



## Aging Wisely With Linda

Consultations/Consulting • Counseling/Coaching  
Expert on Dementia • Speaking/Teaching

May 2022

### Misinformation – What is the Real Story?



#### 1. Medicare does not pay for long-term care in the home.

Many individuals think that Medicare will cover their support after an illness or hospitalization for as long as they might need it. It is true that Medicare pays for some in-home rehab care. However, once the individual plateaus or refuses to participate, Medicare discontinues services. This is true for long-term care rehab, and there is often a limit to how many sessions or treatments a patient can receive depending on the diagnosis. Many older adults need supportive care to stay safely at home, and this must be paid privately or through long-term-care insurance.

## **2. Does my mother really need to spend all her money to qualify for Medi-Cal to pay for her nursing care?**

To qualify for Medi-Cal, you must meet two requirements: an asset limit and care needs. The current asset limit is \$2,000. However, it is expected that around July 1, 2022, California will raise that asset limit to \$130,000. For couples, that upper limit is to be raised to \$195,000. This will be a big help to low-income individuals who are hanging on with substandard assistance because they currently have too much money to qualify. If you were going to make a move to skilled nursing this year – hold on a few months and do not start speeding to qualify because that might not be needed. An elder law attorney who specializes in Medi-Cal or Medicaid planning might be a good resource. You also need to meet the “care” requirements for skilled nursing.

## **3. Is there a simple checklist to know what type of housing a parent or spouse might need?**

My answer is more complex than a checklist would reveal. If a family member has serious health issues needing constant nursing oversight, the only solutions are a very expensive home-care plan with registered nurses around the clock or a skilled nursing center. When it comes to assisted living, continuing care, memory care or board and care, then it will depend on what is affordable, what the values and interests of the resident are, how far from family and friends, and projected level of care needed now and in the future. The second step will be checking with a professional (Aging Life Care Experts, Medical Experts) as well as with the licensing agencies for reputation and history in the community.

I do have an evaluation checklist for use when touring different retirement communities. If you would like the checklist let me know.



These three frequent issues are just a few of the questions the families bring to Professional Geriatric Care Managers who are also called “Aging Life Care Experts.” May is National Aging Life Care Month, so if you are starting this journey with a family member or concerned about you and your spouse, it is a good time to reach out and have a consultation about the “what ifs” of a longer life and not go down the wrong rabbit hole.



**Affirmation: “Asking good questions leads me to better decisions.”**

**Resources:**

[California Advocates for Nursing Home Reform](#)

[Elder Law Attorney](#)

[Aging Life Care Association](#)

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