

# Answering Your Financial Questions

*freedom to live well*



# Welcome!

The purpose of this booklet is to assist you with understanding your financial obligations at Presbyterian Homes. Please feel free to contact management in order to clarify any unanswered financial questions you may have and for information about programs available in this community.

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## Monthly Statement

You will receive a monthly statement listing charges for the apartment and ancillary (special) services. You may receive an additional statement if your payment source changes mid-month.

The statement will include charges for special services and any adjusted charges for the previous month as well as recurring charges for the month ahead.

## Private Pay

Private pay means that payments are made using your own private resources.

### **Automatic Payment Option**

This method of payment is recommended and preferred. Monthly and ancillary charges may be automatically deducted from a checking or savings account. Participants receive a monthly statement showing charges and the amount deducted. There is no fee for this service.

### **Traditional Payment Option**

You pay monthly rent and the charges for any other services or supplies by the 10th day of the month or within 5 business days of delivery of your statement, whichever is later. Failing to do so may result in a late fee. You pay for services and supplies provided by third parties, including any other licensed/certified home health care agency, according to the billing and payment policies established by those third parties.

## Public Programs

In addition to private pay, some Presbyterian Homes & Services communities may accept certain public payment sources. Please check with management for information regarding participation at this community. (See SPECIAL NOTE on page 7.)

### IMPORTANT INFORMATION - PLEASE READ

Presbyterian Homes is very limited as to the number of residents using public funds that it is able to support. Therefore, continued participation in public assistance programs is not guaranteed. You may be required to move to another apartment within this community or alternate housing, to utilize public assistance. Eligibility for public funds does not guarantee that such funds will be available, or that a qualified apartment will be available at the time of need. You should involve management in planning for alternate housing or funding when your private financial resources are reduced to an amount equal to six month's monthly rental and service charges.

### **Elderly Waiver (EW)**

#### **Community Alternatives for Disabled Individuals (CADI)**

Lower income individuals with limited assets, may be able to receive assistance in paying for home care or other services. Call the appropriate County Human Services Office. Absence from the



community and temporary fluctuations in income may affect your benefit under this program.

### **Group Residential Housing (GRH)**

In assisted living only, GRH is a state-funded program that supplements room and board costs for low income adults. A county human services agency must approve individuals for GRH. Because the state limits the rent that may be charged to GRH participants to a level below market rate, availability is limited. Call the appropriate County Human Services Office for more information. Temporary or permanent changes in income may affect your benefit under this program.

Those receiving benefits through Elderly Waiver or GRH should be aware that during absences, payments by the county stop immediately for EW and after 18 days for GRH.

## **County Human Services Offices**

### **Anoka County**

Anoka County Income Maintenance  
763-422-7200

### **Carver County**

Carver County Community Social Services  
952-361-1600

### **Crow Wing County**

Department of Social Services  
218-824-1140

### **Dakota County**

Dakota County Economic Assistance  
651-554-5611

### **Hennepin County**

Hennepin County Aging and Disability Services  
612-348-4500

EZ Info, Human Services  
612-596-1300

### **Isanti County**

Isanti County Family Services  
763-689-1711

### **Ramsey County**

Ramsey County Home and Community-based Services Intake Department  
651-266-3613

### **Scott County**

Scott County Human Services  
952-445-7751

### **Washington County**

Washington County Intake and Information Line  
651-430-6459

### **Wright County**

Wright County Human Services  
763-682-7414 / 1-800-362-3667 ext. 7414

If you wish to seek legal counsel, you may call the Legal Aid Society at:  
651-222-5863 (St. Paul)  
612-332-1441 (Minneapolis).

## Section 8

### HUD 202/8 Program

Within the Presbyterian Homes network, Newton Manor and Ridgeview Terrace are HUD 202 buildings. Central Towers also has facility-based subsidies through Section 8. In the facility-based HUD 202/8 program, you must be low-income to apply for residence, and application for these subsidies is made directly through management. Federal funds financing this program apply toward rent and utilities only. You pay one-third of your income toward rent, after certain allowable deductions, and the federal government reimburses the building for the rest of the rent.

### Rent Assistance Program

The Section 8 Rent Assistance Program provides individual vouchers to low-income persons, for use in any accepting rental apartment. The government sets fair market rents for those participating in this program, and some buildings or apartments within buildings may not qualify for participation. This is a federally funded program, managed by the local, county or metro Housing and Redevelopment Authority (the granting authority). You must make application directly through the granting authority. There are a limited number of vouchers available at any given time. The granting authority will generally open for applications periodically and may close applications for up to several years. Further information regarding this program may be found at [www.housinglink.org](http://www.housinglink.org).

## Mission Benevolence

Limited subsidies are available through the Presbyterian Homes & Services Mission Benevolence Fund and are based on need. Alternative payment systems should always be considered before a subsidy through the Mission Benevolence Fund is considered. For more information, see management.

## Tax Increment Financing (TIF)

Tax Increment Financing is used in several Presbyterian Homes communities. This program is a local government's way of assuring that quality housing for low-to-moderate income persons is constructed in their areas of governance. Some participating Presbyterian Homes & Services communities may agree to predetermined limits on rents on a specified percentage of apartments and/or income-qualify a specified number of residents. You may not receive a direct subsidy, but benefit from the reduced rents offered in the program. Please see management for information regarding this program.

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## Medicare

Presbyterian Homes' Home Care is certified to provide Medicare services. Medicare is a federal program which helps pay for certain care expenses for those over the age of 65, as well as for some younger disabled persons. In some circumstances, Medicare will pay for some home care expenses. Medicare does not provide financial coverage for routine care in assisted living settings, or in nursing homes.

In order to qualify for Medicare coverage, the following criteria must be met:

- All services delivered must be under written physician's orders.
- Services must be delivered by a Medicare-certified agency (such as Optage In-home Care & Services).
- Recipient of services must be "homebound," as defined by Medicare.
- Recipient of services must require one of the skilled services below:
  - skilled nursing services, as defined by Medicare
  - physical therapy
  - speech therapy
  - occupational therapy, in certain cases

If you have primary HMO coverage, this may mean that you turn over your Medicare benefits to the HMO for administration. An HMO may have contracts with specific service contractors. This relationship may mandate and/or limit your choice in service providers.

## Third Party Long-Term Care Insurance

You are responsible for all amounts billed and should work directly with any third parties, such as long-term care insurers, for any reimbursement due.

## Veterans' Benefits in Assisted Living

Veterans of a certain age and income bracket may qualify for benefits to help defray the cost of living in an assisted living facility. You must currently be living in assisted living to apply. Benefits are paid to the Veteran directly, and the Veteran then uses this resource to pay for assisted living expenses which may include the apartment; meals; housekeeping and laundry; and other amenities and services offered. Contact the Veteran's Service Office located in your county to assist you with application process.



## Prolonged Absence Credit

### Private Pay Home Care Services

Presbyterian Homes & Services assisted living sites will give a credit to those residents experiencing a prolonged absence of 8 or more consecutive days.

For Private Pay Home Care or Health Care Charges:

- All credits will begin on the 8th day of an extended absence.
- The day of departure will count as the first day of an absence.
- Full package charges will resume on the date of return.
- Residents will pay the full daily rate (the monthly service package rate, pro-rated) for the first 7 days of an absence.
- Beginning on the 8th day, all private pay residents, whether living in the Commons, Arbor or the Hearth, will

pay 70% of their regular home care package rate, pro-rated to a daily rate, for each day of their absence. This is a 30% discount.

- Upon return, the resident will pay the full rate for their package level, which will be pro-rated to a daily rate until the next billing cycle. If there has been a change in condition leading to a new service level, the new service level rate will be pro-rated and applied.
- Additional credits for other services may apply. Please see management for information.

**SPECIAL NOTE:** Those receiving benefits through the Elderly Waiver (EW) program should be aware that the county does not pay the site during an absence. Please contact your case manager as well as management to discuss any prolonged absence.



Freedom can present itself in unexpected ways, but ultimately it comes down to being able to do whatever it is that gives you peace of mind and a sense that all is right with the world. At Presbyterian Homes, freedom comes in the form of innovative, personalized services and housing choices borne out of a commitment to give older adults the freedom to live well in every way and by every means possible.