

SERVICES CROSS ROAD

PROVIDED IN THE COMMUNITY

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Definition

This CrossRoad discusses various services available to the older adult that will allow him/her to live more independently and safely. In addition, there are several services available for caregivers to assist with caregiving tasks.

Glossary of Terms

A list of terms you may come across while researching this topic.

Search Our Database

On the Navigating the CrossRoads main page you will find a drop down menu of pre-populated search terms that will bring you to a list of Central Massachusetts agencies and programs that relate to this topic. You may also [CLICK HERE](#) to go to our Guide to Elder Services, an online searchable database, to do more extensive searches or for results in a specific zip code, city/town or Central Massachusetts geographic region. ***If you are unable to find a keyword on the pre-populated list and it consists of two terms, transpose the order of the terms i.e. to search for In-Home Hair Care use the keyword Hair Care, In-Home.*

Helpful Links

A list of outside websites to visit for further information.

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CONNECTION FOR CAREGIVERS

This information was written with older adults in mind and is meant to provide a general overview of services for older adults. The information provided does not discuss every aspect of this topic. This information does not constitute legal nor medical advice. We encourage you to consult with competent professional and/or legal representatives for advice.

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Introduction

Be aware that there are numerous services available to help the older adult remain living independently in the community. There are several steps to this process. First, and most importantly, you should assess what the older adult is able to do independently. Next you need to look at the older adult's challenges and unmet needs. You should assess if the older adult's present living arrangement is appropriate. You may want to ask the older adult's primary care physician (PCP) what is the safest living environment and what types of therapies or services would they benefit from.

As a caregiver you need to decide for yourself what your level of comfort is in performing the different tasks necessary to help meet the needs of the older adult. Whether this means that you are not comfortable with assisting the older adult to bathe or manage their finances, it is important to know your personal limits. When you begin your journey as a caregiver it is normal to first seek the help of family and friends to assist in meeting the older adult's needs. Remember to utilize the wealth of knowledge that your CareTeam has about available programs and services. When you begin to seek resources to address the needs of the older adult you need to keep in mind the older adult's individuality. This should include their gender identity, sexual orientation, language preference, spirituality, and cultural traditions. It is important to make sure that the services provided will align with how the older adult self identifies.

From the beginning you will be creating an overall plan to support the older adult in the community. You may choose to hire individuals privately or through organizations in the community. If the decision is made to hire someone privately remember that it is important to conduct a Criminal Offense Record Inquiry (CORI) and understand that the older adult and/or you are liable for these employees. [CLICK HERE](#) to visit our Respite CrossRoad for more information

Your final option will be to turn to community organizations and the range of services they have to offer. There are numerous programs that offer services to assist the older adult in your life to remain as independent as possible while living in the community. These programs offer services both in the older adult's home as well as in the community itself. It is important to educate yourselves about all the options regarding services prior to making any decision.

****Caregiver Hint:** *There are different types of services available for caregivers. [CLICK HERE](#) to visit our Caregiver's Hub for more information. [CLICK HERE](#) to visit our Respite CrossRoad for more information.*

Information & Referral (I&R)

If you do not have any idea where to begin finding services to potentially help you, the caregiver, and the older adult we suggest you start with an Information & Referral program. I&R departments maintain resource databases filled with comprehensive descriptions of local, state and national agencies and programs. Workers at I&R departments can help you identify the need(s) at hand. They will then utilize the database to determine potential resources to meet the identified need(s). I&R departments may be considered general or specialized. General I&R departments usually maintain information on a wide variety of agencies and programs. You might be wise to seek out a Specialized I&R department who specifically focuses on aging and caregiving network information. Every city/town in the United States is covered by an Area Agency on Aging who can offer such specialized information and referrals.

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Central Massachusetts Agency on Aging provides this service throughout the 61 cities/town in Central Massachusetts. Your journey as a caregiver may require you to contact numerous agencies and programs in order to best match the older adult's needs. [CLICK HERE](#) to visit the National Family Caregiver Association website to view helpful information for caregivers and friends.

****Caregiver Hint:** When you speak to any organization whether it is on the telephone or in person make sure you take good notes so you and the CareTeam can refer back to them at a later date. This written information will be vitally important during your decision making process.

Options Counseling

If you and the older adult are interested in learning about all the long-term services and supports that can be offered to the older adult in his/her home you may want to sit with an Options Counselor. Options Counseling is an interactive, short-term process to assist older adults and their caregivers. These counseling sessions will assist you both to make informed choices about how and where the older adult receives their long-term support services, allowing for the wide use of community based-options. These counselors provide unbiased information about relevant long-term care resources and methods of payment. Counselors will support consumers as they explore the options that move them toward their goal. Follow-up services are available to address the changing needs and preferences of consumers and to further the decision-making process. Option Counseling is provided by professionals in the older adult's home, a hospital, a rehabilitation facility or a long term care facility. [CLICK HERE](#) to learn more information about Options Counseling provided through Aging and Disability Resource Centers (ADRCs) in Massachusetts.

Geriatric Care Managers (GCMs)

Depending on your financial situation you may choose to privately hire a Geriatric Care Manager (GCM). Geriatric Care Managers may hold a variety of professional degrees in various human services fields. These professionals may organize workers, schedule appointments, fill out applications, review potential in-home and community services, as well as long-term care facilities. Each GCM may offer any combination of the following services: assessing and identifying needed services, creating and implementing a comprehensive plan of care, coordinating and ongoing monitoring of medical and homecare needs and services, long-term care placement, advice, counseling and family mediation. You will determine how involved this professional is in the creation and the implementation of providing care for the older adult. Each professional GCM establishes their own fee structure. This may include separate charges for an initial assessment, the creation of the care plan, as well as hourly rates for specific tasks. This service is not designed for those older adults who meet the eligibility requirements for state home care services because these services may be costly. The services of a GCM may be particularly helpful for caregivers who live at a distance or who need regular assistance managing the needs of the older person in their care. [CLICK HERE](#) to visit the National Association of Professional Geriatric Care Managers website and to locate a Certified Geriatric Care Manager in your area.

Service Providers

There is a wealth of both public and private organizations that offer services for older adults. Some are set up for the general public and others are specifically for older adults. Typically programs for caregivers are found in the same organizations that offer services to older adults. Some programs are tailored to meet the needs of individuals who have a specific medical condition as well as provide support to their families.

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Certifications

If you are caring for someone who still lives at home and are considering either bringing in outside help or looking into services in the community, it is a good idea to first research the available options. There are many home health agencies available in the community that offer in-home care services, but before you select one, it is important to first make sure that they are certified through the Massachusetts Department of Public Health (DPH). Hospice organizations also must maintain a license through DPH, so be sure to check the list when you are making your selection. It is recommended that you check with DPH to be sure the agency or Hospice you have picked is certified before utilizing their services. [CLICK HERE](#) to visit the DPH Division of Health Care Quality to view the List of Health Care Facilities Licensed or Certified by the Division.

Costs

The costs of these services will vary. Some may be free of charge, possibly covered by various insurance policies, some may have a sliding scale fee structure, and others you will have to pay for privately. If the older adult is eligible for MassHealth (Medicaid) there are financial waivers that may help to offset the costs of some long-term care services that are available in the community. [CLICK HERE](#) to visit our MassHealth section for more information. If the older adult is not eligible for services for free then you need to figure out what personal financial resources the older adult has to pay for such services. Often those older adults who barely miss being eligible for free services find it challenging to meet sliding scale fees, copayments or to pay completely out of pocket for a service. The next step would be to discuss with close family and friends as to who else might be willing and able to contribute monies to help pay for services for the older adult. Even if the older adult is eligible for some free or sliding scale services it may not be enough to meet his/her individual needs. In this case you may have to privately hire additional services.

Wait Lists

Please be aware that any of the mentioned programs and services may have waiting lists. We encourage you and the older adult to not delay getting on any such list because for every hour/day you do not apply you will be behind that many more consumers to potentially receive services.

Eligibility

Each organization has established eligibility guidelines that usually involve looking at the older adult's physical and mental abilities and possibly the older adult's finances or the entire household's income. Some community programs are established to help older adults who are at risk of nursing home placement however want to remain living in the community. To be eligible for these programs in the community the older adult will have to meet strict assessment guidelines of their abilities and challenges. These guidelines may change at any given time. Also be aware if the state of the older adult's financial or physical or mental abilities changes you should consider reapplying for services previously denied.

Case/Care Managers

Depending on the organization from which you seek services, the older adult may be assigned an individual who will create and oversee a service plan. This plan will address services that may be brought into the older adult's home or they may receive while at a program in the community. These individuals may be called case or care managers and will usually be your main point of contact within the organization. Often all requests for increased or different services must be authorized by these individuals. [CLICK HERE](#) to visit Case Management Society of America's website and learn more about Case Managers.

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Social Opportunities

If the older adult desires to participate in more social activities there are numerous options. When discussing social opportunities with an older adult it is important to let them take the lead. All too often caregivers make it known that they think it is best for the older adult to have much more social activities in their life to relieve loneliness. However this may not be what the older adult wants. Keep in mind how the older adult socialized in their younger days will not usually change as they age. If they were never interested in going on trips or joining clubs they probably will not be interested in doing so now.

If the older adult is able and willing to travel outside of the home, a variety of activities may be found at senior centers, councils on aging and community centers. These activities may include crafts, exercise, health education programs, meals, games or movies. Some may offer transportation to and from the site.

If the older adult is homebound you may want to talk with the older adult's family and friends to see if any would be interested in visiting the older adult. If you are strictly seeking socialization for the older adult you may want to look into the various friendly visitor programs. These programs are volunteer based and do not charge a fee. There are also companion programs whose personnel socialize with the older adult and are also allowed to take the older adult out of the home for trips. Companions are also able to provide shopping assistance, light meal preparation, escort the older adult to appointments and provide respite for the caregiver. Companion programs may charge a fee

There are structured forms of social opportunities for the older adult such as daycare programs. Social Day Care (SDC) provides an individualized program of social activity for older adults who require daytime supervision because of physical impairment and/or social or emotional problems that impair their capacity for self-care. Activities may include assistance with walking, mealtime activities, grooming and nutrition services, including a minimum of one meal per day. Adult Day Health (ADH) programs provide the same services as social day care as well as an organized program of nursing, maintenance and restorative services and assistance with Activities of Daily Living (ADLs). [CLICK HERE](#) to visit our Respite CrossRoad for more information on SDC and ADH.

Nutrition

It is of utmost importance for the older adult in your life to have a well balanced diet. The barriers to proper nutrition for an older adult include: difficulty preparing meals, grocery shopping on their own, tooth and mouth problems, needing assistance to eat, and lack of resources to buy healthy food. If the older adult previously lived with someone who has moved out or has died and were responsible for meal preparation they may now face the reality that they do not know how to cook. There are several federal programs that may assist the older adult in obtaining nutritional meals on a daily basis.

Massachusetts Nutrition Program Meals On Wheels (MOW) & Congregate Meals

The Massachusetts Nutrition Program offers both congregate meals and home delivered meals to older adults 60 years of age or older. Both of these services offer hot noontime meals that meets at least one-third of an older adult's daily nutritional requirements and are designed to be low in sodium, fat and sugar. There is no income eligibility requirement for either service.

Home delivered meals are more commonly referred to as Meals on Wheels (MOW). Meals on Wheels delivers hot meals to the home of an older adult who is unable to shop, cook or prepare food and are also temporarily or permanently homebound. The program may also deliver cold evening meals or frozen weekend meals.

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Congregate meals offer the same meals as Meals on Wheels but they are served in a community setting such as senior centers, community centers, housing authorities or places of worship. This service not only offers a nutritional meal it also offers an opportunity for an older adult to socialize with their peers. Reservations are usually required. [CLICK HERE](#) to visit MassResources and learn more about the Massachusetts Nutrition Programs.

Supplemental Nutrition Assistance Program (SNAP)

Supplemental Nutrition Assistance Program (SNAP), the program formerly known as Food Stamps, provides financial assistance to individuals with no income to low income to purchase food. This program issues eligible individuals an Electronic Benefit Transfer (EBT) Card. The benefit amount for which the older adult is eligible is automatically loaded onto these cards, which can be used like a debit card. These cards may be used at stores as well as farmers' markets to purchase food. There are many older adults who are eligible for this assistive program but do not apply due to pride. When money is tight, every penny counts. Program like SNAP often help older adults to save a little money for other essentials. [CLICK HERE](#) to visit MassResources and learn more about SNAP.

In Home Care

Many older adults are able to remain safely in their home despite some cognitive or physical limitations. Although often times the caregiver may be able to meet the needs of the older adult sometimes professional assistance is required. There are a variety of professionals who provide varying levels of assistance and/or care to the older adult in their home. The services these professionals provide range from providing light housekeeping to hands on assistance with bathing. These professionals will each have different levels of training and supervision. You may hire these home care workers either independently, where you have a contract with the worker directly, or through an agency. There are different types of home care professionals who provide a variety of services:

- Homemaker-provide light housekeeping, laundry, meal prep, grocery shopping etc.
- Personal Care Homemaker-provide the services above as well as; assistance with activities of daily living (ADLs) which include assistance with bathing, grooming, toileting, dressing, transferring, walking and eating. Also assist with medication reminders.
- Home Health Aide-provide all services listed above as well as services delegated to them by a nurse or therapists. For example following the therapy care plan and completing exercises with the older adult.
- Certified Nursing Assistant (CNA)-can provide all of the above services but has passed a state certification exam and is registered with the state.
- Supportive Home Care Aide-can provide all of the above services but have received specialized training to work with individuals with challenging behavioral and emotional needs.

[CLICK HERE](#) to visit the Massachusetts Council for Home Care Aide Services website for more information about the different levels of Home Care Aides.

If the older adult has medical needs that require skills beyond what you personally can provide or the above professionals can provide, you may find it necessary to engage medical professionals to come into the home. Licensed or registered nursing personnel, therapists and physicians all may be brought into the older adult's home to provide skilled medical care. Often a doctor may order short-term nursing or rehabilitation care when an older adult returns home to the community from a hospital stay. Some medical professionals that you may include in your CareTeam are: registered nurses (RN), nurse aides, nurse practitioners (NP), respiratory therapists, licensed practicing nurses(LPN), physical therapists (PT), occupational therapists (OT), speech pathologists, registered dieticians (RD), doctors and other skilled personnel. Depending on the length of time or for what

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purpose you are bringing in these medical professionals it may be covered under the older adult's health insurance or long-term care insurance.

Personal Care Attendant Program (PCA) & Consumer Directed Care (CDC)

Personal Care Attendant (PCA) and Consumer Directed Care (CDC) are different programs that provide personal assistance services, such as homemaking, personal care, chore, transportation, companion and other assistance with daily living activities, which provides increased flexibility and control to the older adult, who is the consumer authorizing needed services. These programs allow for maximum independence in an older adult's home environment. Under these models, the older adult will be responsible for hiring, training and directing the worker(s) in meeting his/her care needs, instead of having services provided through a private agency. With these options, the older adult may hire *certain* family members or any other individual he/she chooses to meet their personal assistance needs. If an older adult wants to hire workers independently, but is unable to manage the responsibility, he/she must find a qualified Surrogate to assist. The same person cannot be the older adult's worker and Surrogate. The PCA Program is for those individuals receiving MassHealth. Nurses and Occupational Therapists will evaluate the older adult for clinical eligibility and submit documentation to the Division of Medical Assistance for approval. To participate in the CDC Program the older adult must be eligible for State Home Care services offered by Aging Service Access Points (ASAPs). ASAPs and Independent Living Centers (ILCs) may provide one or both of these programs. Staff from these agencies will evaluate and educate the older adult regarding management of services. Staff will train the older adult about the necessary paperwork required by the Fiscal Intermediary for payment. Should it be determined that the services of a Surrogate are necessary, then the staff will educate the individual working in that capacity.

State Home Care Program

One of the first programs that you should look into is The State Home Care Program. This is a state funded program that utilizes case and care managers, nurses, and information and referral specialists to coordinate a service plan for older adults in order to assist them to secure and maintain maximum independence in the community. There are specific financial and frailty eligibility guidelines for all the services that this program provides. Frailty eligibility guidelines refers to the older adult's ability to perform both activities of daily living (ADLs) and instrumental activities of daily living (IADLs). ADLs include bathing, grooming, toileting, dressing, transferring, walking and eating. IADLs include daily activities such as preparing meals, taking medication, doing housework or laundry, going shopping, getting around outside the home, using transportation, managing money, and using the telephone. This program is provided through your local Aging Service Access Point (ASAP). ASAPs are private, non-profit, state-designated agencies under contract with the Massachusetts Executive Office of Elder Affairs that provide single-entry point for older adults to access a variety of programs and services. Services that may be offered in an individualized care plan through the state home care program include: homemaker, supportive day care, adult day health, supportive home care aide, laundry service, personal emergency response, adaptive housing/equipment, companion, medication dispensing, personal care, dementia day care, home health services, home delivered meals, emergency shelter, transportation, grocery shopping/delivery, chores, wanderer locator, vision rehabilitation, respite, habilitation therapy, behavioral health counseling.

[CLICK HERE](#) to visit the Massachusetts Office of Elder Affairs and learn more about ASAPs.

Independent Living Centers (ILCs)

Independent Living Centers (ILCs) are non-residential, private, non-profit, consumer controlled, community based organizations whose goal is to assist individuals with disabilities to achieve their maximum potential. Services are available to anyone with a disability. They support a philosophy that individuals with disabilities ought to have the same rights, options, and power over choices as

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individuals without disabilities. ILC workers will empower consumers with disabilities to live independently. They will do this by offering information and referrals to agencies and programs and provide independent living services, deaf and hard of hearing services, specialized telephone equipment and are usually a personal care management agency.

[CLICK HERE](#) to visit the Massachusetts Statewide Independent Living Council (MASILC) to learn more about ILCs.

Home Repair And Home Modification

Often, the only thing keeping an older adult from being able to live at home is the poor safety conditions or lack of accessibility within the home. The older adult may need home modifications and/or repairs to remain safe and independent in their home. Home repairs would be anything done to the structure of the home. Repairs may range from fixing a floor board to fixing a roof. Modifications to one's home would include anything done to make the home more accessible. Common examples of modifications are grab bars, extended railing or ramps.

Community Ombudsman

If you find yourself with questions or complaints about the quality of any service being provided to the older adult by organizations in the community you should contact the Community Care Ombudsman. The services in question may be provided in the older adult's residence or in the community. This ombudsman will educate you about your rights and responsibilities and will help to investigate and resolve complaints through a mediation process. To contact the Massachusetts Community Care Ombudsman Program call (617) 222-7499. [CLICK HERE](#) to visit the Office of Elder Affairs website to learn more about the Community Care Ombudsman.

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