




---

---

---

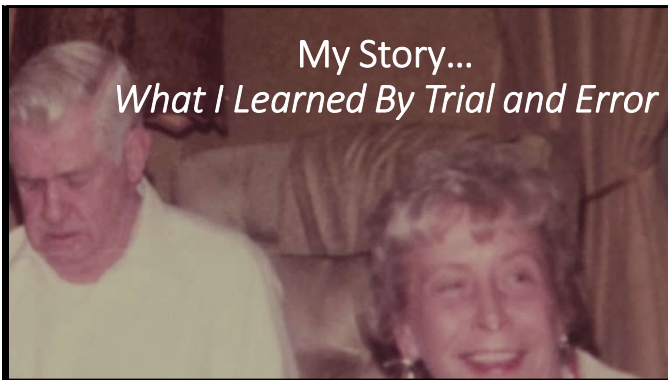
---

---

---

---

---




---

---

---

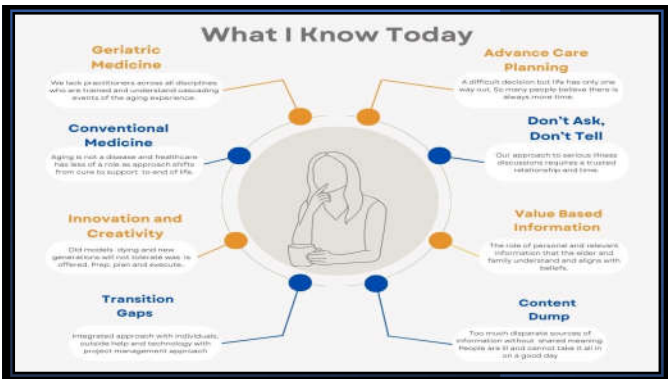
---

---

---

---

---




---

---

---

---

---

---

---

---




---

---

---

---


---

---

---

---

### Clarify and Set Expectations "Where Am I"



1. Health Status
2. Medical Burden
3. Functional Ability
4. Cognitive Capacity
5. Family Availability
6. Environmental Safety
7. Insurance Coverage
8. Financial Situation
9. Long Term Plan
10. Services and Supports

---

---

---

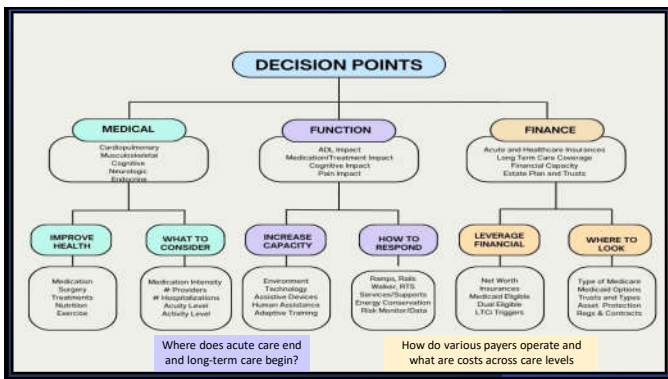
---

---

---

---

---




---

---

---

---

---

---

---

---

**Create Coherent Blueprint  
(Where Am I Going)**

**Know Where You Are Going  
Before Moving Forward**

The image shows a document with various sections including 'COMMUNITY CASE MANAGEMENT AND Geriatric Care Management Services', 'RECOMMENDATIONS', and a 'Situational Profile' bar chart. The text is partially obscured by a large white overlay with the title and subtitle.

---

---

---

---

---

---

---

---

---

---

Map to Services  
and Supports

How Do I Get  
There

LEVELS OF CARE, TYPES AND PAYERS			
Level of Care	Types of Services	Care or Support Services	Possible Payment Sources
<b>IN HOME SERVICES</b>	<b>Geriatric Support Services</b>	<ul style="list-style-type: none"> <li>Nursing</li> <li>Therapy</li> <li>Social Services</li> </ul>	<ul style="list-style-type: none"> <li>Medicaid (short and long term)</li> <li>Private or Commercial Insurers</li> </ul>
	<b>Private Care (Priority of Rev #2)</b>	<ul style="list-style-type: none"> <li>Personal care aides (agency)</li> <li>US Independent</li> <li>State Home Care, APC, PCA, Other</li> </ul>	<ul style="list-style-type: none"> <li>Private Pay</li> <li>VA Benefits</li> <li>Long Term Care Insurance</li> <li>Fall Elder Waiver</li> </ul>
	<b>State Sponsored Home Services</b>		
<b>ADULT DAY HEALTH PROGRAMS</b>	<b>Medical</b>	<ul style="list-style-type: none"> <li>Nursing</li> <li>Personal care aides</li> <li>Social Services</li> <li>Activities</li> </ul>	<ul style="list-style-type: none"> <li>Medicaid</li> <li>Private Insurance</li> <li>Private Pay</li> <li>VA Benefits</li> <li>Long Term Care Insurance</li> <li>PACE</li> </ul>
	<b>Social</b>		
	<b>Demeritis</b>		
<b>ACCREDITED LIVING FACILITIES</b>	<b>Residential</b>	<ul style="list-style-type: none"> <li>Nursing (linked)</li> <li>Personal care aides (one-to-one)</li> <li>Activities</li> <li>Medication Management (nurses)</li> </ul>	<ul style="list-style-type: none"> <li>Private Pay</li> <li>Long Term Care Insurance</li> <li>Some Medicaid (PACE, PACEL, certain facilities, usually a wait list)</li> </ul>
	<b>Custodial</b>		
<b>MEMORY CARE</b>	<b>Residential</b>	<ul style="list-style-type: none"> <li>Nursing</li> <li>Activities</li> <li>Personal Care Aides</li> </ul>	<ul style="list-style-type: none"> <li>Private Pay</li> <li>Long Term Care Insurance</li> <li>VA Benefits</li> </ul>
	<b>Custodial</b>		
<b>NURSING FACILITIES</b>	<b>Skilled Care</b>	<ul style="list-style-type: none"> <li>Nursing</li> <li>Therapy</li> <li>Personal care aides</li> <li>Social Services</li> </ul>	<ul style="list-style-type: none"> <li>Medicaid (Post acute only)</li> <li>Private Pay</li> <li>Long Term Care Insurance</li> <li>VA Benefits</li> </ul>
	<b>Custodial Care</b>		
<b>LEGAL SERVICES</b>	<b>Various</b>	<ul style="list-style-type: none"> <li>Activities</li> <li>Elder Law</li> <li>Medicaid Planning</li> </ul>	<ul style="list-style-type: none"> <li>Private Pay</li> </ul>
<b>PRIVATE CARE MANAGEMENT</b>	<b>Adult Life Care Management</b>	<ul style="list-style-type: none"> <li>Activities and more</li> <li>Evaluations</li> <li>Insurance Counseling</li> <li>Placement Guidance</li> <li>Other</li> </ul>	<ul style="list-style-type: none"> <li>Some Long Term Care Insurance</li> <li>Private Pay</li> </ul>
<b>HOSPICE SERVICES</b>	Hospice care can be given in all of the above settings (except ADH). Hospices is in appropriate care and not a place.		

---

---

---

---

---

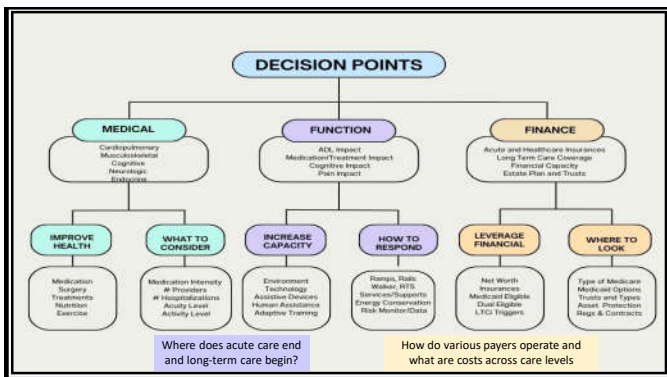
---

---

---

---

---




---

---

---

---

---

---

---

---

---

---



---

---

---

---

---

---

---

## LOCAL RESOURCE LISTING

### HEALTH AND MEDICAL STATUS

1. **Office of Elder Affairs.** To locate eldercare resources in your area.  
<https://www.massoptions.org/massoptions/>
2. **Local Elder Services in Your Area:** There are 24 Aging Service Access Points (ASAPs) throughout the state that provide and coordinate multiple programs.
3. **National Council on Aging,** an elder can determine whether he or she meets eligibility requirements for services that are free or fee-based adjusted by income. This is an interactive website; type in local zip code.  
[www.benefitscheckup.org](http://www.benefitscheckup.org)
4. **Geriatric Elder Care Managers** are nurses, social workers, counselors or gerontologists that help assess current situations and assist in finding resources.  
[www.aginglifecare.org](http://www.aginglifecare.org) (type in your zip code for a listing)
5. **Alzheimer's Family Care Guide:** The seventh edition of the Family Care Guide. The first edition was published in 1987 as part of an Administration on Aging Grant Project. <https://www.alz.org> › media › manh › documents

### FINANCIAL AND INSURANCE CONCERNS

1. **SHIP/SHINE Counselors:** free advice and assistance on a variety of health insurance issues, including Medicare/Medicaid; call your local Council on Aging.  
<https://www.shiphelp.org>
2. **Long Term Care Insurance** with a variety of pdf files <http://www.mass.gov> (type in long term care insurance in the search box).
3. **A Service Of The U.S. Department Of Housing And Urban Development** which offers information on reverse mortgages. [www.hud.gov](http://www.hud.gov) (type in reverse mortgage and then Top Ten Things to Know).
4. **Reverse Mortgages In Mass:** information about these resources. [Reverse mortgage information for consumers | Mass.gov](http://www.reversemortgageinformationforconsumers.com)
5. **VA Aid and Attendance Pension Benefit:** information about this benefit and how to apply. <https://www.va.gov/pension/eligibility/>
6. **Genworth Annual Costs of Care:** Varies based on care setting, geographic location of care and level of care required.  
<https://www.genworth.com/aging-and-you/finances/cost-of-care?WT.svl=YMABIIMAP&mink=YMABIIMAP>

### LEGAL

1. **Elder Law Attorney:** contact an elder law attorney with a searchable database.  
[www.naেলা.org](http://www.naেলা.org) (go to about neala.org and questions and answers).
2. **Online Estate Planning:** Create a personalized, next-generation estate planning with all the documents stored and available at any time. Cost only \$100.  
<https://gentreo.com>

3. **Durable Power of Attorney for Healthcare or Healthcare Proxy:** make healthcare decisions after a physician declares in writing that an elder is not competent. Forms and information available at Massachusetts Medical Society website at [www.healthcareproxy.org](http://www.healthcareproxy.org)
4. **Advance Directives:** For elders who do not wish to be resuscitated, this state website provides information and forms. [Download the MOLST Form | Massachusetts Medical Orders for Life-Sustaining Treatment \(molst-ma.org\)](#)
5. **Subsidized Legal Services** for elders and caregivers. In Mass available to people over 60 without cost. [www.masslegalhelp.org](http://www.masslegalhelp.org)
6. **Best Online Will Options:** Rather than walking into an attorney's office and paying a high hourly rate, you can opt for a range of online will options to help create a will from the comfort of your home at a reasonable price. <https://money.usnews.com/money/retirement/aging/articles/the-best-online-will-making-programs>

## CARE OPTIONS

1. **Adult Day Health Care:** support independent and community living. Members spend the day in a caring community with access to health services and enjoy activities and social programs. Adult Day Health (ADH) services are funded by the state, or privately. <https://madsa.net/>
2. **In Home Services:** Community health through care and services provided in the home including nursing, therapy and home care aide assistance. Home care services are funded by state, by other insurance providers or privately. <https://www.thinkhomecare.org/>
3. **Senior Living Residences:** in Massachusetts that provide housing and tiered services for individuals. Assisted living services are funded mostly through private pay or through a long term care insurance policy. <https://mass-ala.org/>
4. **Nursing Facilities:** The Department of Public Health developed the Nursing Home Survey Performance Tool to provide information about individual nursing homes in Massachusetts to serve as a transparent resource for consumers who are making decisions about their health care. <https://www.mass.gov/guides/nursing-home-survey-performance-tool>
5. **Community Resource Guide.** Community Resource Guide is a free, general resource for older adults, people with disabilities, veterans, caregivers, and families published in collaboration with The Northeast Independent Living Program. <https://agespan.org/resources>

## TRANSPORTATION

1. **Safe Driving Evaluations:** mature driver programs offered around the state. <https://www.mass.gov/info-details/older-drivers>
2. **Talking with Parents About Driving.** Free publication on “We need to talk; family conversations with older drivers.” [www.thehartford.com/talkwitholderdrivers](http://www.thehartford.com/talkwitholderdrivers).



## LEVELS OF CARE, TYPES AND PAYERS

Level of Care	Types of Services	Care or Support Services	Possible Payment Sources
<b>IN HOME SERVICES</b>	<b>Certified Skilled Services</b>  <b>Private Care (hourly or live in)</b>  <b>State-Sponsored Elder Services</b>	<ul style="list-style-type: none"> <li>• Nursing</li> <li>• Therapy</li> <li>• Social Services</li> <li>• Personal care aides (agency vs. independent)</li> <li>• State Home Care, AFC, PCA, other</li> </ul>	<ul style="list-style-type: none"> <li>• Medicare (short term)</li> <li>• Medicaid (short and long term)</li> <li>• Private or Commercial Insurers</li> <li>• Private Pay</li> <li>• VA Benefits</li> <li>• Long Term Care Insurances</li> <li>• Frail Elder Waiver</li> </ul>
<b>ADULT DAY HEALTH PROGRAMS</b>	<b>Medical</b>  <b>Social</b>  <b>Dementia</b>	<ul style="list-style-type: none"> <li>• Nursing</li> <li>• Therapy</li> <li>• Personal care aides</li> <li>• Social Services</li> <li>• Activities</li> </ul>	<ul style="list-style-type: none"> <li>• Medicaid</li> <li>• Private Insurance</li> <li>• Private Pay</li> <li>• VA Benefits</li> <li>• Long Term Care Insurance</li> <li>• PACE</li> </ul>
<b>ASSISTED LIVING FACILITIES</b>	<b>Residential</b>  <b>Custodial</b>	<ul style="list-style-type: none"> <li>• Nursing (limited)</li> <li>• Personal care aides (limited)</li> <li>• Activities</li> <li>• Medication Management (varies)</li> </ul>	<ul style="list-style-type: none"> <li>• Private Pay</li> <li>• Long Term Care Insurance</li> <li>• VA Benefits</li> <li>• Some Medicaid (GAFC, PACE); not all facilities, usually a wait list</li> </ul>
<b>MEMORY CARE</b>	<b>Residential</b>  <b>Custodial</b>	<ul style="list-style-type: none"> <li>• Nursing</li> <li>• Activities</li> <li>• Personal Care Aides</li> </ul>	<ul style="list-style-type: none"> <li>• Long Term Care Insurance</li> <li>• Private Pay</li> <li>• VA Benefits</li> </ul>
<b>NURSING FACILITIES</b>	<b>Skilled Care</b>  <b>Custodial Care</b>	<ul style="list-style-type: none"> <li>• Nursing</li> <li>• Therapy</li> <li>• Personal care aides</li> <li>• Social Services</li> <li>• Activities</li> </ul>	<ul style="list-style-type: none"> <li>• Medicare (Post acute only)</li> <li>• Private Pay</li> <li>• Long Term Care Insurance</li> <li>• VA Benefits</li> <li>• Some Medicaid (exhaust resources)</li> </ul>
<b>LEGAL SERVICES</b>	<b>Varies</b>	<ul style="list-style-type: none"> <li>• Elder Law</li> <li>• Medicaid Planning</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• Private Pay</li> </ul>
<b>PRIVATE CASE MANAGEMENT</b>	<b>Aging Life Care Management</b>  <b>Concierge</b>	<ul style="list-style-type: none"> <li>• Assessments and Evaluations</li> <li>• Insurance Counseling</li> <li>• Placement Guidance</li> <li>• Other</li> </ul>	<ul style="list-style-type: none"> <li>• Some Long Term Care Insurance</li> <li>• Private Pay</li> </ul>
<b>HOSPICE SERVICES</b>	Hospice care can be given in all of the above settings (except ADH). Hospice is an approach to care and not a place.		

# DECISION POINTS

## MEDICAL

Cardiopulmonary  
Musculoskeletal  
Cognitive  
Neurologic  
Endocrine

### IMPROVE HEALTH

Medication  
Surgery  
Treatments  
Nutrition  
Exercise

### WHAT TO CONSIDER

Medication Intensity  
# Providers  
# Hospitalizations  
Acuity Level  
Activity Level

## FUNCTION

ADL Impact  
Medication/Treatment Impact  
Cognitive Impact  
Pain Impact

### INCREASE CAPACITY

Environment  
Technology  
Assistive Devices  
Human Assistance  
Adaptive Training

### HOW TO RESPOND

Ramps, Rails  
Walker, RTS  
Services/Supports  
Energy Conservation  
Risk Monitor/Data

## FINANCE

Acute and Healthcare Insurances  
Long Term Care Coverage  
Financial Capacity  
Estate Plan and Trusts

### LEVERAGE FINANCIAL

Net Worth  
Insurances  
Medicaid Eligible  
Dual Eligible  
LTCi Triggers

### WHERE TO LOOK

Type of Medicare  
Medicaid Options  
Trusts and Types  
Asset Protection  
Regs & Contracts