



## How We Can Help You

The purpose of this In-Service is to inform you of exactly how Care Placement can benefit you and your patients.

# Our Role

Care Placement will...

- Do a full assessment of Patient's social, financial and care needs
- Explain funding - Medi-Cal/Medicare, VA Aid & Attendance, ALW, PACE, etc.
- Explain options and provide elder care resources
- Provide a list of 3-5, pre-qualified, licensed Residential Care Facilities for the Elderly (RCFE)
- Guide the family through the process of choosing an RCFE
- Coordinate with Patient and/or Family and RCFE Administrators
- Confirm and review required documentation
- Follow through after placement to ensure quality of care

# We Know The Providers

- We visit the homes and communities, sample the food and rate them internally
- We closely track feedback from our clients
- Close monitoring of the state licensing page for citations

Homes with records of poor care or neglect are not referred to

- All staff are certified RCFE administrators
- Largest Local Referral Agency

Assisted approximately 30,000 families since 2000

# Less Hospital Readmissions

Placement into care homes that are appropriately staffed with training and experience to provide the necessary level of care for each patient, means fewer hospital readmissions.

# Immediate Discharge

- Able to assist with discharge into appropriate care homes in a matter of hours
- Staff is on call during nights and weekends to help whenever needed
- We keep in constant contact with the care home and family, to ensure a smooth transition
- We follow up with family within 2, 7 and 14 days after placement to ensure quality of care and appropriate placement

# Funding Options

- RCFE's are primarily PRIVATELY FUNDED by the Patient  
(Not covered by Medicare or Medi-Cal)
  - Long-term Care Insurance
  - Supplemental Security Income (SSI/SSP)
  - Veteran's Aid and Attendance Pension Benefit
  - Family supplementing care costs
  - Reverse Mortgage, Secured Lines of Credit
  - Assisted Living Waiver Program (ALW) through Medi-Cal – **Currently, this program has a 1-2 year waiting list to apply.**
  - PACE Program through Medi-Cal

# San Diego Pricing Updates

## **RCFE RANGE OF COST**

- Lease Expensive placement (past 2 years) - \$2800
- High End Average - \$7500
- Average Monthly Rate (long term) - \$5628
- Monthly Hospice Rates - \$3500 - \$6000
- Average Respite Rate \$200/day – Most require a 30 day minimum
- Most Admission Fees in Board and Cares are now common, ranging from \$500 - \$2000

<u>IN HOME CARE RATES</u>		
<u>Hourly Rate</u>	<u>Hours</u>	<u>Amount</u>
<u>\$30/hour</u>	24 Hour Staff	\$21,600
	8 Hours/day	\$240/day or \$7200/mo
<u>\$35/hour</u>	24 Hour Staff	\$25,200
	8 Hours/day	\$280/day or \$8400/mo

\*Care Placement does not advise on any legal, financial, or funded programs such as Medi-Cal or Medicare. We recommend clients speak with a licensed professional for help in determining which financial option is best for them.

# VA Aid & Attendance

## 2022 VA Aid & Attendance

### Rates:

Veteran - \$2050

Surviving Spouse - \$1317

Married Veteran - \$2431

Veteran Couple - \$3253

### Common Disqualifiers:

Dishonorable Discharge

Did not serve during the outlined wartime periods

Income exceeds the set limits

Divorced the Veteran (surviving spouses)

Not married to the Veteran during their service  
(surviving spouses)

### What are the basic qualifying factors?

No dishonorable discharge

Yearly family income (including spouse) and net worth meet certain limits

Active duty with at least 1 day during wartime within specified dates

And at least one of the following:

65 yrs old+, **or**

Permanent and total disability, **or**

Patient in a nursing home for long-term care because of a disability, **or**

Receiving Social Security Disability Insurance or Supplemental Security Income



# Assisted Living Waiver (ALW)

## How soon can I get someone out of the hospital?

As of March 2022, the state opened up 7,000 more slots for the ALW program.

- **Prioritization is for those in a medical setting**, the goal is to keep people out of SNFs when possible.
- If the patient has been in a medical setting for **at least 24 hours**, is **already on Medi-Cal (no share of cost)** and has an **income of no more than \$1,500** it is possible to place within 3-4 weeks (based on home availability).
- If coming from home or an RCFE, the wait time is 1-2 years just to apply.
- Once the 7,000 slots are taken, the wait time will be back to 1-2 years.
- As of April 2022, there are 7,891 people on the waiting list for the ALW program.
- An average of 72 people are placed into an RCFE each month on the ALW program.

# Assisted Living Waiver (ALW)

## ALW RATES

- Resident is responsible for paying their own Room & Board (ranging from \$1,059.37 - \$1,099.37/mo)
- Monthly ALW Reimbursement Rates:
  - Tier 1: \$2,520 (Supervision)
  - Tier 2: \$3,030 (Limited Assistance)
  - Tier 3: \$3,450 (Extensive Assistance)
  - Tier 4: \$3,990 (Total Dependence)
  - Tier 5: \$6,000 (Traumatic Brain Injury)

## ALW PAY

Tier 3 Rate w/SS = \$4549

Tier 4 Rate w/SS = \$5089

**VS.**

## PRIVATE PAY RATES

Averages:

- Long-Term Placement - \$5,800
- Hospice - \$6,000
- Lowest Placement in 2022 - \$2,395
- Highest Placement in 2022 - \$13,050

## PRIVATE PAY

Tier 3 equivalent = \$5200

Tier 4 equivalent = \$5800

# PACE Program

- Must be on Medi-Cal and enrolled on the PACE program.
- PACE uses specifically contracted RCFEs for placement
- RCFEs receive funds from PACE within 2-3 months of the patient's move into the home
- 4 Board & Care Administrators (some with multiple locations), and 10 Assisted Living/Memory Care Communities are currently accepting PACE residents (through St. Paul's PACE)
- Social Security paid to the home towards Room & Board, PACE supplements the difference
- Average total cost into a Board & Care is \$4800 for shared, and \$5500 for private. Private rooms are only arranged if absolutely necessary, otherwise they place into shared rooms at the lower rate.
- If a patient does not yet qualify for Medi-Cal and needs to spend down funds, RCFE's will accept them as private pay and assist with the right resources to apply for Medi-Cal and enroll with PACE. The home will want assurance that they'll qualify for Medi-Cal once the funds are exhausted.

# San Diego RCFEs

**21,408** RCFE beds  
**579** facilities

458 Board & Care Homes

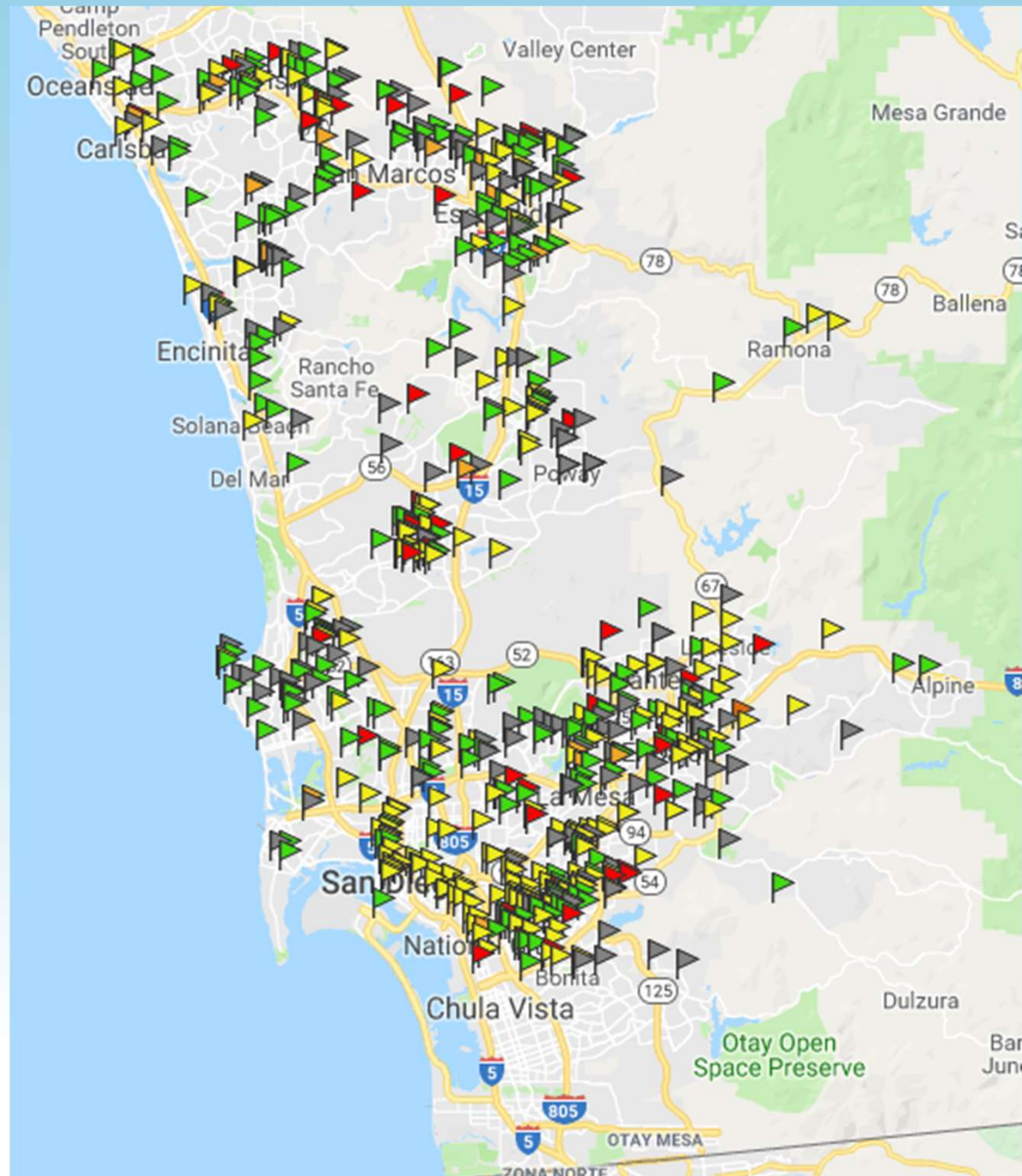
121 Assisted Living/Memory Care  
Facilities

**916 Hospice Waivers**  
(estimated)

Avg. Hospice Rate = \$6000/mo

Avg. Long Term Rate = \$5628/mo

(as of 4/22)





# BOARD & CARE

Care  Placement





# ASSISTED LIVING

Care  Placement





## Kaiser Web Portal

[www.careplacement.com/kaiser](http://www.careplacement.com/kaiser)

### Web Portal Features

- Independent Living list of available rooms in San Diego County
- Board & Care (RCFE) Readmission Checklist
- Assisted Living Waiver (ALW) Pre-screen Form
- 6 Page Physician's Report download (Required prior to placement into any RCFE)