

Frequently Asked Questions About LIFE

Below are answers to frequently asked questions (FAQs) about Pennsylvania's LIFE program. We invite you to review the entire FAQ, or if you're interested in any specific subjects, to use the links below to go directly to that section:

- Introduction to LIFE
- Eligibility
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- Support for Families and Caregivers
- LIFE Programs and Locations
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Introduction to LIFE

Does "LIFE" stand for something, and if it does, what is it?

"LIFE" stands for "Living Independence for the Elderly," which is a joint Medicare/Medicaid program that provides a comprehensive array of health and support services to qualified seniors who face health challenges that threaten their continued ability to live independently in the community. LIFE arranges for all of the health care and support services you need based on regular assessments by your LIFE care team. Today there are LIFE programs serving communities throughout Pennsylvania – with the program becoming available to more seniors all the time.

What services does LIFE offer its members?

Based on regular assessments of their needs by their LIFE care team, eligible individuals who participate in LIFE may receive:

- a program for which, if they are eligible for Medicaid or are dually eligible for Medicaid and Medicare, they generally pay nothing for LIFE services
- prescription drugs at no cost
- comprehensive medical services, including specialists and eye, dental, and foot care
- home services such as meals, help with bathing and dressing, light housekeeping, laundry and chore assistance, home modifications, and medical equipment and supplies
- a day center where you can eat, receive medical care, and participate in activities
- free transportation to medical appointments and your LIFE day center

Who’s providing all of these services?

These services are all planned, coordinated, delivered, and overseen by a LIFE care team: a special team of geriatric doctors, nurses, social workers, rehabilitation specialists, and other health care professionals who work for your LIFE program to provide people like you with the services you need to continue living independently in the community. LIFE is run by organizations located right in your community, uses local facilities, employs a very personal, hands-on approach, treats you with respect and dignity, and offers what amounts to one-stop shopping for addressing your health and personal care needs. LIFE is so comprehensive, in fact, that it assumes responsibility for every aspect of its members’ care and replaces Medicare, Medicaid, and any other programs in which members may participate.

Eligibility

How do I know if I’m eligible for LIFE?

You’re eligible for LIFE if you:

- are 55 years of age or older
- have been determined by the state to be medically eligible
- have been certified by the state to be eligible for Medicaid or have the ability to privately pay
- are capable of continuing to live independently in the community if you get the help you need with certain daily tasks that are proving challenging to you because of your age and health

You also need to live in a part of Pennsylvania that currently has a LIFE program. To find out if you do, go to “Locate a LIFE Program” on this site.

I don’t know if I meet the financial criteria or if I’m medically eligible. How do I find out?

Go to the “Locate a LIFE Program” feature on this site to find out if there’s a LIFE program near you. If there is, contact that program and someone will help you through the application process at no cost to you.

Costs for LIFE Members

How much does it cost to join LIFE?

Most participants who are eligible for Medicaid or are dually eligible for Medicaid and Medicare generally pay nothing for their LIFE services. (Participants who, during the course of their LIFE membership, spend more than 30 days in a nursing facility may be responsible for some of those costs, depending on their income and family situation.)

What about things like my prescriptions and the medical supplies I need?

If you are eligible for Medicare and Medicaid, you generally pay nothing for things like:

- prescriptions and home delivery of those prescriptions
- medical equipment and supplies
- transportation to and from the LIFE day center and other medical appointments
- many other services as well

Do I have to give up my home to participate in LIFE or have a lien placed on it?

The whole point of LIFE is to help you *continue living in your home*. Like all Medicaid long-term services and supports programs, LIFE participants are subject to the state's estate recovery program.

Prescription Drugs

I take a lot of prescription medicine and it's gotten pretty expensive. I'm having trouble paying for it all. Does LIFE help with that?

It does. In fact, if you are eligible for Medicare and Medicaid LIFE pays for your prescription drugs. That means:

- you don't need a separate drug plan, like a Medicare Part D plan
- you pay no premiums for prescription drug coverage
- you make no co-pays
- you have no annual deductibles
- you receive your prescriptions at the day center or can have them delivered to your home, without charge, and they come specially packaged for easy access and with clear instructions
- LIFE even offers reminders of when and how to take your medicine, if you want such help

Some of the medicine I use isn't prescriptions. They're just things you buy in the drug store. Does LIFE help with that?

In many cases, yes, it does. As directed by your LIFE care team, LIFE helps its members with many over-the-counter drugs that are part of their care plan.

Personal Care and In-Home Services

There are some things that I used to be able to do for myself that are getting too hard. Will LIFE help me with them?

Yes. LIFE's mission is to enable seniors with chronic medical conditions to remain independent and in their own homes, or in the community, for as long as they wish and for as long as they are able. LIFE recognizes that as some people get older they face new challenges and need a little help to live independently. Some, for example, can no longer drive, so they need help getting to the doctor; others may have trouble getting into and out of the bathtub or shower or their washing machine is in the basement and they no longer can walk up and down stairs. Your LIFE care team will visit your home, assess your needs, arrange for any assistance they believe you need, and help you live more safely and comfortably so you can remain as independent as possible.

I'm having trouble living by myself. Can LIFE help me with that?

Absolutely. To help you remain in your home and in your community for as long as you can, LIFE offers a variety of in-home services. Based on your needs, as determined by your LIFE care team, they may include:

- home aides to help you with things like bathing, grooming, and dressing
- help doing laundry
- light housekeeping assistance
- help with some chores
- in-home modifications – things like grab bars in bathtubs or wheelchair ramps
- in-home medical equipment and supplies – things like walkers and wheelchairs, hospital beds, oxygen, diabetes testing supplies, bandages, and incontinence supplies
- personal emergency notification and response systems
- transportation to your LIFE doctors' offices

These are the kinds of services that can make the difference in your ability to continue living independently in the community.

Medical Services

My health hasn't been so great in recent years. I see a lot of doctors and others who help me with my care. Does LIFE cover all of that?

Yes, all of it. LIFE programs employ a LIFE care team to determine and provide *every* medical service you need based on regular assessments and even provides the doctors and specialists who deliver them. Your care is overseen by your own LIFE care team that includes your LIFE doctor, a nurse, a social worker, and other health care professionals.

Okay, but I mean it when I say a lot of different kinds of providers are involved in my care. Can you be more specific about the kinds of providers who would be helping me if I join a LIFE program?

Among the comprehensive range of medical services available to LIFE members who need them are:

- primary care
- preventive care
- emergency room care
- access to on-call emergency assistance from a doctor or nurse 24 hours a day, seven days a week
- behavioral health care and counseling
- medical specialists
- women's health services, such as mammograms
- vision care - exams and glasses
- dental care - including dentures
- foot care - including podiatric care, diabetic shoes, and orthotics
- audiology - hearing tests and hearing aids
- house calls
- home health nurse
- hospital care
- procedures like biopsies and colonoscopies
- prescription drugs, including free home delivery
- medication management assistance
- physical therapy
- occupational therapy
- recreation therapy

- cognitive therapy
- speech therapy
- nutrition counseling
- medical imaging - x-rays, MRIs, and CAT scans
- laboratory services
- medical equipment and supplies, such as walkers and wheelchairs, hospital beds, oxygen tanks, diabetes testing supplies, and incontinence supplies
- home modifications for safety, such as grab bars for showers and bathtubs and ramps leading to your front door
- skilled nursing facility care
- rehabilitation center care
- nursing home care
- free transportation to doctors' appointments and your LIFE day center

On top of all that, your LIFE care team manages all of your care and sets up new services when you need them. It even finds new specialists when your health needs change – and makes all of the appointments for you, too.

This sounds like I'd be making a lot of trips to doctors and others all around town and maybe even sometimes out of town. I don't get around as well as I used to. How am I going to do all that?

Many of these services, including primary care and nursing services, are available at the LIFE day center, which you would be able to visit regularly – and the transportation from your home to the center and back home again is free.

And what about services that aren't available at the LIFE day center?

When services aren't available at the center, LIFE provides free transportation to doctor appointments. In addition, services can be provided in your home when necessary. Whether it's in the center or at a LIFE doctor's office or at home, LIFE even makes all of these appointments for you.

The LIFE Care Team

I understand I'll have to give up my doctor if I sign up for LIFE. Is that true?

We have our own doctors who specialize in caring for older adults. Your doctor may or may not be among those with whom we work.

I use a number of medical services now and my primary care doctor oversees all of the care I receive. If I join a LIFE program, who would be overseeing all of my care and coordinating everything for me?

Every LIFE member is served by a team of health care and personal care professionals. Depending on your needs, your LIFE care team could consist of:

- a primary care physician and other medical professionals and specialists, as needed
- nurses
- social workers
- behavioral, physical, occupational, recreational, cognitive, and speechtherapists
- others, as needed

LIFE gives you more than a doctor; it gives you your own LIFE care team. Your LIFE care team works together to develop a personalized care plan just for you, doing so initially in consultation with your current doctors and your family. Then, this LIFE care team participates in the personalized care plan's implementation, oversees how well it works, and makes any adjustments your plan may need as your health and needs change.

If I join LIFE, do I lose control over important medical decisions and the care I receive?

Not at all. You work closely with your LIFE care team every step of the way.

What if I have a special medical need, such as if I'm in the middle of treatment for something like cancer. Do I have to give up my specialist?

While LIFE programs have their own doctors, under certain conditions you may be able to finish a course of treatment with your current doctor for conditions you had before you enrolled in LIFE.

LIFE Day Centers

You've mentioned LIFE day centers a few times. What's a LIFE day center?

A LIFE day center is similar to a senior center but is much more. LIFE day centers are staffed by LIFE doctors and nurses and other health care professionals. They're a positive, warm, welcoming place where you and other LIFE members can socialize while receiving services from your LIFE care team.

What can I do there?

At your LIFE day center you can:

- see your LIFE doctor or nurse

- receive physical, occupational, speech, or cognitive therapy
- receive social services counseling
- meet with a dietician
- participate in health education programs
- participate in recreational and cultural activities
- eat a meal or snack
- participate in fitness programs
- receive help showering or bathing
- socialize with friends old and new

With so many people in your corner and so many services at your fingertips, you are more likely to remain happy, healthy, and independent in the care of a LIFE program.

Am I required to go to the LIFE day center?

Your LIFE care team will work with you to figure out when and how often you want or need to visit the day center. Since most of your LIFE doctors and caregivers are there, you'll need to go to the day center at least to see them, but no, you're not required to go there for anything else.

Transportation

Getting around has especially become a problem for me, whether it's getting to the doctor, getting to the drug store to pick up my prescriptions, or getting to the grocery store to buy food. Can LIFE help me with things like that?

Absolutely. LIFE provides free transportation to and from the LIFE day center. While many LIFE doctors and specialists can be seen right in the LIFE day center, LIFE provides free transportation to the offices of off-site LIFE doctors and even provides someone to escort you to their offices if you need that kind of assistance. LIFE delivers your medicine free of charge, too.

So if LIFE offers transportation, does that mean I have to stop driving?

If you are able to drive safely, there's no reason for you to stop driving.

Support for Families and Caregivers

My children and other family members spend a lot of time helping me out. I hate being such a burden on them. Does LIFE help them in any way?

Yes, it does. LIFE recognizes that in many cases, some of your care comes from family members. LIFE does a number of things to support the members of your family who help support you. As needed, LIFE provides things like:

- education and training in how best to help you as your health or needs change
- counseling
- social services
- support services
- respite care
- newsletters
- regular communication with members of your LIFE careteam

LIFE Programs and Locations

I'm interested in learning more about LIFE. Is there a LIFE program in my community, and if there is, how can I find out more about it?

Go to “Locate a LIFE Program” on this site to find out if your community is served by a LIFE program and for information about how you can learn more about that program.

LIFE and Community HealthChoices

What is Community HealthChoices?

If you meet certain criteria you may have received, or may soon receive, a letter from the state of Pennsylvania informing you that you must enroll in the state’s new “Community HealthChoices” program to manage your long-term care services and supports needs. It is an alternative to enrolling in a LIFE program.

What’s the difference between LIFE and Community HealthChoices?

If you are eligible, LIFE and Community HealthChoices are your two choices for managing your long-term services and supports needs while you live in the community. LIFE is the voluntary managed care program that has existed in Pennsylvania for 20 years. LIFE uses local providers to pay for, manage, coordinate, and provide all your care and service needs.

If you are currently enrolled in a LIFE program, you do not need to do anything and your services will continue to be provided by your LIFE provider, not through Community HealthChoices.

We invite you to browse through this site, contact your local LIFE program, learn more about LIFE, and consider whether LIFE might be right for you.