or buy unit, may be a campus or subdivision with common areas
- Residents typically have the option to pay for some services such as housekeeping and meals
- Amenities can include beauty shops, gardens, pools, activity rooms
- Additional monthly fee for services/amenities

Continuing Care Retirement Communities (CCRCs)

- Another way to “age in place” & provide continuity
- Typically campus settings designed to meet housing and service needs as these change over time
- Often Includes independent living, assisted living, and nursing facility care
- Couples can receive care based on each individual’s needs
- Typically *a long-term contract* and have buy-in or entrance fees, plus monthly fees.
- Often a binding life-long contract with a commitment from CCRC for care—can be a very expensive option.
- Variation based on living space, amenities, service contract, risk of needing intensive long-term care.
- Contracts are binding, it is important to get financial and legal advice before making this decision

Assisted Living Facilities

- Various types of housing that include services
- A middle ground between independent living and nursing home
- Residents may be of any age
- Appropriate for people who can no longer live on their own but do **not** require *ongoing* medical care
- Regulations Vary Widely From State To State
 - Provide more privacy, autonomy, space, and home-like environment than a nursing home—usually provides meals and some *non medical* services
 - Appropriate when supervision is needed throughout the day and/or to meet intermittent care needs throughout the day
 - Some Assisted Living Facilities have specialized care units for dementia called Memory Care. These provide more care yet it still must be *non medical*.
- **Rates** - All Inclusive Or Base Rate With Additional Per-service Fees(Range from \$3500-7500 per month) Sources Of Payment:
 - **MOSTLY** Private Pay
 - Long-term Care Insurance Benefits
 - Ohio Assisted Living Medicaid Waiver(Very Limited)
 - Veterans Benefits(Very Limited)

Nursing Facilities

- Key difference from assisted living is the need for physician-supervised medical care which is *ongoing*.
- *Typically* provides long-term residential care.
- Can also provide short-term rehabilitation stays.
- Can provide short-term respite stays for caregiver relief.
- *Highly regulated* in all states.

Offers:

- Furnished room (private or shared)
- Dietary services
- Housekeeping services
- Personal care
- Therapeutic recreation
- 24 hour on-site nursing staff
- Physician-supervised care
- Evaluation, care planning
- Medical transportation

MAY Provide:

- Pharmacy
- Dental
- Radiology
- Podiatry
- Hospice
- Mental Health
- Dementia care
- Dialysis

○ **COST**

- Between \$6000-10,000 per month. Sources of Payment:
 - Private Pay
 - Long-term Care Insurance
 - Medicaid(after spending down assets—state regulations differ)
 - Medicare (Short-term Rehabilitative Stays Only-Requires a 3 night admitted hospital stay, NO Coverage For extended period of time)

○ **WHEN** to Consider Nursing Facility Care

- *When* an individual can no longer care for his/her own personal needs, (ADLs) due to physical, emotional, or mental problems.
- *When* the primary caregivers (family/friends) can no longer manage lifting, incontinence, or supervision of the individual needing care **and**, available services and supports (formal and informal) are not adequate to meet the person's care needs.

Helpful Websites

- www.coaaa.org- The website of the Central Ohio Area Agency on Aging which contains many materials on resources and supports for older adults and their families in Central Ohio.
- www.aging.ohio.gov- Ohio Dept. of Aging website which highlights many of the programs and services in the state.
- www.ltc.age.ohio.gov- Long Term Care Consumer Guide Information about nursing homes and assisted living facilities in Ohio. Includes resident satisfaction survey results.
- www.medicare.gov -This is the Federal Government's Medicare website. It has a number of areas called "Compare Areas" that allow you to search for various providers who accept Medicare.
- www.proseniors.org- This web site has very comprehensive and easy to understand fact sheets on legal and benefit issues for residents of Ohio. It also offers limited legal advice and referrals to elder law attorneys to older adults and their families through its phone number which is **1-800-488-6070**.
- www.disabilityrightsohio.org- This website has much information about legal issues and services for Ohio residents who have physical and mental disabilities.



This information is provided by: The National Family Caregiver Support Program



This is a nationally funded program operated in Central Ohio by the Central Ohio Area Agency on Aging (COAAA). It offers caregiver workshops and funds services designed to assist caregivers on a short term basis. The services include: information and assistance, counseling, respite, and other supplemental services.

Request a copy or download our other guide from our website www.coaaa.org:

- Central Ohio Older Adults Resource Guide
- The Caregiver Toolbox
- Central Ohio Long Term Care & Hospice Guide
- Central Ohio Housing & Home Repair Guide
- Central Ohio Private Homecare Guide
- Central Ohio Utility Guide
- Central Ohio Prescription Guide
- Central Ohio Transportation Guide
- Central Ohio Support Group Guide
- Central Ohio Respite Guide
- Central Ohio Moving & Transitions Guide
- Books, Videos, and Websites for Family Caregivers.
- Central Ohio Kinship Care Guide (New)
- Central Ohio Hiring Guide for In Home Caregivers (New)
- Central Ohio Pet Care Guide (New)

The COAAA also provides monthly Caregiver Support Groups & Information Sessions. For more information, call 1-800-589-7277 or visit our website.

Or in your county, call one of these agencies:

- **Delaware**-SourcePoint 740-363-6677
- **Fairfield**-Meals on Wheels Older of Fairfield County 740-681-5050
- **Fayette**-Community Action Commission of Fayette Co. 740-335-7282
- **Franklin**-Franklin Co. Office on Aging 614-525-6200
- **Licking**-Licking Co. Aging Program 740-345-0821 or 1-800-452-0097
- **Madison**-Madison Co. Senior Center 740-852-3001
- **Pickaway**-Pickaway County Senior Center 740-474-8831
- **Union**-Union County Senior Services 937-644-1010