



Integrating Health Care/Wellness/Insurance Consultations for Seniors in Affordable Housing

Senior housing facilities who receive tax credits are required to provide Supportive Services as part of their agreement with the Pennsylvania Health Finance Agency (PHFA). These services are designed to help seniors age-in-place by addressing barriers to healthy food, transportation, health & wellness services, financial assistance and social activities. All senior properties can benefit by offering similar services to their residents. Although non-tax credit properties may not have an escrowed budget to pay for such services, there is evidence that the cost of property management can be reduced by integrating on-site services for these residents. Supportive services programs for seniors decrease tenancy issues such as evictions, housekeeping, vacancies, personal hygiene and rent payments.

Health Care Services

In order to age-in-place, senior residents need to have access to health care and wellness services. Because transportation may be a barrier in some instances, it is extremely beneficial to provide these services on-site, perhaps in the community room. For example, local health care providers will participate in health fairs and/or on-going monthly/quarterly social events. The types of providers who will come on-site include home health, personal care, hospice, retail pharmacies, primary care practices, mental health providers, dentists, non profit organizations and immunization providers. They typically won't charge for these services and may even sponsor the programs. Some services can be paid for by the resident's health insurance. It is important to vet these providers to make sure their marketing practices won't be aggressive. That being said, this consideration should not be a barrier for bringing professionals on-site.

Health Insurance Consultations

The average consumer is faced with a barrage of advertisements, political opinions, news headlines and well-meaning friends and relatives. Health insurance is a financial tool that should be used to save money for the consumer. However, the messaging coming from all of these sources is confusing and leads residents to tie up hundreds or thousands of dollars in unnecessary medical expenses – either insurance premiums or copays/deductible/co-insurance payments. Salespeople representing a limited number of products are focused on selling only those products. On the other hand, independent insurance brokers who provide a consultative approach to finding the best policy can be a valuable asset. These health industry professionals can utilize on-line tools, such as Medicare's website or [healthcare.gov](https://www.healthcare.gov) to help residents navigate the various plans available in the marketplace. Independent brokers should find the best product for the resident, regardless of the commission or sale.



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