



Council on Aging  
of Southwestern Ohio

*Answers on Aging*

# *Elderly Services Program*

## *Cost Sharing*

### **FACT SHEET**



### *The Elderly Services Program*

The Elderly Services Program (ESP) helps older adults remain safe and independent in their homes. It can prevent or delay nursing home placement.

Some 15,000 people in southwestern Ohio are receiving long term care in their own homes through ESP. This is a win-win for seniors and taxpayers.

ESP provides services such as Meals on Wheels, personal care, homemaking, and emergency response devices, to name a few. You also get a care manager who is an advocate - a person who has your best interests at heart.

Your care is free of charge or set at an affordable level depending upon your income and assets.

*Cost sharing is a co-payment feature of the Elderly Services Program (ESP). It means you help pay for your services, if you are able to do so. In this way, we stretch our dollars so the program can help more people like you.*

#### **How much is it?**

Payment is on a sliding scale based on your income and medical expenses. Some people with a low income and high medical expenses may pay nothing. Other people with higher incomes pay for part or all of their services. On average, about one-fourth of ESP clients have a co-payment - most do not.

#### **How do I pay?**

If you have a co-payment, you will receive a monthly bill from the Council on Aging.

#### **Who decides whether I must pay?**

Council on Aging decides based on financial information that you provide.

#### **Why should I enroll in ESP?**

In addition to an array of services, ESP offers:

- A care manager who will coordinate your care
- Negotiated rates with service providers
- Quality control of service providers

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513-721-1025 or 800-252-0155 • [www.help4seniors.org](http://www.help4seniors.org)

# More About ESP Cost Sharing

## How do I enroll?

First you request a review for services. You will be assigned a care manager who will review your paperwork. You must provide documents for yourself, your spouse and any dependents. If you do not provide the paperwork, but want to enroll in the program, you must sign a form stating you agree to pay the full cost of services. Your cost share will be reviewed annually.

## What financial information is required?

We need to know your monthly income from all sources. This could include income from:

- Annuities and investments
- Social Security or SSI
- Bank account interest
- Pension
- Trust
- Benefits (such as disability or veteran's)
- Rental income
- Wages or Workers Compensation
- Alimony

You are allowed to deduct certain medical costs, as long as they are not reimbursed to you by Medicare, Medicaid or other insurance. Examples of costs you can deduct:

- Prescriptions
- Hearing aids
- Dentist and eye doctor bills
- In-home, hospital or nursing facility care
- Medical equipment rental
- Supplemental health insurance
- Oxygen
- Incontinence supplies
- Nutritional supplements (doctor prescribed )



## What paperwork is required?

We must have certain documents to verify your income. You or a helper will need to gather together items such as:

- Income tax return
- Form 1099
- Bank statements
- Payment stubs
- Benefits statements or letters
- Investment statements
- For medical expenses: store or pharmacy receipts, canceled checks, verbal verification from provider

## I thought ESP was supported by a tax levy? Why should I have to pay?

We work hard to keep costs low, but the tax levy does not cover everything. By combining tax dollars with co-payments, we can serve more older adults who need help.

**Find out more: (513) 721-1025 or  
1-800-252-0155 or [www.help4seniors.org](http://www.help4seniors.org).**

## Southwestern Ohio's Area Agency on Aging Since 1974

Council on Aging is designated by the state of Ohio to serve the older adults of Butler, Clermont, Clinton, Hamilton and Warren counties. We are experts on aging with a variety of programs available as free and low-cost public services. **Our mission:** Enhance the lives of adults by assisting them to remain independent at home through a range of quality services.