

# LONG-TERM CARE

## Design

Assisted living facilities may be free-standing, near or integrated with nursing homes, as components of continuing care retirement communities, or at independent housing complexes. Assisted living options may range from one-bedroom apartment units to free-standing two-story homes.

## Regulation

Assisted living facilities, unlike nursing homes, are not regulated by the federal government. Consequently, services and levels of care at these facilities vary according to state laws. The Department of Social Services, Division of Licensing Programs regulates Virginia's assisted living facilities. Regulations can be found in the *Code of Virginia* (§§ 63.2-1800 through 63.2-1819).

## Paying for Assisted Living

Private funds pay for about 80% of assisted living services. For persons meeting certain financial needs criteria, some assisted living services may be paid by auxiliary grants, administered by local departments of social services. Long-term care insurance policies may, in some cases, cover assisted living as an "alternative care benefit." Medicare does not cover assisted living expenses under any circumstances.

## Choosing an Assisted Living Facility

Choosing an assisted living facility can be a difficult decision. It is important to visit several communities and to talk with residents and staff. (An unannounced visit may be very helpful.) A careful comparison should be made of fees and services offered by different facilities. Ed Zetlin's *Consumer's Guide: Assisted Living in Virginia* has excellent information on what you should know before signing an ALF contract. Also, the Citizens' Consortium on Assisted Living (CCAL) at [www.ccal.org](http://www.ccal.org), as well as AARP, may have helpful information. *Long-Term Care: A Consumer's Guide* may be helpful and is available from the Virginia Department for the Aging. Also, information about licensed assisted living facilities is available on the Department of Social Services Web site at [www.dss.state.va.us/facility/search/alf.cgi](http://www.dss.state.va.us/facility/search/alf.cgi).

## Adult Day Care

### Introduction

Adult day care programs provide a variety of daytime services for impaired older adults. Individuals who participate in adult day care programs attend on a regular, planned basis. Most adult day care centers are open 8-10 hours a day on weekdays and there is a trend toward weekend service as well. Adult day care centers work to assist the older adult to remain living in the community at the highest level of independence possible. Many participants and their family caregivers are able to delay or avoid use of more costly in-home and nursing home care by using adult day care. Admission requirements and procedures vary somewhat across centers, but all require that the applicant have a personal physician or clinic with whom care can be coordinated.

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## Services Provided

Adult day care services are designed to assist both the participant and the family. Adult day care centers provide health maintenance services, therapeutic activities, personal care, and emotional support to participants. Older persons may benefit from the special care if they are:

- physically impaired
- socially isolated
- in need of personal care help
- mentally confused
- limited in their ability to function independently in the community
- in need of supervision

Family caregivers benefit from adult day care as well. Knowing their family member is safe at the day care center gives employed caregivers peace of mind while at work.

## Paying for Adult Day Care

Although many adult day care participants pay for care out-of-pocket, almost all centers have provisions, such as sliding fee scales or scholarships, to serve those who need financial assistance. Most long-term care insurance policies cover adult day care, and workers' compensation policies have paid adult day care costs for those with work-related disabilities. Medicare, however, does not pay for adult day care or other long-term care services (nursing home, adult home, in-home companions). Medicaid may pay for adult day care and transportation if the person meets financial and nursing home preadmission screening criteria, and home health care may be payable for Medicaid recipients who qualify for nursing home facilities.

## Regulation of Adult Day Care

The majority of centers are licensed by the Virginia Department of Social Services (VDSS) and meet standards related to ratio of staff to participants, staff and volunteer qualifications, staff training and continuing education standards. Physical plant and safety issues are monitored by health, fire and licensing officials. In addition, many adult day care funding sources (Area Agency on Aging, United Way, Medicaid, etc.) conduct periodic inspections of various aspects of the facility, staff and care provided. Complaints about care can be directed to the Virginia Long-Term Care Ombudsman (800-552-3402) for investigation or the VDSS at (804) 726-7154.

## Home Care

### Introduction

Home care refers to a variety of services performed at a person's home by an outside agency. It enables elderly persons requiring part-time medical or personal care to remain in their homes and thereby avoid the higher priced nursing home care. "Home health care" is the term used by Medicare when referring to specific medical services rendered in the patient's home which are reimbursed by Medicare; however, there are many