



**The Jewish Community Housing Corporation**

**651 West Mount Pleasant Avenue, Suite 185  
Livingston, NJ 07039**

The Jewish Community Housing Corporation (JCHC) is a non-profit organization providing diverse residential options for hundreds of senior citizens at 4 locations in the Greater MetroWest community. For over four decades, the JCHC has grown in both size and scope to meet the needs of our seniors, regardless of income level (subsidized affordable and market-rate), level of care (independent living, assisted living and memory care in an assisted living setting) or location (Essex and Morris Counties).

Continuing to expand what we can do to help our seniors to “age in place”, the JCHC is now offering an Assisted Living Program (ALP) to low-income seniors residing at rent subsidized communities in West Orange and South Orange. Through the ALP, seniors living in these affordable apartments are now able to receive medically-necessary services and assistance that they could not otherwise afford. Given that only a few organizations are currently licensed to provide this kind of in-home care anywhere in the State of New Jersey and many assisted living facilities are out-of-reach for seniors living on a fixed income, the JCHC hopes in time to be able to extend the ALP to other affordable apartment buildings.

Finally, the Jewish Community Housing Corporation wishes to take this opportunity to extend its heartfelt gratitude to the Healthcare Foundation of New Jersey for providing the essential seed funding without which the Assisted Living Program would not have gotten off the ground. We also want to acknowledge the generous support for the ALP from The Grotta Fund for Older Adults, The Jewish Community Foundation of Greater MetroWest NJ, Friends Foundation for the Aging and The Fannie and Morris Sklaw Foundation.

## **BACKGROUND ON THE ASSISTED LIVING PROGRAM AT THE JCHC**

As noted earlier, the JCHC's ALP is one of only 10 licensed in the State of New Jersey. We have been actively engaged in successful advocacy efforts to increase Medicaid reimbursement rates for all ALPs throughout the state and ongoing efforts to reduce or eliminate the burdens that we have experienced. This has increased the JCHC's stature in coalitional efforts in which we participate (e.g., the Health Care Association of New Jersey, LeadingAge NJ, etc.) as well with state elected officials and employees.

Financial support from our partners makes it possible for the JCHC not only to continue to serve many low-income seniors and reach even more seniors, but to enhance the organization's reputation as a premiere provider of senior housing in the State.

Success of the program has included qualifying for the Federal Medicaid Program and acquiring new hearing aids for two of the participants. The program also successfully assisted a resident with weight maintenance through meal intake monitoring and working with the physician. Also to improve participant quality of life in many ways including:

- Zero emergency room visits through better health management generally;
- Zero missed doctor's appointments through coordination of medical transportation and telehealth appointments; and,
- Increased adherence to treatment plans and medication regimens through medication management.

There are several other strengths of this program – first and foremost, the commitment of the JCHC and its ALP staff to patiently get through the process of getting licenses and contracts. Even though the licensing and contract process took longer than expected, The JCHC made the decision to assist residents with the Medicaid process and to provide the care that they require even though we are not being (and may never be) reimbursed for them.

The staff of the ALP program has done a lot of marketing of the program and was able to develop community relationships that have been, and will continue to be beneficial to the program. Some of the relationships that have been developed are with the town nurses in both South Orange and West Orange, Zufall Primary Care, Jewish Family Service, Prime Mobile Therapy, the Medicaid Office of Essex County and The Hearing Center.

As mentioned above, through the coordination of care with their doctor and the ALP nurse all of the residents have had positive outcomes such as maintaining a healthy weight, getting access hearing aids (with additional funding provided by the JCHC through an endowment when residents could not afford them on their own). . The program has also assisted residents with other applications for benefits to improve their health and quality of life including SNAP and Light Program (mental health providers).

The ALP provided a number of programs including a Health Fair, Technology fairs and recreational programs and many sessions educating residents and family on the benefits of the

ALP, there have also been many challenges in getting the program off the ground. The ALP licensing process took much longer than we expected. To start, the State Department of Health took a long time to review our application and then to come out and survey our communities to issue the license.

Since we could not even start the process of obtaining a federal Medicaid number until we had our State ALP license, this delayed start-up of the ALP even further. This does not even account for the months that it took for us to go through the federal approval process.

Finally, we could not apply for contracts with the Managed Long Term Services and Supports (MLTSS) providers (those Managed Care Organizations that the State of New Jersey uses to administer Medicaid payment) until we had both the state ALP license and the Medicaid number.

At the same time, we have continued to make steady progress to obtaining all of the necessary public and private approvals so the ALP can be fully functioning. In October, we received contracts from three out of five MCOs. While we continue to aggressively follow-up with the other two remaining MCOs, having the majority of MCOs distributing Medicaid funds to pay for ALP services under contract is making it easier to add more program participants who need the assisted living services that we have to provide.

To “pay it forward” and help others who may wish to provide ALP services in any of the 22 counties throughout the State (ALP licenses are awarded by county), we are sharing the benefit of our experience. We are also talking to lawmakers, regulators and our professional organizations such as Leading Age about another impediment to having JCHC residents using the ALP: The income and asset thresholds are much lower for Medicaid than they are for HUD subsidized housing. At a recent meeting that we participated in with the Department of Health and Leading Age, the Department of Health seemed amenable to raising the asset limits and have asked us to provide letters and information with specific examples. We are working on this with Leading Age and the ALP Providers Coalition.

As we have gone through this process, we have learned that residents are afraid of signing onto Medicaid because of negative perception of the benefit, and they do not want to give up the little assets that they have. The other unexpected thing that we found was that some residents are reluctant to give up their long time aides that they had before the creation of the ALP. We have educated residents on the benefits and differences of the program, including on-site nurses. Because of this feedback, residents have switched over to the ALP. We will continue to run our high-quality programs and informational sessions for residents and families alike.

Now that we are licensed and have three contracts, we will increase our marketing to residents and families. We will be holding education on Medicaid and will be asking all the MCOs and the Medicaid office to help alleviate resident and family member’s misconceptions about Medicaid.

We will continue to provide education, classes and classes in our Communities. We will continue to advocate for funding for the ALP on a state and federal level. We also feel that it is necessary to provide educational training or to have further conversations with Long Term Care Insurance Companies and MLTSS provider what ALP is and the advantages of providing these services to keep clients in their homes to age gracefully.

Now that we have MLTSS/Medicaid contracts with the majority of the MCOs, we should be able to ramp up JCHC resident participation in the ALP. With an \$89 per day reimbursement rate, Medicaid funding should grow quickly. Once the two remaining MCOs come on board, this will accelerate revenue growth further so Medicaid will become the primary source of funding as planned. At the same time, we will continue with our efforts to educate and support residents and families to understand the program.

The JCHC deeply appreciates the financial support of our generous partners, without which we would not be where we are today with the Assisted Living Program. We look forward to sharing updates on our continued progress and are hopeful in the great success that lies ahead, for both the JCHC and its residents.