

The Reality about Family Care Funding Promises

Family Care was created in 1999, starting in a few counties as a pilot program, then expanding to more counties in 2007. Today, Family Care serves over 54,000 participants in all 72 Wisconsin Counties.

Family Care allows frail elders and adults with physical, developmental or intellectual disabilities to remain in their homes or communities whenever possible.

Five Year Extension on Funding

Every day, I'm stunned to find that consumers are lured by facility promises to provide that financial support well into the future. If you have been exploring senior living options, maybe you've heard, "if you can pay privately for two years, you can continue to live here on Family Care."

Although it may be what you want to hear, no facility is in a position to promise that the government will pay the bill when you or your family member no longer has the personal funds to pay for care. In November of 2019, the Centers for Medicare and Medicaid Services (CMS) has approved Wisconsin's Family Care waiver renewal application, allowing the program to continue for five more years. It's important to understand who decides family care funding and what guides those decisions.

1. Family Care views Assisted Living and Nursing Homes as a Last Resort.

The Aging and Disability Resource Center (ADRC) publication P-00040 (09/2016) couldn't be more clear.

"It is important to know the limitations of government funded programs, such as Medicare and

Medicaid, if you are considering a move into an assisted living facility or nursing home. A goal of Wisconsin's long term care programs is to support people to live in their own home or with family. Services in facilities are only provided as a last resort. You should not expect that government programs will pay for care in an assisted living facility, even if you are already a resident of that facility, when you enroll in a long-term care program."

When someone enrolls in Family Care, it is the consumer, their family and their care team who determine individual goals and outcomes.

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What is Family Care?

Family Care is a single flexible benefit for those who are functionally and financially eligible. A member of the program has access to a large number of specific health services.

Some highlights of the Family Care benefit package are:

- People receive services where they live.
- People receive interdisciplinary case management.
- People participate in determining the services they receive.
- People receive family care services that include:
 - o Long-term care services
 - o Health care services
 - o People receive help coordinating their primary health care.
 - o People receive the services that best achieve their outcomes.

For over 40 years, Laureate Group, a local, family owned business has been helping older adults and their families manage the challenges of aging. Laureate Group operates eight senior communities throughout the Greater Milwaukee area. Additional resources can be found at: blog.laureategroup.com • www.laureategroup.com • Laureate Cares: 262-832-7113

Laureate Group's Family Care Policy

Family Care is an important component of managing the care for older adults as they age in place. Any one of our management staff would be happy to give you a written copy of our policy. The essence of our policy is:

Laureate Group has been part of the provider network since the program's inception. We believe that participation is important to:

- 1. Accommodate our long term residents who have spent their resources paying for services, and*
- 2. Assist in the efforts to find high quality, affordable placements for area seniors.*

However, our participation in the program is limited. In order to provide quality services, we must limit our participation in Medicaid. The terms of our admission agreement are not contingent on funding being available. Although we will continue to work with you and your family throughout the process, we cannot guarantee that you will qualify for the program nor can we guarantee that we will be in position to accept funding if you do become eligible.

In addition, we encourage you to be open and honest about your financial situation at least 12 months before your funds are depleted so that we can refer you to other financial options as well.

I know that it may not be what you want to hear, but it is the truth. You will not hear promises we are unwilling to put in writing from the Laureate Group.

*This article is a reprint of a blog posting by
Beth Anderson, Laureate Group's
Executive Vice President*

The provider has no input on whether or not Family Care will pay for your care in the assisted living facility. Although the facility might be willing to accept the funding if approved, they are not the decision maker.

2. Family Care Contracting Decisions in Assisted Living Facilities are Not Made by the Salespeople.

As you can imagine, contracting with an entity that represents the Medicaid program is complex. Contracts outlining the requirements for all participants in the program are hundreds of pages long with significant compliance penalties. Typically, the assisted living owner and their general counsel are making annual contracting decisions and determining the level of Medicaid participation they can afford to offer. **Unless the owner and their general counsel write a Family Care promise into your contract, I would question any promises made by a retirement community salesperson.** Every facility should have a written Family Care policy. Ask to see it.

3. Does it Sound Too Good to be True?

A retirement community employee cannot promise you that a specific government program will be in place and pay for what you need several years in the future. Whether it relates to the state of Wisconsin or the federal government, there are stories every day about the uncertain future of Medicare and Medicaid. "Where will the money come from?" "America is aging." There are no guarantees. Nor can anyone accurately predict what the care needs would be at the time that your loved one needs Family Care funding. No one is really in a position to promise, that under all conditions, they will be able to provide the level of care your loved one needs, and that Family Care will pay.