



Options push for staying put and staying out of nursing homes

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By Gary Rotstein, Pittsburgh Post-Gazette

Pennsylvania's long-term care system is in the midst of a broad effort to provide more home help to older adults.

The various government-backed programs aimed at reducing more expensive nursing home use can be confusing to figure out. In most cases, they differ in their eligibility criteria, levels of help and types of services.

Consumers 60 and older with potential need for services are advised to contact their county's Area Agency on Aging, which will generally have a caseworker walk them through the possibilities over the phone or in person.

All counties may not have the same choices. For instance, Allegheny County contains two comprehensive programs, known as LIFE Pittsburgh and Community LIFE, in which lower-income individuals with serious health issues can receive closely coordinated in-home and day-care-center services. Most counties lack such programs.

In general, the less people have in income, the greater their level of disability, and the less they have in regular support from family members, the more their chances of getting government help.

Darlene Burlazzi, deputy administrator for the Allegheny County Area Agency on Aging, noted that some people simply don't pursue government help once they realize they'll have to list details of their finances.

The income information is required because a number of programs are Medicaid-funded, and so are only available to people below a certain income level. Also, lottery-funded services available to people in a higher income range have a cost-sharing component tied to a recipient's ability to pay.

Assuming someone is willing to go through the process, Ms. Burlazzi said, they should receive a home visit within several days from a care manager to assess their situation and

explore possible help.

Here's what she described as provided in Allegheny County, with most counties being similar:

OPTIONS

The lottery-funded Options program is the most commonly used for home senior services, as it doesn't apply the same income restrictions as other programs. It is geared toward consumers with moderate instead of intensive needs, because the level of services is not as comprehensive.

Most commonly, people receive visits a few days a week, a few hours a day, for assistance with household chores such as cleaning or laundry, or with personal care such as meals, bathing and dressing. Consumers pick the home care provider from a list of businesses that contract with the county.

Depending on the individual needs and the care plan that is devised, Options might also cover some adult day-care services, home modifications, overnight respite care, personal emergency-response systems and more.

The cap on the amount of such services is \$625 in a month. A sliding scale of fees ensures consumers deemed financially capable help pay for the assistance, starting with a 2 percent contribution if they have income of at least \$1,064 monthly, or 125 percent of the poverty level.

As examples, individuals with income of \$1,200 monthly cover 10 percent of home care costs; at \$1,500 cover 30 percent; and at \$1,800 cover 50 percent.

At one time, Ms. Burlazzi, said, waiting lists were common for Options services, but the start of the co-pay system in 2002 eliminated those. Nearly 3,000 Allegheny County seniors receive home services through Options.

The Options care managers can also link consumers to home-delivered meal programs, although individuals are able to obtain those by making direct contact with churches or agencies providing them in their communities.

PDA WAIVER

The services provided in the Medicaid-funded PDA Waiver program are similar to Options, but consumers don't have to contribute and they can receive more of them. Participants are entitled to receive up to \$55 in services a day, and can be approved for more under special circumstances.

The catch is that consumers must be determined to have sufficient frailty that they would qualify for Medicaid-subsidized nursing-home placement, and their monthly income can be

no more than \$1,869. Individuals may also have no more than \$8,000 in assets such as bank accounts, stocks and bonds.

The PDA Waiver program has been the Rendell administration's primary means of building up home services from what was provided in prior decades. About 1,050 Allegheny County older adults use the waivers, and Ms. Burlazzi said the state thus far has accepted all new applicants who are eligible.

CONSUMER-DIRECTED IN-HOME CARE

Those who qualify for the PDA Waiver have the ability to hire not just private agencies but friends and relatives to provide in-home care.

With approval from their care managers, consumers can hire anyone except a spouse to be paid \$10 hourly for services, under a contract that includes standard employment taxes and criminal background checks similar to what a private employer would do.

The program is designed to assist people who are wary of having strangers in their homes, Mr. Burlazzi said, but it is not to substitute for the free care that family members might already be giving. It is more to compensate family members who have to sacrifice regular employment in order to help someone stay home.

FAMILY CAREGIVER SUPPORT

Designed to assist the relative caring for someone at home, state and federal programs with different levels of support and eligibility can provide hundreds of dollars a month to cover supplemental help in the home, or reimburse for care-giving-related expenses.

COMMUNITY LIFE, LIFE PITTSBURGH

These two programs, similar to one another but run at different locations on the North Side and in Green Tree, McKeesport, Homestead and East Liberty, are open to the same people who meet the PDA Waiver's income and health criteria.

They are called "all-inclusive" programs. In addition to providing in-home support like the PDA waiver, participants receive transportation for regular visits to day-centers for social interaction, meals, therapy and health screenings.

Individuals turn over their medical care to a team of doctors, nurses and other staff members provided by either Community LIFE or LIFE Pittsburgh. The programs emphasize preventive care designed to avoid major medical problems and hospital trips.

For information on any of the above in Allegheny County, contact the Area Agency on Aging at 412-350-5460 or Aging Disabilities Resource Center at 1-866-730-2368.

For specific questions about LIFE Pittsburgh's services in the western half of Allegheny

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County, call 412-388-8050. Community LIFE, for eastern neighborhoods and municipalities, can be reached at 412-464-2101.

Residents of other counties should contact their own aging agencies, which include: Armstrong, 724-548-3290; Beaver, 724-266-7701; Butler, 724-282-3008; Westmoreland, 724-830-4444; and Fayette, Greene and Washington, 724-489-8080.

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