

Michigan Department of  
Attorney General

**consumer  
education**



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Michigan Attorney General



## IN-HOME CARE & SENIOR RESIDENCES

Decisions about long-term care are complicated and emotional. By visiting residences, becoming knowledgeable about their services and fees, and understanding the legal agreements you will be prepared to make informed **DECISIONS**.

### NON-MEDICAL HOME CARE SERVICES

Provides assistance with Activities of Daily Living (ADLs) like bathing, dressing, eating, hygiene, and transferring or mobility.

- This non-skilled care can be provided by family members, neighbors, hired caregivers, or any combination thereof.
- Largely unregulated and practices vary such as screening employees, background checks, drug testing, etc.

### MEDICAL HOME CARE SERVICES

Skilled home care includes nursing, physical therapy, speech therapy, and occupational therapy.

- With physician orders this care is covered by Medicare for short-term services.
- Must be licensed by the state Department of Licensing and Regulatory Affairs (LARA) and have Medicaid/Medicare certifications.
- A discharge planner or social worker typically provides information on health agencies in your area following a stay in a medical facility.



## ELDER ABUSE

The National Crime Prevention Council reports that nearly 1 in 10 seniors are the victim of neglect or abuse.

Elder abuse is:

- **Physical Abuse**
- **Sexual Abuse**
- **Neglect**
- **Exploitation**
- **Emotional Abuse**
- **Abandonment**
- **Self-neglect**

## WARNING SIGNS

- Bruises, pressure marks, broken bones, abrasions and burns;
- Unexplained withdrawal from normal activities and/or new unwillingness to talk;
- Sudden change in alertness or unusual depression;
- Poor hygiene and/or unusual weight gain or loss; and/or
- Unexplained changes in their financial situation.



**REPORT ELDER ABUSE**

### HEALTH CARE FRAUD

The [Attorney General's Health Care Fraud Division](http://www.mi.gov/ag/0,4534,7-164-18156_18152-47192--,00.html) (www.mi.gov/ag/0,4534,7-164-18156\_18152-47192--,00.html) has the responsibility to investigate and prosecute state-wide patient, financial, and Medicaid provider fraud.

**800-242-2873**

### ADULT PROTECTIVE SERVICES

[MI Department of Health & Human Services](http://www.mi.gov/mdhhs/0,5885,7-339-73971_7119_50647---,00.html) (www.mi.gov/mdhhs/0,5885,7-339-73971\_7119\_50647---,00.html) protects vulnerable adults from abuse, neglect, and exploitation. Allegations are investigated within 24 hours of report.

**855-444-3911**

*If the situation is serious, threatening, or dangerous call 911 or local law enforcement for immediate help.*

# MINIMIZE ABUSE & IDENTITY THEFT RISK

Best practices minimize the risk of abuse, identity theft, and medical fraud:



- Secure valuables;
- Keep anything with personal information secure. (Social Security card, Medicare card, Health Insurance cards, passwords, financial statements, etc.);
- Avoid having hired helpers handle financial matters without oversight.
- Keep mail safe; shred documents with personal information; and
- Contact the bank if the care recipient has trouble reading a bank statement, and discuss how to maintain financial management.

## EXPLORING SENIOR RESIDENCES: GENERAL CONSUMER TIPS

Senior residences in Michigan offer different levels of services, support, policies, programs, and practices. Use checklists to compare differences.

- Make a first visit for a tour; make return visits for a meal and to observe activities.
- Consider: atmosphere, physical features, medication and health care insurance, unit features, social and recreational activities, food service and satisfaction surveys.
- Analyze the terms and conditions of contracts and understand resident rights and responsibilities.
- Involuntary discharge is possible with notice for non-payment of rent, medical reasons, danger to self or others, and danger to the property.
- The Michigan Long-Term Care Ombudsman provides advocacy services to help address the quality of care and quality of life in licensed residences (i.e. nursing homes, homes for the aged, and adult foster care facilities).
- Medicare and private health care insurance do not cover costs for independent living, assisted living, or long-term care in a nursing home. Private pay is primary (e.g., savings, investments and income).
- For those who qualify, check Medicaid for assistance.
- If a veteran, veteran spouse, or widow, ask about the Veteran Aid and Attendance benefit to help pay for in-home care, assisted living, or nursing home.

## INDEPENDENT LIVING (ILCs)

Housing communities designed for independent seniors. Typically apartments, condominiums, or free-standing homes.

- Independent Living facilities do not have to be licensed.
- May be referred to as Housing with Services.
- If residents need or want help with personal care, they can hire a non-medical agency to provide the services.

## ASSISTED LIVING (ALCs)

Adults interested in assisted living are usually not able to live on their own, but don't require the level of care offered at nursing homes.

- These communities vary greatly in level of service and support. Each community may have different prices, policies, programs, and practices;
- Some are licensed by the state, while others are not;
- Most offer assistance with ADLs as well as medication management; and
- If a resident's mental and physical faculties deteriorate beyond the residence's ability, it could ask the resident to leave. Or require the resident to arrange for additional services necessary for care.

## CONSIDER THE FOLLOWING WHEN SEARCHING FOR ASSISTED LIVING:

- Atmosphere
- Physical features
- Needs assessment (contracts, costs & finances)
- Medication and health care insurance
- Individual unit features
- Social and recreational activities
- Food service
- Review the Resident Satisfaction Survey

## LICENSED FACILITIES

LARA inspects the following types of assisted living facilities:

- Adult Foster Care Homes (AFC) - up to 20 people
- Homes for the Aged (HFA) - more than 20 people who are aged 60 years and older

## CONTINUING CARE (CCRCs)

CCRCs include independent and assisted living, memory care, and nursing home care in one location. Resident may stay on one campus as their housing needs change over time.

- Spouses may stay near each other when they need different levels of care.
- Offers wide range of services such as: housekeeping, transportation, emergency help, personal care, and social and educational activities.
- Most require a refundable one-time entrance fee, monthly payments, and other fees for optional services.

## NURSING HOMES VS. SKILLED NURSING HOMES

- Beware the many terms that get used!
- In Michigan, “Nursing Home” means a nursing care facility, including a county medical care facility, which provides organized nursing care and medical treatment to 7 or more unrelated individuals suffering or recovering from illness, injury, or infirmity.
- Nursing homes may be an option for either short-term or long-term care.
- Not all Nursing Homes provide “**skilled** nursing care,” which must be certified by Medicare or Medicaid. Skilled nursing care can include intravenous injection and physical, occupational, and speech therapy.
- Care that can be provided by non-professional staff, like long term custodial care and assistance with daily activities is not considered “skilled care,” though it may be provided in a residence called a “nursing home.”
- Medicare does not cover long-term care.
- Depending on the type of care you need and your insurance, rules and regulations may further limit your choices.

## HELPFUL RESOURCES

The best places to get help finding any level of care are through:

- [Local Area Agency on Aging](#)

One stop shop for information about programs, services, and housing options for older Americans.

517-373-8230, option 2

([www.mi-seniors.net/regionmap](http://www.mi-seniors.net/regionmap))

- [AARP](#)

Resources for caregivers and planning for caregiving.

([www.aarp.org/home-family/caregiving/](http://www.aarp.org/home-family/caregiving/))

- [Administration on Aging](#) (U.S. Department of Health and Human Services)

Information on payment and insurance options for long-term care.

202-619-0724

([www.longtermcare.gov](http://www.longtermcare.gov))

- [Eldercare Locator](#)

Connects services for older adults and their families.

800-677-1116

([www.eldercare.gov](http://www.eldercare.gov))

- [Alzheimer's Association National Helpline](#)

Provides reliable information and support to all those who need assistance.

800-272-3900

([www.alz.org/we\\_can\\_help\\_24\\_7\\_helpline.asp](http://www.alz.org/we_can_help_24_7_helpline.asp))

- [Long-Term Care Ombudsman](#) (licensed residential facilities)

866-485-9393

([www.mi.gov/osa/1,4635,7-234-64083\\_64551---,00.html](http://www.mi.gov/osa/1,4635,7-234-64083_64551---,00.html))

## HELPFUL WEBSITES

### [Attorney General](#)

#### [Health Care Fraud Division](#)

([www.mi.gov/reportelderabuse](http://www.mi.gov/reportelderabuse))

#### [Michigan Department of Health and Human Services \(MDHHS\)](#)

#### [Adult Services Agency](#)

([www.mi.gov/aging](http://www.mi.gov/aging))

#### [LARA Long-term Care Division](#)

([www.mi.gov/longtermcare](http://www.mi.gov/longtermcare))

#### [Eldercare](#)

([www.eldercare.gov](http://www.eldercare.gov))

#### [MMAP](#)

(<http://mmapinc.org>)

#### [Michigan Assisted Living Association](#)

([www.miassistedliving.org](http://www.miassistedliving.org))

#### [Medicare.gov](#)

([www.medicare.gov](http://www.medicare.gov))

#### [LongTermCare.gov](#)

([www.longtermcare.gov](http://www.longtermcare.gov))

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With appropriate planning, thoughtful questions, and careful research you can find positive options that minimize risk for your loved ones.

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An [electronic copy of this handout](#) is available through the QR code below or on our website ([www.mi.gov/ce](http://www.mi.gov/ce)). While you're there, [schedule a presentation](#) ([www.mi.gov/ce](http://www.mi.gov/ce)) for one of our other seminars.

For questions, contact Attorney General Bill Schuette's Consumer Programs team at 877-765-8388 or [agcp@mi.gov](mailto:agcp@mi.gov).

