

ADRC

Aging & Disability Resource Center

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Home & Community Based LTC Options

What is LTC?

According to the National Institute on Aging:

Long-Term Care involves a variety of services designed to meet a person's health or personal care needs during a short or long period of time. These services can help people live as **independently** and **safely** as possible when they can no longer perform everyday activities on their own.

Types of Home Based LTC Services

Home Based LTC : Allows a person to stay at home and live independently with the support services in place for health and personal support. These services are provided in the home of the person receiving services or at a family member's home. Home-based services provide personal care, such as assistance with bathing, dressing, taking medications, and supervision to provide safety. This type of care is the most common and is provided by **unpaid** family members, friends, partners, and neighbors. Sometimes referred to as ***Informal Caregivers***.

Types of Home-Based LTC (con't)

Home-Based LTC services can also be provided by a **paid** caregiver, including consumer directed (a person who is identified by the individual) or agency based personal care assistants, who have been hired through a personal care service agency. PCA's or otherwise known as ***Formal caregivers*** provide care in one's home. You do not have to have a doctor's referral for a PCA. Personal care provides support with Activities of Daily living (bathing and dressing, eating) as well as Instrumental Activities of Daily Living (i.e. shopping, laundry, light housework).

§ Who Pays for the PCA Services §

Options to pay for Personal Care Services:

Private Pay: The individual or family pays out of pocket

Long Term Care Insurance: Depending on individual's policy will determine if eligible or not.

VA: If you are affiliated with the VA and qualify , there may be coverage thru the VA.

Medicaid: (income based).Low income insurance, if approved may pay for some PCA hours

Medicaid Waiver: Medicaid Waivers if approved, may pay for more hours than regular medical Medicaid.

What is the Medicaid Waiver?

According to the DHSS Senior and Disabilities department for the state of Alaska:

The Waiver programs offer people who meet an institutional level of care the opportunity to receive care in the home or community instead of an institution.

Home & Community Based Waivers

ALI: The Alaskans Living Independently waiver is available to adults 21 and older who would otherwise require a level of care provided by a nursing facility.

APDD: Adults with Physical & Developmental Disabilities waiver is available to adults 21 and older. An assessment process is conducted to determine eligibility.

CMCC: Children with Complex Medical Conditions Waiver. For children and young adults under 22 years of age who experience medical fragility and are often dependent on life-saving treatments or interventions.

The **ADRC** is the first step towards applying for one of the Medicaid Waivers

The ADRC's National Vision & Goal

To have Aging and Disability Resource Centers in every community serving as highly visible and trusting places where people of all incomes and ages can turn for information on the full range of long-term support options and a single point of entry for access to public long-term support programs and benefits.

The Anchorage ADRC

The ADRC is a trusted resource where people can access information and assistance on the full range of long term support options in the community. We are committed to ensuring that our community's senior and disabled citizens have access to the information, resources and supports needed to lead full healthy lives.

Who We Serve, and Who Can Use the ADRC

- Older Adults
- People of any age living with disabilities
- Family, friends and concerned neighbors
- Caregivers and service providers
- Anyone with questions about Long Term Supports and Services for Seniors

We Are Your Resource Center

The ADRC can assist anyone facing the challenges of aging, illness and disability in order to make informed decisions about the future.

To ensure that the individual and family are aware of the options, the trained and AIRs (Alliance of Certified Information & Referral Specialist Resource Specialist are here to:

- Serve as a starting point in exploring options and answers to questions
- Help one to become aware and knowledgeable about available community resources to be supportive and assisting
- Assist with applying for Social Security, Social Security Disability Insurance, Medicare, Medicaid, Senior Benefits, Adult Public Assistance and any other type of application or paperwork that one needs help with.

- Provide objective, in-depth conversations regarding current and future needs as well as the available services to help one to live as independently as able
- Explore the options for community and home-based support services

Interesting Facts

The first of the 78 million baby boomers turned 65 on January 1, 2011, and some 10,000 boomers a day will reportedly reach that milestone between now and 2030

There are now more Americans **age 65 and older** than at any other time in U.S. history. According to a new Census Bureau report, there were 40.3 million people age 65 and older on April 1, 2010, up 5.3 percent from 35 million in 2000

ADRC Anchorage Location

Anchorage Area: Municipality of Anchorage

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