

# An Innovative Option for Long Term Care Protection

By Miri Citron, Director, Senior Choice at Home®

The newest innovation in long term care planning is joining a Continuing Care at Home (“CCAH”) program. Currently there are approximately 20 such programs across the country and more are in the process of development in their respective states. Research shows that more than 85% of seniors prefer to age in the comfort of their home. They may choose to downsize to a condominium or apartment, but still enjoy the independence of living in their own space while remaining in the community in which they have been a part of for many years. This is one of the primary goals of CCAH programs; to help people remain at home as long as is safely possible.

In Fairfield and New Haven counties, Senior Choice at Home® is the Continuing Care at Home program managed by Jewish Senior Services® in Fairfield, formerly known as The Jewish Home for the Elderly. Senior Choice at Home is a comprehensive, lifetime program that pays for, provides, and coordinates long term care. It is designed to provide protection for individuals who wish to remain in their homes, ensure their care is paid for, and protect their assets as their health care needs evolve. Should one need to live in an assisted living community or receive nursing home care, the program will cover these costs as well. The program benefits can also blend with an existing LTCI policy to fill gaps.

Senior Choice at Home initiates a relationship with its active, independent members from the start, prior to their needing services. We get to know our members well early on, so that if and when an incident occurs, small or significant, planned or unplanned, we can insert ourselves efficiently. Our care coordinators (social workers, nurses) are available 24/7 to advocate, support, guide and navigate care as our members travel through the health care maze.

Covered benefits include trips to medically necessary doctor appointments, delivered meals to help someone through a short-term illness and the coordination of carefully-screened personal homecare staff. When a member cannot perform one (or more) Activity of Daily Living (“ADL”) (i.e., bathing, dressing, eating, transferring, walking, mobility, grooming and continence) and/or a member has ADL deficiencies that may include, but may not be limited to, those with Alzheimer’s Disease or any type of dementia disorder, those who are bed bound or homebound, or those who need special equipment to ambulate (i.e. wheelchair, walker), services are implemented and covered by their membership. We strive to provide support for cus-

tomial needs early on, thereby containing a situation and hopefully eliminating worsening conditions. The goal is always to assist members in reaching their highest level of independence given their current circumstances.

Being a member of a continuing care at home program also means becoming a member of a *community*. While Senior Choice at Home addresses members’ physical needs, their emotional needs are of primary concern as well. A mix of social and intellectually stimulating adventures ranging from trips, cultural events, round table discussions and lunch outings are scheduled each month, with many members enjoying these benefits as well.

A large portion of Jewish Senior Services’ departments are under the regulation of the State of Connecticut Department of Public Health. Senior Choice at Home falls under the regulatory supervision of the State of Connecticut Department of Social Services (“DSS”). DSS oversees CCRCs and has now added CCAH programs to their oversight.

Senior Choice at Home members pay a one-time membership fee plus a monthly fee ranging from \$375-\$500 (determined by age and plan selected.) Many members have taken a tax deduction for their Senior Choice at Home payments, as they are viewed as a pre-paid medical expense. Shown in the chart below, are the various plan levels that are offered along with the corresponding benefits for each.

As a not-for-profit organization, Jewish Senior Services has committed to paying the monthly fee for members who, through no fault of their own, can no longer pay the monthly fee. We are committed to honoring the trust our members have put in us and the

## PLAN OPTIONS

### Senior Choice at Home Plan Level

MEMBERSHIP BENEFITS	ALL-INCLUSIVE	SECURITY	CO-PAY
<b>SUPPORT SERVICES</b>			
Care Coordination	100%	100%	100%
Social & Wellness Programs	100%	100%	100%
Home Safety Assessment	100%	100%	100%
Emergency Response System	100%	100%	100%
Medically Necessary Transportation	100%	100%	100%
Meal Delivery (limited)	100%	100%	100%
Concierge & Referral Services	100%	100%	100%
<b>HOME BASED SERVICES</b>			
Home Health Aide	100%	85%	50%
Companion/Homemaker	100%	85%	50%
Live-In Assistance	100%	85%	50%
Adult Day Care	100%	85%	50%
<b>FACILITY BASED SERVICES</b>			
Assisted Living Care	100%	70%	50%
Nursing Home Care	100%	70%	50%

quality of care for which our organization has been recognized for more than 40 years.

Whether it is a supplement to an LTCI policy with the Co-Pay membership, or the comprehensive All-Inclusive membership, Senior Choice at Home ensures that one does not have to pay \$90,000+ a year for a home health aide or \$170,000+ a year for a nursing home. It is a guaranteed way to ensure that long term care is provided and paid for, whenever and for however long one needs it. It also ensures that while loved ones can provide emotional, loving support, they do not need to carry the burden of being a caregiver. Further, it ensures that one can continue to live the lifestyle to which they are accustomed while having the peace of mind knowing that the majority of their assets will be protected and preserved for whomever and whatever they wish.

***Editor's note:***

This article has been submitted by Jewish Senior Services as an explanation and advertisement of its new continuum plan of care. Please be advised that CTNAELA does not endorse this program or this senior service agency, and the reader should understand that this article is of an advertising-nature but included here because the editor believes it is useful for our readers to be aware of this relatively new option for long term care services. Of course, any program is only as strong as its sponsoring entity, and its ability to provide promised services depends on its current and long-term solvency and membership coverage provisions. The sponsoring entity solely determines who qualifies for membership, and what services are to be provided to any member. ■

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The Connecticut Chapter of the National Academy of Elder Law Attorneys (CT-NAELA, website: [ctnaela.org](http://ctnaela.org)) is comprised of attorneys in the private and public sectors who advocate and deal with legal issues for the elderly and disabled.

With 5000 members, the National Academy of Elder Law Attorneys (NAELA) is the premier organization of elder law attorneys in our country, and the Connecticut Chapter at over 125 members is the premier organization of elder law attorneys in our State.