



## We Can't Afford In-Home Care

**I**f you're noticing changes in your loved one's health as they age, you probably find yourself with several calls to make. Calls to family and friends to cancel plans or find support. Calls to doctors to schedule appointments, request information, and fill prescriptions. Phone calls to your employer to take time off work.

On your list of calls to make, you might have the idea of interviewing professionals to come into your loved one's home to take care of them. In-home non-skilled caregivers are incredibly helpful to older adults who need help with daily activities. We find our clients use these professionals for meal preparation, routine hygiene, home tidiness, dressing, bathing, and more. Others will hire these professionals simply for companionship as that's sometimes one of the primary needs.

A recent Genworth Cost of Care Survey found that based on a schedule of 44 hours per week of in-home non-medical care, the average senior in Delaware invested \$5,339 per month. This survey supports our findings from local home care professionals that the average cost of care in our community is \$24.00 - \$32.00 per hour. This leaves most families adding to their list of phone calls – call my insurance, banking, and financial professionals to ask if and how this care can be afforded.

A phone call to an elder law firm might not be one of the calls a family thinks to make during this time, but we'd argue that it could be one of the most helpful. Families facing long term care costs, whether at home or in a facility, are usually worried about how to afford the care that's needed. Several families even delay getting the care that's needed because they are so concerned

with how quickly their savings will be depleted. An experienced elder law firm can help a family follow the state and federal guidelines to protect their hard-earned savings, find additional payor sources for care, and initiate care as soon as it's needed.

**AN EXPERIENCED ELDER LAW FIRM CAN HELP A FAMILY FOLLOW THE STATE AND FEDERAL GUIDELINES TO PROTECT THEIR HARD-EARNED SAVINGS, FIND ADDITIONAL PAYOR SOURCES FOR CARE, AND INITIATE CARE AS SOON AS IT'S NEEDED.**

For most families in Delaware, our elder law firm sees the Medicaid Long Term Care Program as an excellent resource to pay for long term care costs. We sometimes lose people at this statement because there are so many myths about qualifying for this program, so people believe they can't qualify. Before we go further, we'd like to restate, we know that most Delaware families can earn eligibility for the Medicaid Long Term Care Program by working with an experienced elder law firm to legally shelter their savings by following the program's very own rules.

An incredible element of this Medicaid Program is the Home and Community Based Waiver (HCBW). It's interesting to know that compared to other states, the Delaware HCBW is robust. Let's discuss several of the benefits that are included.

225 High Street  
Seaford, Delaware 19973

1519 Savannah Road  
Lewes, Delaware 19958

[www.pwvllaw.com](http://www.pwvllaw.com)



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**In-Home Care Services.** The HCBW will provide up to 72 hours per week of in-home non-skilled care to assist with activities of daily living like dressing, bathing, toileting, safety monitoring and meal preparation. The number of weekly caregiving hours is approved through an assessment of the applicant and can be decreased or increased as care needs change. The in-home care is provided by a caregiving agency, or by an approved family member or friend, all at the client's discretion.

**Adult Day Services.** Participation in adult day services, where clients spend the day socializing over organized activities and where lunch is provided, is included. These centers differ from traditional senior centers where participants can care for themselves independently. Without Medicaid as a payor source, a person who attends everyday from 9 a.m. to 3 p.m. would likely invest about \$1,300 per month. It's also possible to earn scheduled transportation to and from adult day services making it even easier to attend. Additionally, the hours spent at an adult day center do not get detracted from the weekly in-home care hours that have been approved.

**Respite Care.** It's common for there to still be a primary, often family, caregiver, like a spouse or adult child. The Program knows the importance of the primary caregiver being able to step away so it provides two full weeks of respite care (336 hours) annually to support the primary caregiver being able to take a break.

**Home Modifications.** Renovations to the client's residence that would improve their safety or quality of life such as a tub to walk-in shower conversion or wheelchair ramp are included under a lifetime budget.

**Home Delivered Meals.** There are a few meal providers for participants to choose from that will deliver nutritious well-balanced meals to the home. The providers can accommodate dietary restrictions, too.

**Personal Emergency Response System.** Medicaid will provide a medical alert system for monitoring health or falls. This can provide increased independence for the participant and peace of mind for family.

**Specialized Medical Equipment and Supplies.** This benefit is not limited to wheelchairs, walkers, bedside toilets, and personal care items like adult diapers.

**Assigned Case Manager.** Each HCBW participant is assigned to a supportive team member who performs regular assessments that help manage the participant's health. The case manager visits routinely throughout the year and is the point of contact for implementing these benefits or coordinating other physical and behavioral health care needed.

So many people prefer to remain at home as they age, but if it's needed, it's relatively simple to modify the Medicaid Long Term Care Program from paying for in-home services, to begin paying for facility services like at a skilled nursing home.

If you know someone that could benefit from having a caregiver in their home and the benefits above, please encourage them to add a call to our office to their list. We can dispel the myths they've heard about Medicaid and how to qualify, and our work might even result in shortening their to-call list.

We can help.

### ***A note from the attorneys...***

We recently had new headshots taken for our website. It was time to embrace the gray and subtle signs that the next decade is closer than it appears. While we aren't experts on the laws of physics, we see time as a measurable, observable progression. So, with time on our minds we are thrilled to celebrate the years Marie Chin (5) and Ashley Adams (10) have been on our Team. We are also proud to have Katie Bole (3L at Delaware Law School) join us for the summer as a Law Clerk. Please revisit our website for updated pictures, articles, and podcasts.

*Michele & Owen*

## TIME OUT — STAFF PROFILE

*Katie S. Bole*  
*Summer Law Clerk*



ON THE CLOCK: Having grown up in Kent County, Katie is a Delaware girl through and through. She graduated from Caesar Rodney High School in 2016 and then went on to receive her Bachelors of Science in History from the University of Delaware in 2020. After graduation, Katie interned for Delaware Senator,

Tom Carper. In 2021, Katie decided to pursue her law degree. Currently a third year law student at Delaware Law School, Katie is a member of the Law Review and a Dean's Select Merit Based Scholarship recipient.

Katie spent six summers lifeguarding with Bethany Beach Patrol, during which she was able to both serve the community through ensuring safe beach days, while also challenging herself physically through vigorous beach workouts.

OFF THE CLOCK: During her free time, Katie enjoys running, walks with her dad and sitting on the beach with her friends and family.

## LEGAL MUMBO JUMBO

*Legal Language in Layman's Terms*

### TESTATE

Having made a valid Will before a person dies.

## UPCOMING EVENTS

- |          |   |
|----------|---|
| 4<br>Jul | Offices Closed<br>Independence Day  |
| 2<br>Aug | PWW Law Partners with The Blood Bank of Delmarva<br>12:00 - 5:00 p.m.<br>Mt. Olivet UMC, Seaford, DE<br>Visit our website to learn more about donating! |
| 4<br>Sep | Offices Closed<br>Labor Day   |

## BELLA'S BRIEF

*The Office from a Dog's Perspective*



People mostly get on my nerves, but occasionally I like to just watch the human species fight their way through life. Don't take it personally; I mean no harm. I'm just curious about the why behind some of what I see. For instance, I observed a man driving alone in a vehicle wearing a mask. He parked, walked into an establishment, took the mask off at the table, proceeded to talk to a fellow patron, eat a meal, and drink from a glass. Why? Did I mention he left without grabbing it from the table? I caught another fella walking his mixed breed (I can call it that, right?), scoop up its poop but drop his cigarette on the ground and carry on as if he didn't just deface the beauty of his upscale neighborhood. Why? When you watch dogs, you rarely scratch your head in confusion. You know it's a dog and dogs behave predictably, without a lot of paradoxes. People, on the other hand, seem to enjoy the conflict of opposing actions. Like wearing yoga pants but not actually practicing yoga, ever. Why?

xxo Bella 



# PWW FRIDGE-WORTHY

## Blood Bank of Delmarva Launches New Whole Blood Program with Emergency Medical Services Paramedics in Sussex and New Castle Counties

Blood Bank of Delmarva (BBD) announced a new program that will give paramedics in New Castle and Sussex Counties the ability to provide blood transfusions to patients in need who are en route to the hospital. There are many benefits to replacing volume loss with whole blood when there is significant bleeding to increase the chance of survival after a trauma event.

The whole blood products carried on EMS Supervisor vehicles will be Low Titer Type O Positive. This product type allows for safe transfusion to any patient, regardless of blood type. Four units of blood will be deployed at all times within the state, two in northern Delaware and two in southern Delaware. BBD supported the EMS teams, validating the overall process, from temperature monitoring to equipment qualification.

“In an emergency, every second counts. Providing patients with pre-hospital whole blood will surely save lives,” said BBD Director of Laboratories Kristin Frederick. “We are proud to work with the State of Delaware and the EMS divisions of New Castle County and Sussex County on this new initiative. The success of this program is due to years of advocacy from the state of Delaware EMS paramedics.

“It’s great that we are implementing this lifesaving resource. Now, we need the community’s support to continue to donate blood to keep whole blood in the field,” she added. “Rise up and do something bold this summer. Donate blood.”

On Monday, May 22nd Sussex County EMS Medical Director Dr. Paul Cowan, Training Coordinator Jordan Dattoli and Manager of Quality and Standards John Wright traveled north to donate their O positive blood to the program at BBD’s Christiana donor center. Director Robert Murray accompanied the EMS squad of donors.



"Something we have learned in the field for the last several decades is that the highest performing EMS departments have the capability to administer blood transfusions while on the way to the hospital," Director Murray said. "We join those departments with this new cutting-edge technology. For the last two years, we have worked with the Blood Bank of Delmarva to research the potential capabilities of this program and we're thrilled that it is now a reality. We're grateful to our elected officials who supported this program and to BBD for everything they do to save lives."

## Sign Up to Support PWW's Blood Drive

August 2, 2023

12:00 p.m. – 5:00 p.m.

Mt. Olivet United Methodist Church  
315 High Street, Seaford, DE 19973

*Advance Registration Required*



[https://donate.bbd.org/donor/schedules/drive\\_schedule/9157](https://donate.bbd.org/donor/schedules/drive_schedule/9157)



## OFF THE CLOCK

We would like to thank our featured referrer of the month:



**BayView**  
HOMECARE

BAYVIEW HOMECARE  
118 Park Avenue, #1A, Seaford, DE 19973  
also located in Baltimore, MD  
302-629-0202  
[bayviewhomecare.com](http://bayviewhomecare.com)

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