



Paying for Services

For many families the ability to afford Home Care is an important consideration. Although the majority of costs for our services are “out of pocket” or private pay, there are sources of funding that can help pay for the cost of home care. Please note, Medicare does NOT pay for long term care.

Here are a number of different ways our client/patients are paying for home care services that may also be available to you:

- Long term care insurance- the catch 22 here is that if you already need home care services, you probably do not qualify for a policy. Nevertheless, it has fast becoming a popular method for covering long-term care expenses. There may be tax benefits associated with an LTC policy and recent changes in the law allow consumers to protect a portion of their assets they would typically need to spend down. LAH SeniorCare works with all reputable firms.
- Reverse Mortgages have become a popular way for seniors to access the equity in their homes. The cash you received from a reverse mortgage can be used for any number of purposes and several of our clients are paying for care through a reverse mortgage.
Reverse Mortgages are a federally regulated loan. It recommended you consult with a trusted financial advisor prior to committing to a reverse mortgage.
- VA Home Aid and Attendance Services Pension: If you are a veteran and served during a defined period of war (declared or undeclared) and are receiving or expect to receive home care you owe it to yourself to investigate this overlooked benefit. A surviving spouse of a veteran may also qualify for this pension. This benefit can pay up to \$18, 234 per year for a veteran plus additional amounts for dependents.
- The Dept of Veterans Affairs has a program for Veterans that pays contracted Home Care companies directly for Home Health Aide and Homemaker services veterans receive. The veteran must qualify medically and there are limitations to the number of care hours allotted. Living at Home SeniorCare has a contract with the VA to provide this service and is pleased to make our home care services available to a growing number of veterans.
- Respite Grants: The state of NH through the Family Caregiver Support Program provides grants to caregivers for the purpose of providing caregivers a break from caregiving responsibilities. To those that qualify, the typical amount awarded is \$1500 per year, and must be used in a 3-month period. Now is great time to apply for this grant, as funds are available July 1.
- Alzheimer Grants: This grant is administered through Home Health & Hospice and is available for individuals caring for family members diagnosed with Alzheimer Disease.
- New Hampshire has a Medicaid program called Choices for Independence (formerly HCBC) that pays for Home Care. Eligibility is based on financial and health circumstances. Even with it's restrictions this is becoming a very popular way to afford in home care and highly preferred alternative to nursing home admission. A growing number of clients qualify and receive home care through this program.

For information about any of these funding options, please do not hesitate to call Living at Home SeniorCare. Ask for Frank.