Living with HD: In-Home Care Options

Presented by:

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Presenter Disclosures

Teresa Lee

The following personal financial relationships with commercial interests relevant to this presentation existed during the past 12 months:

No relationships to disclose or list
Overview

• Background
• Key elements for independence
• Definitions
• Services and benefits: payers and eligibility
• Resources
Background: Alliance for Home Health Quality & Innovation

- 501(c)(3) non-profit research and education foundation

- Mission: To lead and support research and education on the value home health care can offer to patients and the U.S. health care system. Working with researchers, key experts and thought leaders, and providers across the spectrum of care, we strive to foster solutions that will improve health care in America.

- www.ahhqi.org
Key Elements for Independence

- Skilled care
- Personal Assistance Services
- Transportation
- Medical Care
- Housing

Independence/Community Living
Definitions

“Home care” or “In-home care” is a broad term that includes wide range of health and social services. The following are the most common types of home care:

- Skilled home health care
- Personal Assistance Services
- Hospice services (end-of-life care)

Many other services can also be provided in the home (e.g., infusion therapy, physician house calls).
Definitions

“Home Health Care” is one type of in-home care:

- Primarily skilled nursing and/or therapy services
- Home health aide services also included, but patient must need skilled nursing or therapy services
- Usually Medicare, but Medicaid also pays for skilled home health
- Medicare benefit/eligibility is narrowly defined
Who qualifies for Medicare Home Health Care?

To qualify, the Medicare beneficiary:

– Is “homebound”
– Needs intermittent skilled nursing and/or therapy
– Is under the care of a physician and needs reasonable and necessary home health services that have been certified by a physician, and subject to plan of care established by a physician and established in a 60-day plan of care
Demographics of Home Health Users

Table 2.6: Selected Characteristics of Medicare Home Health Users and All Medicare Beneficiaries, 2011

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>All Medicare Home Health Users</th>
<th>All Medicare Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over age 85</td>
<td>24.2%</td>
<td>12.5%</td>
</tr>
<tr>
<td>Live alone</td>
<td>35.6%</td>
<td>29.4%</td>
</tr>
<tr>
<td>Have 3 or more chronic conditions</td>
<td>83.2%</td>
<td>60.5%</td>
</tr>
<tr>
<td>Have 2 or more ADL limitations*</td>
<td>28.7%</td>
<td>10.6%</td>
</tr>
<tr>
<td>Report fair or poor health</td>
<td>45.8%</td>
<td>26.6%</td>
</tr>
<tr>
<td>Are in somewhat or much worse health than last year</td>
<td>41.3%</td>
<td>23.0%</td>
</tr>
<tr>
<td>Have incomes under 200% of the Federal Poverty Level (FPL)**</td>
<td>64.5%</td>
<td>48.9%</td>
</tr>
<tr>
<td>Have incomes under 100% of the Federal Poverty Level (FPL)**</td>
<td>34.8%</td>
<td>22.0%</td>
</tr>
</tbody>
</table>
Personal Assistance Services

• Also known as:
  – Personal Care Services
  – Personal Attendant Services
  – Attendant Care Services
  – Personal Care Assistance

• Includes people that assist a person with a physical, sensory, mental, or cognitive disability with tasks that the person would perform him or herself if he or she did not have a disability.
Personal Assistance Services (PAS)

• For people of all ages to help with activities of daily living (ADLs) or instrumental ADLs (IADLs)
  – ADLs: needed for fundamental functioning and include eating, bathing, dressing, grooming, ambulating, and toileting.
  – IADLs: not needed for fundamental functioning, but enable independent living in community—e.g., shopping, housekeeping, accounting, food preparation/meds, telephone, and transportation.

• Informal or Formal
Who are the people/workers providing personal assistance services?

- Caregiver
- Respite care worker
- Personal care attendant or aide
- Personal assistant
- Attendant care worker
- Home care worker or aide
- Homemaker
- Direct support professional (specifically for people with certain disabilities)
- Habilitation technician
- Direct care worker
- Home Health Aide
- Nursing Aide or Assistant (CNA)
- “Paraprofessional”
Home Health Care Services Industry Workforce

Chart 4.1: Total Number of Home Health Aides Employed in the Home Health Care Services Industry, 2001-2012

Home Health Care Services Industry Workforce

Chart 4.2: Number of Home Health Aides Employed in the Home Health Care Services Industry, 2010 and 2020 (projected)

Home Health Care Services Industry Workforce

Chart 4.3: Breakdown of Persons Employed in Home Health Care Services by Sex, 2012

Home Health Care Workers by Sex

- Male: 12.4%
- Female: 87.6%

Hospice

What is Hospice?

• Program of care and support for people who are terminally ill (not just cancer)
• Focus is on comfort, not on curing an illness
• Specially trained team of professionals and caregivers provide care for the “whole person,” including his or her physical, emotional, social, and spiritual needs
• Services may include physical care, counseling, drugs, equipment, and supplies for the terminal illness and related condition(s)
• Family caregivers can get support (respite care)
Who is eligible for Medicare Hospice?

You can get Medicare hospice benefits when you meet all of these conditions:

• Eligible for Medicare Part A (Hospital Insurance)
• Your doctor and the hospice medical director certify that you’re terminally ill and have 6 months or less to live if your illness runs its normal course
• You sign a statement choosing hospice care instead of other Medicare-covered benefits to treat your terminal illness (Medicare will still pay for covered benefits for any health problems that aren’t related to your terminal illness.)
• You get care from a Medicare-approved hospice
Payment/Benefits and Eligibility

• Individuals pay out-of-pocket
• Private insurance: long-term care insurance policies (subject to individual policy limits); private health insurance usually covers home health care
• Medicaid:
  – Eligibility: disability, income level (varies state-by-state)
  – Long term services and supports – diverse array of programs, varying state-by-state
  – Considerable state-by-state variation
Payment/Benefits and Eligibility

• Medicare:
  – For 65 or older and people with disabilities (2 year waiting period)
  – Skilled nursing and/or therapy is focus, but PAS provided with home health aide supervised by nurse or therapist
  – Hospice

• Veterans Administration:
  – Home-Based Primary Care
  – Medical Foster Homes
Trend to Watch: Dual Eligible Beneficiaries

[Map showing trends in dual eligible beneficiaries across the United States]
Resources for accessing services/benefits

• Home Health Compare

• Center for Personal Assistance Services:
  – [www.pascenter.org](http://www.pascenter.org)
  – Go to “For PAS Users” and then “Help in my State”

• Centers for Independent Living
Resources (cont’d)

• Hospice:
  – American Hospice Foundation: www.americanhospice.org
  – http://www.hospicedirectory.org/cm/about/state_hospice
  – www.nhpco.org (Resources, “Find a care provider”)

• Veterans Administration Resources:

• Long term care cost calculator:
Questions/Discussion

Thank you!

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