

Continuing Care at Home (CCAH) Programs in PA & NJ A Unique Alternative to Long Term Care Insurance

Balwant N. Dixit, Ph. D.
Professor of Pharmacology (Emeritus)
608 Ravencrest Road, Pittsburgh, PA 15215 USA
(412) 963-8023, (bdixit@pitt.edu)

Continuing Care at Home (CCAH) Programs and their Locations: CCAH programs, a unique alternative to Long Term Care Insurance (LTCI) are not very common but they are expected to expand in the future as “baby boomers” retire. This mode of service delivery is ideal for the middle-income seniors who choose not to move into a traditional Continuing Care Retirement Community (CCRC) which are usually quite costly, still receiving the full continuum of care similar to a CCRC. At present, CCAH programs are available in six states; New Jersey, Pennsylvania, Ohio, Tennessee, Maryland and Delaware. Most offer portability within USA after being a member for a year or more. A similar program in California (CA) is in its final stages of legislative approval. In this article information about CCAH programs located in the State of Pennsylvania and the State of New Jersey are described. One should contact each program for details.

I. CCAH Programs in Pennsylvania: (1) **Longwood at Home** (LaH) is located in the Pittsburgh area providing services to members that reside in the five county areas in Western Pennsylvania (i.e. Allegheny, Beaver, Butler, Washington or Westmoreland). My wife, Vidya, and I became members of LaH two years ago and have been very satisfied with the services its staff has provided to us. (2) **Friends Life Care (FLC)**, a CCAH program very similar to LaH, is located near Philadelphia, PA, and serves the members residing in Eastern Pennsylvania and Delaware (DE). (3) **Smartlife Via Willow Valley** is the only Life care at Home, Membership-based program in Lancaster County (PA) to deliver high quality, individualized care and services right in your own home.

(1) Longwood at Home: LaH (<http://www.longwoodathome.org>), is licensed by the Pennsylvania Department of Insurance and is a unique alternative to Long Term Care insurance (LTCI). LaH is affiliated with Presbyterian SeniorCare, an accredited Aging Services Network (<http://www.srcare.org/>). The following are important features of the Longwood at Home: (i) **Service & Care Options:** One-time enrollment fee and low monthly fee provides a member an access to a continuum of services right in your home. A portion of the fees (usually around 85%) is Federal Tax deductible since it is attributable toward medical expenses. LaH membership guarantees the very best private duty and facility- based care as your needs change. (ii) **Care Coordination & Care Continuum:** As a member of LaH, a personal Care Coordinator is assigned to you, and can arrange any service you might require. In the event of an emergency, Care Coordination staff is available 24 hours a day, seven days a week. As your needs change, LaH can coordinate a variety of care options from companion/homemaker services, to licensed home healthcare and home care aide services and live-in assistance. (iii) **Home Inspection:** During the

first year of membership and every other year thereafter, LaH provides a licensed therapist to do a safety and functional inspection of your home and make modification recommendations. (iv) **Transportation:** LaH provides transportation both ways for medically necessary outpatient procedures and for hospitalizations. A care giver always accompanies a member during such appointments. LaH can also assist with transportation coordination for other needs, such as routine doctor visits, however members are responsible for the costs for such visits. (v) **Coverage Options:** LaH offers six levels of coverage for healthy adults age 60 and over. Each offers the opportunity to remain independent in one's home, services of a professional Care Coordinator, with access to a lifetime of excellent, affordable care and services as your needs change. (vi) **Insurance:** Members are required to maintain Medicare A & B insurance plus Medicare Supplemental Insurance (a Medigap plan) or a Medicare Advantage Plan, both being offered by private insurance carriers. (vii) **Residential requirements:** A resident of the five county area of Western Pennsylvania on the day he or she decides to enroll. (viii) **Portability:** Arrangements can be made for providing similar services at no extra costs, for a member who has completed at least one year with LaH, while travelling or residing outside the service area of the five counties, but within USA, (ix) **LaH Membership for those who have Long Term Care Insurance (LTCI):** A person with LTCI can become a member of LaH. If the policy holder meets the criteria for LTCI coverage (i.e. inability to perform two activities of daily living for 90 days or severe cognitive impairment) his LTCI policy can be used to pay the monthly premium for LaH. LaH does what the LTCI carrier will not do, in that LaH offers personal care coordination and immediate response – any change in health or functional status or inability to perform one activity of daily living – no waiting period. However, if one stops paying premiums for LTCI, coverage will cease.

(2) Friends Life Care (FLC): Founded in 1985, FLC is a nonprofit Quaker organization serving eastern Pennsylvania and Delaware (<http://friendslifecare.site-ym.com>). FLC is regulated by the Pennsylvania Department of Insurance as a Continuing Care Retirement Community (CCRC), and like LaH provides professional care management, home care and related personal care services. Headquartered near Philadelphia, PA, FLC operates in eastern Pennsylvania and Delaware. Residents of both states qualify for membership. The plan is portable for members who relocate within the PA or DE or the USA—either to another state or region, or into another living arrangement, including downsizing to an apartment or a fee-for-service retirement community. For members who relocate, and for those who like to travel, FLC arranges care through affiliated organizations that meet their rigid standards of excellence. FLC extends membership to adults aged 40 to 81 who are in reasonably good health and living independently but not currently in a facility.

(3) Smartlife Via Willow Valley: SmartLife is the only Life care at Home, Membership-based program in Lancaster County to deliver high quality, individualized care and services right in your own home. More comprehensive than traditional long-term care options, SmartLife offers independence and lifelong security, while protecting you from increasing care costs. This unique and inclusive plan is licensed by the Pennsylvania Department of Insurance and reflects the same

tradition of excellence and care in service that you've come to expect from Willow Valley Communities. To learn more about SmartLife call us today at 717.299.5673

II. CCAH Programs in New Jersey: (1) Cadbury at Home and (2) The Fellowship Senior Living at Home Program are the two CCAH programs in New Jersey.

(1) Cadbury at Home: Cadbury at Home is a not-for-profit life care plan guided by the Quakers, which provides quality, cost-effective and comprehensive long-term care services for older adults both in their homes and in healthcare facility settings. For additional information (<http://cadbury.org/athome/retirement/home>). **Locations:** (1) New Jersey: Cadbury at Home, 2317 Church Road, Cherry Hill, NJ, 08002-1205, Phone: 856-667-5756, 1-866-778-3255 (2) Delaware: Cadbury at Home, 17028 Cadbury Circle, Lewes, DE 19958. Phone: 1-302-360-7179.

The following are the salient features of this program. (i) **Care Coordination:** Each member is assigned a Personal Care Coordinator to coordinate any services you may need. Your Personal Care Coordinator will work closely with you, your family and your physician to have the right services delivered to you in your home or, when necessary, in a facility. A member of the care coordination staff will be available to you, 24 hours a day, 7 days a week. (ii) **Home Inspection:** During the first year of membership and every second year thereafter, Cadbury at Home will provide a safety and functional inspection of your home, completed by a licensed occupational therapist, to ascertain any problems and to make recommendations to you based on the inspection. (iii) **Annual Physical Examination:** Cadbury at Home will reimburse you for an annual physical examination completed by your personal physician. (iv) **Transportation:** Cadbury at Home will provide limited transportation to and from medically necessary outpatient surgery or elective hospitalization. (v) **Certified Home Health Aide:** If you need assistance with your personal care, such as bathing or dressing, a licensed home health aide will be provided for you in your home. (vi) **Companion Services:** A companion will be provided when you need assistance in your home such as: supervision of activities of daily living (ADL's) and/or medication reminders. This caregiver can also do cooking, dishwashing, laundry, light housekeeping and errands while they are present in your home for eligible service. (vii) **Live-in Assistance:** If you need assistance 24 hours a day, seven days a week, you can have a live-in provided by Cadbury at Home. (viii) **Emergency Response System:** Cadbury at Home will provide an emergency response system with 24-hour coverage when needed. (ix) **Meals:** Lunch and dinner can be delivered to your home when you are unable to cook due to a deficiency in an ADL. (x) **Adult Day Care:** Adult day care programs located throughout the community, offering services provided in a congregate setting for a scheduled number of hours per week, including transportation, meals and activities are also provided by Cadbury at Home. (xi) **Assisted Living:** If staying at home ever becomes unsafe; Assisted Living is included for Members of Cadbury at Home. Assisted Living is utilized when someone needs a lot of assistance with daily living but doesn't need the medical care that a nursing home provides. (xii) **Nursing Home:** If your health changes and you can no longer remain in your home

or in residential/assisted living, nursing home care is included for members. Our participating nursing homes provide 24-hour nursing and medical supervision. (xiii) **Referral Services:** You can obtain a referral from Cadbury at Home for any type of service you may need to stay in your home. Examples of these services are legal, financial planning, home maintenance, rental of medical equipment, etc. You will be responsible for paying for these services and may receive a discount, usually 10%. (xiv) **Social and Wellness Programs:** These services, provided by Cadbury at Cherry Hill include exercise classes, arts and crafts classes, wellness seminars, speakers, day excursions and use of the Cadbury at Cherry Hill swimming pool. Some programs are free for members of Cadbury Continuing Care at Home and others may have a small fee for participation.

(2) The Fellowship Senior Living at Home Program: Long-term care planning for people in Central and Northern NJ. You are healthy, you love your home and you value your freedom. But what if your health were to change suddenly? Who would coordinate your care? Where would you go for care services? Who will be your advocate? People in Central/Northern, NJ are discovering the Fellowship Senior Living at Home program. This unique, affordable long-term care planning option lets you remain independent, in control, and in your own home for as long as possible. It combines the ***financial protection of long-term care assurance***, the advocacy of a Personal Care Coordinator and the Security of a Continuing Care Retirement Community (CCRC) - all with freedom of living in your own home! Learn more today by calling 877-216-1739 or contact us here to get started. (<http://fellowshipseniorliving.org/home-care-new-jersey-nj-basking-ridge>)

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