

Educating Seniors: Bring Your Health... Home
A Monthly Column by Kimberly Harmon RN, BSN

We Want YOU... To Influence the Decisions that Affect Your Long-Term Care

As always, I've been monitoring closely a few percolating home health care issues that have recently boiled over: The first is the alarming costs of long-term care in Massachusetts; the second is the state Senate's Ways and Means Committee's FY10 budget. I'm writing this column to inform you that acting prudently could prevent you from getting scalded.

Let's talk about the first issue: According to Genworth Financial's 2009 Cost of Care Survey, the cost of long term care in Massachusetts outpaces the national average, putting significant financial pressure on people in or near retirement. Sure, we all know long term care is expensive in Massachusetts. The Genworth survey's results show exactly how expensive it really is.

Here are some numbers:

- Nursing homes: Nationally, the annual cost for a private nursing home room is \$74,208 (\$203/day). In Massachusetts, that cost ranges from \$98,500 in Pittsfield to \$113,150 in both Barnstable and Springfield. The comparable cost in Boston is \$111,690.
- Assisted living: Nationally, the annual cost for a private room in an assisted living facility is \$33,093. In Massachusetts, the cost ranges from \$47,535 to \$70,200. The comparable cost in Boston is \$52,200.
- Home care: The media hourly rate for a non-Medicare certified, state licensed home health aide ranges from \$23 to \$26 across Massachusetts. Nationally, the cost for this type of care is \$18/hour.
- Adult day health care: For adult day health care services, the median daily rate statewide ranges from \$54 in Pittsfield to \$57 in Boston. The daily rate nationally is \$54.

Even as the current economic downturn has led to a decline in home values and investment returns for many Massachusetts residents, home care and adult day health care remain your most affordable options.

When it comes to the issue of long term care, my advice is simple: Don't get forced into spending your hard-earned nest egg on a nursing home or an assisted living facility if you (or your loved one) don't need them.

Unfortunately, the Genworth Financial survey was done before the economy really went into a tailspin, so the numbers the survey reports may be worse next year. I can tell you they certainly will be if the Massachusetts Senate's Ways and Means Committee does not receive the support it needs.

On May 13, the budget offered up by the Senate Ways and Means Committee proposes to consolidate all of the accounts that fund home care services into a new Elder POS (Point of Service) Home Care Services account. But unlike Governor Patrick's proposed budget, which seeks to fund this consolidated account at \$199 million, the Senate Ways and Means budget reduces funding for this consolidated account to \$177 million.

According to my colleagues at the Home Care Alliance of Massachusetts, this cut would likely result in more than 4,000 elders losing home care services beginning July 1st.

The cutting (or consolidating) by the Senate Ways and Means committee doesn't end there. Not by a long shot. In fact, the budget it proposes outlines reductions in a new Elder Housing Programs account, the Prescription Advantage Program and Grants to the Councils on Aging. All told, the Senate Ways and Means Committee's budget proposes some \$35 million in cuts to elder affair accounts.

I'm very concerned about these proposed budget cuts; so concerned, in fact, that last week I attended a legislative breakfast at the Worcester Senior Center, attended by State Senator Harriette Chandler (D-Worcester), who by the way is a huge advocate for healthcare in our Commonwealth. Prior to her remarks (which you'll read about in a moment), Sen. Chandler and I discussed specifically the shortages in nursing faculty as a direct result of the absurdly low salaries of our educators.

Senator Chandler, Assistant Vice Chair for Senate Ways and Means Committee, began her remarks with an alarming statistic: Massachusetts went from \$21 billion to \$17.9 billion this year in various healthcare related programs which directly affect seniors under the ASAP's (Aging Service Access Points) through Elder Services. (To paraphrase U.S. Senator Everett Dirksen: "A billion here, a billion there, and pretty soon it adds up to real money.")

Sen. Chandler spoke to the group about two bills she's sponsoring at the state house that may directly affect long-term care: One advocates for in-home telehealth monitoring which will decrease the number of Medicare billings, decrease hospital re-admissions, and allow home care nurses to more effectively monitor their patients. The purpose of the Act is for the Commonwealth to recognize telehealth services as an effective means of monitoring and managing home health patients whose medical, functional and/or environmental needs can be met appropriately and cost-effectively through such technology.

The second bill advocates for standards of practice for long-term care. In essence, the Commonwealth would pay a portion of long term insurance for Commonwealth employees if the employee chooses to participate in this new plan.

In my opinion, it's critical for you to contact your local state reps and state senators—not only is it a great way to get your voice heard, but it also can influence the various budget proposals (Governor Patrick's, the House's, and the Senate's) as they wend their respective ways through the labyrinthine legislative process.

During your conversation with your senator's staff, be sure you express your support for Sen. Chandler's bills that generate more support to help our Commonwealth's seniors.

Call your senator (find out who your senator is and get their contact information by logging onto www.wheredoivotema.com). Or simply call the State House switchboard at 617-722-2000.

Together, we can work to ensure that we, not others, drive the decision-makers and decision-making that affects our care and the care of our loved ones.

Remember, the essence of home health care is to provide individuals, families and loved ones with services that promote maximum comfort and independence in the home.

Kimberly Harmon is the Founder & CEO of Harmon Home Health, Inc. She may be reached at kharmon@harmonhomecare.com or 508-791-5600, and welcomes any questions, comments or concerns about any specific health issues you have.