



Plan your independence!

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As an increasing number of baby boomers enter retirement, the need for home and community services is escalating. Identifying the options available and methods for payment will be critical for adults to continue enjoying an independent lifestyle for many years to come. The key is early planning to maintain your independence!

What are home and community services?

Home and community services cover a range of activities designed to allow individuals to remain independent in their homes and active in their communities. These services are not only for older persons with chronic conditions; many services are available to persons of all ages who are recovering after hospitalization, an accident, or illness.

Home and community services fall into several service types: personal care and assistance, health-related services, specialty services, adaptive services, family and caregiver supports, social supports, and case/care management or service/care coordination. Home and community services can take the form of homecare, home-delivered meals, Medicare insurance counseling, telephone reassurance, home modification, and more.

Evaluating loved ones for services

Sue VanderBent, executive director of the [Ontario Home Care Association \(OHCA\)](#), says, "Older adults provide a fabric to their community by shopping at the local stores, participating in local churches, and maintaining a social network. Society benefits by enabling seniors to keep this fabric intact for as long as possible." OHCA is an association of home care and social care service providers that serves as the voice of homecare in Ontario, Canada. Its members provide nursing care, home support care, personal care, medical equipment, therapy services, and social work. VanderBent continues, "Often, the most common way to begin evaluation of persons for home care services is by looking at their abilities to conduct activities of daily living, or ADLs. Inability to perform these daily functions can often be linked to generalized frailty, recent illness or hospitalization, disability or on-going management of chronic conditions such as diabetes or cancer. In these situations, the support of the whole home care team including nursing, therapies and necessary equipment and supplies is generally needed."

ADLs, according to [MedicineNet.com](https://www.medicinenet.com), are "the things we normally do in daily living, including any daily activity we perform for self-care..., work, homemaking, and leisure. The ability or inability to perform ADLs can be used as a very practical measure of ability/disability in many disorders."

Two types of ADLs, basic and instrumental, help identify an individual's primary and secondary needs:

Basic ADLs

The basic ADLs consist of these self-care tasks:

- Bathing.
- Eating.
- Dressing and undressing.
- Walking (as opposed to being bedridden).
- Transferring from bed to chair and back.
- Using the toilet.
- Continence.

Instrumental ADLs

Instrumental ADLs are not necessary for fundamental functioning, but they let an individual live independently in a community:

- Doing light housework.
- Preparing simple meals.
- Taking medications.
- Shopping for groceries or clothes.
- Using the telephone.
- Managing money.

Optional instrumental ADLs

Optional instrumental ADLs include activities that can be delegated to others:

- Care of others, including selecting and supervising caregivers.
- Care of pets.
- Meal preparation and cleanup.
- Health management and maintenance.
- Community mobility.
- Use of communication devices, safety procedures, and emergency responses.
- Financial management.
- Childrearing.

Instrumental ADLs point to areas in which home and community services could be most beneficial. For example, if someone has difficulty preparing meals, a meal delivery service might be valuable. If a person lives alone and is afraid of falling, another person dropping by every day might prove to be a life-saving service.

Several tools can help you assess your or your loved ones' ADLs. The University of

Houston's [ADL scale](#) helps in planning services as persons age. [AGIS AssistGuide](#) offers free checklists and assessment tools that can be used as a starting point for evaluation.

The next step is finding a quality provider.

Case managers can coordinate care providers' services

Finding home and community services can seem overwhelming when you first start looking. Faced with many home and community services available, it may be difficult to match a program or caregiver to your unique needs. The key, however, is finding a knowledgeable person, such as a certified case manager (CCM), who understands the myriad of services available.

Carole Stolte-Upman, RN, M.A., CCM, CRC, CDMS, is president of [Chesapeake Disability Management](#), Inc., and director of [Maturity Concepts: Care Management and Consulting](#). She explains the role a CCM plays in a senior's life. "We can assess, advocate, facilitate, and coordinate care. A CCM is familiar with local resources and has established a track record and relationships with care agencies.

"From a family's perspective, it's pretty scary to make calls to care agencies, not knowing what constitutes a good agency and what constitutes an agency that isn't qualified to provide care. Case managers are involved with the community, giving them an edge in understanding what will work for each senior's specific needs."

The average cost for licensed, professional home healthcare is around \$25 per hour. Many persons might seek lower cost alternatives, such as family members or referrals from friends. Stolte-Upman cites the drawback of reliance on nonprofessionals: "One reason to use a CCM is that an emergency situation may arise when a care provider isn't available. Case managers have a professional responsibility to their clients, even if it requires personally staying in the senior's home. This creates a sense of security for seniors, especially if 24/7 coverage is required. Another advantage of facilitating care through a CCM is that the bonding and licensure issues are tucked in. You don't have the worry that something is going to happen to your vulnerable loved one. However, you lose that security if you hire care providers directly."

A CCM will also establish funding alternatives for the seniors early on, whatever their income level and ability to pay. Stolte-Upman advises, "It's never too early to plan for living independently." The CCM may have access to government funding programs and local resources that are not generally known. Without the expertise of a case manager, home and community services might need to be paid through private pay.

Paying for home and community services

Basic ADLs, the simplest activities of life, might be paid for by government programs or long-term care policies, depending upon a person's situation. Instrumental ADLs, the

activities that allow an individual to live independently in a community, are generally private pay.

Payment methods for services not covered by the government include family support, self-funding, reverse mortgages, cash value of a life insurance policy, health savings accounts, and long-term care insurance. Elayne Jackson, a Certified Life Underwriter and Chartered Financial Consultant, explains long-term care insurance: "Long-term care is the specific type of insurance coverage that applies to home healthcare. It provides a bridge for the added ADL expenses on top of normal living expenses. In general, an insurance policy will require that at least two ADLs be lost prior to the coverage applying. Instrumental ADLs are not covered."

Jackson recommends purchasing a long-term care policy before retirement. "All options require important planning to allow individuals to stay in their homes for the longest possible time. Premiums are substantially affected by the age of application. Premiums do not increase as you age, so it is wise to get a policy sooner rather than later. The optimum time to purchase a policy is in your early 50s."

When evaluating a long-term care insurance policy, a consumer should ask:

- Is home healthcare covered? (Some policies even pay for a family member to provide services.)
- How long must I need care before benefits are paid?
- What is the benefit amount?
- Is it inflation protected? And if so, what are the terms?
- Is the policy tax qualified?
- What are the financial ratings of the insurance company? (AM Best and Standard & Poor's are two good sources.)

Many home and community services are available to you. Careful planning and seeking the assistance of qualified professionals are important to ensure your greatest comfort and convenience.

We hope the roadmap we have laid out in this series--Aging in Place, Universal Design, and this month's Home and Community Services--is helpful to you. The benefits detailed in these three columns can add to your independence many years into the future.

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