

CHOOSING AND PAYING FOR HEALTH CARE

By Janice Ladnier, LPCC, NMG

With our rapidly aging population, many families are facing difficult decisions about how to meet the care needs of a parent or grandparent. I frequently receive calls asking for assistance with placement and care. Following is a composite of the most typical calls.

Q: My mother is 82 years old and until recently was able to live independently in her own home. She needed some help with supervision while bathing, reminders to take her medication, and doing heavy household chores. For the most part, she got along well with occasional help from family members who took turns staying with her and taking her shopping and to appointments. Then she began showing signs of dementia and became more unstable on her feet. Two weeks ago she fell and broke her hip, and she required hip replacement surgery and physical therapy to help her walk again. She'll soon be ready to leave the hospital, but she still cannot stand or walk on her own. The doctor says she will need 24-hour care for at least a month after she leaves the hospital. He added that, due to her dementia, the amount of care she will need at home is likely to steadily increase for the rest of her life. She is strongly opposed to living in an institution and wants to remain in her home, but the family alone cannot provide all of the supervision and care she needs. What kinds of services are available for her, and how can she pay for her care?

A: With a doctor's order, Medicare could pay the cost of some services provided in her home, including a physical therapist, a visiting nurse and assistance with occasional bathing, at least on a temporary basis.

Q: That would be helpful, but she will also need someone to remind her to take her medicine, cook and clean for her, do shopping and provide transportation, and be sure she does not do anything to re-injure her hip before it is completely healed. Will Medicare pay for that?

A: Unfortunately, those types of services are not covered by Medicare. Does she have a long-term care insurance policy? That insurance will pay a licensed home health agency to provide care in the home, as well as help doing shopping, running errands and getting to appointments.

Q: No, she doesn't have long-term care insurance. Could she purchase a policy now?

A: At her age and current level of functioning, the cost of premiums would probably be prohibitive, even if she could find a company that would offer coverage.

Q: Could she qualify for health care services through Medicaid?

A: In addition to "Institutional Medicaid" that pays for care in a nursing home, there are several "Waiver Programs" available in New Mexico that can pay for assisted living

or home health care. Your mother would have to be financially eligible in order to qualify for these services. In general, she could not own property valued at more than \$2,000, although they may not count the value of her home if she or her spouse live in it or if she is expected to return home. There are also limitations on her monthly income. If she is a veteran (or the surviving spouse of a veteran) receiving a pension from the Veterans' Administration, she could qualify for "Aide & Attendance" services, as long as she meets the VA's financial eligibility requirements.

Q: She is not a veteran, or the surviving spouse of a veteran, and I don't think she would qualify financially for the Medicaid Waiver services. How much would it cost to have an agency provide care in her home?

A: Agencies would charge by the hour to send a caregiver to her home. The price ranges from about \$19-23 per hour, depending on the type of care she needs and the qualifications required in a caregiver. They also may have a minimum number of hours for a shift (usually 3-4 hours). There may be other charges as well, such as the cost of a nursing assessment or mileage charged when a caregiver uses his or her own vehicle to run errands or provide transportation to appointments.

Q: My neighbor has a woman who takes care of her at home, and I think she pays her about \$15 per hour.

A: You could hire your own caregiver and probably pay them less than what a licensed agency charges. However, there are some important differences to consider: An agency is usually insured for injuries to you and the caregiver and often is bonded for loss, breakage or theft. Also, agencies are required to request a thorough check of the caregiver's background and look for any criminal history. The Department of Health monitors licensed agencies and investigates complaints they receive about the quality of care provided by their staff. Some agencies require that their caregivers have training in First Aid and CPR, and they may also check their driving records and proof of insurance. An agency can send a replacement if for any reason the primary caregiver is unable to show up for work. If you hire independent caregivers, you would be responsible to report the amount you paid each caregiver (if over \$600) to the IRS by filing a 1099 at the end of the year.

Q: If a person I hire to provide care is injured while working in my mother's home, can she be sued?

A: Caregivers who are independent contractors are not employees and are not covered by workers' compensation insurance. This could be very important if a caregiver is injured while working in your home. Uninsured caregivers may be forced to bring legal action to pay for their care and support if they are injured and unable to work.

Q: Are there other free or low-cost services that my mother may be eligible for?

A: Once your mother is more stable and is able to walk, she could attend adult day care at Open Hands in Santa Fe. There she could be supervised by staff and participate in activities with other seniors. Open Hands is currently expanding their services to include adult night care, but it is only for seniors who are awake at night. They do not provide one-on-one care; however, their hourly fee is less than rates charged by home health agencies.

Q: I don't believe that Mom would be willing to be away from home during the day. Are there other options?

A: There are some volunteer services available through the City of Santa Fe Senior Services Department, although there may be a waiting list. That Department can also assist with arranging for transportation. If your mother belongs to a church or community group, you may want to ask what assistance they can offer.

Q: What can we do if she absolutely cannot stay at home?

A: I know your mother doesn't want to live in an institution, but at her doctor's request the hospital could discharge her to a skilled nursing facility (nursing home) on a temporary basis so she can continue to receive physical therapy and supervision. Medicare could pay for her stay for up to 100 days, as long as she is continuing to improve. Once she is able to walk again, she could return home with minimal assistance.

Q: I think it will be very difficult (if not impossible) to convince her to go to a nursing home. She says she has visited friends there over the years and doesn't believe they were given good care.

A: Of course, most people would prefer to stay in their own homes, and statistics show that people heal quicker, are less depressed, and live longer when they can remain in their own familiar environment. However, if it does become necessary for her to move into a facility (due to finances or declining health), there are some things that can be done to ensure that she receives better care and to make the transition easier for her. First of all, she should be given as much control over the move as possible. Be sure to involve her in the decision-making process and allow her to make as many choices as she can (considering her dementia). If possible, bring her to visit the facilities and ask for her opinion as to which one(s) she prefers.

Q: How can I choose the best facility?

A: During the visit, you can ask to see a copy of the most recent survey done by the Department of Health, and ask questions about what has been done to improve any areas of "deficiency" identified in that survey. Ask questions about whether the facility provides transportation to appointments, and if so, whether there is a cost. Ask about other charges besides the monthly fee, such as the cost of personal items like Kleenex, gloves and briefs. Sometimes these things are billed by the facility at very high cost,

and you may choose to shop for these items yourself instead. You can also contact the Ombudsman serving each facility and inquire as to the types of complaints that have been made by the residents living there.

Q: Is there anything we can do to make this move easier for her if it becomes necessary?

A: If your mother does move into a facility, it is important that family and friends visit her as much as possible. Varying the dates and times of your visits makes it possible to consult with more of her care providers regarding her progress throughout the day and night. This will provide her with the support she needs to adjust to her new environment and will ensure that she receives higher quality care. You can also ask the Ombudsman to visit her on a regular basis, especially in the first few weeks or months.

Q: If it becomes necessary to remove her from her home, will it damage our relationship?

A: Your mother may not fully realize the extent of the assistance she needs or her financial limitations, and she may not understand why you want her to move from home. If she becomes angry with you or even accuses you of abandoning her, please do not take it personally. Continue to be loving and supportive and do everything you can to help her through this transition.

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