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Senior Housing Options

Independent Living/Active Senior Living

This is exactly what it says: Independent Living. This is most often an apartment complex, although sometimes it can be townhomes, garden homes or even detached cottages. Some may include amenities like swimming pools or fitness rooms with organized exercise classes at no additional fee. Most often these are rental units, although in some upscale communities the homes or condos are purchased. If you need additional help, you can receive medical home health or private duty services. You can expect to pay in the \$600-\$1000 per month, depending on the community.

Retirement Living

This is similar to independent living. Retirement living often offers more amenities, including, but not limited to meals and housekeeping services. Some retirement communities include some or all meals in the base price; in other communities you dine in the community dining room when you want, with the charges added to the base price. Housekeeping services can vary, with some providing regular housekeeping in the base price and others providing an a la carte menu of options that allow you to pay as you go. Other common amenities include limited transportation, on-site banking services, and wellness programs. Most of these apartments have full kitchens. If you need additional help, you can receive medical home health or private duty services. Many of these communities have on-site home health agencies, but you are not limited to using this agency if you do need additional help. This level will generally cost \$1600-\$2700 per month.

Assisted Living

There are two main levels of assisted living in Texas. In a Type A assisted living facility, the resident must be able to evacuate without physical assistance from staff. This does not mean that the resident has to walk; if they are able to get in and out of a wheelchair or motorized device by themselves, they are independent. Another provision of a Type A facility is that the person does not need routine assistance at night, and they have to be able to follow directions during an emergency. In a Type B facility, the resident may need assistance to evacuate, they can require

assistance at night, and they do not have to be able to follow directions during an emergency. They can also need assistance transferring from bed to wheelchair, but they cannot be permanently bed bound. Many assisted living facilities offer a range of room sizes, from studio apartments to fairly large 2 bedroom/2 bathroom apartments. Many have kitchenettes with small refrigerators, microwaves, and sometimes even a stove burner or two.

You will typically pay in the \$2200-\$2800 range for assisted living, with additional fees for Levels of Care. Levels will typically cost \$300 for each level, topping out at \$1200. You might also see additional charges for incontinent care or medication management. There are a few communities that have moved away from this type of pricing, preferring to charge all residents the same fee, regardless of the amount of care needed. You will typically see charges in the \$4000-\$5000 per month range in these communities.

There are also assisted living facilities that provide specialized Memory Care or Alzheimer's care. These are often locked for resident safety. Many of these facilities only have studio apartments, because they encourage residents to spend the bulk of their time out in the communal areas. These are often designed with an eye toward memory enhancement, with halls decorated with different color schemes or themes, shadow boxes outside resident rooms for photos or mementos, and less distracting art work on the walls. This level will also typically cost around \$3500-\$5000 per month.

Residential Care Homes

Residential care homes are usually in a typical residential neighborhood, where care is provided for a small number of older adults with physical and/or cognitive needs. These homes may accept as few as three or four or as many as 10 or 12 residents in a home, depending on the size and layout of the building. Homes that care for 3 or more residents are required to be licensed by the state as assisted living communities.

All of the levels of care discussed to this point are private pay only. Long term care insurance will pay if this type of care is covered in the policy. Veterans who served during war time might qualify for VA Aid & Attendance to help cover some of these costs.

There is a Medicaid waiver program in Texas that helps pay for assisted living or care in the home called Community Based Alternatives (CBA). There are income and asset requirements for this program. Because this is a limited program, it is most often only available to people already in nursing homes who are able to go to assisted living or home with help. If eligible for this program, there are only a limited number of assisted living communities that contract with the state to provide services.

DADS has other needs based programs available that provide for assistance in the home, home delivered meals, adult day care and emergency response systems. For more information you can contact the Texas Department of Aging and Disability Services (DADS) at 1-888-337-6377.

Skilled Nursing Homes

Skilled nursing homes are for people who require 24-hour nursing care. Medicare pays for very limited nursing home care after a minimum of a three day hospital stay. Most nursing homes in Tarrant County have Medicare licensed beds for this type of care. The Medicare benefit for this type of care is limited to 100 days per benefit period.

Long term nursing home care is paid for either privately (including long term care insurance) or by Medicaid. Not all nursing homes accept Medicaid, and the ones that do often have a limited number of Medicaid beds available. Some nursing homes also have specialized Alzheimer's units that are locked for resident safety. There are a limited number of these units, so it can be difficult to find a bed when needed.

Medical Home Health

Medical home health is a service that can be used at any of the levels of care outlined above. To qualify for this service you must have a skilled nursing or therapy need, with an order from a doctor. Additionally, you have to be "homebound", which Medicare defines as requiring substantial assistance to leave the home. These services are covered by Medicare and Medicare Advantage Plans, although with limits.

Non-Medical Home Health

You may also hear this called private duty care or companion care. There is no insurance coverage for this type of care unless you have long term care insurance, and not all policies will cover this type of care. You can expect to pay \$17-\$25 an hour, somewhat less for "live-in" care (\$10-\$12 an hour). There are many agencies that provide this type of care. You can hire someone privately, but it is important to keep in mind that under IRS rules this type of care cannot be considered a contract employee, so you will have to pay income and other payroll taxes.

Hospice Care

Hospice care is for those people who have been diagnosed with a terminal medical condition and who have less than six months to live. This benefit is covered by Medicare. Hospice can provide nurses to help manage symptoms, aides to assist with self care, and social workers and chaplains for support. Hospice will provide medical equipment and medication related to the hospice diagnosis.

Hospice provides a benefit called Continuous Care. Continuous care is most often used when the patient has symptoms that are difficult to control, when the patient is going from the hospital to home, and at the very end of life. This care can be provided at home, in assisted living or skilled nursing. In these settings, 12 hours of the care must be provided by a nurse; the rest of the time an aide or other hospice staff member can provide the care. Some hospices contract with local nursing homes to provide this care, and other hospices have their own units in hospitals or long term care facilities, and some even have free standing hospice houses. Hospice also has some limited respite benefits, again provided in nursing homes or hospice houses.

Do Your Homework

When looking for care, be sure to do your homework. Visit more than one community or facility, ask your friends for references, talk to the long term care ombudsman, and look at online resources.

Long Term Care Ombudsman 817-335-5405

Medicare compares and rates nursing homes, hospitals and home health agencies:
www.medicare.gov

DADS also compares and rates nursing homes, assisted living communities and home health agencies with their Long Term Care Quality Reporting System: <http://tinyurl.com/malz34>