

# Navigating Senior Services for LGBT Older Adults and Older Adults Living with HIV

**Rajean P. Moone, Ph.D.**

JustUs Health

Training to Serve

[rajean.moone@justushealth.  
mn](mailto:rajean.moone@justushealth.mn)

**Lukus Zuker, M.A.**

Metropolitan Area Agency on  
Aging

Senior LinkAge Line® Outreach  
Team

[lzucker@metroaging.org](mailto:lzucker@metroaging.org)

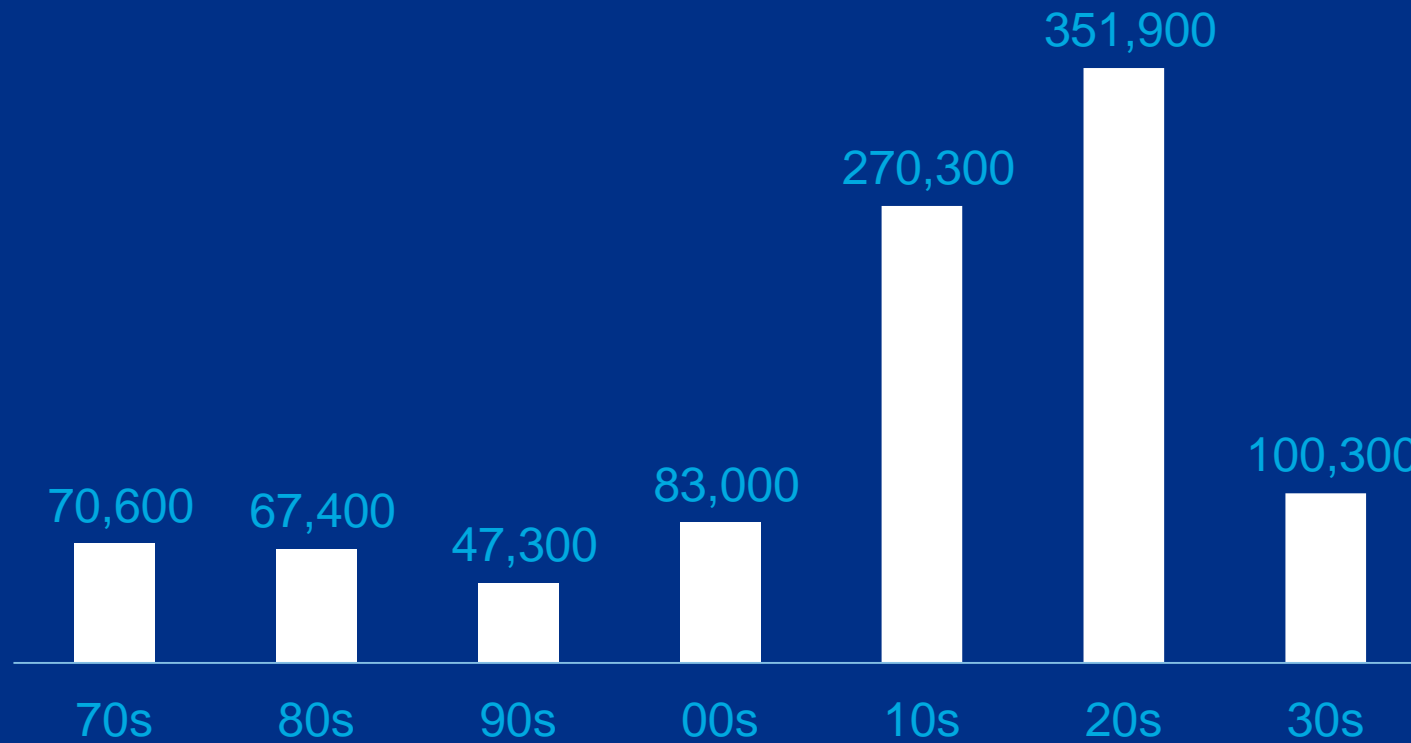


# Topics

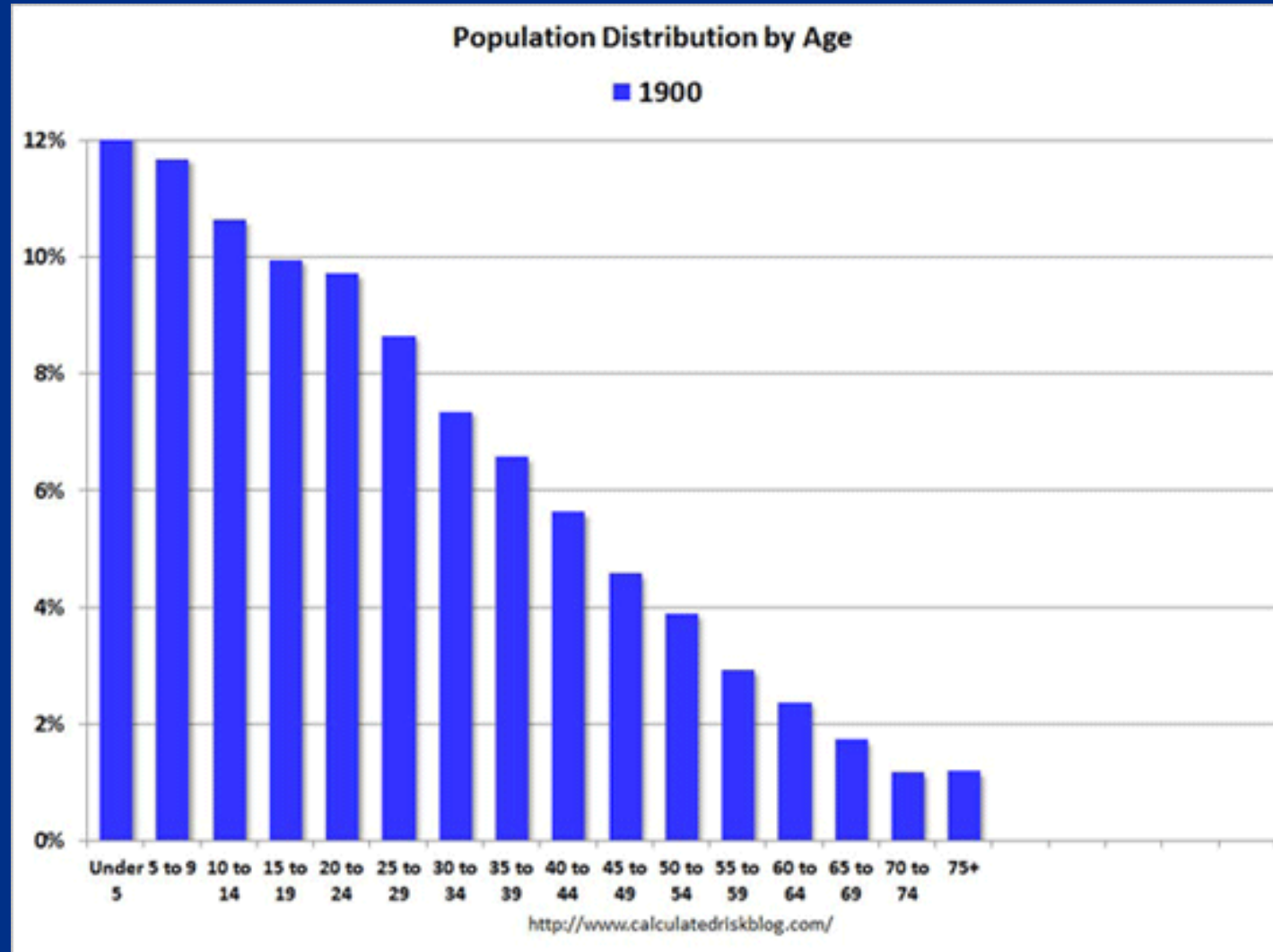
## To be covered...

- ✓ Overview of aging
- ✓ Organization of the aging service system
- ✓ Focal points in the community
- ✓ Public financial benefits for older adults and family caregivers

# # 65+ Added to MN Each Decade



# Demographic Opportunity



# Caregiving

**“You have either been a caregiver, you are a caregiver, you will be a caregiver or someone will care for you.”**

**–Rosalynn Carter**

**1:4 workers are providing unpaid care**

**9/10 people 65+ provide care**

**20% of annual income is spent on caregiving**

# Long Term Services & Supports

Restrictive

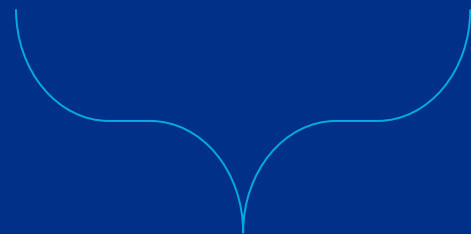
Independent



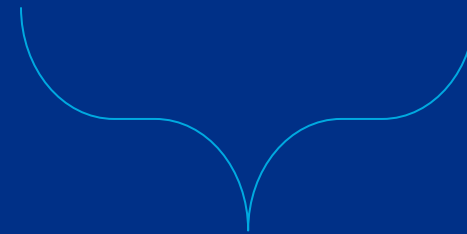
Hospitals  
Nursing Homes

Assisted Living

Home



Long Term Care



Home & Community Based Services

# Examples of LTSS

- Adult Day Care
- Intergenerational programming
- Assisted Living
- Independent Living
- Continuum of (Continuing) Care Retirement Community
- Home Health Care
- Hospice Care
- Medication management
- Adult protected services
- Support groups
- Telephone reassurance
- Home modification
- Universal home design
- Energy / fuel assistance
- Rehabilitation
- Living at Home / Block Nurse Programs
- Transitional Care
- Transportation
- Home delivered meals
- Congregate meals
- Faith-based services
- Chore services
- Legal services
- Respite care
- Tele-health/medicine
- Companionship
- Friendly visiting
- Personal care
- Homemaking services
- Home maintenance
- Mental health services
- Caregiver services (education/coaching)

# Left to Suffer



“We were paying  
\$7,000 a month for my  
mother to sit alone in  
a room and rot.”

ERIC LINN

★ StarTribune



# “Assisted Living” in Minnesota

## Housing that has services

### Bricks & Mortar

Board & Lodge, market rate apartment, affordable apartment, adult foster care, boarding care

### Services

Housing With Services Establishment, home care license, limited offerings, memory care

# Look Into the Future????



## Costs of Care

Homemaker  
\$61,766

Home health  
\$66,352

Adult day  
\$21,580

Assisted Living  
\$48,000

Nursing home  
\$109,500  
\$122,260

# Funding for LTSS (Older Adults)

## For People

- Medicare
- Medical Assistance
  - Elderly Waiver Program
  - MSHO
- Alternative Care Grant
- Long-Term Care Insurance
- Private Pay
  - Sliding Fee
  - Reverse Mortgage

## For Organizations

- Older Americans Act
- Live Well at Home grants
- Foundations
- Private Support

# Advocacy Organizations

Ombudsman  
for Long  
Term Care

Minnesota  
Elder Justice  
Center

Senior Law  
Projects

Senior  
LinkAge  
Line®



**A One Stop Shop for Minnesota Seniors**

# **Senior LinkAge Line®**

**1-800-333-2433**

**Link to a Local Aging Expert**

- Statewide information & assistance for seniors, families, and caregivers
- Designated State Health Insurance Assistance Program (SHIP) for the State of Minnesota
- No cost to access our service
- Language Line available for non-English speaking callers
- Hours: Monday-Friday 8:00 a.m.- 4:30 p.m.
- A service of the six Area Agencies on Aging in partnership with the MN Board on Aging



## What Is Medicare?

- Federal health insurance program for those 65+ and those under age 65 who qualify for Social Security Disability
  - Does not depend on income like Medicaid (Medical Assistance)
- Part of the 1965 Social Security Act
  - Effective July 1, 1966
  - First large-scale federal health insurance program
  - Not intended to cover 100% of medical expenses
  - Parts A & B only – did not cover most prescription drugs



## Medicare Eligibility

- Person 65+ who has worked 40+ quarters or the spouse of a person who has 40+ quarters
- Person under 65 who has received 24+ months of Social Security Disability benefits and at least 6 work credits
- Person of any age with End Stage Renal Disease (ESRD) who receives regular dialysis
- Person of any age with ALS (Lou Gehrig's Disease)
- Some persons 65+ who are not eligible for Social Security benefits may purchase Medicare, BUT they will have Part A premium charges





## Types of Medicare Enrollment

- Initial Enrollment Period (IEP)
- Special Enrollment Period (SEP)
- General Enrollment Period
- Annual Open Enrollment Period



## Part A: Hospital

---

- Inpatient Hospital Care
- Some Services that often follow hospital stay: skilled nursing facility care, some home health care, and hospice

## Part B: Medical

---

- Many outpatient physician services
- Covered lab tests, ambulance, and durable medical equipment

## Part C: Medicare Advantage

---

- Health plan options that replace Original Medicare as the insurer paying claims

## Part D: Prescription Drugs

---

- Drug coverage purchased through a stand-alone Prescription Drug Plan (PDP) or a Medicare Advantage Plan

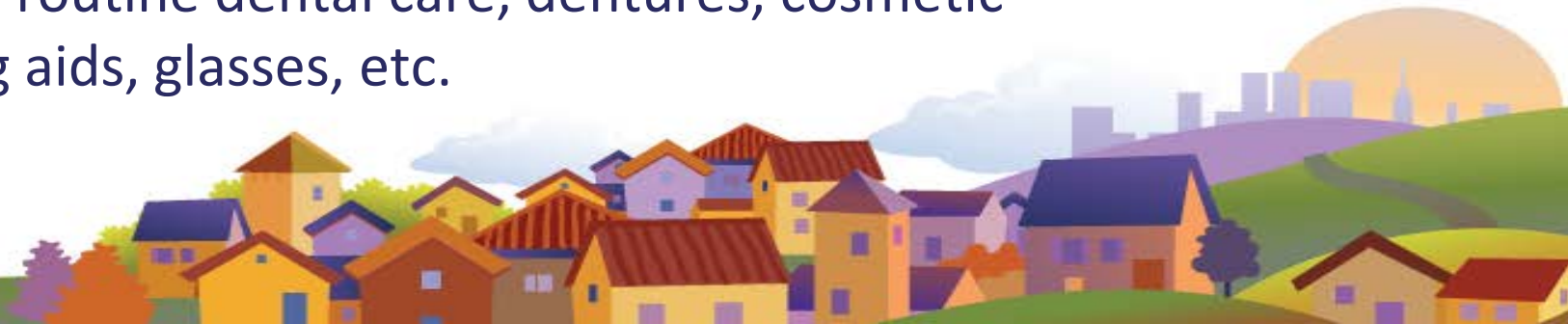


## What does Medicare pay for?

- Services or supplies “medically necessary” to diagnose or treat a disease or conditions that meet accepted standards of medical practice
- Services to prevent or detect illnesses at an early stage

### Not covered:

- Anything not “medically necessary”
- Long-term care, routine dental care, dentures, cosmetic surgery, hearing aids, glasses, etc.



## Other Medicare Insurance Options

- **Medicare Advantage (Part C)**
  - Alternate way to administer your Medicare A & B benefits
  - \*Must continue to pay Part B premium\*
  - Covers all services of Medicare A & B (and often Part D)
  - May offer additional coverage like vision & dental
  - Network of providers one needs to use
- **Medicare Supplement: “Medigap”**
  - Supplements your Medicare Parts A & B benefits (no Part D)
  - Standardized policies nationwide, Basic/Extended Basic with riders (letter labeling)
  - Generally no network (except for Medicare SELECT plans)
- **Medicare Cost Plans:** Ended after 2018 in most Minnesota counties
  - One can use the plan’s network for lowest cost or go outside the network and fall back on Original Medicare A & B.
  - May include Part D coverage or can be purchased separately

<b>Medigap</b>	<b>Medicare Advantage</b>
Limited Guaranteed Issue	Guaranteed Issue (except ESRD)
Standardized - plans by all companies the same	Provisions vary by company and plan
No provider network (except Medicare SELECT)	Provider networks - can change
Policy provisions never change	Annual contracts - change every year on Jan. 1
Portable - good anywhere in the US	Must live in service area – travel rules
No Rx coverage - need a separate drug plan	Usually includes Rx - cannot have separate Rx
Few non-Medicare benefits	Dental, vision, hearing, gym membership, etc.
Can change plan at company's discretion	Can change plans annually

## Medicare Part D: Prescription Drugs

- Private insurance plans approved by Medicare
- Types of drugs covered:
  - Drugs not covered by Medicare Part A or B
  - Drugs that are approved by the FDA
  - Drugs used and sold in the U.S.
  - Drugs used for a medically-accepted indications
  - Drugs available only by prescription
  - Shingles vaccine
  - **Must be on the formulary of the drug insurance plan**



## Extra Help & Assistance Programs

- **Low Income Subsidy – Social Security Application**
  - Full and Partial Extra Help available
  - Monthly income maximum: \$1,581 single / \$2,134 couple
  - Asset maximum: \$14,390 single / \$28,720 couple
- **Medicare Savings Programs – County Application**
  - QMB: income max. \$1,032 single / \$1,392 couple (+ asset limit)
  - SLMB: income max. \$1,234 single / \$1,666 couple (+ asset limit)
  - QI: income max. \$1,386 single / \$1,872 couple (+ asset limit)
- **Medical Assistance – County Application**
- **Prescription Assistance Programs**



[Sign Up /  
Change Plans](#)[Your Medicare  
Costs](#)[What Medicare  
Covers](#)[Drug Coverage  
\(Part D\)](#)[Supplements &  
Other Insurance](#)[Claims &  
Appeals](#)[Manage Your  
Health](#)[Forms, Help, &  
Resources](#)

## Is my test, item, or service covered?

[Find health  
& drug plans](#)[Apply for  
Medicare](#)[Get started  
with Medicare](#)

Impacted by recent hurricanes? Get healthcare and prescription drugs in a disaster or emergency.

[Learn more](#)

Open Enrollment starts October 15 and ends December 7.

[Use the Plan Finder to review your coverage options](#)

Thinking about your Medicare coverage choices?

[Get help](#)

### Address change/Medicare card issue?



### Information for my situation



### Find someone to talk to



## Find doctors, providers, hospitals, plans & suppliers

[Find doctors & other health  
professionals](#)[Find nursing homes](#)[Find hospitals](#)[Blogs](#)[News](#)[Videos](#)[Medicare Open Enrollment: Ready to  
choose a plan?](#)[Take care of your mental health](#)[Open the flu before it hits](#)[Get help with costs](#)[Find out how Medicare works  
with other insurance](#)[Mail you get about Medicare](#)[Go paperless: get Medicare &](#)



# QUESTIONS & ANSWERS?