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## Levels of Care

### Residential Care and Assisted Living Facilities

All facilities that provide care for person's with Alzheimer's Disease by means of a "Special Care Unit" or program, must disclose this information to the Division of Health and Senior Services (section 198.067, RSMo). We strongly recommend that families contact the **Long Term Care Ombudsman Program (314-918-8222)** before you choose a facility for the individual with care needs. Most of the following information below has come from the Long Term Care Ombudsman Program (<http://www.health.mo.gov/seniors/ombudsman/>) and the Missouri Department of Health and Senior Services (<http://www.health.mo.gov/>). When you visit a nursing home, **always** ask to see a copy of the facilities Special Care Unit disclosure form **and** the most recent inspection report – this is one of your rights.

**Residential Care Facility** - Facility which provides 24-hour care to three or more residents who need or are provided with shelter, board, and protective oversight, which may include storage, distribution or administration of medications and care during short-term illness or recuperation. Residents who live in a RCF are required to make a path to safety unassisted. A licensed Nursing Home Administrator is not required.

**Assisted Living Facility** – Facility provides 24-hr care, services and protective oversight to residents who are provided with shelter and board, and who may need assistance with activities of daily living which include eating, dressing, bathing, toileting, transferring and walking. Facility also provides oversight for storage, distribution, or administration of medications; and health care supervision under the direction of a licensed physician, and consistent with a social model of care. A social model of care includes long-term care services based on the abilities, desires, and functional needs of individuals delivered in a setting that is more home-like than institutional and which promotes the dignity, privacy, independence, and autonomy of the individual. A licensed Nursing Home Administrator is required. This type of facility may accept or retain residents who require minimal assistance in their safe evacuation from the facility.

**Intermediate Care Facility** - Facility provides 24-hour accommodation, board, personal care, and basic health and nursing care services under the daily supervision of a licensed nurse and direction of a licensed physician to three or more residents dependent for care and supervision. Licensed Nursing Home Administrator is required.

**Skilled Nursing Facility** - Facility provides 24-hour accommodation, board and skilled nursing care and treatment services to at least three residents. Skilled nursing care and treatment services are commonly performed by or under the supervision of a registered professional nurse for individuals requiring twenty-four hour care by licensed nursing personnel including acts of observation, care and counsel of the aged, ill, injured or infirm, the administration of medications and treatments as prescribed by a licensed physician or dentist, and other nursing functions requiring substantial specialized judgment and skill. Licensed Nursing Home Administrator is required.

## Do all facilities accept Medicare and/or Medicaid reimbursement for care?

Many skilled nursing and intermediate care facilities accept Medicare and/or Medicaid reimbursement, but residential care facilities do not. However, residential care facility residents may be eligible for state assistance through the Supplemental Nursing Care grant. In addition residential care facilities may participate in the Medicaid Personal Care Program. The Personal Care Program offers Medicaid-eligible residents assistance with activities of daily living. This program provides residential care residents an alternative to nursing facility care.

### Types of Reimbursement for Levels of Care:

1. **PRIVATE PAY:** Nationwide, the cost is around \$64,000 per year for a skilled nursing home. The average cost in an RCF is around \$24,000. When selecting a facility, find out which services are included in the basic daily charge and which are not covered. Ask whether a deposit is required and the procedure for the return of the deposit.
2. **PENSION:** Additional income provided to retired workers through employment.
3. **LONG TERM CARE INSURANCE:** LTC policies reimburse policyholders a daily amount for services to assist them with activities of daily living. Very unusual for LTC insurance to cover in RCFs.
4. **MEDICARE:** Does not provide coverage.
5. **MISSOURI SUPPLEMENTAL NURSING CARE (SNC):** Financial assistance program from MO HealthNet (Medicaid). It is a cash benefit to help the elderly who are frail, blind, and/or disabled to pay for costs associated with residential care, most relevantly to help with the cost of assisted living. Eligibility requirements include monthly income and asset limits.
6. **MEDICAID:** MO HealthNet (Medicaid) for Seniors provides medical care for persons who are 65 years of age or older and meet other eligibility requirements. Must have assets less than \$2,000 for individual and \$4,000 or less for a couple. Must have net income less than \$834 per month for an individual or \$1129 for a couple for benefits to be received at no cost.
7. **SSA:** Social Security Administration
8. **SS:** Social Security, usually refers to benefits entitled to once a person reaches 65 and retires, amount depends on time worked and compensation paid during this time.
9. **SSI:** Supplemental Security Income makes monthly payments to people who have low income and few resources, and who are: age 65 or older, blind, or disabled. Resources must be \$2,000 or less for an individual or \$3,000 for couple, home does not count as a resource.

**Please note:** We appreciate how important it is that your loved one receives good care. This list is for informational purposes only. Information is based on provider descriptions of their own services and is subject to change. For a list of care communities, please visit our online search portal at [www.CommunityResourceFinder.org](http://www.CommunityResourceFinder.org). We do not receive any financial compensation from the providers for inclusion on our lists. Furthermore, we cannot guarantee, endorse, or recommend any provider listed. To discuss care options with a dementia expert, or to receive a list of options near you, please call our **24/7 Helpline at 800.272.3900**.