



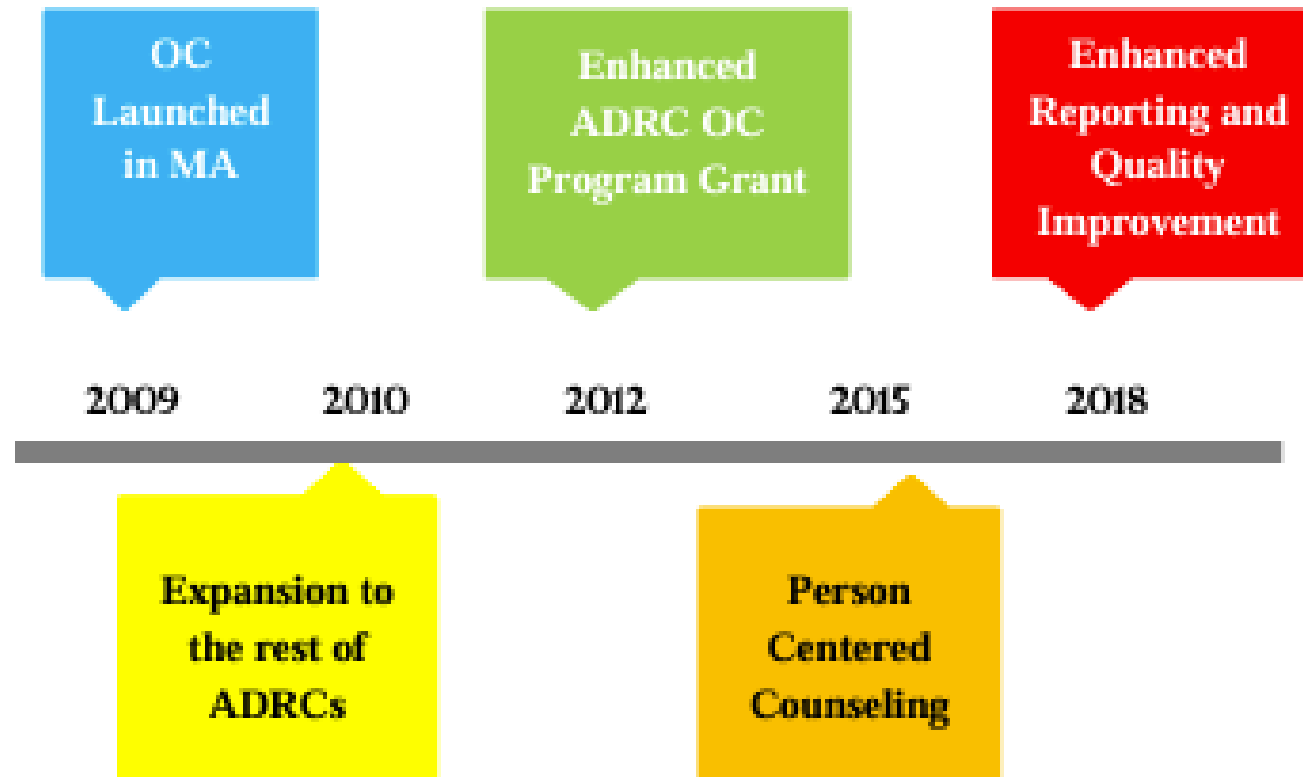
# Options Counseli ng

History,  
Evolution and  
Future

December 6, 2024



# Program History





Berkshire County ADRC  
Boston ADRC  
Metro Boston ADRC  
Cape and Islands ADRC  
Central MA ADRC  
Greater North Shore  
Link ADRC  
Merrimack Valley ADRC  
Metrowest ADRC  
Pioneer Valley ADRC  
Southeastern MA ADRC  
Southern MA ADRC

- This **free** service is provided through regional Aging and Disability Resource Consortia (ADRC), comprised of agencies from both the elder network (Aging Services Access Points) and the disability network (Independent Living Centers) and other community-based partners working together to ensure efficient access to long term services and supports for people regardless of



---

The Options Counseling (OC) program is a critical component of the Commonwealth's Community First initiative

empower and support people with disabilities and older adults to live with dignity and independence in the community by expanding, strengthening, and integrating systems of community-based long-term supports that are person-centered, high in quality and



Options Counseling is an interactive short-term process to empower individuals in need of long term services and supports to make an informed choice about the settings and services that best meet their needs.



Individuals and families receive unbiased information about relevant programs, services, housing options, and financial resources to help pay for services.



Counselors assist individuals to determine next steps and connect with relevant referral sources. Follow-up services are available to address the changing needs and preferences of consumers and to further the decision-making process.

## Mrs. S:

Mrs. S had surgery that resulted in complications and a lengthy hospital/rehab stay. During that time, her spouse passed away and her income decreased because his SSA was lower than hers. She needed information about public benefits, assistance paying her real estate tax, obtaining a Home Equity loan, and possible Home Care services. Her total monthly income was reduced to roughly \$2300 and she reported having less than \$18,000 in assets.

Over the course of several visits, the OC discussed different options with the consumer to help reduce her monthly costs:

- Real Estate Tax Exemption for Surviving Spouse over age 70 from the town
- Senior Real Estate Tax Deferral program
- MassHealth Buy-In including saving \$165 in her Medicare Part B premium, automatic eligibility in LIS to reduce her premium and copay costs and being able to reduce her Medigap coverage to Core saving \$100/mo.
- Fuel assistance

After meeting several times with the Options Counselor, Mrs. S received fuel assistance, prescription assistance and home care services including homemaking, home delivered meals and PERS as well as ongoing case management. She also connected with an Elder Law Attorney regarding potential tax savings.

## Mr. G:

In 2017 , Mr. G, a father and husband, was in a car accident that left him paralyzed from the neck down. For two years, he was in and out of hospitals and skilled nursing facilities, facing the overwhelming challenges of adjusting to life with a spinal cord injury. By 2019 , he was referred to an Options Counselor to explore the possibility of returning to community living.


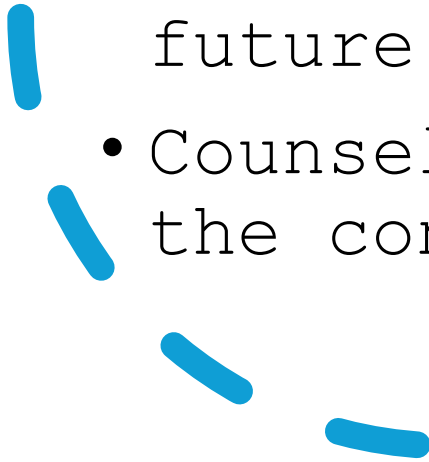
With the guidance of the Options Counselor, Mr. G began the process of rebuilding his life outside of a facility. His housing and benefits applications were completed, and he was connected to the Moving Forward Plan Program, which provided financial assistance for the cost associated with transitioning back into the community. He was also referred to Personal Care Assistant (PCA) services to help with his long-term services and supports needs.

After months of working closely with the Options Counselor, Mr. G successfully moved back to the community, where he now lives independently with PCA support. His life has taken on new meaning as he actively engages with his community-serving on local nonprofit boards and contributing his time and skills to help others.

- Options Counselors use a person-centered approach, working collaboratively with individuals and families to empower them with information about community services and resources, and to support them in evaluating and accessing these resources.
- The service is available to older adults and to adults with disabilities of any age, income and insurance type making it one of the most accessible services to community members.
- This two-pronged approach - information and decision support - coupled with assistance in accessing services and programs, is key to the program's success.





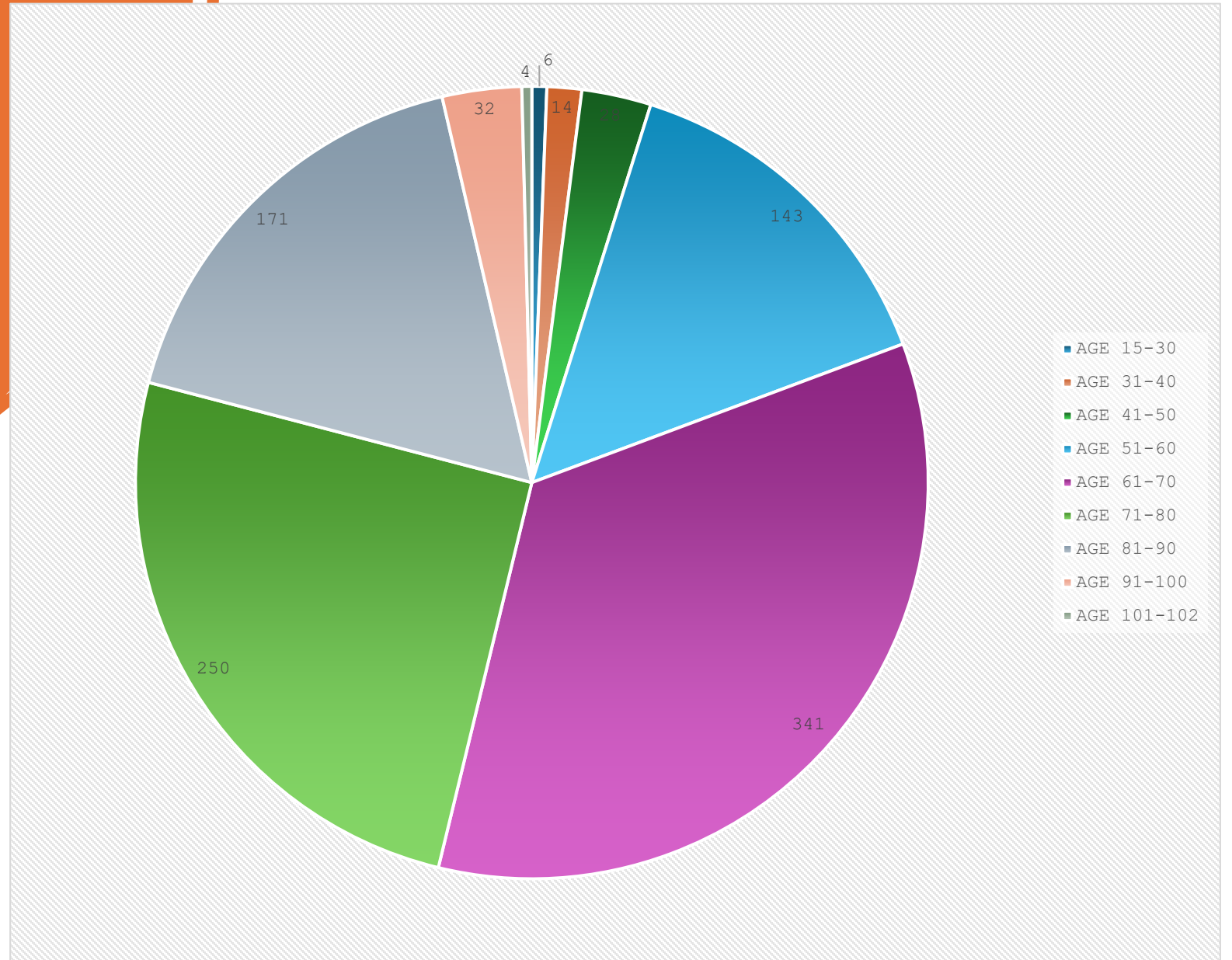
- 
- Options counselors assist individuals in a variety of situations and settings, including nursing home residents who want to transition to a less restrictive setting, as well as serving pro-active individuals seeking information about community-based resources for future planning.
  - Counseling can be provided in any setting of the consumer's choice.
- 

# Other success stories:

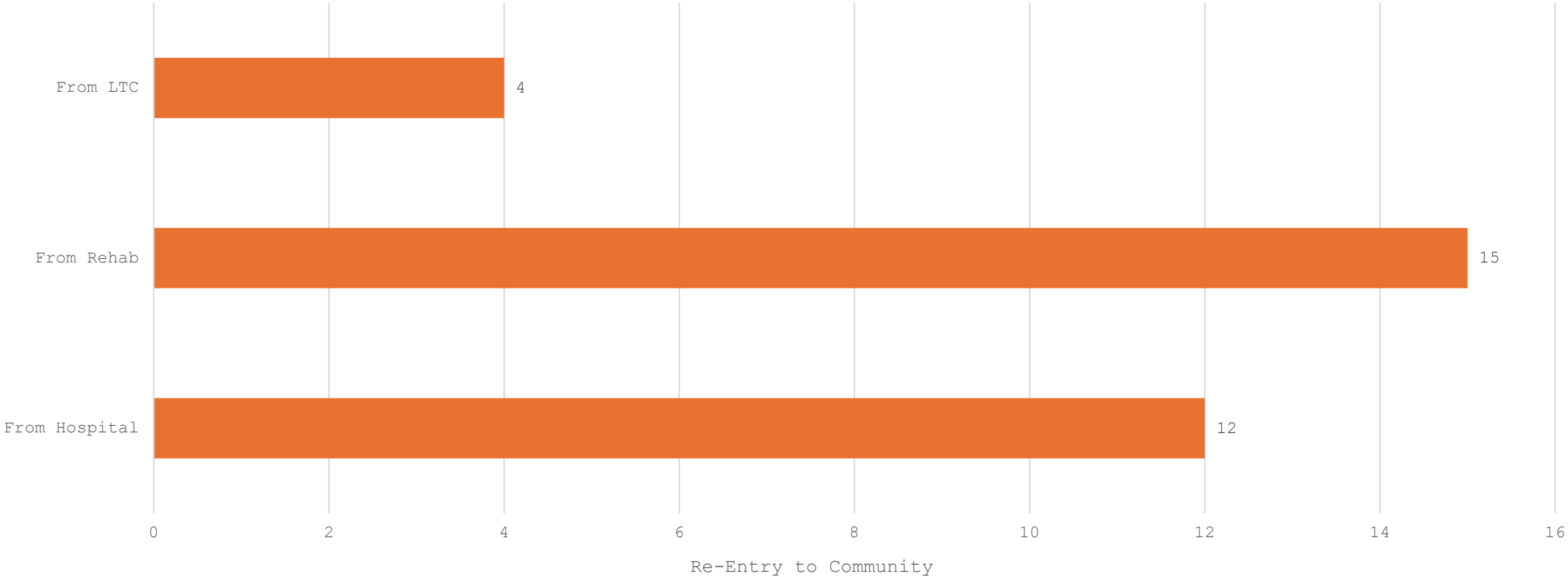
- 63 year old moved into housing through RAFT; used Little Necessities funds and Household Goods assistance with help of OC.
- 65 year old assisted with FEW—able to access critical health care that he had been putting off due to lack of insurance.
- 52 year old man who is deaf and illiterate assisted in accessing translation services, identifying a PCP, connecting with ILC to provide deaf case manager who helped to access adaptive technology.
- 31 year old man with TBI who needed OC support to access PCA services, SNAP, and navigate insurance coverage for necessary DME.
- 69 year old female with Alzheimer's, dependent on her husband for all care. OC referred to caregiver support and scholarship programs; local Senior Center and Memory Café as an outlet for both, helped access a free fishing license for the husband. Offered State Home Care referral. F/U call showed they had accessed the community supports and loved the Senior Center offerings but were reluctant to access SHC at this time. They agreed to a second follow up call in the future.

# Age Breakdown

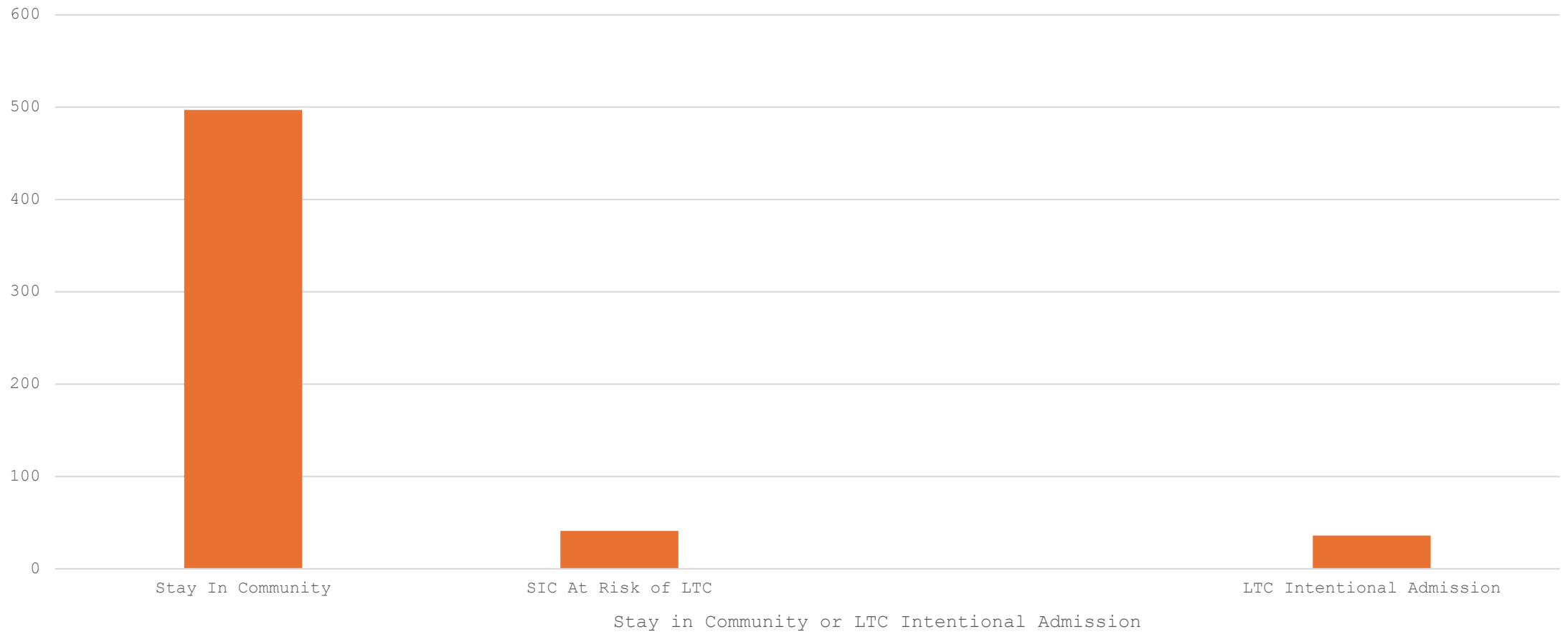
A total of 996 people were assisted by Options Counselors throughout Central MA in FY24.



# Re-Entry to Community with OC Assistance



# Stay in Community OR Access LTC Intentionally



## Primary Consumers seen by Options Counselors:

- Consumers in community settings, who are not receiving services from Aging Service Access Points (ASAPs) or Independent Living Centers (ILCs) and who need both information and support in understanding and evaluating their long-term support options.
- Consumers in community settings, who are not receiving services from ASAPs or ILCs and who are at risk of admission to a long-term care facility, due to their support needs or to a lack of awareness of community-based options
- Family members/significant others seeking information and decision-support in conjunction with the consumer or independently. In these situations, every effort should be made to bring the consumer into the process to ensure that their needs and wishes remain the focal point of the counseling session.



# Options Counselors provide:

---

Unbiased information about LTSS resources

---

Information about available community resources;

---

A person-centered approach that ensures the consumer's personal goals and preferences are honored;

---

Counseling provided in a timely and appropriate manner based on the consumer's situation;

---

Support in evaluating all options;

---

Identification of next steps;

---

Assistance in facilitating referrals and resources as needed; and

---

Follow-up 30-days following completion of the counseling cycle.

A Sampling  
of Referrals  
and  
Assistance  
provided by  
Options  
Counselors:

Housing	Food	Utilities	SNAP	CHAMP
Rental Assistance	RAFT	Little Necessities	Household goods	DME
ReEquipment	MASS EDP	Easter Seals	Senior Center	Caregiver Support
Alzheimers Assoc	Medicare	PACE	MassHealth	SCO/OC
FEW	PCA	PCP assistance	ILC	Fuel Assistance
ASAP SHC	Crisis Support	Medication	Legal assistance	Home Repair/Mod
Adult Day Health	Adult Foster Care	Benefits Counselling	WIC	Financial Aid for school
Transportation	Shelters	Club House	Individual Support Groups	Community Health needs



# Survey Feedback – Central MA

It was very helpful to be able to talk through the options & potential needs we might encounter. Everyone I talked to was extremely helpful & friendly.

OC was absolutely instrumental and amazingly supportive with guiding us through all options available for my elderly mother so we could make the best decisions for her long-term care needs.

I cannot say enough good things about OC and her staff. I was looking for resources to help me talk to my mom about moving out of her home of 53 years after my dad died. While they gave me resources, they gave me more than that-- compassion, advice, empathy. They called me several times to check in on the process with my mom, which meant so much to me. OC and her staff are the reason I was able to successfully move my mom, without any additional stress on anyone!

I had never thought that I would be eligible for heat assistance, but OC explained that although I don't pay for my heat in a separate bill, it is included in my rent and therefore I was eligible for a refund. It was a sizeable amount. I am so glad she knew that. OC also told me about other "help" services that are available if I choose to use them. She is very thorough in finding ways to help me. I appreciate it very much.

# Current Demand

- The current Options Counseling model has demonstrated success in helping many; however, there is still a large population that is either unaware of the services they qualify for or struggling to navigate the process.
- The current demand for social, financial, medical, and housing support has evolved significantly.
  - Increasing demand for in-home services, particularly for individuals with physical disabilities, mental health challenges, and those experiencing social isolation or housing instability.
  - Lack of natural supports: More individuals are seeking services due to the breakdown of traditional

# The Need for Funding to Enhance the Options Counselin g Progra

- **For the Community:** More people can be reached, with a holistic approach that addresses the diverse needs of today's population, ensuring people are educated on their options and empowered to make informed decisions.
- **For Consumers:** Individuals are better supported in their decision-making process, receiving the services they truly need, benefiting from a person-centered assessment of their goals and needs without the confusion of navigating multiple programs.
- **For Stakeholders:** Vendors receive more appropriate referrals, improving the efficiency of the system, and reducing the administrative burden of handling misdirected or incomplete applications and duplication of services.

---

# Q&A



Feel free to ask any questions you may have.

---

Thank you to our presenters:

- Tri-Valley, Inc. Lisa Prince, CEO
- Center for Living and Working. Meg Coffin, CEO; Nicole Brodie, Executive Director of Program & Services, Noelle Balutis. Manager of Independent Living and Options Counselling Program
- Elder Services of Worcester Area. Erin Pepka, Options Counselor Supervisor
- Mass Aging Access. Betsey Crimmins, ED and Ellen Taintor, Asst. ED