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Founded in 1923, Acton Nursing Services (ANS) is a department of the Town of Acton providing a range of home health care services tailored to the needs of its clients. ANS is a Medicare/Medicaid Certified Home Care Agency. Skilled services are covered by insurance such as Medicare, Medicaid and most major insurance carriers. ANS consistently outperforms most other agencies and is currently in the top 1% of agencies nationwide.

This information sheet (published in July 2015) answers many of the most commonly asked questions about Acton Nursing Services.

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# 1. What is Acton Nursing Services?

Founded in 1923, Acton Nursing Services (ANS) provides a range of home health care services tailored to the needs of its clients. ANS is a Medicare/Medicaid Certified Home Care Agency. Skilled services are covered by insurance such as Medicare, Medicaid and most major insurance carriers. As part of the Town of Acton's Health Department, Acton Nursing Services is a funded department under the Operations Budget of the Town of Acton.

#### 2. Does Acton Nursing Services provide public health services?

There are separate budgets for Acton Nursing Services and Acton's public health activities. In those instances where Acton Nursing Services skilled staff are called upon to work on public health activities, their time is paid for out of the health department budget.

#### 3. What public health services does Acton Nursing Services provide?

Acton Nursing Services' goal is to help "Keep Acton Healthy" through state-mandated disease surveillance and reporting, membership in the state's Vaccine Program, and a variety of educational and outreach programs that benefit the overall health of the community. These outreach efforts take place in nursing homes, over-55 communities, the Council on Aging center, schools and other public places. Outreach includes Wellness Clinics and Discussions, Blood Pressure Clinics, Flu Clinics, Podiatry Clinics, Childhood Immunizations and responses to community health needs through timely recognition and, if necessary, intervention.



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#### 4. Does Acton Nursing Services provide services outside Acton?

Yes.

- Acton Nursing Services provides some public health services under contract to other local communities that prefer not to provide their own staff to meet mandates set by the Commonwealth of Massachusetts. At present, ANS provides public health services under contract to the Town of Stow.
- Although Acton Nursing Services' focus is principally on residents of Acton it also provides home health
  care services to residents of surrounding communities who exercise their statutory right to choose
  their home health care provider and select Acton Nursing Services. In recent years, ANS has responded
  to requests for services from residents of Boxborough, Carlisle, Concord, Littleton, Maynard and Stow.

#### 5. What home health care services does Acton Nursing Services provide?

Acton Nursing Services provides a range of services tailored to the needs of its clients. Services include all those required to qualify as a certified Medicare home health care agency. These include:

- Nursing (assessing patient needs, developing an appropriate plan of care and providing skilled nursing services)
- Physical Therapy (assisting with an individual program designed to regain strength and use of muscles weakened by illness or injury)
- Occupational Therapy (helping patients to regain their ability to accomplish everyday living tasks)
- Speech Therapy (assisting with speaking, communications and swallowing that may have been affected by stroke or other illness or injury)
- Medical Social Work (helping the patient and family adjust to illness or injury and providing information about community resources)
- Home Health Aide (providing assistance with bathing, dressing and light meal preparation for patients receiving skilled care)



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# 6. What services doesn't ANS provide?

ANS provides the range of services required of a Medicare certified skilled home care agency. ANS does not offer custodial care or assistance with chores, housekeeping, shopping, etc. (ANS has a contract with Minuteman Senior Services to support a limited number of personal care clients).

## 7. What is the significance of being "Medicare Certified"?

For a home health care agency to be Medicare Certified it has to provide a range of services laid out by the Centers for Medicare and Medicaid Services (CMS), submit detailed operating reports covering performance, outcomes and patient satisfaction, and be subject to oversight and inspection. Only Medicare Certified agencies can be reimbursed by Medicare for services provided under Medicare insurance. In many instances, commercial health insurance policies cover only services provided by Medicare Certified agencies. Acton Nursing Services has been a Medicare Certified agency since 1966. Home care agencies that are not Medicare certified generally focus on other home support activities including housekeeping, shopping, meal preparation and companionship.

# 8. What is the significance of the Top 100, Top 500 and Home Care Elite awards recently won by Acton Nursing Services?

There are almost 10,000 Medicare Approved home health care agencies in the United States (plus an estimated 25,000 additional entities including Medicare Certified hospices and non-Medicare agencies providing some form of care in the home). The performance of these 10,000 agencies is reported regularly by CMS (Centers for Medicare and Medicaid Services) in the on line Home Health Compare system. This data plus additional information on each Medicare approved agency is analyzed by a third party research organization (OCS HomeCare and Decision Health) and scored annually using a consistent methodology. The rankings mentioned are published by this third party. ANS consistently outperforms most other agencies and is currently in the top 1% of agencies nationwide.



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#### 9. Who or what is FANS?

FANS is the Friends of Acton Nursing Services, a 501 (c) 3 non-profit volunteer organization that raises funds for supplies and equipment for Acton Nursing Services and funds and staffs various outreach events and activities to promote the agency.

#### 10. Who can Choose Acton Nursing Services as their home health care provider?

Acton Nursing Services can be chosen by any patient. In most cases, Medicare, Medicaid and most commercial insurance companies cover the cost of services provided to their covered patients by Acton Nursing Services.

#### 11. Can Medicare patients choose Acton Nursing Services as their home health care provider?

In general, yes. One of the important rights granted to Medicare patients is the right to select the provider they prefer. This right applies to Medicare patients who have traditional Medicare or a Medigap policy through an insurance company (such as Core and Supplement 1 Medigap policies offered in Massachusetts).

#### 12. Can Medicaid patients choose Acton Nursing Services as their home health care provider?

Yes. Medicaid and Mass Health patients can choose ANS as their home health care provider subject to the rules and reimbursement rates established by those entities.

#### 13. Is Acton Nursing Services required to accept all patients referred to the agency?

In practice, yes, provided ANS has the possibility to serve (in other words, has the skills, time and resources to accept and successfully treat a patient). As a Medicare certified agency, ANS is expected to accept referrals irrespective of source of reimbursement (government insurance, private insurance, etc.).



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# 14. Can a health care provider (physician, nurse, administrator, discharge planner, etc.) direct a patient to a specific home health care provider?

In most cases, no, because patients have the right to choose their provider. With Medicare, Medicaid and many insurance plans the patient's right to choose their home health care provider is specifically spelled out. Patients seeking home health care on discharge from a hospital or nursing home or at the recommendation of their physician or other health care professional should be provided with a comprehensive list of appropriate local providers. Patients are encouraged to review the providers with their families, insurance carrier and medical professionals and choose which agency is most likely to best serve their needs; they should make their own decision without undue influence.

# 15. Does ANS provide services to patients covered by long term care agreements?

Generally, no, because home care under long term care agreements focuses on assistance with daily living (ADL) which is typically a personal care service (bathing, cooking, housekeeping, shopping, companionship) rather than a skilled medical service. ANS does not provide ADL services because it is not staffed to do so but stands ready to provide skilled medical/nursing services to these patients if the need arises.

# **16.** Does Acton Nursing Services charge for the home health care services it provides?

Yes, with a few exceptions. Acton Nursing Services accepts Medicare, Medicaid and insurance from most major insurance carriers and bills these carriers at contracted rates for services provided in accordance with an agreed course of treatment and support. In rare instances and at the agency's discretion, services may be provided to uninsured or underinsured <u>residents of Acton</u> experiencing financial hardship without expectation that the full cost of providing these services will be reimbursed.



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# 17. Who establishes the rates charged by Acton Nursing Services for the home health care it provides?

Reimbursement rates are determined by the payor (Medicare, Medicaid or insurance companies according to their contracts). Medicare reimbursement rates are not negotiable: they are established by Medicare on a national level. Medicaid and Mass Health rates are also nonnegotiable and are generally less generous than Medicare.

# 18. Does Acton Nursing Services accept patients who pay for themselves or whose families/others pay for them? And if so, does ANS have a published price list for patients not covered by insurance?

ANS accepts private patients and charges them at published Medicare rates (per visit, per course of treatment or per outcome, as appropriate). In cases of financial hardship, ANS will accept some percentage of Medicare rates from the patient (determined by ability to pay) with the balance being covered by charitable contributions, for example, from the Steinberg Lally Fund).

#### 19. Does Acton Nursing Services provide subsidized care to Acton residents?

Yes, in some instances. Acton Nursing Services has access to certain funds created by generous private donations to cover the cost of services provided to a resident of the Town who is unable to pay for part or all of the services prescribed for that resident. Free care is carefully tracked and reported.

# 20. What charitable funds are available to residents of Acton who face financial hardship and cannot pay ANS in full for services provided?

The Steinberg Lally Fund is available to ANS to cover certain home health care costs for residents of Acton facing financial hardship: the fund provides money to pay for prescriptions and equipment and to pay the balance of ANS service bills above the percentage that the patient is able to meet. The Friends of Acton Nursing Services has also provided funds for necessary equipment and other support that an ANS patient needs but cannot afford.



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# 21. Which private insurance carriers cover services provided by ANS?

Currently (April 2015) ANS has contracts directly or through VNANE with the following insurance companies. Please check with your insurance carrier or with ANS for updates.

Aetna

BCBS of Massachusetts Masshealth

BMC Healthnet MultiPlan

CareCentrix Neighborhood Health Plan

CareContinuum Network Health

Cigna of Massachusetts Oxford Health Plan

Commonwealth Care Alliance Prime Health Services

Connecticare Senior Home Health

Cypress Care Provider Network Three Rivers Provider Network

Evercare Tufts Health Plan

Fallon Community Health Plan Unicare State Indemnity Plan

Harvard Pilgrim United Healthcare MA

Health New England Veteran's Administration

HomeLink WellCare Choice



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# 22. Why has ANS required town subsidy in recent years?

The ANS Task Force is currently engaged in developing a financial picture of ANS over recent years that is more closely aligned with a commercial profit-and-loss perspective than municipal accounts provide. Initial indications are that the total revenue shortfall over the past decade has been in the order of \$400,000 – an average of \$40,000 per year.

# 23. Why has Acton decided that it is in the Town's interest to keep an independent nursing service managed by the Town?

A special Town Meeting reviewed proposals submitted by the Finance Committee that ANS should be closed, as promptly as possible. Voters at this meeting concluded that despite its recent difficulties, ANS is a valuable asset to the residents of Acton. ANS's history, its exceptionally high rank in independent surveys of patient satisfaction and its commitment to the community appeared to be the main reasons for public support.

# 24. Isn't Acton Nursing Services providing services that can easily be found elsewhere?

Home health care is a competitive market with services provided by for-profit, not-for-profit and municipal organizations. A recent consulting report presented to the Finance Committee suggested that many of today's market participants will leave the market in the next year or two. As an organization with a long history and deep roots in Acton, voters at Town Meeting clearly felt that ANS would be in the best position to put the needs of Acton residents first.