

KENDALL GAZETTE

Ask Helen



Federal & State Programs May Help Offset Senior Living Community Costs

BY HELEN SHAHAM

Q. *My parents are in their late 80s. Both are currently living at home; however, my siblings and I feel their health care needs will be best met in an assisted living community. Are there any programs available to help offset the costs?*

A. There is often a reversal of roles when adult children begin providing care and support for their aging parents. And, as you have seen, there may ultimately come a time when you are simply unable to meet the changing needs of your parents at home. An assisted living community enables seniors to maintain their sense of independence and involvement in a social environment while providing assistance with activities of daily living (showering, grooming, eating, etc.) and peace of mind that comes with a professional support team.

Many seniors and their families incorrectly believe that assisted living community expenses are covered by Medicare—they are not.

Long term care insurance policies vary with regards to coverage for assisted living facilities (ALFs) and it's important to review the policy with representatives. Payments are reimbursed to the individual or family rather than direct to the community.

According to Assisted Living Federation of America (ALFA), the majority of assisted living residents today—86.2 percent—pay from their personal financial resources; however, federal, state and local governments have programs and waivers in place to allow income-eligible seniors to enjoy an assisted living lifestyle.

The U.S. Department of Veterans Affairs (VA), for example, offers many different programs and services for veterans and their surviving spouses.

Under the VA Pension with Aid & Attendance Program, veterans and/or their surviving spouses qualify for assistance if they: 1) were discharged from service under conditions other than dishonorable; 2) served at least 90 days of active military service, one day of which was during a war period; 3) are over 65 years old; 4) have medical necessities; and 5) have an annual income of less than \$19,728.

The Miami-Dade Veterans Services Program advises that while many veterans will exceed the income requirement, if they can prove that the majority of their income is spent on medical expenses such as co-pays, insurance deductibles, prescriptions, caregivers or assisted living community expenses, etc., then the VA will reimburse the veteran up to \$1,644 per month. So, a person who receives \$50,000 a year in income who pays \$36,000 a year for assisted living, actually has an income of \$14,000 and may qualify for the Aid & Attendance Benefit.

The widow of a veteran may also apply for the Pension with Aid & Assistance Program. In order to qualify for benefits; her income must not exceed \$12,672 annually.

Every county throughout the state has a Veteran Service Center which can provide information specific to your parents should either of them qualify for VA benefits. In general, the application takes about 15-20 minutes to be completed and the processing time varies from 6-8 months. It's good to remember that the benefits are retroactive to the date the application was received.

Be cautious of third-party companies who charge fees to assist you with applying for Pension with Aid & Assistance Program. The County Veteran Offices, located at 11025 SW 84th Street in Miami can be reached by calling 305-270-2940 offers this service free of charge.

Another program which is available is the Long-term Care Community Diversion Program which also helps cover the costs of an assisted living community. It is a Medicaid Waiver program designed to provide community-based services to people who would otherwise qualify for Medicaid Nursing Home placement.

Seniors must meet the following qualifications in order to be eligible: 1) be at least 65 years old; 2) reside in a Diversion Project service area; 3) be a Florida resident; 4) be a U.S. citizen or qualified noncitizen; 5) file any other

benefits to which they may be entitled; 6) disclose any rights to third-party liability; 7) have Medicare part A and part B; 8) meet nursing facility level of care; 9) meet the income limit of \$1,911 for an individual or \$3,800 for a couple; and 10) meet the asset limit of \$2,000 for an individual or \$3,000 for a couple.

While The Palace's assisted living communities participate in the Diversion Program, other ALFs may not. It's important to find out this information before selecting a community for your parents.

There are also other programs that can offset costs such as the Assisted Living for the Elderly (ALE) waiver. For residents of qualifying ALFs, the waiver will cover three services: case management, assisted living and if needed, incontinence supplies.

Additionally, the senior living community may offer special incentives or programs to assist with expenses. For example, The Palace recently launched a new "Security Agreement" which allows prospective residents to move to the community paying only a discounted monthly rate (whatever they can afford without selling the home) while they await the pending sale of their home. Once the home is sold, The Palace is reimbursed the accrued rental difference with minimal interest fee.

These are just a few of the federal and state programs which offer financial assistance. I recommend contacting the VA, Dept. of Elder Affairs, Agency for Health Care Administration or Area Agency on Aging for information specific to your parents' case as soon as you begin considering options.

Helen Shaham and her husband Jacob have been operating retirement communities for nearly 30 years. The Palace Suites in Kendall is a luxury Independent Living Community for active seniors. In addition, The Palace at Kendall campus is home to two Assisted Living Residences and a Nursing & Rehab Center. They also operate The Palace Gardens Assisted Living Community in Homestead, Homestead Manor Nursing Home and The Palace @ Home, a Medicare Certified Home Health Agency. Their two newest projects are The Palace at Weston – luxury living for those 55 and over, and The Palace Tel-Aviv, a continuing care retirement community in Israel. They have two communities under development – The Palace at Weston Senior Living and The Palace at Coral Gables. More information can be found on the company website, www.thepalace.org or by calling 305-270-7000.