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Aging in Place, with help

No one knows what tomorrow holds. But if biology is destiny, or even a major piece of it, Michael and Linda Dzuba had good reason to ponder a long future as they neared their 60th birthdays. And perhaps reason to worry just a bit.

Each of their fathers had lived to nearly 90, and Michael's mother was still going strong in her late 80s. Linda's mother died after giving birth to her, but she was raised largely by an aunt who lived to 102.

... Their concern - shared by many aging boomers even as they jest that "60 is the new 40" - was about the inevitable: Near the end of even the best-lived lives, bad and costly things can happen. And some of them, including long stays in nursing facilities or similar help at home, aren't covered by Medicare or private health insurance.

Only Medicaid offers significant government assistance as a provider of last resort for the impoverished.

This is a large and complex problem that has challenged academics, advocates, and policy makers for decades, but I'll spare you most of the bigger issues today. The Dzubas recently offered to share their thoughts about the solution they chose seven years ago: following Michael's parents into Friends Life Care, a "continuing care community without walls" - a concept the Quaker-run nonprofit pioneered three decades ago. If you haven't weighed the issue yourself, their story may be a good place to start.

Because they provide both care and financial protection, programs like Friends Life Care offer an alternative to traditional continuing-care facilities and to conventional

long-term-care insurance. They've been growing in popularity recently, driven partly by the widespread desire to "age in place," and perhaps also by fallout from the recession and the housing bubble's collapse. For many people, it's no longer so easy or attractive to sell a home and move, say, someplace warm or nearer the kids.

Michael and Linda Dzuba have no desire to move anywhere. Their hope is to stay in their stone-and-brick twin, lovingly restored and upgraded over the last 40 years, as long as they're able.

If the dozen steps leading to the front door become impossible to navigate, they'll have to install a ramp. But for now, "our theory is, steps keep us young," says Michael, who has been religious about exercise since his days as a high school wrestler.

"Michael wants to die in this house," says Linda, who goes to the gym, too, and who has kept active lately by fostering a Labrador retriever puppy for a program that trains service dogs.

... Though classified as a provider rather than an insurer, the program covers needs such as nursing and home health aides on much the same basis: When the need arises, it pays for whatever care a person requires, up to a preset daily maximum and for as many years as the member elected.



PHOTOGRAPH BY: JEFF GELLES/STAFF

Michael and Linda Dzuba in West Mount Airy. The Friends Life Care program allows them to stay in their house.

... Carol Barbour, president of Friends Life Care, says the program currently has about 2,200 members, with fewer than 50 in care facilities. The nonsectarian program, developed with help from the Robert Wood Johnson Foundation and the Pew Charitable Trusts, began taking members in 1990.

"People join Friends Life Care because they really want to stay in their homes as long as possible," Barbour says. "They are embedded in their communities, and they really want to maintain those ties."

... Above all, what prompts them to praise Friends Life Care is its holistic approach to keeping them well, including annual calls from a "care coordinator" and access to programs that have taught them about topics such as nutrition and meditation.

The Dzubas believe the program's dual role gives it the right incentive: to help them stay as healthy as possible for as long as possible, so that they don't need more expensive care.



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