

Armstrong County Area Agency on Aging



FACTS ABOUT COST SHARING

Janet D. Talerico
Executive Director

125 Queen Street
Kittanning, PA 16201
(724)548-3290
Toll free for consumers:
(800)368-1066
E-Mail:
aaa@co.armstrong.pa.us

WHAT HAPPENS IF I DON'T PAY THE BILL?

Paying for services is a shared responsibility between the Area Agency on Aging and the consumer. The Area Agency on Aging will need to terminate its financial support if the consumer's share is not received according to the payment schedule.

**IS THERE A LIMIT ON HOW MUCH
SERVICE I CAN RECEIVE?**

Generally, a service plan cost cap of \$625/month will be established. Your care manager will explain this cap to you.

**IS THERE AN EXCEPTION TO THE
\$625, IF I NEED MORE HELP?**

Your care manager can authorize exceptions to this cap if there are special needs such as a high need for personal care or when consumers are "nursing home appropriate."

ADDITIONAL SERVICE CHOICES FOR THOSE WHO ARE "NURSING HOME APPROPRIATE"

There are additional service options open to persons who are at least 60 years of age who are also "nursing home appropriate."

Nursing home-appropriate persons are given consideration for the PDA Waiver or PDA Bridge programs, through which extensive care plans are available. (Generally speaking, individual total care plan costs are allowable if the care plan will cost less than nursing home placement would cost). The Waiver and Bridge programs can offer home health services including registered nurses, therapists and more.

Qualifying for PDA Waiver versus PDA Bridge is determined by the applicant's income and assets. PDA Waiver services are cost free; PDA Bridge consumers cost share at a 50% rate until they become financially eligible for the PDA Waiver program.



The Armstrong County Agency on Aging is funded in part by the Penna. Department of Aging and the County Board of Commissioners.

WHAT IS COST SHARING?

To be able to provide more consumers with needed services it is now a requirement that consumers, who are above certain income limits, pay for a portion (cost share) of the services they receive from the Area Agency on Aging.

WILL ALL CONSUMERS HAVE TO PAY FOR THEIR SERVICES?

NO, the cost is based on the consumer's income. Most individuals whose monthly income is less than \$970 per month (or \$1301 for a couple), will receive their services free of charge.

WILL THERE BE A CHARGE FOR ALL SERVICES?

Home-Delivered Meals will not be affected by cost sharing. Also not affected by cost sharing:

- Assessment
- Care Management
- Protective Services

Services to which cost sharing may apply:

- Home Support
- Personal Care
- Personal Assistance Services

WHAT WILL BE COUNTED AS INCOME?

If you have filed a Federal Income Tax Return, your cost share fee will be based on your adjusted gross income. Consideration is given if there are significant unreimbursed medical expenses. Non-taxable income such as Social Security will also be added to the adjusted gross income. If you did not file a Federal Income tax return, the following, lists types of income that will be considered:

1. Social Security benefits
2. Wages, salaries, tips
3. Private Pensions, annuities, and union benefits
4. Government retirement pensions
5. Veteran's pensions
6. Railroad retirement, Disability
7. Dividends or interest from stocks, bonds, savings, etc.
8. Alimony and child support
9. Boarder/Roomer or Net (gain or loss) Rental income
10. Public Assistance or SSI grants
11. Net (gain or loss) self-employment income
12. Unemployment compensation
13. Estate and trust funds
14. Black Lung Benefits
15. Workman's Compensation payment*

The following types of income will not be considered as income for the cost sharing program:

1. Low Income Home Energy Assist.
2. Food Stamps.
3. Medicare, Medicaid, FCSP & PACE.
4. Income tax refunds.
5. Property tax and rent rebates.

MUST I PROVIDE TO THE AAA, COPIES OF ALL MY INCOME?

Though our staff must view proofs of income, you are not required to provide us with copies. *Consumers who do not wish to disclose (or verify) income may receive services at a cost share rate of 100%.



WHAT IF MY FINANCIAL SITUATION CHANGES?

Your income will be verified yearly, but we encourage you to call us if you have a significant increase or decrease in your monthly income in which case mid-year adjustments can be made.

HOW AND WHEN WILL I BE BILLED?

You will be informed, in writing what your estimated monthly cost sharing co-pay will be. The Agency on Aging will mail to you a bill monthly for the services you received. The bill will be payable upon receipt.

