

# Senior Resources Navigation Notes...

## Where Can I Get Help?

### Average CT Annual Costs for:

*Refer to the back of this page for payment source options.*

#### **Companion or Homemaker     \$16 to \$25 per hour**

Companion provides company to participants in a protective and supervisory capacity. It may include such home management activities as cooking and light housekeeping. Homemakers perform home management functions. These functions may include cooking, cleaning, laundry, mending or other light household chores. Although homemaker services are similar to companion services, they differ in that the primary emphasis in homemaker services is on the performance of home management functions while the primary emphasis in companion services is on the provision of supervision and companionship. **In Connecticut, plan on it costing anywhere from \$16 to \$25 per hour, the median is \$20 per hour. The values given here do not include the costs of a skilled medical worker like a nurse or therapist. You must add those expenses (and any other) to the costs shown here to estimate the full cost of Home Health Care.**

#### **Home Health Aide                     \$16 to \$33 per hour**

A Health Aide is not the same as a skilled medical worker like a nurse or therapist. The Health Aide is trained to provide ongoing support with Activities of Daily Living (ADL's) such as bathing, dressing, transferring, eating, toileting, or continence. **In Connecticut, plan on it costing anywhere from \$16 to \$33 per hour, the median is \$22 per hour. The values given here do not include the costs of a skilled medical worker like a nurse or therapist. You must add those expenses (and any other) to the costs shown here to estimate the full cost of Home Health Care.**

#### **Adult Day Health Care                 \$20,150**

The median cost of Adult Day Health Care was \$78 per day (\$20,150 for 5 days a week for 52 weeks). Day Care has Medical or Social Models. Day Care provides personal care for dependent adults in a supervised, protective, congregate setting during some portion of a twenty-four hour day. Services offered in conjunction with adult day care frequently include social and recreational activities, training, counseling and meals for adult day care participants while at a facility. Day Care programs may also provide services such as rehabilitation, medication assistance and personal care assistance.

#### **Assisted Living                             \$66,900**

The **median cost** of Assisted Living in Connecticut is **\$5,575** per month (range is \$2551 to \$10,800) depending on location and other factors. This is based on 12 months of care, single occupancy, and one bedroom.

#### **Nursing Home - (Semi-Private Room)                     \$146,000**

The median daily cost for a semi-private room in a nursing home was \$400 (range is \$195 to \$480). \$146,000 is the median annual rate (daily rate x 365 days).

#### **Nursing Home - (Private Room)                             \$158,775**

The median daily cost for a private room in a nursing home was \$435 (range is \$215 to \$505). \$158,775 is the median annual rate (daily rate x 365 days).

**Want help navigating the system? Call Senior Resources Agency on Aging  
(860) 887-3561     (800) 690-6998**



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Here are **POSSIBLE** payment sources for:

### **In-Home Care**

Private Pay  
Medicare  
Medicaid  
CT Home Care Program for Elders  
(CHCPE)  
Statewide Respite Care Program  
National Family Caregiver Support  
Program  
VA Benefits  
Reverse Mortgage  
Long Term Care Insurance

### **Nursing Home Care: Short Term Rehab**

Private Pay of Private Insurance  
Medicare  
Secondary Insurance  
VA Benefits

### **Nursing Home Care: Long Term Care**

Private Pay  
Long Term Care Insurance  
Medicaid (Title XIX) Long Term Care  
VA Benefits

### **Assisted Living**

Private Pay  
VA Benefits  
Long Term Care Insurance

### **NOTES:**

- In-home care may be tax deductible, if medically necessary and if provided by a licensed home-care provider.
- Once in-home care is started, plan ahead and get on waiting lists for senior housing, assisted living and/or nursing homes.
- Before quitting your job to take care of a relative, seek legal and financial advice

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**Seek an elder law attorney for advice on long term care planning.**

[www.naela.org](http://www.naela.org)

[www.ctbar.org](http://www.ctbar.org)

**Senior Resources' mission is to provide information and services to the aging populations, individuals with disabilities, their families and care providers to maintain or improve their independence and quality of life.**

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