



# Clinton County's Elderly Services Program



2014 Annual Report



## About the Clinton County Elderly Services Program

The Clinton County Elderly Services program helps older adults remain independent within the familiar surroundings of their own homes for as long as possible.

Nursing homes are often necessary, but most people do not want to go there before their time. With the help of services such as home-delivered meals and personal care, many older adults can delay or prevent nursing home placement.

Of all the options for long-term care, in-home care is also the least expensive. It costs about \$250 a month per client in Clinton County ESP, compared to almost \$5,000 a month for nursing home care.

Clinton County's Elderly Services Program is supported by 1) a local tax levy, 2) funds distributed by Council on Aging of Southwestern Ohio (COA) from Title III of the Older Americans Act, and 3) co-payments from participants who are able to contribute to the cost of their care. Donations are also accepted, but not required, for home-delivered meals.

COA administers the program under contract with Clinton County Commissioners and also provides intake and care management. COA processes all billing, and provides program planning, reporting, auditing, contracting and provider services, technical assistance, and community engagement activities. Organizations contract with COA to provide in-home services such as housekeeping help, personal care, electronic monitoring systems, and transportation.

## The Elderly Services Program is provided by:

Clinton County Commissioners:



From left to right: Mike Curry, Patrick Haley, Kerry Steed

Program Administrator:



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**Credits:** This report was produced by the Communications Department of Council on Aging of Southwestern Ohio. Data compiled and provided by Council on Aging's Business Intelligence and Accounting departments.



Dear Friends and Supporters,

It is my pleasure to present the 2014 Annual Report for the Clinton County Elderly Services Program.

**In 2014, we helped 450 older adults to remain independent in their homes** with services such as personal care, home-delivered meals, and medical transportation. Many of these seniors have chronic conditions that would force them into a nursing home if it were not for the Elderly Services Program.

ESP is a community program of which we can be proud. It is paid for by the citizens of Clinton County for the benefit of senior residents and their families.



*Suzanne Burke*

The Elderly Services Program is unusual. While some communities throughout the country do have tax levies that benefit older adults in various ways, relatively few have taxpayer-supported programs that are devoted almost entirely to in-home care services for frail seniors. Clinton County is in a better position than many other places to serve the aging population.

In 2014, Council on Aging eliminated a waiting list that had been in existence since 2009. When COA assumed responsibility for care management in February, 2014, we immediately began to work on the waiting list until we enrolled everyone who was still eligible and wanted services. The program still has a limit on capacity, but, for now, we expect to be able to enroll eligible applicants with little wait time.

We also opened an office in Wilmington and are pleased to have a physical presence in the community which enhances our customer service.

In addition, to stretch the tax dollars and serve as many seniors as possible, we have taken steps to save money via competitive bidding for providers. You can read about those successes in these pages.

This report tells the story of the Elderly Services Program through the words and photos of three of our clients along with information such as client demographics, names of contracted providers, program outcomes, and expenses. We watch the program closely for trends and manage accordingly so that it will continue to provide compassionate, high-quality service while delivering good value for taxpayers.

Suzanne Burke, CEO  
Council on Aging of Southwestern Ohio



**Clinton County's Elderly Services Program**  
Helping older adults maintain independence in their homes

**(855) 800-7980**  
**(513) 721-1025**



Like all sisters do, Clinton County ESP clients Minnie (left), 98, and Alma, 89, fuss and fight about different things.

Says one of their caregivers, Donna, "When they start talking to each other in Syrian, I think, 'Oh, this can't be good!'"

Read their story and see more photos on pages 6-7 of this report.

## 2014 Program Highlights

**COA opens office:** Council on Aging opened a satellite office in Wilmington in the spring of 2014. It provides workspace for our Elderly Services Program staff as well as other COA staff serving residents who receive in-home care services through other programs. The office is located at 2241 Rombach Avenue and can be reached at 855-800-7980 or [coasilver@help4seniors.org](mailto:coasilver@help4seniors.org).

**Waiting list eliminated:** After assuming care management responsibilities for the program in February 2014, COA tackled the waiting list which had been in existence since 2009. By the end of the year, nearly all eligible people who still needed services were enrolled. By early 2015, the waiting list was eliminated. Due to funding constraints, however, the program does have a capacity limit.

**Cost savings through competitive bidding:** Council on Aging implemented a new service contract that resulted in significant cost savings for the program and more consistent service delivery for clients. Through a competitive bidding process, COA reduced the number of contracted providers for electronic monitoring systems from six to one. In Clinton County, the estimated cost savings is more than \$130,000 over five years. Cost savings do not accrue to Council on Aging, but instead enable the program to serve more seniors.



## Rita's story

Rita has lived most of her 92 years in or near Wilmington. She still displays a fiery, independent streak that she relied on as a child growing up in a home in the country where everybody had to earn their keep. She has relied on it as a mother, a wife, a widow, and as a machinist who worked on the Army air base in Wilmington until it closed. Rita is nothing if not tough. But even the toughest find themselves at times in need of help.

When health issues forced Rita to move into a nursing facility, she lost her apartment. With her daughter recently deceased and her closest family living in another state, Rita's future and independence were in question. But that's when that fiery streak kicked in. When Rita's health improved, she found a new apartment in Wilmington.

"I grew up here and worked here," Rita said. "It was important to be able to stay so close to where I've always lived."

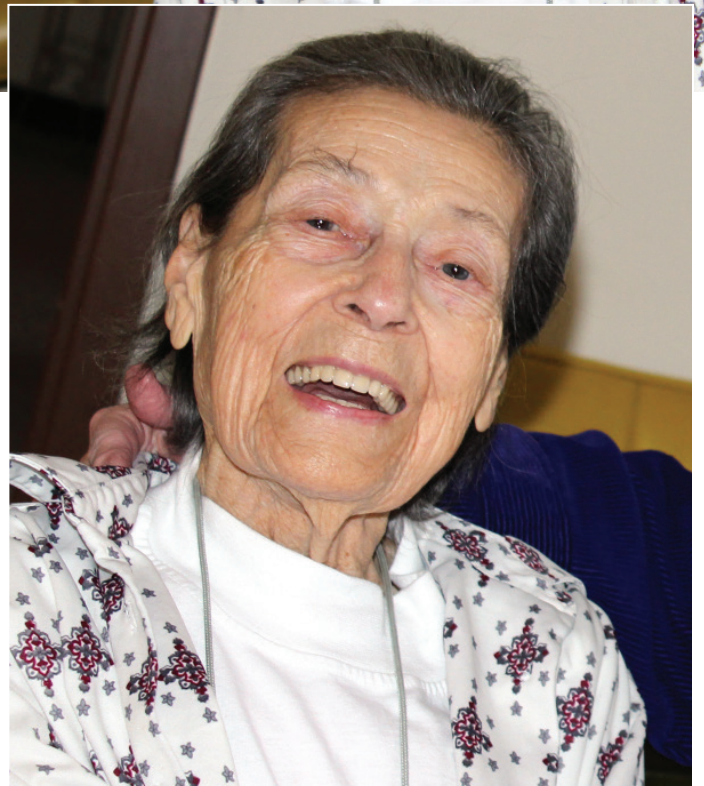
While the independence of having her own home was important to her, Rita understood that her health problems meant she would need some help. She relies on a close friend who lives nearby and serves as her primary caregiver, and she receives vital services from the Clinton County Elderly Services Program. With assistance from her ESP care manager, Brenda, Rita receives homemaking and home-delivered meals from ESP.

"Brenda and the others who have helped me have been a blessing," Rita said. "I still try to do what I can do, but it's good to have people who I can rely on."

What Rita can do is continue to live independently however she can. An avid seamstress, she volunteers to teach sewing to children and others in the community.

"It's just something I've always enjoyed, so I'm glad to share it," she said.

"I still try to do what I can do, but it's good to have people who I can rely on."



## Minnie and Alma's story

Spend some time with sisters Minnie, 98, and Alma, 89, and you will quickly come to understand that were it not for their age and disabilities, you would never catch them at home.

Minnie's driver's license will expire in the coming year and she jokes that she will have it renewed. Neither sister drives and they have been at home all winter. They have cabin fever.

"I was a hard one, to give up everything," Minnie said of the help they now receive and the independence they have given up. "I wish I could still drive; we would go every place."

But friends and family stop by to sit with them on the front porch and take them out to eat. Minnie loves to go to Red Lobster, where she always gets a double order of shrimp scampi.

Minnie and Alma have lived in Wilmington all their lives. Their parents came from Damascus, Syria in the early 1900s and built a life among a small cluster of other families who emigrated from Syria around the same time. Those close connections remain today.

Their father farmed and sold produce from the back of his Model T in front of the Wilmington court house. Later, the family owned a restaurant and an ice cream shop. The children – nine all together – went to school and worked to help supplement the family's income.

Some of Minnie's fondest memories are of times when the Syrian families would get together and cook traditional Lebanese food – tabbouleh, rice, grape leaves, lamb, bread. Today, friends stop by with treats from Middle Eastern markets.

Though some of their siblings moved away, Minnie and Alma were active members of the Wilmington community. Minnie's late husband, Malcolm, was mayor of Wilmington from 1950-55. The couple owned a horse farm just outside of town and later downsized to the small home Minnie and Alma share today.

Minnie's love of people kept her busy in the community. Among many others, her favorite job was the sales counter at Sears. "I love people. I miss people," she said. "If I could walk, I'd be out there working today."

Alma worked for 13 years in the surgery department at Clinton Memorial Hospital and for many more years at a bank in Wilmington.

About nine years ago, Minnie fell and crushed several of the bones in her leg. Around the same time, Alma's husband passed away. She had been experiencing the early symptoms of dementia and did not like to be alone.

It made sense that Alma should move in with Minnie and be her caregiver. Eventually, though, more help was needed.

Despite their age and health problems – Minnie is now in a wheelchair – the sisters are able to live independently thanks to carefully coordinated help from family, friends, and paid caregivers. The Clinton County Elderly Services Program fills in the gaps by providing home-delivered meals, an electronic monitoring system, and a home health aide a few hours each week.

In the mornings, Donna, a favorite family friend and caregiver, arrives to help the sisters out of bed – a task that's made easier by a "super pole" that ESP installed near Minnie's bed.

"I didn't want it [the super pole] at first, but they talked me into it and thank God I got it," Minnie said.

"Donna is the best person in the world," Minnie said.

"I love them," Donna said. "They know they can call me anytime."

"We love you more," replied Minnie.

In the afternoons, if the sisters are alone, Alma takes over as caregiver. Despite the dementia, she helps Minnie change her clothes, get to the bathroom, and warms their dinner. A private nurse comes to help the ladies get ready for bed.

Alma's daughter Sherry lives down the road and keeps a close eye on the sisters. "They do well together," she said. "So far the good Lord has kept them healthy and out of the doctor's office."

When she can't be there, Sherry calls regularly to see how they are doing and Alma sings to her, "Doing fine, fit as a fiddle, ornerly as ever!"

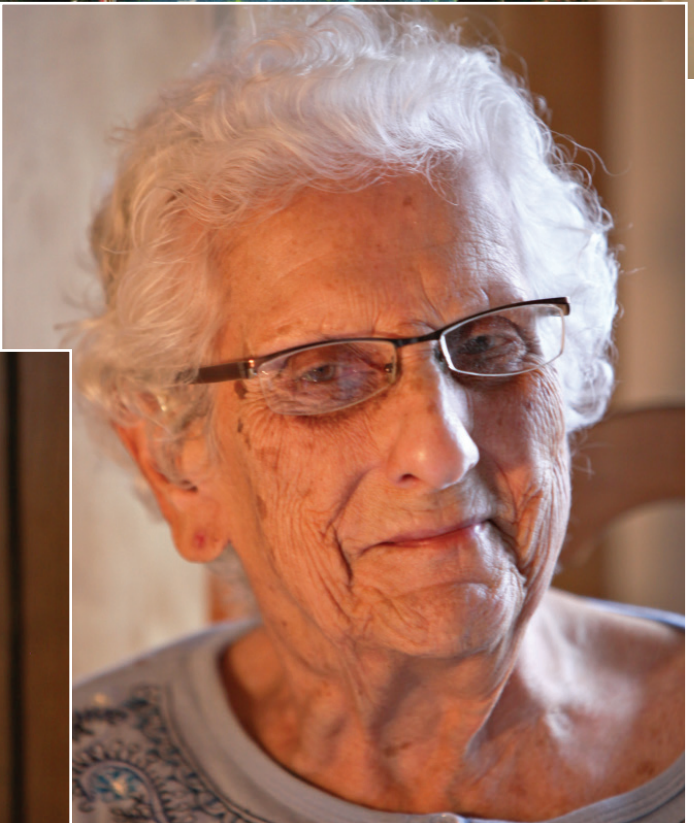
When Minnie's stepson, Fred, calls to check in from Chicago, he chides them, "Be good or they'll send you to the nursing home!"

"I'll probably end up there, but not yet," Minnie said.





Donna (back), Alma (left), and Minnie (right).



"I love people. I miss people.  
If I could walk, I'd be out there  
working today." **Minnie**

## Council on Aging's role in the Clinton County Elderly Services Program

As administrator of the Elderly Services Program in Clinton County, COA ensures that frail seniors receive the highest quality services at the lowest cost in order to serve as many seniors as possible with the tax dollars available.

COA's responsibilities include: program design and development, contracting and provider services, data analysis and reporting, financial services and oversight, information technology, quality improvement, and community engagement.

### Through these services, COA is able to:

- Design and change programs to fit community needs and manage costs
- Keep costs down and quality up through competition and contract management
- Provide a central point of access to information and resources
- Help service providers improve quality and efficiency via performance reviews, client satisfaction surveys, and a centralized client database
- Report program performance and trends to the public
- Ensure stewardship of taxpayer dollars, including collection of client donations (for home-delivered meals) and client co-payments
- Raise and sustain public awareness and confidence, including program brochure, participation in community events, and community presentations

To better serve older adults and people with disabilities in Clinton County, COA opened an office at 2241 Rombach Avenue in Wilmington in 2014.

It provides workspace for our Elderly Services Program staff as well as other COA staff serving residents who receive in-home care services through other programs. The office is open 9am-4:30pm, Monday-Friday and can be reached at (855) 800-7980.

### Other services available through COA for Clinton County residents

As the state-designated Area Agency on Aging, Council on Aging provides additional services to Clinton County residents and their families. These include:

**Aging and Disability Resources Center:** COA's call center and "front door" to services and community resources. COA responded to more than 37,000 inquiries for help in FFY 2014. Reach the Call Center via 800-252-0155 or [www.help4seniors.org](http://www.help4seniors.org).

**PASSPORT and Assisted Living Waiver:** PASSPORT provides in-home care for low-income adults age 60 and older. The Assisted Living Waiver provides an intermediate level of care for low-income adults. On average, these programs provide care for a fraction of the cost of a nursing home. COA administers these programs which served 88 Clinton County residents in FFY 2014.

**MyCare Ohio:** MyCare Ohio is a managed care program for Ohioans who receive BOTH Medicare and Medicaid. The program is administered by the Ohio Department of Medicaid. The goal is to deliver better care for lower cost by coordinating health care, behavioral health services, and long-term care services and supports for high-need, low-income consumers. People enrolled in MyCare Ohio are served by two health plans selected by the state for our region: Aetna Better Health of Ohio and Molina Healthcare of Ohio. COA provides care coordination for MyCare Ohio members via contracts with these plans. MyCare Ohio went into effect in June, 2014. COA served 98 Clinton County MyCare Ohio members in FFY 2014 (between June 1 - September 30, 2014).

**Ohio Home Care Waiver:** In-home care for financially eligible children and adults who have significant disabilities and/or mental health needs. COA provided case management to 36 Clinton County residents in FFY 2014.

**Care Transitions:** Health coaching for older adults who have been hospitalized for serious and usually chronic conditions, such as heart failure. The goal is to prevent unnecessary and costly hospital readmissions and emergency department visits. COA has a contract with the U.S. Centers for Medicare and Medicaid Services to deliver Care Transitions to patients at nine regional hospitals, including Clinton Memorial Hospital. Since June 2012, more than 10,000 patients have participated in the program with a readmission rate to participating hospitals of 10.5 percent (compared to the 2010 national average of 21.3 percent).

**Title III of the Older Americans Act:** COA administers this federal funding for services delivered by senior centers, including the Clinton County Senior Center, and other organizations that provide services such as transportation, congregate meals, caregiver support, legal help, and wellness education.



## Profile of a typical Elderly Services Program client

Because of health problems and disability, ESP clients aren't out and about as they once were. But in their younger days, they were teachers, office and factory workers, homemakers, nurses, and civic volunteers – in short, the backbone of the community. Today, the Elderly Services Program helps them preserve their independence and dignity.

The typical ESP client is a woman in her 80s. She lives alone on a modest income of about \$17,856 a year, from which she pays \$2,460 in out-of-pocket medical costs.

Her income is too high for Medicaid, the government insurance program for the poor, but too low to allow her to hire in-home help. Her family helps, but cannot provide all the care she needs.

Because of health problems, she can no longer do certain basic activities without help, like shop for groceries or clean her house. She is prone to falling and moves about with difficulty.

From ESP, she receives an electronic monitoring system, a daily home-delivered meal, and several hours a week of housekeeping help. ESP also added grab bars in her bathroom. With the help of her family and these basic services, she avoids premature placement in a nursing home.

**Total clients served in 2014: 450.** In addition to the client stories presented in this report, the data on the following pages provide more detail about the type of person who receives care through Clinton County ESP and how tax dollars are spent. Client totals on these pages may vary due to different data reporting requirements in each category. Also, percentages may not equal 100 due to rounding.

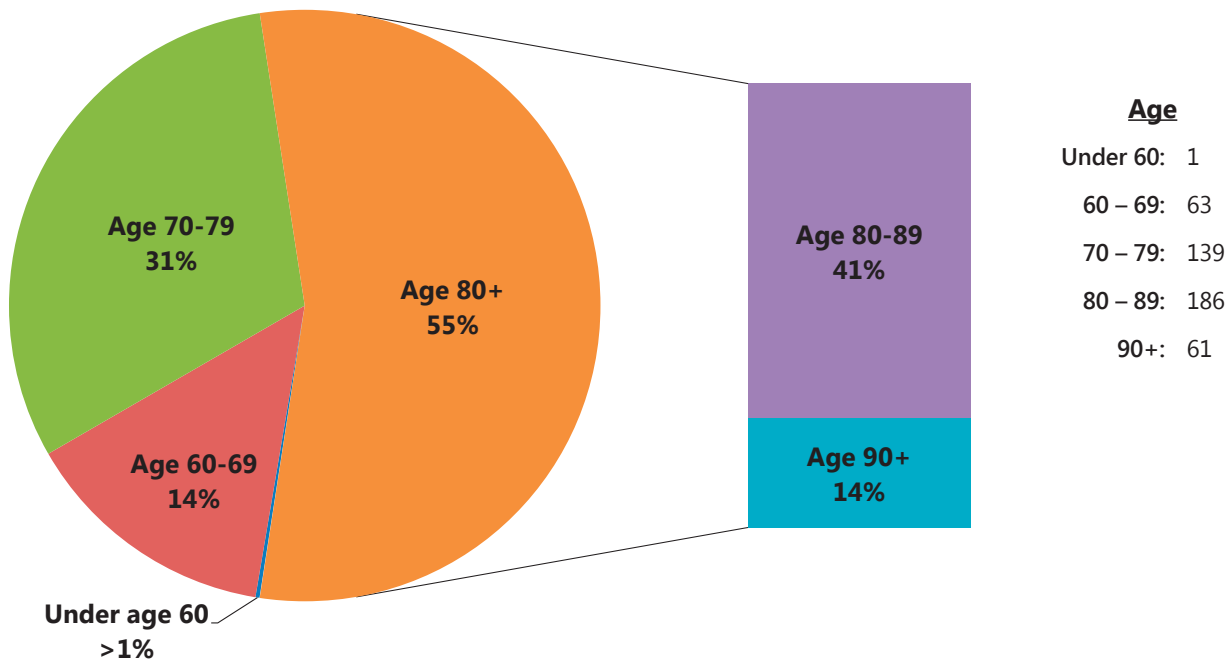
## Where Clients Live

Jurisdiction	Clients Served	Jurisdiction	Clients Served
Union Township	176	Liberty Township	10
Wilmington	89	Washington Township	10
Marion Township	50	Clark Township	8
Richland Township	18	Chester Township	7
Sabina	18	Adams Township	5
Vernon Township	14	New Vienna	5
Blanchester	12	Other	17
Green Township	11		
Total Clients Served in Clinton County			450



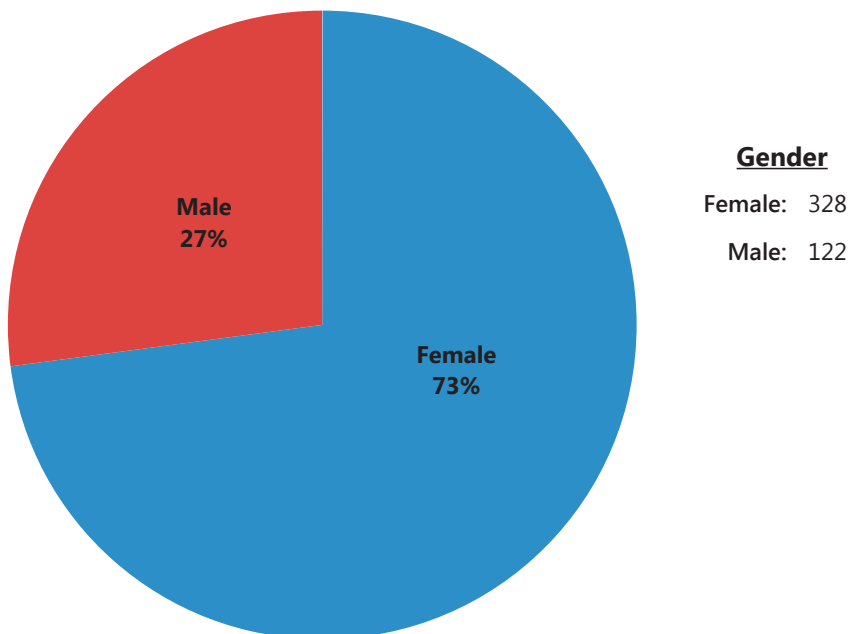
## Client Age

The average age of Clinton County ESP clients in 2014 was 80. Eligibility for the program starts at age 65, but due to federal funding requirements, clients may receive home-delivered meals beginning at age 60, if eligible. Some services are also available to clients under age 60 who have dementia, including Alzheimer's disease. The chart below shows that more than half of ESP clients are age 80 or older.



## Gender

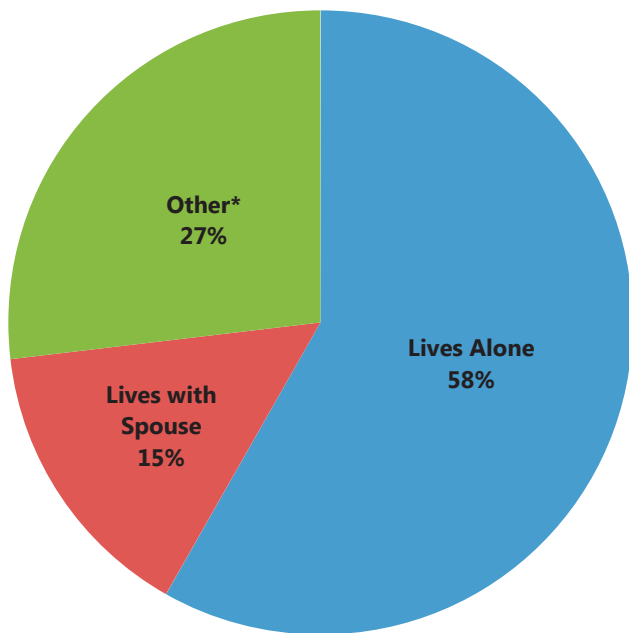
73 percent of clients enrolled in the Clinton County Elderly Services Program are women.





## Living Arrangements

ESP is intended to supplement care already provided by family and friends. Many clients, however, do not have anyone who helps them regularly other than through the program. **More than half of ESP clients live alone.**



### Living Arrangements

Lives Alone: 262

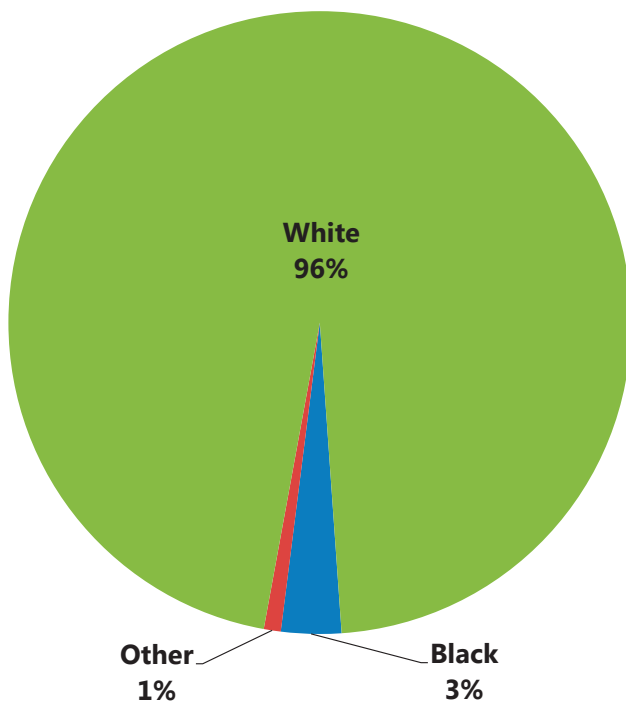
Other\*: 121

Lives with Spouse: 67

\*Other includes arrangements such as living with other family member, friend, caregiver, or unspecified.

## Race

Most clients enrolled in the Clinton County Elderly Services Program identified themselves as White or Caucasian, which reflects the county demographics.



### Race

White: 432

Black: 14

Other Race: 4

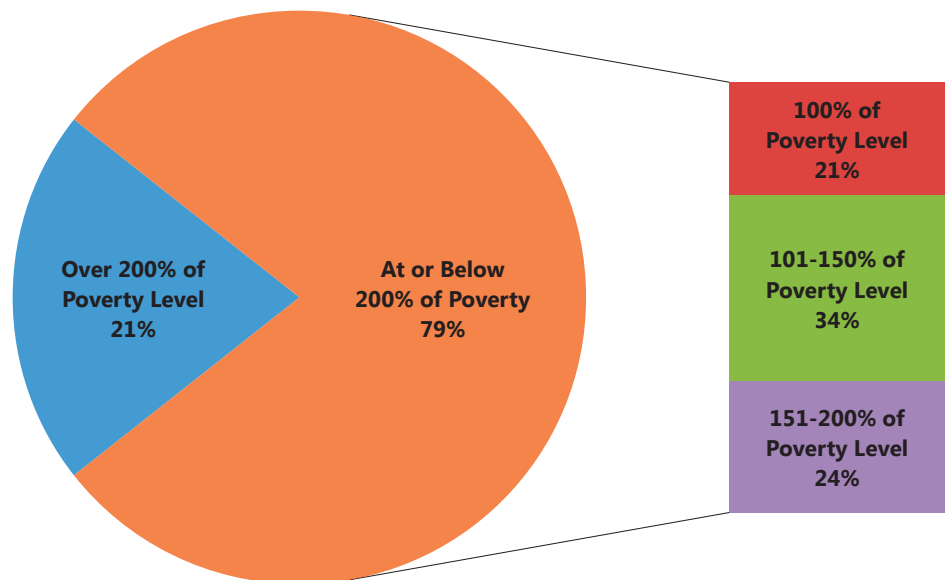
## Client Income and Expenses\*

As the adjacent chart demonstrates, most ESP clients have modest incomes. **More than three-quarters of ESP clients have annual incomes of \$23,340 or less** (200% of the 2014 Federal Poverty Guideline for one person which is \$11,670 or less). Based on a formula that takes income and health care expenses into account, some clients make a monthly co-payment for ESP services.

Client's average monthly income: \$1,488

Client's average monthly out-of-pocket medical costs: \$205

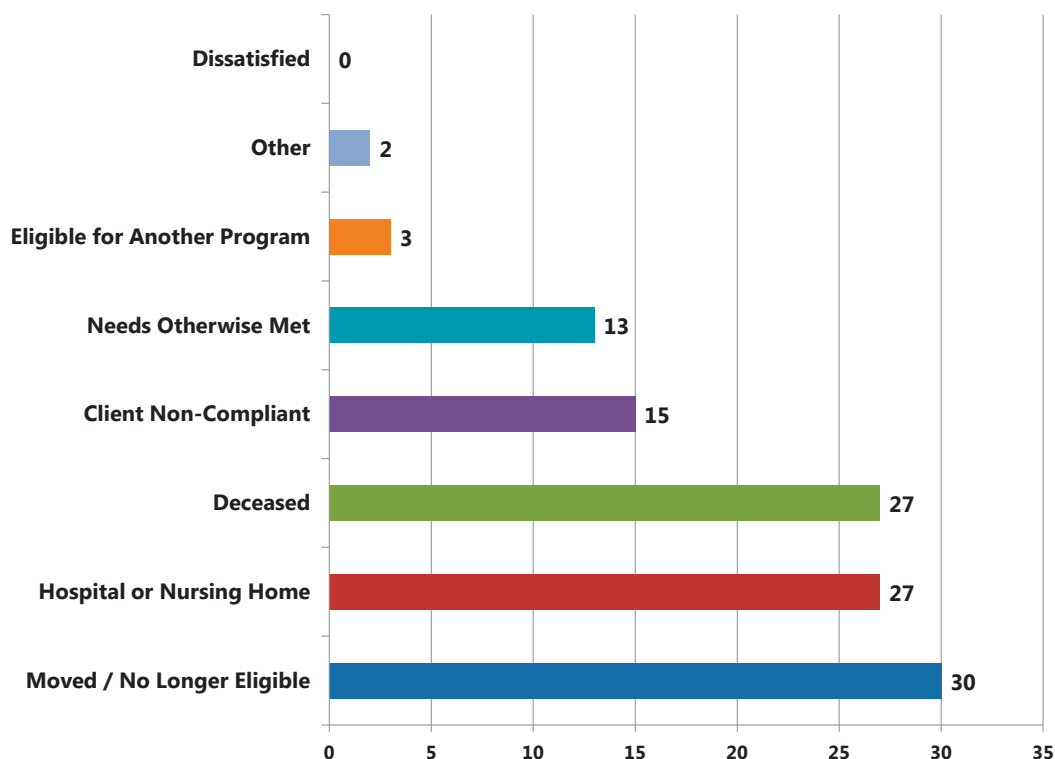
Clients with a co-payment: 29%



\*Client income and expenses data excludes 64 clients who receive only home-delivered meals and are therefore not required to provide income and expense information. Calculations for the data shown above and in the corresponding pie chart are based on 386 total clients served.

## Outcomes - Why Clients Leave the Program

In 2014, 117 clients disenrolled from Clinton County ESP. There are many reasons why clients leave the program, but we are proud of the fact that dissatisfaction with the program is NOT one of them. Nearly a quarter of clients remained on the program, receiving care in their homes, until they died. Others left because they needed care in a nursing home or hospital; received help from family, qualified for hospice, or their condition improved; or they were eligible for care through another program such as PASSPORT, the Assisted Living Waiver, or MyCare Ohio.



**Client Non-Compliant** examples include: client behavior unresolved, delinquent co-payment balance, refused/declined services, refused to provide financial information or to pay co-payment, unable to contact.



## The state of aging in Clinton County

**It's a fact:** 70 percent of us will need some form of long-term care during our lifetimes. In general, three factors play a role in determining whether or not we will need care: age, disability, and income.

We are living longer, but the older we get, the more likely it is that we will have some form of disability or chronic illness that requires us to get help with everyday activities such as cooking, bathing, or going to the doctor. We also run the risk of out-living our financial resources, especially if we have to pay for care for an extended period of time.

As you have seen in this report, most of the seniors served by the Clinton County Elderly Services Program are older, frail, and have modest incomes. Without ESP, many of our clients would be faced with a difficult decision: pay out-of-pocket for in-home care, or go straight to a nursing home. Either way, the likely outcome is Medicaid enrollment.

The chart above shows how Clinton County compares to the surrounding counties in terms of age, disability, and poverty status. With so many seniors at risk for needing care, the Clinton County Elderly Services Program offers a compassionate and cost-effective alternative to nursing home care. It can prevent or delay the need for institutional care and helps keep people off Medicaid. **For seniors who can't afford to pay for private care, yet don't qualify for Medicaid, Clinton County ESP is a lifeline.**

Characteristics of People Age 65+ in COA Service Area				
County	Households with ≥ 1 person 65+	Total % of Population	With a Disability	Below 150% Poverty Level*
Butler	22.3%	11.5%	35.7%	15.4%
Clermont	22.1%	11.8%	36.1%	14.9%
<b>Clinton</b>	<b>25.2%</b>	<b>13.5%</b>	<b>38.2%</b>	<b>≥ 15.1%^</b>
Hamilton	23.4%	13.3%	35.4%	19.4%
Warren	20.9%	10.8%	32.4%	12%

**Source:** US Census. \*2014 Federal Poverty Level: \$11,670 for one person. 150% of Poverty Level = \$17,505. ^Clinton County poverty level is based on 0-125% of Federal Poverty Level.

## Clinton County Elderly Services Program Providers

*With valid contracts 1/1/14 - 12/31/14*

Assisted Care by Black Stone

Bernens Medical

Clinton County Adult Day Center, Inc.

Clinton County Community Action Program

Emerson Heating & Cooling Company

Helping Hands Healthcare, Inc.

Home First

Pennington Construction

Senior Independence

VRI



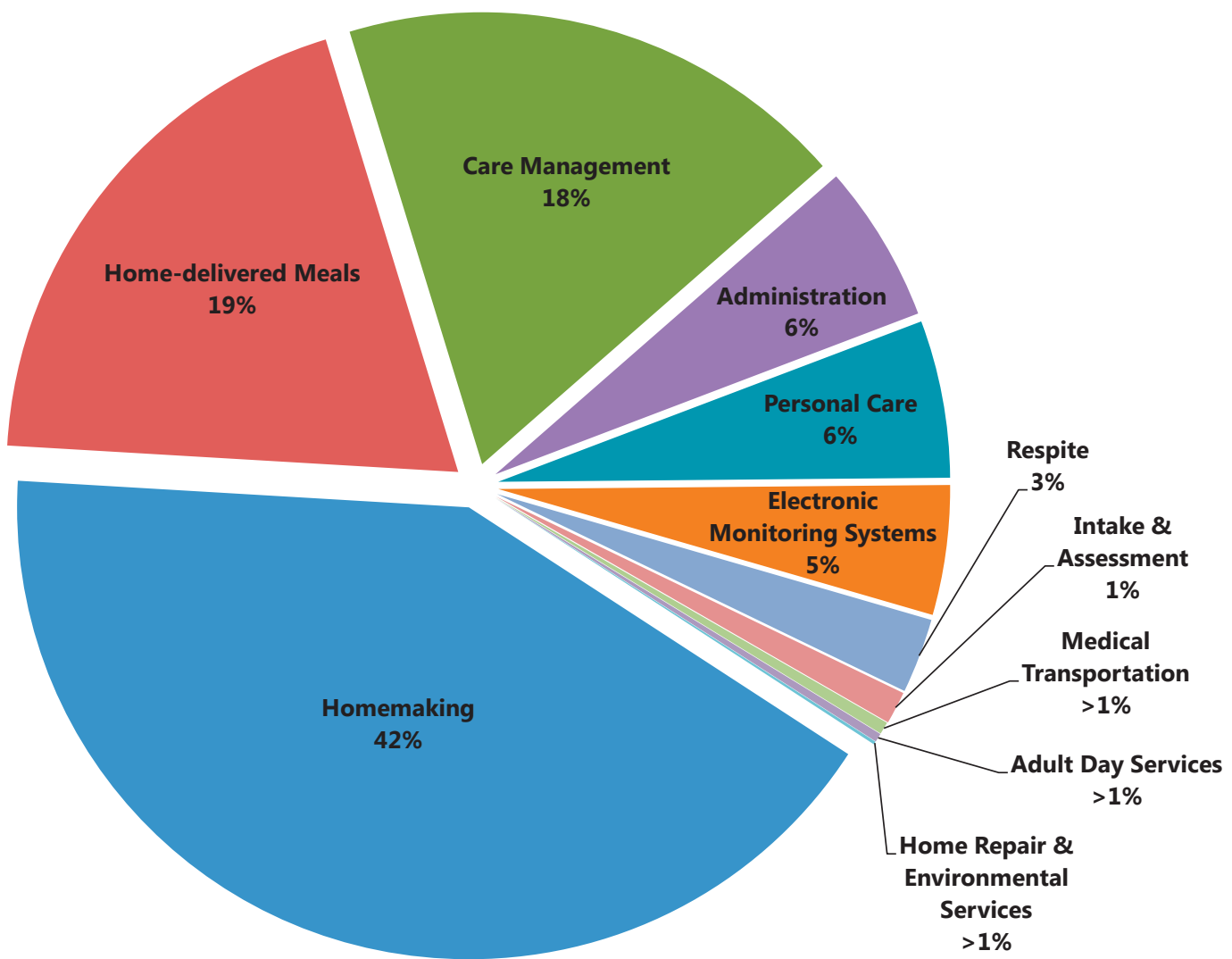
Clinton County ESP staff in the Wilmington office.

## How your tax dollars are spent

Without the support of Clinton County taxpayers, the Elderly Services Program would not exist. Local tax dollars cover 87 percent of the total cost of the program. As the Area Agency on Aging for southwestern Ohio, including Clinton County, Council on Aging is able to leverage state and federal funding to cover approximately 11 percent of program expenses. Additional funding comes from client donations (requested, but not required, for home-delivered meals), and client co-payments (about 29 percent of clients qualify for a co-payment, based on their income and medical expenses).

The table on page 15 shows the number of clients who received each type of service, the number of service units they received (hours, trips, etc.), and the total cost for those units. The chart below shows that our three greatest expenses are for homemaking, home-delivered meals, and care management. ESP is not a one-size-fits-all program. It is flexible in order to provide the right services, in the right amounts, at the right times.

Provider agencies (see list, page 13) deliver these services under contract with Council on Aging. COA handles care management, intake and assessment, contracting, program policy development, financial administration, information technology, quality improvement, communications, and data collection and analysis. As southwestern Ohio's Area Agency on Aging, COA is charged with identifying, planning, facilitating, and monitoring services to improve quality of life for older adults, including those living in Clinton County.



Some services were consolidated in this chart for formatting purposes. Detailed expense information for each service can be found on page 15.



## EXPENSES

<u>Service</u> <sup>1</sup>	<u>Clients Served</u>	<u>Service Units</u>	<u>Cost</u>
Electronic Monitoring Systems	290	2,563 <i>months of rentals</i>	\$47,404
Homemaking	271	22,900 <i>hours</i>	\$527,146
Home-delivered Meals	168	33,755 <i>meals</i>	\$243,771
Personal Care	53	2,757 <i>hours</i>	\$71,078
Home Medical Equipment	48	83 <i>equipment items</i>	\$11,088
Medical Transportation	11	191 <i>one-way trips</i>	\$5,546
Respite	9	1,296 <i>hours</i>	\$33,612
Adult Day Service	4	81 <i>hours</i>	\$3,888
Minor Home Repairs	3	3 <i>repairs</i>	\$846
Adult Day Transportation	1	4 <i>miles</i>	\$8
Environmental Services <sup>2</sup>	1	4 <i>jobs</i>	\$530
Care Management	450	N/A	\$231,056
Intake and Assessment	N/A	N/A	\$14,562
Administration <sup>3</sup>	N/A	N/A	\$71,432
<b>Total Expenses</b>			<b>\$1,261,967</b>

## REVENUE

Federal and State (via Council on Aging)	\$138,000
Client Donation	\$3,228
Client Co-payment	\$23,575
Clinton County Elderly Services Levy	\$1,097,164
<b>Total Revenue</b>	<b>\$1,261,967</b>

<sup>1</sup> Services are listed in order of number of clients served

<sup>2</sup> Pest control, major housekeeping, and waste removal

<sup>3</sup> Adjustment for PY 2014 due to program size and reflected in COA's financial statements in FY 2015



*"Doing fine, fit as a fiddle, ornery as ever!"* **Alma**

Thanks to help from family, friends, paid caregivers, and the Clinton County Elderly Services Program, Alma (pictured above), 89, is able to live independently with her older sister, Minnie. Despite having dementia, Alma is a caregiver for Minnie, who is in a wheelchair.



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