

**Testimony for the Division of Aging Public Hearing regarding
Home and Community-based Services Modernization -July18, 2017**

Thank you very much for the opportunity to speak to you today. My name is David Siler and I am President & CEO of Families First, the oldest nonprofit social service organization in our community. Our mission is to create healthier communities by strengthening families and individuals during life challenges and changes. Since our founding in 1835, we have been supporting and encouraging people of all ages throughout central Indiana, helping them find hope and healing, and overcome barriers to reaching their full potential. We do this by offering a comprehensive array of services including mental health counseling, treatment programs for substance abuse and domestic violence, family preservation services, parenting classes, and crisis and suicide intervention. But today I am here to speak about the services we provide to older and challenged adults, and to offer my thoughts regarding modernization of Home and Community Based Services (HCBS) for the aged and disabled as called for in HB 1493. My comments are primarily focused on Theme #3 of that bill:

"Options for individuals to receive services and supports appropriate to meet the individual's needs in a cost-effective and high quality manner that focuses on social and health outcomes." I'd like to share details about some unique services that Families First offers here in Marion County, that could potentially serve as a model and be taken to scale around the state as cost-effective means to help the Division of Aging achieve their goals.

For more than 70 years, Families First has offered a broad continuum of home and community-based services for older and challenged adults that we call the Vistas program. The program includes home-based counseling, homemaker assistance, case management and other non-medical support services for seniors and adults with special needs who have cognitive challenges or other disabilities. In 1991, in response to the growing and unmet need for greater protection of vulnerable adults, the Vistas program

expanded to include financial management and surrogate decision-making services for persons who are elderly, intellectually/developmentally disabled, or mentally ill, and who have difficulty making decisions in their own best interests or handling their own financial or personal affairs. The primary focus of the Vistas program is to help vulnerable and at-risk adults live with maximum possible independence in their environment of choice, and to protect them from exploitation, abuse, and neglect, including self-neglect.

Services in the Vistas program are primarily provided in clients' homes by professional social service staff, paraprofessional care team assistants (homemakers), and sometimes volunteers, who work together as a team to ensure comprehensive community-based care for elderly and disabled adults. Our professional social service staff have expertise in gerontology and disability, and offer assessment and counseling in clients' homes, case management services, information and referral to other community resources, and advocacy as needed on clients' behalf. Care team assistants help with light housekeeping, laundry, shopping, transportation to medical appointments, and other errands for elderly or disabled clients who need help with daily living activities. Our Vistas team can also help clients with housing transitions, even providing hands-on help with packing and moving if necessary, when their needs for care necessitate a move to a different environment.

For clients who are having difficulty managing their financial affairs or making decisions on their own, our program is particularly unique in offering a full continuum of supported and surrogate decision-making services including assisted checking, personal affairs management (PAM), representative payee, power of attorney, health care representation, and guardianship of person and estate

All clients in our Vistas program are vulnerable to abuse, neglect, and financial exploitation; in fact, more than half of the 85 people we currently serve have already been victims of crimes as adults. Of those victims, 50% were financially exploited, 27% were physically or sexually abused or neglected, and 23% were victims of domestic violence. Because of their vulnerability and impaired decision-making, Vistas clients are also at risk of financial ruin, medical crises, homelessness, and unnecessary or premature institutionalization. Utilities are suspended because bills are neglected. Limited assets are wasted because money is not budgeted properly, squandered in poor purchasing decisions, or misappropriated by others. Necessary medical treatment and important public benefits are not obtained because forms and requirements are not understood, or complicated service delivery systems cannot be navigated

without help. Without reliable assistance, these clients may experience unnecessary health problems, risk eviction or loss of assets, and ultimately lose their ability to live independently.

In an ideal world, these services would be provided by family caregivers. Of course, as we all know, not all seniors and adults with disabilities have family members they can rely on for help---they may live too far away, or they have their own challenges and aren't able to help, or they're estranged, or sometimes they are actually part of the problem because they are exploiting or mistreating the vulnerable adult. An added concern is that demographic trends clearly show that the pool of available family caregivers is expected to shrink, even as the population of people needing care is exploding. So, there is no question that a growing number of vulnerable adults will be without the basic supports they need to manage their personal affairs, so they can live with safety and dignity in their environment of choice as long as possible.

That is precisely why our Vistas program offers what we call "personal affairs management" (PAM) services. This is essentially a supported decision-making service---it respects clients' self-determination and supports their ability to be as independent as possible, yet at the same time offers some protection for their health and safety. Here in Marion County, Families First has been providing this service for many years with reimbursement from CHOICE funding through our contract with CICOA. In our experience, Personal Affairs Management services are highly valued and in demand by the care managers at CICOA, especially for their clients who need extra help in the areas of bill paying, debt management, maintaining certification for public benefits, and other financial matters that older and challenged adults often find difficult to understand and manage. These services also including helping clients who need someone to accompany them to medical appointments, to make sure they communicate important information to their health care provider and to ensure they understand and follow medical instructions. Once again, this is the kind of support that a caring family member would ideally provide for their loved one, but in the absence of that kind of help, an older adult or someone with a cognitive impairment can quickly find themselves in a crisis related to their health status, or their finances, or even their ability to stay in their home or apartment. Just having the oversight of a reliable care provider may be all that's needed to ensure someone can age in place and maintain their independence and wellbeing.

Perhaps the best way to describe Personal Affairs Management is to briefly share one actual case example:

- Mrs. S is 85 and has dementia and several chronic health conditions. She lives alone in an apartment building and has regular visits from a home health agency. A younger male neighbor in the apartment building struck up a relationship with Mrs. S. When he realized she was confused about managing her checkbook, he began helping her write checks to pay her bills. Then she started giving him cash to buy groceries for her. Before long he and Mrs. S. became romantically involved. Then he began pushing the home health agency to get Mrs. S qualified for Medicaid Waiver so he could be paid to serve as her designated caregiver. Strongly suspecting that the neighbor was exploiting Mrs. S, the home health agency referred her to Families First. The Vistas counselor got involved and convinced Mrs. S to allow us to take over paying her bills. Once the counselor began visiting Mrs. S regularly and managing her funds, the neighbor stopped spending time with Mrs. S and provided no further help to her. Mrs. S reported she saw him later with another elderly woman--"a new girlfriend", as she put it.

Because of our experience helping older and challenged adults handle their personal affairs, we were especially pleased to see the issue of "age-associated financial vulnerability" highlighted in the Division of Aging Update that was posted by your office on October 30, 2015. That post cited a report in the Annals of Internal Medicine stating that one of the most common and devastating problems of aging is a decline in the ability to manage one's financial affairs. Indicators of this decline include reduced attention to details in financial documents, taking longer to complete everyday financial tasks, decline in everyday math skills, decreased understanding of math concepts and difficulty identifying risks in financial opportunities. The report concluded that financial impairment is often one of the earliest clinical signs of emerging dementia, and strongly urged clinicians to include financial vulnerability as part of their regular comprehensive patient assessments.

Personal affairs management services help vulnerable and endangered adults to live in least restrictive (and far less costly) community settings, and protect them from exploitation, abuse, self-neglect, preventable health crises that lead to ER visits and hospitalizations, and premature or unnecessary institutionalization. To our knowledge, Families First is the only provider in the state with a contract to be reimbursed for PAM services, and unfortunately that reimbursement is capped and does not adequately cover the number of service hours these clients typically require. As such, we do not have the capacity to expand services to meet demand, and our program has a waiting list of one to two years.

Indeed, our organization's future ability to sustain these services may be just as endangered as the adults we serve, without some sort of sustainable source of funding. And sadly, many older adults around the state do not have any access at all to these highly cost-effective home-based supports that clearly protect their health, safety and quality of life.

We believe that a potential solution to this urgent and unmet need is to make Personal Affairs Management a reimbursable service, whether it be through an amendment to the Medicaid Waiver or through some other mechanism. If providers across Indiana had the opportunity to access sustainable funding to make it feasible for them to provide such a supportive and cost-effective service for vulnerable adults in their communities, it would help take the program to scale state-wide. It is highly gratifying work to protect an older or challenged adult from being financially exploited or prevent them from neglecting their own health because they lack the oversight and support they need. We would love to see other organizations around the state join Families First in offering personal affairs management services to protect the financial and physical well-being of vulnerable adults who lack reliable family support. We urge the Division of Aging to consider establishing a reimbursement mechanism for Personal Affairs Management as a highly cost-effective option in modernizing Home and Community Based Services, and Families First stands ready to assist in any way possible with that effort. As a starting point, I have attached a copy of our service description for Personal Affairs Management which is taken from our vendor agreement with CICOA. We would be happy to provide any additional information upon request.

Again, on behalf of Families First, thank you very much for this opportunity to share our perspective with you.

ATTACHMENT B

SERVICE DESCRIPTION

ONLY COMPLETE THIS SECTION WITH INFORMATION ABOUT THE SERVICES IN SECTION III WHICH ARE HIGHLIGHTED AND MARKED WITH AN ASTERISK.

ATTACH ADDITIONAL PAGES AS NECESSARY

PROVIDER NAME: Families First Indiana, Inc.

SERVICE NAME: Personnel Affairs Management

SERVICE DESCRIPTION (include cost of service):

Personal Affairs Management services are necessitated by a recipient's physical and/or mental impairment or age-related conditions. Personal affairs managers provide support and oversight to maintain the client's health and safety and to protect their financial resources. These services, which are delivered in the client's home and other community locations, are designed to protect vulnerable adults who are at risk of self-neglect or exploitation by others because of age-related or disability-related cognitive impairments, mental illness, and/or developmental disability. Services may include: psychosocial assessment and development of an individualized service plan; counseling of the individual and family members/caregivers by a Master's level professional; assistance with correspondence; assistance with paying bills and balancing client's checkbook; budget planning and/or debt management; assistance with applications for relevant sources of financial aid or other community resources; intervention and advocacy with creditors on client's behalf; escort transportation to medical appointments, ensuring medical information and instructions are relayed back to caregivers and other involved parties. Personal Affairs Management services are sometimes paired with Homemaker Services to maximize efficiency and comprehensiveness of care.

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