

ADRC ENHANCED OPTIONS
COUNSELING: WORKING WITH
PRIVATE PAY CUSTOMERS



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EXECUTIVE SUMMARY

BACKGROUND

Private pay customers are those Aging and Disability Resource Center (ADRC) customers who are not eligible for Medicaid. The focus of this study is to understand the needs of private pay customers in the context of the provision of options counseling.

The goals of this project are to:

- ◆ Establish a baseline understanding of private pay customers' satisfaction with options counseling, including the ADRCs' abilities to help customers understand costs and make the most of their money;
- ◆ Gather staff feedback on best practices for performing options counseling, and implementing the options counseling standards, when working with private pay customers;
- ◆ Refine and improve measures of quality customer service with particular attention to indicators related to the Administration for Community Living (ACL) interests of utility and economic impact of services.

KEY FINDINGS

1. Many private pay customers have limited financial assets. Four in 10 private pay customers report incomes of less than \$20,000 and assets less than \$10,000. However, many have social capital on which to rely. The vast majority of private pay customers (84.9%) said that they either live with someone or live close to a friend or relative who can provide assistance. Understanding the costs of services and the implications for their future needs is paramount for these customers.
2. Just under half of private pay customers (44.6%) said that the ADRC staff member helped them make the most of their money. The ADRC's ability to help customers make the most of their money, generally through helping customers understand the cost of the alternatives *and* helping them to consider their future needs, is an important component of counseling private pay customers. This may be a potential area of improvement for the ADRC.
3. A third of private pay customers (33.3%) said the ADRC helped them be able to continue living in their home in a situation in which they may otherwise have gone into an assisted living or nursing facility. ADRCs appear to serve private pay customers particularly well in helping them decide whether to stay in their homes. More than four in five (81%) customers seeking information to help them decide whether to stay in their home reported getting the help they needed and 76.2% reported getting help in being able to stay at home. These two items are rated most favorably of all of the goals for the first contact with the ADRC.
4. Customers are generally hesitant to pay for services unless it is an emergency. Almost half of private pay customers contacted the ADRC when their situation was urgent. Over half identified a sign to use savings as either after a health emergency, possibly losing their home, or that they have no other options. Many approach paying for services carefully out of fear of running out of money or not having

enough for needed care in the future.

5. Almost half of private pay customers (44.9%) came to the ADRC in an urgent situation and three out of four customers surveyed said that the main factor that would tell someone it was time to contact the ADRC was when they needed help. Most view the ADRC as a place to turn in a crisis or emergency; ADRC marketing planning services might be helpful in bringing potential customers in before a crisis occurs.
6. Private pay customers' ratings of overall satisfaction with the ADRC are strongly affected by options counseling that helps them understand all the services available, the costs of those services, a consideration of future care needs and costs, as well as having counselors who will take the time to help them with a decision. The customers' satisfaction with services they receive as a result of counseling also has a strong impact on their overall experience.
7. ADRCs appear to have exceptional reputations in their communities. Two-thirds of private pay customers found their way to the ADRC through a referral or word of mouth and nine out of 10 customers said they would recommend the ADRC to others.

METHODOLOGY

The design for this study employed a mixed methodology that included both qualitative interviews of staff and directors at 29 ADRCs and a quantitative survey of ADRC customers who are not eligible for Medicaid (referred to throughout this report as private pay customers). A total of 36 staff participated in the interviews and 432 customers completed the telephone survey. A pretest of 10 interviews was also conducted, which included cognitive testing designed to evaluate the wording and content of the survey instrument. Minor changes were made as a result of the pretest, and the interviews were included in the final data set.

OBJECTIVES

This project was designed to assess the needs of private pay customers of ADRCs in order to develop and refine options counseling practices as they apply to these customers. The staff interviews addressed the following topic areas:

- ◆ Understanding the Customer/ Personal Interview
- ◆ Decision Support
- ◆ Concerns of Private Pay Customers
- ◆ Methods and Best Practices
- ◆ Referrals and Available Supports
- ◆ Development of Plans for the Next Steps
- ◆ Follow Up
- ◆ Goals and Outcomes
- ◆ Marketing and Outreach

The survey was developed based on the staff interviews and discussions with State staff. The topics covered by the customer survey encompassed many issues, and included several broad, open-ended questions about the private pay customer's ADRC experience including "What was the best thing that came of your contact with the ADRC?", "Was there anything more you wish the ADRC had been able to do for you?" and "What could the ADRC do to improve the help it provides to people like yourself?".

SAMPLE DESIGN AND METHODS

For the staff interviews, an invitation to participate, listing several available time slots, was distributed to staff and directors at all 41 Wisconsin ADRCs. Staff at 29 ADRCs participated in a group interview session.

The customer sample included ADRCs using Social Assistance Management System (SAMS) for customer data management and some ADRCs using other Management Information Systems (MIS).

A total of 432 customers completed a telephone interview. All ADRCs participated in the research; however due to differences in management information systems it was not always possible to identify customers as private pay. As a result, not all ADRCs were able to provide a sample list. The table that follows shows the number of respondents and contacts provided by ADRC; ADRCs that were not able to identify private pay customers are not listed.

ADRC	Survey Respondents	Number of Contacts	Response Rate
Adams, Green Lake, Marquette and Waushara	6	32	18.8%
Barron, Rusk, Washburn	5	39	12.8%
Brown	114	411	27.7%
Buffalo, Clark and Pepin	6	17	35.3%
Calumet, Outagamie and Waupaca	28	195	14.4%
Central WI	17	92	18.5%
Chippewa	2	11	18.2%
Columbia	5	19	26.3%
Dane	5	22	22.7%
Dodge	7	35	20.0%
Door	7	23	30.4%
Douglas	4	8	50.0%
Eagle Country	4	44	9.1%
Eau Claire	9	62	14.5%
Florence	4	6	66.7%
Fond du Lac	41	200	20.5%
Ho-Chunk Tribe	0	5	0.0%
Jefferson	6	17	35.3%
Kenosha	26	129	20.2%
LaCrosse, Jackson, Monroe and Vernon	23	80	28.8%
Lakeshore	4	10	40.0%
Marinette	4	24	16.7%
Milwaukee ARC	0	4	0.0%
North	5	27	18.5%
Northwoods	4	8	50.0%
Ozaukee	5	11	45.5%
Pierce	3	9	33.3%
Racine	24	173	13.9%
Rock	9	54	16.7%
Sheboygan	0	1	0.0%
Southwest WI	9	51	17.6%
Trempealeau	4	8	50.0%
Walworth	8	33	24.2%
Washington	4	18	22.2%
Waukesha	4	20	20.0%
Winnebago	11	51	21.6%
Wolf River Region	10	30	33.3%
Total	432	1979	21.8%

RESPONDENT CONFIDENTIALITY AND PROTECTION

Participation in this research is random, anonymous and confidential for customers. Respondents were randomly selected from each ADRC consumer listing. Transmission of the listings was made secure through password encryption and downloaded through the secure state system.

During the course of the research, a few consumers asked interviewers for ADRC services or follow-up. In these cases requests were forwarded to the ADRC for action. Although this action resulted in identifying a customer who had participated in the research, it did not identify the particular results or opinions of that respondent.

Staff members were invited to participate in conference calls separately from supervisors/directors. Four groups of staff and one group of directors/supervisors participated in conference calls. Participating staff were direct and forthcoming on the calls, and the group feedback resulted from focus group-style interaction between staff regarding the question at hand rather than a question-answer, structured interaction.

CONFIDENCE INTERVALS

A confidence interval is a range around a measure that indicates the level of precision with which one can generalize to the larger population. A 95% confidence interval specifies the range in which one will find the true estimate 95% of the time. In this report, differences that are reported as statistically significant are those that would occur less than 5% of the time through random chance. There are two drawbacks to the reporting of significance.

First, if a variable is significant at .06, it has only a 6% chance of occurring randomly, yet is classified as not significant. Significance is not a measure of importance, and an important or meaningful result should not be dismissed for lack of statistical significance. For this reason, when a variable is close to significance but does not cross the threshold of .05, that result is reported and the lack of statistical significance noted.

The second limitation of focusing on statistical significance is that the measure contemplates one variable at a time and does not recognize meaningful patterns in the data. Several similar variables which indicate a trend may not show statistical significance individually, but when taken together the results become more meaningful. Where patterns are noted in sets of questions, statistical significance of each variable is noted, but sometimes overridden due to the meaningful pattern or trend.

DATA LIMITATIONS AND DRAWBACKS

Differences in MISs and the recording of customers who are private pay resulted in under sampling of some ADRCs where identifying information was not available. Results are unweighted and presented as an overall depiction of the private pay customer's perceptions and needs.

THE PRIVATE PAY CUSTOMER

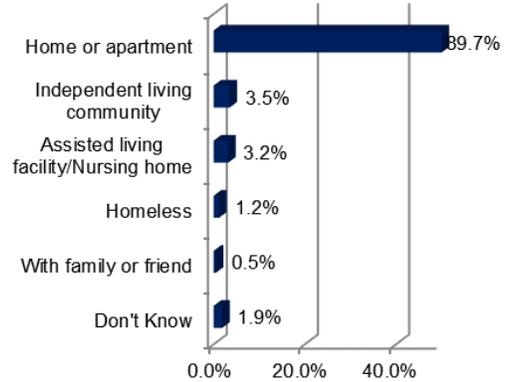
CUSTOMER PROFILE

In order to best serve customers it's important to understand the sociodemographic environment from which they come. Nine out of 10 private pay customers (89.7%) live in a house or apartment. Some customers who do not live in a house or an apartment live in independent living communities (3.5% of customers) or an assisted living facility or nursing home (3.2%). A small portion of customers did not know (1.9%), were homeless (1.2%) or live with a family or friend (0.5%).

Over half (55.6%) live alone while one quarter (25.2%) lives with a spouse or partner and one in 10 (10.3%) lives with another family member. Of those who are living alone, three-quarters (76.9%) have a close friend or relative they can rely on for help within an hour's drive.

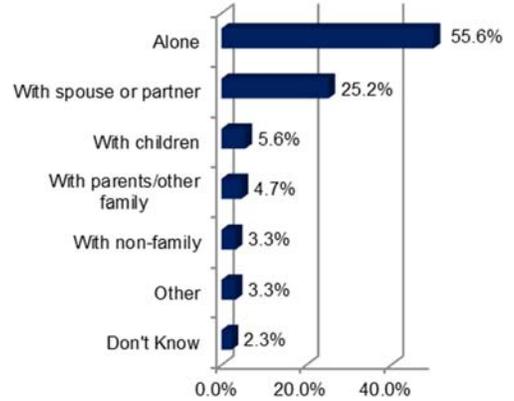
Private pay customers are perceived to have available resources to pay for private services; however, a significant number of these customers have relatively low incomes and assets. Respondents were asked about their previous year's income as well as the approximate value of their assets, not including their home or any household goods or personal items. More than four in 10 private pay customers (43.1%) have household incomes less than \$20,000 while 14.4% have incomes over \$50,000. Just under four in 10 (38.0%) have reported assets less than \$10,000 and about one in 10 has (8.3%) assets greater than \$60,000. More than a quarter of private pay customers (28.7%) had incomes less than \$20,000 and assets less than \$10,000.

Do you currently live in a...



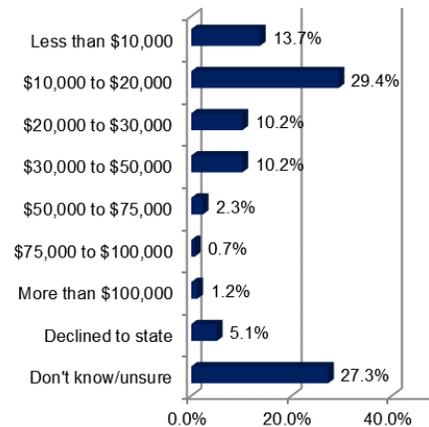
n=428

Do you currently live...



N=428

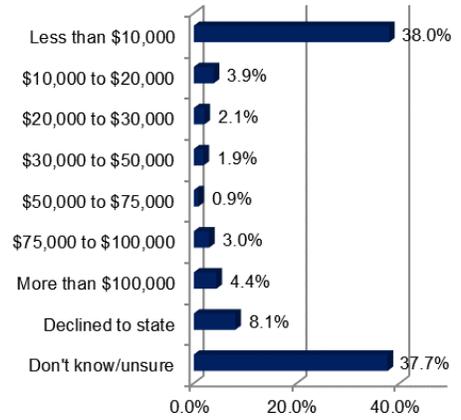
What was your approximate household income last year?



n=432

One quarter (27.3%) were unsure of the approximate income of the household and some (5.1%) declined to answer. Almost one third of customers (37.7%) were unsure of the approximate value of the assets for the household, and 8.1% declined to answer. Almost a third (30.8%) did not or could not answer either question.

What was the approximate value of your assets?



n=432

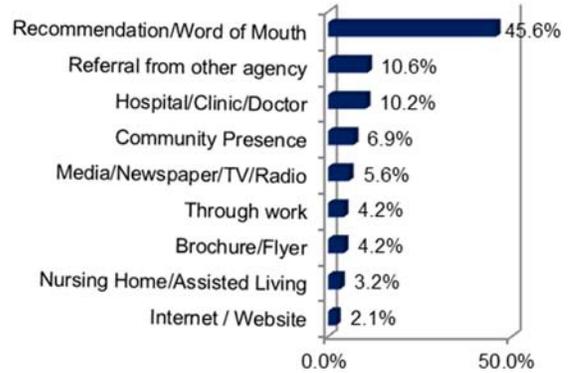
PATH TO THE ADRC AND INITIAL EXPECTATIONS

WHY THE ADRC?

ADRC's have a strong presence and good reputation within their communities and almost half (45.6%) of private pay customers first learned about the ADRC through a recommendation with an additional 20.8% referred by other community resources such as an agency, hospital, clinic, or doctor's office. Most (73.6%) contacted the ADRC because they thought the ADRC could help, or they had heard good things about the ADRC (33.6%).

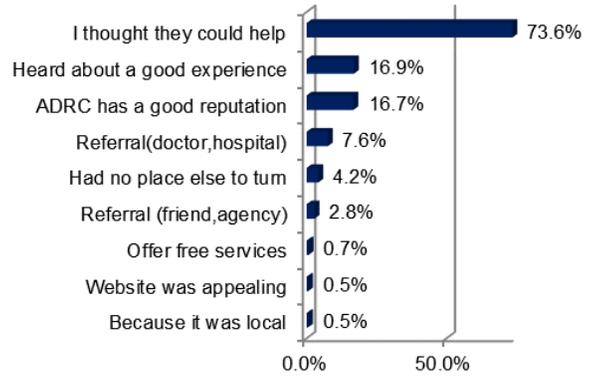
Most (82.4%) customers that contacted the agency did so for themselves. The ADRC is the primary point of information for customers. Almost half (47.7%) of those who contacted the ADRC did not turn to any other sources for information. Among those who did look to other sources, 15% sought information from a doctor or other health care professional and one in 10 (9.7%) sought information from a care coordinator.

How did you first learn about the ADRC



N=432, responses with more than 1% reporting

What was it about the ADRC that made you want to go there to find help?



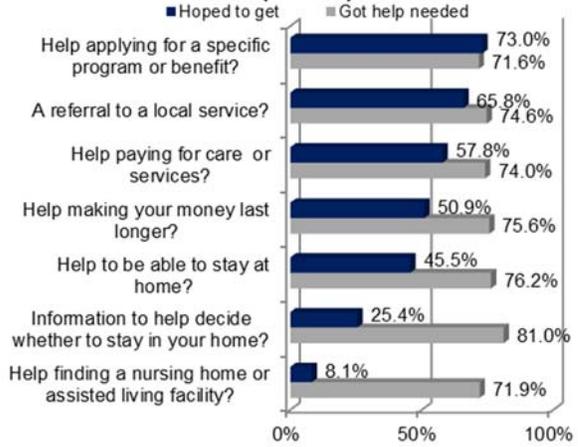
Multiple response item; the total is greater than 100%
 n=432

CUSTOMER GOALS AND EXPECTATIONS

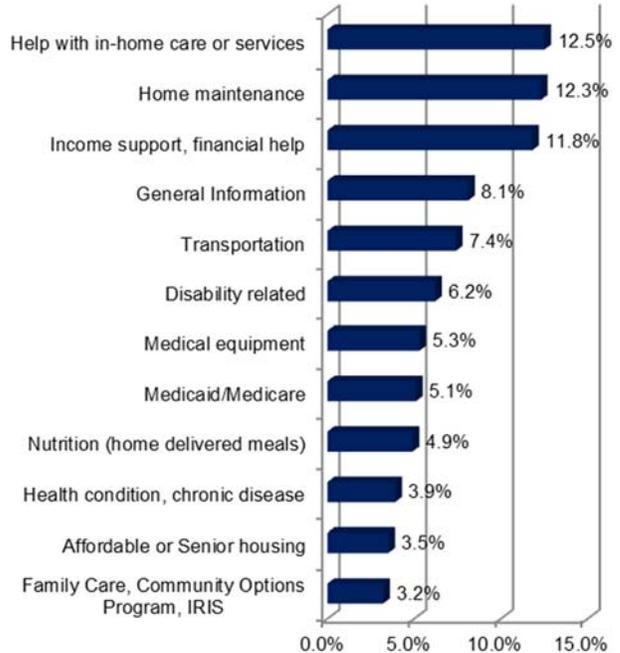
Customers contact the ADRC with a variety of goals. More than half of customers contacted the ADRC in hopes of getting help or information in a number of different areas including applying for a specific program or benefit (73.0%), getting a referral to a local service (65.8%), getting help paying for care or services (57.8%), and getting help making their money last longer (50.9%). Among those seeking support from an ADRC, more than three in four (77.7%) found the help they needed. The ADRCs appear to serve private pay customers particularly well in helping them decide whether to stay in their homes. Of those customers seeking information to help them decide whether to stay in their home, more than four in five (81%). Of those customers that hoped to get the help they needed to stay in their homes, 76.2% of customers reported getting the help they. These two items are rated most favorably of all of the goals for the first contact with the ADRC.

Private pay customers' specific reasons for contacting the ADRC were varied. Options counseling staff see a wide range of customers with a very wide range of needs. The chart to the right shows that range of issues that customers named as their primary issue of concern. A little more than one in 10 customers (12.5%) came in for help with in-home care services and/or home maintenance.

When you first contacted the ADRC, did you hope to get... (% Yes)



What was the main issue that led you to contact the ADRC



N=432, responses with more than 3% reporting.
 Multiple response item. Percent may not sum to 100%

SATISFACTION WITH ADRC SERVICES

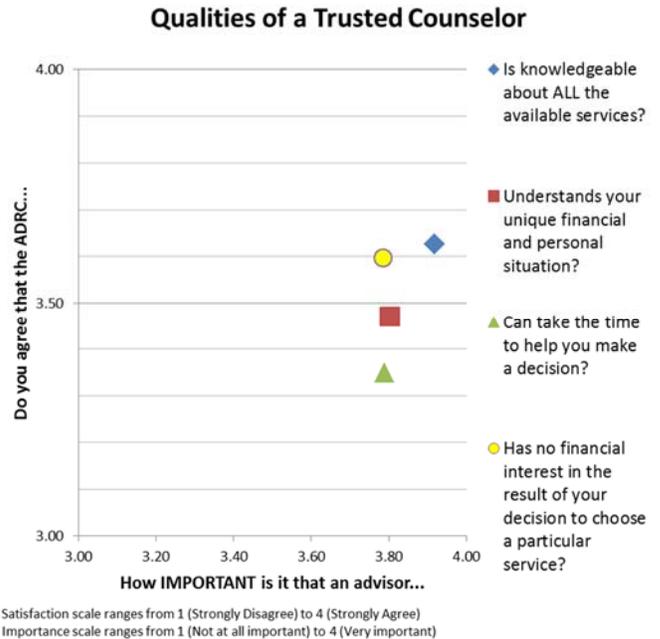
COUNSELOR QUALITIES

Survey respondents evaluated counselors on a number of characteristics. Each characteristic was rated on its perceived importance to options counseling and satisfaction with services received at the ADRC using a scale ranging from one to four, with one generally indicating the least favorable rating and four generally indicating the most favorable rating. The most important characteristic of a counselor was knowledge about all available services (3.92 out of 4). Other characteristics are seen as about equally important including understanding the customer’s unique situation (3.81), taking time to help the customer make a decision (3.79), and having no financial interest in the result (3.79). Customers are more satisfied when the ADRC staff was knowledgeable about all services (3.63) and when the customer knows that the ADRC has no financial interest (3.60), compared to when staff had an understanding of their unique situation (3.47) and took the time to help them make a decision (3.35).

Another way to view these data are with a bivariate comparison of perceived importance and rated satisfaction of each of these characteristics. This provides a relative comparison between each characteristic and shows whether the ADRC is excelling in important areas or whether improvements are needed. Characteristics that are closer to the upper-right quadrant are those in which the ADRC are doing well and are important to customers; those in the lower-right are those which the ADRC could improve upon. ADRC options counselors seem to be excelling in the most important characteristic to customers, knowledge about all available services.

Characteristic	Importance	Satisfaction
Knowledgeable about ALL available services	3.92	3.63
Understanding of unique financial and personal situation	3.81	3.47
Ability to take the time to help with decision	3.79	3.35
Having no financial interest in the result of decision to choose a particular service	3.79	3.60

Questions scales range from 1 (not at all important) to 4 (very important) and 1 (strongly disagree with statement) to 4 (strongly agree with statement)



**IMPORTANCE AND SATISFACTION WITH
 OPTIONS COUNSELING CHARACTERISTICS**

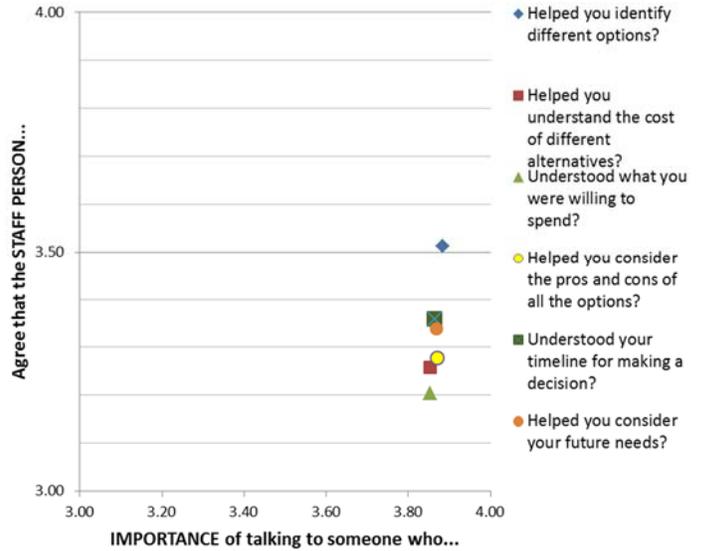
Survey respondents evaluated options counseling on a number of characteristics. Each characteristic was rated on its perceived importance to options counseling and satisfaction with services received at the ADRC using a scale ranging from one to four, with one generally indicating the least favorable rating and four generally indicating the most favorable rating. Private pay customers rated all of the options counseling characteristics as being similar in importance, and rated their importance very highly (3.85-3.88). Private pay customers were most satisfied when the ADRC staff person helped them successfully identify different options (3.51), but still ranked their satisfaction with other options counseling characteristics in the good to excellent range (3.20-3.36). Satisfaction with financial aspects of counseling were rated least favorably including understanding what the customer was willing to spend (3.20) and helping customers understand the cost of different alternatives (3.26).

The importance-satisfaction comparisons do not show any major bivariate differences. There is some evidence indicating that counseling that helps customers identify different options is most important and is the most successful component of ADRC options counseling.

Characteristic	Importance	Satisfaction
Helped you identify different options?	3.88	3.51
Helped you understand the cost of different alternatives?	3.85	3.26
Understood what you were willing to spend?	3.85	3.20
Helped you consider the pros and cons of all the options?	3.87	3.28
Understood your timeline for making a decision?	3.86	3.36
Helped you consider your future needs?	3.87	3.34

Questions scales range from 1(not at all important) to 4(very important) and 1(strongly disagree with statement) to 4(strongly agree with statement)

Options Counseling Characteristics



Satisfaction scale ranges from 1 (Strongly Disagree) to 4 (Strongly Agree)
 Importance scale ranges from 1 (Not at all important) to 4 (Very important)

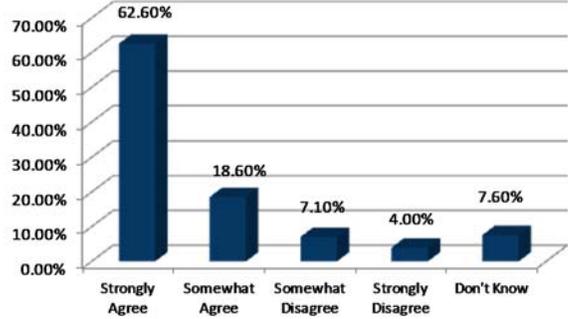
IDENTIFYING OPTIONS DURING COUNSELING AND CUSTOMER SATISFACTION

Helping customers to identify different options is a key component of Options Counseling. A multiple regression was performed to identify those variables that have the strongest direct impact on a customer’s perception that the ADRC staff person helped them to identify all of the available options.

Customers who were less satisfied with the staff person’s ability to help them identify their options (rated less than strongly agree) were overall less satisfied with their overall ADRC experience (2.69 vs. 3.54) and with the services they are paying for as a result of their visit (3.12 vs. 3.72). Even given these less favorable ratings however, the majority (88.2%) said they would recommend the ADRC to someone else and almost two-thirds (64.0%) of those customers who did not agree that they were helped to identify their options said that they received the help they needed.

A number of variables significantly differentiate the private pay customers who less than strongly agreed that the staff person helped them to identify their options. In particular, helping customers to understand the cost of alternatives, the pros and cons of their options and the implications for their future needs are rated much more favorably by those who strongly agree that they were helped to identify their options.

Helped you identify different options



N=420

	Strong help to Identify Options	Less help to Identify Options	Difference	
Helped understand the cost of different alternatives	3.7 (238)	2.3 (105)	1.40	*
Helped consider the pros and cons of all the options	3.72 (239)	2.39 (112)	1.33	*
Helped consider future needs?	3.76 (241)	2.45 (107)	1.31	*
Understood customer timeline for making a decision?	3.76 (238)	2.52 (111)	1.23	*
Understood what I was willing to spend?	3.61 (207)	2.4 (98)	1.21	*
Took the time to help me make a decision.	3.65 (243)	2.71 (102)	0.95	*
Experience overall	3.54 (259)	2.69 (120)	0.85	*
Understood my unique financial and personal situation.	3.74 (248)	2.93 (113)	0.81	*
Knowledgeable about ALL the available services.	3.88 (257)	3.14 (116)	0.74	*
Satisfaction with the services you are receiving	3.72 (186)	3.12 (69)	0.60	*
Rating scale 1=Strongly Disagree, 2=Somewhat Disagree, 3=Somewhat Agree, 4=Strongly Agree Sample Size is in parentheses * indicates significant difference				

OTHER CHARACTERISTICS OF THE OPTIONS COUNSELING PROCESS

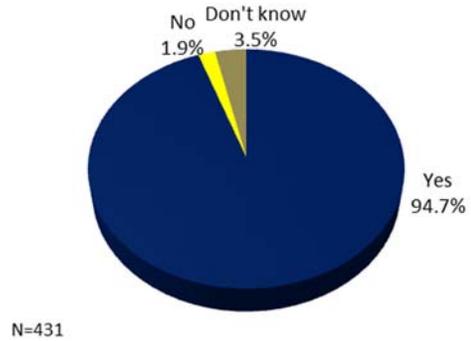
Customers are overwhelmingly satisfied with the ADRC's confidentiality. Just 1.9% of customers expressed concern that their information might not be kept private.

In many cases customers may not be familiar with all of the possible options available in their particular circumstance. It is important ADRC staff explore each client's specific needs, and often this brings up additional needs. Almost one in every five customers (17.9%) said a new need or concern was raised as a result of conversations with ADRC staff. Over a third (37.7%) of those additional needs raised by ADRC staff focused on personal care needs; about one in five (20.8%) was equipment needs; 14.3% were safety issues and about one in 10 (9.1%) was a medical issue.

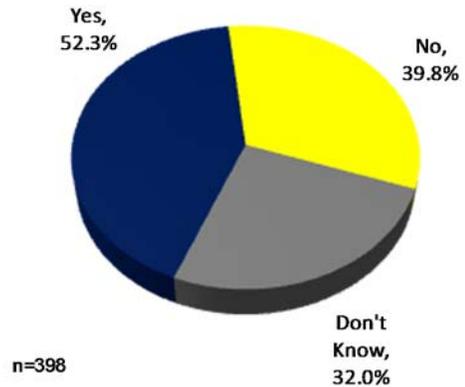
About half of private pay customers (52.3%) said that the staff member followed up with them to see how useful the information they provided had been. Among those customers who did not receive a follow up, most (62.3%) said they did not want follow-up; however, a substantial portion, about one in three (37.7%), would have liked a follow-up from the staff person helping them.

An important component of ADRC services offered to private pay customers includes helping those who would like to stay in their homes do so. A third of private pay customers (33.3%) said the ADRC helped them be able to continue living in their home in the face of situations which may have otherwise forced them into an assisted living or nursing facility. Just under half of private pay customers (44.6%) said the ADRC staff member helped them make the most of their money.

Were you comfortable that your information would be kept private?



Did they follow up with you to see how useful the information was?



HELPING CUSTOMERS MAKE THE MOST OF THEIR MONEY

Private pay customers who are helped to make the most of their money have an overwhelmingly positive perception of the ADRC. Those customers rated the ADRC significantly higher on all measures with a particular appreciation of staff understanding what they were willing to spend, helping them consider the pros and cons of all the options, helping them consider future needs and taking the time to help with a decision.

Because the factors that are related to helping private pay customers make the most of their money are closely inter-related, a regression was performed in order to separate the relationships and examine the controlled impacts on customers' perceptions that they had been helped to make the most of their money.

The measures of understanding a customer's unique financial and personal situation; understanding what customers are willing to spend; taking the time to help customers consider the pros and cons of each option; and helping customers consider future needs; had the strongest and most direct impact on helping customers make the most of their money.

Previous options counseling surveys have found that there is an important component of individualization in providing options counseling. Customers generally do not want to hear about all options. Instead, they want to hear exclusively about the options that are available to them. Private pay customers seem to follow a similar pattern, whereby the cost of services, their own budget and ability to spend with a consideration for their specific future needs are central to narrowing the potential options and focusing on those that are most appropriate to their unique circumstances.

Average Ratings by Whether ADRC Helped Make the Most of their Money.				
	Yes	No	Difference	
Understood what you were willing to spend?	3.56 (156)	2.74 (125)	0.81	*
Helped you consider the pros and cons of all the options?	3.61 (173)	2.83 (143)	0.78	*
Helped you consider your future needs?	3.65 (168)	2.91 (145)	0.74	*
Took the time to help me make a decision.	3.64 (176)	2.9 (145)	0.73	*
Helped you understand the cost of different alternatives?	3.55 (161)	2.88 (145)	0.68	*
Understood your timeline for making a decision?	3.62 (172)	2.98 (137)	0.64	*
Helped you identify different options?	3.74 (172)	3.24 (153)	0.50	*
Understood my unique financial and personal situation.	3.7 (179)	3.21 (154)	0.49	*
Had no financial interest in the result of my decision.	3.75 (176)	3.38 (149)	0.37	*
The ADRC was knowledgeable about ALL the available services.	3.81 (177)	3.45 (159)	0.37	*
Rating scale 1=Strongly Disagree, 2=Somewhat Disagree, 3=Somewhat Agree, 4=Strongly Agree Sample sizes are in parentheses * indicates significant difference				

Factors That Influence Customers' Making the Most of Their Money.	
	Beta
They understood my unique financial and personal situation.	0.417
Understood what you were willing to spend?	0.416
Helped you consider the pros and cons of all the options?	0.372
They took the time to help me make a decision.	0.319
Helped you consider your future needs?	0.182
Helped you understand the cost of different alternatives?	-0.073
Helped you identify different options?	-0.070
Understood your timeline for making a decision?	-0.057
The ADRC was knowledgeable about ALL the available services.	0.054
They had no financial interest in the result of my decision.	0.017
Betas are standardized regression coefficients ranging from -1.00 to 1.00. Betas indicate the strength of the relationship between a dependent variable and an independent variable controlling for the influence of other variables in the regression.	

UNDERSTANDING COSTS

Overall satisfaction with the ADRC was strongly correlated with whether customers felt staff helped them understand the costs of different options (r=.53). Regression analyses were used to assess key factors of customer satisfaction associated with staff helping them understand the cost of different options, taking into consideration other advisor qualities and counseling characteristics.

Customers' ratings of the measure that ADRC staff helped customers make the most of their money are driven by perceptions that the options counselor has provided information on a range of options and understood what the customers were willing to spend. Consideration of future care and needs is also an important component in helping customers understand the cost of different options during the options counseling process. Specifically, regression results show that key drivers to helping customers understand the cost of different options, are staff helping customers consider future needs, helping customers understand what they were willing to spend, helping customers identify different options, and helping customers consider the pros and cons of those options.

Factors That Influence Customers' Understanding the Cost of Different Options.	
	Beta
Helped you consider your future needs.	0.274
Understood what you were willing to spend.	0.257
Helped you identify different options.	0.222
Helped you consider the pros and cons of all the options.	0.163
Understood my unique financial and personal situation.	0.071
Took the time to help me make a decision.	-0.068
The ADRC was knowledgeable about ALL the available services.	0.035
Understood my timeline for making a decision.	-0.007
Had no financial interest in the result of my decision.	0.007
Betas are standardized regression coefficients ranging from -1.00 to 1.00. Betas indicate the strength of the relationship between a dependent variable and an independent variable controlling for the influence of other variables in the regression.	

TIMING OF THE VISIT AND URGENCY OF CUSTOMER NEED

TIME TO SEEK HELP

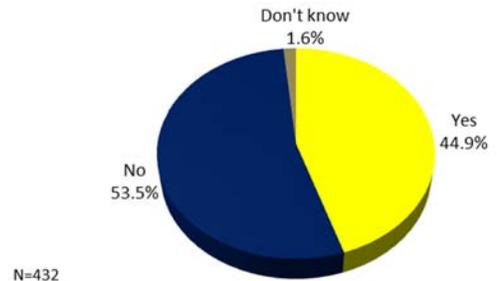
Almost half of private pay customers (44.9%) came to the ADRC in an urgent situation. Understanding when people feel it is time to contact an ADRC is important to better create opportunities for customers to make contact with the ADRC prior to those situations becoming urgent.

Three-quarters (75.3%) of private pay customers said that the main factor telling someone it was time to contact the ADRC was that they needed help. Some waited until they were running out of money (11.1%) or they needed to change a circumstance in their life (12.0%). About one in twenty waited until experiencing a disabling event (4.7%) or having nowhere else to turn (4.0%). All of these responses, offered in customers' own words and then coded into categories, indicate that most view the ADRC as a place to turn in a crisis or emergency. "When you want to plan ahead" was not mentioned by any of the survey respondents.

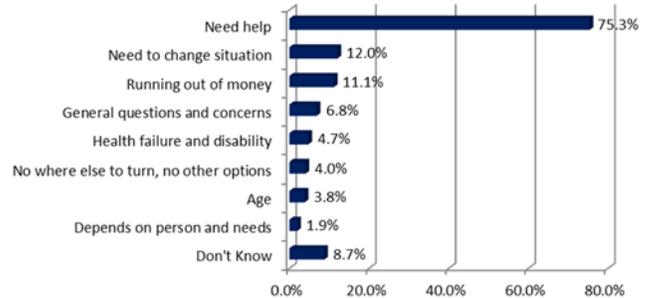
Further evidence that the ADRC is viewed by many as the place of last resort rather than a planning resource is seen in the result that half of customers in an urgent situation (49.7%) said that they came to the ADRC at "about the right time" (Very small percentages of "don't know" and "not applicable" answers are not shown). An individual cannot always plan for or foresee an urgent situation, but broadening the understanding with current customers that the ADRC is available for planning purposes may be useful to many potential customers in the future.

Overall, almost one in three private pay customers (30.9%) wish they had contacted the ADRC sooner. Customers who were in an urgent situation were about twice as likely to say they wish they had come to the ADRC sooner (41.4% vs. 21.2%).

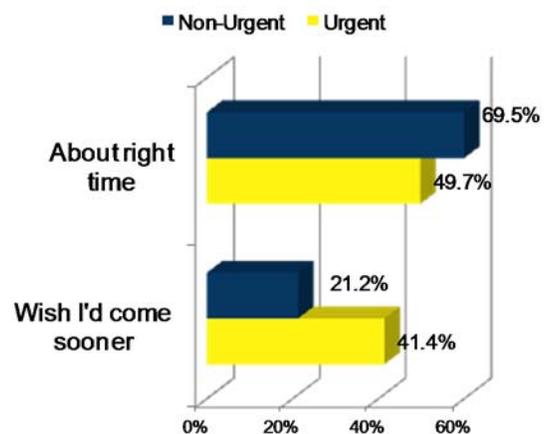
When you contacted the ADRC, would you describe your situation as urgent?



What would you say are the main factors that would tell someone it is time to contact the ADRC?



Timing of the ADRC Visit and Urgency of the Situation



OPTIONS COUNSELING IN URGENT SITUATIONS

The urgency of a customer's situation could affect his or her interaction with the ADRC and the objectives and methods of the options counseling that is offered. About half (44.9%) of private pay customers described their situation as urgent. These customers were significantly more likely to have first learned about the ADRC through a doctor or hospital as well as to have previously sought information from a health care provider, case manager, or care referral service. Their main issues were more likely to be related to income, disability, or health conditions. This group was less likely to say the ADRC provided the help they needed with regard to their main issue (73.7% vs. 82.2%); however, they were not significantly less satisfied with the services they received from the ADRC.

Most advisor characteristics were rated as being significantly more important to those in urgent situations. In particular, understanding their timeline, helping them consider their future needs, the pros and cons of different options and their related costs were all of very high importance to private pay customers in urgent situations.

Importance of Advisor Services by Whether Situation was Urgent.				
	Yes	No	Difference	
Understand your timeline for making a decision?	3.94 (185)	3.79 (214)	0.15	*
Help you consider your future needs?	3.93 (184)	3.81 (212)	0.13	*
Help you consider the pros and cons of all the options?	3.92 (186)	3.82 (214)	0.11	*
Help you identify different options?	3.92 (186)	3.84 (217)	0.08	*
Help you understand the cost of different alternatives?	3.92 (185)	3.79 (216)	0.14	*
Understand what you are willing to spend?	3.91 (182)	3.8 (214)	0.11	*
Can take the time to help you make a decision?	3.88 (185)	3.72 (222)	0.16	*
Understands your unique financial and personal situation?	3.86 (190)	3.75 (214)	0.11	*
Rating scale 1=Not at all Important, 2=Not Very Important, 3=Somewhat Important, 4=Very Important Sample sizes are in parentheses * indicates significant difference				

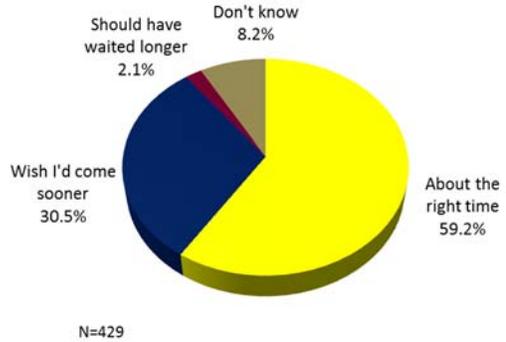
CUSTOMERS WHO WISHED THEY WOULD HAVE COME SOONER

Most private pay customers (59.2%) feel they came to the ADRC at about the right time; however, almost a third (30.5%) wish they had sought help from the ADRC sooner than they had. Those customers who wish they had sought help sooner were more likely to come to the ADRC in an urgent situation (60.3% vs. 37.3%) and were more likely to come in hoping to get help paying for care or services (67.5% vs. 53.3%), as compared to those who feel they came at the right time or too soon.

While the vast majority of those who feel they should have come sooner (71.0%) received the help they were looking for through the ADRC this was still significantly less than those who feel they came at the right time or too soon (84.4%); however, this did not appear to affect overall satisfaction with the ADRC (3.27 vs. 3.31 out of 4 on the Satisfaction Scale).

This group tended to value advisors who helped them identify different options (3.95 vs. 3.85), helped them understand the costs of different alternatives (3.93 vs. 3.83), and who followed up with them (58.1% vs. 31.8%).

Would you say that you came to the ADRC at about the right time or do you wish you had come sooner or waited longer?



Percent Differences Between Those Who Wish They Had Come to the ADRC Sooner and Those Who Did Not				
	Yes	No	Difference	
Was situation urgent when you came to the ADRC? (% yes)	60.3%	37.3%	22.7%	*
Did you hope to get help paying for care or services? (% yes)	67.5%	53.3%	14.2%	*
Did you get the help you needed? (% yes)	71.0%	84.4%	13.4%	*
Did you want them to follow up (% yes)	58.1%	31.8%	26.3%	*
* indicates significant difference				

Average Differences Between Those Who Wish They Had Come to the ADRC Sooner and Those Who Did Not				
	Yes	No	Difference	
Importance of advisor who helps identify different options	3.95 (131)	3.85 (250)	.10	*
Importance of advisor who helps understand cost of different options	3.93 (130)	3.83 (248)	.10	*
Overall Satisfaction	3.27 (125)	3.31 (258)	.04	
Importance scale 1=Not at all Important, 2=Not Very Important, 3=Somewhat Important, 4=Very Important Satisfaction scale 1=Poor, 2=Fair, 3=Good, 4=Excellent Sample sizes are in parentheses * indicates significant difference				

PAYING FOR SERVICES

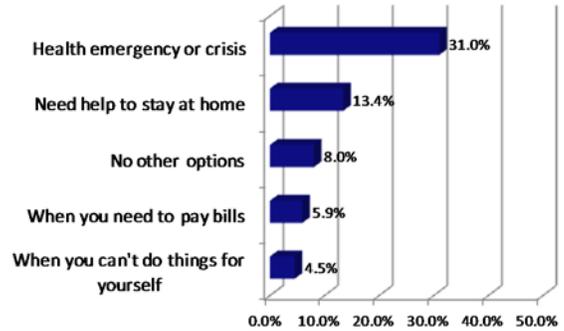
DECIDING TO PAY FOR SERVICES

During staff interviews, many ADRC staff said that the decision on when to spend savings to pay for services was a major stepping stone in the process of helping customers evaluate options. About one in three private pay customers surveyed (31%) said that a health emergency or crisis was the sign it was time to begin using savings to pay for care. Needing help to stay at home (13.4%) and having no other options (8%) were also mentioned frequently.

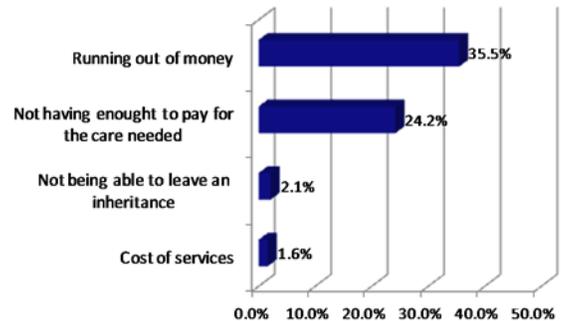
Customers' main concerns about using their savings or other resources to pay for services included running out of money (35.5%) or not being able to pay for all the care that is needed (24.2%).

As a result of conversations with the ADRC staff about a quarter of customers (26.4%) had used savings to pay for services at the time of the survey. Among those who had not, one in 10 (12.3%) said they plan on using their savings to pay for services identified during conversations with ADRC staff.

What would you say is the main sign that it is time to use your savings?



What is your main concern about using savings or other resources to pay for services?

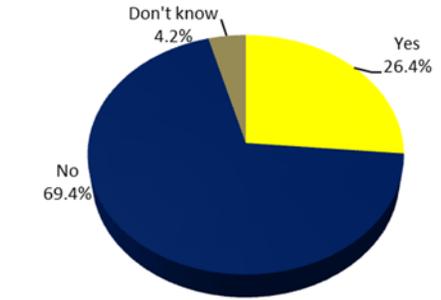


PAYING FOR SERVICES

A little over a quarter of customers (26.4%) paid for services as a result of options counseling. Customers who paid for services as a result of their ADRC interaction had a more favorable experience overall. Compared to those who had not paid for services, those who had were significantly more likely to say that the staff took the time to help them identify different options (3.71 vs. 3.42) to understand their timeline for decision-making (3.54 vs. 3.26) and to understand what they were willing to spend (3.4 vs. 3.13).

Two out of three customers who are paying for services (66.7%) said that they are very satisfied with the services they are receiving as a result of their interaction with the ADRC. Less than one in 10 is either somewhat (3.5%) or very (5.3%) dissatisfied.

Did you pay for services as a result of your conversations with the ADRC?



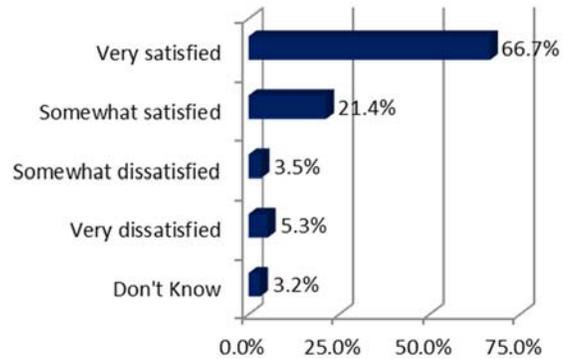
N=425

Average Ratings by Whether ADRC Helped Make the Most of their Money.

	Yes	No	Difference	
Helped you identify different options?	3.71 (104)	3.42 (266)	0.29	*
Understood your timeline for making a decision?	3.54 (105)	3.26 (241)	0.28	*
Understood what you were willing to spend?	3.4 (90)	3.13 (218)	0.27	*
They took the time to help me make a decision.	3.52 (107)	3.26 (250)	0.27	*

Rating scale 1=Strongly Disagree, 2=Somewhat Disagree, 3=Somewhat Agree, 4=Strongly Agree
 Sample sizes are in parentheses
 * indicates significant difference

How satisfied are you with the services you are receiving?

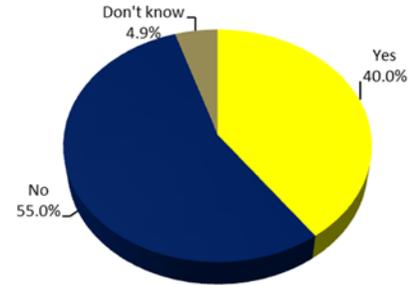


N=285

TIMING

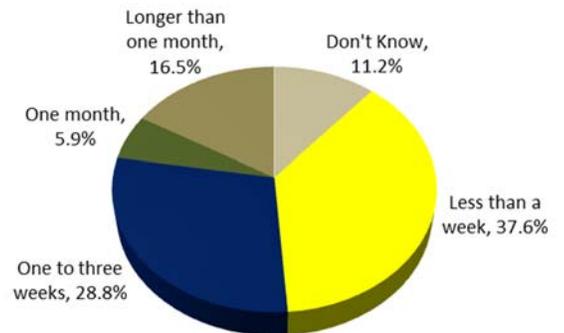
Decisions can be difficult to make, especially given the caution with which people approach using savings to pay for services. Many customers, four in 10 (40%), needed some time to think about their options before making a decision. Among those who needed more time, most (66.4%) needed less than a month, with one in three (37.6%) needing less than a week. Some respondents said that they needed longer than a month (16.5%).

Did you need time to think about your options before making a decision or taking a next step?



N=427

How much time did you need?



N=170

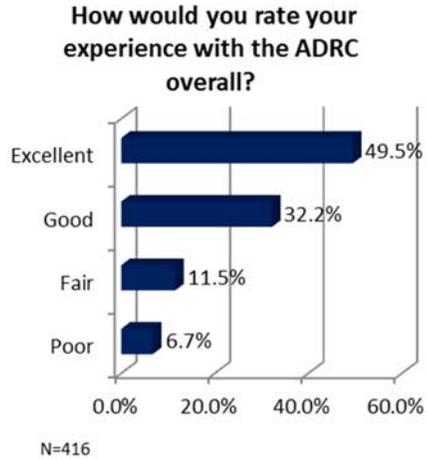
OVERALL SATISFACTION WITH THE ADRC

Half of private pay customers (49.5%) rate their experience with the ADRC as excellent and about a third (32.2%) as good. About one in 10 (11.5%) rate their experience as fair and 6.7% as poor. The average rating is 3.25, on a scale of one to four where four is “excellent”. Compared with the most recent statewide survey of ALL ADRC customers in 2010, the satisfaction of private pay customers is slightly higher than the satisfaction of all ADRC customers (3.23 out of 4).

A multiple regression shows that the indicators having the strongest impact on private pay customers’ rating of their overall experience are their satisfaction with the services they paid for as a result of meeting with the ADRC, helping customers understand their available options and their cost, and taking the time help them with a decision. A consideration of future needs is also an important component of the options counseling process and the customer’s satisfaction with the ADRC.

When asked if they found anything awkward or uncomfortable about their ADRC experience, about one in 10 private pay customers (8.6%, n=37) said ‘yes’. Many of these customers reported that asking for help or divulging difficult circumstances made them uncomfortable. A few individuals said they did not feel like the ADRC staff listened to them, or they felt staff were not helpful.

The vast majority of private pay customers (91.4%) would recommend the ADRC to a friend or relative and the remaining 8.6% are divided between those who are undecided (4.4%) and those who would not recommend the ADRC (4.2%).



Factors That Influence Customers’ Overall Satisfaction.	
	Beta
Satisfaction with paid services	0.458
Helped you identify different options.	0.243
Helped you consider the pros and cons of all the options.	0.217
Helped you understand the cost of different alternatives.	0.193
Helped you consider you future needs.	0.189
Took the time to help me make a decision.	0.167
Understood my unique financial and personal situation.	0.091
Understood my timeline for making a decision.	-0.011
Understood what you were willing to spend.	0.009

Betas are standardized regression coefficients ranging from -1.00 to 1.00. Betas indicate the strength of the relationship between a dependent variable and an independent variable controlling for the influence of other variables in the regression.

Would you recommend the ADRC to someone else?

