

Funding Care in the Home

by Attorney Michael Hooker

Medical technology, medications and improved nutrition along with other factors, have raised the life expectancy of Americans. People are living longer, and will live even longer as we move into the future. To some, that is a mixed blessing. It would be wonderful if each of us were to live life to the fullest and be physically fit until our very last breath. Unfortunately, it rarely happens that way. Instead, our bodies become frail and our activities become limited. In many cases elders become incapable of completely living independent. Some move in with a son or daughter or vice versa. What if that can't happen? Must you move to a rest home, assisted living facility or a nursing home or can you stay in your house and get the home care that you need?

We all know about Meals on Wheels. Some modest services such as check writing/bill paying and minor household chores can also be obtained through volunteers and your local elder home care agency. But what happens when the care you need exceeds that which is provided by these sources and/or your family and friends? How do you remain safe in your home? By hiring home care providers. Who pays for this? There are generally two sources: your savings or Medicaid (also known as Masshealth). Federal health insurance, otherwise known as Medicare, generally does not pay for long term care in the home. Medicaid is needs based. You only get it if you need it, and you only need it if you satisfy certain clinical and income criteria.

One of the primary programs that help seniors stay at home is Medicaid's Personal Care Attendant program. The elder must meet certain clinical criteria such as the need for help with transfers from chair to bed or with bathing, etc. If the elder does have those needs, and his/her income is low enough, then they should qualify. This program would then award a certain number of hours of a care attendant based on the elder's needs. You are responsible for finding that person and the state cuts the home care attendant a check based on the hours submitted to their financial office. It is not as simple as the state simply sending someone to your house.

Historically, family members could not be paid by the PCA program. That recently changed, when our government acknowledged that it is cheaper to pay for a family member (other than the spouse) to provide care than it is to have the elder admitted to a much more expensive skilled nursing facility. The rate of pay allowed is \$10.40. In many instances this amount is insufficient to obtain qualified help. Some seniors elect to supplement the \$10.40 per hour rate out of pocket.

Veterans and spouses of veterans who served during wartime may also receive a pension to help pay for the costs of home care provided they meet income, asset and clinical criteria. If you cannot obtain either Medicaid or the Department of Veteran's Affairs Aid and Attendant programs, and you have no savings, then you might want to consider a reverse mortgage. A bank gives you money as you age and when you leave the house or die, it is sold, and the bank gets its money back. This allows you to tap into the equity in your house to pay for care.