
  
**Future Care Planning 101**
  
 BWH Center for Brain/Mind Medicine

2023 BWH Center for Brain/Mind Medicine

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**Part 1: Objectives**

- To understand the importance of planning ahead.
- To know the important medical and legal documents associated with care planning.
- To become aware of community resources and programs.
- To understand options to pay for care.

Disclosure: I am not an attorney or financial planner/advisor. It is always best to seek legal and financial consultation for due diligence.



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**Agenda**

<b>Part 1 Welcome</b> Objectives Agenda Why Plan for the Future?	<b>Part 4 Types of Residences</b> Supportive Communities
<b>Part 2 Important Documents</b> Advance Directives Medical Documents Legal Documents	<b>Part 5 Paying for Care</b> Ways to Pay Subsidized Community Based Programs
<b>Part 3 Types of Care</b> Aide Service Adult Day Health Geriatric Care Management Expressive Art Therapists	<b>Part 6 Closing</b>


BWH Center for Brain/Mind Medicine 3

3

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## Why Plan for the Future?

- Future care planning is necessary for all adults.
- Neurodegenerative disorders, such as a dementia, can impact a person's decision making over the course of time.
- Allows the person to state their wishes.
- Goal is to be proactive vs. reactive regarding care decisions.



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## Part 2: Important Documents

In this section, we will discuss:

- Advance Directives
  - Health Care Proxy, Living Will, Durable Power of Attorney
- Medical Documents
  - DNR, MOLST
- Legal Documents
  - Guardianship, Conservatorship



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## Advance Directives

### Health Care Proxy

A chosen representative and alternate(s) to make health and mental health care decisions.

- Most recent, valid document is activated by a medical doctor (most often PCP) when a person has been determined to lack capacity.
- Once invoked, can be reassessed.

### Living Will

Communicates health care treatment wishes when a person is no longer able to do so.

### Durable Power of Attorney

A chosen representative to handle financial and legal affairs.

- Active from the time of signature.



6

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## Medical Documents

### CC/DNR

Medical order instructing to not complete/use CPR.

### MOLST Form

Communicates decisions about life sustaining treatment to care providers.

- Original is on pink paper. Copies are valid.



To learn more, go here: <https://www.mass.gov/lists/molst-and-comfort-care-dnr-verification>



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## Guardianship and Conservatorship

- Legal Process where a judge appoints a representative to make decisions on behalf of a person who is legally determined to lack competency.
- Needed when a person is clinically diagnosed with a condition that leaves them unable to make or communicate decisions affecting their physical health, safety, or self-care and if:
  - The health care proxy and/or durable power of attorney documents are not in place,
  - Or the person is uncooperative in allowing the HCP and/or DPOA to make decision(s),
  - Or with significant family discord.

To learn more, go here: <https://www.mass.gov/guardianship-conservatorship-of-incapacitated-persons>



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## Tips for Important Documents



- Have discussions early and include the person with the neurologic condition.
- Choose someone with whom you trust to be your Advance Directives representative(s).
  - Communicate the location and content of the paperwork with appointed representatives.
- You may benefit from avoiding the guardianship process, if possible, by having a valid health care proxy in place.
- For family members/friends, be cautious about making promises that cannot be kept.
- Keep in one secure location and have a copy on file at your primary care doctor's office.
- Review paperwork with regularity.
  - Every three to five years, or after a change in health care status.

### To learn more, go here:

- Complimentary HCP and LW forms from BWH <https://www.brighamandwomens.org/patients-and-families/patients/health-care-proxies-and-living-wills>
- The Conversation Project <https://theconversationproject.org>
- Five Wishes <https://fivewishes.org>



9

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## Part 3: Types of Care

In this section, we will discuss:

- Aide Services
- Adult Day Programs
- Geriatric Care Managers
- Expressive Art Therapists



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### Types of Aide Services

**Non-Medical Home Care:** Often paid for privately and/or through subsidized programming.

#### Companionship

- Can include supervision, recreation/activities, errands, transportation
- No Certification/Licensing Required

#### Homemaker

- Can include light cleaning, heavy chore, meal prep, laundry, errands, organizing
- No Certification/Licensing Required

#### Personal Care

- Additionally, can include bathing, dressing, grooming, toileting, range of motion exercises
- Certification/Licensing Required

**Home-Health or Skilled Care:** Paid for through Medicare and most often short-term/time-limited following increased medical need (e.g., fall).

- Can include wound care, monitoring of health, administration of injections, medication reconciliation, rehabilitation therapies, skilling nursing care

To learn more, go here: <https://cbmm.bwh.harvard.edu/index.php/how-to-locate-in-home-aide-service/>



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11

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### Adult Day Health Programs (ADH)

Congregate program to provide supports that support adults' emotional, cognitive, and physical wellbeing. Services provided most often during the daytime, Monday-Friday.

#### Eligibility

- Age 18+ with a permanent disability
- Live in the community

#### Payment

- Private Pay
- MassHealth

#### Services Includes

- Social and recreational activities
- Supervision
- Exercise
- Personal Care
- Meals and snacks
- Nutritional and dietary guidelines
- Medication Management
- Counseling and Education
- Transportation to and from ADH

To learn more, go here: <https://cbmm.bwh.harvard.edu/index.php/socializing-connecting/>



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12

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## Geriatric Care Management (GCM)

This health and human services specialist acts as a coach, guide, and advocate for families who are taking care of an older and/or disabled adult. Background of GCM is most often a licensed nurse or social worker, but can also include psychology, mental health, or gerontology. Can be beneficial with complex care need and/or if caregivers live outside of the local area of the care recipient.

### Payment

- Some health insurances benefits may include a nurse care manager
- Fee for service
- By the hour or bulk payment.

### To learn more, go here:

- <https://www.aarp.org/caregiving/basics/info-2020/geriatric-care-manager.html>
- <https://cbmm.bwh.harvard.edu/index.php/geriatric-care-manager-services/>



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### Services Includes

- Discuss difficult topics and complex issues related to care
- Make home visits and suggest beneficial services
- Provide emotional support
- Create and implement short- and long-term care plans
- Coordinate medical services
- Evaluate other living and/or care arrangements
- Problem solve complex behaviors
- On-going evaluation and monitoring of care needs
- Provide caregiver support

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13

## Expressive Art Therapists

Professionals who use imagery, storytelling, dance, music, art, movement, horticulture, and the visual arts to promote human growth, development and healing. The goal is creating good moments, days, and hours.

### Payment

- Fee for service
- By the hour or bulk payment.

To learn more, go here: <https://cbmm.bwh.harvard.edu/index.php/expressive-art-therapists/>



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### Benefits for Persons with a Neurodegenerative Disorder:

- Foster connection
- Improve sense of self-worth and confidence
- Stimulates the brain through creativity
- Increase caregiver satisfaction
- Accentuates the positives, no "right or wrong" answer
- Offers a tailored approach for each person
- Can reduce anxiety and depression
- Can create a sense of purpose and accomplishment

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14

## Part 4: Types of Residences

In this section, we will discuss:

- Types of Supported Living Communities
  - Independent Living
  - Assisted Living
  - Memory Care
  - Skilled Nursing
- Continuing Care Retirement Community



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## Supported Living Communities

### Independent Living (IL)

- Residents must be able to care for themselves, amenities most often include social engagements.

### Assisted Living Facility (ALF)

- For persons who benefit from some support (often 1 hour per day) for personal care or chore service. Amenities can include restaurant style dining, happy hours, and activities both on and off site. Some communities offer a kitchenette with some units.

### Memory Care Unit (MCU)

- Include specialized staff and activities for those with a neurodegenerative disorders, increased staff to resident ratio, dementia specific environment/safety features such as keypad access.

### Skilled Nursing/Long Term Care Facility (SNF)

- For people who need 24/7 skilled level of nursing and medical care.

### Continuing Care Retirement Community (CCRC)

- A retirement community that can accommodate all levels of care on one site, moving between levels of care as needs increase or decrease.

To learn more, go here: <https://cbmm.bwh.harvard.edu/index.php/supported-living-communities/>



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16

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## Tips for Choosing a Supported Living Community



- Be proactive, plan ahead
- Visit several communities for comparison
- Take a buddy who has experience in the process (e.g. family member, friend, peer caregiver, social worker, geriatric care manager)
- Ask questions relevant to you or your person's known needs or anticipated needed (e.g. medications, supervision)
- Clarify costs that are in addition to base rate (e.g., 1:1 aide requirement)
- Observe other residents
- For family, thoughtfully consider when to include your person in the shopping process
- Respite stays can serve as a test

To learn more, go here: <https://cbmm.bwh.harvard.edu/index.php/supported-living-communities/>



BWH Center for Brain/Mind Medicine 17

17

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## Part 5: Paying for Care

In this section, we will discuss:

- Ways to pay for care
- Subsidized Community Programs



18

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## How to Pay for Long-Term Care

<b>Personal Finances/Self-Pay</b> <ul style="list-style-type: none"> <li>• Savings</li> <li>• Personal Annuities</li> <li>• Trusts</li> <li>• Reverse Mortgages</li> <li>• Long-term Care Insurance Policies*</li> </ul>	<b>MassHealth</b>	<b>Veteran Affairs (VA) Benefits</b>
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19

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## Long-Term Care Insurance

- Needs to be in place before a diagnosis
- Monthly premiums
- Limited amount of money accrued (think of it like a checking account)


Specific eligibility for activation of LTC Insurance:

- Must be unable to complete two activities of daily living to eligible
- NO minimum age
- NO minimum time between purchasing policy and using benefit
- "Elimination Period": the amount of time you must pay for care privately before LTC benefits kick in (average timeframe is 30-100 days)

LTC Covers:

- In-home care
- Assisted Living Facilities
- Skilled Nursing Facilities

To learn more, call: American Association for Long-Term Care Insurance Hotline – 1-818-597-3227

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20

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## MassHealth Standard

**Eligibility:**

- Must be a resident of MA
- Income & Asset test
- A member cannot be enrolled in two state's Medicaid plans at once.
- If applying for MH for long-term care, must meet "medical necessity level of care" (meaning - skilled medical service and/or require substantial assistance with activities of daily living).
  - To learn more, go here: <https://www.mass.gov/service-details/eligibility-for-people-age-65-and-older-and-people-who-need-long-term-care-services>

**Tips in Applying for MassHealth:**

- Ask for help
  - SHINE Counselors: <https://www.mass.gov/service-details/find-a-shine-counselor>
  - BWH Government Programs Office: 1-617-732-7005
  - Local Elder Service Organization: <https://www.mass.gov/orgs/executive-office-of-elder-affairs>
- Five-year lookback period
  - Consider meeting with an elder law attorney specializing in MassHealth
- Gather all your materials, financial statements especially
- Only apply when you are eligible
- Appeal immediately if denied

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21

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## MassHealth vs. Medicare

### MassHealth Standard

- State and Federal Funded Program
- Income based (for 65+, assets also assessed)
- Annual review of eligibility
- Services can include:
  - Hospitalizations and outpatient services
  - Mental health and addiction services
  - Hospice
  - Pharmacy
  - Person Care Attendants
  - Transportation
  - Adult Day Health & Adult Foster Care
  - Long-term Care Services

### Medicare

- Federally Funded Program
- For those age 65+ or who have a disability
- Part A:
  - Hospitalizations
  - Skilled Nursing Facility
  - Home Health Care
  - Hospice
- Part B:
  - Outpatient Medical Care
  - Medical Supplies
  - Preventative Services
- Part D:
  - Prescription Drug Coverage



22

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## Veteran Affairs(VA) Benefits

### Pension Benefits

- Eligibility:
- Served at least 90 days of active duty, with one day during a period of war (did not have to see active duty)
  - Age 65+ or with a permanent disability
  - Income test
  - Note: claims are processed on a first come, first serve bases

### Care Programs

- Aid and Attendance Program
- Housebound Program

### Long-term Care Benefits

- Eligibility:
- Must be enrolled in VA Health Care system
  - Must have a clinical need and service must be available in your location
  - Coverage can include adult day health care, respite care, home health aide

To learn more, go here: <https://www.va.gov/healthbenefits/apps/explorer>



23

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## Subsidized Community Programs

Personal Care Attendant (PCA)

Frail Elder Waiver (FEW)

Program for All-Inclusive Care for the Elderly (PACE)



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## Personal Care Attendant Program (PCA)

A MassHealth program that helps people with permanent or chronic disabilities who require assistance with their activities of daily living in order to live at home. PCA program is a participant-directed program.

### Eligibility

- Income and asset test
- Age 65+ or with a permanent disability
- Living in the community
- Require hands-on assistance with two of their seven activities of daily living

### Services Includes

- Bathing, including personal hygiene and grooming
- Toileting
- Dressing
- Eating and Meal Prep/Clean-up
- Household Tasks
- Medication Administration
- Support with walking or transfers
- Paperwork
- Range of Motion Exercises
- Transportation to Medical Appointments

To learn more, go here: <https://www.mass.gov/masshealth-personal-care-attendant-pca-program>



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25

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## Frail Elder Waiver (FEW)

Home and Community-Based waiver for MassHealth-eligible persons who would otherwise need facility-based care.

### Eligibility

- Income and asset test
- Age 60+ or with a permanent disability
- Living in the community
- Must meet "nursing facility level of care"

### Services Includes

- Companionship
- Personal Care
- Grocery Shopping
- Housekeeping/Chore Worker
- Laundry
- Adult Day Health Program
- Caregiver Respite

To learn more, go here: <https://www.mass.gov/frail-elder-waiver-few>



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26

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## Program for All-Inclusive Care for the Elderly (PACE)

Gives access to all services covered by Medicare and MassHealth that are medically necessary for an eligible individual. Provides a wide range of medical, social, recreational, and wellness services to eligible participants.

### Eligibility

- 55 and above
- Nursing home level of care needs
- Live in the service area of PACE program
- Medicare/MassHealth
  - Option for private pay if not eligible for MassHealth
- Must agree to transitioning medical care to PACE providers (including primary care)

### Services Includes

- Comprehensive Interdisciplinary Team
- Individualized health care plan
- Dental, Eyeglasses, Hearing Aids
- Physical, Occupational, and Speech Therapies
- Day Center w/activities and meals
- Medical equipment and supplies
- Home Care
- Nutrition
- Pharmacy
- Mental Health
- Transportation
- Palliative Care
- Hospice

To learn more, go here: <https://www.mass.gov/program-of-all-inclusive-care-for-the-elderly-pace>



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27

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## Part 6: Closing

- Key areas of Future Care Planning:
  - Advance Directives & other important documents
  - Types of care
  - Types of supportive living communities
  - Ways to pay for care
- Wherever you are in the process, you are taking the necessary steps today in learning more through this workshop as you take steps to plan for you or your person's future selves.



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28

For additional learning on future care planning and other important topics related to living well with a neurodegenerative disorder, visit the CBMM Patient, Family and Caregiver Resource Website

[cbmm.bwh.harvard.edu](http://cbmm.bwh.harvard.edu)

or scan the QR code below



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