



consumer education



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IN-HOME CARE & SENIOR RESIDENCES

Visiting residences, becoming knowledgeable about their services and fees, and understanding the legal agreements will prepare you 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 care, physical therapy, speech therapy, and occupational therapy. A home health aide may also be part of the plan.

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



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.

HELPFUL RESOURCES

- [Local Area Agency on Aging Regional Contact Information](http://mi-seniors.net/regionmap)
(mi-seniors.net/regionmap)
517-373-8230
- [AARP - resources for caregivers](http://aarp.org/home-family/caregiving)
(aarp.org/home-family/caregiving)
- [Administration on Aging U.S. Department of Health and Human Services](http://longtermcare.gov) (longtermcare.gov)
202-619-0724
- [Eldercare Locator](http://eldercare.gov)
800-677-1116
(eldercare.gov)
- [Elder Law of Michigan](http://elderlawofmi.org)
(elderlawofmi.org)
517-485-9164
- [Alzheimer's Association National Helpline](http://alzorg/gmc) (alzorg/gmc)
800-272-3900
- [Michigan Long-Term Care Ombudsman Program](http://mltcop.org) (mltcop.org)
866-485-9393
- [State of Michigan Home Help](http://michigan.gov/homehelp)
(michigan.gov/homehelp)
800-979-4662
- [Nursing Home Compare](http://medicare.gov/nursinghomecompare)
(medicare.gov/nursinghomecompare)

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 a “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)

In ALCs, one is a resident and not a patient and may receive help for a range of daily activities such as personal care, meals and medication management. Some ALCs are licensed by the state.

- An admission contract must specify the services to be provided; monthly fees and rate increase policies; refund policies; admission and discharge policies; and resident rights and responsibilities.
- In Michigan, each community may have different prices, policies, programs, practices, services, and levels of support.
- The ALC may ask the resident to leave or arrange for additional services for care if a resident’s mental and physical faculties deteriorate and require more care than the ALC can provide.
- Here is a link to a helpful checklist when considering a residence that offers assisted living: <https://www.caretelinns.com/downloads/Guide-to-Choosing-an-Assisted-Living-Facility-ALFA.pdf>

LICENSED ALCS

Not all ALCs residences are licensed by LARA.

Licensed residents are:

Adult Foster Care (AFC) — care for up to 20 adults.

Homes for the Aged (HFA) — care for 21 adults who are 55 years and older.

COMPLIANCE INSPECTION

AFCs and HFAs are inspected for rule compliance. LARA offers a statewide resource to [check for rule violations](#).

When there are violations, Special Investigation Reports are prepared with a corrective action plan.

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 para-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.

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.



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
- Unexplained changes in financial situation.

REPORT ELDER ABUSE

HEALTH CARE FRAUD

The [Attorney General's Health Care Fraud Division](#) 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](#) 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.

HELPFUL WEBSITES

- [Attorney General and the Michigan Supreme Court's Elder Abuse Task Force](https://mi.gov/elderabuse)
(mi.gov/elderabuse)
- [Attorney General Health Care Fraud](https://mi.gov/elderabuse)
(mi.gov/elderabuse)
- [Michigan Department of Health & Human Services \(MDHHS\) Adult Services Agency](https://mi.gov/aging)
(mi.gov/aging)
- [LARA Long-term Care Division](https://mi.gov/longtermcare)
(mi.gov/longtermcare)
- [MMAP](https://mmapinc.org)
(mmapinc.org)
- [National Center for Assisted Living](https://ahcancal.org/ncal/about/assistedliving/Pages/default.aspx)
(ahcancal.org/ncal/about/assistedliving/Pages/default.aspx)
- [U.S. Government Site for Medicare](https://medicare.gov)
(medicare.gov)
- [Long Term Care U.S. Department of Health & Human Services](https://longtermcare.gov)
(longtermcare.gov)
- [Nursing Home Checklist](https://medicare.gov/files/nursing-home-checklist.pdf)
(medicare.gov/files/nursing-home-checklist.pdf)

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

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

For questions, [contact the Attorney General's Consumer Programs team](https://mi.gov/ce) at 877-765-8388 or agcp@mi.gov.

