

Monterey County, CA  
Home- and Community-Based Long-Term Care Service Package Costs, 2007  
Cost of Care at 6, 16, and 36 Hours per Week

|   | Hourly/<br>Unit Cost | Low<br>(6 hrs/wk)  |                   | Medium<br>(16 hrs/wk) |                   | High w/ Adult Day<br>Health*<br>(36 hr/wk, 1/2 = ADH) |                   | High All In-Home Care<br>(36 hr/wk) |                   |
|---|----------------------|--------------------|-------------------|-----------------------|-------------------|---|-------------------|-------------------------------------|-------------------|
|   |                      | Hours per<br>Month | Cost per<br>Month | Hours per<br>Month    | Cost per<br>Month | Hours per<br>Month                                    | Cost per<br>Month | Hours per<br>Month                  | Cost per<br>Month |
| Personal Care/Homemaker <sup>1</sup>                                    | \$18.85              | 26                 | \$490             | 69                    | \$1,301           | 52  | \$980             | 104                                 | \$1,960           |
| Home Health Aide <sup>1</sup>   | \$19.47              |                    | N/A               |                       | N/A               | 26  | \$506             | 52                                  | \$1,012           |
| Adult Day Health Care**<br>(6 hrs/day 3 days/week)                      | \$12.71              |                    | N/A               |                       | N/A               | 78  | \$992             |                                     | N/A               |
| Case Management <sup>2</sup>  | \$45.44              |                    | \$45              |                       | \$91              |   | \$136             |                                     | \$136             |
| Supplies  | \$84.23              |                    |                   |                       | \$84              |   | \$84              |                                     | \$84              |
| PERS <sup>3</sup>   | \$30.00              |                    | \$30              |                       | \$30              |   | \$30              |                                     | \$30              |
| Subtotal Hours per Month  |                      | 26                 |                   | 69                    |                   | 156   |                   | 156                                 |                   |
| <i>Long-Term Care Total Cost per Month***</i>                           |                      |                    | \$566             |                       | \$1,506           |   | \$2,728           |                                     | \$3,223           |
| <b>Long-Term Care Total Cost per Year***</b>                            |                      |                    | <b>\$6,786</b>    |                       | <b>\$18,069</b>   |   | <b>\$32,742</b>   |                                     | <b>\$38,681</b>   |
| <i>Annual Elder Index Amount,<br/>Single Renter for Monterey County</i> |                      |                    | \$24,178          |                       | \$24,178          |   | \$24,178          |                                     | \$24,178          |
| <b>Total Annual Costs:<br/>Elder Index + Long-Term Care***</b>          |                      |                    | <b>\$30,964</b>   |                       | <b>\$42,247</b>   |   | <b>\$56,920</b>   |                                     | <b>\$62,858</b>   |

\*Adult Day Health is included as an option in the High package, at 3 days/week; each day is 6 hours of care with per diem Medi-Cal reimbursement rate of \$76.27.

Source: CA Dept. of Health Care Services <http://www.dhcs.ca.gov/services/medi-cal/Pages/lcADHC.aspx>

\*\*Includes Adult Day Health Transport

\*\*\*Total cost estimates include both public and private rates. Individual rates will vary depending on type of services obtained. Public reimbursement rates only apply if elder is eligible and enrolled in Medicaid.

<sup>1</sup> - Private Rate based on Average Hourly Rate from Genworth Financial 2007 Cost of Care Survey  
[http://longtermcare.genworth.com/comweb/consumer/pdfs/long\\_term\\_care/Cost\\_Of\\_Care\\_Survey.pdf](http://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf)

<sup>2</sup> - Multipurpose Senior Services Program (MSSP), enhanced case management Medi-Cal rate

<sup>3</sup> - Personal Emergency Response System purchased from CVS Pharmacy

For more information about the Elder Economic Security Initiative visit:

<http://www.insightccd.org/communities/cfess/cal-eesi.html>

For complete report, methodology, or other counties visit:

[http://www.healthpolicy.ucla.edu/elder\\_index08feb.html](http://www.healthpolicy.ucla.edu/elder_index08feb.html)



Wider Opportunities for Women

**Definitions and Methodology**  
**Home and Community-Based Long-Term Care Service Package Costs, California 2007**  
**Cost of Care at 6, 16, and 36 Hours per Week**

|   |  |
|---|--|
| <b>Home- and Community-Based Long-Term Care Service Packages*</b> | Using national long-term care utilization data, three packages of home- and community-based long term care services are provided: low, medium and high. The high service package has two options: The first option is all in-home care with a combination of personal care/homemaker and additional care provided by a more skilled home health aide. The second option substitutes three days per week, 6 hours a day of basic Adult Day Health (ADH) care for some of the personal care/homemaker hours and some of the skilled home health aide hours. An elder receiving high service package is likely nursing-home eligible.   |
| <b>Low Service Package</b>  | The low service package provides assistance for 6 hours per week, an average of 26 hours per month; includes private rate for personal care/homemaker, case management to oversee services and manage needs of disabled elder and a personal emergency response system for the safety of an individual living alone.   |
| <b>Medium Service Package</b>                                     | The medium service package provides assistance for 16 hours per week, an average of 69 hours per month; includes components from the low service package plus the cost for disposable supplies such as incontinence pads.  |
| <b>High Service Package with Adult Day Health</b>                 | The high service package with Adult Day Health (ADH) provides assistance for 36 hours per week, an average of 156 hours per month; includes components from the medium service package with half of the personal care/homemaker and home health aide hours substituted with ADH care - 3 days a week, 6 hours per day, an average of 78 hours per month.   |
| <b>High Service Package with All In-Home Care</b>                 | The high service package with all in-home care provides assistance for 36 hours per week, an average of 156 hours per month; includes components from the medium service package with a combination of personal care/homemaker and home health aide hours.   |
| <b>Package Components:</b>  |  |
| <b>Personal Care*/Homemaker*</b>                                  | <b>Personal Care</b> - The provision of help (hands-on or standby with cueing) with activities such as bathing, dressing, eating, toileting, walking, and getting in and out of bed. These services are provided by Personal Care Aides or Home Health Aides. <b>Homemaker</b> - the provision of assistance with Instrumental Activities of Daily Living (IADLs) tasks such as shopping, menu planning, meal preparation, laundry, and light housekeeping. Only homemaker rates shown due to similar personal care rates.<br>Data Source: <a href="http://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf">http://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf</a> |
| <b>Home Health Aide*</b>  | The same kinds of services included in personal care, but provided by Home Health Aides, who are certified in many states, are considered more skilled than Personal Care Aides, and are supervised by RNs or therapists (speech, PT, OT).<br>Data Source: <a href="http://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf">http://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf</a>   |
| <b>Adult Day Health Care* (6 hrs/day; 3 day/week)</b>             | The provision of nursing services, health oversight, assistance with Activities of Daily Living (ADLs), therapeutic recreation, meals, family support, case management, and rehabilitative and preventative care in a structured group setting for adults with functional or cognitive impairments. This includes adult day health care, social day care, and special and separate care programs for elders with dementia.<br>Data Source: <a href="http://www.dhcs.ca.gov/services/medi-cal/Pages/ltcADHC.aspx">http://www.dhcs.ca.gov/services/medi-cal/Pages/ltcADHC.aspx</a>   |
| <b>Case Management*</b>   | The case manager assesses the elder for service needs, obtains services, monitors elder's progress, coordinates service providers, and communicates regularly with other professionals, the elder client, and their families. Case Management Hours for Low services is estimated at 1 hour/month; Medium services 2 hours/month and High services 3 hours/month.<br>Data Source: Multipurpose Senior Services Program (MSSP), enhanced case management Medi-Cal rate  |
| <b>Supplies*</b>  | This may include one-time purchases such as bath chair, raised toilet seat, or hand-held shower, as well as monthly expenses for incontinence pads, disposable gloves, or skin-care ointments and dressings. Calculations only include cost of 100 incontinence pads per month as a proxy for total cost of supplies.<br>Data Source: Metropolitan Statistical Area (MSA) cost of Depends home delivery from <a href="http://www.Safeway.com">http://www.Safeway.com</a>   |
| <b>Personal Emergency Response System (PERS)*</b>                 | A wearable signaling device that sends a digital message over phone lines to a central monitoring station for help in case of an emergency. An enhanced service includes a telephone with enlarged numbers and reminder features, for example, signaling to take medication.<br>Data Source: <a href="http://www.medicalalertsystem.com/index.html">http://www.medicalalertsystem.com/index.html</a>   |
| <b>Total Annual Costs, Elder Index + Long Term Care</b>           | Estimates for total annual costs for a single renter includes the annual elder index amount (housing, food, healthcare, and transportation costs) plus annual long-term care costs by type and amount of services needed - low, medium or high with adult day health or all in-home care.  |

\* Definitions from The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders  
Source: <http://www.geront.umb.edu/eess/pdf/MethodologyWOWGI.pdf>

