




Living Options As You Age

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Why should I think about this

Increasing difficulty to stay at home

- ▶ 40% of adults over 65 have at least one physical disability
- ▶ National estimates range from 50-80% of adults over 65 will require nursing home level of care at some point of their lives

Factors leading to nursing home

- ▶ Physical decline
- ▶ House and yard maintenance
- ▶ Driving, Cooking, Cleaning, Shopping
- ▶ Social isolation: linked to depression, anxiety and dementia



Staying at home

- ▶ This is the best option for as long as possible!
- ▶ Live with a family member, not an option for everyone
- ▶ Home aide
 - ▶ 20-40/hour
- ▶ Home Nurse
 - ▶ 30-50/hour
- ▶ PACE program. Currently Wyandotte County and coming soon to Jackson County



PACE: Program of All-Inclusive Care for the Elderly

COMPONENTS OF PACE

Interdisciplinary Teams

Teams comprising physicians, nurse practitioners, nurses, social workers, therapists, van drivers, aides and others.

Capitated Rate Payments

PACE organizations receive monthly capitated payments and are responsible for all care participants require.

PACE Centers


PACE participants attend the PACE center 3 days per week on average. The center provides access to the health clinic, on-site physician, therapy, and other services.

Transportation

PACE organizations provide participants with transportation to and from the PACE center as well as other appointments.



Nursing Homes

- Independent Living
 - Assisted Living
 - Long Term Care
 - Memory Care
 - Skilled Nursing Facility
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Independent Living

- ▶ Out of pocket cost, often expensive
 - ▶ Deposit \$200,000-500,000
 - ▶ Monthly \$1-3000
- ▶ Apartment or condo
 - ▶ Add on options to eat at the facility dining area and homemaker services
- ▶ Physician oversight not required. Maintain primary care physician
- ▶ Marketed as a maintenance free lifestyle
- ▶ Often these residents will still be driving and active in community



Assisted Living

- Out of pocket cost, often expensive
 - Deposit \$200,000-500,000
 - Monthly \$3-4000/month
- Apartment or condo, residents generally do not drive
- Daily assistance is needed
 - Medication management
 - Assistance with bathing
 - 3 Meals provided daily
 - Homemaker services: cleaning, laundry, etc.
- Physician oversight not required. Maintain primary care physician
- 24 hour nursing care advertised



Long Term Care

- Apartment; single or shared room
- Physician oversight required. Often unable to keep primary care physician
 - Monitored/mandated by Medicare regulations
- Daily assistance mandatory
 - Bathing, walking, eating
 - 3 meals provided per day
- Nursing care and on-call physician available 24/7



Long Term Care Cost

- Out of pocket cost. LTC insurance if opted in
 - \$5,000-15,000 per month, National Average is \$8,000/month for shared room
 - Required deposit can vary, zero to hundreds of thousands
 - Insurance will only cover certain facilities. Quality of facilities vary widely.
 - Medicaid payment for those that qualify. Facilities must opt-in
 - Spend down required to qualify for Medicaid, including spouses money. Single gets to keep around \$50/month, spouse can keep roughly 2000/month
- Estimates of who will need LTC range from 50-80% of adults over 65



Memory Care

- Usually set up under assisted living guidelines
 - Locked facility
 - Physician oversight not necessary under assisted living.
 - Despite advertising, special dementia training is not required for staff
 - Some facilities will mandate this for their staff but not all
- Patients with advanced dementia
 - Alzheimer's, Lewy Body, Vascular, Fronto-Temporal
 - Issues with wandering, behavior issues, severe memory deficit resulting in safety concerns and high care burdens



Skilled Nursing Facility

- Short stay rehab. 1-2 hours per day of rehab
 - Physical Therapy
 - Occupational Therapy
 - Speech Language Pathology
- Covered by insurance up to 90 days per year
- Typically, will be used after a hospital stay when therapy or special IV medication is required for days to weeks.
- Goal is to return home after completing physical rehab.



Get support

- ▶ Area Agency on Aging
 - ▶ County based: Wyandotte, Johnson, Jackson
 - ▶ Comprehensive resources
 - ▶ Transportation
 - ▶ Insurance counseling and guidance from trained professional
 - ▶ Meal services
 - ▶ Exercise programs
 - ▶ In home care options
 - ▶ Social groups
 - ▶ Caregiver support
- ▶ VA benefits
- ▶ Talk with your doctor and ask what complications related to your medical problems might occur. Often, common diseases have predictable progression