

CONTINUING CARE AT HOME

Continuing Care at Home: Your Path to Aging in Place

A Comprehensive Approach to Personalized Care

“How can we bring the promises and guarantees of a Continuing Care Retirement Community to people who prefer to remain in their own homes?”

Donald L. Moon, Executive Director
Foulkeways at Gwynedd
Circa 1982

1980s

Friends Life Care develops “CCRC without Walls” business model with \$2.5 million grant funding.

**Goal: develop a lower cost alternative to the campus-CCRC for those who prefer to remain
In their own homes.**

What is Continuing Care at Home?

Definition: Continuing care at home (CCAH) is a personalized care plan designed to help you age comfortably and safely in your own home.

• Key Features:

- Customized care services tailored to your individual needs
- Coordination of medical appointments, medications, and therapies
- Access to a network of qualified healthcare providers
- Support for daily living activities
- Peace of mind for you and your family



Why Choose Continuing Care at Home?

. **Benefits:**

- Maintain independence and quality of life
- Avoid the stress and disruption of moving
- Receive personalized care in a familiar environment
- Have peace of mind knowing you have support when needed
- Reduce the burden on family caregivers

How Does CCAH Work?

. **Process:**

- 1. Assessment:** A comprehensive assessment is conducted to determine your specific needs and preferences.
- 2. Care Plan Development:** A personalized care plan is created based on your assessment.
- 3. Service Delivery:** Care coordinators coordinate the delivery of services, ensuring you receive the care you need.
- 4. Ongoing Monitoring and Adjustment:** Your care plan is regularly reviewed and adjusted as your needs change.

Services Offered

- **Examples of services:**
 - Home health care
 - Medication management
 - Meal preparation
 - Transportation
 - Companionship
 - Respite care
 - Telehealth services

Member Engagement Process



= Healthier Members + Reduced Costs of Care

Friends Life Care's proprietary Member Engagement Process includes assessments that can improve health-span and reduce the cost of providing healthcare services



Examples of Identified **Risk Factors**



Examples of Recommended Interventions



Intervention Effectiveness

- Friends Life Care interventions are effective at delaying the onset of care outside of the home by 1.7 years
- Approximately 53% of members implement Friends Life Care's recommended interventions

Who is CCAH for?

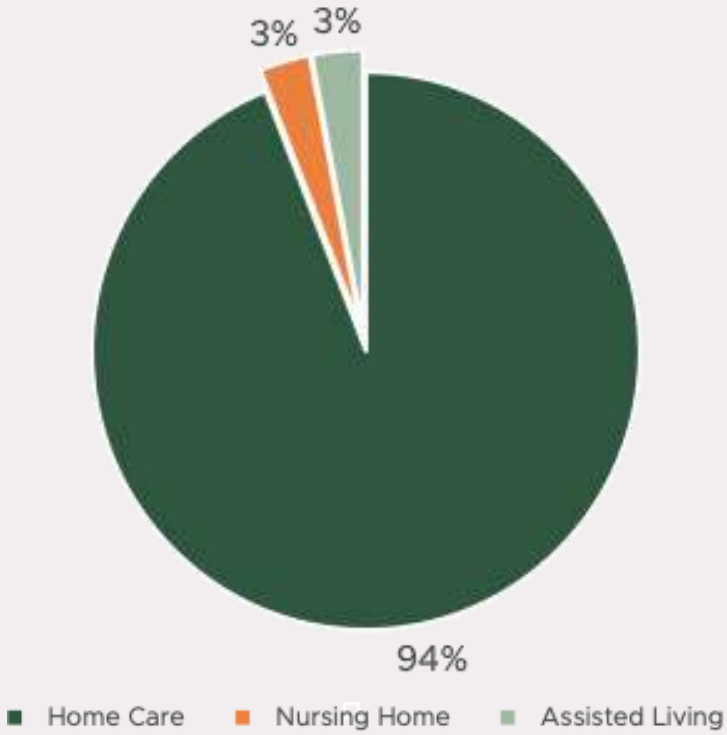
- **Ideal Candidates:**

- Individuals who wish to age in place
- Those with chronic health conditions or disabilities
- People who require assistance with daily living activities
- Families seeking peace of mind for their loved ones

The CCAH Advantage

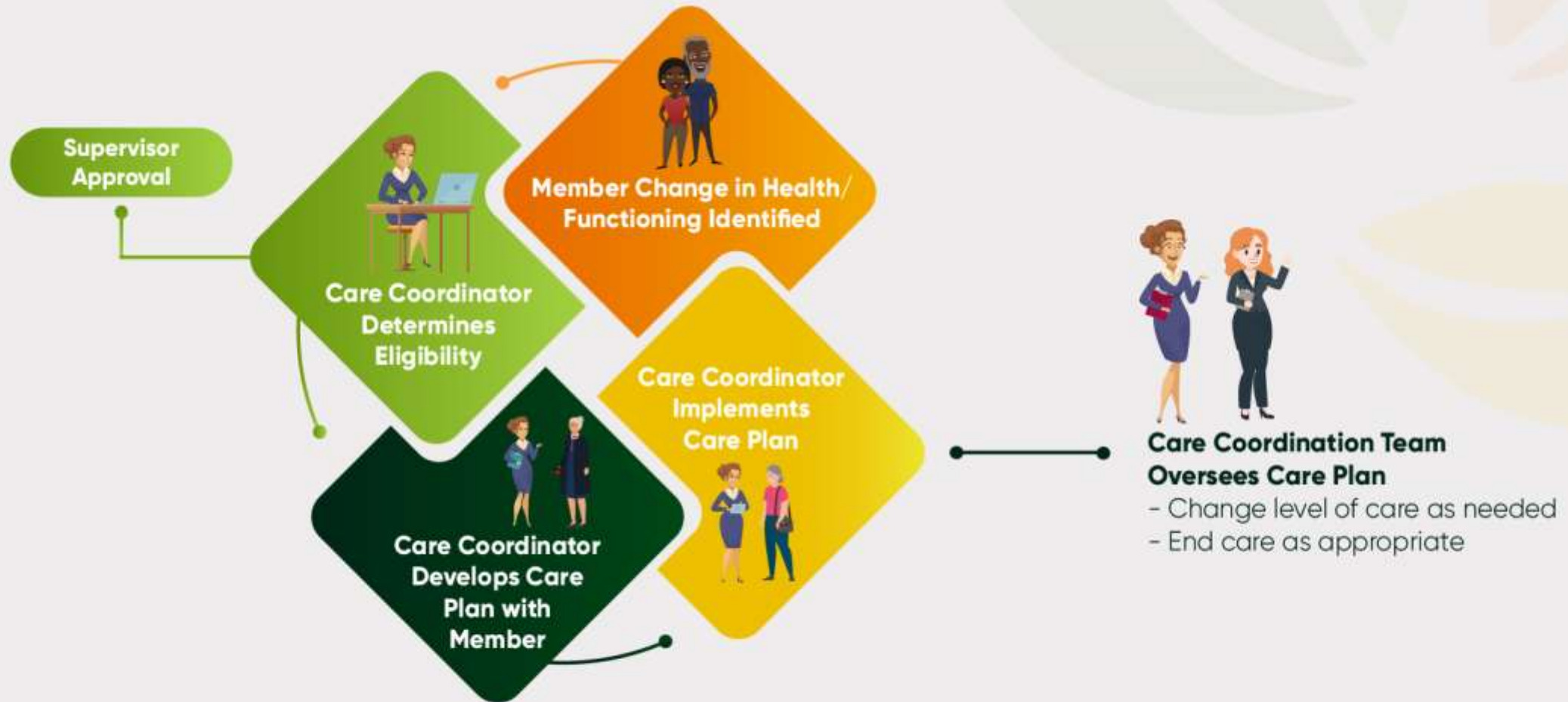
- **Benefits over traditional care options:**
 - Personalized care tailored to your specific needs
 - Affordable and flexible pricing options
 - Access to a network of qualified professionals
 - Peace of mind knowing you have support when needed

Care Provided by Service Type



- Friends Life Care provides the overwhelming majority of services at home when care is needed.
- Large cost reduction (measured over member lifetime) when care starts at home.
- Member benefit – aging at home supports lifestyle preservation.

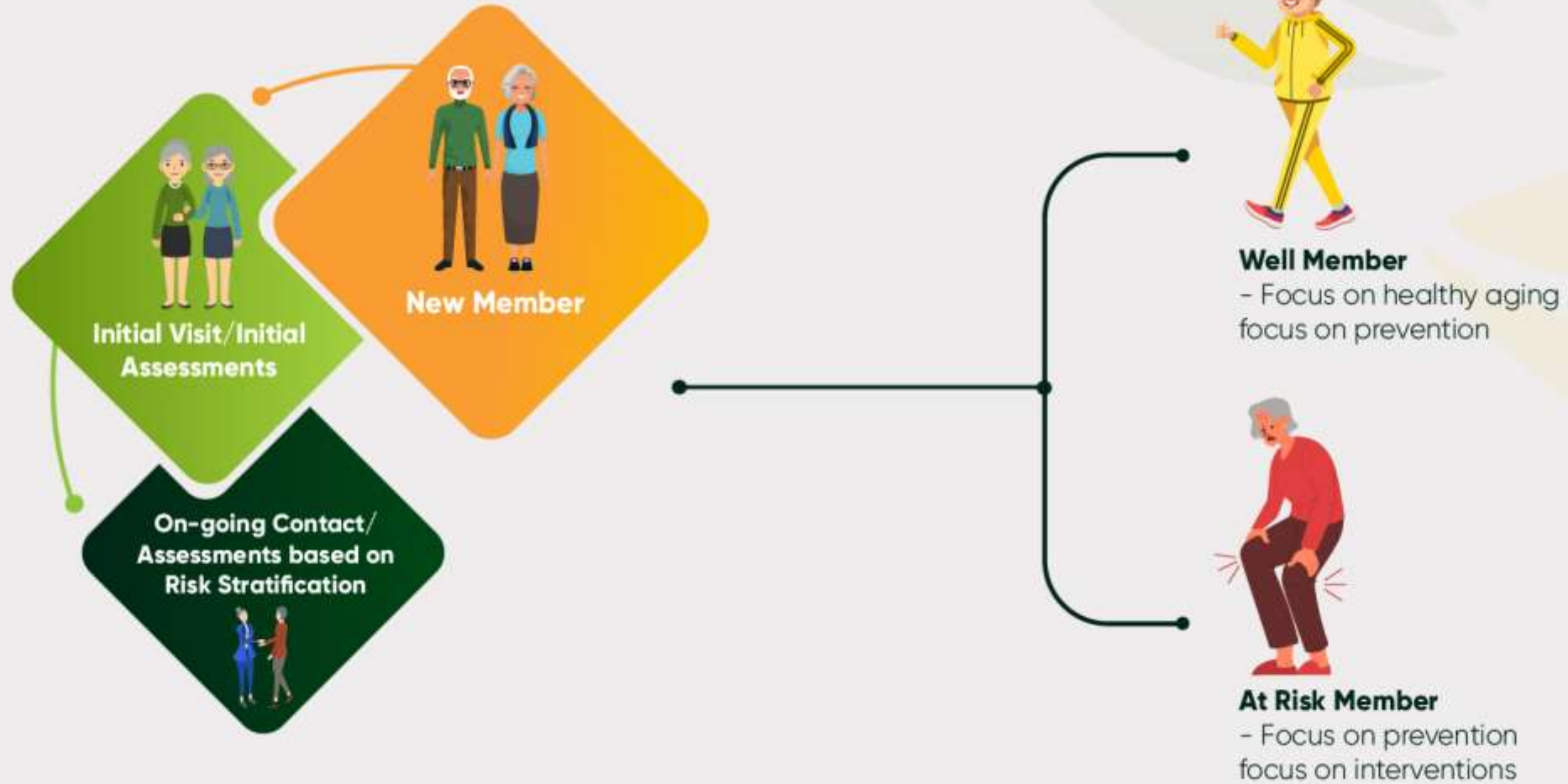
Member On Claim Lifecycle



Wellness Programs

Enhancing Your Well-being with Wellness Programs

Wellness & At Risk Member Lifecycle



VigR®



Vitality • Independence • Growth • Resilience

Financial Considerations for CCAH

Entrance Fee:

- **Definition:** An upfront payment may be required to secure your membership in the CCAH program.
- **Purpose:** Helps to fund the program's infrastructure and reserves.
- **Options:** Entrance fees may be refundable or non-refundable, depending on the program.

Financial Considerations for CCAH

Monthly Fees:

- **Definition:** Ongoing monthly payments covering care services, amenities, and program administration.
- **Factors Affecting Monthly Fees:**
 - Level of care required
 - Choice of living arrangement
 - Amenities and services utilized

Financial Considerations for CCAH

Refundable Deposit:

- **Definition:** A refundable deposit that is typically returned to you or your estate upon your move-out or death.
- **Purpose:** Provides financial security for the program and may reduce monthly fees.

Life Care Agreement

- **Definition:** A legally binding contract that outlines the terms and conditions of your CCAH membership.
- **Key Provisions:**
 - Entrance fee
 - Monthly fees
 - Refundable deposit
 - Service levels
 - Dispute resolution procedures

Financial Planning

- **Importance of Financial Planning:** Discuss with your financial planner the option of CCAH.
- **Long-Term Care Insurance:** Many people that have CCAH also have long-term care insurance(LTCI) – CCAH can supplement a LTCI policy.

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QUESTIONS





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