



## Frequently Asked Questions about Assisted Living

### What is Assisted Living?

- Assisted living is often used as an umbrella term to describe moving to 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.
- 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.
- 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.

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

- This is determined by a medical eligibility assessment completed by Maximus (formerly KEPRO, Change, Goold). 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 the description of services and the 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.

Disclaimer: Community resources are provided as a service of Southern Maine Agency on Aging, 30 Barra Rd, Biddeford, ME 04005. The Agency on Aging does not license, endorse or recommend any provider, nor can we guarantee the quality of service from any provider.

# Paying for Long Term Care in a Facility

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

- Private Pay
- Long-Term Care MaineCare
- Long-Term Care Insurance (You would need to reach out to policy directly)
- Veteran's Administration (You would need to reach out to 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 is allowed to 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.
- The community spouse is allowed to keep up to \$137,400 in liquid assets if their spouse is in a nursing home.

**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 the Elderly (1-800-750-5353). The Southern Maine Agency on Aging does not determine financial or medical eligibility.**

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