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This report will help Pennsylvania residents understand the costs associated with assisted living, home care, and adult day care throughout the state. It also explores the various payment options and financial assistance programs available to assist in caring for the elderly, be that in residential care or for aging in place at home.

The programs outlined here are comprehensive of what is available from the state of Pennsylvania, but is not comprehensive of what is available at a national level. When searching for assistance, it is important to explore all avenues to find the most appropriate program for the situation. To aid in this search and to find assistance nationwide, our Resource Locator Tool is invaluable.

## **Pennsylvania Elder Care Costs for 2016**

### **Assisted Living**

The statewide average monthly cost of assisted living in 2016 is \$3,600. This marks an increase of a few hundred dollars per month from 2015. The geographic areas of the state with the most expensive assisted living are the urban centers of Philadelphia, Harrisburg, and Lancaster. In these areas, the average monthly costs are approximately \$4,400 - \$5,000. The least expensive regions for assisted living include Scranton-Wilkes-Barre, East Stroudsburg, Gettysburg, and Reading, where the costs are approximately \$2,500 - \$3,000 per month. Individuals with Alzheimer's who choose to reside in assisted living memory care units should expect to pay an additional \$1,100 each month.

### **Home Care**

Statewide in 2016, PA residents can expect to pay an average hourly rate for home care of \$21.50. While the areas of East Stroudsburg and Gettysburg have more affordable cost of assisted living than the state average, these areas have higher than state average cost / hour for home care. Here, the average cost is \$22 - \$23 / hour. State College, Pittsburgh, and Philadelphia also average \$22 - \$23 / hour.

More affordable home care can be obtained in Altoona, Reading, Bloomsburg, Chambersburg, and Johnstown where the hourly rate is as low as \$20. Home health care is also an option for elderly care and costs approximately \$1 / hour more than home care.

### **Adult Day Care**

Non-residential adult day care is the most affordable option for individuals who wish to remain living at home, but require supervision or assistance. Statewide the average cost is \$60 / day with the range running from \$50 in State College to \$171 in East Johnstown. Adult day care costs, more than other forms of eldercare, is impacted by the lack of local competition and population density.

## **Pennsylvania Financial Assistance Programs**

### **Medicaid Programs & Waivers**

#### **Background**

Medicaid (not to be confused with Medicare) is a program jointly administered by the federal government and the state of Pennsylvania, which provides assistance to low-income elderly residents. The state Medicaid plan pays for nursing home care and some personal care. However, there are also Medicaid Waivers that provide services to the elderly and disabled in their home or community in order to prevent or delay nursing home placement.

## Programs and Waivers

The Department of Aging (PDA) Waiver covers a broad range of home care and support services which can enable an individual who might otherwise require nursing home care to remain living at home. Services include personal care, home delivered meals, respite care, and home / vehicle modifications. The second program, Services My Way (SMW), gives beneficiaries the flexibility to determine their own care requirements and to select the individuals or organizations who will provide the services they require. While not technically a waiver, this program allows waiver participants an option to self-direct their care. With this option, certain family members may be paid as caregivers.

Medicaid has restrictive eligibility requirements based on an applicant's income and their financial resources. Applicants are permitted monthly income of up to \$2,199 as of 2016. They are also permitted to have up to \$8,000 in countable resources. Some assets, such as a vehicle and home are considered non-countable assets, provided they are in use by their owners. Persons who exceed these limits may still qualify for PA Medicaid. However, it is advised they contact a Medicaid Planner prior to application to receive assistance in re-structuring their finances to ensure eligibility.

### **State Assistance Programs**

Pennsylvania offers a non-Medicaid assistance program, which is offered as an alternative to assisted living or home care. The PA Domiciliary Care Program, which is often referred to as PA Dom Care, pays a fixed amount to help seniors live in the homes of caregivers.

Another program is the PA Options Program, through which home support and services is provided. Benefits include personal care, home health, assistive technology, counseling, and adult day care.

In the area of prescription assistance, PA offers the Pharmaceutical Assistance Contract for the Elderly (PACE and PACENET) programs. Both programs are designed for lower income, elderly state residents who do not qualify for Medicaid. Learn more about these programs [here](#).

Another option is LIHEAP, which provides reduced energy costs for heating and cooling one's home. Read more.

### **Other Financial Options for Care**

In addition to the state specific options that help pay for care, there are many non-profit and federal options. Use our Resource Locator Tool to find other programs that help pay for or reduce the cost of care. There are also programs that help veterans with assisted living and there are eldercare loans available in Pennsylvania.