



Independent Living Solution, Inc.

Professional Life Care Managers

*The help you need
in this time of
change.*

Every experience with an Independent Living Solution care manager is unique.



Finding the right community

Ben is a very independent gentleman who lives in Florida in his own condominium. He lost his wife about 5 years ago and has suffered a few medical setbacks in recent years so running a household is increasingly challenging. His only child, a daughter, lives in Massachusetts and wants to move him to be near her.

Ben is willing to sell his apartment and move north but expects to receive very little in proceeds as he and his wife signed a reverse mortgage about 10 years ago and the funds have spent down almost to the break even point. His only income is his social security which is less than \$1200/month. His savings were significantly depleted by medical costs associated with the care of his wife.

Where can he go that he can afford that will provide support services? What entitlement programs is he qualified for?

Ben's daughter called ILS to find out what options might be available and how best to proceed. They discussed where the daughter had already visited, what she thought her father would and would not like. A list of approximately 8 assisted living facilities were identified that are listed as participating in a number of low-income or subsidized housing programs that might be a "good fit" and the daughter asked ILS to do the research involved in determining which places had availability and how their

participation worked. She also needed guidance on how to apply for these low-income benefits as well as how to move his medical care north.

A plan of action was developed and appropriate referrals made to professionals to assist with the financial applications, estate planning, and medical oversight.

Within a week two facilities were identified, one being preferred for its location enroute to the daughter's work and for its religious affiliation. Arrangements were made for screening by the facility (long distance) who accepted Ben, his condominium was sold, and the applications for the entitlement programs were put in process. Ben received enough money from the sale of his house to cover him during the application process. He has since relocated to a new community and is settling in nicely. He is very happy to be there. He now lives closer to his daughter and he is now part of a community that is making him feel welcome.