



# Navigating the Home Care Maze

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## Home Care Benefits

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COVID -19 illustrated the need for comprehensive planning for long-term care programs for clients.

Programs take time to organize information, review options, collect information for the application, process the application, and start benefits.

Interest list required for one Medicaid home program (StarPlus Waiver).

Misunderstanding of public benefits (example: VA benefits only if injured in war).

Practitioners should start reviewing the programs as soon as possible- even if the client(s) are healthy and still working.

More than one program and strategy may be needed.

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# Where to begin?

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1. What are the client's current physical and psychological needs?
2. What natural in-home and current support services does the client have?
3. What are the hourly costs for home care- look at geographical differences (cost and availability of home care workers)
4. Work with a care manager to review and address client needs.
5. See Appendix E For Medicaid Needs Assessment, but all programs have different medical/disability criteria
6. Look at backup plans for:
  - a. When main caregiver(s) become sick or die
  - b. Weather/ natural disasters
  - c. Increased needs requiring more home care, placement into an assisted living, skilled nursing home, and hospice

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# How to start the maze

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- 1. How to look at funding for home care: Easiest to access funds**
  - a. Medicare benefits & private health insurance (including Hospice)
  - b. Private funds
- 2. How to look at funding for home care: Easier to access: No income/asset limits**
  - a. Long-term care insurance
  - b. Financial assistance from family members
  - c. Veterans' benefits under Veteran' Home & Community Based Services under the Geriatrics and Extended Care
  - d. Reverse Mortgages
- 3. How to look at funding for home care: Requires planning- Public benefit: Income/asset limit/ and/or wait time**
  - a. Medicaid (Community Care for the Aged and Disabled/ StarPlus Waiver)
  - b. Veterans' benefits Improved Pension
  - c. Local Area and Aging programs

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# Easy to Access Funds

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1. Medicare
  - a. Limited benefits under Medicare
  - b. Usually after a hospital stay
  - c. If receive PT, OT then assistance with ADLs can also be prescribed
  - d. Hospice care
2. Private health insurance
  - a. Know what it pays, what it doesn't
  - b. What vendors are available, what facilities accept insurance
3. Private assets
  - a. Strategy to use the funds
  - b. Some assets are not countable assets for Medicaid (e.g. IRAs)
4. Private pay funds- from family/friends
  - a. Keep track of money spent for public benefit planning purposes-
    - i. good documentation can help with spending down of countable assets for Medicaid purposes
  - b. Best option is to pay the vendor/bill directly and not place money in the account

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# Easier to Access Funds- Funds from family/ friends & Local Area on Aging

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1. Private pay funds- from family/friends
2. Keep track of money spent for public benefit planning purposes-
3. Good documentation can help with spending down of countable assets for Medicaid purposes
4. Best option is to pay the vendor/bill directly and not place money in the account
5. Family dynamics and expectations

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Title search: Paying for Home Care and Arranging Home Care

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First appeared as part of the conference materials for the  
24<sup>th</sup> Annual Estate Planning, Guardianship and Elder Law Conference session  
"Paying for Home Care and Arranging Home Care"