

Medicaid

Medicaid is a government funded healthcare program, for qualifying individuals with low income and limited assets. You can have income over the income limits and still be eligible for Medicaid to pay some of your medial bills; however, you may be subject to a “spend down” which would require you to pay an amount toward the cost of your care each month.

Medicaid home healthcare services require the involvement of your doctor. Services could include a nurse, home health aide, physical or occupational therapist, medical supplies, medical equipment, assistive devices, or hospice.

Veteran’s Services

The U.S. Department of Veteran’s Affairs offers a wide range of benefits for our nation’s veterans, service members, and their families. Service could include a nurse, home health aide, physical therapist, home making, assisted living, adult day programs, caregiver respite, and home modifications. The services depend on a number of different factors, including your date of service.

If you are in need of home health care services, ask your Veteran’s Office about aide and attendance or homebound services.

Resources

- **Aging & Disability Resource Center / InConnect—(ADRC/InConnect)**
(800) 552-7928
- **Health Insurance:**
find a State Health Insurance Assistance Program
(800) 552-7928
- **Medicare:**
find a SHIP counselor near you
(800) 552-7928
- **Senior Solutions:**
Private Geriatric Care Management
(574) 284-7103
- **Medicaid:**
Division of Family Resources Office
(800) 403-0864
- **Veteran’s Services:**
Indiana Regional Veteran’s Office
(800) 827-1000



REAL Services
1151 S. Michigan St.
South Bend, IN 46601
(800) 552-2916
www.REALservices.org

The ultimate objective of REAL Services is to assist in establishing a community in which those we serve can maintain their independence to the maximum degree possible and find meaning and satisfaction throughout their lives.

REAL Services, believing in the dignity of all people, will provide services without regard to race, age, color, religion, sex, disability, national origin, ancestry, or status as a veteran.



Resources for Your Aging Loved One



Supporting Independence for Life

Where To Start

Being able to remain at home is a joint effort between you, informal help (family, friends, neighbors), and formal support (home healthcare agencies, paid professionals, etc.).

Start with the Aging and Disability Resource Center/InConnect (ADRC/InConnect).

Aging & Disability Resource Center/InConnect

The Aging and Disability Resource Center/InConnect (ADRC/InConnect) is a one stop shop for community resources and services for the elderly and disabled. The ADRC/InConnect has information and resources to help you make your best choice. This is a free service. ADRC/InConnect offers a compassionate ear, valid referrals, and informative counsel.

A nurse, home health aide, personal attendant, homemaker, home delivered meals, or numerous other services may be able to come to your home and assist you as needed. These services are available in most areas. Those who cannot pay for needed service may qualify for programs that help with the cost.



Health Insurance

There are a variety of health insurance plans that may include home healthcare benefits, including employer or union sponsored health insurance plans and long-term care insurance.

Medicare

Medicare is a government sponsored healthcare program available to those who are age 65 and older, or receiving Social Security Disability for 2 years, or anyone with end-stage Renal Disease.

Medicare home healthcare services require the involvement of your doctor. Services could include a nurse, home health aide, physical therapist, medical equipment and assistive devices (such as a walker or wheelchair), and hospice. Medicare typically pays for short term home healthcare services, but they could be extended if eligibility continues.

The portion you pay can vary depending on the specific service, provider, and plan details. If you have an optional supplemental it may cover part or all of what Medicare does not cover. Speak with your doctor or discharge planner to discuss Medicare home health services. A SHIP counselor can assist with Medicare questions, changing plans, and billing issues.

Aging In Place

Helps make homes more accessible for those 60+. Recommendations are made and information provided on how to successfully age in place at home and may provide home modifications.



Senior Solutions

Private Geriatric Care Managers are available to provide assistance to individuals and their families by coordinating every aspect of elder care. Hiring our private geriatric managers will provide caring, professional assistance for your loved one and peace of mind for you. Individually tailored services include assessment of current living situation and safety, consultation on care option, and coordination of health care and services, day-to-day needs, and navigation of life transitions. Your private, geriatric care manager maintains close communication with you so you can rest assured of your loved one's wellbeing. This fee-based service provides the professional care you need to enrich your loved one's quality of life.