



Choose Well

Member Newsletter

Fall Issue

Facility Feature: Fire Safety
at Ganan Home Care

Article: How To Pay For
Assisted Living

OCTOBER/NOVEMBER 2020



sarsis
Health | Technology Solutions

Public Health Order Highlights

Please note: Although many businesses are now open, the Public Health Order strongly recommends that all persons who are 65 years old or older, have a chronic underlying condition, or a compromised immune system, continue to self-quarantine at home or other suitable location.



Where to Get Tested

It is quick, easy, and free to get tested in San Diego County, and many testing sites do not require an appointment.

"I did a walk-in test on Sunday, and the County emailed me my results the next day."

- Quan Nguyen, Choose Well

[Click here](#) for a list of all testing sites in San Diego County.

For the list in Spanish, [click here](#).

Businesses, Organizations, and more

The State has developed the [COVID-19 Employer Playbook for Safe Reopening](#) where businesses and organizations can learn about the following:

- How to Open Safely
- What to Do if there is a Case of COVID-19 in the Workplace
- Enforcement and Compliance
- Worker Education

Face Coverings

- As mandated by the State, all Californians are now required to wear a face covering when in public and when they are in high-risk situations. [Click here](#) for more details.
- The County of San Diego has created a new infographic for Face Coverings. To view, [click here](#).
- Watch this video on Face Covering Requirements [English](#) | [Spanish](#)



Member Count

By HHSA region, this is how Choose Well membership is distributed countywide:

HHSA Region	Total in Region
Central	10
East	31
North Central	41
North Coastal	42
North Inland	52
South	14
County Total	190

Fire Safety at Ganan Home Care



Ganan Home Care is a board and care in the neighborhood of Mira Mesa. Annilie Ganan has owned and operated the facility for over 20 years.

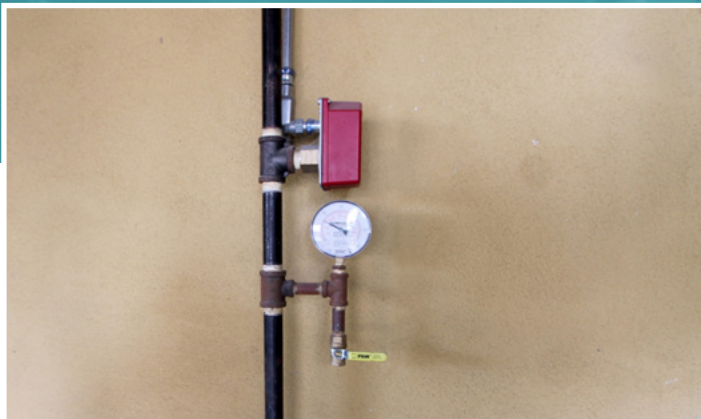
How did you get started in the senior care industry?

Annilie: I was an administrative assistant for San Diego Community College District until I was diagnosed with breast cancer in 1994. My parents cared for me during my recovery. That was when they realized that they could care for others, too. With that idea, my parents opened Ganan Home Care in 1996. My dad was my caregiver, and I became one of the residents. With their care, I eventually recovered and bought the business from my parents. I am the licensee, administrator, and caregiver. When my mom aged, I became her caregiver, tending to her until she passed in the home. Today, my son Garrett is a licensee, and his wife, Ameer, is a licensee, administrator, and caregiver. They work the daytime shift, and I work the night shift starting at 8 p.m. It truly is a family business.



How is your facility staffed?

Annilie: It is staffed 24/7, and all caregivers, including myself, live here. This offers advantages for the residents because we can accommodate any schedule. They can get their meals served any time since we are always here. At some places, all residents must eat at set times. I tell my residents, "This is your home. You can wake up anytime you want." We make this place a home, not an institution.



**You had fire sprinklers installed at your facility.
Can you share with us the process of that and the
benefits of having fire sprinklers?**

Annlie: The process was about six months of planning and just three weeks of construction. We started with calling Community Care Licensing (CCL). They connected us with the fire marshal, who asked us to get a quote from a contractor and apply for a permit. The building permit was only \$300 (prices may have changed). From there, we had six months to complete the job. Our contractor finished in three weeks, but the planning and permitting took six months. After the construction finished, we called CCL to get an inspection, which we passed.

The benefit of having the fire sprinkler is that we can have six non-ambulatory residents.

Without that, a facility can only apply for 1 bedridden waiver. That means if they already have a bedridden resident, and a second resident becomes bedridden, that person would have to transfer to another facility. Our residents do not have to leave our facility. The families we serve have peace of mind knowing their mom or dad can stay in our home until they pass. We had a resident in hospice for nine years. It is stressful for the resident and family to move them to another facility. The installation cost us \$26,000, but it is an investment because our residents do not have to transfer if they become bedbound.

We live in fire country, and the Cedar Fire in 2003 was right behind our house, so having the fire sprinkler system gives us more time to react and get everyone to safety if something happens.



Do you have any feedback from your residents, or their families, that you would like to share?

Annilie: They [the residents] are very happy. Our residents' fiduciaries (attorneys, social workers, or the person with power of attorney trusted to make decisions for the senior) recommend Ganan Home Care to their clients, so our marketing has been word of mouth. Sometimes the clients give us bonuses on Christmas.

How do you get good inspections?

Annilie: We have a rigorous Licensing Program Analyst (LPA). I tell the caregivers to assume they [the LPAs] know everything, so do not try to hide anything. Lock everything, and all medication should be centrally stored. My experience as administrative assistant at the community college helped. The inspection process has been consistent the last twenty years, so we know how to prevent citations. Dementia-related codes are the only thing that has changed because new rules are added as our understanding of dementia evolves.

Everything else is the same. I tell my caregivers, "I'm not paying you- the clients pay you." Our home is an extended family of residents and staff. Unlike some owners, we do not go to our own house later after our shift ends-- we all live here with the residents. I also treat the caregivers right. It is one of my core values. In fifteen years, I only needed to hire three caregivers because they enjoy working here. I also pay them well, so they do not get burnt out. My kids have been working here for ten years now.

Do you have anything else you want to share?

Annilie: I just love what I do. I invite guests to come unannounced to our facility so they can see the quality care we provide all the time, not just when we are expecting visitors.

Annilie Ganan | Administrator and Licensee of Ganan Home Care

Paying for Long-Term Care

In most cases, assisted living facilities in California are a private pay service. This means that health insurance plans, Medi-Cal, and Medicare will not cover the costs of an assisted living home. With typical costs ranging from \$2,500 to \$7,000 a month for a bed in San Diego County, it is important to plan ahead.



Getting Long-Term Care Insurance

Long-term care insurance is designed to cover the costs of assisted living. Policyholders purchase a policy and pay into it before they require long-term care services. A policy will cover expenses for a specified duration of time with a limit to the total covered costs. It is important to plan ahead for this insurance, as those who are already in poor health may not qualify, or the policy may be prohibitively expensive. Many policies have a requirement that before a claim is paid, the policyholder must get a doctor to determine they need help with at least two or more activities of daily living. In addition, it is common to have an “elimination period” where the policyholder must pay out of pocket

for the first several months of care. Thirty, sixty, and ninety day elimination periods are common. For more information on long-term care insurance, [click here](#).

Medi-Cal and Medicare Only Cover Skilled Nursing Facilities

For those who require medical care in a skilled nursing facility, Medi-Cal and Medicare will cover some or all of the costs. However, both programs only cover up to a maximum of 100 days in a facility. Therefore, Medi-Cal or Medicare-funded skilled nursing care should not be considered a permanent solution. There are also many exclusions that can shorten the duration, as well as the amount of coverage a patient receives.

Less Common Options

Veterans Administration (VA) Aid and Attendance

Those who are eligible for a VA pension and who need assistance with activities of daily living, such as bathing, feeding, and dressing may qualify for Aid and Attendance. Aid and Attendance is additional money provided to recipients in addition to their pension that can be used to help pay for an assisted living facility. The program has an income and asset limit. For more information and ways to apply, [click here](#).

Assisted Living Waiver

The Assisted Living Waiver or ALW program allows patients staying at a skilled nursing facility to live in an assisted living home. The resident is responsible for the room and board fee, which is capped at \$1,089.37. If Supplemental Security Income (SSI) is the source of payment, room and board is capped at \$1,069.37 as of 2020. The resident's Medi-Cal benefit will cover the cost of care. Because the total reimbursement to the facility is often lower than private pay fees, there are few facilities that participate in the ALW program. To be eligible, an individual must qualify for Medi-Cal with zero share of cost and have needs equivalent to those living in a skilled nursing facility. The goal of the ALW program is to safely transition individuals in a skilled nursing facility into a more home-like setting of an assisted living home. Assisted living homes also cost less than skilled nursing facilities, resulting in a mutually beneficial arrangement for the Medi-Cal program and ALW residents. For more information on the ALW program and detailed eligibility requirements, [click here](#).

A list of facilities in California accepting ALW is [available here](#).

The list is sorted by county, and the facilities in San Diego County can be found by scrolling down the PDF. There is usually a waiting list, as the number of beds available are limited.



Supplemental Security Income

SSI, or Supplemental Security Income, can also be used to pay for long-term care. If a facility agrees to admit a resident paying with their SSI, it must accept the SSI payment as full compensation for board and care. As of 2020, this payment is \$1,206.37. The facility receives \$1,069.37, and the resident keeps \$137 for personal needs. Because this rate is significantly less than what the facility would receive from a private pay resident, there are few facilities that admit residents who pay with SSI. SSI also provides a safety net if a resident runs out of money to pay the facility, but later qualifies for SSI. If a resident becomes eligible for SSI, that facility must lower its rate for board and care to the SSI rate. For additional information on paying for board and care with SSI, please [click here](#).



Conclusion

San Diego County residents have various options to pay for long-term care. The course taken depends on age, income, and assets. Planning early will help to manage the costs later on should long term-care be needed.

¹ www.dhcs.ca.gov/services/ltc/Documents/Reimbursement-Rates-2020.pdf



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Helping Families Find Distinguished Assisted Living Facilities

Choose Well is a free, innovative, web-based program that helps older adults and their families make informed decisions when selecting assisted living facilities.

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For information on other programs and resources for older adults and people with disabilities, visit www.aging.sandiegocounty.gov or call 800-339-4661.