

THE ESSENTIALS

ADULT DAY SERVICES



MetLife
Mature Market
INSTITUTE

The MetLife Mature Market Institute®

Established in 1997, the Mature Market Institute (MMI) is MetLife's research organization and a recognized thought leader on the multi-dimensional and multi-generational issues of aging and longevity. MMI's groundbreaking research, gerontology expertise, national partnerships, and educational materials work to expand the knowledge and choices for those in, approaching, or caring for those in the mature market.

MMI supports MetLife's long-standing commitment to identifying emerging issues and innovative solutions for the challenges of life. MetLife, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and financial services to individual and institutional customers.

For more information about the MetLife Mature Market Institute, please visit:

www.MatureMarketInstitute.com.

National Adult Day Services Association (NADSA)

NADSA is a membership organization developed for the purpose of advancing the success of its members through advocacy, education, technical assistance, research, and communication services. It serves as the leading voice for the diverse Adult Day Services community. **www.nadsa.org**

Variable and Long-Term Care Products are: • Not A Deposit Or Other Obligation Of Bank • Not FDIC-Insured
• Not Insured By Any Federal Government Agency

Only Variable Annuity Products: • Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

Only Long-Term Care Products: • Not Issued, Guaranteed Or Underwritten By Bank Or FDIC • Not A Condition To The Provision Or Term Of Any Banking Service Or Activity
• Policy Is An Obligation Of The Issuing Insurance Company

The Essentials: Adult Day Services

Coping with a chronic illness or disability that impacts one's independence, ability to manage daily activities, and opportunity to socialize with others can be overwhelming for an individual. Chronic illness and disability also significantly impact the family members that provide support and care to him or her. Family caregivers are often juggling caregiving with the many other demands in their lives, often both at home and at work.

Finding care resources to meet your needs or those of a loved one is not always easy and it can be very costly both at home, depending upon the level of care needed, or in a residential care setting such as an assisted living community or a nursing home. Most people want to remain at home if possible. One option to consider is Adult Day Services (ADS). These centers have two primary missions: 1) to provide individuals with needed care, socialization, and supervision in a community setting and 2) to provide caregivers respite from the demanding responsibilities of caregiving.

Sometimes referred to as adult day care, adult day centers, or adult day health, adult day services centers serve a variety of clients ranging from individuals with cognitive disorders such as Alzheimer's disease to those with physical disabilities due to a chronic illness such as Parkinson's disease or an event such as a stroke. There are also those that provide specialized programs for particular groups of individuals such as adults with traumatic brain injuries or those with developmental disabilities. Some programs have the capacity to provide intensive rehabilitative services including physical, occupational, and speech therapy.

This educational guide was prepared in cooperation with the National Adult Day Services Association. MetLife is pleased to offer this Frequently Asked Questions document as a useful tool in understanding adult day services options as well as how to determine whether a program meets your needs or those of your family member.

Table of Contents

General Information	6
> What Are Adult Day Services Centers?	6
> Are There Different Types of Day Centers?	6
> What Types of Services Do Adult Day Services Centers Offer?	8
> What Do Adult Day Services Centers Look Like?	9
Important Considerations	10
> How Do I Know if Adult Day Services Is the Right Choice for Me or a Family Member?	10
> As a Caregiver, I Think This Is the Right Choice, but How Can I Help My Family Member Accept the Idea?	11
> What Should I Know if My Family Member Has Alzheimer’s Disease or a Similar Disorder?	12
Finding the Right Center.	13
> How Do I Find a Center to Best Meet My Needs or Those of a Family Member?	13
> What Should I Know About Visiting a Center?	13
> What Should I Look for in Terms of Center Staffing Ratios?	15
> What Should I Do Before Committing to a Program?	16

Understanding the Finances	17
> Is There Any Financial Relief if I Have an Older Relative Living with and Depending on Me Financially?	17
> What Should I Know About Paying for Care?	17
Staying Involved	19
> If I Am a Caregiver, How Can I Tell Whether the Program Is Meeting My Family Member's Needs?	19
Resources	21

General Information

Q: What Are Adult Day Services Centers?

A. Adult day services centers are a community resource that offer a program of services to adults who are physically or cognitively impaired. These centers provide health oversight, socialization, and therapeutic activities to individuals in a supportive group environment. They also allow family members and primary caregivers time away from the demands of caregiving with the comfort of knowing their family member is receiving needed care and/or supervision. Adult day services programs provide a vehicle that allows caregivers the time to attend to work and other family responsibilities. They also give caregivers the opportunity to find time for themselves to socialize, pursue an interest, or just have quiet time alone.

Adult day services is a care option that often allows individuals who might otherwise require care in assisted living or a nursing home to remain in their own homes, while receiving a variety of services to meet their care needs. It is often a cost-effective alternative to other types of care.

Q: Are There Different Types of Day Centers?

A. Yes. Some centers are focused primarily on providing care to specific populations, while others serve a population with more varied needs. The description below provides some examples of the differences:

- You may see the term “social model” used to describe centers that focus on social activities,

therapeutic recreation, meals, and some health-related services such as medication monitoring and blood pressure checks. They may also provide assistance with daily activities such as toileting and walking.

- Others, sometimes referred to as adult day health or a medical model, provide more intensive health, therapeutic, and social services for those with more complex medical problems or those in need of rehabilitation following an accident or health-related event such as a stroke. These services can include comprehensive nursing services and physical, speech, and occupational therapy as well as behavioral health, counseling, and/or vocational rehabilitation services.
- Some centers focus primarily on care and supervision for those with Alzheimer's disease or other types of dementia. This has been an area of significant focus in adult day services. These programs provide an environment and a meaningful program of purposeful activities specifically designed to support those with cognitive impairment.
- Many times the centers provide a unique combination of all of these services to meet the needs of the families and participants who live in their communities.

While many programs primarily serve older adults, other programs provide services for younger clients or clients with a range of ages from 18 years old and beyond. Some programs have distinct areas to meet the needs of specific populations e.g., programs designed for individuals with developmental disabilities.

Q. What Types of Services Do Adult Day Services Centers Offer?

A. Each center differs in the specific services offered as well as the areas of expertise; however, most adult day services centers offer these general services:

- **Transportation:** Door-to-door handicapped service in a vehicle accessible to those with disabilities which is provided or arranged by the center staff.
- **Social Activity:** Interaction with other participants in planned activities.
- **Meals and Snacks:** In addition, those with special dietary requirements are offered special meals. Those who have difficulty eating will receive assistance.
- **Nursing Services:** Health-related care such as administering medications, blood pressure and diabetes monitoring, and monthly health assessments.
- **Personal Care:** Help with toileting, grooming, and other personal care activities.
- **Counseling:** For assistance with depression and separation anxiety.
- **Therapeutic Activities:** Exercise, skills training, and help with daily activities.

Q. What Do Adult Day Services Centers Look Like?

A. Some adult day services centers are stand-alone centers with kitchen facilities and rooms set aside for various programs and activities. Others may be connected to a community center or a senior center but have their own spaces and activities. Some of these centers may provide joint activities at times with other parts of the community center.

Some adult day services centers may be part of a campus that includes assisted living and/or a skilled nursing facility. They may also be connected to a hospital or medical center. The adult day services activities would, for the most part, be separate from the other parts of the campus, but they may use some of the same services. For instance, the various therapy services may be shared with those used by the nursing home or hospital. You may often see centers connected to health care facilities providing programs that are more focused on rehabilitation or managing more complex medical conditions.

Important Considerations

Q: How Do I Know if Adult Day Services Is the Right Choice for Me or a Family Member?

A. Every care situation is different, and there are a number of options to choose from including home care and other resources in addition to adult day services.

For Individuals:

Adult day services can be a good choice if you have significant care needs and have had difficulty with managing your care at home and/or you find yourself socially isolated due to your disability. There may be an adult day services program that can better meet your needs.

For Family Caregivers:

Adult day services can be a very good choice if you, as a caregiver, find yourself stressed over the job of caring for your family member while trying to manage everything else in life. Think about these questions:

- Do you need help with caring for a relative?
- Are you worried about his or her safety when you can't be around?
- Are you leaving your relative alone too often when you need to work or run errands?
- Are you taking frequent time off from work to care for your relative?

- Would you feel better if you knew your relative could have a meal, get some exercise, receive assistance and supervision, and enjoy social company during the day?
- Has your relationship with your loved one become strained as care requirements have increased?
- Is your family member feeling isolated by not having the company of other people?

If you can answer “yes” to even one, you might start considering adult day services as an option. It is normal to feel guilty or to feel you may be shirking responsibility by asking for help. It’s also normal for a family member to be resistant to the idea at first. If you make the decision to consider adult day services, be prepared for an adjustment period. And remember that as a caregiver, it’s just as important to care for yourself; you’ll provide better care and support when you have less stress.

Q: As a Caregiver, I Think This Is the Right Choice, but How Can I Help My Family Member Accept the Idea?

A. Feelings of resistance, even anger, are common first-time reactions for individuals when the prospect of going to adult day services is raised by a family caregiver. These feelings may stem from not understanding this model of services provided in a group outside of the home. As a caregiver, you might feel anxious or guilty. Trusting the staff and the program comes with time and working together. If possible, involve your family member in the process of evaluating and deciding on a program. Have him or her visit with you to meet the staff and see the program.

Important Considerations

In any event, a period of adjustment should be expected, but these tips may help ease the transition once you have selected a program:

- Start with a trial period of just a few hours per week, gradually working up to a full day, for as many days per week as desired.
- Explain to your family member that joining the adult day services program will allow you to work and have peace of mind that he or she is in a safe and social environment.
- Consider spending time at the center with your loved one until you're comfortable that needs are being met.
- Allow reasonable adjustment time before deciding whether or not the center is working.

Q. What Should I Know if My Family Member Has Alzheimer's Disease or a Similar Disorder?

A. Every situation is different and adult day services may or may not be the best alternative. Ask your family member's doctor for an opinion; talk to the staff at centers you're considering. Try to find a center that focuses on service for individuals with cognitive or memory disorders. If you do decide to try a program, be aware that individuals living with Alzheimer's disease and similar disorders often need more time to adjust. Changes in routine can be initially difficult and might cause anxiety. As with any new environment, allow for a reasonable adjustment time to determine whether or not the adult day center can meet your family member's needs. Use the staff at the center as a resource if you have concerns; they have experience in assisting individuals who are adjusting to a new setting.

Finding the Right Center

Q: How Do I Find a Center to Best Meet My Needs or Those of a Family Member?

A. It is always best to look for a program that is close to home if there is one locally that meets your particular needs. Sometimes talking with friends, neighbors, or others can be a good way to find the right local program. Another resource is the National Adult Day Services Association, which offers a national directory of member centers. You can find more information on their Web site at www.nadsa.org. The Eldercare Locator, which is another helpful option for locating services, can be found at www.eldercare.gov or by calling 1-800-677-1116 anytime Monday through Friday from 9 a.m. to 8 p.m. ET. They can put you in touch with your local Area Agency on Aging (AAA), or an Aging and Disability Resource Center which can assist you in locating Adult Day Services programs in your town or vicinity.

Q: What Should I Know About Visiting a Center?

A. Once you locate an adult day services program, do some research to determine whether it's a good match for you or your family member.

- Choose a program that provides services to individuals whose needs are similar to yours or your loved one's. Tour the center and see if the environment and atmosphere feel comfortable and if it is a place that you or loved one would trust to provide needed care. Also, determine whether needs and services match. For example, if you or your family member have physical

Finding the Right Center

limitations, make certain the program has staff that are trained and able to provide the needed assistance. Determine the days and hours of operation. Most centers are open five days per week, Monday through Friday. Some also have Saturday hours, early drop-off, and late pick-up.

- Ask about the charges and what they include. Every center is different depending on the services offered.
- Ask if the center offers caregiver support, such as training or support groups. You may find this to be an extremely helpful resource for you if you are a caregiver or for your family if they are providing care to you.
- Speak with the director to determine whether there are days when more men attend than women or vice versa. This can be important to consider if you or your relative is more comfortable relating to one or the other.
- Determine whether certain days offer activities that would have special appeal to you or your loved one. If you are a caregiver and your family member enjoys certain activities, this might be a way to ease the transition.
- Ask about transportation and if there are additional charges for this service. If transportation is not available through the center, determine if staff can offer an alternative option, perhaps through a community program.
- Try to speak with other participants and their family members to determine their level of satisfaction with the program.

- Observe how the participants interact with each other and how staff interact with the participants.
- Find out about the assessment process and what measures are undertaken to individualize the care plan. Ask if you can be involved in the care planning process.
- Find out if the center meets all of the state's requirements for adult day services and ask if they are licensed and have any special certifications.
- If you are looking for adult day services for a family member try to involve him or her in the process to the greatest extent possible.

Q: What Should I Look for in Terms of Center Staffing Ratios?

A. While adult day services are subject to codes, laws, and regulations, these standards are not uniform among states. Also, adult day services are not federally regulated. While staff-to-client ratios can vary from state to state, the National Adult Day Services Association (NADSA) (www.nadsa.org) suggests the following guidelines:

- There should be a paid staff member and at least one other responsible person on-site at all times that clients are present.
- The staff-to-participant ratio should be a minimum of 1:6 in a program that offers a menu of core services.

Programs serving a population with severe impairments should consider a staff-to-participant ratio of 1:4 to provide enhanced or intensive services. A ratio of 1:5 is acceptable for centers with more than 20 participants.

Q. What Should I Do Before Committing to a Program?

A. Before admitting an individual into a program, adult day services centers typically want to meet the individual and be sure the program is suitable for the potential participant. If you are a caregiver, you may want to have a preliminary discussion with the director or social worker prior to bringing your family member in for a visit. This will allow you to brief them on your family member's situation, his or her preferences, and what you are looking for in a center. The program director may also request that you provide a medical form completed by a physician. Finally, gauge the reaction of your family member to his or her initial visit.

Understanding the Finances

Q: Is There Any Financial Relief if I Have an Older Relative Living with and Depending on Me Financially?

A. If an individual spends at least eight hours a day living in your home and is financially dependent on you, expenditures for out-of-home, non-institutional care may be eligible for Dependent Care Tax Credits. The adult day services center must be in compliance with all state and local regulations for expenditures to qualify. Your tax advisor can assist you in determining whether you could be eligible for the tax credit.

Q: What Should I Know About Paying for Care?

A. Depending on where you live in the U.S. and the level of services the adult day services program provides, daily costs can range from about \$30 to upwards of \$150. Many programs offer a sliding scale fee structure that adjusts or reduces fees when there is a proven need for assistance. All programs accept private-pay individuals, but you may also receive funding assistance from these sources:

- **Medicare:** If a person is receiving physical, occupational, or speech therapy while attending an adult day center, the cost of those therapies may be covered partially or in full.

Understanding the Finances

- **Medicaid:** May pay for care if adult day services is covered under the Medicaid program, the adult day services center meets the state standards for Medicaid reimbursement, and the participant meets the state's guidelines for Medicaid eligibility.
- **Private Funding:** Private foundations, businesses, and organizations such as United Way or the Area Agency on Aging may assist with costs.
- **Long-Term Care Insurance:** Many long-term care insurance plans cover adult day services.



Staying Involved

Q: If I Am a Caregiver, How Can I Tell Whether the Program Is Meeting My Family Member's Needs?

A. There are a number of ways to determine how well your family member is adapting and how he or she is feeling about the program:

- Speak with your family member about how things are going.
- If your family member has concerns bring them to the attention of the staff, so that they can be aware and make any changes that may be needed.
- If your family member has dementia and is unable to verbalize how things are going, be observant to any changes in his or her mood or behavior that may indicate a problem.
- Bring any changes in mood or behavior to the attention of staff to alert them.
- Maintain regular contact with a staff member to receive the center's feedback on your family member's participation in the program.
- Visit when you can to observe your family member in the program.
- Attend care planning conferences whenever possible.
- Make sure to inform staff of any changes in your family member's health or medications.

Staying Involved

- If you feel your family member's needs are not being met in any way, bring your concerns to the attention of staff as soon as possible so that they can be addressed before they become a larger problem.
- Use the staff as a resource if you have any concerns about changes in his or her behavior, mood, or physical condition. They may have additional information related to your concerns. Their observations as well as yours can be very helpful when you speak with the doctor about concerns or take him or her for a visit.

Sometimes, despite your best efforts and the efforts of the staff, it becomes evident that adult day services is not the right fit for your family member. If this is the case, the staff at the adult day services center should be able to assist you in finding alternate care resources.

Resources

Administration on Aging (AOA)

www.aoa.gov

AOA is maintained by the U.S. Department of Health and Human Services and publishes resources, news and developments, and information for older adults. AOA funds the Eldercare Locator, a service administered by the National Association of Area Agencies on Aging (N4A). This can be found at www.eldercare.gov or by calling 1-800-677-1116 Monday through Friday from 9 a.m. to 8 p.m. ET.

Alzheimer's Association

www.alz.org

This national organization provides information and supportive services to families and individuals dealing with Alzheimer's disease. The organization offers print and online educational materials and caregiver guidance. Their help line may be called with questions at 1-800-272-3900, 24 hours a day, 7 days a week. In addition, their Web site provides information about local chapters that can assist families in finding support groups and other services in their communities.

Easter Seals

www.easterseals.com

Easter Seals offers programs for adults with disabilities and special needs and older individuals. Their Web site contains information related to coping with disabilities and finding resources, including rehabilitation services, adult day services programs, transportation services, and employment training. You can search for programs in your area.

Helpguide

<http://www.helpguide.org/>

This Web site was established by the Center for Healthy Aging in Santa Monica, California, and the Santa Monica Rotary Club. Its goal is to provide accessible information so that individuals can make educated health and lifestyle choices. For specific information about adult day care centers:

http://www.helpguide.org/elder/adult_day_care_centers.htm.

Internal Revenue Service

www.irs.gov

A comprehensive information source about the Dependent Care Credit. You can search for “Dependent Care Credit” for more information, or call the IRS directly at 1-800-829-3676.

Medicare

www.medicare.gov

The Medicare Web site offers significant information about all aspects of Medicare as well as resources related to a variety of service-related and care options. Click on the “Resource Locator” tab on the Home Page to access these. The following link goes directly to the section on Adult Day Services:

<http://www.medicare.gov/LongTermCare/Static/CommunityServices.asp>.

National Adult Day Services Association (NADSA)

www.nadsa.org

The membership organization serves as the leading voice for the diverse adult day services community. Their Web site includes a national directory and guide to choosing an adult day services center. Call 1-877-745-1440 for more information.

MetLife Mature Market Institute
57 Greens Farms Road
Westport, CT 06880
(203) 221-6580 • Fax (203) 454-5339
MatureMarketInstitute@MetLife.com



www.MatureMarketInstitute.com

200 Park Avenue, New York, NY 10166

© 2010 Metropolitan Life Insurance Company

MMI00157(1010)

L0910132337[exp1211]