



DESCHENE: Mass. ahead of curve for elderly programs

State has more, flexible options to offer

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BY ROBERT DESCHENE | 0 comments

With the baby boom generation now reaching retirement age, our society faces a crisis: How to provide quality long-term care for more and more elders? With age-related and chronic illnesses like Alzheimer's and diabetes on the rise, more of us may need the 24-hour care that nursing homes provide.

But the number of nursing homes is decreasing every year, dropping almost nine percent between 2000 and 2010. At the same time, their cost has skyrocketed. The average cost of a Massachusetts nursing home now averages around \$10,000 a month. Can we find practical solutions to this looming crisis?

One alternative is to foster programs that keep people out of nursing homes for as long as possible. Until recent years, an adult child with an elderly parent faced the dilemma of either bringing the parent to live in the child's own home or finding them a suitable nursing home.

The first choice can put intense emotional and financial strain on the child and their household. Often, the family tries to act as full-time, unpaid caregiver, while carrying on their own busy lives and careers. The second choice quickly depletes the family's assets. Whichever choice, the elder is forced to leave their home. Any change is more difficult as we age. Uprooting an elder from the familiarity of their own home is the kind of trauma that can accelerate a decline in their overall health.

The good news is that Massachusetts is a trailblazer in providing a host of innovative programs that provide more flexible options for elderly or seriously disabled persons facing this dilemma. In-home or community-based care, provided by visiting nurses or other health aides, is more cost-effective than nursing home care. With advances in treatment, services previously offered only in nursing homes, such as hospice, dialysis, and physical, speech and occupational therapies, now occur in the home.

MassHealth administers the Home and Community Based Waiver Program, which helps elders receive and pay for necessary medical services at home or in a residential setting, and postpone or even avoid entry into a nursing home. For example, the Frail Elder Waiver (FEW) and the Community Choices (CC) Programs, are open to persons over age 65, or those under age 65 with a permanent and total disability, whose medical condition is already serious enough to require nursing-home-level care. The applicant must also meet certain income and asset limitations. For married couples, MassHealth rules disregard the healthy spouse's assets, so if the couple readjusts ownership of their assets, the ailing spouse may qualify for FEW.

Once eligible, the elder can obtain a variety of in-home services, such as visiting nurses and health aides, meal deliveries, home modifications to make their home more accessible, transportation to appointments, and even adult day care. If their medical worsens over time, FEW participants may become eligible to transition into the CC Program, in which MassHealth contracts with an agency to provide an even more extensive array of assistance beyond skilled nursing, including personal care, laundry services, meal deliveries, grocery shopping, companions, transportation and adult day care.

For elders who are not yet in need of nursing-home-level care, the Personal Care Attendant Program allows the elder to hire their own aides to come into the home for a certain number of hours each week to help them with activities of daily living, like bathing, grooming and preparing meals. Provided a doctor prescribes the services as medically necessary, the elder can hire anyone for these jobs, including friends, neighbors and even family members (except spouses or legal guardians).

These in-home care options can be a lifesaver to families in crisis, and ward off the looming crisis we face as a society in long-term care planning.

To find out if you or a loved one would qualify for these or the many other waiver programs, call 1-800-AGE-INFO

(1-800-243-4636), Bristol Elder Services at 508-675-2101, or consult an elder law attorney.

Attorney Robert Deschene practices estate and elder law planning from Deschene Law Office in North Attleboro. Contact him at 508-316-3853, rmd@deschenelaw.com, or via deschenelaw.com.

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