

# SINCE YOU CARE

A Series of Guides from MetLife in Cooperation with the National Alliance for Caregiving

## Adult Day Centers

### About the Subject

In today's world, an individual's most precious resource may be time. Trying to find the time to care for an aging family member or significant other, together with the demands of everyday life, can be overwhelming. More emphasis is being placed on the need for a wide variety of long-term care alternatives for older adults — avenues of care between the home and facility placement.



One such alternative is the adult day center. Adult day center programs have been assisting caregivers for over 20 years. According to the National Adult Day Services Association (NADSA), there were approximately 300 centers nationally in 1978<sup>1</sup> and by 2002, there were more than 3,500 centers nationwide.<sup>2</sup>

The adult day center (ADC) has two missions. The first is to provide older adults with social and some health services, as an alternative to nursing home placement, with the goal of improving a person's ability to remain independent. The second is to afford caregivers respite from the often-demanding responsibilities of caregiving. →

**MetLife**

*Caregivers face many challenges as they search for information and make decisions about how best to provide care to their loved ones. To help meet their needs,*

*MetLife offers SinceYouCare<sup>sm</sup> — a series of guides which provide practical suggestions and useful tools on a variety of specific care-related products.*

Adult day centers allow family caregivers to:

- Continue to work away from the home or more productively while at home.
- Have “down time” from caregiving responsibilities.
- Obtain assistance with the care recipient’s physical care needs.
- Prevent premature nursing home placement.
- Provide appropriate and cost effective care for the older individual.
- Provide opportunities for aging family members or significant others to socialize with other older adults, helping to prevent social isolation.

## Things You Need to Know

Adult day centers target frail older adults and those who are physically or cognitively impaired. About half of all people in ADCs suffer from dementia-related diseases, such as Alzheimer’s.<sup>3</sup>

### Types of Centers

There are three main types of adult day centers.<sup>4</sup>

#### *Adult Day Social Care*

Provides social activities, meals, recreation and some health related services.



#### *Adult Day Health Services*

Provides social activities as well as more intensive health, therapeutic and social services for those with severe medical problems or for those at risk of nursing home placement.

#### *Dementia-Specific*

##### *Adult Day Care*

Provides social and health services only to those with diagnosed dementias.

### Services Offered

Although each facility may differ in features, scope of services and the area of expertise, these general services are offered by most ADC centers.

#### *Transportation*

Door-to-door handicapped service in a vehicle that is

accessible to people with disabilities.

#### *Social Activity*

Interaction with other participants in planned activities.

#### *Meals and Snacks*

Participants are provided with meals and snacks. Those with special dietary needs are offered special meals and individuals who have difficulty eating receive assistance.

#### *Nursing Care*

Non-intensive medical care such as administering medications or doing monthly health assessments.

#### *Personal Care*

Help with toileting, grooming and other personal activities.

## ***Counseling***

Helps older adults deal with depression and separation anxiety.

## ***Therapeutic Activities***

Exercise and mental interaction for all participants, plus help with other ailments.

## ***Rehabilitation Therapy***

Helps older adults recover functional ability, as best they can, to perform normal tasks after an illness or injury through physical, occupational and speech therapy.

## **Are Adult Day Centers the Right Choice?**

### ***How do you know if an ADC is right for your situation as a caregiver?***

Honestly assess your situation to see whether or not an ADC is an appropriate solution.

- Do you need occasional assistance with taking care of your relative?
- Are you worried about their safety when you cannot be around?
- Are you leaving your relative alone too often in order to do errands or go to work?
- Do you find that you are taking off more and more time from work to care for your relative?

- Would you feel better if he or she was able to enjoy a nutritious meal during the day, the opportunity to socialize more or to get more exercise?
- Has a good relationship with your relative turned into a troubled one? Are arguments increasing?
- Is your relative feeling isolated by not having the company of other older people?

for whom you are providing care. Feelings of guilt and “shirking your responsibility” may be initial reactions when considering an adult day program. But remember that you need time to care for you, to be able to work without worrying about how your family member is managing, and time to relax and regroup, so that when you are providing care you’re at your best. Feelings of anger,



A “yes” to even one of these questions could mean that an ADC might be an answer to your relative’s caregiving needs. This doesn’t mean it will be easy for you or the individual

fear, denial and resistance are common first time reactions experienced by persons receiving care when a new program such as an ADC is proposed.

***Help the individual become more comfortable with the concept of an ADC by using these methods:***

- Explain that an ADC will allow you to continue to work, while providing a safe and social environment for the loved one to be in during that time.
- Start with a trial period of only a few hours a week, gradually working up to a full day, for as many days per week as desired.

***For those with Alzheimer's Disease and other dementias:***

- Individuals may need more time to adjust.
- Changes in routine may be initially difficult and could result in anxiety.
- An adult day center may not be the best alternative, but this varies with the individual.

## **Locate a Center**

If you determine that an ADC program can help you provide care, it is best to look for a program in your immediate area. Sometimes, word of mouth is all you'll need. Speaking with friends, family or other older adults may put you in touch with just the right local program. *The Eldercare Locator* (see *Resources to*

*Get You Started*) can help you find your local Area Agency on Aging (AAA) to assist you with locating ADC programs in your vicinity.



## **Visiting a Center**

Once you locate an ADC, do your homework to make sure that it is a good match for you and your relative.

***For the Individual***

- If the individual has physical limitations, but is not cognitively impaired, you'll want to make certain the program is not predominantly for those with dementia.
- Speak with the director to see if there are days when more men attend than women or vice versa. This is often an important consideration for older adults who may feel more comfortable with those of the same sex.

- Are there particular activities your loved one enjoys that might be part of a different day's routine? Arrange for the individual to attend on those days.

***For You, the Caregiver***

- Find out about the days and hours of operation. Most centers are open five days a week, Monday-Friday. Some have Saturday morning hours, early drop-off, and late pick-up.
- What are the charges and how do they vary?
- Does the ADC program provide caregiver support, such as training or support groups?

## **Pre-Admission**

You may first wish to discuss the suitability of the program with the director or social worker before bringing the individual in for a visit. If you determine that an ADC may be right for your relative's situation, you will be asked to bring him or her in for an assessment. The program director may request that you bring a medical form completed by a physician. To help further determine the suitability of an ADC for the individual, watch for his or her reaction to the initial visit.

## Helpful Hints

- If an individual spends at least eight hours a day living in your home and is financially dependent on you, expenditures made for out-of-home, non-institutional care may be

eligible for Dependent Care Tax Credits. The ADC must be in compliance with all state and local regulations for expenditures to qualify.<sup>6</sup> See *Resources To Get You Started* for IRS information and *Useful Tools for Dependent Care* forms.

### *Paying for Care*

Depending on the area of the country that you are in and the level of services that the adult day program provides, the costs can range from a low of about \$30.00 to upwards of \$100.00.<sup>5</sup>

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**Medicare** If a person is receiving physical, occupational or speech therapy while attending an adult day center, the cost of those therapies may be covered partially or in full.

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**Medicaid** The center must be certified and the individual must meet stringent financial guidelines.

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**Private Funding Sources** Private foundations, businesses and organizations such as the United Way or the Area Agency on Aging may assist with costs.

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**Sliding Scale Fee Structure** Many programs offer reduced fees when there is a proven need for financial assistance.

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**Long-Term Care Insurance** Many programs accept long-term care insurance.

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**Private Pay** All programs accept private pay individuals.

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Remember that as much as you may wish to personally meet all of your relative's care needs, this may not be possible, especially if they have diminished cognitive function. ADCs may provide an appropriate, cost effective means of assisting you with care.

- Be aware that while ADCs are subject to codes, laws and regulations, these standards are not uniform among states. Also, ADCs are not federally regulated. While staff-to-client ratios can vary from state to state, NADSA suggests:
  - There should be a paid staff member and at least one other responsible person on site at all times that clients are in attendance.
  - The staff-to-participant ratio should be a minimum of 1:6 in a program that offers core services.
  - Programs serving a population with severe impairments should consider a staff-to-participant ratio of 1:4 for enhanced or intensive services. A ratio of 1:5 is acceptable for centers with more than 20 participants.<sup>7</sup>

## Useful Tools

Here are two tools to help guide you in your search for an Adult Day Center.

- Adult Day Center Evaluation Form
- Dependent Care Provider's Identification and Certification Form (IRS)

## Resources to Get You Started

### *Books and Publications*

#### **Consumer Reports Complete Guide to Health Services for Seniors:**

*What Your Family Needs to Know About Finding and Financing, Medicare, Assisted Living, Nursing Homes, Home Care, Adult Day Care.*

The guide reviews the health care system in detail and informs the reader where to get additional information and support. Includes helpful worksheets and cost estimates. Lieberman, T., et al. (2000).

Three Rivers Press, \$9.95  
ISBN: 0812931475

#### **How to Care for Aging Parents: A Complete Guide.**

A compassionate, single-volume reference to the many topics associated with caring for aging parents, covering practical matters including emotional, financial and legal issues. Morris, V. (1996). New York, NY:

Workman Publishing Company,  
\$15.95 ISBN: 1563954353

#### **Resources for Caregivers**

This guide was prepared by the National Alliance for Caregiving and the MetLife Mature Market Institute to assist individuals and families who have assumed the role of caregiver, or anticipate

future caregiving. Single copies are available free from:

#### **Metlife Mature Market Institute**

57 Greens Farms Road  
Westport, CT 06880

You may also call 203-221-6580  
or e-mail:

**MatureMarketInstitute@  
metlife.com.**

#### **The Complete Eldercare Planner: Where to Start, Which Questions to Ask, and How to Find Help.**

Step-by-step strategies for Eldercare, action checklists and resources. Loverde, J. (2000). Times Books, \$13.77  
ISBN: 0812932781

### *Internet Sites*

#### **Administration on Aging**

**(AOA)** This site is maintained by the U.S. Department of Health and Human Services and provides resources, news and developments and information for older adults. Access the main site at **www.aoa.dhhs.gov**.

You may access the specific area for ADC within this site by going to: **www.aoa.dhhs.gov/NAIC/Notes/adultday.html**.

#### **Internal Revenue Service**

The Internal Revenue Service has a comprehensive site that includes Dependent Care Credit information and downloadable PDF publications and forms, or call 800-829-3676 and ask

for Dependent Care Credit information. **www.irs.gov**.

#### **The National Adult Day Services Association (NADSA)**

The National Adult Day Services Association is the most prominent nationwide organization of ADC centers. The site includes a national directory, tips on how to choose a center, plus standards and guidelines. It also includes a downloadable Education and Training Materials brochure. For more information, call 866-890-7357. NADSA is affiliated with the National Council on Aging. Access it at **www.nadsa.org**.

#### **N4A**

The N4A is the umbrella organization for the 655 Area Agencies on Aging throughout the United States, which provide information and services, and coordinate and administer programs for older adults. The federally funded *Eldercare Locator*, established by the U.S. Administration on Aging in 1991, and administered by N4A, provides callers with information about local services by zip code. Call 800-677-1116, 9:00 a.m. - 8:00 p.m. ET, or access it at **www.n4a.org**.

## Adult Day Center Evaluation Form

If you decide a program is right for your loved one, be sure to give the center a trial run for a few days or visits. Make sure your loved one feels safe and comfortable before making a commitment. All ADC programs are not the same, so you should feel free to continue to look and evaluate different ADC programs and facilities until you find one that best serves your loved one's needs.

What is the cost? \_\_\_\_\_

Is there an hourly, daily, weekly or monthly charge for the program?

\_\_\_\_\_

What charges are extra? \_\_\_\_\_

\_\_\_\_\_

What are the hours of operation? \_\_\_\_\_

Is it open on Saturdays or holidays? \_\_\_\_\_

Does the center provide transportation? \_\_\_\_\_ If so, what is the charge?

\_\_\_\_\_

Is the center licensed or certified if required by your state? \_\_\_\_\_

What is the staff-to-participant ratio? \_\_\_\_\_

Is it a safe and secured environment? \_\_\_\_\_

What types of social activities are offered? \_\_\_\_\_

\_\_\_\_\_

Is there a choice provided of group and individual activities? \_\_\_\_\_

\_\_\_\_\_

Is assistance offered with activities of daily living, such as toileting, eating or ambulation? \_\_\_\_\_

Are licensed health care professionals on staff and available on a daily basis? \_\_\_\_\_

Is help with personal care functions provided, such as bathing, shampooing or shaving? \_\_\_\_\_

Is assistance with taking prescription medications available? \_\_\_\_\_

Are health screens offered such as taking blood pressure or monitoring food and liquids? \_\_\_\_\_

Are meals and snacks provided? \_\_\_\_\_ If so, is there an extra charge?

\_\_\_\_\_

Are accommodations made for special diets? \_\_\_\_\_

What types of exercises are offered — physical and mental? \_\_\_\_\_

What is your overall impression of the center? \_\_\_\_\_

\_\_\_\_\_

## *About the Authors of Since You Care<sup>SM</sup>*

*Since You Care* guides are prepared by the MetLife Mature Market Institute in cooperation with the National Alliance for Caregiving and MetLife's Nurse Care Managers.

### **MetLife Mature Market**

**Institute<sup>SM</sup>** is the company's information and policy resource center on issues related to aging, retirement, long-term care and the mature market.

### **MetLife Nurse Care Managers**

are available to MetLife's long-term care customers and their caregivers, on a daily basis, to help identify and resolve caregiving questions and concerns through counseling and referral.

### **National Alliance for**

**Caregiving** is a non-profit coalition of 38 national organizations that focuses on issues of family caregiving.

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The MetLife companies serve approximately 12 million individuals in the U.S. and provide benefits to 37 million employees and family members through their plan sponsors. Outside the U.S., the MetLife companies have insurance operations in 12 countries serving approximately 8 million customers. For more information about MetLife, please visit the company's Web site at [www.metlife.com](http://www.metlife.com)

*This information is general in nature. It is not a substitute for obtaining guidance from a healthcare, financial or other professional.*

<sup>1</sup> *Centers Offering Adult Day Services Have Nearly Doubled Since 1989 as Demand Mushrooms*  
National Council on the Aging  
August 1997.

<sup>2</sup> *Facts and Stats-Trends in Adult Day Centers*  
National Adult Day Services Association  
[www.nadsa.org/press room/facts\\_stats.htm](http://www.nadsa.org/press%20room/facts_stats.htm), Accessed 12/2002.

<sup>3</sup> Ibid.

<sup>4</sup> *Adult Day Care: One Form of Respite for Older Adults*  
ARCH Factsheet Number 54  
National Respite Network & Resource Center.

<sup>5</sup> LivOn, *Adult Day Care: Care and Companionship All Day*  
via the Internet at: [www.livon.com/whatsnew/adc.html](http://www.livon.com/whatsnew/adc.html).

<sup>6</sup> [www.irs.gov](http://www.irs.gov).

<sup>7</sup> Murphy, Brugger, M., National Adult Days Services Association, National Council on the Aging, National Institute on Adult Daycare Standards and Guidelines (1997). *Standards and Guides for Adult Day Services*, pp. 65-66.

# Dependent Care Provider's Identification and Certification

Do NOT file Form W-10 with your tax return. Instead, keep it for your records.

<b>Part I</b> Dependent Care Provider's Identification (See instructions.)		
<b>Please print or type</b>	Name of dependent care provider	Provider's taxpayer identification number
	Address (number, street, and apt. no.)	If the above number is a social security number, check here <input type="checkbox"/> . . . . .
	City, state, and ZIP code	

**Certification and Signature of Dependent Care Provider.**—Under penalties of perjury, I, as the dependent care provider, certify that my name, address, and taxpayer identification number shown above are correct.

<b>Please Sign Here</b>	Dependent care provider's signature	Date
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<b>Part II</b> Name and Address of Person Requesting Part I Information (See instructions.)		
Name, street address, apt. no., city, state, and ZIP code of person requesting information		

## General Instructions

Section references are to the Internal Revenue Code.

**Purpose of form.**—You must get the information shown in Part I from each person or organization that provides care for your child or other dependent if:

1. You plan to claim a credit for child and dependent care expenses on Form 1040 or 1040A, or
2. You receive benefits under your employer's dependent care plan.

If either 1 or 2 above applies, you must show the correct name, address, and taxpayer identification number (TIN) of each care provider on **Form 2441**, Child and Dependent Care Expenses, or **Schedule 2**, Child and Dependent Care Expenses for Form 1040A Filers, whichever applies.

You may use Form W-10 or any of the other sources listed under **Due diligence** below to get this information from each provider.

**Penalty for failure to furnish TIN.**—TINs are needed to carry out the Internal Revenue laws of the United States. Section 6109(a) requires a provider of dependent care services to give to you a valid TIN, even if the provider is not required to file a return. The IRS uses the TIN to identify the provider and verify the accuracy of the provider's return as well as yours.

A care provider who does not give you his or her correct TIN is subject to a penalty of \$50 for each failure unless the failure is due to reasonable cause and not willful neglect. This penalty does not apply to an organization described in section 501(c)(3). See **Tax-exempt dependent care provider** later.

**If incorrect information is reported.**—You will not be allowed the tax credit or the exclusion for employer-provided dependent care benefits if:

- You report an incorrect name, address, or TIN of the provider on your Form 2441 or Schedule 2, and
- You cannot establish, to the IRS upon its request, that you used due diligence in trying to get the required information.

**Due diligence.**—You can show due diligence by getting and keeping in your records any one of the following:

- A Form W-10 properly completed by the provider.
- A copy of the provider's social security card or driver's license that includes his or her social security number.
- A recently printed letterhead or printed invoice that shows the provider's name, address, and TIN.
- If the provider is your employer's dependent care plan, a copy of the statement provided by your employer under the plan.
- If the provider is your household employee and he or she gave you a properly completed **Form W-4**, Employee's Withholding

Allowance Certificate, to have income tax withheld, a copy of that Form W-4.

If your care provider does not comply with your request for one of these items, you must still report certain information on your Form 2441 or Schedule 2, whichever applies. For details, see the Form 2441 or Schedule 2 instructions.

## Specific Instructions

### Part I

The individual or organization providing the care completes this part.

Enter the provider's name, address, and TIN. For individuals and sole proprietors, the TIN is a social security number (SSN). But if the provider is a nonresident or resident alien who does not have and is not eligible to get an SSN, the TIN is an IRS individual taxpayer identification number (ITIN). For other entities, it is the employer identification number. If the provider is exempt from Federal income tax as an organization described in section 501(c)(3), see **Tax-exempt dependent care provider** below.

**How to get a TIN.**—Providers who do not have a TIN should apply for one immediately. To apply for an SSN, get **Form SS-5**, Application for a Social Security Card, from your local Social Security Administration office. To apply for an ITIN, get **Form W-7**, Application for IRS Individual Taxpayer Identification Number, from the IRS. To apply for an EIN, get **Form SS-4**, Application for Employer Identification Number, from the IRS.

**Note:** An ITIN is for tax use only. It does not entitle the individual to social security benefits or change his or her employment or immigration status under U.S. law.

**Tax-exempt dependent care provider.**—A provider who is a tax-exempt organization described in section 501(c)(3) and exempt under section 501(a) is not required to supply its TIN. Instead, the provider must complete the name and address lines and write "tax-exempt" in the space for the TIN. Generally, an exempt 501(c)(3) organization is one organized and operated exclusively for religious, charitable, scientific, testing for public safety, literary, or educational purposes, or for the prevention of cruelty to children or animals.

**Income tax reporting requirements for dependent care providers.**—The individual provider must report on his or her income tax return all income received for providing care for any person. If the provider is a self-employed individual, the income is reported on Schedule C or C-EZ (Form 1040), whichever applies.

### Part II

Complete this part only if you are leaving the form with the dependent care provider to return to you later.

