

CDSS LTC Resource Tree

In-home Care or Out of Home Care Placement

Long-Term Care (LTC) is medical treatment and services directed by a licensed practitioner of the healing arts toward maintenance, improvement, or protection of health or lessening of illness, disability or pain which have been received, or are expected to be received, for longer than 30 consecutive days.

THE PROCESS FOR LONG TERM CARE

IF YOU ARE:



At home with or without Community Care Services

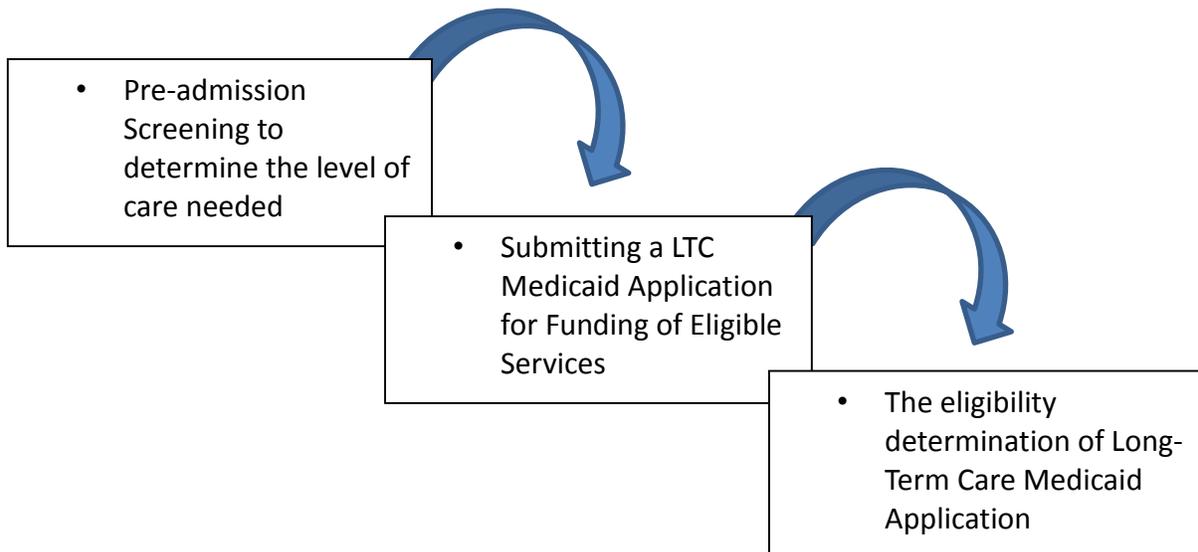


Call Chesapeake Health Department for a Pre-admission Screening (757) 382-8705



A team consisting of a Nurse and Doctor from the Health Department and a Family Services Specialist from Social Services completes the Pre-admission Screening. This team has 30 days to complete the Pre-admission Screening. The completed Pre-admission Screening determines the level of care needed.

Three processes must take place to determine LTC Medicaid.



Your first contact after submitting a Long Term Care application:



- You will receive a letter that will follow 10 - 15 days after receipt of the LTC Medicaid Application. This letter will request income; excluding Social Security income, all resources (copy of pension or retirement income, all bank statements, IRA and Saving Bonds, Burial Plot and Life Insurance, insurance policies, copy of additional health insurance policies, and property transfers to be provided to the LTC Benefit worker.

LTC Application 45-day deadline - is from time of the application is filed to the decision date.

Frequently Asked Questions and Helpful Guides

The links below cover Medicaid as well as Medicare. Items belonging to Medicaid have a header of 'Medicaid' before the information.

Medicaid Related Items

What is the **Difference** between Medicare and Medicaid?

Medicare is a federal health insurance program open to Americans who are 65, or older, or permanently disabled Americans who are younger than 65. Medicaid is a state insurance program for low-income and limited assets individuals of any age.

Generally, for all eligible individuals, Medicare offers the same benefits. Coverage is divided into three parts: Medicare Part A, Part B, and Part D.

- Medicare Part A is for hospice, skilled nursing facility, and inpatient hospital care
- Medicare Part B is for home health care and outpatient care and durable medical equipment
- Part D is for prescription coverage.

An individual may elect not to have coverage in all three areas.

Medicaid coverage is more comprehensive, but benefits are specific to age. Eligibility Requirements are different for Children.

<https://www.payingforseniorcare.com/longtermcare/medicare-vs-medicaid.html>

What is **Retroactive Eligibility** for Medicaid?

Retroactive Eligibility for Medicaid occurs three full months prior to the month in which the Medicaid application is filed.

Retroactive eligibility is the same eligibility criteria required for Medicaid. Including having limited income and assets. There are no additional or special requirements. Medicaid coverage can start as early as three months before the month in which the application was filed.

Eligibility for retroactive coverage is determined separately for each month. Therefore, it would be possible for the individual to not meet the eligibility criteria for one month in the retro period and not another.

Applicants may spend down in order to qualify for retroactive eligibility.

<https://www.payingforseniorcare.com/medicaid/retroactive-eligibility.html>

Can I Choose My Own **Care Provider**?

For community based in-home services, generally a private nursing service is selected as the provider and the family member is referred to that nursing service.

You may choose any provider as long as they accept Virginia Medicaid payments if enrolled in “Fee for Service.”

For MCO “managed care,” the MCO will require you to choose providers in its network.

After selecting a health care provider, the family member would be screened and hired by that company. The company would be paid by the MCO or Medicaid. The family member would be an employee of the agency and paid by agency.

<https://www.payingforseniorcare.com/longtermcare/resources/consumer-direction.html>

Information for Care

Who Pays for Nursing Home, Assisted Living and Home Care?

- If eligible, Long Term Care Medicaid covers cost of nursing home care and limited personal care. Waivers can provide home/community based services
- Medicare pays for a limited amount of items, it does not pay for assisted living
- State Assistance such as Adult Services and Auxiliary Grant can help provide services or help pay assisted living or adult foster care fees
- Older Americans Act can help provide services
- Eldercare Loans
- Money Follows the Person program (MFP) uses existing Medicaid resources to help eligible existing nursing home individuals to go back into their or loved ones homes to help with their care. Benefits vary from state to state
- Shop around for care, cost varies

<https://www.payingforseniorcare.com/longtermcare/resources/misperceptions.html>

<https://www.payingforseniorcare.com/financial-assistance/virginia.html>

- This tool can help you find programs you are eligible for

https://www.payingforseniorcare.com/longtermcare/resources/locator_tool.html

Who Pays for Long Term Care?

- Depends on the income and assets of individual
- If eligible, Medicare or Medicaid can help individuals with low income and limited assets
- Medicaid waiver programs for certain personal care services
- Veteran's long-term care assistance programs and Veteran's Aid and Attendance Program
- Medicare Supplemental insurance
- Out-of-pocket for Individuals or their families
- Long Term Care insurance
- Private insurance

https://www.payingforseniorcare.com/resources/who_pays_for_long_term_care.html

Will Medicaid Pay for **Home Care**?

- Each state has three types of Medicaid, each pays for different things
- Medicaid State Plans (Regular Medicaid) generally pay for personal care services or Personal Attendant Services
- Institutional Medicaid is effective in nursing home or intermediate care facilities only
- Medicaid Waivers can help with in-home support services
- Medicaid Commonwealth Coordinated Care Plus Waiver can help provide a variety of home care services

<https://www.payingforseniorcare.com/medicaid-waivers/home-care.html>

Can My Spouse be Paid as My **Caregiver**?

- It depends on income and assets, programs requirements
- Medicare does not provide personal care for anyone
- Medicaid State Plan Personal Care programs, and non-Medicaid state funded assistance programs may be available for eligible individuals
- Veterans who are eligible for Veteran-Directed Home and Community Based Services Program (VD-HCBS) also known as Cash and Counseling for Veterans, Veterans Community Living Program or Veterans Independence Plus Program and Veteran Directed Home Services (VDHS) can choose their own care providers

https://www.payingforseniorcare.com/resources/who_pays_for_long_term_care.html

What is **Nursing Home Level of Care** and how does it determine eligibility?

- Nursing Home Level of Care is a care designation used to determine care. Each state's definition differs. It evaluates the individual's ability of mobility and functionality

Generally, the description is:

- They can not care for themselves for a continual period of time
- They would be in harm's way if they did not having assistance
- They are unable to take care of themselves in two or more ways: Medical, Cognitive, Behavioral and/or Functional

<https://www.payingforseniorcare.com/longtermcare/nursing-home-level-of-care.html>

What is the **Difference** in-between a Home Care Agency or Independent Caregiver?

Home care agencies are the employer of the staff that provide medical and non-medical services to a person who resides within their own home.

- Easier to switch care provider if unhappy with staff, but is limited to number of staff
- Medicare does not pay for non-medical home care

Independent or private Caregivers are employees of the person (or guardian of person) whom they are providing services to.

- Saves money on service
- Caregivers tend not to be professionally medically trained and licensed, they provide a wider range of non-medical services, but usually do not carry professional liability insurance
- Family must be the employer, managing hiring, interviewing and background checks and backup if caretaker gets sick
- Medicare does not pay for non-medical home care

<https://www.payingforseniorcare.com/homecare/agency-or-independent-caregiver.html>

What are the Five Basic Categories of **Activities of Daily Living**?

Activities of Daily Living or ADLs are activities performed on a daily basis to live independently. They consist of the following:

- 1) Personal hygiene
- 2) Dressing
- 3) Eating
- 4) Continence
- 5) Mobility

Instrumental Activities of Daily Living or IADLs are actions that are important, but not necessarily required, to be able to live independently. They do help determine the level of assistance. The IADLs include:

1. Basic communication skills
2. Transportation
3. Meal preparation
4. Shopping
5. Housework
6. Medications
7. Finances

Inability to perform 2 or 3 activities of daily living may qualify the patient for other non-Medicaid programs and consider them a factor for services.

<https://www.payingforseniorcare.com/longtermcare/activities-of-daily-living.html>

What Happens if My **Spouse is Admitted into a Nursing Home** and I live at home?

When the nursing home is paid by Medicaid and spouse (healthy spouse) is still living at home the following occurs:

- Spousal Impoverishment Protection Law or Division of Assets protects a set amount of income and assets to the spouse that is at home.
- Medicare does not pay for long term nursing home care.
- Depending on State and healthy spouse's income, might have to contribute to nursing home care
- May not lose institutionalized spouse's income, is dependent on healthy spouse's income
- Minimum Monthly Maintenance Needs Allowance (MMMNA) will be calculated and determine institutionalized spouse's income given to healthy spouse
- Depending on healthy spouse's income, institutionalized spouse will lose most of income except Personal Needs Allowance (PNA).
- Your home is considered a non-countable asset for Medicaid eligibility. Other non-countable assets are household items, personal effects, a vehicle, pre-paid funerals, burial plots, and life insurance policies that have a face value less than \$1,500.
- 401Ks, IRAs, stocks or savings might be considered as assets dependant on your state and the total sum of these assets. Work with a Medicaid planner to obtain more information.
- Countable assets include checking and savings accounts, CDs, stocks and bonds, and property that is not your primary residence.
- Institutionalized spouse can keep a small amount of assets. The average is \$2,000.
- Protection of assets, Medicaid application paperwork, and other related items can be discussed with an Medicaid Planner

<https://www.payingforseniorcare.com/medicaid/when-spouse-enters-nursing-home.html>

Contacts and Links for Additional Question and Answers

Virginia Department of Health Directory of Long Term Care Facilities
(757) 382-8705

- <http://www.vdh.virginia.gov/licensure-and-certification/the-division-of-long-term-care/directory-of-long-term-care-facilities/>

Office of the State Long-Term Care Ombudsman
LTC Ombudsman 1-800-552-3402 or (804)-565-1600
Chesapeake Ombudsman is in Norfolk office (757) 222-4542

- <https://elderrightsva.org/>

The Office of the State Long-Term Care Ombudsman (804) 662-7000

- <https://www.virginia.gov/services/office-of-the-state-long-term-care-ombudsman/>

Office for Aging Services (800) 552-3402 or (804) 662-9333

- <https://www.vda.virginia.gov/>

Department of Medical Assistance Services

<http://www.dmas.virginia.gov/#/index>

List of Nursing Home Facilities and Care Providers

OFFICE OF LICENSURE & CERTIFICATION LONG TERM CARE PUBLIC DIRECTORY -
Published on 06/14/2018 from the Virginia Department of Health

Nursing Homes

Autumn Care of Chesapeake

Provider #: 49-5256
Beds: 117 SNF/NF
715 Argyll Street
Chesapeake, VA 23320
Phone: (757) 547-4528 | Fax: (757) 547-7236

Chesapeake Health & Rehabilitation Center

Provider #: 49-5108
Beds: 180 SNF/NF
688 Kingsborough Square
Chesapeake, VA 23320
Phone: (757) 547-9111 | Fax: (757) 547-0535

Greenbrier Regional Medical Center

Provider #: 49-5330
Beds: 120 SNF/NF
1017 George Washington Highway
Chesapeake, VA 23323
Phone: (757) 485-5500 | Fax: (757) 485-3414

Sentara Rehabilitation and Care Residence - Chesapeake

Provider #: 49-5215
Beds: 120 SNF/NF
776 Oak Grove Road
Chesapeake, VA 23320
Phone: 757 261-4000 | Fax: (757) 261-4001

Intermediate Care Facilities for the Intellectually Disabled (ICF/ID)

Highlands Place East

Provider #: 49-G062
Beds: 5 ICF/ID
1829 Rokeby Avenue
Chesapeake, VA 23320
Phone: (757) 282-6639 | Fax:

Highlands Place West

Provider #: 49-G063
Beds: 5 ICF/ID
1825 Rokeby Avenue
Chesapeake, VA 23320
Phone: (757) 282-6639 | Fax:

Training Centers

Southeastern Virginia Training Center

Provider #: 49-G005
Beds: 75 ICF/ID
2100 Steppingstone Square
Chesapeake, VA 23320
Phone: (757) 424-8240 | Fax:

Senior Assistance

Caring.com: Links and articles for Assisted Living, Home Care, Memory Care, Senior Living and Senior Care - (800) 295-1059

<https://www.caring.com/senior-care/virginia/chesapeake-city>

Senior Services of Southeastern Virginia: Supporting & enriching with programs and services to the lives of senior adults and their families – (757) 461-9481

<https://www.ssseva.org/>

City of Chesapeake Senior Citizen Links

<http://www.cityofchesapeake.net/Residents/18seniors.htm>

Virginia State Government - Aging Services (804) 662-7000

<https://www.virginia.gov/services/aging-services/>

Virginia State Government – Department for Aging and Rehabilitative Services (804) 662-7000

<https://www.virginia.gov/agencies/department-for-aging-and-rehabilitative-services/>

Virginia Department of Rail and Public Transportation

<http://www.drpt.virginia.gov/service-locator/results/?fips=550&zip=>

Hampton Roads Transit

<https://gohrt.com/>

Catholic Charities: Guardianship, In-home Respite Care Representative Payee and Transportation Services (757) 456-2366

<https://www.cceva.org/need-help/older-adult-services/>

AARP Webpage: <https://local.aarp.org/chesapeake-va/>