



How to Control **Eldercare Costs**

A Planning and Resources Guide

Kindred
at Home 

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Introduction

In our aging nation, people are often faced with caring for their elderly loved ones, usually their parents. With the number of older adults predicted to double in the United States by 2050, the need for long-term eldercare is on the rise. If you are faced with the challenges of finding the best care for an elderly relative or friend, it is important to understand the facts about eldercare and available resources.

Eldercare, sometimes referred to a long-term care, is a form of custodial care, meaning it is for the long haul, focused on maintaining independence, where possible, and offering palliative (comfort) care in the later years of life. The cost of long-term, hands-on care can often amount to more than acute care costs and visits to the doctor or hospital. Many people do not realize that Medicare, a universal healthcare program for people aged 65 or older, is only available for short-term acute medical costs. It does not cover the cost of assistance with daily activities that is needed by many older adults.

Long-term care can cost \$80,000 or more annually for an elderly nursing home resident, depending on where you live. This cost exceeds the expectations and financial resources of most Americans.

This guide has been created to help you understand eldercare costs and provide practical tips when researching care for your loved ones. Once the basic facts about the costs and resources are understood, you can further explore specific, local care options.



Different Levels of Care

Levels of Independence Help Determine Choice of Care

Use this table to circle the estimated level of independence for each activity or function. The category of care that has the most boxes circled is likely to be the one to seriously consider. However, when 24-hour care is indicated, people sometimes choose a facility since live-in home care may cost more. But most people prefer to remain at home if it is financially feasible, especially since they would receive one-on-one care in their home.

Activity/ Function	Home Care				Facility
	Complete Independence	Minimal Assistance	Moderate Assistance	24-Hour Care	Total Assistance
Memory, Cognition, Communication	Good memory, good ability to communicate	Slight memory impairment, good communication	Mild memory loss, sometimes disoriented	Poor memory, mild confusion, hesitant in communication	Constant supervision, has difficulty communicating
Self-Care: - Eating - Dressing - Bathing - Toileting - Grooming - Taking Meds	Able to do all activities without assistance, but may like help with housekeeping, meal preparation, companionship	Needs light help with personal care and med reminders	Needs reminders and help with many activities of daily living	May need frequent, ongoing assistance with all personal care activities	Needs total assistance with all activities
Response to Emergencies	Able to call for assistance, use stairs, exit home if necessary	Able to call for assistance and adequately respond to the situation	May need assistance; should probably use emergency response device	Needs someone immediately available to assist at all times	Needs full supervision and total assistance
Physical Mobility	Walks and moves about independently, physically active	Walks, moves about and transfers independently; moves slowly sometimes	Occasionally falls; may need help with transfers; may use cane or other mobility devices	Needs one-person assistance with transfers; mobility very restricted	Bedridden; needs mechanical lift or two-person transfers
Social and Recreational Participation	Good social interaction, enjoys recreational activities	Needs light encouragement to socialize and recreate more often	Needs frequent encouragement and reminders to participate, including help with scheduling	Requires an escort in order to participate in social and recreational activities	Needs escort to activities or one-on-one interactions, visits and activities

Average Cost of Long-Term Eldercare

To find more accurate costs of eldercare housing near you with more specific pricing for your loved one's needs, please visit: www.payingforseniorcare.com/longtermcare/costs.html to use the online calculator.

For retirement housing options available in your region, please visit: www.retirementliving.com/retirement-communities-senior-housing#states to find locations that you can individually search for up-to-date, accurate costs and details.

Type of Care	What This Care Involves	Average Cost of Care
Minimal Assistance Personal Home Care	<ul style="list-style-type: none"> Scheduled sessions at home, four hours/day, three days/week Occasional help with personal care, medication reminders, light housekeeping, laundry, meal preparation, shopping and transportation Encouragement towards activities and social interaction Companionship and safety 	\$80–\$120/day (4 hrs) \$1,000–\$1,600/month
Moderate Assistance Personal Home Care	<ul style="list-style-type: none"> Regular visits at home, eight hours/day, seven days/week Daily help with activities of daily living (listed above) Encouragement towards activities and social interaction Companionship and safety 	\$160–\$240/day (8 hrs) \$4,800–\$7,300/month
24-Hour Personal Home Care	<ul style="list-style-type: none"> On-on-one, round-the-clock help in the home with personal care, daily activities, household needs, and transportation Encouragement towards activities and social interaction Provides reassurance that someone is always there to call help if needed 	\$300–\$700/day \$9,200–\$21,400/month
Nursing Home (Total Assistance)	<ul style="list-style-type: none"> 24/7 care in a facility providing help with all personal care, medical needs and housekeeping. Staff to resident ratios vary Social activities planned Full supervision and assistance with all tasks as needed 	\$200–\$250/day \$6,700–\$7,600/month
Continued Care Retirement Communities	<ul style="list-style-type: none"> Tiered approach to lifetime housing from independent living to total assistance in a nursing home on site Social activities Same location and community as your loved one ages and has more needs 	Entrance fee from \$200,000–\$1.5 million \$500–\$3,000/month* + additional costs**
Assisted Living Retirement Communities	<ul style="list-style-type: none"> Personal, medical and/or memory assistance if needed, for extra charge Usually located in a secure, locked building Housekeeping, nursing, dining, wellness, activities Social interaction Often part of a larger retirement complex 	\$3,600–\$12,000/month*** + entrance fee*
Adult Day Care (All ranges respite)	<ul style="list-style-type: none"> Supervision, social activities and meals during the day Social interaction and good company Open during weekdays, limited hours. Sometimes subsidized 	\$40–\$100/day

* Ranges significantly depending on location, size of apartment, type of apartment and assistance needs.

** Depending on location utilities, parking, wellness programs, Wi-Fi, telephone, social activities, etc.

*** Based on single occupancy, one bedroom apartment with moderate level of assistance. Regional prices vary greatly.



Resources That Can Help Pay for Eldercare

What Resource?	How Do You Qualify?	What Does It Cover?	What Does It Not Cover?
Medicaid	Poverty-based: <ul style="list-style-type: none"> Life savings reduced to around \$2000* A senior has to put almost all existing assets toward care Low income/medical expenses that are higher than income 	<ul style="list-style-type: none"> Hospitalization Qualified, approved medical expenses Long-term nursing home care Some states allow Medicaid to pay for assisted living communities or in-home care as alternatives to nursing homes PACE in some states 	<ul style="list-style-type: none"> Any care for people who have the means to pay for their own care Non-approved long term care
Medicare	Age-based: For US citizens aged 65 or older (or enrolled disabled citizens)	<ul style="list-style-type: none"> Hospitalization for 90 days per benefit period Qualified, approved medical expenses Plus, a one-time, lifetime benefit of 60 days of hospitalization with a limited period of skilled nursing home care beginning within 30 days following hospital stay of at least three days, with a max. of 100 days per benefit period 	<ul style="list-style-type: none"> Assisted living Long-term care at a nursing home Residential care homes Any long-term care
Veterans Aid	Needs-based: Veteran citizens aged 65 years old or older that served during war time in some capacity + spouses and other dependents may be eligible	<ul style="list-style-type: none"> Basic pension: cash assistance for low income veterans and their dependents, even if they are healthy Housebound benefit: funding towards assistance with day to day activities required on a regular basis Aid and attendance: funding towards assistance required on a daily basis 	Any care to veterans whose income is over the maximum threshold**
LTC Insurance	Policies vary	<ul style="list-style-type: none"> Personal home care assistance Long-term nursing home care Assisted living facilities Any long-term care if client qualifies by needing a certain number of types of assistance 	<ul style="list-style-type: none"> Depends on the policy Most also have a waiting period before benefits can be activated

* May vary state by state and year by year.

For more information and state specific details on Medicare and Medicaid, please visit: www.medicare.gov.

** For more information on thresholds and the amount of funding available to your loved one, please visit: www.va.gov/directory/guide/home.asp or contact your local Veterans Benefits Office. Funding decisions are largely made case by case so there is no harm in applying!



Seven Ways to Cut the Cost of Eldercare

1. Research Insurance Options

Public assistance programs: Check what is available in your state to help subsidize Medicare premiums. Visit www.medicare.gov and select the link to your state to find information on eligibility requirements, programs, coverage and reimbursement options while getting an overview and simplified explanation of the function of Medicare.

Long-term care insurance, life insurance and term life insurance: Look at policies for the elderly to help protect family assets and help plan for death costs. The earlier this is purchased the lower the monthly cost will be.

Cashing out parts of an insurance policy: Investigate whether it will be of greater benefit now rather than later to draw insurance payouts for certain qualifying eldercare costs. Talk to a financial representative and determine the best financial option for your family.

2. Control the Cost of Daily Care

At the loved one's home: Begin with minimal requirements for assistance – even a few hours a week of help from a professional caregiver can make a difference. Supplement with organized shifts among family members, if possible, and community-based programs like Meals on Wheels. Home care agencies are very flexible with scheduling care, and adjustments can easily be made as care needs change. Private caregivers usually charge much less than those provided by an agency, but beware the liability risks, absence of supervision, and other hassles of relying on individuals.

At your home: Consider merging households if you have the space, or can make home modifications. You can still schedule certain times of the day with professional caregivers if needed. And it may enable the redirection of separate living expenses or assets into meeting care requirements.

Public funding for in-home modifications can be researched at www.eldercare.gov and www.rebuildingtogether.org.

Adult day care: Find local services to give a family caregiver a break during the day, or to supplement other caregiver arrangements, while allowing your elderly loved one to have social interaction with peers, receive required therapies and often go on field trips with all required assistance provided. Cost of adult day care ranges from \$25-\$75/day, and some insurance policies will subsidize or cover this. Search www.aoa.gov to find adult day centers in your area.

Assisted living communities: Research available options. How much does the nice view cost? Is your loved one willing to share his/her space? Look for less square footage and other storage options. Read up on non-chain facilities and look for places that allow you to purchase medications outside of the facility suppliers.

Seven Ways to Cut the Cost of Eldercare (cont.)

3. Reduce the Cost of Drugs

Medicare prescription plans: Prescription drug plans (PDPs) are also called Part D plans. These help you pay for prescription drugs. Medicare works with different pharmaceutical companies and other private companies to offer options for help with buying prescription drugs that can help your loved ones. To be eligible for this, you must already have Medicare part A and B, and part D will cost an additional fee. To find the plans in your area and their conditions use the Medicare Plan Finder on www.medicare.gov.

Tips for finding the right plan:

- Make sure your loved ones' required drugs are on the plans drug list (called its formulary). If it is not, their doctor can often provide an alternative drug that may be on the list.
- Check whether the plan requires prior approval from the doctor.
- Compare the costs
- Check pharmacies as some plans only work with certain pharmacies

Generic brands of medication: These can be 70% less expensive. Ask your doctor to order generic medication where available.

Shop around: Different pharmacies offer different discounted medications. After checking the cost of medication on your chosen health plan, visit www.pparx.org to compare the cost of your loved one's medications at different retailers.

Ask for free samples: Doctors will often provide samples of drugs, helping save on your first prescription.

4. Make the Most of Your Loved One's Age

Senior discounts: Search online and watch in newspapers for discounts for medical and health needs, like free flu shots, fitness programs and screenings offered to seniors in your area. You can also investigate discount clubs. Just like collecting points at a grocery store, you can participate in programs involving a small upfront fee (and often small monthly payments) and in return you receive great savings on appointments and drugs. Make sure that the benefit outweighs the cost of subscription before purchasing.

Tax exemptions: These may be available if your elderly loved one is claimed as a dependent on your income tax return (whether in a nursing home, your home or even at their home) as long as the tax payer has provided more than 50% of support costs.

5. Become Engaged in Your Loved One's Medical Care

Mistakes can occur with multiple medical reports so check that medical procedures and related charges have been charged correctly. If you catch an error, contact the insurer (or Medicare/Medicaid) in writing. It is also wise to designate a trusted family member or friend to hold the power of attorney prior to the beginning of care for your loved one. This agent will have the authority to make decisions regarding spending money, selling property and pursuing insurance claims. Transferring this responsibility by signing this document early can save lots of financial costs in court later on in the process if the loved one becomes unable to make decisions for themselves.

Seven Ways to Cut the Cost of Eldercare (cont.)

And speak up in the doctor's office. Ask questions about the necessity for extra testing. Ask questions to understand the procedures and any possible alternatives.

Don't be afraid to mention that you are concerned about the costs. Here are some good questions to ask:

- How necessary is a particular test?
- Will extra tests change the treatment plan or the outcomes?
- Are there alternative, less costly medications?
- Are there diet or lifestyle changes that might eventually reduce the need for certain medications?

6. Find the Right Support and Advice

Make use of counseling agencies to get information, support programs and individualized advice on the best options for your loved one. To find agencies near you, visit the Administration of Aging website at www.aoa.gov. You may want to consider hiring a care manager who is trained in assisting with the practical care of elderly loved ones to help manage costs, quality control and avoid unnecessary complications. This could end up saving money if you do not have the time or knowledge of the healthcare market to plan your loved one's eldercare. You can search for a care manager at www.aginglifecare.org, the professional organization for geriatric care managers.

7. Investigate the Latest Technology

Advances in technology mean that the security, efficiency and happiness of your loved ones can be improved. Technology can save time and money, and help answer your questions.

Assistive Technology: Although technology can never replace the value of human care, it can lighten the burden of caring for you loved one. The types of care that are available include:

- **Automated prompts and reminders** based on a motion sensor can remind your loved one to lock the door or turn the oven off with a pre-recorded voice prompt when there is movement nearby. Or a timely reminder can remind your loved one about taking medication or an upcoming appointment, without having to check the calendar.
- **Clock and calendar apps** that can clearly state the time, date and day and the activities coming up in that day.
- **Medication aids** such as pill dispensers that separate daily pills and automatically dispense them, locking afterwards to prevent an overdose. Also, an alarm can sound when a pill needs to be taken and ceases only when the pill has been taken.
- **Locator devices**, usually small electronic tabs, attached to keys or wallets.
- **Automatic devices**, including timed or remote control lights, shut off devices (gas), water isolation devices (turns off a tap) and special plugs that can prevent water overflowing in the bath tub or test the temperature of the water.
- **Fall sensors** that can detect a fall impact and send an alert for help. Even if your loved one gets up in the night or opens the front door in the night an alert can be sent.
- **Telephone blockers** to stop nuisance calls.
- **Safer walking** with alarms that can send an alert when your loved one has moved outside a set boundary, or tracking devices with GPS so that you can track a lost elderly loved one using your phone.
- **Smoke and flood detectors.**
- **Sensors** to detect unwanted visitors.

Seven Ways to Cut the Cost of Eldercare (cont.)

The systems that sense, monitor and alert help are controlled by TELECARE, in which assistive technology is connected to sources of help via internet and phone to increase the independence of your elderly loved one while being accessible in potential situations. To learn more about telecare assistive products, visit online vendors such as: www.alzstore.com/senior-safety-fall-prevention-products-s/1827.htm.

Telehealth allows elderly loved ones with long-term diseases to manage their conditions from the comfort of their home, rather than always having to visit a hospital or doctors office. The telehealth equipment can read vital signs like temperature, blood pressure and oxygen levels and send the results via telecommunications to a monitoring center where trained staff can assess the symptoms. Significant changes in vital signs can provide an alert to seek help at a doctor's office or hospital. This can help quickly identify changes in your loved one's condition and help prevent further harm. Take a look at www.independa.com to see more options of telehealth.

Telemedicine can provide virtual and remote doctor's appointments to help patients and elderly loved ones that live in remote areas or lack the access to transportation. Visit www.amwell.com or www.teladoc.com to learn more.

To find a doctor for the right care for you in a new area use the ZocDoc app: www.zocdoc.com.

Social engagement has rapidly expanded with new technology. People can stay in touch with FaceTime and Skype to talk to friends and family over video chat. And Facebook is everywhere. Also available are puzzle and game apps, mental simulation apps and digital photo frames to help conversations and reminders for elderly loved ones. There are hundreds of apps designed to keep your elderly loved one mentally engaged and socially active.

Apps like this have also proven to connect older and younger people with the shared experience of technology between generations.

You Are Not Alone: Links to Support Blogs and Eldercare Guidance

There are several good online directories to search for caregiver agencies near you, to help you find the best and most suitable care for your elderly loved one. Have a look at www.caring.com and www.hcaoa.org.

Visit this link to get connected with other caregivers and find out their experiences and tips to eldercare: www.aging-parents-and-elder-care.com/Pages/SupportGroup.html

A free, 24-hour resource to ask a registered nurse about insurance issues and healthcare options is at the **Kindred Healthcare Contact Center: 1.866.KINDRED**.

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John Cowley, Senior Director of HIPAA & Regulatory Affairs

Kindred Healthcare
680 South Fourth Street
Louisville, Kentucky 40202

Phone: 502.596.6192

Fax: 502.596.4268

Email: compliance@kindred.com

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U.S. Department of Health and Human Services

200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Phone: 1.800.368.1019

TTD: 800.537.7697

Complaint forms are available at

<http://www.hhs.gov/ocr/office/file/index.html>

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