

Chapter 1: Case Studies

This Handbook uses two case studies to illustrate some of the issues related to **Medicaid** and **guardianship** rules and procedures. Because the Medicaid rules for single persons are substantially different from the rules for married couples, there are two case studies, which are referred to throughout the Handbook. The single person, Agatha Adams, is an example of a proposed **ward** in the sample guardianship proceedings in Chapter 6. The sample Medicaid application in Chapter 8 uses the facts and circumstances of the married couple, Ozzie and Harriet Knellson.

Case Study: Agatha Adams

Ms. Agatha Adams is 88 years old. She was admitted on Tuesday of last week to the Boston Medical Center after she fell and fractured her left shoulder. She was admitted from her elderly subsidized apartment in Quincy, where she has lived for 20 years.

Her closest living relative in Massachusetts had been a younger sister, Beatrice, who died a week ago at age 79 and who was Agatha's primary caregiver. When the manager of the elderly housing development learned of Beatrice's death, she tried to contact Agatha but got no response when she knocked at her door or called her on the telephone. She called a niece, Becky Thatcher, who lives in Great Barrington, Massachusetts, on the New York border. Becky came immediately and discovered Agatha unconscious in her unit. She had her brought by ambulance to the hospital.

Becky reports that Agatha has experienced dementia for at least two years, but Beatrice and some neighbors have been able to keep her safe at home, sometimes staying overnight. Agatha is not oriented to time or place but does recognize her niece. Agatha needs physical therapy to regain mobility in her arm and shoulder, but she is also diagnosed with congestive heart failure and chronic obstructive pulmonary disease. Her late sister was a retired nurse and she had supervised Agatha's medications until last week. Ms. Adams needs nursing home placement, but she clearly lacks the capacity to understand her medical conditions and the proposed treatment. She cannot sign an admissions contract, and she has become increasingly agitated. She has a **healthcare proxy document** that names her late sister as her agent. Several nursing homes, including the Eveningtide in nearby Milton, have sent admissions staff who have evaluated Agatha as appropriate for placement in their facilities. Eveningtide will not admit her without legal authority; a legal guardian, with authority to make medical decisions, must be appointed by the **Probate Court**.

Agatha's niece Becky needs to know:

- How does she get her aunt out of the hospital and into a nursing home?
- Can she sign the admission contract to admit Agatha to the Eveningtide Nursing Home?
- Can she authorize medical treatment for Agatha at the hospital? At Eveningtide?
- How will Agatha's medical bills be paid?
- Where can she get help? From the hospital discharge planners? From the nursing home? From the nursing home **Ombudsman** Program? From elder services? From legal services?

Case Study: Ozzie and Harriet Knellson

Ozzie and Harriet are married and own a home at 123 Clover Circle, Dorchester. Ozzie is 82 and Harriet is 79. They have been married for 55 years and have two children, David and Ricky. Ozzie was diagnosed with Alzheimer's disease in 1997. Harriet, with help from the local elder services program, kept him at home until April 1, 2003, when it became impossible to manage his care there.

Ozzie was admitted to the Greater Boston Nursing Home on April 1, 2003. Both spouses have Medicare A (hospital insurance) and B (medical insurance) and Medex 3 (Medicare supplemental insurance) for health insurance costs coverage. The new treating physician agrees with the former primary care doctor that Ozzie needs to take the medication Respiridol to reduce the agitation associated with his dementia. Ozzie spits out all his medications and the doctor says that he needs to have a **Rogers guardian**.

In addition to their home, the Knellsons have bank accounts at the Hugely Bank, (checking-\$1,200.00), Boston Savings Bank (C/Ds - \$20,000.00), and Town Savings Bank (savings-\$18,000.00). Both have life insurance policies with Metropolitan Life. They have a 1998 Mercury Sable, which Harriet drives. Ozzie's monthly income from Social Security is \$860.00; his pension from GE is \$420.00. Harriet's monthly income from Social Security is \$430.00.

Harriet needs to know:

- Will she have to use all their savings to pay for nursing home care?
- Will she have to sell her home and move to elderly housing?

- How will she pay for the **Rogers guardianship** court costs and lawyers' fees?
- If **Medicaid (MassHealth)** will help, what documents should she assemble in preparation for the Medicaid application?

Answers to the questions that the case studies pose make up the substance of the Handbook.