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Ask a Care Manager

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We've been considering moving into retirement housing but we are unsure of what type of housing we need. We live in our own home now but want to get moved while we're still able.. What do you suggest?

There are multiple levels of retirement living options available. The factors that determine where you'll move are: need, cost and preference. For individuals who are completely independent in all their daily tasks, an apartment in a retirement home or moving into a senior mobile home park may be the answer. If you have health issues that are chronic or likely to worsen, you may want to consider a large assisted living or a smaller residential care for the elderly (RCFE). Both of these types are licensed the same by the state and can help with activities of daily living such as assistance with bathing, medications, meals and personal care. Skilled nursing facilities or nursing homes are needed when a person's needs cannot be met either at home or in an assisted living and provide skilled nursing and rehabilitation.

Is there government help for any of these types of housing?

There is a limited public program available to qualified individuals under the Section 8 housing program. This program helps pay the monthly rate for a house or apartment to qualified individuals with the landlord's agreement. Some HUD funded apartment complexes base the monthly rent on a percentage of the individual's income and usually follow the established guidelines for low income. California has a relatively new Medi-Cal waiver program that can assist with monthly payments to Assisted Living Facilities participating in the three county (Sacramento, San Joaquin, Los Angeles) project taking the individual's income and supplementing it to live in the assisted living facility. All of these public programs are good but usually have a lengthy waiting list established.

Finally, admission into a skilled nursing facility (SNF) from a hospital stay usually is covered by Medicare but only as long as skilled nursing is necessary. Once the individual reaches a certain plateau, he/she is considered custodial care and Medicare no longer covers the cost. Medi-Cal can be applied for and granted but regulations require review and division of assets that meet the stringent state standards.

Medicare does not pay for housing other than in a skilled nursing facility and it is considered a short term solution.

How much do these different types of housing options cost if I can't qualify for public help?

As costs of housing vary throughout the U.S., so do the types of housing we've been discussing. Metropolitan areas with larger population density such as the Bay Area or Los Angeles usually are more expensive but also have more facilities to choose from. Rates in the foothills are similar throughout the Sacramento region.

Living in a retirement apartment (independent) can be \$2000-\$4500/month depending on the services that are included such as meals, safety services, transportation, weekly housekeeping, etc.

This usually includes all utilities except telephone. Assisted living facilities (ALF) charge between \$2000-\$4,500/month and provide a shared bedroom, all meals, 24-hour supervision and non medical assistance in a community setting. These facilities usually assess an individual's level of care upon admission and charge additional fees for incontinence, dementia, wandering, and special needs. Skilled nursing homes (SNF) once Medicare ceases coverage, cost \$6,500-7,500/month. Note: Medi-Cal can be used once legitimate spend down has occurred.

This all seems complicated. How can we get more information to help us plan?

Getting good information before you need it is very helpful. As you're out, go by and stop in at the different housing units we have in the county. If you're considering moving out of county, investigate what's available and how much it costs before you make your move. Most facilities have websites available. There are lists of subsidized apartments, small and large Assisted Living Facilities, and Skilled Nursing Facilities in the county. To request a list, call Elder Options, Inc., 626-6939 or Area Agency on Aging, 621-6150 or look on www.elderoptionsca.com under Community Resources. Look at the California DHS - Medi-Cal website for more information about the Medi-Cal waiver project. Yellow pages will give you a comprehensive listing of senior mobile home parks. When you are ready, consider talking to a Professional Geriatric Care Manager (PGCM) in the county you're interested in. They are the experts in knowing about housing, eligibility, costs, and when to make the change.

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