



DIRECTION HOME

AKRON CANTON AREA AGENCY ON AGING & DISABILITIES

WHO WE ARE



We provide choices for people to live
independently
in the place they want to call home





WHO WE ARE

Ohio: 12 Area Agencies on Aging
National- 655 Area Agencies on Aging

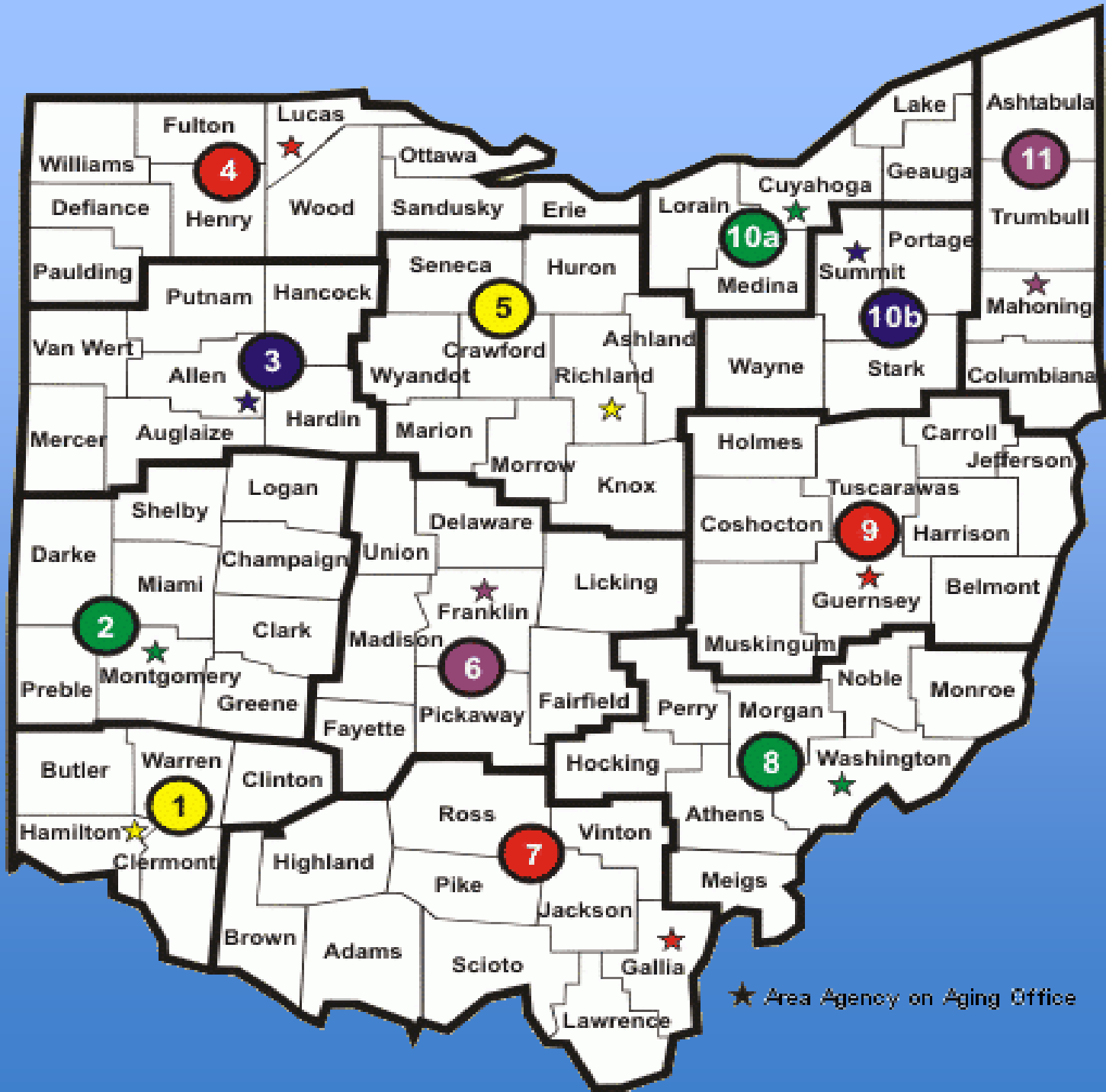
DHAD (Direction Home Aging & Disabilities) serves
Portage, Stark, Summit, Wayne Counties

Board- 28 members

Executives- Business, Law, Social Work, Policy

Employees- ~250, primarily Licensed Social
Workers and Registered Nurses





★ Area Agency on Aging Office

WHAT WE DO



Our Programs





PASSPORT

Medicaid waiver program

Services can include:

- Personal care, homemaker, and chore services
- Nutritional counseling and home delivered meals
- Adult day care and independent living assistance
- Emergency Response Systems
- Medical equipment and supplies
- SW counseling
- Medical transportation

Age 65+ Medicaid recipients that need physical help for everyday activities





Assisted Living Waiver (ALW)

Provides individualized care and assistance with housing, personal care, and healthcare services in an Assisted Living environment.

ALW covers the cost of care in *participating* assisted living facilities allowing the person to use their resources for 'room & board' expenses.

- Age 21+; eligible for Medicaid and require hands-on assistance with at least 2 daily personal care activities





MyCare Ohio

Coordinates physical, behavioral, and long-term care services.

Age 18+

Eligible for both Medicare and Medicaid

Entitled to a MyCare Ohio Ombudsman

- Advocates for individual needs
- Provides education regarding MyCare Ohio rights & protections
- Assistance with resolving problems with access to benefits, enrollment & services





Ohio Home Care Waiver (OHCW)

Allows individuals with physical disabilities and unstable medical conditions to receive care in their homes and communities instead of nursing facilities, hospitals, or rehab facilities.

- Birth – 59 eligible for Medicaid and requires hands on assistance with at least 2 personal care activities.
- Services can include:
 - Adult Day services
 - Community integration and transition services
 - Emergency Response Systems
 - Home Care
 - Home Delivered Meals
 - Chore services and personal care aides
 - Minor home modifications
 - Out of home respite
 - Supplemental transportation services
 - Waiver nursing



Acute Care Transitions (ACT)

Transitions Health Coaches are RNs who help with follow through and understanding of discharge instructions, review medications and identify areas of concern, and encourage collaboration between the person and their PCPs.

- Improves patient care and compliance during hospital to home transition
- Reduce rate of hospital readmissions



Our Departments



ADRC

Aging and Disability Resource Center

The ADRC is the area's front door to long-term services and support. We have a broad knowledge of the resources available, and we assist individuals applying for programs and benefits that help them remain in their communities through our three units: Screening, Assessment, and Pre-Admission Review. In addition, we make level of care determinations to authorize Medicaid to pay for nursing facility stays. See how it works:



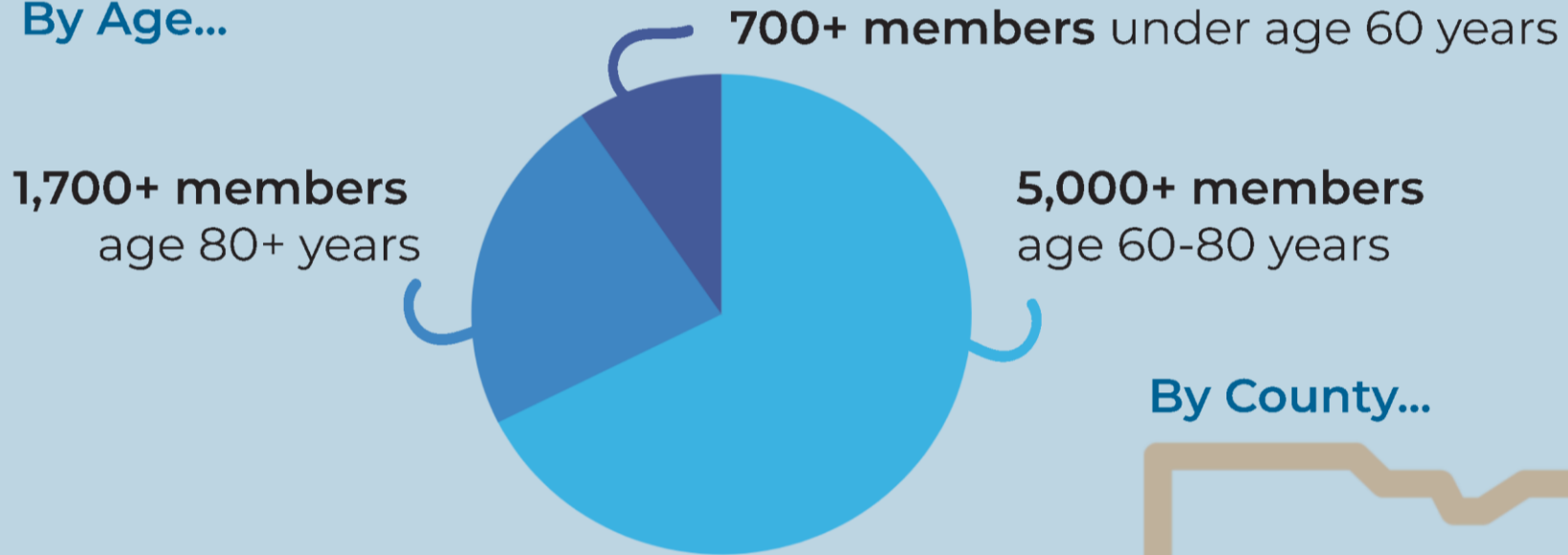
1. Individuals call the ADRC looking for help.
2. Trained ADRC representatives gather screening information.
3. A free in-home assessment is scheduled with a licensed professional to determine program eligibility or other care options.



Individuals can also receive support and resources electronically, over the phone, or in the mail.



By Age...



By Program...

- 140+ in Ohio HomeCare Waiver
- 200+ in Assisted Living
- 70+ Specialized Recovery Services
- 340+ Care Coordination
- 2,600+ in MyCare Ohio CareSource
- 2,500+ in MyCare Ohio United Healthcare
- 1,300+ on PASSPORT

By County...



ADRC



**DIRECTION
HOME** AKRON
CANTON

AREA AGENCY ON AGING & DISABILITIES

HCBS

Home and Community Based Services

The largest department in Direction Home. By working with our provider network, our HCBS team helps older adults and people with disabilities accomplish everyday tasks such as bathing, dressing, preparing a meal, or managing money. Each member is assigned their own Care Manager who helps coordinate health and social services fitting their individual needs.



In one year...



25,000

Home visits completed

50,000

Phone calls to assure well-being



resulting in over **75,000** frail individuals successfully living at home with an improved quality of life.

Plus over **1,000 referrals** to Adult Protective Services or other community resources to address the **health and safety** of our members.



HCBS EXAMPLES

300+ providers offering services like:

Adult Day Services

Case Management

Community Transition
Service

Counseling

Durable Medical

Equipment

Emergency Response
Systems

Home-Delivered Meals

Home Health Aide

Minor Home Repair

Home Modification

Medical Transportation

Non-Medical

Transportation

Respite Services

Emergency Response
Systems

Senior Volunteers



Provider Relations

Provider Relations serves as Direction Home Akron Canton's quality assurance checkpoint. We closely monitor our providers to ensure compliance and encourage the highest level of care. Check out our network:



We manage **300+** providers. By the numbers:

254 PASSPORT providers

47 Assisted Living Waiver providers

20 Older Americans Act providers

69 Care Coordination providers



Provider Relations

Our provider network provides services to **7,700+** older adults and individuals with disabilities.

In 2020, we helped provide:

128 participants with entry in wellness programs

634,700+ home-delivered meals

150,700+ congregate meals

5,200+ transportation trips

\$472,500+ in minor home repairs



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Elder Rights

Dignity, Respect, and Quality Care

Elder Rights believes all individuals living in long-term care facilities have the fundamental right to dignity, respect, and quality care. We work tirelessly to protect their rights through long-term care selection, transition coordination, complaint investigation, and consumer advocacy. In one year alone...



We Serve:

160+ Nursing Homes

140+ Adult Care Homes

120+ Assisted Living Facilities

for a total of **428** licensed/certified facilities in a 9-County region....

Portage, Stark, Summit, Wayne

Belmont, Carroll, Coshocton,
Guernsey, Harrison, Holmes,
Jefferson, Muskingum,
Tuscarawas



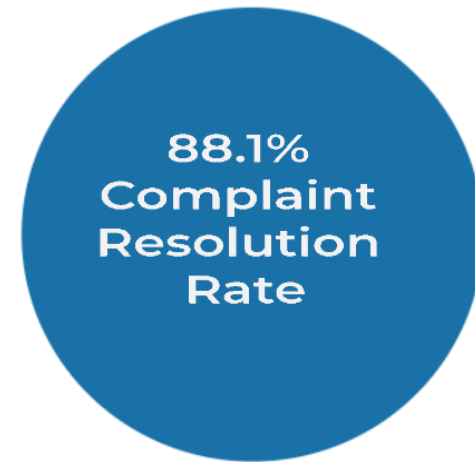
**DIRECTION
HOME** AKRON
CANTON

AREA AGENCY ON AGING & DISABILITIES



1,571

Cases opened



2,125

Individual complaints investigated

6,240 staff hours spent investigating complaints

1,330 volunteer hours of service by

37 Ombudsman associates

2,987 staff hours spent on advocacy



ELDER RIGHTS



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AREA AGENCY ON AGING & DISABILITIES

OPERATIONS

Community Engagement, HR, and IT

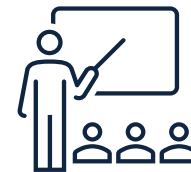
Operations is responsible for making our Agency's message and expertise available throughout our community. We are passionate about championing our brand and its mission.



How we do it...

- **Free Medicare seminars**
- **Speakers Bureau**
- **Continuing Education Program**

**98.3% satisfaction rating
for our CEU program**

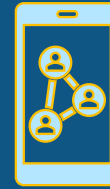


Continuing Education available for:

- Licensed Social Work (LSW)
- Licensed Independent Social Work (LISW)
- Social Work Assistant (SWA)
- Licensed Nursing Home Administrator (LNHA)
- Nurses (via reciprocity agreement between OBN and CSWMFT)

Community Engagement:

- **32,634** unique website visits allowing access to care services, education, community events, resources, and more!
- **Social media:**
 - **1,300+** Facebook followers
 - **330+** Twitter followers
 - **500+** LinkedIn networkers
 - ...with **26,000+** total impressions



Human Resources:

- **100%** staff growth in 21 years
- **1,560** HR help desk queries answered
- Average of **7** hours to close an HR inquiry



IT:

- Average of **288** help desk tickets resolved monthly
- **3,452** IT Help Desk tickets submitted
- Average time of **28** hours to resolve an IT help desk ticket
- **97.6%** satisfaction rating over 6 metrics



Our Foundation

Direction Home Akron Canton Foundation



Our Mission

To enable older adults not eligible for government assistance to **remain independent and secure at home** through access to a range of supportive services.

Our Vision

All older adults in our region shall have access to community-based long-term care **regardless of their ability to pay.**



Foundation Fundraising Campaign

\$170,000+ raised annually

\$2+ million since 2000



100% of proceeds

go to advocacy efforts that influence public policy for near poverty older adults and individuals with disabilities so they can age in place



Care for a Lifetime Campaign

\$60,000+

raised annually in employee donations

339 individuals

currently served through Care Coordination

16 older adults with moderate income are placed in the Care Coordination program annually through these funds



Services include:

Providing information and assistance in all aspects of the aging process, providing services, such as homemaking or personal care, providing an emergency response system, offering training on age-related topics, supporting caregivers (spouses, children, neighbors), helping you or a loved one remain independent



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AREA AGENCY ON AGING & DISABILITIES

WHO WE HELP

'Eloise'



'William'



'Fiona'



STAY HAPPY. STAY HEALTHY. STAY HOME.



- Care Services
- Elder Rights
- Resources & Education
- Who We Are

We Focus on the Person. Not the Problem.

Our person-centered approach to care empowers you to age in place.

MAKE A REFERRAL

PROVIDER RECRUITMENT

2023 RAFFLE



I Need Help



I'm a Caregiver



I Refer Patients & Clients



I Want to Partner



I Provide Care Services



Care Services

Access the broadest network of home care providers. We connect you to the support you need to thrive in the place you want to call home.

[Learn More](#)



Free Assessments

Get an expert, in-home assessment, absolutely free. Our Aging and Disability Resource Center (ADRC) is your front door to long-term care.

[Learn More](#)



Elder Rights

You deserve dignity, respect and quality care. Our elder rights team protects your rights throughout the long-term care process.

[Learn More](#)

Care Services

Elder Rights

Resources & Education

Who We Are

We Focus on the Person. Not the Problem.

Our person-centered approach to care empowers you to age in place.

MAKE A REFERRAL

PROVIDER RECRUITMENT

2023 RAFFLE

Advocacy

Continuing Education Programs

Health & Wellness Education

Medicare Education

U.S Census & Regional Data

Compliance

Emergency Preparedness

Home Energy Assistance Program (HEAP)

Pre-Admission Review (PAR)

The Joseph L. Ruby Student Scholarship Opportunity

Technology Use



Care Services

Elder Rights

Resources & Education

Who We Are

Medicare Education

View

Edit

Delete

Revisions

Free Medicare Seminars

(scroll down to find upcoming schedule and access to supplemental materials)



[Advocacy](#)

[Continuing Education Programs](#)

[Health & Wellness Education](#)

[Medicare Education](#)

[U.S Census & Regional Data](#)

[Compliance](#)

[Emergency Preparedness](#)

CONTACT THE AGING & DISABILITY RESOURCE CENTER

877-770-5558

screening@dhad.org

www.dhad.org/refer

Resources, supports, solutions & more for long-term
care and planning needs





Social Security

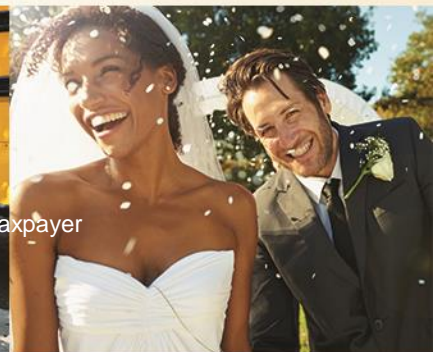
Tis the season for Medicare



Securing today
and tomorrow



Produced at U.S. taxpayer
expense



Social Security 2024 Updates

COLA-3.2%

Maximum Taxable Earnings

\$168,600.00

Quarter of Coverage

\$1730.00

Retirement Earnings Test

\$22,320.00 (\$1,860.00 mth)

\$59,520.00(\$4,960.00 mth)

Avg Social Security-

\$1,907.00 (retirement)

\$1,537.00(disability)

“maximum” worker retiring at FRA

\$3,822.00



Securing today
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)

Survivor Benefits

When you pass away, your surviving spouse may:

- Claim survivor benefits at age 50 or older if they have a disability, otherwise any age between 60 and full retirement age;
- At age 60, receive 71.5% of your full benefit and increases each month they wait up to 100% if they start at full retirement age; or
- At full retirement age, receive 100% of your unreduced benefit. **Note: Remarriage after age 60 does not affect widow(er) benefits.**



Securing today
and tomorrow

SSA.gov



Protecting Your Number & Your Card

- Social Security protects your Social Security Number (SSN) and keeps your records confidential.
- Be careful about sharing your number, even when asked for it.
- Keep your card and other documents that show your SSN in a safe place.
- DO NOT routinely carry your card or other documents that display your number.
- SSA rarely issues new Social Security numbers.

ssa.gov/pubs/EN-05-10064.pdf



Securing today
and tomorrow

SSA.gov

How to Get a Replacement Social Security Card

- Apply for a replacement Social Security card using your personal *my* Social Security account
 - Available in most states and Washington, D.C.
 - If transaction is successful, you will receive an email receipt stating your card should arrive within 2 weeks
 - If you cannot use the online application, submit request by mail or in an SSA office with:
 - Completed form SS-5
 - Original documents, including recent proof of identity
- ssa.gov/myaccount/replacement-card.html**





Fraud Resources

- Federal Trade Commission (FTC) → 1-877-438-4338
- Tax Issues, visit [irs.gov/identity-theft-central](https://www.irs.gov/identity-theft-central) or call 1-800-908-4490
- [FTC.gov/idtheft](https://www.ftc.gov/idtheft) for prevention tips and free resources
- DMV DL/ID Fraud Hotline → 1-866-658-5758
- Get your free credit reports at [annualcreditreport.com](https://www.annualcreditreport.com) or call 1-877-322-8228



Securing today
and tomorrow

SSA.gov

If You Suspect Fraud



Get on the National Do Not Call Registry to reduce telemarketing calls. Visit [donotcall.gov](https://www.donotcall.gov) or call **888-382-1222**.

If you suspect fraud or financial exploitation, please contact the Office of Inspector General (OIG) at [oig.ssa.gov](https://www.oig.ssa.gov)

If you suspect elder abuse, call the Eldercare Locator at **1-800-677-1116** or visit [eldercare.acl.gov](https://www.eldercare.acl.gov) to connect with local reporting entities.



Learn more on the National Center on Elder Abuse website: [ncea.acl.gov](https://www.ncea.acl.gov)



Securing today
and tomorrow

SSA.gov

Will my Social Security benefit increase if I work?

- Each year SSA reviews records of all working Social Security beneficiaries to determine if recent earnings may increase monthly benefit amount.
- If increase is due, we figure a new benefit amount and pay the increase retroactive to January following the year of earnings.
 - Review is usually completed by October. No need to contact SSA.
- Example: If you have earnings in 2023 that will increase your monthly benefit, we will increase your amount retroactive to January 2024 once we review your record.

ssa.gov/planners/retire/whileworking.html



Securing today
and tomorrow

SSA.gov



Contacting Social Security

Call 1-800-772-1213

Representatives from 8 am to 7pm, Monday through Friday. Information is provided by automated phone service 24 hours a day.

Local Offices –

**Use www.socialsecurity.gov/locator to obtain the local office phone
Local hours 9am to 4pm weekdays.**

Get Updates at www.socialsecurity.gov

- **Benefits are being paid timely for retirement, disability, survivors, and SSI.**



Securing today
and tomorrow

SocialSecurity.gov

Medicare 2024



Francine D. Chuchanis

Director of Entitlement Rights

Medicare Enrollment

- If enroll 3 months prior to age 65, coverage starts first day of month of 65th birthday
- If enroll month of 65th birthday or during 3 months after age 65, coverage starts month after enrollment
- Automatic if receiving social security check or Railroad Retirement Benefits
- Automatic if Under age 65 and disabled for 24 months
- If miss initial enrollment, can enroll January 1-March 31, coverage begins following month

**Special
Enrollment
Periods**

If impacted by emergency or
disaster or you move

If move

Health plan or employer
error or loss of coverage

Loss of Medicaid

Already on Medicare ?

Check Coverage NOW

Read Annual Notice of Change (ANOC)

Make Changes: October 15 – December 7

Includes all Medicare Beneficiaries

Two Choices for Coverage

- **Traditional Medicare – Red, White & Blue Card**
- **Medicare Advantage Plan – Card Provided by Plan**

Traditional or Original Medicare

Advantages

- Can use any provider accepting Medicare
- No prior authorizations
- Can add supplemental insurance
- No geographic restrictions

Possible Disadvantages

- No extra benefits
- No out-pocket limits
- May have to add separate drug plan
- Supplemental coverage can become expensive

Medicare Advantage Plans

Advantages

- Extra Benefits
- Low monthly premiums but must have Part B
- Out-of-Pocket Limits
- Most include drug coverage

Possible Disadvantages

- May have geographic restrictions
- Prior Authorizations
- Provider restrictions
- Cannot add supplemental insurance to cover copays

BLOOD

**MEDICALLY NECESSARY INTERMITTENT
HOME HEALTH SERVICES**

HOSPICE CARE

INPATIENT HOSPITAL CARE

SKILLED NURSING HOME CARE

**What
Does
Medicare
Part A
Cover?**

**Medicare
Part A
Hospital
Coverage
Costs 2024**

No premium for most

Deductible: \$1,632.00 (up from
\$1600.00)

Coinsurance after day 61 – 90: \$408.00
(up from \$400.00/day)

Coinsurance for lifetime reserve days
91-150: \$816.00 (up from \$800.00/day)

Part A Coverage of Skilled Care in Nursing Home

Custodial care not covered

3 Day Hospital Stay Required

Observation Status does NOT count

Full coverage Days 1-20

Coinsurance days 21-100: \$204.00/day (up from \$200.00/day)

Benefit may last 100 days of coverage

New benefit begins after no skilled care in nursing home or hospital for 60 days

Comfort care not
for curative
treatment

Services for pain
relief and
symptom
management

Drugs and DME
for pain relief
and
management

Aide and
homemaker
services

Spiritual & grief
counseling

Does not cover
room and board
in a skilled
facility

5% Copay for
inpatient respite
care

Part A: Hospice Coverage

Home Health Care Coverage

- Intermittent skilled care – can get aide services
- Must be homebound
- Face to face visit with doctor for certification
- Be under a plan of care by a doctor
- Can include social services
- Does not include custodial care

**Medicare
Part B
Medical
Coverage:
2024**

Premium: \$174.70/month (up from \$164.90)

Yearly Deductible: \$240.00 (up from \$226.00)

20% of Medicare approved amount copay: Waived for most preventive services

Part B & D is income adjusted: single income over \$103,000/year, and \$206,000/year couple

Some Can Delay Part B

You or your spouse have medical insurance primary to Medicare through **CURRENT** employer

Inform SSA that you wish to delay

If covered by COBRA or lose employer coverage, you have 8 months to enroll in Part B

Late Enrollment Penalty is 10% of premium for each month you were eligible and did not enroll

Supplemental/Medigap Insurance

- Private insurance covering out-of-pocket costs under Traditional Medicare
- Must be 65 & have Parts A & B
- Premiums vary by company & coverage
- Plans C & F only available to those eligible for Medicare before 1/1/2020
- Guaranteed issuance & No Underwriting – first 6 months have Part B (at age 65)
- No coverage for prescriptions, dental, vision, long term care

Medicare Savings Programs

- **Based on income & assets**
- **Qualified Medicare Beneficiary (QMB) – Pays Parts A & B premiums, copays, deductibles**
- **Specified Low Income Medicare Beneficiary (SLMB) – pays Part B premium**
- **QI covers Part B premium**
- **Qualified Disabled Working Individual (QDWI) – pays Part A premiums for under 65 with disabilities**
- **Apply at JFS or call DHAD at 1-800-421-7277**

Part D: Prescription Coverage Choices

- Part D included with most Medicare Advantage Plans
- Stand Alone Part D Plan – Select with Traditional Medicare
- Do not need if have VA coverage or other creditable coverage
- Lifetime Late Penalty – 1% of average national premium for each month not enrolled
- **Cannot enroll mid year with some exceptions**

Changes in Part D: Standard Benefit 2024

- Initial Deductible: \$545 (up from \$505)
- Initial Coverage limit: \$5,030 (up from \$4,660)
- Coverage Gap: 75% Discount on medications
- Out of Pocket Threshold: \$8,000 (up from \$7,400)
- Catastrophic Coverage: no copay

Part D Selection Considerations

- Coverage Cost
- Restrictions: prior authorization, quantity limits, step therapy
- Pharmacy network
- Star Ratings – some very low



Drug Coverage Star Ratings

- Member complaints
- Number who leave plan
- Plan provision of accurate drug pricing
- Ease of filling prescriptions
- Changes to plan



Low Income Subsidy Part D: Extra Help

- Expanded to 150% of poverty level in 2024
- Pay **\$0** for premiums, deductibles for plans with premiums below \$40.87
- Reduced copays for generic and brand names
- Full coverage in the gap
- Apply at ssa.gov or call DHAD at 1-800-421-7277

**Need
for
Yearly
Analysis**

www.medicare.gov

Call Medicare:
1-800-633-4227

Call OSHIIP:
1-800-686-1578

Medicare Advantage Plans

Must have
Part B

Most include drug
coverage

Obtain Part D
Stand Alone Plan
if no drug
coverage

Out-of-Pocket
Maximums

Some \$0 premiums

Most do not
require a 3-day
hospital stay for
rehab

Provider
limitations often
apply

Medicare Advantage Plans

- Contract with federal government to provide Medicare coverage
- Not supplemental and cannot add supplement
- If purchase a supplement, will lose your MA plan
- If join a MA plan can switch to another or join Traditional Medicare Jan.1-Mar.31

**MA Plans
Offer
Additional
Benefits**

Fitness Benefit

Telehealth

Cash Cards

Dental

Hearing

Vision

Transportation

Selection Considerations



COST:
FOCUS
ON
SERVICES
YOU USE
MOST



COVERAGE:
FORMULARY,
NETWORKS,
EXTRA
SERVICES



BENEFITS:
MAY BE
SUBTLE
DIFFERENCE



QUALITY:
STAR
RATINGS



**PLAN
REPUTATION:**
TALK TO
PROVIDERS

Medicare Advantage Plan Star Ratings

- Preventive measures used by members – health screenings & vaccinations
- Member Complaints
- Appeals
- Members who choose to leave
- Provision of important information to members

Local Changes to MA Plans 2024

- Premiums relatively stable
- Numerous choices remain in all counties – Perennial Advantage Freedom new to Summit
- Increases in out-of-pocket limits in some plans offering choice in providers and low out-of-pocket may mean higher copays
- Emphasis on extra benefits

Special Needs Plans 2023

- Cover persons with chronic conditions, in nursing homes, duals
- Some have premiums
- Some have medical and drug deductibles
- Benefits vary & should be compared to other choices
- If dual eligible & on My Care Ohio benefits could be more lucrative

My Care Ohio Plans for Duals

CareSource My
Care Ohio

United Health
Care My Care
Ohio

Duals must
choose one for
Medicaid
coverage

Can opt-in for
both Medicaid &
Medicare
Coverage

Opt-In includes
Extra Benefits
Included

Can choose
another
Medicare
coverage option

**How to
Analyze
Costs &
Coverage**

Online:
www.medicare.gov

OSHIIP:
1-800-686-1578

Medicare:
1-800-633-4227

Choose Wisely

You only can switch plans during certain times of the year

Can switch at Open Enrollment – **NOW!**

Can switch between January and March each year if in a MA Plan

Duals can opt-in and out monthly

MA Plan Marketing Guidelines

- Prohibits ads that do not mention a specific plan
- Prohibits use of superlatives, EX: Best, Most
- No cold calls at home permitted
- Brokers must inform of all plans they represent
- Must explain effect on current coverage, doctors, pharmacies, medications, costs

Appeal Rights in Medicare

- Right to appeal coverage & payment denials for covered services
- Appeal right slightly different for MA and Traditional Medicare
- Prescription appeals should go through doctor offices
- MA prior authorizations now monitored
- Appeal steps for observation status if changed after discharge in process



What's New?

Medicare 2024 & Beyond



Medicare Trustees Report 2022

- Hospital Insurance Trust Fund Part A – Solvent until 2031
- Part B & D – remain financed adequately for 10 years due to premiums and government contributions
- Expenditures 2022 = \$905 Billion & will increase faster than wages or economy overall
- 3.7% GNP in 2022, grows to 8.3% in 2097

Inflation Reduction Act Changes: Prescription Coverage

- **2023:** All recommended vaccines covered at pharmacies, \$35 copay/month insulin
- **2024:** Coinsurance during catastrophic coverage eliminated, premiums will not be permitted to rise more than 6%/year, full LIS expanded to include persons below 150% of poverty
- **2025:** Part D out-of-pocket limit reduced to \$2000/year including deductibles & copays
- **2026-2029:** Medicare negotiates drug prices. List of 10 drugs released. Based on costs to Medicare

Legal Battles & Other Advocacy Efforts

- Center for Medicare Advocacy suing Medicare for violations of federal law protecting beneficiaries' rights to home health care
- Movement by advocacy groups for Traditional Medicare to include dental & vision coverage
- Pharma suing government over price negotiations
- Appeals process addressing hospital observation status



Questions

Thank you