



Elder Law NEWS

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On Medicare? What You'll Pay for Now That the PHE Has Ended

The Biden administration officially ended the [COVID-19 Public Health Emergency](#) on May 11, 2023. Certain policies that were implemented in early 2020 during the public health emergency will now expire. As a result, seniors are among those who may see some of the health care costs related to COVID-19 change. Other health care services may or may not be affected, depending on what type of coverage you have.



Here are some of the highlights:

If You Are Enrolled in Original Medicare

- With the end of the COVID-19 public health emergency, you will likely have to pay for:
 - At-home and over-the-counter COVID tests



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- [Care in a skilled nursing facility](#) if you have not first spent at least three days in a row admitted to a hospital (Note that being “under observation” at a hospital is not the same as being “admitted.”)
- You generally will not have to pay for:
 - Laboratory COVID tests ordered by a health care provider, if you have Medicare Part B (Note that you may have to pay for part of the cost for your visit to the health care provider’s office)
 - COVID vaccines and boosters from a health care provider who takes Medicare
 - COVID oral antiviral treatments such as Paxlovid
- Other considerations
 - In most cases, you will continue to have access to [telehealth services](#) from home through the end of 2024
 - With the end of the public health emergency, Medicare beneficiaries with Part D coverage may no longer receive three-month supplies of prescription medications





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If You Are a Medicare Advantage Member

- Now that the public health emergency has ended, you may have to pay at least part of the cost for:
 - At-home and over-the-counter COVID tests
 - Laboratory COVID tests ordered by a health care provider, including part of the cost of your visit to the health care provider's office
 - Visits to out-of-network physicians
- You **will not** have to pay for:
 - COVID vaccines provided by an in-network physician
- Other considerations
 - Check with your individual plan regarding telehealth service access

For more information, visit the [“What Does the End of the PHE Mean for You?”](#) resource on the Centers for Disease Control and Prevention website.





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Homelessness Among Seniors a Growing Crisis, Say Experts

Homelessness rates are rising among people aged 65 and over. In addition to the dangers unhoused people face on the street, there are exponential effects on their access to health care.

Barriers to accessible housing mean that more seniors are exposed to deadly medical conditions and are less likely to receive the preventative care they need to treat existing chronic health care issues.



Older People Experiencing Homelessness

People over age 65 are a part of a vulnerable population. They experience higher rates of chronic diseases, lack access to preventative care, and are more likely to struggle to get nutritious food. Housing insecurity exacerbates these problems, and a snowball effect leads to a greater chance of adverse health outcomes.





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The number of seniors experiencing homelessness is expected to continue to grow over the next decade. A 2019 study published by the [National Alliance to End Homelessness](#) focused on senior populations in three major American cities: New York, Boston, and Los Angeles. Studying these populations helped experts predict the increase in homelessness rates among seniors, the causes and effects of housing insecurity among older people, and what subgroups need in order to eliminate homelessness.

According to the research findings, the rates of homelessness among seniors aged 65 and older in each city studied have increased yearly since 2011.

NUMBER OF UNHOUSED SENIORS IN CITIES INCLUDED IN THE STUDY

In each of the cities studied, the number of older people who face homelessness or housing insecurity is projected to grow exponentially.

- **New York City** – The number of unhoused adults older than 65 living in New York was 2,600 in 2017. The rate of homelessness among seniors in New York may grow to 6,900 by 2030.
- **Boston** – In 2017, 570 seniors experienced housing insecurity or homelessness. By 2030, that number is expected to increase to 1,560.



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- **Los Angeles County** – The number of people experiencing homelessness in Los Angeles is staggering. The city has a reputation for high rates of homelessness. In 2015, the city reported 4,700 unhoused seniors. By 2030, the number of seniors experiencing homelessness is forecasted to reach 13,900.

Reported Causes of Homelessness Across the Baby Boomer Generation

The Baby Boomer generation has lived through its share of economic instability. Multiple recessions, increasing inflation, and rising housing costs may be among the culprits for the financial crises facing this group. Meanwhile, a lack of a solid social safety net has left seniors vulnerable to housing insecurity as they age.

Lack of Housing and Adverse Health Consequences Among Seniors

There is undoubtedly a connection between homelessness and health outcomes. Cost and access to health care are both affected by housing status. Stable and affordable housing increases the chances of positive physical and mental health outcomes.

Homelessness is a public health issue. People experiencing homelessness will likely [experience a higher rate of health problems](#), including:





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- Tuberculosis
- Alcohol and drug abuse
- HIV infection

The increased rates of health problems among unhoused people are usually the result of several factors, including limited access to social services, inadequate food, no protection from the elements, and other barriers to health care.

Supportive Housing in Ending Homelessness

Policymakers share the responsibility to end homelessness and mitigate its effects. The country's leaders have legal and policy interventions to consider in addressing homelessness.

Supportive housing may be one possibility that can help lower the cost of health care while getting and keeping people in affordable homes. Supportive care includes providing unhoused people with affordable housing options plus coordinated social services. These social services may be designed to help individuals and families gain access to:

- Food



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- Medical care/insurance coverage
- Substance abuse and mental health services
- Financial support

Easing the burden that older adults face when deciding between maintaining housing and paying for health expenses will decrease the homelessness rate among this demographic. The removal of stress caused by housing instability allows seniors to focus on treating their health conditions, thereby improving survival rates and quality of life.

Increased funding to state Medicaid/Medicare programs and managed care organizations may be part of the solution. These programs pay for support services like the ones listed above, as well as tenants' rights and responsibility training, eviction prevention, and housing location services.

Affordable Housing Options for Seniors

Closing the housing affordability gap is essential to improving health outcomes for seniors. If you are looking for affordable housing options for seniors, [start here](#) for ideas related to your search.



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Innovative Long-Term Care Housing Solutions for Seniors

The population of seniors over 65 is expected to increase exponentially over the next decade. A study by the [Office of Policy Development and Research](#) exposed the country's unpreparedness for housing the aged population. America has three major housing issues for seniors: affordability, physical accessibility, and access to medical care and other services. There is a need for creative solutions to housing.



Innovative long-term care housing for seniors tries to solve these problems. These new potential living arrangements for seniors may provide older people with the care, protection, and resources they need to age peacefully.

What Services Do Seniors Need From a Long-Term Care Provider?

As people age, their needs change. An ideal living environment for older people will meet their personal and medical needs while remaining affordable.





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Seniors need access to nutritious foods, transportation to and from medical appointments, the ability to exercise safely, and community connection to promote positive mental health.

Modern long-term care housing for seniors intends to increase the number of options for seniors while meeting these needs.

University-Based Retirement Communities

One creative living option for older people is university retirement communities. University retirement communities are part of a college campus and house and educate older people.

Colleges and universities establish retirement communities in several ways. A university may partner with an existing retirement community and provide it with resources. Some universities sell their property to a third party at a discounted rate to build a retirement community.

You won't live in a dorm if you choose a university retirement community. Depending on the community, housing units may include single-family homes, apartments, condos, or townhouses.





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In addition to receiving free and discounted classes, university retirement communities offer other benefits to their residents. Some community amenities include social activities, health resources, transportation services, access to university facilities, and dining services.

This living option can get expensive and must be paid out-of-pocket. A resident must pay an entry and monthly maintenance fee, which can add up to several thousand dollars.

Dementia Villages

Dementia villages began 25 years ago in Amsterdam by nurses who wanted a safer alternative for their parents who suffered from memory issues; dementia villages cater only to older people living with dementia. Several countries worldwide have adopted this housing model, including the United States.

Everything a resident might need is available in the community created by the facility. In most dementia villages, you can find hair stylists, grocery stores, libraries, restaurants, social events, and access to medical care.





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Dementia villages offer centralized care, including on-site, live-in staff. The care team in dementia villages lives among the residents, and they become intimately familiar with their patients' conditions. Staff track patient progress and create an effective treatment plan for each resident.

According to the [World Health Organization](#), 55 million people worldwide are living with dementia. Each year, nearly 8 million new patients get diagnosed with dementia. Over the next decade, nearly 80 million people will receive a dementia diagnosis. The time to learn more about effective treatment for dementia is now.

Routine helps improve the quality of life for seniors living with dementia. Dementia villages offer services that promote an increased quality of life for residents, including:

- Safe physical activity and increased mobility
- Healthy meals
- Social interaction
- Art and music activities

The Green House Project

The Green House Project is one of the most well-known nonprofit organizations



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leading the charge to reimagine housing options and improve quality of life for seniors.

The [Green House Project](#) serves seniors and their families. The organization has built 400 homes across the United States over the past 17 years. Green House homes operate efficiently to care for older people. Some of the available services include:

- Dementia care
- Assisted living
- Licensed skilled nursing

Each home is private, with easy access to the outdoors. The homes are self-contained, and each resident has a private room and bathroom. The homes create a community of seniors who can connect and create friends.

Planning for Your Long-Term Housing?

There are many options for your long-term care. Contacting an elder law attorney can be the best next step to learning your options. Learn more about creating a long-term care plan and find an expert [here](#).