

Understanding Adult Day Services

By Lory L. Phillippo



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Long-term care insurance has covered a wide array of home and community-based services for well over 20 years, however many in the industry may not appreciate the significance of all of those services since many are under-utilized policy benefits. One benefit that stands out in this regard is Adult Day Services (ADS), Adult Day Health Care (ADHC) or Adult Day Care.

Many may believe that they understand Adult Day Services since the name seems self-explanatory, i.e., care and supervision of adults during the day. That simplistic definition does not do justice to what is really going on in the 4800 adult day service centers in the United States today.

ADULT DAY DEFINED¹

Adult day centers provide a coordinated program of professional and compassionate services for community-living adults in a group setting. Services are designed to provide social and varied amounts of health services to adults who need supervised care in a safe place outside the home during the day. They also afford caregivers respite from the demanding responsibilities of care giving. Adult day centers generally operate 8-12 hours a day during normal business hours five days a week. Some programs offer services in the evenings and on week-

ends. Although each facility may differ in terms of features, the following core services are offered by most adult day centers:

Social activities—interaction with other participants in planned activities appropriate for their conditions

Transportation—door-to-door service

Meals and snacks—participants are provided with meals and snacks, those with special dietary needs are offered special meals

Personal care—help with toileting, grooming, eating, ambulation and other activities of daily living

Therapeutic activities—physical, cognitive and emotional activities and support for all participants.

In general, there are three types of adult day centers:

- social (which provides meals, recreation and some health-related services)
- medical/health (which provides social activities as well as more intensive health and therapeutic services)



- Specialized (which provide services only to specific care recipients, such as those with diagnosed dementias or developmental disabilities.)

Adult day centers are regulated by the individual states, not nationally, so the service varies state-to-state and across centers in a given state. With Medicaid covering adult day as a long-term care option in most states, an increasing number of centers offer robust health and therapeutic services with multi-disciplinary staffing on a par with nursing homes with the added benefit of going home every night. This service capacity makes them ideal providers for long-term care insureds.

Clearly there is more going on in adult day than just a safe and services-rich place for an adult that needs to be cared for. The benefits for program participants are many: new friends, just-right activities, organizing structure and routine, vigilant health monitoring, help when you need it. What are the benefits if any to families/caregivers and insurers?

FAMILIES/CAREGIVERS

As noted above adult day services allow a caregiver to obtain respite from their care giving responsibilities or continue to work either full or part time concurrent with care giving responsibilities. What is not evident from the definition above is the amount of information and support that caregivers receive when their loved one is in an adult day environment. One of the stated goals of ADS is to keep family members at home for as long as possible. Those served in adult day centers generally have multiple diagnoses and managing their chronic conditions is a challenge to family and providers alike. To this end adult day allows family members to have regular interactions with center professional staff regarding the situation and needs of their relative. The goals are better care coordination between home, center and other providers and help for the family be more effective in their own caregiving. Interaction with center staff and other families also helps a family maintain perspective on issues they face, learn how other caregivers cope and manage, explore resources available,

and understand the significance of and actions to be taken when changes are observed. Regular staff interaction with the family also affords broader insight into the condition and personality of both the client and their family than the attending physician can reasonably achieve in an office visit. ADC staff can and will assist the family with communicating behaviors or symptoms that are intermittent and difficult to describe to the attending physician or specialist that can lead to a particular diagnosis and more appropriate care plan.

Many adult day centers offer support groups for caregivers who are going through the same experience, helping families to feel less isolated and relieved that others are in a similar situation. Helping family caregivers learn from more experienced peers and have reasonable expectations as to 'what's next' can increase feelings of being in control and reduce anxiety and stress. This reduction in stress has been documented in a study by researchers at Penn State and the University of Texas at Austin. The study was undertaken because of the noted adverse health impact that care giving has due to the long hours required and demanding duties. In the study caregivers of family members with dementia who attended ADS at least two days a week were asked to collect their saliva five times each day & were phoned each evening by a researcher to talk about their daily stressors and their mood. The results suggest that caregivers of family members with dementia who use adult day care services at least two times a week report less stress and actually have increased DHEA-S levels on the day following the adult day service visit. DHEA-S controls the harmful effects of cortisol and is associated with better long-term health.²

INSURERS

All this seems very positive for the patients and their families but what might be the positives for long-term care insurers?

There are two key benefits to continuing to provide coverage for ADS in a long-term care contract for

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insurers. The first is delayed utilization of home care or admission to a facility whether assisted living or nursing home, and the second related benefit is the cost.

Let’s look at the idea of delayed utilization of other covered options. There was a recently published study in the *Journal of Applied Gerontology*³ that went beyond just looking at delays in nursing home placement but included any facility placement. The study was conducted on a population served by the Fraser Health Authority in British Columbia. Patients are typically assessed for ADS as part of a home health program and are required to pay a nominal fee for participation in ADS. The results of the study showed hazard ratio for institutionalization for moderate users (>18 days but <96 days over 12 months) of ADS to be .58 times lower than the low group (≥ 1 day<19 days) and .61 times lower for the high users (≥96 days) as compared to the moderate group. Clearly use of adult day in sufficient amounts delayed use of other options. More details of the study criteria can be reviewed in the article referenced.

The cost of ADS is considerably less regardless of jurisdiction than most other long-term care services including home care. A quick look at Genworth’s annual Cost of Care study shows a comparison of one of the most expensive states in the nation New York:

Facility care in New York would be a little over twice as expensive for assisted living and over five times as expensive for a semi-private room in the nursing home as compared to five days per week of adult day services.

In conclusion, there is a benefit in most long-term care policies that allows policyholders to utilize adult day to remain in their home environment longer, provide relief to family caregivers and avoid or delay the cost of expensive home care or facility confinements. Thinking about ways to encourage more communities to support adult day services, and encourage their use where appropriate by policyholders should be an important part of thinking about long-term care risk, product development, education of insureds and their family members, product marketing materials and care management now and in the future. ■

ENDNOTES

- ¹ National Association of Adult Day Services, <http://nadsa.org/learn-more/about-adult-day-services/>
- ² Penn State. “Adult day-care services boost beneficial stress hormones in caregivers.” *Science Daily*, 24 March 2014.
- ³ Kelly, R., Puurveen G., Gill,R., “The Effect of Adult Day Services on Delay to Institutional Placement”, *Journal of Applied Gerontology*, 2014, page 1-22.
- ⁴ <https://www.genworth.com/corporate/about-genworth/industry-expertise/cost-of-care.html>.

Comparison: Annual Care Costs in 2014 ⁴			
	New York - State Median	Long Island, NY	Manhattan, NY
Home Care			
Homemaker services	\$47,934	\$48,048	\$45,760
Home health aide	\$50,336	\$48,048	\$48,048
Adult Day Health Care			
Adult day health care	\$19,500	\$32,630	\$46,337
Assisted Living Facility			
Private, one bedroom	\$44,205	\$65,280	\$62,760
Nursing Home Care			
Semi-private room	\$124,100	\$151,475	\$164,250
Private room	\$130,670	\$158,775	\$164,250

*State Median is the median cost for care across the entire state.