



## **Southern Maine Agency on Aging**

### **Family Caregiver Support Program**

#### **Housing with Services**

Below you will find available housing and care options. A Family Caregiver Resource Specialist can provide you with an up-to-date housing list.

- **Independent housing with services**
  - Independent Housing with Services offers a private residential apartment with services that typically include one meal per day, housekeeping and resident service coordination. Social activities and transportation are also frequently available.
- **Assisted living**
  - Assisted living is often used as an umbrella term to describe a building that offers additional support. Other terms that may be used similarly are Independent Living with Services and Residential Care. The definition of the term of the facility is determined by the services provided.
  - Assisted Living services include 3 meals daily, housekeeping, laundry, personal care, social activities, transportation, 24-hour unscheduled assistance, medication administration and may offer nursing services.
  - A goal is to allow people to age in place and often prices are increased as care needs increase.
- **Residential Care**
  - Residential Care is a term used by DHHS. It provides 24-hour supervision and assistance with meals, housekeeping, laundry, personal care, medication dispensing and social activities. Certain facilities are covered by Medicaid Services (Long Term Care MaineCare). Private rooms may or may not be provided.
  - They provide around the clock supervision, personal care, medication administration, transportation, and social programs.

- May be shared rooms and often have shared bathrooms (no cooking facilities).
- **Skilled Nursing Facilities**
  - A nursing home provides 24-hour daily nursing care. A medical eligibility assessment is required. This is the most intensive level of long-term care.
  - Skilled nursing facilities provide around-the-clock nursing care and close supervision. A person would receive assistance with all aspects of care including personal hygiene, medications, and meals. Skilled nursing facilities typically provide assistance with more complex medical treatments and rehabilitation services.

### **Housing with Services- Questions**

#### **How do I know what level of care I need?**

- This is determined by a medical eligibility assessment completed by Maximus. Maximus is an agency that will complete the assessment to determine which level of care is needed.
- Maximus can be reached at 1-833-525-5784. There is no fee for this assessment.
- It may be helpful to have a family member or friend be present during the assessment.

#### **How do I choose a facility?**

- The Southern Maine Agency on Aging has a list of facilities with a description of services and contact information. The list is broken up by county and pay source.
- Reach out to a facility to set up a tour to get familiar with the environment. The Southern Maine Agency on Aging has a worksheet that can help you identify questions and features to look for when evaluating a facility.
- Ask to be placed on the wait list. You can be on multiple wait lists. If your contact information changes while you are waiting, be sure to update your information with the facility.

### **Paying for Long Term Care in a Facility**

#### **How do I pay for the cost of Long-Term Care (LTC)?**

- **Out of pocket.** This is when you pay with your own money.

- **Medicaid.** This is a government benefits program for people who need help paying for care.
  - Pays for some home care services, nursing home care, and hospice care.
  - May pay for adult day services or assisted living.
  - Allows spouse to keep some money to meet their needs.
- **Long-term Care MaineCare**
- **Medicare.** This is an insurance program for older adults and adults with certain disabilities.
  - Pays for some home care services and hospice care.
  - May pay for nursing home care for a short time after you have been in the hospital.
- **Long-term care insurance.** Private long-term care insurance policies can help pay for some types of care. Many policies limit how long they will pay for care.
  - You would need to reach out to the policy company directly.
- **Department of Veterans Affairs (VA).** The VA may pay for nursing home care, adult day services, or home care for Veterans or their surviving spouses.
  - You need to contact the VA directly.

#### **I have Medicare and Mainecare. Will that cover the cost of residential care?**

- No. Neither Medicare nor Community Mainecare will cover the costs of LTC. You will have to apply for Long Term Care MaineCare to access the LTC benefit.
- The Southern Maine Agency on Aging can provide the application, or you can get it through the Department of Health and Human Services (DHHS).
- DHHS determines financial eligibility for Long Term Care MaineCare.
- If using Long Term Care Mainecare, a medical assessment is required. This will be completed by Maximus.

#### **What are the income guidelines for applying for LTC Mainecare for a facility?**

- While there is no income limit for LTC Mainecare in a facility, DHHS looks to see if your monthly income is less than the monthly cost of the facility.
- The individual applying can keep up to \$10,000 in liquid assets.
- A couple applying and staying in the same room are allowed up to \$15,000 in liquid assets.
- There is no limit in assets for the community spouse for assisted living.
- For information on how much the community spouse can keep in liquid assets if they are in a nursing home see here: [2023 MaineCare Eligibility Guidelines 4.pdf \(coverme.gov\)](#)

*Please note, there may be disregards and estate recovery. For specific questions regarding financial eligibility and assets, you can reach out to DHHS directly or Legal Services for Maine Elders (1-800-750-5353). The Southern Maine Agency on Aging does not determine financial or medical eligibility.*