Imagine doing everything by the book your entire life – working hard, making an honest living, providing for your family’s needs, and planning responsibly for your retirement. This is a story I heard over and over again from numerous seniors while touring the state over the last few months. But, oftentimes, what some of these seniors hadn’t prepared for was the unexpected: a sudden illness that claimed their independence and robbed them of their savings.

In one-on-one conversations with these seniors, I saw how valuable home and community-based services were for those who were too well-off to be eligible for Medicaid but not able to pay thousands of dollars out-of-pocket for assisted living or private long term care. For those of you who may not know, some home and community-based services are administered through the Office on Aging and are designed for individuals who need some assistance or nursing home level of care but choose to stay in the comfort of their homes rather than go into an institution. In a nutshell, the program is meant to keep people healthy and independent as long as possible.

Home and community-based services cover a wide range of needs, including:

- home health care
- personal care (such as providing assistance with bathing, dressing, eating, grooming, and toileting)
• health support services (such as housekeeping, cooking, shopping assistance, laundry and mending)
• respite care (caregiver relief)
• transportation
• routine household chores, as necessary, to maintain a consumer’s health, safety, and ability to remain in the home
• home modifications
• meals delivered to a person’s home

Though all of these services are lifelines for seniors and their families, meals are, by far, the most common service offered through our program. The meals are practical for individuals who want to remain in their homes but simply need a helping hand, and the nutritional value of the meals increases seniors’ mobility and overall quality of life. Additionally, volunteers who deliver the meals are able to check on seniors – and the volunteers are sometimes the only contact that these seniors have with the outside world.

In South Carolina, our system of home and community-based services is underfunded. Already, there are over 8,000 people who are on the waiting list to receive these services. With one of the fastest growing senior populations in the nation, our state must ensure that an adequately funded system is in place to meet the needs of our aging residents – both now and in the future. Home-based services are usually nearly 40 times cheaper than a skilled nursing home Medicaid bed, which costs an average of $52,000 per year. Home and community-based services are a cost-effective option for caring for our seniors. If appropriately provided, these can be proactive in preventing a future budget-busting need for more costly care.

**Question of the Week:**

**Q:** My father is becoming too feeble to care for my mother and may soon need help, as they cannot afford expensive options for care. How do I inquire about services available in their area?

**A:** The Office on Aging can connect you with a regional office in your parents’ community that will be able to perform an assessment of their needs and establish a priority score. Call 803–734–9900 (or toll free at 1–800–868–9095), and ask to be transferred to your Area Agency on Aging.

*For more information, contact the SC Lieutenant Governor’s Office on Aging (803–734–9900 or 800–868–9095) or visit www.aging.sc.gov.*