



Options for Long-Term Care

Long-term care is the phrase used to describe health care and other services that help people with disabilities and chronic illnesses maintain their independence.

Individuals with severe diabetes, Alzheimer's disease, congestive heart failure, or other serious conditions may need long-term services.

Long-term care can meet a wide variety of needs. Services can be provided in your own home or in residential settings such as nursing homes, homes for the aged, and adult foster care homes. However, determining which services and living arrangements best meet your needs and what options are available and affordable can be complicated and confusing.

This fact sheet is an introduction to long-term care services in Michigan, and tells where to find more detailed information. Before you make any decisions about what kind of long-term care you will use, fully investigate all your options.

There can be waiting lists for long-term care services. You may want to place your name on the waiting lists for those services you will need. Sometimes the need for long-term care arises suddenly or unexpectedly, and decisions must be made quickly. Even under these circumstances, you can be an active participant in planning for your long-term care needs.

In-Home Services

Help is available for you to stay in your own home. Help can come from family members, friends, churches, and public and private agencies. You may need different kinds of help each day, week, or month.

Paying for in-home services can be complicated and expensive. No private insurance or government agency pays for around the clock in-home care. Most government programs and insurance pay for short daily or weekly visits or services.

Some services are available at little or no cost for those who qualify through an Area Agency on Aging, the Veterans Administration, Medicare, Medicaid, the Michigan Department of Human Services, and other sources.

Medicaid pays for some health care costs for low-income individuals of any age. Medicare pays health care expenses for individuals at least 65 years old, and for individuals who have permanent disabilities, regardless of income or assets.

The following list describes the kind of in-home care services which help older adults and others stay at home.

Your local Area Agency on Aging can help you find and apply for these services.

- **Home and Community-Based Waiver Services** – Medicaid funded services provided in your home which prevent or delay the need for nursing home care. To be eligible for this service, you must meet certain income and asset limitations and need the type of services available in a nursing home.
- **Care Management** – This program is designed to aid the frail older adult to remain at home by assessing needs and then helping to arrange in-home long-term care services to meet those needs.
- **Home Health Services** – Two basic types of services are offered by home health agencies: 1) Home Nursing Care is provided by nurses. Services include changing dressings, administering prescribed medications and injections, and other services. It is usually a time-limited service to monitor medical instability. 2) Personal Care Services include administering medications, bathing, dressing, and meal preparation. Aides provide the service and are supervised by nurses.
- **Home-Delivered Meals** – This service provides one or more meals a day delivered to your home, five to seven days per week. It is sometimes called Meals-On-Wheels. AAAs fund this service at no charge to you but may request a donation. Eligibility, in most cases, is based solely on age -but there may be waiting lists. Other agencies also provide this service but usually charge a fee.
- **Homemaker and Home Chore Services** – These services help take care of the home and include meal preparation, laundry, shopping, light house cleaning, and in some cases, companionship.
- **Home Repair, Maintenance, and Security** – This service covers minor home repairs and improvements such as constructing wheelchair ramps, weatherization, clearing drains, repairing roof leaks, plumbing, furnaces, and adding security devices.
- **Respite Care** – A qualified person comes to the home, or you go to another location, to provide a temporary break for the family caregiver.

Services Outside of Your Home

- **Adult Day Care Services** – This program is for individuals who need daytime supervision and social activities. Adult day care can provide respite care outside of your home. It is helpful to family caregivers who work or who simply need a break from caregiving.
- **Congregate Meals** – A warm meal is provided in a social setting, as well as other activities at community centers or organizations.

Housing Options

- **Senior Citizen Apartments** – Senior housing is operated by for-profit corporations and non-profit commissions. In government-subsidized units, rent is based on your income. Your rent will not exceed 30 percent of your monthly income. Long waiting lists are typical for subsidized housing in some areas.

Many of the in-home services described in the previous section are also available to people living in senior citizen housing. Your local Area Agency on Aging can help you find out more about senior housing.

- **"Assisted Living"** – Assisted Living is a marketing term used to describe a kind of residential care program. There are some businesses not licensed or inspected by the state which market to consumers that they provide "assisted living." Be careful to read all information about costs and services very carefully, and look at options before committing yourself to live at any residence. The rights and obligations of the resident and the facility should be spelled out in the contract you sign.
- **Adult Foster Care (AFC) Homes** – These homes are licensed and inspected by the state. AFC homes provide room and board, special diets, supervision and some personal care to adults who are frail but are generally in good health. Personal care includes help with bathing, dressing, and taking medications.

Some AFC homes specialize in care for older adults, individuals with a developmental disability, or the individuals with a mental illness. There are usually fewer than 20 residents, with many homes having fewer than six residents. Most AFC homes are private pay and do not accept Supplemental Security Income (SSI) as full payment. Residents pay for their care with Social Security, pensions, other income, and savings.

- **Homes for the Aged (HFAs)** – These homes provide the same level of care as AFC homes. Absent a waiver, HFAs only serve people who are at least 60 years old. They are larger than AFCs, with 50 to 300 residents. Residents of HFAs use their income and savings to pay for services. Like AFC homes, HFAs do not

provide daily medical care, although some may provide nursing care on a limited basis.

- **Nursing homes** – These are homes for individuals who need nursing care and more personal care than can be provided in another setting. Many individuals turn to a nursing home when their income and savings cannot cover other long-term care options, when family members can no longer play a major role in caregiving, or when they have 24-hour nursing needs.

Most residents receive **basic care**: help with bathing, toileting, feeding, dressing, medication, skin care, and walking. Basic care also includes observation and assessment of health needs, such as watching for infections and serious illness.

Skilled care means the resident needs the daily attention of a licensed health professional such as a registered nurse, practical nurse, or physical therapist under orders from a doctor. Skilled care may include intravenous (IV) feedings or medication, colostomy care, treatment of severe bed sores, physical therapy, or observation and assessment of a changing or unstable condition.

Medicaid can pay for both skilled and basic care. Medicare covers only skilled care, and only on a short-term basis.

For more information read the fact sheet, ***How to Choose a Nursing Home***, or contact the Michigan Long-Term Care Ombudsman Program, toll-free, at **1-866-485-9393**.