



Frequently Asked Questions

When is the right time to join?

It is better to sign up 5-10-20 years too early than even 1 day too late.

We are independent, mobile and lead a very active lifestyle- playing tennis & golf, traveling, living out of state several months a year, going to dinner and shows with friends...why shouldn't I/we just wait until we slow down?

Once one senses a decline in activities formerly done with ease, they may no longer be eligible to join the program. It's a bit like asking when one should buy home insurance...*before* there is smoke, let alone fire, in the kitchen.

What are the home health care services available to me should I ever need them?

This may be a Personal Care Aide to help with Activities of Daily Living such as bathing, dressing, toileting, walking and eating or a companion who will cook, do light housekeeping and errands if you are unable to perform these chores on your own. Your SAH Personal Health Coordinator will work closely with you and your physician to have the services delivered to you in your home. Your Personal Health Coordinator will set up home-based services for you.

How does my Personal Health Coordination actually work?

Your Personal Health Coordinator will work closely with you, your family and physician to coordinate any services you may require. Seabury At Home cannot act unless we know what the situation is. We strongly recommend that the Member communicates when services may be required beyond Medicare to determine what their care needs are.

How can SAH help when services are required in the home?

Scenario 1. A Seabury At Home Member lives alone and is active and independent. A fall and injury has left the Member with limited mobility of one of their arms. The Member is requesting personal home health aide services and meal preparation. Seabury At Home will provide the non-skilled services as determined to be appropriate to assist with the affected activities of daily living.

Scenario 2. The Personal Health Coordinator (PHC) is notified by a Member of a discharge from the hospital following surgery. The PHC will confirm and coordinate the care with the facility discharge planner, physician, social worker, or APRN. Seabury At Home covers the services that are not covered by Medicare or your other private insurance. Depending on your rehabilitation needs, your PHC will coordinate with agreed upon providers to help guide you back to full recovery.

If I think I need or will be needing short- or long-term services in the future, who should I call?

The first person to call is your Personal Health Coordinator. The PHC will set up services based on your needs and the recommendation of your physician.

What happens if I think I need 24/7 home care?

Members who require 24-hour care may request a Personal Care Aide or Companion must be ordered by a physician and supported by medical necessity. Your Personal Health Coordinator will arrange the services and continue to monitor the situation to determine if that level of care is appropriate for the need.

If I have a scheduled surgery or recently visited the hospital, what should I do?

If you have a scheduled surgery or are sent to the hospital, please make every effort to contact your Personal Health Coordinator. This way, Seabury At Home can assist you with any care and services that may be necessary for your post-hospital recovery.

Does Seabury At Home pay for my groceries when I can't get to the store?

Seabury At Home will arrange for two meals per day and will deliver meals for storage in the Member's home. Seabury At Home will pay for the coordination and delivery of meals and groceries, however the Seabury At Home Member will be charged for the cost of the meals and groceries. Meal delivery services such as Stop & Shop Peapod, Whole Foods Delivery or UberEATS are also options for meal delivery. Per the contract, Seabury At Home reserves the right to deliver several meals at one time to be stored in the Member's home.

How does Seabury At Home determine eligibility for home health services?

In order to be eligible for home health services, Members must exhibit at least one or more deficiencies in Activities of Daily Living. Activities of Daily Living include bathing, dressing, eating, and walking. All Members will be eligible to receive services that are determined to be appropriate by the Seabury Health Coordination team and the Member's physician.

If my healthcare needs change, how do I know if I will require home-based or facility-based care?

Seabury's Health Coordination Team will review your situation and advise you, your family and/or Power of Attorney of the best possible care plans, whether the care could or should be provided in your home or in a care facility. A physician's order is required for facility-based care.

As a Seabury At Home Member, do I have the option to choose the Assisted Living or Skilled Nursing facility of my choice or are all SAH Members required to transition to the main campus in Bloomfield?

Thanks to our portability benefit, Members may receive care and services from providers and facilities anywhere in the United States at no additional expense. The decision is up to the Member and their family to select the facilities the Member would like to move to. By communicating your preferences to your Personal Health Coordinator, you can help us ensure that you will be placed in the best possible situation for you.

You may choose an Assisted Living or Skilled Nursing facility other than Seabury within- or outside the designated Service area with the approval of your Health Coordination Team. Seabury At Home will pay the facility (except Sterling and Copper Plans) a per diem amount not to exceed the actual cost of care determined to be appropriate based on Seabury's published fees for Assisted Living, Memory Care and or Skilled Nursing. You are responsible for the difference between the rate at the facility and the actual cost of care.

If I want to move to campus, or a local independent living facility, what is the process?

Seabury At Home offers the most comprehensive contract in the state. We provide great flexibility and work with multiple contract types to benefit our Members. If a Member is interested in moving to Seabury's campus or another facility, our Marketing Counselors will discuss the many options available under the SAH agreement.

Based on the Membership fees and confirmed program selected, the Member, family or Power of Attorney, with the assistance of the Personal Health Coordinator, will assist in determining the facility that best meets one's needs.

Should I decide that I want to transition to independent living on-campus in Bloomfield, what would that process look like?

Seabury At Home will act as a bridge to an eventual move to campus into an independent apartment or cottage with the entire- or a portion of your- Membership fee applied against the total entrance fee. Please reach out to Nick, Jeanne or Miri and they will help connect you with one of Seabury's Campus Marketing Counselors.

If I move into a retirement community, in or out of state, what happens to my Membership?

Assuming you are still well, active and independent and the community is NOT a Life Plan community, you would be considered a Seabury At Home Member living in said community. You would continue to pay your regular monthly fees. Seabury At Home would not pay an entrance fee or credit your Membership Fee against an Independent Living entrance fee should there be one. If it is determined to be appropriate to utilize assisted living, skilled nursing or memory support services at that retirement community, your membership status in Seabury At Home would not change and those services would be covered through your membership.

Is it necessary for a Member to have an Annual Visit?

Your annual "Wellness Profile" visit is one of many benefits available to you as a Member. The objective of the Wellness Assessment Profile is to determine your current health status, readiness for exercise, impact of lifestyle and program interests that encompass health conditions and warning signs impacting physical, psychological and social health.

Confidential records and a signed Public Health Information (PHI) form are retained on file and provided by your primary care physician to keep us informed so that the Personal Health Coordinator can assist in coordination efforts at the appropriate time. The Wellness tool allows the Member to track progress annually. For new Members, a "Wellness Profile" is performed following the Seabury At Home closing process. While the Wellness Assessment is a benefit to you, it is not mandatory. In its stead, we ask that the Member provide their most current PHI for our records.

I am a Member and regularly travel out of state (within the United States) for the summer. What happens if I have an emergency?

As a Member of SAH you have the option to receive a Philips Lifeline Emergency Response System. If a Member happens to fall in their home, the pendant will detect it and notify the Lifeline Response Center directly and trigger communication through the in-home communicator. The 'GPS GoSafe 2' pendant provides coverage out of the home. The pendant is equipped with a cellular two-way speaker to communicate with the Lifeline Response Center in case of a fall whether outside the home, city or state, which will lead to Emergency Response directed by the GPS inside the pendant.