

Senior Advocates of Washtenaw

Older Adults Speaking Out for Change

NEWSLETTER
AUGUST 2007

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SENIOR SUMMIT—
WE NEED YOUR HELP!
(SEE INSERT)

Cranbrook Tower Residents Help Save Funding for Service Coordinators

by Jean Borger



Chinese-American residents at Cranbrook Tower with banner they made for Washington lobbying day

This past spring, budget cuts threatened to end funding for a successful program that helps seniors access needed services and live independently for as long as possible. Through the Service Coordinator program, over 100 trained staff serving 50 properties work with close to 10,000 seniors and people with disabilities in Michigan, helping coordinate housekeeping assistance, legal aid, educational and emotional support, medical assistance, and help with finances—all through local agencies and organizations, using local, state, and federal programs.

When service coordinators Callie Allen and Ellen Carnesecchi sent out an appeal to residents at Cranbrook Tower in Ann Arbor to write to their legislators to help save funding for this valuable program, letters from seniors poured in.

“I have seen first-hand the effect that stress and emotional problems have had on many of my neighbors and how the service coordinators have been there for them,” wrote Shirley Kaiser. “Many of us have worked 40-50 years. We paid our taxes and social security, as well as helped out in our community. Please do not end this valuable and needed program.”

“Only because of the service coordinators’ efforts on our behalf have my wife and I been able to live independently,” wrote John Mident. “They are not only well informed as to programs and resources available from federal agencies but also know the state and local programs that can assist. More importantly, they are literally your advocate in guiding and

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Welcome to SAW

The Senior Advocates of Washtenaw (SAW) is an effort to give a political voice to older adults in our community. Decisions are being made every day on policies and programs that affect us. SAW intends to make our voices heard on these matters.

We have invited local, state, and federal government representatives and staff members to come into the community to listen to the concerns and opinions of their older constituents. We have attempted to open a line of communication that includes letter writing and emails in addition to direct question and answer opportunities. We have also been able to offer transportation to public forums discussing senior issues.

As part of our efforts to bring the voice of seniors to legislators and public officials, we have begun soliciting stories of actual situations where policies and programs have been unresponsive, inadequate, or simply too complex to meet the needs of individuals. We also want to hear about what has been successful and effective so that those programs can be supported and expanded. If you have a story to tell, please send it to us using the form inserted in this newsletter, or contact us at (734) 712-0548. We aim to forward these stories to people developing programs and creating legislation.

The representatives we have talked with have all reported that, when issues affecting older adults are being decided, there is input from many interested parties including insurance companies, medical interests, and pharmaceuticals, but there is little or no voice from the consumer of these services. Our representatives need to hear from us to be able make informed decisions that will serve the needs of the people who use the programs being developed or renewed.

We need your support and involvement to make effective, positive change. I invite you to join us in our endeavor, and I hope we see you at upcoming events.

—Roger Spooner, *Senior Advocates of Washtenaw Co-Chair*

Educational Programs on Paying for Long-Term Care

The Senior Advocates of Washtenaw will host the interactive presentation “How Will I Pay for Long-Term Care?” on August 27 from 10:00 a.m. - noon at the Chelsea Senior Center, 512 E. Washington Street, and September 24 from 1:30 - 3:00 p.m. at the Ann Arbor Downtown Library, 343 S. Fifth Avenue.

Justine Bykowski of the Housing Bureau for Seniors will lead an interactive discussion highlighting long-term care options for people with varying incomes and levels of insurance coverage. The program will help older adults and their families understand this important, often confusing issue and will cover payment options for in-home services, assisted living, and nursing home care.

“It’s extremely important for people to understand funding sources for long-term care and where they can turn for financial assistance,” says Bykowski. “Often, when people need some form of long-term care or assisted living, they aren’t prepared and are surprised to learn about how it can be paid for.”

The presentation will also cover the concept of “money follows the person,” a legislative initiative that would enable Medicaid funds to be used for in-home and assisted living services as well as nursing home care, thereby giving seniors more choices about where to live. Participants will be invited to write a letter to their legislators about long-term care issues if they choose.

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pursuing the actions you must take.” Middent went on describe the concrete impact that service coordinators can have: “In actual fact, it’s food on the table and a comfortable place to live. Without their work, our limited resources would, and did, impose a rather austere life-style.”

Others reported that their service coordinators fill an important role, helping them adjust to challenging circumstances and feel that their concerns are heard. “Senior citizens are faced every day by many worries and problems that their experiences haven’t prepared them for,” wrote Virginia Hudson. “To many seniors, these ladies are the *only* ones speaking for us.”

Service coordinators have also been invaluable to seniors who face language and cultural barriers in accessing services, as Ming Xiang Yu described in her letter: “My many neighbors and I living in this senior citizen apartment, Cranbrook Tower of Ann Arbor, were from mainland, Taiwan, or Hong Kong of China. Our average age was over 75 years old. The English level of majority of us was not good. In addition, the concepts of Chinese caused many differences with Americans due to the difference of cultural background, historical background, social background, and so forth.”

Yu went on to tell about one example of the help she has received. Yu had been spending 2 hours on public transportation

each way in getting to medical appointments. In a matter of minutes after telling her service coordinator about the problem, Yu made contact with the appropriate office and was transferred to another doctor, one that is only a 10-minute walk from her home.

This summer, the letter writers at Cranbrook Tower received letters of their own from the legislators they contacted. “I know how important service coordinators are in helping thousands of low-income seniors and persons with disabilities maintain their self-sufficiency,” wrote U.S. Senator Debbie Stabenow. “In addition, service coordinators are a cost-effective way of delaying, or even preventing, older individuals from entering institutions such as nursing homes. As the Senate continues to debate next year’s budget, I will fight for full funding of housing assistance programs.”

Residents also found out that their efforts were successful: funding for the Service Coordinator program was preserved, and seniors in section 8 housing will continue to benefit from staff and programs designed to help them stay in their homes and access the services they need.

For many residents of Cranbrook Tower, the fact that their service coordinators put them in touch with legislators who can have a direct impact on their lives is appropriate. According to Yu, service coordinators tell residents, “Our job is to put you in touch with the people who can help solve your problems.”

Do you have a story about senior advocacy in Washtenaw County?

Please let us know—contact the Senior Advocates of Washtenaw at 734-712-0548 or jborger@csswashtenaw.org.



Josh Ard is an attorney in private practice who works in Washtenaw County and other nearby counties. He served as Special Advisor to the Governor's Task Force on Elder Abuse and concentrates largely on elder law, consumer law, and probate matters, including life planning and estate planning.

What You Don't Know Can Hurt You

by Josh Ard

Long-term care can be very expensive. The State of Michigan officially estimates that the average cost of a nursing home is over \$70,000 a year, but some people pay much more than that. A person may feel that she has saved quite a bit over her lifetime, but savings can drop precipitously after paying bills like that. But, you may ask yourself, doesn't someone else pay for long-term care when an individual can't? That is a common and very dangerous false assumption.

Medicare vs. Medicaid

Medicare pays very little of the nation's cost for long-term care. In general, Medicare will pay only for short-term stays in a nursing home for rehabilitation, not for long-term care. Most health insurance plans do not cover long-term care, either. The government will step in, but only after a person's assets and income are fairly low. For example, a single individual can have no more than two thousand dollars in countable assets if she wants to receive governmental assistance in paying for long-term care. The program that pays in this case is Medicaid. The rules are considerably more generous if there is a spouse who is living in the community (that is, not in an institution). That spouse is allowed to have up to roughly \$100,000 of countable property, and income can be shifted from the spouse in the nursing home to the spouse in the community.

Medicaid regulations are very complicated. They are written by the same sort of people who wrote the tax code, which is notorious for being difficult to understand. Do not expect the rules to make common sense. It is impossible to guess what the rules allow and don't allow. The best way to find out what the rules are is to consult a qualified elder law attorney or speak with a professional or volunteer

who has been trained to advise people on Medicaid coverage.

Medicaid regulations can change very quickly. In particular, some major changes went into effect on July 1, 2007, in Michigan. Even if you have no reason to think you will need nursing home care soon, it is a good idea to be aware of the risks you may run by being a good parent, grandparent, and public citizen.

Divestments

One major change involves the treatment of divestments. A divestment is basically any transaction where you didn't get a fair market exchange. Gifts are the prime example. Another example would be selling something for less than its true value or buying something for more than its true value. You don't have to worry about whether you got a good price at the car dealer. The assumption is that transactions with strangers are fair for Medicaid purposes. There would be a question if the car dealer happened to be your daughter, though.

The new rules on divestments are very harsh. Anyone applying for Medicaid will be asked to document all divestments, including gifts to loved ones, made within the past five years. For divestments made after February 8, 2006, when Congress passed a very tough bill by only one vote in both the House and Senate, the penalty for divestments will be computed as follows. This is actually simplified a bit to make it easier to follow:

- ✓ Add up all the divestments made
- ✓ Divide the total by \$200
- ✓ That will be the number of days you will be ineligible for Medicaid to pay for your long-term care

This penalty will only begin when you are **otherwise eligible** for Medicaid. In

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Paying for Long-Term Care

Sponsored by the
Blueprint for Aging

Options for Seniors with Low Incomes

by Justine Bykowski

As people age, they may need assistance with **Activities of Daily Living (ADLs)**. ADLs include dressing, bathing, eating, transferring, hygiene, using the bathroom, and walking. Some limited financial assistance is available to low-income persons under government programs. When people qualify, they can obtain help with ADLs and perhaps **additional services** such as transportation, shopping, laundry, self-medication, and more.

Below is an outline of government programs that offer services and/or financial assistance for low-income individuals needing assistance with ADLs, additional services, or long-term care in nursing homes. This outline provides contact information so that interested persons can obtain in-depth information on eligibility requirements.

Federal Benefits for Veterans, Dependents, and Spouses

Veterans who have received an honorable discharge may be eligible for a broad range of programs and services when they meet specific guidelines and have the proper documentation. Surviving spouses and dependents may also be eligible. Examples of programs and services that may be of particular interest to older adults are:

- VA Home and Community-Based Care Benefits (e.g. hospice care, respite care, and home health care)
- Burial and Memorial Benefits
- Long -Term Care Facilities in Michigan
- VA Pensions

Of special interest may be the disability pension. This is for veterans, their spouses, or surviving spouses who are permanently and totally disabled or 65 and older needing financial support for personal care assistance. This payment

may be used in the home, in an assisted living residence, or for a nursing home.

For more information, contact a VA Counselor to determine eligibility and to learn what documentation is needed. In Washtenaw County, you may contact or go to:

Washtenaw County Veteran Services
2155 Hogback in Ann Arbor
734-971-2195

Area Agency on Aging

Area Agency on Aging-1B (AAA) serves seniors, family caregivers, and persons with disabilities residing in Livingston, Macomb, Monroe, Oakland, St. Clair, and Washtenaw counties. AAA is a federal program funded by the Older Americans Act and is designed to organize, coordinate, and provide services in the home and community to older adults and their families so elders may live as independently as possible. For example, if an older adult has a physical limitation and requires low to moderate help, a home helper will come to the home and provide help with chores, homemaking, and personal care.

While there are no specific financial eligibility criteria, the programs are generally targeted for low-income, frail seniors over age 60, minority elders, and seniors living in rural areas. There is usually a waiting list for services. Call 1-800-852-7795 to request information and assistance.

AAA also screens for eligibility for the Medicaid Home and Community-Based Waiver, which is explained below.

Medicaid Assistance for Home Care or Assisted Living Residence

Home Care

If you qualify for Medicaid assistance, there are two options that provide help



Justine Bykowski is with the University of Michigan Health System's Housing Bureau for Seniors. With the help of a grant provided by the Ann Arbor Area Community Foundation, she has focused her work on educating community members about long-term care options in the home, assisted living residences, and nursing homes. She has created the game "Who Pays" to help people understand the public and private payment options for long-term care. She has been in field of gerontology for over 20 years.

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Options for Seniors with Low Incomes

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with ADLs and additional services that could be appropriate for you:

One option is to contact the Department of Human Services (DHS) for their **Home Help Program**. An assessment as well as a doctor's statement of medical need determines if DHS will pay for all or part of the cost for the following services: feeding, dressing, grooming, transferring (e.g. moving from your bed to a chair), meal preparation, shopping, laundry, housekeeping, help with taking medications yourself, and mobility assistance within your home.

People with high medical bills or extensive home help needs, but an income that exceeds Medicaid standards, may also become eligible by asking about "spend down" and "personal care" options. Call 734-481-2000, and request Adult Services for more information.

Assisted Living Residence

Assisted Living in Michigan has no single definition. It is a marketing term with no regulatory or statutory significance. Assisted living facilities are congregate communities for seniors. They offer room and board, usually 24-hour supervision, supportive services such as housekeeping and laundry, social activities, and some health-related or personal care services. They vary in philosophy, practices, levels of care, and basic and variable costs.

Adult Foster Care and Homes for the Aged are two kinds of assisted living care licensed by the State.

Adult Foster Care (AFC) provides 24-hour supportive care and three meals daily in a residential home for people who need assistance with their ADLs and medication management. This may be an option for those on Supplemental Security Income (SSI). You must first find an AFC that accepts the SSI payment and then have the ability to pay the minimum fee for care. In some cases, the Department of Human Services (DHS) provides a fi-

nancial supplement of \$184. 55. Contact DHS at 734-481-2000 and ask about the Adult Community Placement Program. You may also contact the Housing Bureau for Seniors at 734-998-9346 for a list of AFCs.

If you have a developmental disability or a mental illness and are a consumer of Community Support and Treatment Services (CSTS)—formerly Community Mental Health—contact your case manager for assistance. If you are not CSTS customer, call ACCESS at 734-544-3050 or 1-800-440-7548 to ask about placement and services.

Willow Creek Assisted Living is a Home for the Aged in Belleville (Wayne County) which offers care with ADLs and medication management, 3 meals a day, daily housekeeping, and other services.

Willow Creek is a private pay facility, which accepts Supplemental Security Income (SSI) or those who qualify for SSI, and is located at 44401 S. I-94 Service Drive, Belleville, MI, 48111. Call 734-699-2900.

Medical Facilities

Nursing home care is possible for those who require both medical care and long-term care. Older adults may be admitted from their home or a hospital. If being discharged from a hospital, it is possible that consideration for patient/family preferences will be given; however, the final determination is based on Medicaid bed availability.

If you need to enter a nursing home from your home and are not approved for Medicaid, you must apply. Your eligibility is determined by your medical and financial need. In general, Medicaid pays when your income is less than the cost of nursing home care; however, there are rules and regulations that must be followed. You may keep a modest amount of money for your personal spending and to pay a guardian, if needed. Additionally, your

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Options for Seniors with Low Incomes

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money may be used to pay your private health insurance.

Most likely the nursing home admission staff will advise you on steps necessary for meeting both the medical and financial eligibility requirements. If not, you must apply for Medicaid through the Department of Human Services (DHS). The local office is at:

22 Center Street
Ypsilanti, MI
734-481-2000

If you have a spouse in need of nursing home care, you need to learn about how you can protect your assets. For information on how the process works, contact the Medicare/Medicaid Assistance Program at 734-712-3625. This office answers questions about rules and regulations and helps you understand your rights and responsibilities.

Please contact Justine Bykowski, Housing Counseling Coordinator at the Housing Bureau for Seniors, at 743-998-9346 if you would like to discuss the above options or for help with planning for long-term care.

Would you like to write for the Senior Advocates newsletter?

We welcome submissions of informational and opinion pieces on senior issues. Please contact the Senior Advocates at 734-712-0548 or jbberger@csswashtenaw.org for more information. Not all submissions will be printed.

What You Don't Know

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other words, the penalty won't begin until you are obviously too poor to pay because you will have a low income and countable assets of \$2000 or less.

This may well turn out to be a disaster. Who will pay for long-term care in cases like these? Medicaid won't. The nursing home resident presumably can't.

Divestments presumably include things such as contributions to churches, synagogues, and mosques, as well as contributions to charities and politicians. The state may write rules to deal with these situations in the future, but we don't have them yet.

What does all this mean? It means that if you are a good parent or grandparent and give gifts or help family members out in emergencies (such as unexpected auto repairs), you could be penalized if your health deteriorates. If you give money to that building fund for your house of wor-

ship, you may also be in trouble. It appears that our government is telling us to live like Ebenezer Scrooge at the beginning of the story before he saw the ghosts and changed his ways.

Other Options

There are other changes that impact Medicaid eligibility, and it is simply impossible to predict what changes will be made in the future, except that it's a good guess that qualifying for help will be tougher, rather than easier, as both state and federal governments have budgetary problems.

This certainly makes long-term care insurance more attractive. The industry has been offering better products, and laws have changed to encourage more of us to buy this sort of insurance. It may seem expensive, but with the cost of nursing homes at over \$70,000 a year and growing, paying for protection against future costs may just turn out to be a bargain.

Senior Advocates of Washtenaw
c/o Blueprint for Aging
Senior Health Building
5361 McAuley Drive
P.O. Box 995
Ann Arbor, MI 48106

Return Service Requested

Upcoming Events:

**How Will I Pay
for Long-Term Care?**

August 27, 2007

10:00 a.m. - Noon

**Chelsea Senior Center
512 East Washington Street
and**

September 24, 2007

1:30 - 3:00 p.m.

**Ann Arbor Downtown Library
343 S. Fifth Avenue**

Senior Summit

Friday, November 16, 2007

10:30 a.m. - 2:30 p.m.

Ypsilanti District Library

For more information, (734) 712-0548

Senior Advocates of Washtenaw

The Senior Advocates of Washtenaw is a nonpartisan group led by older adults. It works to organize and educate seniors, giving them the tools they need to make informed decisions and to advocate on public policy issues that impact their lives.

We actively seek members interested in education and advocacy on older adult issues.

Senior Advocates Co-Chairs:

Suzanne Shaw, Roger Spooner

**Planning and Legislation Committee
Active Members:**

Josh Ard, Chair	Debbie Longo
Jean Borger	Suzanne Shaw
LuAnne Bullington	Amy Smyth
Justine Bykowski	Roger Spooner

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