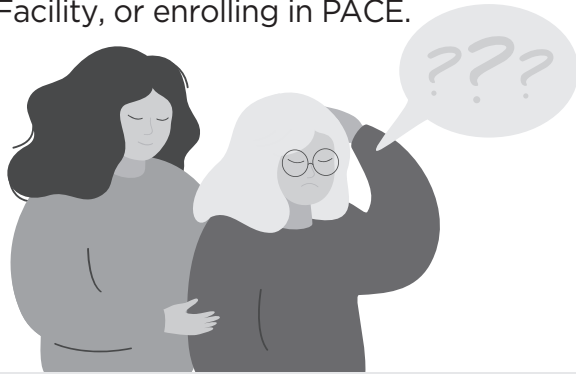


MEET MARY AND LAURIE

MARY, a 79-year-old retired nurse who raised 5 children as a single mom is starting to experience some memory loss. In addition, she was diagnosed 5 years ago with COPD, high blood pressure and has advancing arthritis. It is starting to be difficult to stay independent at home so she is relying on her daughter, Laurie who lives nearby, to help her with her personal care, doing her laundry, making meals, showering and reminding her to take her medications. Laurie is also finding the rising costs of medical care and insurance for her mother to be a challenge on her mother's limited budget.

Laurie is finding it difficult to provide all the support her mother needs while working and raising her own family. She feels like she is no longer able to provide the care her mother needs without outside assistance. Laurie is concerned about the cost for the care her mother needs and being able to manage it on her own.

What are their options? Laurie and her mother are considering a few options: staying at home with an adult day center along with private pay home aides, an Assisted Living Facility, or enrolling in PACE.



Remaining at home with a Private Pay Home Care Agency supplemented with an Adult Day Health Center

Mary will need to keep her supplemental medical insurance and part D.

Privately Paid Home Care for 5/hours a day: \$63,7000

To provide supervision for most of the day Mary will attend an Adult Day Health Center: \$23,140

Assisted Living Facility

Mary will need to keep supplemental medical insurance program and part D along with transportation for medical appointments.

Average annual cost for Assisted Living in Massachusetts is \$67,680.

This fee will cover most of Mary's living expenses.

Some assisted living facilities require a community fee of \$5,000-\$30,000 and first, last and security deposit to become a resident.

Medicare supplemental insurance program: \$2,940

"Senior" friendly transportation for medical appointments: \$1,000



Remaining at home with PACE

PACE is a program of Medicare and Medicaid. PACE accepts Medicare and Medicaid as payment for those who qualify.

Mary does not need any additional Medicare insurance programs. PACE covers all benefits in full.

Attendance at the PACE Adult Day Center, provided and covered by PACE.

Transportation to and from the PACE Day Center and all medical appointments, provided and covered by PACE.

Personal care and homemaking by home aide, provided and covered by PACE.

All medical benefits including physicians' visits, hospitalization, pharmacy, physical therapy, case management, visiting nurses, provided, and covered by PACE.

Dedicated specialized geriatric team with case management, provided and covered by PACE.

Incontinence supplies/diabetic supplies and OTC medications, Provided and covered by PACE.

COST COMPARISON By Service and Benefit*	PACE Participant	Home Care/Adult Day Health Center Participant	Assisted Living Service Package for Residents	Annual Cost for Non-PACE Members
Home Aide Service	PACE benefit - including personal care and light housekeeping.	Private pay home care, average cost is \$30/hour.	Limited hours included in monthly private pay fee; additional services provided for an additional hourly fee.	\$30 per hour/\$360 for 12 hours of homecare daily. Benefit not covered by most insurance programs.
Adult Day Center	PACE benefit -includes traditional and memory care at the PACE Center located at medical center. Center offers transportation, meals, nursing, and supervision.	Private pay adult day health center available for a daily cost of approximately \$65 to \$110/day. Transportation available for additional fee.	Activities included in Assisted Living Fee. Average Assisted Living fee in Massachusetts is \$5300/month	Day Center monthly cost \$1300 to \$2500, not covered by most insurance programs.
Additional Medicare Advantage Program, “Medex” or “supplemental program”or part D program required for full benefit coverage	PACE participants are not required to enroll in any supplemental insurance. All covered benefits are provided at first dollar coverage. PACE is a program of Medicare and Medicaid. No additional health insurance is required.	Additional insurance required for full coverage for Medicare Enrollees.	Additional insurance required for full coverage for Medicare Enrollees.	An average of \$1000 to \$2760 annually.
Incontinence products and support	PACE covered benefit - including products and support.	Not included	Not included	\$900–\$4000 per year, not covered by most insurance.
Meal programs and laundry service when medically necessary	PACE covered benefit	Home Care and Adult Day Health Center may include service in fee on days participant is using the service.	Included in monthly service fee.	\$1200–\$2400 annually, not covered by most insurance.
Adult Foster Care Program	For those who qualify, option to access this Medicaid benefit for caregiver support.	Not included	Not included	Not available as part of most insurance programs
Transportation	PACE participants enjoy transportation to and from the PACE Day Center and medical appointments.	Not included unless paid for in hourly fee with home care or adult day center.	Not included except for social activities.	\$1000–\$4000 annually depending on frequency.
Durable Medical Equipment (walkers, wheelchairs, hospital beds, specialized equipment)	PACE covered benefit including obtaining equipment, training, and maintenance.	Not included	Not included	Varies

*As with all medical insurance programs, upon enrollment PACE benefits are provided when medically necessary and participants must receive all healthcare, other than emergency services, as authorized by PACE or be fully liable for the cost of unauthorized services.