AGING IN PLACE

PACE and the Safe Home: How Tampa Bay Families Can Make Staying Home Work

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PACE can bring nursing home level care into an older adult's life without the move to a nursing home. What it cannot do is change the house that care arrives in.

Most families I talk with have never heard of PACE. They learn about it the way people learn about most things in elder care: in a hurry, often in a hospital hallway, after something has already gone wrong. That is a shame, because PACE is one of the few programs in this country built around a simple promise. If you need the level of care a nursing home provides, the program will bring that care to you so you can keep living at home.

The program can bring doctors, nurses, therapists, aides, meals and rides. It cannot walk your mother from her bed to the bathroom at 3 a.m. The home is part of every PACE plan, whether anyone writes it down or not. This article explains how PACE works, who qualifies, what Florida families should know before enrolling, and how to get the home ready so the plan has a fair chance to succeed.

What PACE is, in plain terms

PACE stands for the Program of All-Inclusive Care for the Elderly. It is a Medicare and Medicaid program for older adults who need a nursing home level of care but want to keep living in the community.

When someone joins, a local PACE organization becomes their complete source of care. One interdisciplinary team builds and updates one care plan. That team usually includes a primary care doctor, nurses, physical and occupational therapists, social workers, dietitians, home care aides and drivers.

According to Medicare.gov, PACE covers everything Medicare and Medicaid cover, plus anything else the team decides the person needs. That can include:

- Primary care, nursing and specialist care
- Prescription drugs
- Physical, occupational and speech therapy
- An adult day center with meals and activities
- Home care and personal care help
- Medical equipment
- Transportation to the PACE center and to appointments
- Hospital and nursing home care when it is truly needed

PACE is not a new idea, but it is still a small one. The National PACE Association counts 205 programs serving more than 98,000 people in 33 states and the District of Columbia.

The eligibility rule that is really about the home

Medicare lists four conditions for joining PACE. A person must:

1. Be at least 55
2. Live in the service area of a PACE organization
3. Need a nursing home level of care, as certified by the state
4. Be able to live safely in the community with help from PACE

Read the last two together. PACE is designed for people frail enough to qualify for a nursing home, and it asks them to be safe enough to live at home. The space between those two facts is the house itself: the steps at the front door, the tub, the hallway at night, the hours when no one else is there.

In Florida, the nursing home level of care decision comes through the state's CARES screening (Comprehensive Assessment and Review for Long-Term Care Services). The PACE organization then does its own assessment before enrollment. Both are asking, in part, whether this person can be safe in this home with the help PACE can provide.

Why falls are the quiet threat to staying in PACE

Getting into PACE is one milestone. Staying home for years afterward is the real goal, and falls are what most often stand in the way.

Researchers working with one PACE population described falls as one of the most common reasons participants end up in the hospital. That makes sense. Everyone in PACE has already been certified as needing a nursing home level of care, so they are, by definition, more frail than most of their neighbors.

In my 35 years as a physical therapist, including a long tenure as a VA Home Safety Coordinator, I have watched the same chain of events many times. A fall leads to a hospital stay. The hospital stay leads to rehab. Rehab ends with a family meeting about whether home is still possible. Every hazard you remove before that first fall is one less reason for that meeting to happen.

Before you enroll: what Florida families should know

PACE is a good fit for many people, but it changes how all of their care works. Go in with eyes open.

- **Cost.** People who have Medicaid pay no monthly premium. People with Medicare only can usually join by paying a monthly premium for the long-term care portion, plus a drug premium. Once enrolled, there are no deductibles or copays for care the PACE team approves.
- **One network for everything.** All care comes through the PACE organization and its providers. The participant accepts the PACE center physician as their primary care doctor. If you have a Medicare Advantage plan, you leave it to join, and signing up for a separate Medicare drug plan will end PACE enrollment.
- **It is voluntary.** A person can leave the program at any time.
- **Plan for weeks, not days.** The state screening and the PACE team's own assessment both take time. Start the conversation before a crisis if you can.
- **Service areas are set by ZIP code.** Some ZIP codes are only partly covered, and centers have limits on how many people they can serve. Call the program to confirm your exact address and whether space is available.

Getting the home ready: a physical therapist's walkthrough

When I assess a home for someone in or near PACE, I follow the person's day, not a generic checklist. Here is where I look first.

1. **The night path.** Walk the route from bed to bathroom with the lights off. Is there light at floor level? A clear floor with no rugs or cords? Something solid to hold the whole way?
2. **The bathroom.** Tub transfers, low toilets and wet floors cause many serious falls. Grab bars must be anchored into the wall structure, never suction cups. A shower chair or tub bench should fit the space and the person.
3. **The front door and the van.** PACE transportation means the person may go in and out of the house several times a week. Count the steps. Check the railings, the threshold and the path from the door to where the van can stop. In Florida, watch for raised entries, garage steps, sunken living rooms and lanai sliders with tall tracks.

4. **Medicines and the kitchen.** Prescriptions now come through PACE. Decide where they will live, so they are easy to reach, easy to see and safe from mix-ups.
5. **Who is there, and when.** Map the hours an aide or family member is present against the hours the person is alone. Then ask the hard question: if a fall happens during the alone hours, how does anyone find out, and how does help get in the door?
6. **Power and storms.** Oxygen concentrators, powered beds and lift chairs, and refrigerated medicines all need a plan for the next outage. Hurricane season is part of living at home in Tampa Bay.

The PACE team has its own therapists, and they may evaluate the home as part of care planning. Bring your findings to them. A family that arrives with a clear, prioritized list makes the team's job easier and gets to the right changes faster.

PACE in Tampa Bay

PACE has only recently become an option for many Tampa Bay families. InnovAge's Tampa PACE center opened in January 2024 and serves Hernando, Hillsborough and Pasco counties.

Apollo Beach, Sun City Center and Riverview sit in Hillsborough County, but coverage is set ZIP code by ZIP code. Do not assume your address is included. Call the program and ask.

To see every option, use the National PACE Association program finder, which you can search by state or ZIP code. Medicare.gov also has a PACE plan search.

Home Safety Solutions is an independent service and is not affiliated with any PACE organization. Programs are listed for information only.

One word, two programs

In Florida, "PACE" can also mean Property Assessed Clean Energy. That is a financing program for home improvements such as roofs, windows and solar, repaid through an assessment added to the property tax bill. It has nothing to do with health care.

The two get confused, and older homeowners are often the ones being pitched. Several Tampa Bay area officials have urged caution. Pinellas County, for example, has issued a consumer alert saying it has never authorized a residential PACE financing program there.

If someone at the door says a new roof or impact windows can be paid for "through PACE," that is a loan, not care. Read every page, understand what it adds to your tax bill, and talk with someone you trust before signing. Home Safety Solutions does not offer or arrange PACE financing.

Where Home Safety Solutions fits

PACE brings the care. Our job is to help make sure the home can receive it. We do that as an independent, therapist-led service, with no referral fees and no payments from contractors or equipment sellers.

- **Thinking about PACE?** A Home Safety Visit gives you a photo report and a prioritized hazard list you can share with the PACE team. If a move is on the table, a Right Home Assessment tells you whether a new place will work, now and in ten years.
- **Coming home from the hospital?** Our Ready for Discharge assessment checks the home before discharge day.
- **Need the right equipment?** An Assistive Technology Consultation with a RESNA-certified Assistive Technology Professional matches equipment to the person and the home.

One honest note: once someone is enrolled, the PACE team decides which equipment and home changes the program provides. Our report does not replace that decision. It gives the family and the team a clear, independent picture to work from.

For PACE organizations and care teams, we also work on a contract basis, including home safety assessments, pre-discharge readiness checks and verification that home modifications were done correctly. Details are on our PACE resource page.

Start with a conversation

Every service begins with a 30-minute Initial Consultation by phone. Tell me who is staying home, or who is coming home, and what worries you. You will leave the call with practical advice, whether or not you book a visit. See services and pricing, or book your Initial Consultation.

Home safety consultations are not a Medicare-covered service, so clients are charged directly. Our assessments describe how ready a home is for a person; they are not medical clearance. In an emergency, call 911.

Sources

PACE, Medicare.gov

Find a PACE Program, National PACE Association

InnovAge Tampa PACE center

Falls in a PACE population, PubMed Central

Consumer Alert: PACE Program Solicitations, Pinellas County

Understanding PACE, Home Safety Solutions

Want a plan for your own home?

Every service starts with an Initial Consultation, a 30-minute phone call with Dr. L'HommeDieu.
Book at homesafety.solutions