



Own Your Future Long-Term Care Options and Housing

Long-Term Care Options

Long-term care is a **range of services and supports** for people with chronic illnesses, disabling health conditions and/or serious health conditions. Most long-term care is not medical care, but rather assistance with the basic personal tasks of everyday life.

Long-term care may be provided in a variety of settings; for example, home, hospital, adult day center, assisted living, rehab and/or nursing facility.

When defining what services and supports are needed for long-term care we refer to **Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs)**

Activities of Daily Living (ADLs) include bathing, dressing, grooming, walking, getting in/out of bed, chair or tub, eating, and using the toilet.

Instrumental Activities of Daily Living (IADLs) include shopping, meal preparation, house cleaning, heavy chores, laundry, telephoning, transportation, handling legal or financial matters, and managing medication.

To determine whether a person is eligible for home care services, agencies such as Council on Aging measure a person's ability to perform ADLs and IADLs. To enroll in Council on Aging's home care programs, a person must need assistance with ADLs and IADLs.

In-home Care

Home care is a simple phrase that encompasses a wide range of health and social services. These services are delivered at home to people who are recovering from an illness or injury, aged, disabled, or chronically or terminally ill. Services include medical, nursing, social, or therapeutic treatment, and/or help with essential activities of daily living. Programs help pay for in-home services for those who are eligible. These programs help older adults stay safe and independent in their own home. They supplement care already provided by a family caregiver.

Who can benefit from home care?

A person who:

- can be discharged from a hospital or nursing facility but needs additional care at home.
- needs short-term help at home because of outpatient surgery.
- needs additional help to live independently due to illness, disability, or aging.
- has a chronic condition such as heart disease or diabetes.

- is terminally ill and wants to spend his or her remaining time in the dignity and comfort of home.

Generally, home care is appropriate whenever a person prefers to stay home but needs ongoing care that cannot be provided by family and friends alone. Most people prefer this option over institutional care, if possible.

Types of home care services

Home care services fall into two categories:

- 1) skilled or
- 2) home support/custodial care

Skilled Services

Skilled services are a higher level of care. They are usually provided by trained medical professionals. These services include:

- skilled nursing services
- physical, occupational, and speech therapy

Home Support/Custodial Intermediate Care Services

Custodial care is non-medical care provided to assist people with daily living.

Custodial care may include any of the following:

- *Social Work Counseling* -dealing with issues and problems.
- *Companion Services* -provides socialization.
- *Chore or Environmental Services* -pest control, waste removal and heavy cleaning.
- *Emergency Response Systems* -24 hour a day protection for emergency response and medication administration.
- *Home Medical Equipment and Supplies*
- *Home-delivered Meals* -one chilled, hot or frozen meal delivered to the home for those homebound, age 60 or over, who are unable to prepare a meal or shop for groceries.
- *Home Modification and Repair* -installing safety improvements, such as grab bars, ramps or dead bolt locks, and repairs such as new steps, roof or furnace.
- *Homemaker Services* -help with meal preparation, shopping, light housekeeping, and laundry.
- *Independent Living Assistance* -assistance with finances, personal business and telephone support.
- *Nutrition Counseling* -diet and nutrition instruction.
- *Personal Care Services* -help with bathing, dressing, and grooming.
- *Respite for Caregivers* -time off for the primary caregiver.

Who provides home care?

Home Health Agencies (HHA): People who need skilled home care services usually receive their care from a Home Health Agency. The term Home Health Agency often indicates that a home care provider is certified by Medicare, but this is not always the

case. A Medicare-certified agency has met federal minimum requirements for patient care and management and can provide Medicare and Medicaid home health services.

Homemaker and Home Care Aide Agency: These agencies employ homemakers or home care aides and companions who provide meal preparation, bathing, dressing, and housekeeping. Some states require these agencies to be licensed and meet minimum standards established by the state. Ohio has no licensure law for these agencies.

Some agencies receive certification (not licensure) from the Ohio Department of Health. These certified agencies can bill Medicare and Medicaid for the care they provide. All home care providers that have contracts with Council on Aging (COA) must comply with "Conditions of Participation" in order to provide service for COA clients. COA providers are also surveyed annually to determine how well they comply with these quality standards.

Home Medical Equipment Company: These companies provide home care clients with products such as wheelchairs, walkers, catheters, and wound care supplies. Home medical equipment and supply companies are required to meet federal minimum standards if they are paid through Medicare.

Hospice: Hospice care involves a team of skilled professionals and volunteers who provide comprehensive medical, psychological, and spiritual care for terminally ill patients and their families. Hospice care also provides related medications, medical supplies, and equipment. It is based primarily in the home, so it helps families stay together. Most hospices are Medicare-certified and licensed according to state requirements. Payment for hospice care is available as a benefit under Medicare, Medicaid and most private insurance companies.

Pharmaceutical and Infusion Therapy Companies: These companies specialize in the delivery of drugs, equipment, and professional services for people who need intravenous or tube feedings. These companies employ pharmacists who prepare solutions and arrange for delivery to patients. Some pharmaceutical and infusion therapy companies are home health agencies, certified by Medicare. In addition, some states require these organizations to be licensed.

Council on Aging in-home care programs

The **Elderly Services Program (ESP)** provides in-home care for eligible seniors who might otherwise be forced to leave their homes and enter a nursing facility. ESP provides services such as Meals on Wheels, personal care (bathing and grooming), home-making and emergency response devices, to name a few. ESP clients also have a care manager who advocates for their needs, answers questions, and makes sure they receive the right services. Care managers have their clients' best interests at

heart. For more information, visit <https://www.help4seniors.org/Programs-Services/Home-Community-Care-Options/Elderly-Services-Program.aspx> or view [COA program fact sheets](#).

PASSPORT provides families an attractive alternative to traditional nursing home placement. By providing essential in-home services, PASSPORT can curb the skyrocketing costs of nursing home care in Ohio. This long-term care program is funded by the Ohio Department of Aging and the Ohio Department of Job and Family Services. Council on Aging is the PASSPORT program administrator responsible for participant assessment, case management and contract management with service providers in Butler, Clermont, Clinton, Hamilton and Warren counties. For more information, visit <https://www.help4seniors.org/Programs-Services/Home-Community-Care-Options/Passport.aspx> or view [COA program fact sheets](#).

Nursing Facilities

Levels of Care

Hospital-Based Skilled Nursing Facilities, also known as "extended care facilities" or "step down units," are departments within hospitals. They provide the highest levels of medical and nursing care, including 24-hour monitoring and intensive rehabilitative therapies. They are intended to follow acute hospital care due to serious illness, injury, or surgery.

Skilled Nursing Facilities (SNFs) are non-hospital based skilled nursing facilities that provide a relatively high level of nursing and other medical care, as well as personal care and assistance, for people whose illnesses or impairments require close monitoring. Around-the-clock nursing is available from licensed practical nurses, with at least one supervising registered nurse on duty at all times.

Intermediate Care Facilities (ICFs) provide less nursing and other medical care than SNFs. ICFs are for long-term residents with chronic illness or impairment whose conditions are not as acute as those of SNF residents and care is geared toward personal care and assistance. There is always a licensed practical nurse on duty. ICFs generally care for people who need a long recovery period from serious illness, injury or surgery, but who no longer need quite the level of nursing care and high-tech monitoring that a SNF provides. Very few facilities are set up to be ICFs alone; most are part of a SNF or a custodial care facility. Custodial Care is care that does not require specialized training or service.

Moving to a Licensed or Certified Nursing Home

Older Ohioans who wish to move to a Medicaid-certified nursing facility must get approval from a PASSPORT office before they can be admitted. The approval, often called a Pre-Admission Review, is a federal requirement to ensure that nursing home residents who need specialized mental health or developmental disability services are identified at admission. Council on Aging of Southwestern

Ohio is the PASSPORT office for Butler, Clermont, Clinton, Hamilton, and Warren Counties.

A social worker or registered nurse from Council on Aging will conduct the Pre-Admission Review. Contact Council on Aging's Pre-Admission Review office at 513-721-1025.

Assistance in Selecting a Nursing Home

The following resources may help you in choosing the best nursing or skilled care facility to meet your needs.

Ohio Long-term Care Consumer's Guide

<http://ltc.ohio.gov/>

The Ohio Long-term Care Consumer Guide provides information about nursing homes and assisted living facilities to help consumers, family members and professionals search for the appropriate facility to meet an individual's needs. If you have determined that you need to move to a nursing or assisted living facility, you can start to compare facilities by using the Ohio Long-Term Care Consumer Guide.

Medicare Nursing Home Compare

www.medicare.gov

800-633-4227

Use the site to find a nursing home and search their Nursing Home Compare dataset. You can search the site to obtain and compare nursing home information from all parts of the country, including their performance at their last Medicare state survey.

Pro Seniors

www.proseniors.org

513-345-4160

Long-term care ombudsmen can help you understand the process of selecting long-term care and provide information about related benefits and insurance.

Ombudsmen also link seniors to needed services or agencies so that they may live more productive, fulfilling lives.

ProPublica

www.propublica.org

ProPublica is an independent, non-profit newsroom that produces investigative journalism in the public interest. Use this site's [Nursing Home Inspect](#) — a tool that allows you to easily search and analyze the details of recent nursing home inspections, most completed since May 2017.

Resolving Problems in Nursing Homes

Every nursing home should have a complaint procedure policy. If you have concerns or complaints, ask about the policy and follow the organization's procedures. You also may want to ask the nurse in charge to review your family member's care plan. If you are still uncomfortable with the situation, speak to the director of nursing, social worker, the administrator, or check to see if the nursing home has a family or resident council, (a group of advocates who try to improve the quality of life in the home). Often, nursing homes operated by large corporations have toll-free telephone numbers you can use to speak to a regional supervisor.

The Long-Term Care Ombudsman Program is empowered by both federal and state government to advocate for residents of adult care facilities and nursing homes. Regional programs can investigate complaints from residents or their families. Adult Protective Services, through the Department of Human Services, the Ohio Department of Health, and the Bureau of Residential Care, also have access to adult care facilities and nursing homes and can pursue legal action, if necessary.

Local Ombudsman

ProSeniors

www.proseniors.org

513-345-4160

800-488-6070

7162 Reading Road, Suite 1150

Cincinnati, OH 45237

Ohio State Long-Term Care Ombudsman

Ohio Department of Aging

<http://aging.ohio.gov/Ombudsman>

800-282-1206

50 West Broad Street, 9th Floor

Columbus, OH 43215-5928

State Licensing/Certification Agency

Ohio Department of Health

www.odh.ohio.gov

800-342-0553 (nursing home complaint hotline)

TTY 614-752-6490

Housing Options

Our needs change as we get older. As our physical and/or mental health changes, the homes we have lived in for years – even decades or lifetimes – may no longer be appropriate for our needs, and our safety. Maintenance and isolation are factors that often come into consideration when making the decision to find a new “home.”

The process of choosing a new home is the same as it was earlier in life. First, we must be ready to move and know what options are available. Next, we should consider our needs, values, and preferences, and then look for homes that match those preferences.

Different types of housing (see housing definitions below) are available to older adults some provide services on site, some do not. Three basic types of services may be provided:

- 1) *Hotel Services* such as housekeeping, laundry services, congregate meals, and transportation.
- 2) *Personal Care Services* assist with "activities of daily living" (bathing, dressing, using the toilet, transferring in and out of a bed or chair, eating, walking) as well as with self-administration of medications and preparation of special diets.
- 3) *Skilled Nursing Care* indicates a "higher level" of care (such as injections, catheterizations, and dressing changes) which must be provided by trained medical professionals, including nurses and therapists.

Housing Definitions

Assisted Living Facilities: Assisted living facilities are for those who want help with some activities but don't need extensive, hands-on care. Residents can get just the right amount of care to help them maintain an independent lifestyle in a residential, homelike setting (residents have private units with a minimum of a bedroom, bath and kitchenette).

Generally, residents can get help with daily living activities such as housekeeping, dressing, and bathing. Assisted living facilities are licensed by the state but typically do not offer advanced medical or nursing care. Amenities will vary by facility. Some assisted living facilities may be part of a larger Continuing Care Retirement Community (see “Other” definitions) or licensed as a Residential Care Facility (see definition below).

The *Assisted Living Waiver* program gives Medicaid-eligible adults the opportunity to live in an approved assisted living facility. It is an alternative for people who need long term care, but not a nursing home. Assisted living offers residents more independence, privacy, opportunities for social interaction, and services more tailored to their needs. For more information about the Assisted Living Waiver, including a list of participating facilities, visit help4seniors.org.

Congregate Housing: Congregate communities are multi-unit senior housing developments that offer independent living in private apartments (private bath and kitchen), with few or no supportive services. Common areas may provide opportunities for social activities (games, movies, meals). Rental or ownership units may be available. Some units/facilities may be subsidized (low-income, affordable housing; see definition below).

Nursing Home: A licensed facility providing 24-hour care for patients who require constant supervision and care. Patients generally rely on assistance for most or all daily living activities (such as bathing, dressing and toileting). Nursing home services may include meals, skilled nursing care, rehabilitation, medical services, personal care, and recreation. Medicare and/or Medicaid are usually accepted. Nursing homes may be stand alone facilities or they may be part of a Continuing Care Retirement Community.

Residential Care Facility (formerly known as a Rest Home): A facility licensed by the Ohio Department of Health to provide accommodations for 17 or more unrelated adults. A residential care facility can be a separate facility or part of a Continuing Care Retirement Community. Residential care facilities offer more care and supervision than an assisted living facility, but not as much as a nursing home. These facilities can provide personal care, supervision of special diets, and can also distribute medications.

Retirement Communities: These communities are typically large, self-contained campuses with a variety of living options. Unlike a Continuing Care Retirement Community (see “Other” definitions), traditional Retirement Communities are not licensed or accredited and typically **do not** offer personal or skilled (nursing) care. Instead, they are an attractive option for retired, more active older adults who want to live independently in a community with their peers, own or lease a home, and not worry about lawn or property maintenance

Senior Apartments: Apartments or complexes designated for seniors only, may have age-restrictions and some apartments may offer equipped or assistive technology. Subsidized (low-income, affordable housing; see definition below) units may be available.

Subsidized Housing (low-income, affordable housing): Through the U.S. Department of Housing and Urban Development (HUD), the government gives funds directly to apartment owners, who lower the rents they charge low-income tenants. Tenants who meet income limits established by HUD pay rent based on the amount of their gross monthly income, rather than the market rate. Rent is typically set at no more than 30% of a household’s total gross monthly income but may be subject to a minimum rent

based on the number of people living in the rental unit.

You may search [Council on Aging's Housing Database](#) for subsidized senior housing by first selecting the type of housing you are interested in and then clicking the Subsidized Housing check box. Subsidized housing may include senior apartments, retirement communities, congregate housing and more. You can get a more complete list of senior subsidized housing units by visiting HUD's Web site. www.hud.gov There you can search by county, community or zip code.

Other Housing Definitions

ECHO Housing: Elder Cottage Housing Opportunities (**ECHO**), also called Accessory Units or Granny Flats, are small, separate housing units than can be purchased or leased and installed in the backyard of an existing single-family home. In this way, seniors can maintain their independence in a private residence, but still be near their adult children, grandchildren or another caregiver who lives in the property's single-family home. ECHO units must be approved by the jurisdiction where the single-family lot is located.

Continuing Care Retirement Communities: Continuing Care Retirement Communities (CCRC) are sometimes called "life care" communities because they are designed to offer life-long living options. Many CCRCs have large campuses that include separate housing options for those who live very independently, assisted living facilities that offer more support, and nursing homes for those needing skilled nursing care. Residents move through the different housing options on campus as their needs change. CCRCs are typically expensive but offer a contract that promises to provide shelter and care for a prescribed period of time, usually the life of the resident. Facilities on CCRC campuses that offer personal or skilled care are licensed.

Council on Aging's Housing Database

Use our Housing Search to find housing options in your community that meet your specific needs. You can even search for housing options that allow pets, accept Medicaid, offer skilled care, or other services such as transportation or respite care. Our housing search includes Butler, Clermont, Clinton, Hamilton and Warren counties in southwestern Ohio. Visit [Council on Aging's Housing Database](#). If you are looking for housing outside of this area, try the Ohio Housing Locator, www.ohiohousinglocator.org.

Additional Resources and Web Sites

These sites will have information available on all aspects of nursing home care, a planning guide for choosing a nursing home, resident rights, paying for nursing home care, and specifics about the individual nursing homes, including their government survey.

AARP

www.aarp.org

888-687-2277

Administration on Community Living

www.acl.gov

The Administration for Community Living was created around the fundamental principle that older adults and people with disabilities of all ages should be able to live where they choose, with the people they choose, and with the ability to participate fully in their communities.

By funding services and supports provided by networks of community-based organizations, and with investments in research and innovation, ACL helps make this principle a reality for millions of Americans.

Leading Age

https://www.leadingageohio.org/aws/LAO/pt/sp/home_page

614-444-2882

Leading Age is an association of 5,400 not-for-profit organizations dedicated to expanding the world of possibilities for aging. They advance policies, promote practices and conduct research that supports, enables and empowers people to live fully as they age.

The American Health Care Association

www.ahcancal.org

202-842-4444

This web site provides information about nursing homes and other long-term care issues. The American Health Care Association also looks at quality issues and that information is available online. News bulletins about long-term care are available on the website as well as links to other long-term care information.

Commission on Accreditation of Rehabilitation

www.carf.org

Helps consumers identify high-quality providers. Provides information and a listing of home and community services, retirement living, or other health and human services.

National Clearinghouse for Long Term Care Information

<https://longtermcare.acl.gov/>

The U.S. Department of Health and Human Services developed this website to provide information and resources to help families plan for future long-term care (LTC) needs. To help many understand what long-term care is, how and where you can get information and services you need - now or in the future, and how to pay for services.