

AGING IN PLACE  
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If you polled people on the question of whether they can imagine spending their final years in a nursing home, most would unequivocally answer, no. In spite of the obvious preference, statistics show that a huge segment of the U.S. population will spend time in a nursing facility. According to U.S. Department of Health and Human Services, anyone reaching the age of 65 years has a 40 percent chance of entering a nursing home, with a 20 percent chance of staying there for at least five years. With the soaring cost of long term care in a nursing home (in Maine it exceeds \$90,000 per year), this is placing an enormous financial burden on families and on the government when assistance is needed in meeting this expense. The problem is exacerbated by the fact that baby boomers are now entering this phase of their lives, and also living longer than past generations.

As this issue has become more on the forefront for the aging baby boomers, so have new approaches to the problem. There has been an explosion in awareness of health and fitness, as evidenced by programs at senior centers, YMCAs and community organizations stressing exercise and nutrition. Studies show that seniors benefit tremendously from exercise. Even moderate exercise, such as daily walks is shown to increase mental capacity, help prevent disease, increase healing, increase balance, improve quality of life and increase life expectancy. In tandem with the push for seniors to get regular exercise has been a greater awareness of the part nutrition plays in maintaining one's health and avoiding diseases like diabetes and hypertension.

Not everyone, however, is motivated to make the lifestyle changes to ward off loss of independence, and even those who are willing often succumb to the need for long term care. For those who do and who dread the idea of entering a long term care facility, there has been a greater push by the government to create programs that provide home health care assistance. This is not only what most people prefer, but dollar per dollar, it is much more economical than institutionalization. Medicare currently pays for a limited amount of home health care immediately following discharge from the hospital as well as hospice care if a doctor certifies that life expectancy is six months or less. MaineCare also assists with home care for people who qualify as needing nursing home level under the MaineCare home-based waiver program. One must qualify financially. The applicant's income must be under \$2,205 and the spouse's income is disregarded. The individual may have assets of up to \$10,000 and the spouse can have assets of up to \$119,200, however, the home is exempt. The drawback of this program is that it does not provide around the clock care, so typically, it involves a care giver spouse. In addition, more and more people are looking to outside agencies that provide in-home services on a per hour basis, and then there is a whole cottage industry of individuals who work independently to provide such services.

The good news is that there is a movement underfoot in Maine, as there is elsewhere in the country, toward finding ways to keep the elderly and infirm in their homes for as long as possible. Legislation to this end is currently pending in the State House. It not only makes sense from the perspective of serving the needs of and desires of our graying population, but also in terms of stretching government funding. Imagine if even half of the \$90,000 it costs to keep a person in a nursing home was made available to a family who was trying to keep a loved one in his or her home. Let's hope that the trend gains momentum and we see a substantial portion of long term care funding redirected toward helping people live their lives out in their homes.