About the Warren County Elderly Services Program

The Warren 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 $326 a month per client in Warren County ESP, compared to almost $5,000 a month for nursing home care.

Warren 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 Warren County Commissioners and works with Warren County Citizens for Elderly Services, Inc., a volunteer community advisory council. Warren County Community Services, Inc. contracts with COA to assess and enroll clients, as well as provide 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 home care assistance (housekeeping help, personal care), electronic monitoring systems, and transportation.

Warren County’s Elderly Services Program
Helping older adults maintain independence in their homes

(513) 695-2271

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.
The Elderly Services Program is provided by:

Warren County Commissioners:

From left to right: Tom Grossmann, Pat South, David G. Young

Warren County Citizens for Elderly Services, Inc.:

Warren County Elderly Services Program Advisory Council is a volunteer community advisory council whose members are appointed by Warren County Commissioners to help with oversight of the program. Members as of 12/31/2014:

Chuck Peckham, Chair
Dr. Don Juszczyk, Vice Chair
Ann Munafo, Secretary
Tom Ariss
Mark Clark
Dave Gully
Nick Nelson
Robert Olson

Program Administrator:

COA
Council on Aging

175 Tri County Parkway
Cincinnati, Ohio 45246
(513) 721-1025
(800) 252-0155
www.help4seniors.org

Intake and Care Management:

WCCS
Community Services

570 North State Route 741
Lebanon, Ohio 45036
(513) 695-2271
www.wccsi.org
Dear Friends and Supporters,

On behalf of Warren County Citizens for Elderly Services, it is my pleasure to present our 2014 Annual Report.

**In 2014, we helped 2,463 older adults to remain independent in their homes** with services such as home-delivered meals, transportation, and home care assistance. 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 Warren County for the benefit of our senior residents and their families. It also uses and helps strengthen local organizations, such as Warren County Community Services, Inc. and Otterbein Lebanon Adult Day Services.

Our 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. In Warren County, we are in a better position than many other places to serve the aging population.

I am glad to report that Council on Aging, which manages the program for Warren County Commissioners, continues efforts to stretch our tax dollars. For example, in 2014, the program used a bidding process to reduce the number of electronic monitoring system providers from six to one. The estimated savings to our program is nearly $600,000 over five years.

This report tells the story of the Elderly Services Program through the words and photos of two 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.

Speaking for all of us who serve on the program’s advisory council, I am proud to live in a county that helps its older, vulnerable residents to remain in their homes.

Chuck Peckham, Chairman
Warren County Citizens for Elderly Services, Inc.
Before she contacted the Warren County Elderly Services Program and Warren County Community Services, Inc., Ethel was afraid of falling in her bathtub and would only use it when someone was in the house with her. Thanks to a walk-in shower with a bench and hand-held sprayer, provided by Warren County ESP, she feels safe again and has regained some independence.

“I love it! Someone doesn’t have to be here for me to take a shower because I don’t have to be afraid.”

Read Ethel’s story on page 6 of this report.

2014 Program Highlights

Cost savings through competitive bidding: Council on Aging implemented new contracts for two services 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 Warren County, the estimated cost savings is about $570,000 over five years. In addition, Council on Aging sought bids for home care assistance services which ultimately resulted in cost savings of $226,000 annually. Savings do not accrue to Council on Aging, but instead enable the program to serve more seniors.

Levy year – 2016: At the end of 2016, the tax levy that funds Warren County ESP will expire and must go before the voters by November in order for the program to continue. Looking after the county’s older residents, voters have generously approved the levy every time it has appeared on the ballot since the program began in 2002.
Ethel’s story

2014 was hard on Ethel. She parted ways with an old friend and said goodbye to her four-legged friend, Abby. For the first time, she found herself on her own.

When her family was young, Ethel’s house in rural Harveysburg was bustling with activity. Her children frequently brought friends home for Friday night chili dinners. Ethel’s disabled brother lived there for many years before he moved to an assisted living facility. The door jams in her small kitchen are marked with growth charts and scuffs from her brother’s wheel chair. These are the marks of a full life and Ethel insists she’ll never paint over them.

But things are looking up for Ethel, 65. Her son retired from the Air Force and returned from overseas. He lives nearby and watches out for her, as do the rest of Ethel’s children and grandchildren.

After overcoming several serious health issues, including a brain aneurism and pulmonary embolism, Ethel has lost over 50 pounds and regained a sense of independence in the home she has lived in for many years.

“The Lord has told me several times, ‘Straighten up! I’m not ready for you yet!’” Ethel said.

That newfound independence is due in part to some help she recently received from the Warren County Elderly Service Program and Warren County Community Services.

At an in-home assessment, Ethel’s ESP care manager, Donnette, found that Ethel’s roof was in bad shape and her porch was ready to collapse. Donnette also thought Ethel would be a good candidate for a walk-in shower. Like many older adults, Ethel has a fear of falling. So much so that she is prone to panic attacks. Add to that, double vision and an unsteady gait – side effects from the brain aneurism – and it’s no wonder she was afraid to use the bathtub in her small, dark bathroom.

Warren County ESP staff got to work. Combining funds from ESP and a grant, they were able to get Ethel a new roof, porch and ramp, and install a walk-in shower.

“I love it,” Ethel said of the walk-in shower. “Someone doesn’t have to be here for me to take a shower because I don’t have to be afraid.”

Through ESP, Ethel also receives home care assistance (personal care, housekeeping), an electronic monitoring system, and home-delivered meals that are appropriate for her diabetic needs.

“I love that they give you a choice,” said Ethel about her home-delivered meals. “You can fill a menu out and they give you two choices. That’s awesome.”
Council on Aging’s role in the Warren County Elderly Services Program

As administrator of the Elderly Services Program in Warren 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, including quarterly reports and presentations to the program’s community advisory council
• 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

Other services available through COA for Warren County residents

As the state-designated Area Agency on Aging, Council on Aging provides additional services to Warren 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.

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 238 Warren 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 241 Warren 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 39 Warren 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. 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 and other organizations that provide services such as transportation, congregate meals, caregiver support, legal help, and wellness education.
Helen’s story

It’s any wonder where Helen might be right now had she not found the Warren County Elderly Services Program back in 2012. Her husband, Earl, had suffered a hemorrhagic stroke a few years earlier and was having increasing difficulty getting around the house. Helen had taken to placing plastic lawn chairs in strategic locations around their home so she could quickly shove one under him if it looked like he was about to fall. Though he wasn’t in a wheelchair yet, it was coming, and they were going to need a ramp to get Earl in and out of the house.

“We built this house with our own four hands,” Helen said of the home she and Earl shared for more than 50 years. After 64 years of marriage, it was important to Helen to keep Earl at home. Their son, Bill, lived nearby and helped out, and the neighbors owned a landscaping company and helped with mowing and plowing. While some suggested to Helen that Earl might be better off in a nursing home, she said, “No, not yet. We’ll take it one day at a time.” She started looking for help.

For help with the ramp, the couple first turned to the VA – Earl had served in the Merchant Marines and then in the Army during World War II. Though the VA was unable to help, they suggested Helen contact Council on Aging. Soon after, Helen and Earl met Amy, their care manager from the Warren County Elderly Services Program. “The rest is history!” Helen said.

ESP installed the ramp and also provided weekly help with housekeeping and personal care. Earl had dementia and could not be left alone, so ESP also provided respite care that enabled Helen to take a few hours off from her caregiving responsibilities each week to get out of the house, go to the grocery store, and take care of other errands.

Thanks to the help she received from ESP, and eventually, hospice, she was able to keep Earl at home until he passed away in February 2014.

Statistics show that caregivers are at high risk for illness and injury, and Helen is one of those statistics. Though she says he was a “sweetheart” to care for, Helen injured her back taking care of Earl. But she continues to receive a few hours of home care assistance each week from ESP, and she has an electronic monitoring system if she needs it.

The Elderly Services Program is often referred to as a safety net for seniors and families who fall into that gap between qualifying for PASSPORT (Ohio’s Medicaid in-home care program) and being able to pay for private care. Helen believes Warren County ESP helped her and Earl to stretch their resources and avoid being forced onto Medicaid. “I would have run out of money,” she said.
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 late 70s. She lives alone on a modest income of about $21,251 a year, from which she pays $3,776 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: 2,463. 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 Warren 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

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Clients Served</th>
<th>Jurisdiction</th>
<th>Clients Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lebanon</td>
<td>325</td>
<td>Clearcreek Township</td>
<td>76</td>
</tr>
<tr>
<td>Mason</td>
<td>293</td>
<td>Wayne Township</td>
<td>68</td>
</tr>
<tr>
<td>Franklin</td>
<td>285</td>
<td>Waynesville</td>
<td>53</td>
</tr>
<tr>
<td>Deerfield Township</td>
<td>219</td>
<td>Morrow</td>
<td>52</td>
</tr>
<tr>
<td>Turtle Creek Township</td>
<td>211</td>
<td>Salem Township</td>
<td>50</td>
</tr>
<tr>
<td>Franklin Township</td>
<td>193</td>
<td>Union Township</td>
<td>44</td>
</tr>
<tr>
<td>Hamilton Township</td>
<td>150</td>
<td>Maineville</td>
<td>32</td>
</tr>
<tr>
<td>Springboro</td>
<td>105</td>
<td>Harlan Township</td>
<td>31</td>
</tr>
<tr>
<td>Carlisle</td>
<td>87</td>
<td>Middletown</td>
<td>30</td>
</tr>
<tr>
<td>South Lebanon</td>
<td>85</td>
<td>Other</td>
<td>74</td>
</tr>
</tbody>
</table>

Total Clients Served in Warren County 2,463
Client Age
The average age of Warren County ESP clients in 2014 was 79. Eligibility for the program starts at age 60. Some services are also available to clients under age 60 who have dementia, including Alzheimer’s disease. The chart below shows that more than 50 percent of ESP clients are age 80 or older.

![Age Distribution Chart]

Gender
70 percent of clients enrolled in the Warren County Elderly Services Program are women.

![Gender Distribution Chart]
**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 Chart]

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

**Race**
Most clients enrolled in the Warren County Elderly Services Program identified themselves as White or Caucasian.

![Race Chart]

<table>
<thead>
<tr>
<th>Race</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>2,361</td>
</tr>
<tr>
<td>Black</td>
<td>35</td>
</tr>
<tr>
<td>Other Race</td>
<td>47</td>
</tr>
<tr>
<td>Not Specified</td>
<td>20</td>
</tr>
</tbody>
</table>
Client Income and Expenses

As the adjacent chart demonstrates, most ESP clients have modest incomes. More than two-thirds 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: $1,771
Client’s average monthly out-of-pocket medical costs: $315
Clients with a co-payment: 37%

*Client income and expenses data excludes 328 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 2,135 total clients served.

Outcomes - Why Clients Leave the Program

We are proud of the fact that only a small fraction of ESP clients leave because they are dissatisfied with the program. The adjacent chart shows that nearly half of clients leave the program because of “desirable outcomes.” In 2014:

- 25% remained on the program, receiving care in their homes, until they died.
- 19% had their needs met in some other way: family or friends may have stepped in, their condition improved, or they entered hospice care.
- 5% became eligible for 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 Warren 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 Warren 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 Warren County compares to the surrounding counties in terms of age, disability, and poverty status. With so many seniors at risk for needing care, the Warren 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, Warren County ESP is a lifeline.

### Characteristics of People Age 65+ in COA Service Area

<table>
<thead>
<tr>
<th>County</th>
<th>Households with ( \geq 1 ) person 65+</th>
<th>Total % of Population</th>
<th>With a Disability</th>
<th>Below 150% Poverty Level*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Butler</td>
<td>22.3%</td>
<td>11.5%</td>
<td>35.7%</td>
<td>15.4%</td>
</tr>
<tr>
<td>Clermont</td>
<td>22.1%</td>
<td>11.8%</td>
<td>36.1%</td>
<td>14.9%</td>
</tr>
<tr>
<td>Clinton</td>
<td>25.2%</td>
<td>13.5%</td>
<td>38.2%</td>
<td>( \geq 15.1%)</td>
</tr>
<tr>
<td>Hamilton</td>
<td>23.4%</td>
<td>13.3%</td>
<td>35.4%</td>
<td>19.4%</td>
</tr>
<tr>
<td>Warren</td>
<td>20.9%</td>
<td>10.8%</td>
<td>32.4%</td>
<td>12%</td>
</tr>
</tbody>
</table>

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.

Warren County Elderly Services Program Providers

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

- A Miracle Home Care
- Active Day of Ohio, Inc.
- Assisted Care by Black Stone
- Emerson Heating & Cooling Company
- Helping Hands Healthcare, Inc.
- Home First
- Interim HomeStyles of Greater Cincinnati, Inc.
- Jewish Family Service
- Middletown Area Senior Citizens, Inc.
- Nova Home Care
- Nurses Care, Inc.
- Otterbein Lebanon Adult Day Service
- Pennington Construction
- Prime Home Care, LLC
- Senior Independence
- Senior Resource Connection
- Twin Towers Residential Care
- Warren County Community Services, Inc.
How your tax dollars are spent

Without the support of Warren County taxpayers, the Elderly Services Program would not exist. Local tax dollars cover 91 percent of the total cost of the program. As the Area Agency on Aging for southwestern Ohio, including Warren County, Council on Aging is able to leverage state and federal funding to cover approximately 6 percent of program expenses. Additional funding comes from client donations (requested, but not required, for home-delivered meals), and client co-payments (about 37 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 home care assistance (a service that combines personal care, homemaking, companion, and respite services), 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 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 Warren County.

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Clients Served</th>
<th>Service Units</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electronic Monitoring System</td>
<td>1,392</td>
<td>12,305  months of rentals</td>
<td>$206,523</td>
</tr>
<tr>
<td>Home Care Assistance</td>
<td>1,390</td>
<td>126,652  hours</td>
<td>$2,828,153</td>
</tr>
<tr>
<td>Home-delivered Meals</td>
<td>1,354</td>
<td>260,160  meals</td>
<td>$1,790,269</td>
</tr>
<tr>
<td>Medial Transportation</td>
<td>366</td>
<td>10,062  one-way trips</td>
<td>$422,608</td>
</tr>
<tr>
<td>Minor Home Repairs</td>
<td>144</td>
<td>158  repairs</td>
<td>$144,965</td>
</tr>
<tr>
<td>Adult Day Service</td>
<td>58</td>
<td>3,370  hours</td>
<td>$199,312</td>
</tr>
<tr>
<td>Independent Living Assistance</td>
<td>52</td>
<td>663  hours</td>
<td>$17,058</td>
</tr>
<tr>
<td>Adult Day Transportation</td>
<td>19</td>
<td>18,017  miles</td>
<td>$48,149</td>
</tr>
<tr>
<td>Environmental Services³</td>
<td>17</td>
<td>62  jobs</td>
<td>$23,362</td>
</tr>
<tr>
<td>Care Management</td>
<td>2,463</td>
<td>N/A</td>
<td>$1,265,842</td>
</tr>
<tr>
<td>Intake and Assessment</td>
<td>N/A</td>
<td>N/A</td>
<td>$64,151</td>
</tr>
<tr>
<td>Administration</td>
<td>N/A</td>
<td>N/A</td>
<td>$433,349</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td></td>
<td></td>
<td><strong>$7,443,741</strong></td>
</tr>
</tbody>
</table>

REVENUE

<table>
<thead>
<tr>
<th>Source</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal and State (via Council on Aging)</td>
<td>$461,158</td>
</tr>
<tr>
<td>Client Donation</td>
<td>$23,680</td>
</tr>
<tr>
<td>Client Co-payment</td>
<td>$196,578</td>
</tr>
<tr>
<td>Warren County Elderly Services Levy</td>
<td>$6,762,325</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$7,443,741</strong></td>
</tr>
</tbody>
</table>

Additional Expenses
To provide additional help to older adults in the county, including protection from neglect and abuse, Warren County Commissioners distributed $35,928 in Elderly Services levy funds to Warren County Department of Human Services Adult Protective Services Unit.

³ Services are listed in order of number of clients served
² Help with benefit applications and organizing personal and household records
³ Pest control, major housekeeping, and waste removal
“I would have had to hire someone and run out of money.”

The Elderly Services Program is often referred to as a safety net for seniors and families who fall into that gap between qualifying for PASSPORT (Ohio’s Medicaid in-home care program) and being able to pay for private care. Helen suspects she and her husband Earl would have been forced onto Medicaid if they had not received help from the Warren County Elderly Services Program.