

# “Summit Care at Home” a Life Care Program to be offered by the Summit at Brighton



*The Summit  
at Brighton*

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*Life Care Senior Living*

# Summit's Care at Home Program

Provides and coordinates services throughout a member's life with the goal of keeping the member independent and in the home.

A Care Coordinator works with member to develop a care plan that can access services designed to keep a member safe and independent in the home. Member has access to some of the CCRC's campus-based services, including facility based long term care services if needed.

Is an insurance product that requires an actuarial model, with members required to qualify financially and medically. Home assessment required.

Prepays include a one-time entrance payment with a monthly fee thereafter.

An applicant can choose from three different contracts with various service cap amounts – both daily and lifetime.

# Available Services for Life Care at Home Members

Care Coordination is the main initial service provided and is the core service offered under the program. Service coordination costs are not subject to or counted toward daily or lifetime caps. Service Coordinators (aka Care Navigators) may use some of the following services to be provided under an agreed to care plan and aimed at keeping the member in the home.

# Other Available Services for Summit's Life Care at Home Members

Type of Service	To be provided by	Counted in cap
Home Safety Inspection	JSL	No
Programs at CCRC	JSL	No
Emergency Response System	JSL/vendor	No
Companion Care	JSL	Yes
Housekeeping	JSL	Yes
Transportation Coordination	JSL/vendor	No
Adult Day Care	JSL	Yes
Transitional Care	JSL	Yes
Memory Care	JSL	Yes
Home Care	Vendor	Yes
Skilled Nursing Care	JSL	Yes

# Potential Program Benefits for Members

Life Care at Home Care Coordinators helps members, and their families, navigate and enroll in services designed to keep seniors in the home. Care Coordinators are on call 24 hours/day.

Established a care plan that outlines predetermined decisions made by a member regarding their care. Avoids decisions being made at a time of crisis and under stress.

Allows Members access and receive services necessary from known providers in their area.

Can be tailored to work with an existing long term care insurance policy to fill in coverage gaps – begins immediately with no elimination period and does not require claim forms or pre-approval.

# Summit Care at Home Care Coordination

As soon as CCRC Council approval for Life Care at Home is received, Summit will hire a Care Coordinator/Navigator which is the most integral position for life care at home.

This position will meet with the Life Care at Home applicant from the very beginning to assess their medical eligibility and share the benefits of the program with the applicant.

Once enrolled as a Member, the Care Navigator will arrange for the home inspection and installation of the emergency call system and to determine the Member's intent/wishes as far as future health care needs.

The Care Navigator will then be in contact with the Member every 30 to 60 days depending on the Members wishes. While Members at the entry level are not expected to need many of the services, it is important that we stay in touch with the Member to ensure they receive any assistance needed to remain healthy and in their homes.

# Summit Care at Home Care Coordination - continued

Until the Member needs more care/assistance, the Care Navigator will provide transportation coordination, offer on site programming, and other services as needed.

When the Member is in need of additional care and or services, the Care Navigator will discuss the “care plan” with the Member to determine what types of services are to be provided. The Care Coordinator will review the Member’s contract and what portion of cost if any, the Member will be responsible for.

The Care Navigator will be in contact with the Member as much as necessary to ensure proper care is provided and that the needs/wishes of the Member are being met.

# Potential Program Benefits for a CCRC

Allows expansion of the community without spending capital dollars.

Allows the community to allocate overhead beyond the number of apartments on campus, making the organization more efficient.

Provides an option to market to potential CCRC residents who are resistant to move onto campus and strongly desire to stay in their own home.

Strengthen and improve the financial feasibility of the organization



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# Summit Care at Home

## Life Care Contract Options

Life Care at Home contracts are based on the age of the member as well as the level of contract caps that they select.

Summit at Brighton intends to offer three Life Care at Home contract types:

**Bronze Contract** – Member would have access to services outlined in the contract but would be responsible for the daily costs that exceed a certain amount set (ie. \$200/day) in the contract.

**Silver Contract** – Member would have access to services outlined in the contract but would be responsible for the daily costs that exceed a certain set amount in the contract as well as a lifetime cap. (for example a daily cap of \$500 and a lifetime cap of \$300,000.).

**Gold Contact** – Member would have access to services outlined in the contract but would be responsible for the daily costs that exceed a certain set amount in the contract but have no lifetime cap. (for example a daily cap of \$500/day and an unlimited life time cap)

**Note:** Care Coordination is covered under all contracts and is not subject to caps

# Existing Life Care at Home Programs

There are successful Life Care at Home Programs in Pennsylvania, Ohio, and across the country

Longwood at Home in Pittsburgh Pennsylvania  
Kendal at Home in Westlake Ohio

The Summit at Brighton is the first CCRC to submit an application in New York State and has modeled the program on existing successful programs across the Country while trying to adhere to the requirements set forth in Public Health Law Article 46.

# Status of Summit at Brighton Life Care at Home Application

Summit at Brighton expects to request authorization to offer up to 150 of Life Care at Home contracts.

The application submitted to the Department is being updated for actuarial assumptions and pricing.

The marketing analysis is being revisited under the current conditions.

The application is now an integral part of an expansion plan of independent living units to meet the recent increase in demand for services provided by Summit at Brighton CCRC.

The application and supporting contracts remain under review by the Department of Health and Department of Financial Services.



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