

Beginning Planning Worksheet

Accessing Services and Long Term Care

Care at Home

- Low or no charge services include:
 - Meals on Wheels and Senior Dining Sites
 - SMAA Money Minders

- Services for a fee; some may be covered by state programs:
 - SeniorSolutions: Elder Care Management service offered for a fee by SMAA
 - Homemaking
 - Chore service
 - Transportation assistance
 - Grocery shopping and meal preparation
 - Adult Day Programs
 - Assistance with bathing, dressing, eating

- Services for a fee; may be covered by Medicare for skilled need:
 - Nursing care
 - Physical or Occupational Therapy
 - Speech Language Pathology

Long Term Care

- Assisted Living Facilities
 - Private Pay
 - May be covered by long term care insurance
 - Some may accept MaineCare

- Nursing Facilities
 - Private Pay
 - May be covered by MaineCare, retirement plans or private long term care insurance
 - Short term, “skilled” stays may be covered by Medicare

Additional Private Pay Living Options include: Independent Housing with Services, Retirement Communities, Continuing Care Communities

Paying for Long Term Care

- In order to receive assistance from the state of Maine to help pay for care, you will require a long term care assessment. This is performed by Goold Health Systems. For an initial phone screening, contact Goold at 1-800-609-7893 or ask your doctor to contact them.

- Anyone entering a nursing facility in Maine, regardless of payment method, is required to have authorization through a Goold assessment.
- Goold may also perform assessments for homemaking support.
- If MaineCare does not approve coverage for home based care, this may be paid for privately, or it may be covered by some private insurance policies. Check with your insurance company for coverage details.
- Contact SMAA for list of agencies and facilities in your area.

Assistance Needed	Who Can Help?	Agencies/Resources
Eldercare resource manager		SeniorSolutions at SMAA
Cleaning, homemaking, laundry		
Shopping, meal preparation		
Transportation		
Assistance with budget, bill paying		
Visiting, socialization		
Personal Care		

What to Discuss If You Are Considering Moving in Together

- What are the expectations of the caregiver, the older person, and other family members?
- How will this impact family dynamics and schedule?
- How will you share the financial burden?
- Is living space appropriate?
- Are environmental adaptations needed to accommodate a family member? (lighting, grab bars, accessible bathroom, ramps, etc.)
- Is there sufficient privacy for all family members?
- Who makes the household rules?
- What are alternate plans for emergency care? If caregiver needs care? If care recipient needs more care?
- How much time will older person be alone on a daily basis?
- Have arrangements been discussed with all family members including siblings?
- What role will extended family members play in providing care?
- What support will there be for the caregiver?