

Chapter 4

PERSONAL AND LONG-TERM CARE

This Chapter covers the Illinois home care program for senior citizens, as well as several different long-term care options for persons who need assisted or supportive living services or nursing care.

In many cases, seniors can remain in their own homes if they obtain home-maker or other services to help with tasks they are no longer able to do on their own. Others may need “Long Term Care,” a term that covers a wide range of services provided over an extended period of time to enable individuals to live independently to the extent of their abilities. The type of long term care you may need will vary based on how much help you need with certain daily living activities, your need for medical or nursing services and the amount of your resources. For example, nursing homes provide 24 hour a day supervision and nursing services. For seniors who do not require nursing level of care, but can no longer live at home, there are many options. This Chapter does not attempt to cover all personal and long term care options, but highlights several of the most noteworthy.

- **The Community Care Program (CCP)**

This section describes the government funded program which provides in-home help for seniors, such as homemaker services, to enable them to stay at home and avoid nursing homes or other long- term care facilities.

- **Nursing Homes**

This section discusses the process of choosing a nursing home; describes available financial assistance to pay for care; explains laws protecting rights of residents in connection with appropriate care and with involuntarily discharge from a nursing home.

- **Assisted Living and Shared Housing**

This section explains alternatives to nursing homes for elderly persons at risk if living alone but who do not require nursing care. Residents live in their own apartments but are provided certain mandatory services, including meals, housekeeping, laundry, and assistance with activities of daily living. Residents generally pay for these facilities with their own resources. Medicaid will not pay for them.

- **Supportive Living Program**

This section addresses an alternative to nursing home care for low-income frail elderly (age 65 and older) or persons with disabilities (age 22 and older). It combines apartment-style housing with personal care and other services. For Medicaid-eligible seniors, Medicaid pays for all services except room and board charges which cannot be greater than the SSI rate (minus a personal allowance).

