

FitC PLUS Frequently Asked Questions

1. What is FitC PLUS?

FitC Plus is a new service-oriented program sponsored by FitC and exclusively for FitC members. FitC PLUS provides FitC members with access to services at a discounted rate through a single phone call to our Navigation Help Desk.

2. What kinds of services can I access?

FitC PLUS provides access to services that help people remain in their own homes independently. For example:

- Personal assistance and home care services
- Concierge-style services such as transportation or home maintenance
- Care management services

3. What is the difference between membership in FitC PLUS and membership in Friends Life Care?

While FitC Plus provides ACCESS to services such as personal care and home care on a fee for service basis, it does not include payment for these services; payment is the full responsibility of the FitC PLUS member. Friends Life Care membership includes comprehensive care coordination AND a financial component that helps pay for home care in addition to providing programming for wellness and prevention. To be eligible for Friends Life Care membership, one must first meet age, health and wellness criteria. FitC PLUS may be helpful to FitC members who do not meet these criteria but who would still like help in navigating healthcare resources to remain in their own home.

4. Why is FitC setting up the FitC PLUS program?

FitC PLUS expands our mission of helping people remain independent in their own homes.

5. I'm healthy, so why do I need FitC PLUS or Friends Life Care membership?

Seventy percent (70%) of adults age 65 and over will experience a change of health and require long term care services during their lifetime; on average those services are needed for 3 years. Unfortunately, no matter how healthy we are today, there's a high probability that will not always be the case. When thinking ahead about needing assistance, it's important to ask two questions: 1) where will I turn if I have a change in health and need long term care services, and 2) how will I pay for these services if I need them?

FitC Plus and Friends Life Care both answer the first question... where to turn. Friends Life Care also helps respond to the second question about how to pay for these services.

6. Who provides the services for FitC PLUS?

The Navigation Help Desk is managed and staffed by Caring Friends Home Care (HW), LLC on behalf of FitC PLUS. Services accessed through the Navigation Help Desk will be performed either by Caring Friends Home Care (HW), LLC staff, another agency, or by vetted providers in the Caring Friends Home Care (HW), LLC network for some services (e.g., specialized home repairs).

7. What is the difference between the Intake Coordinator at the Navigation Help Desk and a Care Manager?

The Intake Coordinator will ask you questions about your current situation to help determine your specific needs. If you need personal assistance, home care services or care management, they will transfer you to the person responsible for arranging that care. If you need other community resources, they will give you the phone number and contact information for you to call to make arrangements.

A Care Manager is available to you through FitC PLUS on an hourly basis if your needs are more complex. A Care Manager can assess your situation and help determine what services you need and then make all those arrangements for you. A Care Manager can assist in many ways; including such things as referrals for medical care, advance planning and establishing healthcare advance directives, advocating for you in the health care system and helping you understand your illness, medical treatment and financial options.

8. What happens if I join FitC PLUS but don't need to use any services?

FitC members pay an additional \$175 per year for the peace of mind of membership in FitC PLUS. Beyond this you only pay for the services that you use.

9. How do I access services?

During regular business hours (8-4:30, Monday – Friday) you call the FitC PLUS Navigation Help Desk at Caring Friends Home Care (HW), LLC. This person can arrange the services you need and answer your questions. On call help is available after hours (24/7). Calls to the FitC PLUS Navigation Help Desk are included in your FitC PLUS membership fee. For medical emergencies always call 911 first.

10. Can I sign up for FitC PLUS if I already have long term care insurance?

Yes, and we expect that FitC PLUS will be an attractive program for many FitC members who already have long term care insurance. FitC PLUS membership provides you with access to a Navigation Help Desk through which you can arrange services you may need and answer your questions, freeing you from having to make any arrangements yourself. Long term care insurance does not arrange services for you. Depending on your particular policy, your long term care insurance may reimburse you for some FitC PLUS services.

11. How do I know what services will cost and how am I billed for services?

You will receive pricing information at the time you arrange services. Services provided by Caring Friends Home Care staff are automatically discounted 5%, and will be billed to your credit card. A detailed monthly statement of services will be provided. Services provided on a referral basis are paid directly to the vendor and are not discounted.

Service Fees¹, March 2024

Type of provider	Types of services provided by this type of person	Current rate	FitC Plus discount	FitC PLUS discounted rate
Home Care Aide	Non-medical assistance with activities of daily living.	Care for 1 person: \$30.00/hour Care for 2 people: \$44.00/hour Minimum 4 hours	5%	Care for 1 person: \$28.50/hour Care for 2 people: \$41.80/hour Minimum 4 hours
Live-in Home Care Aide	Assistance with activities of daily living such as bathing, dressing and transferring.	Care for 1 person: \$336.00/day Care for 2 people: \$504.00/day Both rates: add \$10/day for meals	5%	Care for 1 person: \$319.20/day Care for 2 people: \$478.80/day Both rates: add \$10/day for meals
Concierge Assistant	Services such as companionship and socialization, grocery shopping and escort to doctor's visits	Weekday: \$44.00/hour Minimum 2 hours	5%	Weekday: \$41.80 Minimum 2 hours
Medication Assistance (Nurse)		\$150.00 initial visit by nurse \$90.00/visit by nurse weekly or bi-weekly	5%	\$142.50 initial visit by nurse \$85.50/visit by nurse weekly or bi-weekly

Mileage at IRS rate, tolls, parking charges and expenses incurred on behalf of client may also apply.

¹ Service fees are subject to change without notice.

Services received on Saturdays and Sundays will have +\$2.00/hour added.

For overtime, holiday rates and other info contact FitC.

12. Will FitC PLUS provide coordination with Medicare covered services?

The Navigation Help Desk will provide referrals to independent contractors who are vetted, including Medicare certified home health care organizations who provide skilled services ordered by a physician.

13. Who is eligible to join FitC PLUS?

Any FitC member residing in Philadelphia and some areas in the suburbs outside Philadelphia can join FitC PLUS for an additional \$175 a year. There are no health or age requirements. Friends Life Care members do not need to enroll in FitC PLUS.

14. How do I join FitC PLUS?

Just complete the Enrollment Form, complete and sign the Services Agreement, sign the Legal Release and Research Participation forms. Return them with your \$175 payment (check or credit card) and you are done! Once we receive these, we will process your enrollments documents and return a copy to you along with a magnet that includes the Navigation Help Desk number for you to call if you need FitC PLUS services. You are eligible for service seven (7) days after we receive your enrollment documents.

15. What is the Research Participation Form?

Although not required for FitC PLUS membership, we strongly encourage you to consider participating in the evaluation of this pilot project because it will help us strengthen the program and determine if it can be replicated elsewhere. Evaluation will be conducted by Philadelphia Corporation on Aging with support from Friends Foundation for the Aging.