

Quick Guide to Elder Care

As we get older or face certain medical conditions, we may find ourselves thinking about how to handle our future care. For example, if you were unable to care for yourself, who would you want to care for you or make medical or financial decisions for you.

You may have preferences about where you would want to live, such as staying in your own home or moving to residential care.

You may have questions about how to pay for your care or how to protect yourself or a loved one from being taken advantage of financially. This Quick Guide will cover those topics and more.

Making Decisions About Who Will Care for You

It is also important to think about who you would like to care for you, if you are unable to care for yourself. For example, who would you want to make medical decisions for you and who would you want to make financial decisions for you. Those can be the same or different people. Once you have decided, there are key legal documents that you can use to communicate your decisions.

- **Decisions About Your Finances: Power of Attorney for Financial Affairs**

A Power of Attorney for Financial Affairs is a legal document where you can choose a trusted adult to make financial decisions for you. Those decisions could be as simple as depositing or withdrawing funds from a bank account, or handling other personal matters, such as receiving mail or making travel arrangements.

- **Decisions About Your Health Care: Advance Health Care Directive**

An advance health care directive is a legal document where you can share your preferences and provide written instructions about your medical care, if you become unable to make decisions for yourself. You can also choose a trusted adult to make medical decisions for you in the event you are unable to communicate.

For the power of attorney for financial affairs and advance health care directive forms for your state, visit our State-Specific Estate Planning Toolkit: [TriageCancer.org/Estate-Planning-Toolkit](https://www.TriageCancer.org/Estate-Planning-Toolkit). For more information that may be helpful when planning for the future, visit our Estate Planning Resources [TriageCancer.org/EstatePlanning](https://www.TriageCancer.org/EstatePlanning).

Making Decisions About Where You Will Live

It is also helpful to think about what kind of care you might need in the future and where you would feel most comfortable getting it, such as in your home or in a residential care facility.

- **In-Home Care**

- **Types of in-home care**

There are options for individuals to receive medical care and assistance with daily activities in their home. There are also different health care professionals you can hire to care for you or a loved one at home:

- **Personal Care Aide (PCA):** Helps with non-medical needs like personal hygiene, shopping, transportation, and housekeeping
- **Home Health Aide (HHA):** Helps with daily living activities, checks vital signs, and updates health care providers
- **Certified Nursing Assistant (CNA) or Licensed Nursing Assistance (LNA):** Provides routine medical care, like checking vital signs, changing dressings, and giving treatments under a nurse's direction



There is not one specific way to find in-home care. It is common for people to get recommendations from people they trust, like from health care teams or community members. There are also companies that can help you hire in-home care. They handle things like background checks, references, and the paperwork such as payroll, taxes, and insurance. For example, you can:

- Use an agency:
 - An agency will take care of the paperwork and supervise the aide for you
 - You can compare different agencies near you using a search tool on Medicare.gov: www.medicare.gov/care-compare/?redirect=true&providerType=HomeHealth
- Use a direct-hire group:
 - These groups connect you with independent aides. After the introduction, you pay the aide directly and work out the care schedule with them.
 - Direct-hire groups usually charge a one-time fee and do not handle any paperwork for you

For more information on different types of health care professionals that provide in-home care and tips for hiring a provider: www.aarp.org/caregiving/home-care/info-2018/hiring-caregiver.

- **Paying for in-home care**

Generally, Medicare and private health insurance will not cover the everyday help you might need at home.

But there are situations where Medicare might help pay for part-time or occasional home health care, if you meet certain requirements, including:

- You need skilled nursing care
- You are “homebound,” which means:
 - You struggle to leave home without help because of an illness or injury,
 - Leaving home is not safe because of your condition, or
 - Leaving home is a major effort for you
- A health care provider has certified that you need in-home health services

Medicare may cover in-home care for up to 8 hours a day, with a maximum of 28 hours a week. Learn more about Medicare home health coverage: Medicare.gov/coverage/home-health-services. Private health insurance plans vary, but many will not cover in-home care, especially if not medical in-home care. But private long-term care insurance plans may cover both medical and non-medical in-home care.

For more information on long-term care insurance, read our Quick Guide to Long-Term Care Insurance (TriageCancer.org/QuickGuide-Long-Term-Care) and visit our Cancer Finances module on Paying for Long-Term Care (TriageCancer.org/Cancer-Finances-Long-Term-Care).

- **Residential Care**

- **Types of residential care**

Rather than staying in your own home, you may prefer to move to residential care. There are different types of residential care facilities you can live in, based on the type of help you need:

- Assisted Living Facility: helps with daily activities like meals, cleaning, and personal care, but not medical care
- Nursing Home: helps with daily activities like meals, cleaning, and personal care as well as medical care like nursing support and physical therapy
- Residential Care Facility: helps with daily activities like meals, cleaning, and personal care, but not medical care. Similar to an assisted living facility, but are usually much smaller in size.
- Continuing Care Retirement Community: offer different living arrangements (e.g., assisted living and a nursing home) in one location, so you can move as your needs change.

Choosing the right location for you depends on what you need, and that might change over time. The cost of these facilities and the amenities that they offer vary.



- **Paying for residential care: Medicare and Medicaid**

Medicare does not pay for long-term residential care. However, Medicare may cover medical care when in a facility like a nursing home, depending on your situation:

- Original Medicare (Parts A and B): Only covers limited skilled nursing care in a skilled nursing facility when it is medically necessary. There is no co-payment for the first 20 days of care in each benefit period, but you will pay \$200 per day for days 21-100. After day 100, Medicare will not cover the costs. For more information on Original Medicare paying for care in a skilled nursing facility, visit www.medicare.gov/coverage/skilled-nursing-facility-snf-care
- Medicare Advantage Plan (Part C): Coverage for nursing home care depends on your specific plan. Check your policy to see what is covered.
- Medicare Drug Coverage (Part D): You can still get your covered medications from a pharmacy that your plan approves if you are in a long-term care facility. If you switch nursing homes, you may be able to change your Medicare drug plan to match. For more information on Medicare drug coverage in a nursing home: www.medicare.gov/what-medicare-covers/what-part-a-covers/health-care-prescriptions-in-a-nursing-home

For information on Medicare's coverage of long-term care: www.medicare.gov/coverage/long-term-care.

Medicaid can help cover nursing home care, both medical and non-medical services, for those who qualify.

- Whether you are eligible for Medicaid long-term care and what services you can have covered depends on your state's Medicaid program. Find your state Medicaid agency at TriageCancer.org/StateResources.
- Generally, you must meet certain functional requirements. A medical specialist, like a nurse or a social worker, will check if you need help with daily activities such as bathing, dressing, eating, using the toilet, caring for incontinence, and moving to or from a bed or chair.
- If you do not meet these requirements, Medicaid will not cover long-term care. Learn more about Medicaid: TriageCancer.org/Quick-Guides/Medicaid.

When thinking about applying for Medicaid long-term care benefits, it is important to be aware about the possible risks of Medicaid Estate Recovery. Estate recovery happens when Medicaid seeks repayment for certain benefits from the Medicaid beneficiary's estate after they pass away. For individuals age 55+, states must recover payments for nursing facilities, home-based services, and related care. For details about Medicaid Estate Recovery: TriageCancer.org/Cancer-Finances-Long-Term-Care.

For details on Medicaid's coverage of nursing home care, visit www.medicare.gov/medicaid/long-term-services-supports/institutional-long-term-care/nursing-facilities/index.html. For more information on Medicare, visit TriageCancer.org/Medicare.

- **Paying for residential care: U.S. Department of Veterans Affairs (VA)**

Veterans may be eligible to receive long-term care in various services like at home, nursing homes, or assisted living facilities. To be eligible:

- You must be enrolled in VA Health Care;
- The VA must determine your need for specific services to help with your ongoing treatment and personal care; and
- The services or space in a care setting must be available near you.

Other factors, such as your service-connected disability status or insurance coverage, may also be considered by the VA. To access long-term care services, contact your VA social worker or call 877-222-8387.

For more information: VA.gov/health-care/about-va-health-benefits/long-term-care.



- **Paying for residential care: private long-term care insurance**

Most private health insurance plans will not cover the costs of long-term care facilities. Long-term care insurance is specifically designed to cover the cost of long-term care at home or in a residential care setting. For more information on long-term care insurance, read our Quick Guide to Long-Term Care Insurance ([TriageCancer.org/QuickGuide-Long-Term-Care](https://www.triagecancer.org/QuickGuide-Long-Term-Care)) and visit our Cancer Finances module on Paying for Long-Term Care ([TriageCancer.org/Cancer-Finances-Long-Term-Care](https://www.triagecancer.org/Cancer-Finances-Long-Term-Care)).

Steps to Take When You Are Concerned About a Loved One's Care

Unfortunately, elder abuse is a serious problem affecting older adults, and it often goes unrecognized. It can take many forms, including physical, emotional, sexual, and financial abuse, exploitation, and neglect. Recognizing elder abuse can be difficult because signs may not always be obvious.

It is important to be aware of potential clues, such as changes in mood and appearance, dismissive behavior, or unusual fearfulness. Other factors to look for that may indicate that elder abuse is occurring, include if the individual seems depressed, confused, or withdrawn, appears dirty, underfed, or dehydrated, over- or under-medicated, has bed sores, or there are recent changes in banking or spending patterns.

It is important to remember that elder abuse can occur from various sources, including individuals in positions of trust (e.g., health care providers or financial advisors) and even family members. If you are worried about abuse, you can talk directly with the individual about any concerns. You can also talk with their health care team.

In many states, certain professionals are legally required to report suspected elder abuse. These individuals are known as "mandated reporters," and they typically include health care workers, counsellors, and social workers. However, the specific rules for mandated reporters can differ from one state to another. For your state's reporting laws: www.americanbar.org/content/dam/aba/administrative/law_aging/2020-elder-abuse-reporting-chart.pdf.

Or, if you feel it appropriate, you may also choose to report the suspected elder abuse, using these options:

- National Adult Protective Services Association (NAPSA): www.napsa-now.org
 - Find your state's Adult Protect Services agency to report abuse: www.napsa-now.org/help-in-your-area
- U.S. Department of Justice (DOJ):
 - National Elder Fraud Hotline: 1-833-372-8311
 - Elder Justice Neighborhood Resources has information and support programs for older adults: www.justice.gov/elderjustice/support/resources-neighborhood
 - Elderly Financial Abuse Resource Roadmap: www.justice.gov/elderjustice/roadmap
 - Online tool to help you figure out if elder financial abuse is occurring to you or someone you know
 - For more DOJ resources on elder abuse: www.justice.gov/elderjustice/find-help-or-report-abuse
- State Long-Term Care Ombudsman:
 - Can help with issues, including elder abuse concerns, in nursing homes and residential care facilities
 - Find your state's Long-Term Care Ombudsman Program, visit https://theconsumervoice.org/get_help

To learn more about your options based on where you live:

- For help finding care in your area: eldercare.acl.gov or call 800-677-1116
- To find and compare nursing homes and other health care facilities: www.medicare.gov/care-compare
- LongTermCare.gov: <https://acl.gov/ltc>
- Eldercare Locator Helpline: 1-800-677-1116
- Area Agency on Aging: www.usaging.org

For information about planning ahead and other estate planning documents, visit our

Estate Planning Resources: [TriageCancer.org/EstatePlanning](https://www.triagecancer.org/EstatePlanning).

For help getting organized: [TriageCancer.org/Checklist-GettingOrganized](https://www.triagecancer.org/Checklist-GettingOrganized).