

## Elder-Well® Adult Day Program

# FUNDING EXPLANATION

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### FUNDING PATHWAYS FOR ADULT DAY PROGRAMS

Families may explore the following programs and resources for additional information about financial or respite supports for caregiving and Adult Day Programs.

#### Medicare's GUIDE Program

The Guiding an Improved Dementia Experience (GUIDE) Program is a new Medicare initiative offering dementia care coordination, caregiver support, and access to respite hours. Respite may take place in community settings such as Adult Day Programs. The program is designed to support aging in place and reduce caregiver stress.

#### Resources:

- Centers for Medicare & Medicaid Services (CMS) - GUIDE Program  
<https://www.cms.gov/guide>
- Medicare Dementia Care Model Overview  
<https://www.medicare.gov>

#### VA Adult Day Health Care (ADHC)

A Veterans Health Administration benefit providing supervised daytime services, social engagement, therapeutic activities, personal care support, and respite for caregivers. ADHC is intended to help Veterans remain at home while receiving structured daytime care.

#### Resources:

- VA Geriatrics & Extended Care - Adult Day Health Care  
[https://www.va.gov/GERIATRICS/pages/Adult\\_Day\\_Health\\_Care.asp](https://www.va.gov/GERIATRICS/pages/Adult_Day_Health_Care.asp)
- VA Caregiver Support Program  
<https://www.caregiver.va.gov/>

### **VA Aid & Attendance (A&A) Pension Benefit**

An enhanced pension for wartime Veterans and surviving spouses who require help with daily activities or supervision. Funds are paid directly to the Veteran or spouse and may be used toward a variety of services, including community-based care such as Adult Day Programs.

#### **Resources:**

- VA Pension - Aid & Attendance & Housebound Benefits  
<https://www.va.gov/pension/aid-attendance-housebound/>
- Veterans Benefits Administration - Pensions  
<https://www.va.gov/pension/>

### **Dependent Care Flexible Spending Accounts (FSAs)**

Some employers offer Dependent Care FSAs, allowing employees to set aside pre-tax dollars for dependent care expenses required so the employee can work. Eligible expenses may include adult dependent care, depending on employer plan rules.

#### **Resources:**

- IRS - Dependent Care Expenses (Publication (503))  
<https://www.irs.gov/publications/p503>

### **Long-Term Care Insurance (LTCI)**

Many long-term care insurance policies reimburse for supportive services such as in-home care, assisted living, or Adult Day Programs once benefit triggers are met. Coverage varies based on policy terms, ADL requirements, elimination periods, and daily benefit amounts.

#### **Resources:**

- Administration for Community Living - Long-Term Care Information  
<https://acl.gov/ltc>

## Non-Profit Caregiver Grants & Community Support Awards

Many organizations offer short-term financial support or respite grants to caregivers. These may be available through local aging agencies, Alzheimer's support organizations, community nonprofits, or national caregiver programs.

### Resources:

- ACL - National Family Caregiver Support Program  
<https://acl.gov/programs/support-caregivers/national-family-caregiver-support-program>
- Family Caregiver Alliance - National Center on Caregiving  
<https://www.caregiver.org>
- Alzheimer's Association - Caregiver & Dementia Support  
<https://www.alz.org/help-support>
- ARCH national Respite Network - Respite Funding & Services  
<https://archrespite.org/respites-funding>
- Area Agencies on Aging Locator (AAA)  
<https://eldercare.acl.gov>

**Disclaimer:** *This information is provided for educational awareness only. Elder-Well does not determine eligibility, provide benefits counseling, or assist with applications for these programs. Families should consult the individual programs or benefit providers for current details, availability, and eligibility criteria.*