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# Aging Alert

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## HOUSE & SENATE SUPPORT MORE HOME-BASED CARE IN 2010

Despite the ‘cutting’ environment at the State Capitol, lawmakers have tentatively approved increases in MI Choice and Home Help, two programs providing home-based care to low-income individuals on Medicaid. For years, advocates for the programs have pointed to state and national data documenting the cost-effectiveness of home-based care.

The House and Senate approved a MI Choice budget of \$176 million for next year, a \$17 million increase over last year funded by transitioning more people out of nursing facilities. Home Help is budgeted at \$275 million by both House and Senate, which includes a 50 cents wage increase for all Home Help workers.

Representative Gary McDowell (D-Rudyard) and Senator Roger Kahn, M.D. (R-Saginaw) championed the increases, which still have to make it through a joint House-Senate Conference Committee. (House and Senate versions of House Bill 4436, the Community Health budget bill, can be viewed at [www.michiganlegislature.org](http://www.michiganlegislature.org).) The Conference Committee is on hold for the moment, until final ‘targets’ or spending levels are developed for each state department.

Not as fortunate are programs funded through the Michigan Office of Services to the Aging (OSA). The Governor recommended a 7% cut in OSA programs for 2010, and the Senate agreed, but the House restored the cuts (except for the Senior Olympics). The Senate cut an additional \$167,000 from home-delivered meals, in light of a \$3 million windfall in federal funds for meals thanks to the federal stimulus package. A 2009 Executive Order has already cut OSA services by 6%.

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HOME HELP, TWO PROGRAMS  
PROVIDING HOME-BASED CARE  
TO LOW-INCOME INDIVIDUALS  
ON MEDICAID

A number of Medicaid benefits were eliminated by Executive Order (EO) as of July 1<sup>st</sup>, including dental services, podiatry, eyeglasses, chiropractors and hearing aids. The EO also cut Medicaid provider reimbursements by 4% and eliminated a \$14 state supplement for some individuals on Supplemental Security Income (SSI). All of these reductions could continue into next year.



## 7,000+ MICHIGANIANS ELIGIBLE FOR FEDERAL BENEFITS

Statistics show there are thousands of Michigan citizens eligible for federal programs that haven't applied for them!

A grant has been awarded to the Office of Services to the Aging (OSA) and the MMAP program to find more than 7,000 of these individuals and help them sign up. While the programs are not new, they are complicated, and many people do not know about them. The four programs are described below.

If you think you might qualify, call MMAP toll-free at 1-800-803-7174 for assistance from a trained MMAP counselor. MMAP is a free resource, funded by the federal government, designed to help older adults with any kind of health insurance question or problem.

To be eligible, you must be on Medicare and your income and assets must fall within certain levels as explained below. Medicare is the federal health care program for people 65+ as well as some younger people with disabilities. Income is money coming in on a regular basis, such as Social Security, SSI, pension checks, veterans' benefits and wages. Assets are the things you own including property, vehicles and investments.

*If you think you might qualify, call MMAP toll-free at 1-800-803-7174 for assistance in applying for benefits.*

The figures provided are for this year; they are updated each year for inflation.

### **EXTRA HELP FOR PRESCRIPTION DRUGS**

**Benefits:** Pays for your Part D prescription premiums, deductibles and co-pays and could save you up to \$3900 a year. What is paid varies with your income.

**Income limit:** You can have a monthly income up to \$1,353.75 if you are single. The limit is \$1,821.25 for a married couple. You can have a larger income if you work, or provide support to a relative living with you. Food stamps and other types of state and federal assistance do not count as income. Call MMAP at 1-800-803-7174 for more details.

**Asset limit:** Your liquid assets can be no greater than \$12,510 if you are single or \$25,010 for a married couple. Liquid assets DO NOT include your home, one vehicle, furniture, jewelry, personal possessions, and some other items. Liquid assets DO INCLUDE your bank accounts, investments, IRAs, vacation homes, extra vehicles, recreational vehicles, and boats, among other things. Call MMAP at 1-800-803-7174 for more details.

### **QUALIFIED MEDICARE BENEFICIARY (QMB)**

**Benefits:** Pays for your Medicare Part B premium, so it would no longer have to be deducted from your Social Security check. Also pays for all of your Part A and B deductibles and co-payments. QMB will save you at least \$1,156 a year and in some cases much more!

**Income limit:** You can have a monthly income up to \$903 if you are single, or \$1,215 for a married couple. Some deductions apply; call MMAP at 1-800-803-7174 for details.

**Asset limit:** Your liquid assets can be no greater than \$4,000 if you are single or \$6,000 for a

married couple. Liquid assets DO NOT include your home, one vehicle, burial plot, some burial expenses, furniture, jewelry, household items and some other items. Liquid assets DO INCLUDE your bank accounts, investments, IRAs, vacation homes, extra vehicles, recreational vehicles, boats and other things. Call MMAP at 1-800-803-7174 for more details.

### **SPECIFIED LIMITED MEDICARE BENEFICIARY (SLMB)**

Benefit: Pays for your Medicare Part B premium, so it would no longer have to be deducted from your Social Security check. SLMB will increase your Social Security check by \$96 each month.

Income limit: Your monthly income must fall between \$904 - \$1,083 if you are single, or between \$1216 - \$1,457 if you are married. Some deductions apply; call MMAP at 1-800-803-7174 for details.

Asset limit: Your liquid assets can be no greater than \$4,000 if you are single or \$6,000 for a married couple. Liquid assets DO NOT include your home, one vehicle, burial plot, some burial expenses, furniture, jewelry, household items and some other items. Liquid assets DO INCLUDE your bank accounts, investments, IRAs, vacation homes, extra vehicles, recreational vehicles, boats and other things. Call MMAP at 1-800-803-7174 for more details.

### **ADDITIONAL LOW-INCOME MEDICARE BENEFICIARY (ALMB)**

Benefit: Pays the Medicare Part B premium if the state has funds and is on a first-come basis.

Income limit: Your monthly income must fall between \$1,084-\$1219 if you are single, or between \$1,458-\$1,640 if you are married. Some deductions apply; call MMAP at 1-800-803-7174 for details.

Asset limit: Your liquid assets can be no greater than \$4,000 if you are single or \$6,000 for a married couple. Liquid assets DO NOT include your home, one vehicle, burial plot, some burial expenses, furniture, jewelry, household items and other things. Liquid assets DO INCLUDE your bank accounts, investments, IRAs, vacation homes, extra vehicles, recreational vehicles, boats and other things. Call MMAP at 1-800-803-7174 for more details.

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## 450 ATTEND OLDER MICHIGANIANS DAY

WARM TEMPERATURES DID NOT DETER HUNDREDS OF OLDER MICHIGANIANS AND AGENCY ADVOCATES ON JUNE 24<sup>TH</sup> FOR THE SECOND ANNUAL OLDER MICHIGANIANS DAY.

'HOME-BASED CARE IS COST-EFFECTIVE' WAS INTONED AGAIN AND AGAIN AS PARTICIPANTS VISITED LEGISLATORS' OFFICES. THAT DAY, THE SENATE PASSED THE 2010 COMMUNITY HEALTH BUDGET WITH MORE FUNDS FOR MI CHOICE AND HOME HELP. FOR A COPY OF THE PLATFORM VISIT [WWW.OLDERMICHIGANIANSDAY.COM](http://WWW.OLDERMICHIGANIANSDAY.COM).

## WEBSITES ON HOUSING OPTIONS

### **SENIOR HOUSING IN U.S. - [www.newlifestyles.com](http://www.newlifestyles.com)**

This company has a searchable directory for specialized housing and some service agencies, like home health care. Allows you to email a listing to someone else, and save your favorite selections in a list. Offers special features to visitors who register, like free newsletters and sending an email directly to a facility. Publishes directories for 53 different metropolitan areas across the U.S; you can call toll-free at 1-800-820-3013 to order printed copies.

### **LICENSED SENIOR HOUSING IN U.S. – [www.snapforseniors.com](http://www.snapforseniors.com)**

This website has all licensed facilities in the country in its database. Licensed facilities include nursing homes, adult foster care and some assisted living. (All assisted living facilities do not have to be licensed in some states, including Michigan.) Allows you to search for facilities with staff that speak certain foreign languages (a list of 20 is provided including sign language). Allows you to expand or narrow your search with one click.

### **SENIOR HOUSING IN U.S. – [www.seniorhousingnet.com](http://www.seniorhousingnet.com)**

Allows you to search for a wide range of living options, including some independent living. Provides pictures and virtual tours for some facilities. One click lets you email some facilities to request more information or brochures.

### **RENTAL UNITS IN MICHIGAN – [www.michiganhousinglocator.com](http://www.michiganhousinglocator.com)**

This online directory lets you search the state for rental units (houses and apartments) by city, county, zip code, price range, property type, # of bedrooms, etc. Also shows units that are smoke-free, pet-friendly and accessible.

### **ACCESSIBLE RENTAL UNITS IN MICHIGAN**

#### **[www.copower.org/housing/index/htm](http://www.copower.org/housing/index/htm)**

Designed specifically for accessible rental units, both houses and apartments. You can search by city, zip code, # of bedrooms, rent, etc. Also shows units that accept housing vouchers.

### **ADULT FOSTER CARE IN MICHIGAN**

#### **[www.cis.state.mi.us/brs\\_afc/sr\\_afc.asp](http://www.cis.state.mi.us/brs_afc/sr_afc.asp)**

Adult foster care homes are private homes licensed by the state to house individuals who need care and supervision. Homes for the aged are larger buildings also licensed by the state to provide room, board and services. Individuals must pay out-of-pocket for room & board and the services they need. This state website lists all of the adult foster care homes and homes for the aged in Michigan, along with state inspection reports for each facility.

### **NURSING HOMES IN MICHIGAN**

#### **[www.cis.state.mi.us/bhs\\_car/sr\\_car.asp](http://www.cis.state.mi.us/bhs_car/sr_car.asp)**

Lists all nursing homes in Michigan, showing address, phone number and name of administrator. Also indicates the bed count in each facility. Provides a link to a federal website showing quality data for each facility.

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