



capital city nurses
THE SMART CHOICE FOR HOME CARE

Senior Law Day





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HOW DO WE KNOW IT IS TIME TO MAKE A CHANGE?



An unexpected visit to the home or a doctor's appointment may help us identify changes in ourselves or our loved ones. Progression of decline may go unnoticed by daily observers



Repetitive speech patterns, asking the same questions over and over, inability to express needs or wants



Heightened anxiety over the normal day to day life or irrational fears or paranoia. Example, refusal to take medications, inability to accomplish basic tasks



Sudden medical change, like a UTI or fall, result in hospital visit or stay and opportunities for medical personnel to assess



A Change in Condition is usually identified through IADL's and ADL's better known as Activities of Daily Living

**MEDICARE &
MEDICAID
INSURANCE
COVERED
SERVICES**

**Insurance Covered Services in
the Home Environment:**

- **Home Health Care**
- **Infusion Services**
- **Respiratory Services**
- **Palliative/Hospice**
- **Durable Medical Equipment**

HOME HEALTHCARE SERVICES

Home Health provides Skilled Care through Medicare/Medicaid:

- Physical
- Occupational
- Vestibular
- Speech Therapy
- They also can provide nursing services and education such as IV assistance, wound care, chronic disease education and respiratory services.
- Any person given a doctors order for home health is entitled to a consultation with a Medical Social Worker to help you navigate a continuum of care. They can also help with DME.
- **Home bound** patients will be covered under Part A and ambulatory patients are under Part B with a copayment, typically 20%.



Is it hospice or palliative care?

QUESTION	HOSPICE CARE	PALLIATIVE CARE
Who qualifies for this type of care?	Anyone with a terminal diagnosis who doctors feel has a life expectancy of six months or less	Anyone with a serious illness
Can curative treatments be continued?	No, the goal of hospice is to provide comfort care when curative treatment is no longer beneficial	Yes, many individuals who receive palliative care continue to receive curative treatments
What types of services are provided?	Pain and symptom management, 24-hour on-call service, in-person visits, medical equipment, medications, respite care, volunteer services, spiritual care, and bereavement counseling	Pain and symptom management, in-person and telephonic visits, help navigating treatment options, advance care planning, and referrals to community resources
Where can this type of care be provided?	Anywhere the patient considers home (home, nursing facility, etc.)	Home, assisted living facility, nursing home, hospital
How long can the patient receive this type of care?	As long as the patient meets Medicare, Medicaid, or their private insurer's criteria for hospice	Dependent on the patient's needs and their insurance coverage
How is this type of care paid for?	Payment options can include Medicare, Medicaid (in most states), and most private insurance plans	Payment options can include Medicare, Medicaid, and most private insurance plans

DURABLE MEDICAL EQUIPMENT (DME)

Durable medical equipment (DME) coverage is a Medicare Part B (Medical Insurance) that covers medically necessary DME if your doctor prescribes it for use in your home environment. Medicare covered DME, but isn't limited to:

- Blood sugar meters
- Blood sugar test strips
- Canes
- Commode chairs
- Continuous passive motion devices
- Continuous Positive Airway Pressure (CPAP) devices
- Crutches
- Hospital beds
- Home infusion services
- Infusion pumps & supplies
- Lancet devices & lancets
- Nebulizers & nebulizer medications
- Oxygen equipment & accessories
- Patient lifts
- Pressure-reducing support surfaces
- Suction pumps
- Traction equipment
- Walkers
- Wheelchairs & scooters

HOME CARE

- **Home Care-** private company that will charge by the hour for Live out care or by the day for Live-In Services. Providing a Private Duty Aide (can be CNA, PCA, or HHA) to assist with all activities of daily living
- **Private pay, Long Term Care Insurance or Veterans benefits** are the payor sources (grants and Medicaid may offer payment options)
- Home Care can be provided in the home, rehabilitation center, congregate setting or whatever environment someone calls home



OUR SERVICES, OUR SCOPE OF CARE

PERSONAL CARE

Bathing, dressing, toileting & grooming, help with everyday tasks.

TRANSFERRING & AMBULATION

Fall prevention care.

MEAL PREPARATION

We encourage a healthy diet and help ensure proper nutrition.

FEEDING

Caregivers may feed clients while treating them with respect and dignity.

LIGHT HOUSEKEEPING

Caregivers will keep client areas neat and tidy.

COMPANIONSHIP

Chatting, sharing meals, games, letter writing, connecting with family.

ACCOMPANY TO APPOINTMENTS OR ERRANDS

Safe escort to and from social events, hospital appointments etc.

MEDICATION REMINDERS

Taking medications on time every time is extremely important.

RANGE OF MOTION ASSISTANCE

Help with physical therapy exercises between appointments or to keep active.



ATTENTIVE IN-HOME CARE AND SKILLED NURSING

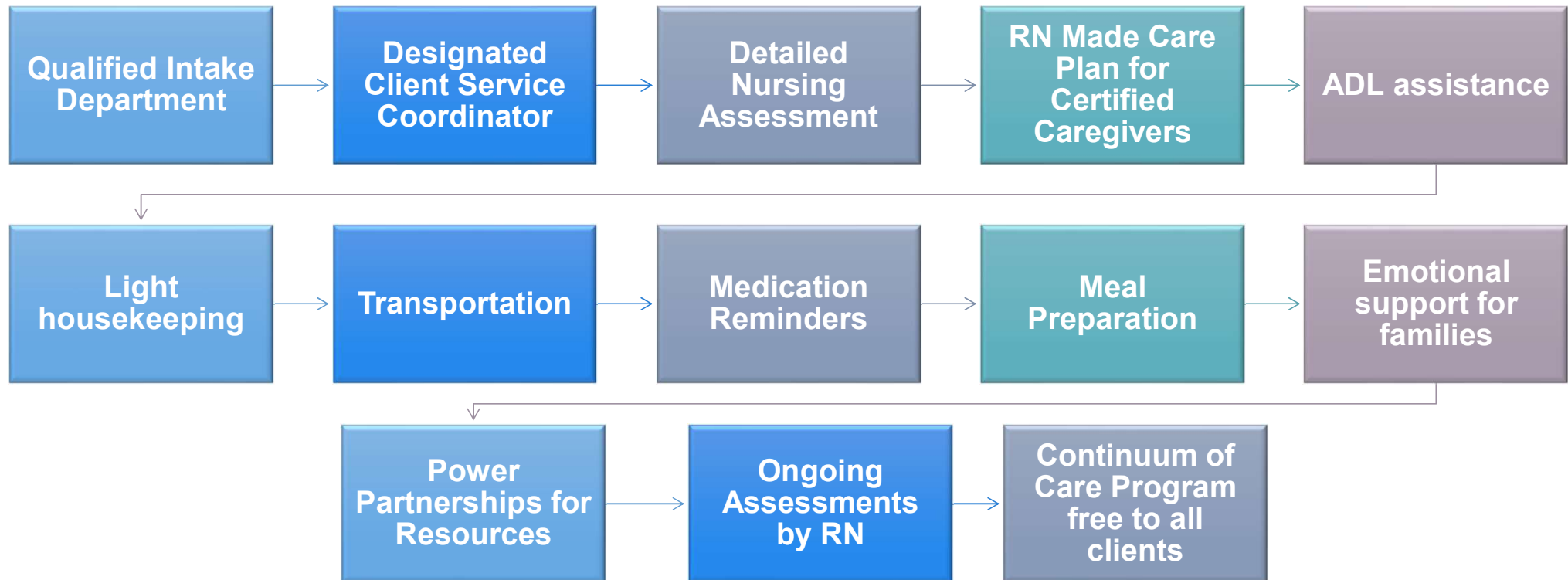
SKILLED SERVICES PRIVATE DUTY NURSING OFFERING LPN's & RN's

In conjunction with your physician, we can help clients with skilled nursing services at home.

Not to be confused with home health care services covered by Medicare, our geriatric home care services offer skilled in-home nursing care when Medicare runs out.

- MEDICATION ADMINISTRATION
- WOUND CARE
- CATHETER CARE AND BOWEL REGIMES
- ASSISTANCE WITH MEDICAL DEVICES
DRESSING CHANGES
- OSTOMY CARE
- INSULIN INJECTIONS
- NURSING ASSESSMENTS
- IV THERAPY

CAPITAL CITY NURSES OFFERS..





WHAT'S MOST IMPORTANT TO FAMILIES

OUR DIFFERENCE MAKERS:

- Licensed, Bonded and Insured
- Care team members are employees - no independent contractors
- Twenty-Four Sure Guarantee
- Testing Available for Caregivers
- All Nursing Assessments are included with care-no extra charges

PROGRAMS AVAILABLE:

- **LIVE-IN**
at a daily rate vs. hourly
- **HOME SWEET HOME:**
discounted pricing for 24/7 and 12 hour shifts

PRICE POINTS:

- **PERSONAL CARE:**
starts at \$30.75 PER HOUR
- **PRIVATE DUTY NURSING:**
starts at \$65 PER HOUR



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CARE SETTING OPTIONS- HOME WITH SUPPORT OR COMMUNITY BASED SERVICES

- **Congregate Settings** – Communities designed for elders to provide care when and if needed:
 - Independent Living
 - Assisted Living or Memory Care
 - Rehabilitation Care or Skilled Nursing
- **Home Support-Day Programs-** Support provided in home or in a day program that is on an outpatient basis:
 - Home Health Care
 - Adult Day Centers or Senior Centers
 - Memory Day Programs

WHAT ARE THE DIFFERENT SENIOR LIVING OPTIONS?

Independent Living

- Apartment rentals
- Community Events
- Some Meals provided-may be extra
- If care is needed it would be added privately and as an out of pocket expense

Assisted Living

- Suite rentals
- Assistance with ADL's
- Med Management
- Meals- Dining Room
- Housekeeping
- Laundry
- Activities/Events
- Must be oriented to push a button for help

Memory Care

- Studio rentals
- Assistance with ADL's
- Med Management
- Meals-Dining Room
- Housekeeping
- Laundry
- Activities/Events
- Secure Environment

WHAT SETTING IS APPROPRIATE? HOW DO I TELL?



**MONTHLY
RENTAL
COMMUNITIES
CCRC
INDEPENDENT
FULL SERVICE**



**LEVELS OF
CARE, A LA
CARTE, OR
INCLUSIVE
PRICING,
BRIDGE
PROGRAMS**



**DEPOSITS OR
BUY INS
PROPERTY
OWNERSHIP
UNIQUE TO THE
JEFFERSON**



**CHOICES AND
ENGAGEMENT**



**EXTENSIONS OF
THE
COMMUNITY
WITH
PARTNERSHIPS**



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HOW DO I FUND MY CARE? ALTERNATIVES

House Sharing- Companies like Silvernest help find others looking for home sharing that may be able to exchange some light duties for reduced rent or full rent to allow for expendable income to help fund your care.

www.silvernest.com

<https://www.fairfaxcounty.gov/familyservices/sites/familyservices/files/assets/olderadults/pdfs/2019-01-29-consumers-guide-to-home-sharing.pdf>

Sale of Home- Realtors will assist in the sale, some offer bridge loans for modifications to help you garner the most from your sale and will assist in helping you find your new home.

Sampson Properties-Roxanne Southern [703-407-1702](tel:703-407-1702) Mobile
Building Bridges Partners- Lori Krause [\(571\) 213-0638](tel:571-213-0638) Mobile

Reverse Mortgage- A reverse mortgage is a type of loan for seniors ages 62 and older. Reverse mortgage loans allow homeowners to convert their home equity into cash income with no monthly payments. Most reverse mortgages are federally insured



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HOW DO I FUND MY CARE? **VETERAN BENEFITS**

- **Veterans Benefits-** There are state and federal programs available to help our Veterans and their spouses. Personal Care Waivers- available to veterans with healthcare needs and typically range from 10-40 hours per week of care. Aid and Attendance benefits are available to fund care for those who qualify. Qualifiers are active duty during a war period, income/expense qualifiers allowing for you to exclude your primary home and vehicle. Aid and Attendance will fund both the veteran and spouse or surviving spouse for up around 25K yearly for a veteran and 12k yearly for a spouse

-Virginia Department of Veteran Services-
Free services helping veterans or their families navigate benefits through the VA

-Veterans Care Coordination- Help navigate Aid and Attendance benefits with a fee on the back end of care. Able to front the cost of care with a preliminary approval



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HOW DO I FUND MY CARE? **LONG TERM CARE**

- **Long Term Care Insurance-** A long-term care insurance policy helps cover the costs of that care when you have a chronic medical condition, a disability or a disorder such as Alzheimer's disease. Most policies will reimburse you for care given in a variety of places, such as: Your home, nursing home, assisted living facility or adult day care center

Long term care is a myriad of medical and social services designed to support the needs of chronically ill or cognitively impaired individuals.

Qualifier: Need for assistance or supervision of someone who is unable to perform two of six Activities of Daily Living for a period of at least 90 days, or who requires substantial supervision due to severe cognitive impairment.

TYPES OF LONG TERM CARE COVERAGE

Traditional

Traditional Long-Term Care Insurance

- Allows them to choose the amount of coverage, how long it lasts, and how long they must wait before receiving benefits.
- Typically, they will pay an annual premium for life, although their premium payment period could be shorter.
- Premiums are not guaranteed, so they could experience rate increases in the future.
- If they never need LTC, there are usually no type of survivor benefits.

Life/LTC Hybrid

Life/LTC Hybrid, Life with Chronic Illness Rider or Asset Based LTC

- Includes some life insurance, but the focus is mainly on long-term care. The death benefit provided in these types of plans are generally cost recovery of premiums paid if care is never needed. It has some of the same features as traditional long-term care insurance, such as optional inflation protection.
- Premiums can be paid as a single premium, or over time, such as 10 years or longer.
- Premiums are guaranteed, so they wouldn't experience a rate reduction in the future.
- Usually no exam is required.
- If they never need LTC, they will have a cash out option, or the beneficiaries will receive a death benefit that is no less than the amount of premium paid into the plan.

Annuity with Long Term Care Rider

Annuity with a long term care rider

- No exam is required and minimal underwriting is needed.
- Provides tax-deferral on interest credited to the account, access to the account value through withdrawals or income path options, and any remaining contract value at death will pass directly to beneficiaries.
- If the client is chronically ill -certified as unable to independently perform two of the six common ADL's or is severely cognitively impaired it can provide up to double or triple the amount of the initial contract value for qualified long-term care expenses
- Income tax-free withdrawals for qualified long-term care expenses



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HOW DO I FUND MY CARE? COMMUNITY RESOURCES

- **Medicaid-** Long Term Care Waiver- Income and Asset qualifiers for those needing care. You can have Medicaid in conjunction with Medicare and/or SSI. If you are in the hospital, rehabilitation center or another care setting, they can help you start the application process. **Health and Human Services** office can help with low income options and offer additional programs
- **Area Agency on Aging** may help with parts. They can work with the CSB to help with funding through the DAP or grant based programs if funding is available. Also assist with Auxiliary Grants in Assisted Living
- **RAFT program** services Northern Virginia counties through the CSB to help with support for Elder Mental Health issues

HOW DO I FUND MY CARE? **VETERAN BENEFITS**

Aid & Attendance (max benefits \$14k-\$25k) VeteranAid.org

- Qualification: Age 65 & served at least 90 days of active duty, including one day period of war.
- Income & Net worth requirement.
- Service related injury not necessary.

FREE HELP with applying:

- The American Legion: Veterans Claims Assistance: qualification: Age 65 & served at least 90 days of active duty, including one day period of war.
- Disabled American Veterans: National Service Program.
- Veterans of Foreign Wars: National Veterans Service.

DELORES ATHEY-CLEARFIELD

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THANK YOU GO BLUE