

Financial Help

For Yourself or When Caring for a Loved One



Long-term living services can be very expensive. While many believe that Medicare covers all or most of the cost, that is not the case. There are programs available to help pay for long-term living services and supports, but you must be eligible for these services, both in terms of your income and resources and in terms of your needs and abilities. Each program is different.

Financial help may be available from:

Medicare

A health insurance program that covers services intended to treat short term illnesses and injuries. It was never intended to cover the costs of long-term living and it does not pay for custodial care or non-skilled personal care services.

Medical Assistance

A joint federal and state government program that helps pay medical costs for some people with limited incomes and resources. It may pay for nursing facility and home and community based long term living services to help you remain in your home. Eligibility is based on income and personal resources as determined by the local County Assistance Office; and is also based on functional ability and need as determined by the AAA.

Waiver Programs

A shortened term for the Medicaid Home and Community Based Waiver Program, which provides funding for supports and services to help you to live

in your home and community. Pennsylvania administers ten Medical Assistance/Medicaid Waiver Programs that offer an array of services and benefits such as choice of qualified providers, due process and health and safety assurance. Each waiver has its own unique set of eligibility requirements and services.

Family Caregiver Support Program

Provides support to caregivers helping family members at home via a cost-sharing approach. If you are income eligible, you may receive reimbursement to help with out-of-pocket expenses and may also provide a one-time grant for a home modification or to purchase an assistive device.

Sometimes it's easier to talk to someone rather than searching for something on your own:

Lackawanna County Area Agency on Aging

www.lackawannacounty.org

(570) 963-6740

Long Term Living in PA

www.LTLinPA.com

Toll Free: 1-866-286-3636

PA Office of Long-Term Living

Bureau of Individual Support

717-787-8091

For more information, contact:



Area Agency on Aging

200 Adams Ave. • 3rd Floor

Scranton, PA 18503

Ph: 570-963-6740 Fax :570-963-6401

Or visit us under
the Departments/Agencies section
at www.lackawannacounty.org.