

**Administration on Community Living (ACL) No Wrong Door System
Person-Centered Counseling (PCC) Training Program**

**Course Title: Person-Centered Access to Long-Term Services and Supports
Lesson Number & Title: 4 Personal Finances in Long Term Services and
Supports**

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Narration:

Welcome to the lesson on Personal Finances in Long Term Services and Supports. This lesson is part of the course on Person-Centered Access to Long-Term Services and Supports in the Person-Centered Counseling Training Program. Please review the information on this screen and go to the next page when you are ready.

Text:

Welcome!

Here is a description of the lesson you are starting:

Long term services and supports (LTSS) require resources. Payment for services and supports can include private pay, public pay, or a combination of the two. Private pay is the use of personal resources to organize services and supports. Public pay is the use of community resources. Public pay may help fund need-based programs or entitlement programs, such as Social Security, Medicaid, and Medicare. It may include other types of federal, state, or community resources such as housing or nutrition support. Typically, people do little planning for LTSS costs and have very little understanding of the implications and nuances of paying for them. It may be difficult for people to find transparent information on costs and eligibility for

programs and services. A Person-Centered Counseling professional can support people in understanding financial implications of choices and options using a person-centered approach. They can support people in planning for and getting organized in this area. Several other lessons in this course will help you understand more about the resources and programs discussed in this lesson.

Learning Objective

After completing this lesson:

You will be able to effectively support people in understanding the financial implications of their LTSS choices and managing this aspect of achieving their person-centered goals.

To view course information, including On-the-Job Training Assessments, Portfolio Assignments, and a list of Activities, click on the “Menu” tab and then click Lesson Information.

This course is one of the six foundational courses in the No Wrong Door System Person-Centered Counseling (PCC) Training Program meant to provide basic skill and knowledge related to the identified competencies for a PCC professional. Click on the box below to learn about how person-centered thinking approaches are infused throughout these courses.

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Narration:

People seeking assistance in understanding and organizing Long-term Services and Supports will come from all walks of life. They will have a variety of goals and personal and financial resources they can use to achieve those goals. Part of helping people make decisions that are tied to their goals is ensuring that they understand the options available and how they can be accessed and organized. Person-Centered Counseling professionals can support people in this process. Review the information on the page. When you are ready, go to the next page.

Text:

Supporting Long-Term Services and Supports (LTSS) Financial Knowledge

Personal finances are a key factor in organizing LTSS options. Choices have boundaries, and expense is often part of those boundaries. As a Person-Centered Counseling (PCC) professional, you can provide guidance for organizing services and supports and explain the financial implications of these decisions. People may have confusion over what is paid for and by whom. As people learn more, you may need to help them go into greater detail to grasp possible costs so they can make a true comparison regarding their choices.

Accessing services can require some disclosure of personal finances and assets. For some programs and services this can be quite in-depth, and

paper work and procedures can feel daunting. Service access may also require copays or spend downs. Some require the person have an assessment of need in terms of their ability to care for themselves or to ensure they meet certain criteria. This lesson will give you an overview of these financial aspects of accessing and planning for LTSS and your potential roles in supporting people with this.

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Narration:

People only need as much information as makes sense given their goals. As you engage in discovery and person-centered planning, you'll begin to understand the person's goals for long-term services and support. Financial discussions will be focused around those individual goals. At a basic level, the most important functions are to help people understand how finances influence access to services, what they would need to do to move forward with processes, and how you can support them. Review the information on the page. When you are ready, go to the next page.

Text:

Person-Centered Support for Addressing Personal Finances

At some point a person may need to disclose detailed information about the amount and sources of personal income and assets they have in order to access a program or service. However, when, how, and how in-depth this process goes will depend upon the person's needs and goals. Keep in mind, personal finances can be a very challenging topic for many people. By clarifying when and how they may have to disclose personal information in order to access a service or program and other critical financial aspects of access (such as spend downs and copays), you let them stay in control as they explore options.

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Narration:

For some portion of people in our communities who need long-term services and supports, publicly funded resources will pay for all or the majority of their expenses. However, the majority of people will primarily rely on their personal resources to meet their needs. This page provides an overview of the personal resources people may need to access. These may be used alone or in combination with some public resources to meet the person's needs. Review the information on the page. When you are ready, go to the next page.

Text:

Using Personal Resources

People have a number of personal resources to draw from when they are considering how to plan for and organize long-term services and supports for themselves or a family member. They include:

- <bullet> Natural support networks, such as, family, friends, coworkers. and neighbors
- <bullet> Saving and assets, such as, home equity in a primary residence and the value of other homes or property, retirement accounts, savings accounts, and stocks and bonds
- <bullet> Income from employment, social security, pensions, veteran's benefits (such as, Aid and Attendance pensions), and settlements
- <bullet> Benefits from purchased long-term care, life insurance, and health

insurance

- <bullet> Sick leave, vacation, and short or long-term disability coverage from employers

All discussions of options should begin by understanding how these types of resources can help with the person's goals. People should also be aware of how they can influence eligibility for public pay resources.

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Narration:

There are many different types of public resources. These are resources that are provided through a tax base or other public resource to help support citizens in need, or those who meet certain criteria. A few major programs cover many long-term services and supports. However, changes in our population and our expectations mean that Person-Centered Counseling professionals must be knowledgeable about a full spectrum of resources to help people meet their goals. Review the information on this page. When you are ready, go to the next page.

Text:

Use of Public Resources

Public resources can be used alone or in combination with private resources. Access to private resources may or may not be an issue in accessing public resources. Public resources can loosely be organized into three different categories.

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Narration:

Whether a person is using private pay resources, public pay resources, or a combination of the two, good organization and record-keeping will make life easier. People may also need reminders and support to review their resources and understand them. Review the information on this page. When you are ready, go to the next page.

Text:

Organizing and Preparing Financially for Long-Term Services Supports (LTSS)

The Person-Centered Counseling (PCC) professional can help people understand the value of being organized and thorough with finances. Having access to complete and organized information and necessary documents will make this part of considering LTSS options much quicker. It will speed up any eligibility process.

People should carefully review the assets and private pay options they can access. At minimum, they need to be able to easily and accurately identify all their sources of income and the value of any assets. They will want to understand the exact expectations for accessing benefits through insurance products (such as, life insurance or long-term care insurance). It can be valuable to have important records on hand, such as social security cards, personal identification, military ID, birth, death or marriage certificates, and recent tax records. They may also want to keep track of their legal arrangements, such as advanced directives (including psychiatric), power of

attorney, appointed healthcare agents, and/or preferences for substitute decision-makers as part of the planning for financial management. You may consider organizing or adapting a checklist that helps the person consider all of this. You can link to one checklist at: http://www.caringinfo.org/files/public/My_Financial_Inventory.pdf

People may vary greatly in both their capacity and need to get organized. Your role may involve simply making people aware of the records and information they need to have. With others you may actually help them sort through and organize documents or take steps to get legal identification so that they can be eligible for certain programs and benefits. PCC professionals should make sure to keep copies of materials (in a secure location) and discuss ways to keep people's information safe throughout the process. You will learn more about financial exploitation in the course on Protection and Advocacy.

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Narration:

Public programs that are related to disability or access to significant support for long-term service and support needs typically have the most complex and time consuming application processes. The Person-Centered Counseling professional has an important role in helping the person understand eligibility and empowering them to make informed decisions. You should understand the basic income and assets calculations that are part of the eligibility for Medicaid long-term services and supports. This helps with estate planning, as well as understanding immediate options for help. Review the information on this page. When you are ready, go to the next page.

Text:

Helping People Prepare for the Medicaid Application Process

Each state determines the exact eligibility criteria for accessing Medicaid. If Medicaid seems like a good choice for someone, you can help them in collecting, organizing, and submitting this information. Make sure they understand what they need to provide.

Required Medicaid documentation, which varies by state, may include but is not limited to:

- <bullet> Tax returns
- <bullet> Copies of mortgage statements
- <bullet> Real estate appraisal or estate recovery
- <bullet> Pay stubs

- <bullet> Life insurance
- <bullet> Bank statements

Some states require a face-to-face interview. Medicaid eligibility is reviewed on an annual basis, which may require additional verification and review. You should be able to recognize people who may have difficulty organizing themselves in the process, so they can be offered support. A lapse in Medicaid benefits can prove costly to people who rely on that help. Some people may need to be very close to the poverty line or have minimal income or few assets. Some Medicaid applications may also require a disability determination. This is a separate process that is completed in order to determine the nature, type, and impairments due a disability. It is a good idea to take time to build rapport with the professionals who process Medicaid applications. This can help make the process go smoothly. Processing an application can take as long as 90 days. Supporting people to coordinate care in the meantime can also be a helpful role of the PCC professional.

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Narration:

Before going on, let's review what you have learned so far. Complete the activity on this page. When you are ready, go to the next page.

Text:

A Review of Concepts

Activity: Personal Finances in Long-term Services and Supports (LTSS)

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Narration:

Often the application process itself will tell you what you need to know about a person's finances in order to help with them their planning. However, as a Person-Centered Counseling professional, you should be aware of a few unique options in the use of personal resources and financial decision-making. Review the information on the page. When you are ready, go to the next page.

Text:

Unique Options in the Use of Personal Resources

Person-Centered Counseling (PCC) professionals should be aware of the following options and how they can influence long-term services and supports (LTSS). PCC professionals will not be qualified to go into detail about these with a person. However, you can support the person in having a basic understanding of the options. You can refer people to qualified professionals to discuss detailed issues related to personal finances. You can offer to support the person in preparing for these meetings. The person may even want you to attend these meetings.

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Narration:

It's important you know the limits of your understanding and provide only accurate information. Part of your role may be to refer people to specialists in a certain area. This may be someone who understands the details of eligibility for benefits. Or it may be a professional who assists people with things like estate planning. Review the information on the page. When you are ready, go to the next page.

Text:

Referrals to Other Experts

Sometimes people may want or need a referral to an expert in estate planning or a specialized attorney. Estate planning considers options related to how money will be used and who can access it and when. Estate planners can help with understanding the tax implications of choices. Some estate planners are particularly knowledgeable about the impact of public programs on finances. Keep in mind, credentials and training for completing this work can vary. It can be important to gather names and contacts for professionals who are known to do a good job and/or have expertise with certain types of situations. Low cost or pro bono services are an important option as well. Below is a list of things estate planners and qualified attorney's may be able to help with.

<bullet> Elder law: These attorneys help with estate planning and issues around decision-making capacity and healthcare needs for older adults.

- <bullet> Estate planning: These attorneys help with planning for the estate in the event of death.
- <bullet> Bankruptcy: These attorneys help with the paperwork and decision-making around bankruptcy.
- <bullet> Special needs trusts: These attorneys can help to preserve assets to support an ongoing quality of life for someone with a long-term disability who relies on family income or family caregivers and is likely to outlive other family members.

Lawyers may also be a good resource for helping with related legal issues such as guardianship, power of attorney, advanced directives, or help to obtain social security disability benefits.

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Narration:

Congratulations! You have now finished the lesson. Let's take a few moments to review the key ideas and learning objectives.

People accessing long-term services and supports need to understand the financial implications of the available options related to their goals. A Person-Centered Counseling professional should have a basic understanding of these issues and be able to support the person in these aspects of the process. These are often ongoing conversations as the person learns more.

Please review the information on this page. You can also review the content as needed by using the "Left Arrow" icon at the bottom of the screen. This will take you back through the lesson. You may take the test now, later, or as requested by your employer. Good luck and thanks for completing the lesson!

Text:

Conclusion and Lesson Review

<bullet> Personal finances are a main consideration in accessing long-term services and supports (LTSS), but information should be presented only as makes sense based on the person's unique goals.

<bullet> A Person-Centered Counseling (PCC) professional should understand the implications and basic approaches of using personal resources as well as public resources.

<bullet> A PCC professional can support people in understanding implications, sorting through options, organizing their records, and completing applications.

<bullet> A PCC professional should have a basic understanding of how people can pay for LTSS. They should also know when to refer people to other professionals. They can help the person find a good fit and support them in making the most out of financial resources.

Reflection on Learning Objectives

Directions: Review the objective(s) on this page. When you are done click on the “My Notes” icon at the top of the screen to use the electronic journal or use your own notebook. Write down your answers to the following questions.

1. What did you learn in this lesson that you felt was important?
2. What will you do differently because of the content in this lesson?

Learning Objectives

After completing this lesson, you will be able to effectively support people in understanding the financial implications of their LTSS choices and managing this aspect of achieving their person-centered goals.

If you are ready to take the test, click on the “Take Test” tab. You can also take the test later: It will be available from your “Personal Page.” To access it, click on the “My eLearning Lessons View” button. Choose the lesson title from the list of assignments, and then click on the “Start the Lesson” button at the bottom of the screen. Click the “Take Test” tab to start the test.

We recommend that you complete the On-the-Job Training Assessments and Portfolio Assignments for this lesson. They will help you demonstrate competencies for the ideas presented. To view On-the-Job Training Assessments, Portfolio Assignments, and a list of Activities, click on the

“Menu” tab and then click “Lesson Information.”

Again, congratulations and good luck!

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