

Staying At Home

Q: Can Medicare & Medicaid help me stay at home?

A: Yes. Most seniors would prefer to live at home rather than in a nursing facility---and the Medicare & Medicaid programs have that goal too.

Medicare has a home health benefit that has no durational limit, It does not end after three months or six months. There are no deductibles, or other cost sharing. You can get skilled nursing and home health aide care for up to 28 hours per week of services. The myths that Medicare home health is short-term and only for people while they recuperate, are just not true.

To qualify, you must be 'homebound,' which means leaving your home is difficult and done infrequently. Going to medical appointments or for occasional other reasons still allows you to be considered homebound. You must need some skilled nursing care periodically, or skilled therapy like speech or physical therapy.

Medicare home health care must be provided by a certified home health agency, and includes a care plan developed and reviewed by your doctor. Since January, your doctor is supposed to see you face-to-face within 3 months of starting services, or within 30 days after services begin.

Home health includes personal care, some associated light housekeeping---like preparing meals and doing laundry---and medical equipment, like walkers, tub seats, and medical supplies, like a catheter. You pick which home healthy agency will assist you. Your care cannot be

discontinued without at least a verbal notice to you two days before you care is slated to end. You can appeal this decision.

“MassHealth” (MassHealth) in Massachusetts can provide personal care services, homemaker, home health aide and other services through the “home care and community based services waiver.” You must meet financial guidelines to qualify for MassHealth---but there is a process for “spending down” your income on health care services to become eligible. Like Medicare, MassHealth also provides a home health benefit, which includes assistance with personal care. It’s available to anyone who is entitled to nursing facility care. In Massachusetts, the goal of all MassHealth spending on long term supports is to help you live in the “least restrictive setting” appropriate to your needs.

To find out more about how Medicare and MassHealth can keep you at home, call 1-800-Age-Info from your home phone, and you will automatically be connected with your local Aging Services Access Point. Ask to speak with an information specialist, and be sure to ask about the state-funded home care program also, which serves 32,000 elders every month, and has higher income eligibility levels than MassHealth. Before you consider nursing facility care---find out your rights under Medicare, Medicaid, and state home care. .

