

Residential Care or Assisted Living Homes "Levels of Care"

If home care options are not available and you are considering Residential Care or Assisted Living homes, the following information may help with this decision. These homes are licensed by the State of Vermont according to the "Level of Care" offered at each facility.

Level III - Residential Care/Assisted Living Homes

A **Level III** facility provides room board and personal care which is defined as assistance with meals, dressing, movement, grooming and other personal needs of physical or mental well being. Nursing overview, general supervision and medication management are provided but NOT full time nursing care. Patients cannot be extremely incontinent or wander at night. Therapy and other services may be available as needed and ordered by your physician. This level of care is NOT covered by Medicare. A Level III facility may or may not admit patients financed by Medicaid (ACCS).

Level IV - Residential Care/Assisted Living Homes

Level IV facilities provide the same personal care as Level III, with general supervision and medication management; there is NO nursing overview. This level of care is NOT covered by Medicare or ACCS.

Additional "Tiers of Care" - Assisted Living

In addition to Levels III & IV, Assisted Living offers two more intensive "Tiers of Care" for those residents who require more assistance and care, up to nursing home level of care. Charges are based on the amount of care provided.

What determines the need for Nursing Home Care vs. Residential Care/Assisted Living

Residential Care and Assisted Living provide general supervision and care for residents living in their facilities. Because these residents have fewer health care needs than those in a nursing home, nursing supervision is available on a more limited basis. Individuals living in Residential Care/Assisted Living are expected and encouraged to maintain a higher level of independence than nursing home residents.

Can't I choose a Level I or II (nursing home) facility since more nursing care is available and I feel that is "better"?

No. The need for Level I or II care is determined by both the physician and the nursing home in accordance with their licensing requirements. Nursing home facilities are subject to Department of Health penalties or sanctions for inappropriate admissions.

What do Residential Care /Assisted Living Homes Cost?

The cost of each Care Home varies depending on the type of facility and the accommodations required by the resident. It is best to ask each individual Care Home for their monthly rates and if they accept Medicaid (ACCS) payment for care.

How do I pay for Residential Care/Assisted Living expenses?

Level III and IV care are not covered by Medicare. Individuals choosing Care Home placement must pay privately, or if they meet financial guidelines, may receive assistance through Medicaid. This Medicaid assistance is called Assistive Community Care Services (ACCS). Not all Residential Care/Assisted Living facilities accept ACCS payments.

Those people who wish to remain in Residential Care/Assisted Living, but who need near nursing home level of care, may also get help paying for the additional care through the Long Term Care Medicaid Enhanced Residential Care Program (ERC). Not all Care Homes accept ERC.

How do I know if I am eligible for Medicaid ACCS or ERC.

Individuals may apply for ACCS assistance by completing an Application for Health Care Programs (HC 202 MED). This form can be obtained by calling the Health Access Eligibility office 1-800-529-4060. If you prefer personal assistance in completing the form, contact your local Economic Services Division: in Rutland County call 802-786-5800 and in Bennington County call 802-442-8541. You cannot apply for ACCS until you are actually residing in a Care Home. Before entering a Care Home, the Economic Services Division or your Care Home can give you advice on the likelihood of your qualifying for ACCS. The ERC program is also applied for through the Economic Services Division with assistance from the Care facility.

Who can help me with this process?

After you have found a Care Home that meets your needs and your pocketbook, the administrators at the Care Home can assist you with any necessary paper work. The Southwestern Vermont Council on Aging 800-642-5119 can also assist you with questions that may come up.

This information is provided by
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