



Elderly Services Program: *Cost Sharing*

FACT SHEET

To help the Elderly Services Program serve as many people as possible with the tax dollars available, some clients are required to help pay for the cost of their care through a co-payment.

How much will my ESP care cost?

There is no income qualification for this program. However, depending on your income and assets, you may be required to help pay for the cost of your care through a co-payment.

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. About 30 percent of ESP clients have a co-payment.

Who decides whether I must pay?

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

If I have a co-payment, how do I pay?

You will receive a monthly bill from Council on Aging.

Why should I enroll in ESP?

In addition to an array of services, ESP offers:

- A care manager to coordinate your care
- Negotiated rates with service providers
- Quality control of service providers
- Your county tax dollars support this program

Council on Aging of Southwestern Ohio
Independence. Resources. Quality of Life.

513-721-1025 or 800-252-0155
www.help4seniors.org

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.

More than 12,000 people in southwestern Ohio receive long-term care in their own homes through ESP.

ESP provides services such as Meals on Wheels, personal care, homemaking, and transportation, to name a few. You also get a care manager who will answer your questions, make sure you have the right services, and coordinate care you may be receiving from family and friends.

ESP is made possible thanks to the generous support of area taxpayers via senior services tax levies. Other funding comes from federal and state money, grants, donations, and client co-payments.

ESP Cost Sharing

FACT SHEET (Cont.)

"I love being able to stay in my own home. It means something to my heart." Ruth, Elderly Services Program client

How do I enroll?

Call (513) 721-1025 or (800) 252-0155. You will answer a few questions on the phone and then meet with an ESP care manager in your home.

If you want to enroll but choose not to provide the financial documentation, you must sign a form stating you agree to pay the full cost of your services. These costs will be reviewed annually.

What financial information is required?

We need to know your monthly income from all sources:

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

Certain out-of-pocket medical expenses are deducted from your income. Only expenses that are not reimbursed by Medicare, Medicaid, or other insurance, are eligible.

Examples include:

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

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.



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
- IRS Form 1099
- Bank statements
- Payment stubs
- Benefits statements or letters
- Investment statements
- Documentation of cash value (whole life) insurance policies
- For medical expenses: store or pharmacy receipts, canceled checks, verbal verification from provider

Find out more:

Contact Council on Aging and the Elderly Services Program:
(513) 721-1025
(800) 252-0155

Preserving Independence, Enhancing Quality of Life

Council on Aging is designated by the state of Ohio to serve older adults and people with disabilities within a multi-county region. We are experts at helping people with complex medical and long-term care needs, offering a variety of services via publicly-funded programs. **Our mission:** *Enhance people's lives by assisting them to remain independent at home through a range of quality services.*



12/14/2017