

CalPERS Long-Term Care Program Newsletter | Fall 2019



Independent Provider Coverage Under the CalPERS Long-Term Care Program

Let us help you hire your own independent provider.

CalPERS long-term care plans provide coverage for a wide range of home and community-based care, including care by licensed agencies, adult day care, and independent providers (IP), persons hired directly by the long-term care claimant. An IP may be someone you know personally, perhaps a past caregiver for you or a loved one.

Under all Evidences of Coverage issued before 2014, coverage of care provided by an IP is available only under the Alternative Care Payment Provision.¹ This means your request to receive benefits for IP care must be approved by CalPERS Long-Term Care.

Before you hire an IP, please contact CalPERS Long-Term Care at (800) 982-1775. We'll provide information to determine if your IP meets the program's requirements.

The IP packet we send you will include:

- *IP Personal and Professional History* form
- IP weekly timesheet and instructions for completion
- *IP Acknowledgement of Terms and Release of Liability* form

In addition, we need the following from your proposed IP:

- Government-issued photo ID
- Completed Form I-9 confirming right to work in the United States
- *Assignment of Benefits* form if you wish benefits to be paid directly to the IP
- Proof of licensure, certification, or qualifying training to provide personal care

Under some circumstances, we cannot approve your request for coverage of an IP. For instance:

- You have a cognitive impairment and do not have a competent third party available to manage your IP relationship.
- Your IP is a family member.
- Your IP has your Power of Attorney and/or has access to your financial assets.

IPs can be a good fit for someone needing long-term care services in their home. The program is ready to help you or a covered loved one determine IP options.

The CalPERS Long-Term Care Program by the Numbers:

120,939 total active participants

\$4.4 bil fund balance

\$2.9 bil total benefits paid since program began

\$310 mil benefits paid in FY 2017

\$314 mil total premiums received in FY 2017-2018

\$2,544 average annual premium

¹ Under Partnership plans, IPs are not subject to the terms of the Alternative Care Payment Provision.

How to File a Claim for Long-Term Care Benefits



As soon as you or a covered loved one requires formal (paid) long-term care (LTC) services, even if you have not initiated services, contact us and let us know. Starting a claim is as easy as a phone call.



Getting started

Call customer service at (800) 982-1775, Monday through Friday, 8 a.m.–5 p.m. Once you have given us authority to proceed with your claim, the process is designed to minimize the need for information from you.



Intake call

Conducted with you or your authorized representative, this call establishes why LTC services are required and where you hope to receive those services—at home or in a LTC facility. It's an important opportunity for you and your loved ones to fully understand program benefits and the claim process. The call lasts about 20 minutes, scheduled at your convenience.



Fill out a claim form

Next we'll send you a claim packet, which includes a *Claim and Medical Records Authorization* form. While the claim packet is an important part of the claim process, we will process as much of your claim request as possible before you submit this form. If your legal representative signs the form for you, we need documentation of a power of attorney, guardianship, or conservatorship.



In-person assessment and provider information

If the claimant is currently at home or planning to receive care at home, we

arrange for an in-person assessment of care needs, conducted by a registered nurse. We may perform this assessment if the claimant has moved into or plans to move into an assisted living facility, as well. We make all arrangements for the assessment, conducted at the time most convenient for the claimant. We pay all costs.

In some cases, for instance, if you are in a nursing home, an in-person assessment will not be necessary. We rely on information from your care providers and/or physician.



Provider and physician records

If we need additional records, we will use your signed authorization to request them. You will be notified any time we make such requests and advised of any delays in receiving them.



We will notify you

A care advisor will objectively review your claim information to determine your eligibility for benefits (the "Conditions for Receiving Benefits" in your Evidence of Coverage). This process normally takes two to four weeks, depending how quickly we can secure the information supporting your claim. When the determination is made, we notify you or your legal representative, both by telephone and in writing. If approved, the care advisor will work with you to establish the Plan of Care.

If we determine you are ineligible, we will call you or your legal representative and send a letter of explanation. You have the right to ask for reconsideration or to appeal this decision; this process is explained in the letter.



Your deductible period

After you first meet benefit eligibility requirements, a certain amount of time must elapse before benefit payments begin. This is your deductible period (also called the elimination period). For most CalPERS participants, the deductible period is 90 days.

In most cases, the deductible period begins on the first date you receive LTC services. Documentation, including the provider's invoice, plan of care, and daily care notes, must be submitted to us. At this point, it is not necessary to continue receiving paid LTC services for the remainder of this period as long as you continue to meet the eligibility requirements.



Receiving benefits

Depending on the type of LTC services, we will let you know what documentation is needed to receive benefit payments.



Introducing the LIFT Wellness™ Program, launching Fall 2019

An innovative approach to preventing falls and improving strength.

Falls are the most common cause of injury among older adults. One in three adults age 65 and older has a fall each year, according to the Centers for Disease Control (CDC). Roughly 27,000 people in this age group die from fall-related injuries annually.

CalPERS is striving to help prevent these serious health issues, in collaboration with our long-term care policy administrator, LTCG. Together, your health and safety are our top priority.

LTCG has developed an innovative program to prevent falls. Launching this fall, the LIFT Wellness Program is designed to promote wellness and help people remain in their homes as long as possible. It will initially be available to a select group of policyholders who qualify based on their age and other factors. If you do qualify, this exciting program is provided to you at no cost and will give you access to ongoing support and resources designed to promote your health and safety.

The LIFT Wellness Program is based on the latest medical research in fall prevention. LIFT has already delivered results that reduce the rate of falls and significantly lower long-term care claims costs; policyholders can maximize their benefits because they won't have claims for avoidable falls or related health issues.

How the program works

The LIFT Wellness Program offers compassionate support from highly trained health coaches. This outreach is personalized based on specific information about each participant's risk factors and health issues. Key components of LIFT include:

- A specially designed in-home assessment by a skilled nurse assessor.
- One-on-one telephonic support from LIFT health coaches. This begins with a review of each participant's health, psychosocial, functional, and cognitive status, plus a medication reconciliation

of all prescription and over-the-counter drugs a participant is taking. Each person's unique needs determine the number of calls and length of outreach.

- A personalized action plan, including tailored goals for each participant based on the results of the in-home assessment. The plan is shared with the individual and their physician.
- An engagement toolkit mailed to your home. This kit includes educational materials and tools designed to promote home safety, fitness/strength, and specific areas of health improvement that impact fall prevention.

Learn more about LIFT

If you are 75 years or older, you may qualify for CalPERS LIFT Wellness Program. For more information and to schedule an appointment, go to www.lift-wellness.com. Enter the campaign code "CAL000" so we know how you learned about the LIFT program.



5 Healthy Strategies for Dementia Prevention

A healthy lifestyle impacts more than your physical health. Your brain will thank you, too.

Dementia is the number one cause of claims paid by the CalPERS Long-Term Care Program. We help provide relief to families who incur significant expenses due to these illnesses.

Today, more than 5.8 million Americans are living with dementia. By 2050, that number is projected to increase to 14 million, according to the Alzheimer's Association. Though we can't stop the aging process and a cure for dementia has yet to be identified, scientific evidence suggests you can reduce your risk of cognitive decline through key lifestyle changes.

Focus on your risk factors

High blood pressure, diabetes, and high cholesterol increase the risk of cardiovascular disease and of developing Alzheimer's. Research shows that as many as 80 percent of individuals with Alzheimer's also have cardiovascular disease, which may play a role in the development of plaques and tangles often seen in Alzheimer's and other forms of dementia.

Smoking and excessive alcohol use are also risk factors for dementia.

Controlling these habits may help forestall the onset of dementia.

Improve your diet

Eat heart-healthy, limit sugar and saturated fats, and increase intake of fruits, vegetables, and whole grains. Both the Dietary Approaches to Stop Hypertension (DASH) diet and the Mediterranean diet have been associated with improved cognitive abilities and may be an effective preventive measure to maintain cognitive health.

Increase your physical exercise

Regular physical exercise helps lower the risk of Alzheimer's and vascular dementia. Researchers believe that exercise can directly benefit brain cells by increasing blood and oxygen flow in the brain. A medically approved exercise program is a valuable part of any overall wellness plan.

Keep it social

Research studies have shown that maintaining strong social connections and keeping mentally active as we age

might lower the risk of cognitive decline and Alzheimer's. Mental exercises, such as learning an instrument or a new language, are associated with a lower risk of developing a dementing illness. Some researchers postulate that social connections and mental stimulation may actually strengthen connections between nerve cells in the brain.

Prevent head injuries

Recent research shows a strong link between serious head trauma and future risk of Alzheimer's. Protect your head. Wear a seat belt, use a helmet when riding a bike, and identify fall risks by removing throw rugs, adding hall and bathroom lighting, and installing grab bars in your bathroom. Join a gym or a fall prevention program to work on your balance and strength.

There are many benefits to creating a healthy lifestyle. These choices can improve your health and protect your brain.

Learn more about preventive strategies through the Alzheimer's Association. Check out "10 Ways to Love Your Brain" at www.alz.org.

The Importance of Medication Management for the Elderly

Prioritizing medication management can prolong your independence.

Managing your medications, whether over-the-counter or prescribed, is critical not just to the successful treatment of disease and injury but also to helping you remain safely at home as you age.

Every year in the United States, an estimated 3 million elderly adults are admitted to nursing homes because of medication errors and interactions, including taking incorrect amounts, missing dosages, and continuing to take medications a physician has replaced.¹ Older adults who are prescribed more than five drugs upon discharge from a hospital stay are at increased risk of ER visits and/or hospital readmission within six months.² Many medications are associated with increases in falls, injuries, and loss of independence, and should be avoided whenever possible.

A weekly pill box to organize your medications will help lower the risk of medication mistakes. Consider bubble packs, i.e., medications organized in daily envelopes by the pharmacy, which have dramatically reduced medication errors.

How else can you minimize your risk?

Medication reconciliation

The first step to reduce the risk of medication mismanagement is to make sure you keep only the medications currently prescribed by your physician. Nearly half of older adults living outside institutional

settings have kept medications one or more years after they were last prescribed by a physician.³ Many fail to advise their primary physician of medication prescribed to them by other physicians or of over-the-counter medications they've elected.

Education

Learn why a medication was prescribed, its side effects, the consequences of taking too much or too little, as well as interactions with other drugs or food. Medications may require dietary changes, regular laboratory follow-up, be intended for short term use, or require adjustments in dosage over time.

- Read the inserts provided with your medication.
- Tell your designated power of attorney about any medications you

are taking, especially new ones you may not be familiar with.

- Keep a list of your medications and dosages in your wallet.
- Ask your pharmacist for “friendly” medication packaging, such as easy-open bottles and large print labels.

Managing your medication effectively is critical to remaining functional and independent as you age.

¹ Johnson JA, Bootman JL. Drug-related morbidity and mortality. A cost-of-illness model. Arch Intern Med. 1995;155(18):1949-56.

² Alarcon T, Barcena A, Gonzalez-Montalvo JI, et al. Factors predictive of outcome on admission to an acute geriatric ward. Age Ageing. 1999;28:429-32.

³ Bevil CW. Medication management in an elderly, community-based population: a pilot project. J NY State Nurses Assoc. 1981;12(2):19-29.





Home Safety for Loved Ones with Dementia

From deadbolts to night lights, these simple solutions can prevent accidents.

Alzheimer's type dementia and other forms of cognitive impairment are progressive, degenerative neurological conditions that impact individuals and may put their safety at risk.

The following strategies can help relieve some of the consequences of dementia for you or your loved ones.

Judgment

Forgetting how to safely use household appliances, medications, and tools

- Remove or disable appliances that might prove dangerous, such as microwave, stove, and electric knife, and remove knobs from the stove.
- Rearrange kitchen supplies to remove access to knives or breakable glasses.

Sense of time and place

Getting lost in one's own home, street, and community

- Place large-print labels, like "toilet" on the bathroom door, "socks" on the dresser drawer, "cups" on the cabinet door.
- Enroll your loved one in the Safe Return program through the Alzheimer's Association, at www.alz.org.

Physical ability

Trouble with balance, gait, and depth perception, which can lead to falls

- Put decorative stickers on sliding doors to minimize the risk of walking into glass.
- Add textured stickers to slippery surfaces and apply adhesives to keep necessary throw rugs and carpeting in place.

Senses

Changes in vision, hearing, and touch

- Turn down the hot water tank temperature.
- Use night lights and motion-detected lighting in and outside the home.

Wandering

Six in 10 people with dementia will wander

- Place deadbolts and alarms either high or low on exterior doors.
- Enable the "find phone" feature on the individual's mobile phone.
- Obstruct access to even small bodies of water near or around the home.

Access additional safety tips by calling your local Alzheimer's Association office or visiting www.alz.org.

We have resources to help you plan and manage your long-term care needs, stay informed about changes in our Long-Term Care Program, and information about long-term care in general.

Contact the CalPERS LTC Program

The CalPERS Long-Term Care Program is administered by LTCG.

CalPERS Long-Term Care Program

www.CalPERSLongTermCare.com

Email

CalPERSLTC@ltcg.com

Telephone

Monday through Friday, 8:00 a.m.-6:00 p.m. PST

Current participants: (800) 982-1775

Prospective applicants: (800) 908-9119

Provider services: (888) 396-5824

Employers: (800) 845-8427

Fax

Customer service: (952) 833-5417

Claims: (866) 294-6967

Participant services: (866) 294-6966

Prospective applicants: (952) 918-5089

Mail

General correspondence:

CalPERS Long-Term Care Program

P.O. Box 64902

St. Paul, MN 55164-0902

Overnight mail:

CalPERS Long-Term Care Program

7805 Hudson Road, Suite 180

Woodbury, MN 55125-1591

Premium payments:

CalPERS Long-Term Care Program

Department LA 21217

Pasadena, CA 91185-1217

Online Resources

California Department of Aging

www.aging.ca.gov

National Association of Area Agencies on Aging

www.n4a.org

National Institute on Aging Information Center

www.nia.nih.gov

U.S. Department of Health and Human Services
Long-Term Care

www.longtermcare.gov

Family Caregiver Alliance

www.caregiver.org

American Association for Long-Term
Care Insurance

www.aaltci.org

National Alliance for Caregiving

www.caregiving.org

Caregiver Action Network

www.caregiveraction.org

Well Spouse Association

www.wellspouse.org

Alzheimer's Association

www.alz.org

Alzheimer information from U.S. Department
of Health and Human Services

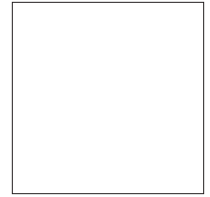
www.alzheimers.gov

Silver Brick Road

www.SilverBrick.com



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