



SENIOR CARE



2024 KAFCE Education Program Year Written by Jennine Marrone, KAFCE State EPC

Educational Goals:

- Learn the when, what and where to seek assistance.
- Learn of the options for Senior Care.
- Learn of the financial options for Senior Care

Only 3.6% of those over 65 are in a nursing home. Elderly men live with their spouse while elderly women live by themselves. Four in five older adults will battle chronic conditions or illness such as heart disease, arthritis or osteoporosis. Fifty percent will have more than one condition. Ninety percent of Americans over 55 are at risk for hypertension or high blood pressure. Every eleven seconds, an older adult is treated in the emergency room for a fall. Some of the most important concerns for seniors include health care costs, physical aging and financial security.

What concerns seniors the most as they age are health including hearing impairment, incontinence, arthritis, relationships, community, food, physical activity and comfort. Personal care, medication management, nutrition and meal support, transportation and social interaction are services needed as one ages. They will need adequate medical care, assistance with medication, and giving themselves shots.

WHEN DO YOU KNOW WHEN TO LOOK FOR HELP?

1. When you are looking for resources on line or talking to friends.
2. When chores are harder to complete.
3. You are lonely.
4. You or your family want stability.
5. Worried about safety.

These statements help answer some of the “When” but then may generate more questions such as to what and where.

For any services, one will need to be screened. A facility or care manager will look at your daily life activities, the risk you may have, and your nutrition. Next, will be screening of physical and emotional health, and the environment you are living in. The last point of concern will be finances.

GERIATRIC CARE MANAGER (GCM)

One of the newest resources for families are called Geriatric Care Manager. They can help, especially out-of-state children, find the right kind of situation for their parents. A GCM is usually a social worker, psychologist, nurse or other professional who has training in elder care.

Their function as GCM is to assess an elder's needs and to help accomplish vital tasks such as: crisis management, arranging placement, solving family disputes, locating community resources, and filling in for the family at doctor visits.

The GCM can charge anywhere from \$75 to \$250 per hour. Only Johnson County has these in Kansas. Their services are not covered by Medicaid.

CONTINUING CARE RETIREMENT COMMUNITIES

The CCRC'S are residential, multi-level care facilities that combine residential accommodations with on-site health services for older adults. The goal is to have services for appropriate level of care across a continuum from independent living, to assisted living, to skilled nursing care, depending on one's need, all without a disruptive move when a higher level of care occurs.

There are also Life Care Communities which have a financial contract for care.

1. TYPE A provides extensive or full life care.
2. TYPE B provides modified or continuing care services.
3. TYPE C are fee-for-service contracts that provide continuing care service.

Type A contracts are the most comprehensive and cover residential services, amenities and long-term nursing care without an increase in monthly cost. TYPE B and C contracts both cover residential services and amenities but limit nursing care. There are extra fees for nursing services. Residents are guaranteed the same quality of care and access to care from day one to end of life. These contracts are the most expensive and most have an entrance fee which can range from \$20,000 to \$550,000. Some can be refunded depending on the policy but all are private pay.

HOME CARE

More seniors want to stay in their own home. In-home care can make aging in place safer especially when used with home modifications and assistive technology. In-home aides can provide personal care, companionship, and monitoring. Home care offers the best of both worlds for seniors who need assistance but want to stay in their home.

There are different types of in-home care for elderly adults:

- Companion Care Services will drive clients to medical appointments, act as a safeguard, and as another set of hands and feet.
- Personal Care Assistance help with daily living activities such as grocery shopping, meals, and other non-medical care. They can be a respite for the family as well.
- Home Health Care involves higher level medical care and therapy. They will need to be nurses.

ADULT DAY CARE

Thirty-four million Americans provide unpaid care for an adult over 50. No matter how much love and loyalty one has for their elderly person, caregivers can't do all themselves. This is where adult day care comes into play, especially if you can't afford all day in-home care. Adult Day Care is perfect for someone with dementia or other medical condition, someone who needs structure in their day or feels

isolated. Adult Day Care services can help relieve some of the stress, anxiety or exhaustion associated with caregiving. This gives a break from caretaking, predictable hours of work and errands.

The price of day care services runs about \$1788 per month, if it is available. Veterans Administration has some adult day care services in some areas that are VA run and paid by VA.

ASSISTED LIVING

Kansas ranks 16th overall for 2022 Senior Living Report based on living costs, access to health care services and senior housing options. The median cost of assisted living in Kansas is \$4,580 per month which is \$80 higher than the National median of \$4500.

Assisted Living Care includes room and board, some personal care and recreational programming. In Kansas, assisted living communities must comply with government regulations designed to protect the health, safety and rights of all residents. All facilities are licensed and inspected by Kansas Department of Aging and Disability Services. Kansas law mandates a service plan be given to all residents. They have admission requirements, which comes from the entrance screening, to insure the patients are placed in the correct setting for their needs.

Assisted living requires apartments with full bathroom, a kitchenette, a lockable door, and window that opens to the outside. Medication Management requires that residents can self-administer their own prescriptions and over-the-counter medications. If the elderly resident can't self-manage, then medical aids or nurses can administer except for the intravenous or subcutaneous medications. All staff submit to background checks.

NURSING HOME

Frail seniors who need around-the-clock care can receive that in a nursing home. For Kansas, the average costs for nursing home are \$6,692 a month for semiprivate room. The national average for the same room is \$7,756 per month. Costs vary in all areas of the state: Manhattan \$5,735, Topeka \$7,612, Lawrence \$7,863 and Wichita \$6,829. Medicare will only pay for therapy in the nursing home.

One will want to look into licensing requirements, staffing numbers, admissions, care planning, nutritional services, medication and specialized rehabilitative services when checking on placement. Other services could be activities, and infection control. You may want to know if the facility takes Medicaid, in case, it is needed later.

Nursing homes differ from assisted living facilities and home health so be sure to pick the right facility. Assisted living is for those who need limited help while nursing home as for those who need high level of care. If a loved one has physical or mental health issues and require full-time care, then a nursing home is the option.

MEMORY CARE

In 2016, 1,028 people in Kansas died from Alzheimer's disease. While dementia care can be challenging, seniors can find expert care and treatment in Kansas. Memory care facilities have trained caregivers and licensed nurses who can provide around the clock care. They specialize in programming to help residents maintain motor function and some cognitive ability. Memory care is provided as assisted living with additional services.

In four Kansas cities, the cost ranges from: Topeka \$5,619, Lawrence \$5,673, Manhattan \$6,748 and Wichita \$6,781. Memory care is the costliest senior care option. There are two chapters of Alzheimer's Association in Kansas. They provide one-on-one care consultations, support groups,

dementia social and recreational activities. Memory care residents are treated like all residents and families should ask the same questions.

HOSPICE CARE

Hospice care is for people who no longer can benefit from regular medical treatment and likely in their final months of life. Instead of trying to find cures, hospice ends curative treatment.

Hospice care can be received in the home, hospital, nursing home or private hospice facility. To qualify for this care, a patient must be diagnosed with a medical condition that will cause death, usually within 6 months.

Hospice care doesn't have to be continuous if medical condition goes into remission, it can stop then start again when necessary. Hospice provides palliative care with an emphasis on pain control. Hospice manages emotional and spiritual pain as well as physical pain. Hospice uses combination of medication, counseling and therapy to ease pain.

When selecting a hospice agency, the most important item is to be sure they are licensed with Medicare. Medicare will pay most of the expenses. To qualify for Medicare coverage, the agency must offer 16 separate core and auxiliary services. Continuous homecare, physical therapy, administering medication and household services have to be covered to be Medicare eligible. You may also want to know where the nurse lives so you know how long it may take for them to get to the patient if needed.

HOME HEALTH CARE

Home Health Care is an option for seniors who want to stay in their own home. There are two types of home care; one is non-medical and other includes medical and non-medical. Home health medical will require a nurse and cost more. Non-medical will be help with grocery shopping, cleaning and other services that are hard to do.

HOW TO PAY FOR CARE

All of the services for seniors have the same option to pay except for the Life Care Communities as these are all private pay. Medicare and your supplement insurance will pay for Hospice care.

VA aid and attendance program can pay for the veteran and spouse even if they have never received any other benefits. VA can help apply for these services.

Reverse Mortgage if a home is still owned.

Medicaid if one qualifies. This is too complicated to look at in this lesson but talk to someone who knows the rules and it does not have to be an attorney.

Private pay.

There are lots of options for seniors who need help remaining in their home or living the best life they can at a facility that suits their needs. Finding someone to help family members may be the hardest part.

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Resources: Caring.com website