

DIFFERENT LEVELS OF HOME CARE

Arranging for services at home over the long-term can be a confusing process.

Companion / Housekeeper type of service

- for those needing supervision, help around the home, transportation
- companionship or a friendly visitor at home or in a facility

Personal Care Aide / PCA services

- provided by a licensed home health care agency
- for those needing “hands on care” with dressing, bathing, etc.
- also can include type of services provided by companions/housekeepers

Home Health Care Aide / HHA services

- provided by a licensed home health care agency
- used when there are Medicare covered services
- for those needing “hands on care” with dressing, bathing, etc.
- also can include type of services provided by companions/housekeepers

Nursing / LPN or RN services

- provided by a licensed home health care agency
- includes services like checking vital signs, medication set-up/prepour

Below are 2 types of Medicaid programs commonly used by elderly clients who meet the eligibility criteria. Eligibility is financially and functionally based.

CASA Medicaid / Long-Term Home Care Program / Nursing Home Without Walls Program provides coverage for ...

- medical expenses (doctor, hospital, prescriptions, etc.)
- must use one of the waived services (LifeLine, Adult Day Care, Meals-On-Wheels)
- some aide services

General/Community Medicaid provides coverage for ...

- medical expenses (doctor, hospital, prescriptions, etc.)
- some aide services

DIFFERENT LEVELS OF CONGREGATE LIVING

complements of Toby Laping Associates Senior Care Connection

Senior/Independent Housing

- are for people who are still able to function independently in an apartment
- limited services may be included or available at extra charge (maintenance, social activities, meal program, laundry facilities, etc.)
- some facilities offer on-site home care services for additional charges or outside home care agencies can be hired in for additional services as needed
- these facilities are not considered an institutional level of care & are not licensed or regulated by the State Department of Health, are distinct from the different levels listed below
- payment is private pay or in some complexes rent can be subsidized based on income

lowest level of care

AH (Adult Homes) & EHP (Enriched Housing Program) -- also called domiciliaries, adult care facilities (ACF), & assisted living (AL)

- this is probably the most confusing and ill-defined category
- facilities vary in services and appearance (some are rooms, typically adult homes and some are like apartments, most likely those that call themselves assisted living or enriched housing)
- designed for people who are still able to function fairly independently with things such as toileting, transferring, ambulating, dressing, eating
- these facilities can provide or arrange for meals, assistance with medications, housekeeping, laundry services, and they have social activities (they typically do not provide medical care or home health care services)
- may have special dementia units or services
- some facilities offer on-site home care services for additional charges or outside home care agencies can be brought in for additional services as needed
- an application must be completed prior to admissions, including demographics, financial information and a PRI may also be required for consideration of admission
- facilities are licensed & regulated by the State Department of Health -- Office of Housing & Adult Services WNY Region 1-585-238-8185 or 1-800-462-6443
- payment is by private pay, SSI or some combination depending upon the policies of the individual facilities or may qualify for Aide and Attendance benefit from the Veterans Administration (VA) as a veteran or spouse of a veteran

ALP (Assisted Living Program)

- there are a limited number of facilities that offer this program (approximately a half dozen in the area)
- for people who need more help than an AH or EHP provides, but less than is given in a nursing home (this is an intermediate step between an AH/EHP & a SNF)
- same services provided as in an AH/EHP, but more hands on hands assistance & verbal direction, plus home care services & case management as needed
- all facilities are licensed & regulated by the State Department of Health -- Office of Housing & Adult Services WNY Region 1-585-238-8185 or 1-800-462-6443 (these facilities have AH or EHP license as well as a special ALP license)
- application of demographics, financial information and a PRI are needed for consideration of admission
- payment is by private pay, SSI &/or community Medicaid or some combination

highest level of care

SNF (Skilled Nursing Facilities)

- provides skilled and custodial care
- may have special “units” for dementia, short-term rehabilitations/sub-acute care
- all facilities are licensed & regulated by the State Department of Health
- application of demographics, financial information and a PRI are needed for consideration of admission
- payment is by private pay, long term care insurance, veteran’s benefits(extent of coverage varies), insurance/"Medi-Gap" policies (short-term only), Medicare(short-term only), Medicaid

NOTE: There are some facilities that operate unlicensed & unregulated by the State Department of Health. Some of these facilities offer “care packages” separate from “room & board” charges. The home care agencies that provide the “care” part of the package are licensed & regulated by the State Department of Health. Because facilities themselves are not licensed or regulated, that does not necessarily make them “bad”, just different in operation & accountability. For some people this may be an appropriate option to consider. Simply be aware of what kind of facility you are looking at.