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TRUSTHOUSE

Planning Ahead for Home Care and More: Choices that Matter

Home Care: The Right Help at the Right Time

Care can start small and change as needs change.

Companion Care

- Companionship & social connection
- Meals, light housekeeping & errands
- Transportation and everyday support
- For seniors who are mostly independent

Home Health Aide (HHA)

- Hands-on personal care
- Bathing, dressing & grooming
- Mobility assistance
- Support with daily activities

Private Duty Nurse (RN)

- Skilled clinical care
- Medication management
- Wounds, injections & feeding tubes
- Monitoring complex conditions

Possible schedules: a few hours • daily visits • overnight • 24-hour/live-in

Ask this important question

If this were you or your own family member, what would you want us to know before choosing an agency?

Choosing a Home Care Agency

- Licensed, insured & reputable
- Caregivers screened, trained & supervised
- Good caregiver-to-client match
- Clear pricing, scheduling & care plans
- Reliable communication — including emergencies

When Might Home Care Help?

- After surgery, hospitalization or rehab
- Falls, mobility or safety concerns
- Help with bathing, dressing, meals or medications
- Memory changes or increasing confusion
- Family caregiver stress or burnout
- Companionship and staying connected

Home Care or Senior Living? Start With the Questions

There is no one-size-fits-all answer.

Compare What Matters

- Safety at home
- Cost and available resources
- Social connection
- Family caregiver availability
- Current and likely future needs

Who Can Help?

- Care managers / aging-life professionals
- Doctors, discharge planners & rehab teams
- Elder law attorneys & financial planners
- Home care agencies and senior living advisors

The goal: maximize independence while adding the right support at the right time.

What is a Senior/Geriatric Care Manager?

Guiding Older Adults and Families Through the Aging Journey-When help is needed

- Conducts a full assessment to determine older adult's care needs and options: physical, emotional, social, financial and environmental needs
- Coordinates services and communicates with families and healthcare providers
- Helps create a personalized, practical care plan and can set up and oversee all services

The Big Question: Age in Place or Move?

The Pros and Cons

- Options:
  - Homecare and creating a safe in-home environment
  - Continuing Care Community
  - Assisted Living
  - Memory Care Center
  - Nursing Home
- Financials play a big part in decision-making: savings, stocks/bonds, etc., monthly income: social security and other
- Care can be paid: Private Pay, Long Term Care Insurance, Medicaid, Special Grants

The Emotional Experience of Caregiving

How the Caregiver + Care Recipient Relationship Shapes the Emotional Journey

- Understanding the relationship between caregiver and care recipient allows us to respond not only to the needs of the person receiving care, but also to the emotional needs of the person providing it
- Caregiving changes relationships—but it does not erase them
- The emotional impact of caregiving cannot be understood by measuring tasks or hours alone
- Caregiving can strengthen family relationships—or expose existing tensions.

Exploring Community Medicaid to Pay for Homecare

Financial Qualification

Single Person Applying

- Income limit of $1,836.00/month
- Resources of $33,038.00
    - Does not include home, IRA in pay status (receiving RMD), irrevocable prepaid funeral account, one car

Married Couple – One Applicant and One "Well" Spouse

- Income limit (community spouse's Minimum Monthly Maintenance Allowance) of $4,066.50
- Resources of $162,660.00 (community spouse resource allowance)
    - Does not include home, IRA in pay status (receiving RMD), irrevocable prepaid funeral account, one car

Can I Receive Medicaid-covered Homecare?

Functional Qualification

Activities of Daily Living (ADLs) include:

- Bathing
- Personal hygiene
- Dressing
- Ambulating
- Transfer to toilet
- Toilet use/incontinence care
- Bed mobility – turn and position
- Eating

Applicants must show a need for assistance with a minimum of three ADLs, or two ADLs if the applicant has an Alzheimer's or dementia diagnosis.

What's Next After Being Approved for Medicaid?

Setting Up Care

- Once found financially eligible, a New York Independent Assessor (NYIA) will perform a community health assessment to verify care needs.

- Then, most applicants enroll in a Managed Long-Term Care (MLTC) plan. There are options for which plan to use, and applicants can speak with multiple plans before making a decision. This plan manages the home care workers and offers hours of coverage based on the health assessment.

Planning for Community Medicaid

Irrevocable Trust

- Transfer excess resources to an Irrevocable Trust 5 years before entry into Nursing Home
- 5-year lookback restarts for each asset added

Spousal Planning

- Transfer excess resources to well Spouse any time without penalty
- Medicaid may seek recovery from spouse

Transfer to Children

- Transfer home to Disabled Child, or Supplemental Needs Trust for Disabled Child, without penalty
- Transfer home to “Caretaker” child

  Must be a child, live in home at time of transfer, have lived in home for at least 2 continuous years before admission to nursing home, and delayed need for nursing home care

Thank You

For More Information

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