



## **Frequently Asked Questions Friends Life Care - Long Term Health Care**

**Friends Center City-Riverfront (FCC-R) and Friends Life Care (FLC) are collaborating to bring long term health care services to the residents of our community. We believe that access to and coordination of these services are an important part of retirement living. The financial protection provided by membership in FLC helps to make Riverfront both comprehensive and affordable to our constituents.**

- 1. I understand that FLC provides care coordination services for the residents of FCC-R. How does that work?**

**If you are a member of FLC:**

If you are already a member of Friends or become a member when you move to Riverfront, you continue to receive care coordination services from Friends Life Care as part of your Agreement with them.

**If you are not a member of FLC:**

If you move to Riverfront but are not a member of FLC either because you are not eligible or because you have long term care insurance, Riverfront has contracted with FLC to provide you with the same care coordination services that are available to members of Friends. The cost of this service is covered by the fees that you pay to Riverfront.

- 2. What is included in care coordination services?**

The care coordination services for residents of Riverfront consist of the following services, provided in conjunction and consultation with the Riverfront community manager:

- Initiate and maintain health information on Friends' proprietary database, CareSync
- Maintain regular contact with you and conduct periodic assessments of your health, wellbeing and functioning
- Determine when you need additional support and develop an appropriate plan for your care; arrange, oversee and monitor implementation of the care plan

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- If your health prohibits you from doing so, provide assistance in scheduling and coordinating outpatient health care needs, including medical transportation arrangements; scheduling outpatient medical services and in-home therapies and treatments; procuring equipment including emergency response systems, assistive devices and medication dispensing systems; and obtaining meals
- Assist with referrals within the health care system as needed or requested
- Serve as a patient advocate in navigating the health care system
- Coordinate transfers to other facilities if needed

**3. What if I already have long term care insurance?**

If you already have long term care insurance, you still have the benefit of the care coordination services included in your Agreement with Riverfront with services provided by Caring Friends Home Care. Riverfront will review your long term care insurance policy to make sure that the policy meets the Riverfront minimum requirements of:

- Coverage of care both at home care and in a nursing home/assisted living facility
- 3 year benefit
- \$100 per day
- 5% simple inflation
- No greater than 60 day elimination period

**4. What if my long term care insurance policy does not meet the minimum requirement established by Riverfront?**

If your current long term care insurance policy does not meet the Riverfront minimum requirement, and if you qualify for FLC membership, you can supplement your current policy with FLC member benefits.

**5. What level of benefits am I required to purchase through my FLC membership?**

**At a minimum, you are required to purchase the following level of benefits:**

- A membership plan that covers both home care and nursing home/assisted living facility
- 3 year benefit
- \$100 per day
- 5% simple inflation
- No greater than 60 day elimination period

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### **FLC and Riverfront recommend the following higher level of benefits:**

- 7 year benefit
- \$150 per day
- Less than age <65: 5% compound inflation; age 65-75: 5% simple inflation; age 75+ 0% inflation
- 0 day elimination period

As part of the agreement between Riverfront and FLC, Riverfront has negotiated discounts for the fees that you pay for membership in FLC.

### **6 Does FLC have any restrictions on enrollment?**

FLC has some restrictions on enrollment in its program. These involve age and health status at the time of enrollment.

The minimum age for enrollment in FLC is forty (40); the maximum age is eighty-one (81).

In order to be eligible for enrollment, an individual must be in relatively good health and able to perform all activities of daily living without assistance (bathing, dressing, toileting, transferring, eating). Certain health conditions present at the time of enrollment would also render a person ineligible for enrollment; examples of these conditions include dementia disorders such as Alzheimer's disease and progressive neurological disorders such as Parkinson's disease. (Should a resident of Riverfront develop any of these conditions *after* becoming a member of FLC, s/he would be covered to the extent of established FLC benefits for any services needed).

### **7. What is involved in the application process for Friends Life Care membership?**

The application process includes: 1) an application form that includes questions about your health and lifestyle; 2) a face-to-face assessment by one of the FLC health assessors; and 3) a review of information obtained (with your written consent) from your personal physician(s). This information is then evaluated by the FLC underwriters to determine eligibility for enrollment.

Discounts are awarded to those individuals who we deem to be in excellent health; additional fees are sometimes charged to individuals who present with certain health conditions or a combination of diagnoses.

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### **8. What happens if I don't have long term care insurance and am not eligible for FLC membership?**

If you do not qualify for membership in FLC and you do not have long term care insurance, you will need to demonstrate to Riverfront's satisfaction that you are able to self-insure for the cost of long term care services that you might need.

### **9. In a "full-service" continuing care retirement community, the assisted living facility and nursing home would be in the same location as the independent living units. What happens if I (or my spouse) need care in an assisted living facility or nursing home?**

One of the reasons Riverfront selected FLC as its partner to provide care coordination and long term care services to for the Riverfront residents is the expertise that FLC has developed in carrying out its mission of helping their members remain in their own homes for as long as possible. FLC has close to 2000 members enrolled in its program; *less than one percent (1%) of these members reside in nursing homes and less than two percent (2%) of these members reside in assisted living facilities.* That translates to approximately fifty (50) FLC members who require institutional care, far fewer than the number of residents residing in the nursing home or assisted living center in full-service continuing care retirement communities.

Despite this success, Riverfront and FLC cannot guarantee that every health condition can be safely managed within the Riverfront community. Riverfront will have relationships with quality nursing homes and assisted living facilities where its residents can reside if necessary. In addition, arrangements for transportation for regular visits by friends and family are being researched. Care coordination staff will work closely with the Riverfront resident to plan this move and to make the transition as smooth as possible.

### **10. What is the difference between staying where I am and enrolling in FLC and moving to Riverfront with FLC membership?**

The main difference between residing at Riverfront and remaining in your own home with FLC membership is being part of an intentional community. Additionally, enhanced coordination of health care services and navigation through the health care system are part of life at Riverfront. We expect that the people who move into Riverfront will be doing so in order to be part of a community of people who support one another and who engage in a variety of activities together. Access to long term health care services will just be one of the factors influencing their decision.