

# The Senior LinkAge Line®

A One Stop Shop for Minnesota Seniors

*Your link to an expert for aging well at home.*

This initiative is brought to you by the Minnesota Board on Aging. The Board on Aging's mission is to ensure that older Minnesotans and their families are effectively served by state and local policies and programs in order to age well and live well.

For more information on the Minnesota Board on Aging visit [www.mnaging.org](http://www.mnaging.org).



Age Well

Live Well

Plan Well

Care Well

# Need help to plan for aging at home?

## Start with an expert



### Long-term Care Choices Navigator

Helping seniors, families and caregivers to age well, live well, plan well and care well

Create a plan to stay at home for yourself, your aging parents, your partner or a friend.

Get step-by-step help to find out how to stay in your home longer and find services near home.

#### What is a navigator?

An easy-to-use computer based tool on the Internet with step-by-step guidance to make choices and plan for aging at home.

#### Who uses the navigator tool?

People who are thinking about staying in their home as they get older. People who are trying to figure out how to handle snow, yard work, groceries, help for an older parent, or assisting their partner and friends.

#### What areas does it assist with?

- Home Maintenance
- In-Home Assistance
- Health Insurance
- Safety
- Daily Needs
- Transportation
- Housing Modification
- Caring for Another
- Memory Loss
- Family Decisions

#### Who can I call for assistance?

Senior LinkAge Line® at 1-800-333-2433. Monday–Friday 8:00 a.m. to 4:30 p.m.

#### How do I get started?

Visit [www.longtermcarechoices.minnesotahelp.info](http://www.longtermcarechoices.minnesotahelp.info)



## AGE WELL

Aging is something we start to think about as we find things are more challenging. Some people want to stay in their home; others want to move to get services or other conveniences including social supports. Still others have more difficult challenges but want to remain at home with help from a caregiver such as a family member, neighbor or friend.

There are options across the state of Minnesota available to help you remain in your home as you age. Call the experts at the Senior LinkAge Line®: A One Stop Shop for Minnesota Seniors 1-800-333-2433 to find out how!

### Who is the Senior LinkAge Line® and how can they help me?

- Statewide information, assistance and decision support provided through six Area Agencies on Aging in Minnesota
- Free, objective and comprehensive counseling provided by trained professionals
- Long Term Care Options Counselors available Monday through Friday from 8:00 a.m.– 4:30 p.m. by calling one toll free number, 1-800-333-2433, or by chat at [www.MinnesotaHelp.info](http://www.MinnesotaHelp.info)®
- Expert Options Counselors are also available in-person

The experts at the One Stop Shop can help you understand all of your options. Your health care provider may be offering a referral to the Senior LinkAge Line® which can help you locate and plan for community supports once you have returned home. You can learn more about:

- Transportation
- Legal Assistance
- Prescription Drug Help
- Housing
- Financial Assistance
- Help Paying for Medications
- Home Health Care
- Snow/Lawn Care
- Medication Reminder Assistance
- Housework
- Employment
- Classes about Managing Your Health and Preventing Falls
- Caregiver Support
- Nursing Homes
- Respite Care
- Volunteering
- Home Repair
- Assisted Living
- Personal Care Services
- Medicare, Medical Assistance and Health Insurance
- Hospice
- Ombudsman and Advocacy Services
- Home Delivered Meals



Look at the following areas to determine if you or your loved one could benefit from Long Term Care Options Counseling. Identify the categories where you or your family member may have concerns and provide these topic areas to the Senior LinkAge Line® expert when you call. Health care providers can also provide a referral on your behalf.

Once the referral has been received, a Long Term Care Options Counselor will follow-up within 3 business days. There is no cost for this service and no obligation to accept any additional help unless you would like to learn more about your options. If you would like to develop your own plan for remaining at home, visit [www.longtermcarechoices.minnesotahelp.info](http://www.longtermcarechoices.minnesotahelp.info).

#### **Lack of caregiver or current caregiver is overwhelmed**

A caregiver is anyone who helps you with everyday tasks. Examples of persons filling this role are a family member, a friend or neighbor or paid provider. Tasks may include: getting groceries, setting up medications, rides, chores, laundry, meals, walking assistance, bathing or grooming, transportation to medical appointments, legal affairs, money or banking assistance or companionship.

1. Do you worry or feel concerned about continuing to care for the person who needs help? Do you feel they are becoming frail due to age or health condition?
2. Do you feel overwhelmed by the activities of being a caregiver while managing your own personal life?
3. Do you have to give up things that you would normally do such as spending time with family or friends?

#### **Needs help arranging non-health related services such as preparing meals, respite, laundry, housekeeping, chore or caregiver consultation services**

1. Do you need help preparing your home in order to live on your own?
2. Are you able to maintain the daily tasks of keeping a home such as doing laundry, cleaning or yard work?
3. Are you able to pay for the help you need around the house?

#### **Needs assistance managing/paying for medications**

1. Are you able to get your medicine, for example, picking up prescriptions or arranging delivery from the pharmacy or getting prescriptions refilled as needed?
2. Do you have difficulty paying for your medicine?

3. Do you have a way to organize your prescriptions to help you take them on schedule?
4. Do you know where to go to find out more information about the medicines you are taking?

#### **Questions about Medicare or other health insurance benefits**

1. Do you have difficulty understanding your medical bills?
2. Do you need help exploring your health insurance or long-term care insurance options?
3. Do you need help to pay for your prescriptions?
4. Are you aware of the Medicare Savings Programs (For those who qualify—this program pays for Medicare premiums, co-pays and co-insurance)?

#### **No transportation or has difficulty getting places**

1. Do you need help getting to and from appointments?
2. Do you need help with shopping?
3. Do you have concerns about driving?
4. Have you been able to visit your friends and family as often as you would like? Or participate in community activities?

#### **Difficulty managing finances or paying for services**

1. Do you have several unpaid bills?
2. Are you able to find housing you can afford?
3. Do you need financial help to help pay for services such as utilities and phone bills?

#### **Memory concerns**

1. Do you have memory concerns that disrupt daily life?
2. Have you noticed challenges in planning or solving problems?
3. Do you have any concerns about wandering or getting lost?

#### **Concerns about safety or need for home modification**

1. For you to continue to live in your home, are repairs and/or remodeling needed?
2. Are you concerned about your risk of falling?



## LIVE WELL

Living well in the community often means a person has a support system of family, friends and services to help make sure the person stays healthy and is receiving the necessary care. It is important to know what local resources and programs are available.

### Live Well at Home<sup>SM</sup>

Live Well at Home<sup>SM</sup> helps older Minnesotans and veterans live well longer in their own homes. By working with local Area Agencies on Aging and community-based providers, Live Well at Home<sup>SM</sup> offers risk screening, education, professional consultation, and a broad range of solutions for living at home successfully. Live Well at Home<sup>SM</sup> also supports family caregivers so they get the help they need as they coordinate and provide care.

Live Well at Home<sup>SM</sup> uses the validated Live Well at Home Rapid Screen<sup>®</sup> tool to help identify the seven risk factors that are most known to cause people to move permanently from their home into a long-term care setting. For more information on the risk factors and how to address them, log onto [www.mnlivewellathome.org](http://www.mnlivewellathome.org).

### Daily Living Needs

Daily living needs are those activities that people do every day, such as eating, bathing, dressing and walking. Even if a person needs help with these daily needs, living at home is still possible. There are many resources such as personal care services and home health care which can provide these services in a variety of settings.

### Personal Care Services

Personal care assistants (PCA) provide services to people who need help with every day activities in order to be more independent in their home.

Personal care assistants provide care in four areas:

- Activities of daily living, such as eating, dressing, bathing, mobility and positioning
- Health-related functions
- Instrumental activities of daily living, such as planning and preparing meals, managing finances, shopping for essential items, performing household chores, communicating with others, getting around the neighborhood and participating in the community

- Redirection and intervention for behavior, including observation and monitoring.

Programs to help pay for PCA services are administered by the Minnesota Department of Human Services.

### Home Care Services/Volunteer Organizations

Depending on your income, there may be help available to pay for services to remain at home. Costs for services vary by agency. You can also hire people to help you in your home. Home care services are available in most communities as are volunteer organizations with nurses who are available to check in regularly. Home care providers are required to be licensed. Medicare A or B may pay for some of the home care services you receive. For services to be paid by Medicare, the provider must be a Medicare certified home care provider.

### Homemaker and Chore Services

Homemaker services assist with lighter household chores that are needed, such as dusting and laundry. Many times, agencies that offer homemaker services also help with preparing meals and running errands. There are fees for these services, which vary, but most agencies charge an hourly fee. Services can be set up for routine scheduled visits and can be used in homes or apartments.

Chore services help people with the maintenance and repair of the home. Raking leaves, mowing the lawn and shoveling snow are common examples of the types of chore services. Often, small repairs and heavier household chores, such as window washing are offered as well. As with homemaker services, agencies usually charge a fee or ask for a donation for the work that is provided.

### Housing Modifications

Sometimes a person wants to remain at home but their home does not meet their needs. There may not be grab bars in the shower or a ramp installed if a wheelchair is used. Home modifications are available to help people safely remain in the home. It is important that a person who wants to remain at home considers what modifications are needed before they return home after a hospitalization. Some common modifications include:

- Ramps
- Grab bars for the shower and toilet
- Widened doors or hallways
- Easy-access kitchens
- Push bars on doors
- Door handles instead of knobs
- Modified cabinets or sinks



## Assistive Technology

Assistive technology helps people complete tasks such as walking, using household items such as a phone, or communicating with others when they are unable. The State of Minnesota's System of Technology to Achieve Results (STAR) Program offers an online directory of assistive technology devices and resources at [www.starprogram.state.mn.us](http://www.starprogram.state.mn.us) or by calling toll free at 1-888-234-1267. A guide to living easier with technology is available by going to [www.atnet.org](http://www.atnet.org) or calling 1-800-390-2699.

## Transportation

Someone living at home may have questions about how they will make it to the grocery store, doctor appointments or other outings. There are options for transportation. The best way to find transportation options is to go to [www.MinnesotaHelp.info](http://www.MinnesotaHelp.info)<sup>®</sup>.

When contacting a transportation agency consider the following:

- What is the cost of the service? How is the service paid for?
- Is there someone available to help with walking to and getting into the vehicle or is no additional assistance offered?
- How far will the vehicle drive? Will the company provide transportation to another city or county if an appointment is in this location?
- Is it medical transportation only or does it include grocery shopping and visits to the shopping mall?
- What information is needed to schedule a ride?

## Memory Loss

Memory loss that disrupts daily life may be a symptom of Alzheimer's or another dementia. Alzheimer's is a brain disease that causes a slow decline in memory, thinking and reasoning skills. Here are 10 warning signs and symptoms that you may notice. If you are concerned about memory, or any of these warning signs, please see a doctor. By exploring this early, you can get the help, plan ahead, and get the maximum benefit of available treatments.

1. Memory loss that disrupts daily life
2. Challenges in planning or solving problems
3. Difficulty completing familiar tasks at home, at work or at leisure
4. Confusion with time and place
5. Trouble understanding visual images and spatial relationships
6. New problems with words in speaking or writing
7. Misplacing things and losing the ability to retrace steps

8. Decreased or poor judgment
9. Withdrawal from work or social activities
10. Changes in mood and personality

There are many community services and resources that help with memory loss. Most people can live successfully in their homes with these supports. Finding help is the key to living well. For more information, please call the Alzheimer's Association 24/7 Information Helpline at 1-800-272-3900 or go to [www.alz.org/mnnd](http://www.alz.org/mnnd) for more information.

## Preventing Falls

Falls and fall-related injuries among adults over age 65 are on the rise. Currently, Minnesota ranks high among states in the number of fall-related deaths. Having a fall can change one's life forever. Most falls occur at home. People can decrease their risk of falls in their home by following these simple suggestions.

### *Keep the path clear*

- Move books, boxes, shoes and clutter out of paths and off stairs
- Move extension, appliance and telephone cords that can be tripped over
- Rearrange furniture to allow a clear path

### *Don't give feet a reason to trip*

- Put away those throw and scatter rugs
- Apply double-sided tape to the back of carpet to keep it from moving
- Take time when getting to the phone or answering the door
- When walking up and down stairs, take your time and use the hand rail

### *Brighten up the apartment or house*

- Turn lights on as you move through your home
- Use nightlights to brighten bedrooms, halls and bathrooms
- Have a lamp or flashlight and glasses within easy reach of the bed

### *Keep the bathroom fall free*

- Use a non-slip mat in the tub or shower
- Use a bath bench or shower stool
- Install a grab bar next to the toilet and in the bathtub or shower. A towel rack doesn't work—it can pull out of the wall.

For more information about preventing falls, call the Senior LinkAge Line<sup>®</sup>: A One Stop Shop for Minnesota Seniors at 1-800-333-2433 or visit [www.mnfallsprevention.org](http://www.mnfallsprevention.org).



## PLAN WELL

### **Paying for Long-term Care**

While there are a variety of ways to pay for long-term care, it is important to think ahead about how you will fund the care you get. Most people think Medicare will cover it all. However, Medicare pays for very little long-term care (e.g. limited time in a skilled care setting or home care services in limited situations).

#### ***Personal income and savings***

Most people pay for their long-term care on their own by using their personal income or savings. That is why it is important to get assistance with understanding what you have available to offset the costs.

#### ***Long-term care insurance***

Long-term care insurance helps pay for your long-term care expenses. People that have long-term care insurance should find out if the policy is certified as a Long Term Care Partnership policy (see below).

#### ***Minnesota Long Term Care Partnership policies***

A certified Long Term Care Partnership policy allows Minnesota residents who purchase a policy to protect some assets if they later need to apply for Medical Assistance to help pay for long-term care services. This policy provides some advantages and features that are not available with other policies. Minnesota residents who purchase partnership policies are able to protect more of their assets if they later need Medical Assistance to help pay for their long-term care.

#### ***Home equity options***

There are several ways you can leverage the financial value of your home to help pay for long-term care. Selling your home, obtaining a home equity loan or a reverse mortgage may be the right thing for some individuals because of their situation. Counseling with an expert will be required prior to getting this type of loan.

#### ***Life insurance options***

Your life insurance could help you pay for long-term care. You may be able to buy a life insurance policy that has an option to pay when you need long-term care. Some policies include options that pay for care in certain situations. You may also be able to sell your insurance policies and get a viatical or life settlement.

### ***Long-term care annuities***

Annuities are an option to save money for retirement and provide a fund for long-term care costs if needed. However, you need the financial ability to invest a sizable sum to fund the annuity.

For more information about the various ways to pay for your long-term care, visit <http://mn.gov/dhs/general-public/own-your-future/> or call the Senior LinkAge Line®: A One Stop Shop for Minnesota Seniors at 1-800-333-2433.

### ***Publicly funded options including Medicare, Medical Assistance and Alternative Care***

Generally, Medicare doesn't pay for long-term care. Medicare only pays for medically necessary skilled nursing facility care or home health care. However, you must meet certain conditions for Medicare to pay for these types of care (e.g. a three day inpatient stay in a hospital). Most long-term care is to assist people with support services such as activities of daily living like dressing, bathing, and using the bathroom.

Even though Medicaid (called Medical Assistance in Minnesota) is a major payer of long-term care services, many people may not be eligible because of Medical Assistance limits on the amount of income and assets you can have to qualify. Some people become eligible for Medical Assistance only after they spend down most of their assets paying for health and long-term care.

You should not depend on Medicare or Medical Assistance as your plan to pay for long-term care expenses. Eligibility and benefits for both these programs may be limited and also are subject to change at any time.



