



GETTING OLDER IN TENNESSEE

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OVERVIEW

What do we need as we age?

- Money
- Care
- A plan

But also:

- Independence
- Safety

MONEY

- How do seniors get paid?

- Employment
- Pensions
- Income from assets (rental property, stocks, bonds, annuities)
- Social Security

TYPES OF SOCIAL SECURITY

- Disability

- Retirement

TWO TYPES OF SOCIAL SECURITY DISABILITY

■ SSI

- “Supplemental Security Income”
- No more than \$770/month
- Gets you Medicaid

■ SSDI

- “Social Security Disability Insurance”
- Average payment is around \$1200/month
- Amount based on how much you’ve paid in

RETIREMENT

- Can get as early as 62 or as late as 70.
- Make sure to look up your “full retirement age” based on your date of birth
- You can apply online

CARE

- Health care

- Long-term care

HEALTH CARE

- Employer-Sponsored insurance
- Marketplace Plan
- Medicaid
- Medicare
 - Medicare Supplement Policy (Medigap)
 - Medicare Savings Program

MEDICARE

(REMEMBER: HAS AN “R” FOR “RETIRED”)

HOW TO GET IT

- Turn 65
- Be disabled and wait two years
- Have ALS or End Stage Renal Disease

TYPES

- Traditional Medicare
 - Part A
 - Part B
 - Part D
- Medicare Advantage (“Part C”)

TRADITIONAL MEDICARE

- Part A, “Hospital benefit,”
 - No premium for most people
 - Covers: Inpatient hospital care, Skilled nursing facility (if follows within 30 days of hospitalization 3 days or longer. 20 days no copay. 80 days with copay.), Home health (with limitations), Hospice care.
- Part B, “Supplementary medical insurance,”
 - Premium usually \$134, sometimes more, occasionally less.
 - \$183 deductible. 20% coinsurance for most services.
 - Covers: doctors’ visits, out-patient services, other.

MEDICARE ADVANTAGE

- Pros:
 - Sometimes covers bonus services, like vision, dental, and hearing, and many include prescription drug coverage.
 - May have lower out-of-pocket costs, depending on a person's medical needs.
 - Similar to other private insurance, feels familiar.
- Cons:
 - Some have provider networks.
 - May have stricter rules than traditional Medicare.
 - May not save you money after all.

FILLING THE MEDICARE GAP

Medicare Supplement Policy (“Medigap”)

- Pairs with traditional Medicare to cover out-of-pocket costs like copays, coinsurance, and deductibles.
- Sold by private companies.
- Doesn’t usually cover vision, hearing, dental, long-term care.

Medicare Savings Program

- For low-income Medicare beneficiaries
- Paid for by TennCare
- Types:
 - QMB. Income limit: \$1,032 single/\$1,392 couple
 - SLMB. Income limit: \$1,234 single/\$1,666 couple
 - QI. Income limit: \$1,386 single/\$1,872 couple

LONG-TERM CARE

- Three options:
 - Medicare
 - Medicaid
 - Long-term care insurance
 - Incredibly expensive (several thousand dollars per year, on average)
 - Premiums spike dramatically as you age

LONG-TERM CARE

Medicare

- Bottom line: Don't get your hopes up.
- Covers:
 - NO long-term care.
 - Skilled nursing facility for 20 days with no copay and 80 days with a copay, IF (IF IF IF IF)
 - It comes after a hospital stay of 3 days or longer, AND
 - The hospital stay was in the previous 30 days, AND
 - The beneficiary was actually admitted to the hospital (not under observation).

Medicaid

- 60% of nursing home slots in TN
- TennCare CHOICES
- In a nursing facility (Group 1) or at home (Group 2)
- Requirements:
 - Medical
 - Financial

A PLAN

- Documents you (really, truly, I promise) need:
 - **Durable** Power of Attorney
 - Advance Directive
 - Will
 - Disposition of Remains


BUT WAIT YOU DIDN'T MENTION CONSERVATORSHIP

■ Conservatorship

- \$\$\$\$\$\$\$\$\$\$
- Lawyers
- Court
- Work
- Responsibility
- Intrusive and abusable

- (So why would anyone use one...?)

■ Power of Attorney

- Types:
 - General
 - Durable (← )
- Cheap
- Little administration required
- Less potential for abuse

ADVANCE DIRECTIVE

- A document that says:
 - What kind of care you want (or don't want) at the end of your life, and
 - Who will speak up for you to make sure your plan is followed (AKA, your agent).
- Replaces: durable power of attorney for health care, living will, appointment of agent, and advance care plan
- Why should I? People who have advance directives are more likely to die at home, get hospice, get hospice for longer, and generally have better quality end of life.
- How do I get one? TN Dept. of Health has English and Spanish forms on their website. (Google: TN advance directive for health care)



QUICK TOPICS



HOW TO PICK A NURSING HOME

- Use [medicare.gov/nursinghomecompare](https://www.medicare.gov/nursinghomecompare)
- Ask your local senior center for recommendations
- Visit
- Take a close look at the food being served

ELDER ABUSE 101

- Types:
 - Physical
 - Emotional
 - Sexual
 - Financial
 - Neglect
- Reporting is **mandatory for everyone.**
- Report to Adult Protective Services at: 1-888-APS-TENN or online at <https://reportadultabuse.dhs.tn.gov/>

CAREGIVER SUPPORT

- **Tennessee Respite Coalition** at 888-579-3754 or tnrespite.org.
- **National Family Caregiving Support Program.** Ask the AAAD at 866-836-6678.

WHAT IF I...

	You Should Call:	Their Number Is:
Want to apply for CHOICES?	Area Agency on Aging and Disability	1-866-836-6678
Have a problem with CHOICES?	Us! Tennessee Justice Center (TJC)	1-615-255-0331
Want to apply for TennCare insurance?	Federal Marketplace	1-800-318-2596
Have a problem with TennCare insurance?	Us! Tennessee Justice Center (TJC)	1-615-255-0331
Want to apply for Medicare?	Social Security	1-800-772-1213
Have a question about Medicare?	State Health Insurance Assistance Program (SHIP)	1-877-801-0044 or 1-866-836-7677
Want to apply for SNAP (food stamps)?	Department of Human Services (DHS)	Different for each local office
Have a problem with SNAP?	Us! Tennessee Justice Center (TJC)	1-615-255-0331
Have another question?	TALS Senior Helpline	1-844-435-7486



QUESTIONS?

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