

**Resource Guide
Christian Science Nursing Care and Related Services
California 2017**

(DRAFT #3 1-26-17)

Christian Science nursing is a *Manual Based Activity*. Mary Baker Eddy provided for Christian Science nursing in *The Manual of the Mother Church*. Following is the text of Article VIII, Section 31, page 49, “Christian Science Nurse.”

Christian Science Nurse. A member of the Mother Church who represents himself or herself as a Christian Science nurse shall be one who has a demonstrable knowledge of Christian Science practice, who thoroughly understands the practical wisdom necessary in a sick room, and who can take proper care of the sick. The cards of such persons may be inserted in *The Christian Science Journal* under rules established by the publisher.

INTRODUCTION

This resource guide has been developed to **promote wider awareness of the Christian Science nursing services available in the State of California**, to facilitate access to them, and to foster greater understanding of related subjects as Medicare and health insurance. It describes the services offered as well as information on how to access those services.

We hope it will **help individuals make informed decisions about Christian Science nursing in California** and how to pay for it. The primary audiences for this booklet are students of Christian Science needing nursing care and services, their families, and fellow church members. It is expected that practitioners, branch church Care Committees and clerks, as well as Reading Room librarians will often know of those needing nursing care and will help provide access to the information in this guide.

Disclaimer

The information included in this publication is intended for educational purposes only. The information on such topics as Medicare and health insurance is subject to frequent changes and its application varies according to individual circumstances. It is important to keep in mind that the information on Medicare is a general explanation of how Medicare applies to Arden Wood, Broadview, Fern Lodge, Olive Glen, and Sunland as of February 2017. For definitive advice regarding your particular situation, you are encouraged to consult an attorney or benefits specialist. You can also secure reliable guidance on Medicare questions through official Medicare publications such as those listed on page 42. Inclusion of organizations in this publication does not imply approval or endorsement of their services nor has any quality review of services been conducted. You are advised to visit care facilities to determine their suitability for you or your loved ones.

This *Resource Guide* can be accessed online at csnresource.com. It can also be found on the websites of the five Christian Science nursing facilities listed on page 4. You can obtain additional copies of this document from any of the facilities listed on page 4. Contact information for all organizations mentioned in the *Guide* can be found in the Directory found on pages 25-30.

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CHRISTIAN SCIENCE NURSING FACILITIES

Types of Care

ArdenWood, Broadview, Fern Lodge, Olive Glen, and Sunland Home Foundation are the full-care Christian Science nursing facilities in California. They offer the following types of care to any individual who is relying solely on God for healing and is receiving treatment by a *Journal*-listed Christian Science practitioner.

Christian Science Nursing Care: Also known as inpatient care, because the patient stays overnight for care at a facility, this is the most intensive or acute level of care. It means the patient needs skilled intensive nursing care by highly-trained and experienced nurses who have met the standards required for listing in *The Christian Science Journal* or by nurses not yet *Journal*-listed who receive supervision and oversight from *Journal*-listed nurses. Care at this level may qualify for Medicare benefits. The care includes close oversight and observation, assistance with personal care including full bed care, provision of and assistance with appropriate nourishment, assistance with mobility, cleansing and bandaging of wounds, assistance with communication, instruction in proper care for meeting individual needs, specific encouragement to promote progressive steps toward normalcy and independence, and, most importantly, active metaphysical witnessing to what is spiritually true of God and man. Patients under the age of 18 must be accompanied by a parent or guardian.

Christian Science Care: This term describes a level of overnight care often called “light nursing.” It does not require that the care be provided by a *Journal*-listed nurse although the care given is under the oversight of a *Journal*-listed nurse. This level of care does not qualify for Medicare. This care also includes assistance with personal care and mobility, alertness to meeting the individual need, and spiritual encouragement and support, including reading aloud from Christian Science literature upon request. Patients under the age of 18 must be accompanied by a parent or guardian.

Outpatient Care: Outpatient care means coming to the facility for care and leaving without staying overnight. A skilled *Journal*-listed Christian Science nurse is on duty 24 hours a day, 7 days a week to meet the nursing needs of infants, children, teens, and adults. Services available include cleansing and bandaging of wounds, instruction in proper self care for meeting individual needs, fitting of temporary aids such as walkers, crutches, slings, or wheelchairs, and instruction in their proper use. Patients under the age of 18 must be accompanied by a parent or guardian.

Temporary and Day Care: Family members caring for loved ones at home may need to be out of the house for a day, out of town for an extended period, or need relief from the responsibilities of providing care. Nursing facilities can meet these needs on a daily or weekly basis by providing temporary care for these individuals. Day care is offered for a minimum of four hours per visit. It is the responsibility of family or guardians to transport patients to and from the facility for temporary or day care. Patients under the age of 18 must be accompanied by a parent or guardian. (May also be referred to as Respite Care.)

Rest and Study: This service provides a private room in a healing atmosphere conducive to study and prayer. It is for individuals who are fully independent and have no nursing needs but wish to use the facility as a spiritual sanctuary with the added benefit of daily housekeeping and three meals a day. Included is access to a library with Christian Science study materials and access to a computer with Concord and JSH-Online, as well as 24-hour-a-

day broadcasts of the *Weekly Bible Lesson, Science and Health with Key to the Scriptures* by Mary Baker Eddy, and Christian Science programs.

Christian Science Nursing Facilities in California

Arden Wood 415-681-5500
445 Wawona Street
San Francisco, CA 94116
Email info@ardenwood.org
Website www.ardenwood.org

Broadview 323-221-9174
4570 Griffin Avenue
Los Angeles, CA 90031
e-mail administration@csbroadview.org
website <http://csbroadview.org>

Fern Lodge 510-886-2448
18457 Madison Avenue
Castro Valley, CA 94546
Email info@fernlodge.org
Website <http://fernlodge.org>

Olive Glen 916-486-1161
3025 Beccera Way
Sacramento, CA 95821
Email oliveglen@comcast.net
Website www.theoliveglen.org

Sunland Home Foundation 760-944-2976
691 Sparta Drive
Encinitas, CA 92024
e-mail info@sunland.org
website www.sunland.org

These facilities are classified by the U.S. government Department of Health and Human Services as Religious Nonmedical Health Care Institutions (RNHCIs). All are also certified by the U.S. government Centers for Medicare and Medicaid Services as Medicare providers. In addition, all are accredited by the Commission for Accreditation of Christian Science Nursing Organizations/Facilities, Inc.

HOME CHRISTIAN SCIENCE NURSING SERVICES

Home Christian Science nursing is Christian Science nursing care that supports an individual's ability and desire to remain in the home while working out a challenge and to receive skilled Christian Science nursing care whenever the need arises. Home Christian Science nursing services include assessing care needs, cleansing and bandaging of wounds, instructing patients in proper self care, helping with meal preparation, instructing families on how to support their loved ones, reading the Bible Lesson and Christian Science literature to the patient, helping with baths, shampoos, and nail care, and shopping for groceries and personal items. It also includes nursing care for infants and children.

Home nursing is available from stand-alone, non-profit visiting nurse services governed by a board of trustees, by Christian Science visiting nurse services attached to a nursing care facility, or by nurses who work for themselves or through a Christian Science nursing referral service.

All the Christian Science visiting nurse services listed here expect patients to rely solely on God for healing and to be receiving treatment by a *Journal*-listed practitioner. Most private duty Christian Science nurses have similar expectations although these arrangements are worked out privately at the outset between the nurse and the patient or their family or guardian.

Visiting Christian Science Nurse Services

Visiting Christian Science nurses generally spend up to two hours per visit providing nursing care and assistance at the patient's home. In addition to the care described above, visiting nurses can lend health care equipment described in the "Health Care Equipment" section on page 17.

Following are the visiting Christian Science nurse services serving California and the regions they serve.

Arden Wood 415-740-0460

San Francisco and the Peninsula; Marin County to Santa Rosa; East Bay, including Vacaville, Walnut Creek, Milpitas; As far south as the Monterey Peninsula

Broadview Visiting Nurse Service 877-584-3744

Orange, Riverside and San Bernardino, San Luis Obispo, Santa Barbara, Ventura counties

Fern Lodge 510-886-2448

Fern Lodge offers visiting Christian Science nursing services in the Monterey and central San Joaquin Valley areas. When they are available Fern Lodge Christian Science nursing staff members also offer Christian Science nursing services in Alameda and Contra Costa counties in the SF Bay Area. We are grateful to work with Arden Wood, Olive Glen, and Redwood Community to ensure that the needs for Christian Science nursing in northern California are readily met in individuals' homes or at a facility, whichever is appropriate.

Los Angeles County Visiting Nurse Service 818-507-7540

Los Angeles County

Sunland 760-944-2976

San Diego, southern Orange, and Riverside counties

Private Duty Christian Science Nurses

When nursing care in the home is needed for more than the two hours per day provided by visiting nurses, private duty nurses may be engaged. Private duty nurses manage their own independent nursing ministry and provided both short-term and extended daily care, which may often include 24-hour care. In those instances, several nurses may cooperate in providing care. If transportation costs are involved, the patient is normally expected to reimburse the nurse for those costs.

Because fees vary widely among private duty nurses, the fee structure, as well as nursing hours, should be established between nurse and patient or patient's family at the outset. It may be helpful to know that the general rule of thumb for a daily rate includes eight hours of sleep and four hours off.

Most private duty nurses are listed in *The Christian Science Journal*. A special notation indicates *Journal*-listed nurses willing to travel a considerable distance to nurse. Other nurses are often available who are not *Journal*-listed but who may be able to offer skilled nursing care. Facilities usually maintain lists of private duty nurses working in their areas but do not recommend an individual nurse. You can call the facilities and ask the Director of Christian Science Nursing for assistance.

In addition, a Christian Science nursing referral service called “**Jacob’s Ladder,LLC**” not only places nurses to meet home nursing needs, but also conducts an initial nursing needs assessment of the care needed, coordinates the care if more than one nurse is needed, and provides oversight on the case. This service can be reached at 636-778-9276 or Jacobsladdercsn@gmail.com.

COST AND PAYMENT OF CHRISTIAN SCIENCE NURSING CARE

Questions are frequently asked about the costs and means of payment for Christian Science nursing care. How much is it? Can I afford it? What help is available if I can’t pay the full amount?

The most important point to understand about costs is that those needing care should never hesitate to seek nursing care because they feel they can’t afford it. The primary focus should be on meeting the immediate need and arranging the assistance, support, and environment conducive to quick and permanent healing. The full demonstration will include the complete expression of God’s allness, including paying the bill.

Although the costs of Christian Science nursing care vary widely, several factors should be kept in mind.

- First and foremost, Christian Science nursing facilities and Christian Science visiting nurse services are non-profit organizations dedicated to providing care for those seeking spiritual healing regardless of an individual’s ability to pay the full costs. Their highest priority is responding to the immediate need and providing appropriate care. And, there are several sources of financial assistance available to Christian Scientist to support nursing care (see pp. 18 and 19).
- Individuals should not hesitate to call a Christian Science facility, a visiting nurse service, or a private duty nurse, and have a frank and open discussion regarding current rates and charges, as well as their ability to pay. In addition, Christian Science facilities can provide information about insurance carriers and Medicare coverage, and are happy to answer questions. They are also more than willing to work with non-Christian Science family members and advisors to explore financial arrangements suitable to the circumstances. You can also access current information by visiting the web site or contact directly the appropriate Christian Science organizations.

HOME AID SERVICE

Home aides are individuals who, on either a paid or a volunteer basis, provide helpful assistance to individuals who have a temporary need for support. This support can include shopping for groceries, preparing meals, cleaning a home, driving an individual to appointments, providing recreational outings, and other forms of care and companionship. Christian Scientists who are members of a Care Committee in a local branch church often provide this kind of outreach, loving care and support to their members and regular attendees when needed.

In a few cities in the U.S., organized Christian Science home aide services are available to respond to these support needs. At this writing, no such organized service exists in California. However, **Jacob’s Ladder LLC**, a nationwide Christian Science private duty nursing service, does have Christian Scientists available as live-in companions to help someone with minimal needs. **Jacob’s Ladder,LLC** can be reached at 636-778-9276 or by email at Jacobsladdercsn@gmail.com.

If you are unable to locate home aide assistance, you may want to check the Yellow Pages or search the Internet. Such headings as “Home Care Services” or those dealing with “seniors” may identify non-profit and for-profit organizations as well as government agencies that operate registries of home-care workers who will come into the home to perform various helpful functions. The sponsoring agencies usually provide no guarantee about the skills of these individuals. (It should also be noted that workers’ beliefs may differ from a Christian Science perspective.)

CARING FOR A LOVED ONE AT HOME

Information and instruction from a number of sources are available on how family members, friends, or fellow church members can provide basic home care to a loved one. This instruction might include:

- How to turn someone in bed
- How to bathe someone in bed
- A few soft food or liquid recipes
- Some basic principles in modifying food
- How to feed someone in bed
- How to find and use health-care equipment
- How to change the linen with someone in bed
- The important ethics of home care
- How to help someone get from a bed to a chair and back
- How to move them from a chair/bed to a chair or wheelchair and back
- Safety principles in the use of a wheelchair

Individuals or branch church Care Committee members who would like to support the care of a loved one at home should feel free to call any of the following Christian Science nursing facilities or visiting nurse services with basic questions or to request home care instruction:

Arden Wood 415-740-0640

San Francisco, Marin, Sonoma, Napa, Alameda, Contra Costa, Solana, San Mateo, Santa Clara and Monterey Counties

Broadview 323-221-9174

Orange, Riverside and San Bernardino, San Luis Obispo, Santa Barbara, Ventura counties

Fern Lodge 510-886-2448

Visiting Nurse Service for Christian Scientists in Los Angeles County 818-507-7540

Los Angeles County

Olive Glen 916-486-1161

Sacramento area

Sunland Home Foundation 760-944-2976

San Diego, southern Orange and Riverside counties

ASSISTED LIVING

The five accredited Christian Science nursing facilities listed above provide some form of the kind of care and services often known as Assisted Living or Sheltered Care. This residential living arrangement provides services for those in need of some support services while striving to live a full life as a Christian Scientist. This category of

care includes the following services designed to provide support in demonstrating freedom, normalcy, order, and dominion in daily activities.

- Light assistance with daily routine
- Periodic checks on residents
- Three meals daily served in dining room
- Weekly bath or shower
- Weekly laundry service
- Daily housekeeping

Residents needing additional assistance, including temporary nursing care, can receive extra services for an additional charge. Rooms usually have audio access to the *Weekly Bible Lesson, Science and Health*, and hymns 24-hours-a-day. Well-stocked reading rooms include the latest periodicals as well as Bible reference materials and a complete set of bound volumes of Christian Science literature. There are also Sunday church services, mid-week testimony meetings, and hymn sings. It is expected that all residents will continue to grow and progress. Depending on the facility, they will be required or encouraged to work with a Christian Science practitioner.

Residents should be able to exercise independent judgment, get in and out of a chair and bed without assistance, take meals in the dining room, eat without modification of food, dress with minimum assistance, take a daily sponge bath without assistance, walk to activities, if incontinent be able to take care of needs without assistance, be able to care for own needs during the night, and be comfortable in a group living setting.

Additional Christian Science organizations in Southern California that offer assisted living are listed on pages 21-23 of this booklet.

AMBULANCE SERVICES

It is very important to choose carefully when seeking assistance with transporting individuals with care needs.

If you call 911, you will probably be taken to a hospital and treated by a physician. Ambulances responding to 911 calls and many other ambulance services use their judgment in deciding where a patient should be taken depending on departmental policy, proximity to the closest medical facility, and/or their assessment of the patient's condition and needs. If the patient is unconscious or having trouble breathing, they are required by law to take the patient to a hospital unless they are presented with a signed Advance Health Care Directive (see pp. 19-20) stating that patient does not want medical care and wants to go only to a Christian Science nursing facility.

It is important when arranging ambulance services to state clearly that you are requesting “transportation only.” That will both reduce the likelihood of their insisting on providing medical care enroute and reduce the cost. Some medical transport services will reduce the charge by half if the patient is able to sit up.

Ambulance services charge at least \$1,000 to transport patients to a care facility. Non-medical transportation services may charge less if they are informed early that the patient is being transported to a Christian Science facility. Costs and accepted methods of payment should be ascertained at the outset. **Ambulance services to a Christian Science nursing facility are not covered by Medicare.**

The following ambulance services have been used by patients served by the facilities cited and have honored requests to take patients to a Christian Science nursing facility. They are listed in alphabetic order; the order does not suggest recommendations or quality or service. You may want to request the latest information from the care facility you plan to enter before calling a service. When making arrangements, try to get their assurance they will take the patient to a Christian Science nursing facility.

In the **Bay Area**, the following services have been used by patients entering Arden Wood.

King-American Ambulance

2570 Bush Street
San Francisco, CA 94115
(415)931-1400
<http://www.kingamerican.com>
Non-Emergency Service, Transportation Service

St Joseph's Ambulance

San Francisco, CA 94115
(415) 921-0707
<http://www.stjosephsambulance.org>
Serving San Francisco, Marin and San Mateo Counties

Medester, LLC

Non-emergency Medical Transport Service
1013 Pardee Street, Suite 211
Berkeley, CA 94710-2646
Phone: (510) 666-8666
Girma Tadesse, Owner
(510) 672-2069

In the East Bay area, the following ambulance services have been used by patients entering Fern Lodge.

Arcadia Ambulance

2301 Camino Ramon, Suite 150
San Ramon CA 94583
Phone: [\(925\) 833-7777](tel:(925)833-7777)
Fax: [\(925\) 355-1351](tel:(925)355-1351)
email: assist@arcadiaambulance.com

Alliance Medical Transport

1122 B St Suite 307
Hayward, Ca 94541
<http://www.alliancemedics.com/>
[\(800\) 228-3577](tel:(800)228-3577)
[\(510\) 600-3919](tel:(510)600-3919)
email: alliance.medics@yahoo.com

East Bay Paratransit

1720 Broadway
Oakland, CA 94612
[\(510\) 287-5000](tel:(510)287-5000)

In the **Greater Los Angeles area**, the following services have been used by patients entering Broadview.

Medcoast Ambulance Service

323-662-8777
Fax (626) 662-8765
3951 Medford Street
Los Angeles, CA 90063

Guardian Ambulance Service (Pasadena only)

626-405-8848
1854 East Corson, Suite 1
Pasadena, CA 91107
operations@guardianambulance.org
http://www.guardianambulance.org/ver_1.html

Hall's Non-Emergency Transportation Service

626-398-6854 (Monday thru Friday 7am –7pm)
1260 Lincoln Avenue, Suite 500
Pasadena, CA 91103-2413
<http://www.hallsmedicaltransport.com/>
hallsmedical@att.net

Schaefer Ambulance Service (24 hour)

800-582-2258
4627 Beverly Blvd, Los Angeles, CA 90004
<http://www.schaeferamb.com/>
email: schamb@sas-amb.com

In the **Sacramento area**, the following ambulance services are available.

Medic Ambulance

800-477-9858
2349 Lexington St., Sacramento, CA 95815
medicambulance.net

Med Star Transportation

916-961-5905
916-669-0550
20 Business Park Way, #100
Sacramento, CA 95828

In the **San Diego area**, Sunland has a contract for lower fees with a specific ambulance service that recognizes the beliefs and preferences of Christian Scientist. However, to avail themselves of the reduced costs, patients must initiate the request through Sunland.

HEALTH CARE EQUIPMENT

Various forms of health care equipment are sometimes helpful in providing care. Often known as durable medical equipment (DME), this equipment may include wheelchairs, walkers, crutches, portable commodes, shower chairs, and electric or manually-operated hospital beds. Christian Science nurses, facilities, and visiting nurse services are

ready to help in determining the need for such equipment, suggesting where to locate it, and providing instruction in its proper use.

It is possible to borrow, rent, or purchase this equipment. Facilities are often able to loan needed equipment. It is also possible to buy used equipment in very good condition at thrift or second-hand stores. Craigslist (www.craigslist.org) and most Yellow Pages list businesses that rent or sell health care equipment under “Medical Equipment and Supplies”.

If you are resourceful, you may find organizations that lend equipment free of charge. An example in the San Gabriel Valley area is the Convalescent Aid Society located at 3255 East Foothill Blvd., Pasadena, 91107, telephone 626-793-1696, (www.cas1.org) which lends equipment free of charge with no time limits to those living in the Greater San Gabriel Valley area. Delivery of semi-electrical hospital beds is available for a nominal charge; other DME items may be picked up at the office. CAS also accepts donations of used DME when no longer needed or wanted. Your local Christian Science nursing facility may know of similar services in your area. Arden Wood has some equipment to lend free of charge in the Bay Area. For California residents outside the San Gabriel Valley, check the Ability Tools website – <https://www.abilitytools.org/> for information on reuse options in your area.

MEDICARE

Medicare is a federal health insurance program established to help Americans 65 years or older, and those considered as disabled, pay for health care. The program is designed to assist individuals in paying health care bills associated with short-term challenges of a sudden and acute nature. From its inception, the law has authorized Medicare payment for qualified Christian Science nursing services provided in Christian Science nursing facilities certified by the federal government as Medicare providers. Arden Wood, Broadview, Fern Lodge, Olive Glen, and Sunland are certified Medicare providers, and are classified by the federal government as Religious Nonmedical Health Care Institutions (RNHCIs).

As with most insurance programs, Medicare does not pay the entire bill for covered care. It has deductibles and coinsurance requirements that require you to pay part of the costs. There are two major parts to Medicare called Part A and Part B.

Medicare Part A and Part B

Part A is called “**Hospital Insurance**” and helps pay for room, board, covered nursing care and nursing supplies in either a hospital or accredited nursing facility (see p. 12). Because Christian Science nursing facilities are classified as RNHCIs, they are considered “hospitals” for the purposes of Medicare Part A coverage.

Part B is called “**Medical Insurance**” and can only be used on the recommendation of a physician. This would cover various medical procedures and equipment (see p. 12). It would never be used at Christian Science nursing facilities because they have no medical physicians.

There is no charge for Part A coverage. It is a part of Social Security benefits. However, there is a monthly premium charged for Part B coverage. This monthly charge is at least \$109 in 2017, but can be substantially higher depending on your income. This monthly premium is automatically deducted from Social Security payments unless specifically declined in writing 60 days after one becomes eligible to receive Social Security benefits. At the time of your Social Security interview to sign up for retirement benefits and/or Medicare, you can verbally decline either part of Medicare.

Applying for Medicare

If you are nearing age 65, are not already receiving Social Security or Railroad Retirement benefits and want to qualify for Medicare benefits, you must apply for Medicare Part A and you may wish to consider enrolling in Part B. You should call the Social Security Administration at 800-772-1213, or visit your local Social Security office 3-6 months before your 65th birthday.

Enrolling in Part A is included as part of your Social Security benefits at no additional cost to you. Although reenrolling in Part B for an additional cost (see previous page) is optional, you are automatically enrolled in Part B at the time you sign up for Social Security benefits unless you specifically decline it. You can enroll in Part B for up to three months after eligibility. However, if you wait until the month you turn 65 or later to enroll, enrollment will not take effect immediately, and the delays increase the longer you wait. If you miss this first enrollment period, you have to wait until the next January to enroll, and coverage will not begin until the following July.

A few things to consider about accepting or declining Part B coverage:

1. Part A is called "Hospital Insurance" and helps pay for room, board, nursing care, and supplies in either a hospital or Christian Science nursing facility. Part A is used at Christian Science nursing facilities. Part B is called "Medical Insurance" and can only be used on the recommendation of a physician. This covers various medical procedures and equipment such as the setting of bones, ambulance to a medical hospital, rental or purchase of a wheelchair, walker, etc., with the approval of a physician.
2. If you plan to purchase a Medigap or Medicare Supplement Insurance Plan (see p. 28), these would usually require Part B coverage.
3. If at any time in the future you decided to enroll in Part B coverage, there is a permanent 10% surcharge added onto the premium for every 12 months that you could have been, but were not, enrolled in this program.

Eligibility for Medicare Reimbursement for Christian Science Nursing Care

Christian Science nursing care must meet very specific criteria to qualify for Medicare reimbursement. For Medicare purposes, the nursing care must require the judgment, skill, oversight, observation, or direct care of a *Journal*-listed Christian Science nurse. Generally, the nursing need must include at least one of the following:

- Full care in bed
- The dressing and bandaging of a wound
- The full assistance of one or more nurses to walk
- Assistance to ensure proper and adequate nourishment

It is not unusual for Medicare coverage to vary during the course of a benefit period since the nursing needs of a patient may change. An assessment is made daily to determine if the needed care continues to qualify for Medicare coverage. For that reason, Medicare coverage does not necessarily start when Christian Science nursing care begins nor does it always remain in place for the duration of a patient's stay in a facility.

Again, to be eligible to receive Medicare benefits, a person must be at least 65 years of age and sign up for Medicare at a Social Security office. Individuals who are not yet 65 may also qualify because of certain claims of disability. A Medicare card will be issued when eligibility is established.

Note: Normally, a medical diagnosis is needed to confirm eligibility. However, there is a special provision in the Medicare law that allows an individual to utilize his or her Medicare benefits at a Religious Nonmedical Health Care Institution without a medical diagnosis. Medicare recognizes Arden Wood, Broadview, Fern Lodge, Olive

Glen, and Sunland as Religious Nonmedical Health Care Institutions. All are periodically inspected and re-certified for this purpose under Medicare.

Conditions Not Eligible for Medicare Reimbursement

There are circumstances that warrant nursing assistance but which, in and of themselves, are not eligible for Medicare reimbursement. These include, but are not limited to, inability to stay at home alone, anxiety or depression, incontinence, and mental confusion. Christian Science nurses may lovingly and skillfully care for these needs, but the cost is not reimbursable by Medicare. *Each patient or family member should inquire about financial assistance available at a nursing facility as well as refer to the section on Financial Assistance on pages 18-19.*

Medicare Coverage for Christian Science Nursing Care

For patients whose nursing need qualifies for Medicare reimbursement (see the guidelines at top of the opposite page), the following lists indicate what Medicare will reimburse and will not reimburse.

Medicare Part A pays for:

- Necessary nursing services (excluding religious-based nursing services such as reading to patients and metaphysical support)
- A room and meals
- Most nursing supplies

Medicare Part A does not pay for:

- Care that does not require the skill of a *Journal*-listed nurse
- Christian Science practitioner fees
- Rental or purchase of health care equipment
- Personal convenience extras such as telephone, hairdresser, and other personal needs
- Rest and study
- Private duty or home nursing

Medicare Part B pays for:

- Medical costs such as medicine, doctor fees, ambulance services to a medical facility, x-rays, and other medical services and supplies considered necessary by a physician (wheelchairs, walkers, etc.)

IMPORTANT: See page 14 for restrictions on use of these benefits

Medicare Part B does not pay for:

- Any nursing care provided by an accredited Christian Science nursing facility
- Christian Science practitioner fees
- Ambulance services to a Christian Science nursing facility

Medicare Part A Coverage Schedule, Deductible, and Co-Payments

It is important to understand that if the healing occurs in two or three days, that is how long the coverage will last. We never expect to need extended care because we expect quick and complete healing. But if the healing progresses more gradually, there are limits to how long Medicare coverage is available.

Initial Period (first 60 days)

The patient is responsible for the first \$1,316 (2017)* of their Medicare covered charges which appear on their first bill. Medicare will reimburse all remaining charges for room, board, nursing care, and most supplies for a period up to 60 days.

Co-Insurance Period (next 30 days)

Medicare Part A Hospital Benefits will continue to reimburse some charges for an additional 30 days. During this period, the patient is responsible for all care costs up to the daily deductible of \$329 per day (2017)*. Medicare will pay the rest of the eligible daily costs charged to the patient.

Lifetime Reserve (additional 60 days possible)

The Lifetime Reserve option can be utilized only once in a lifetime. If a person has used 90 days of coverage and still needs care that qualifies for Medicare reimbursement, he or she can elect to use their Lifetime Reserve. Under this Lifetime Reserve option the patient is responsible for paying the daily deductible of \$658 a day (2017)*.

MEDICARE PART A – What you pay.*		
Initial Period (60 days) Deductible \$1,316	Coinsurance Period (next 30 days) \$329 per day	Lifetime Reserve (60 days possible) \$658 per day

*For subsequent years, contact Medicare at 800-633-4227 or your local Christian Science nursing facility for the current amount.

Medicare Benefit Period

A Medicare benefit period begins when a facility determines that a patient's nurse need qualifies for Medicare reimbursement (see guidelines on p. 11). As long as the nursing care continues to meet these eligibility guidelines, Medicare will reimburse 100% of a patient's bill for 60 days (less an initial deductible – see section above). If the nursing care continues as eligible for Medicare reimbursement after these 60 days, there is another 30 days of partial coverage available during which the patient pays a daily deductible (see section above) and Medicare will reimburse the remainder of the bill. This combined 90 days is generally known as the benefit period. After this 90 day period of Medicare-eligible reimbursement, a patient may also choose to use their one-time only benefit of 60 additional days, called the Lifetime Reserve. (Generally the daily deductible during this period is greater than most facilities' fees – see section above.)

A patient may qualify again for a new benefit period if all of the following conditions are met: (1) the required care still meets the eligibility requirements for Medicare reimbursement (see guidelines on p. 11); and (2) more than 60 consecutive days have elapsed since Medicare-eligible care was needed.

The Medicare Election Process

To utilize Medicare benefits at a Christian Science nursing facility, a patient is required to elect to receive care in a Religious Nonmedical Health Care Institution based on his or her own religious convictions. *A patient needs to sign and have notarized an election form at the time of admission stating that the signer desires to use their Medicare benefits at a Religious Nonmedical Health Care Institution.* These forms are available at nursing facilities and a notary public is also often available. The form must be signed either by the patient, a legal guardian, or a designated agent under an Advance Health Care Directive. If a patient is unable to sign for himself and there is no one legally designated to do so, Medicare will not reimburse any amount of the bill. A spouse or child is not eligible to sign this form unless designated in a Health Care Power of Attorney. Please see page 34 on how an Advance Health Care Directive can avoid this potential problem.

This election can be revoked at any time if for any reason a patient decides to pursue medical care.

IMPORTANT: Please refer to “Restrictions on Switching Between Christian Science Nursing Care at a Nursing Facility and Medical Care” below.

Restrictions on Switching Between Christian Science Nursing Care at a Nursing Facility and Medical Care

Medicare restricts switching between Christian Science nursing facility coverage and medical care coverage of any sort. **If Medicare benefits are used for any medical purpose, (such as obtaining a wheelchair, removal of a cast, ambulance services, or even removing ear wax or cutting toenails), the Christian Science election is automatically revoked.**

The **first time** an election has been revoked, you are entitled to execute a new election when you are readmitted to the Christian Science nursing facility and you will be immediately eligible for Medicare benefits. It is suggested you speak with the administration at one of the accredited facilities on how to obtain these services without revoking your Christian Science election.

If you revoke the **second election**, you must wait one year before a third election will become effective. This does not mean you cannot receive care at a Christian Science nursing facility; it only means that Medicare will not pay for that care.

Switching **three times or more** requires a wait of five years before an individual is allowed to receive Medicare reimbursement again in a Christian Science nursing facility. Use of Medicare benefits for covered care in a medical facility is available at any time.

Although Health Maintenance Organizations (HMOs) are legally required to honor the use of Medicare benefits at a Christian Science nursing facility, prior written authorization from the HMO is usually required. If such authorization cannot be obtained, the patient may have to withdraw from the HMO in order to reinstate Medicare benefits that cover care in a Christian Science nursing facility.

Documents Needed When Entering a Christian Science Nursing Facility

Patients should bring the following documents:

- Medicare card
- Social Security card
- All insurance cards
- Current photo ID card (driver’s license, passport, or senior ID card issued by the state)
- Copies of any legal documents providing for a Power of Attorney, Conservator, or Advance Health Care Directive

Additional Information on Medicare

More information on Medicare can be obtained from a Christian Science nursing facility or from the publications listed on pp. 23-24. You can also access a highly informative booklet, *Medicare and its Provision for Religious Nonmedical Healthcare for Christian Scientists* at Arden Wood’s website www.ardenwood.org. For information on enrolling in Medicare, replacing a lost Medicare card, and general questions about Medicare, call the Social Security Administration at 800-772-1213. For additional information on Medicare, Medigap policies, programs that help pay health care costs, or to request publications, call Medicare at 800-633-4227.

Note: If you talk to Medicare or Social Security about benefits at a Christian Science nursing facility, it is extremely important to communicate that you are talking about Hospital Benefits in Part A of Medicare covered under Religious Nonmedical Healthcare Institutions and not Skilled Nursing Facility benefits.

We gratefully acknowledge the assistance of Arden Wood and High Ridge House in the preparation of this section.

MEDI-CAL

MediCal is a federally-funded State of California health care support program (commonly called Medicaid in many states). This program is for people who have no resources to pay for long-term nursing care. Broadview, Fern Lodge, and Olive Glen are the Christian Science nursing facilities in California that are currently participating in MediCal. There are a number of non-Christian Science nursing facilities in California that will accept Christian Scientists, accommodate our religious beliefs, and not require acceptance of medical procedures. Some Christian Science nursing facilities maintain lists of such facilities but cannot recommend any facility.

HEALTH MAINTENANCE ORGANIZATIONS (HMOs)

Since 2000, HMOs have been required to recognize Religious Nonmedical Healthcare Institutions. However, to have an HMO help pay your expenses at a Christian Science nursing facility, your HMO will probably require written authorization in advance of your admission to a facility Christian Science nursing administrators can provide more information on HMO coverage. Christian Scientists who are under HMO coverage through their employers should contact their Human Resources Offices with this information in advance of filing a claim, and request that the HMO recognize their local Christian Science nursing facility as an authorized care giver.

HMOs are groups of medical health care providers that furnish their members with all the medical services they may need but require that their members use only the facilities designated by the HMO. They do not pay for care at Christian Science nursing facilities without a prior written agreement with the facility. When you join an HMO, you give up the right to use your Medicare benefits in a Christian Science facility that does not have an agreement with your HMO. You must withdraw from the HMO in order to reinstate your Medicare benefits. This can be a time consuming process, and it may take a month or more before your Medicare benefits would again be available.

HEALTH INSURANCE

Christian Science nursing organizations do not give advice concerning health insurance coverage or advocate for or against individuals purchasing insurance policies. Whether to insure, and to what extent, are very individual matters, and each should reach his or her own conclusions through earnest prayer. In addition, the options available and laws governing insurance are constantly changing.

Following are some questions and considerations that might be useful to Christian Scientists who are considering whether to purchase health insurance, researching a new policy, or examining an existing policy.

There are three forms of health insurance coverage:

- Individual health insurance policies
- Group health insurance policies (usually provided by employers)
- Health maintenance organizations (HMOs – see previous section)

Few policies include coverage for Christian Science practitioner fees or home nursing care. It is important to know exactly what an insurance policy provides and have the terms spelled out in writing, not just as described by an

insurance agent or personnel office contact. For example, some insurance policies will pay only when other insurance coverage has been exhausted, and your agent or personnel office contact may not be aware of benefits available to Christian Scientists.

Five Basic Types of Health Insurance Policies

Comprehensive

Benefit coverage may include facility care, home nursing, emergency care, and Christian Science practitioners.

Medigap or Medicare Supplement

Medigap policies generally base their benefits upon whether a person qualifies for Medicare. If the nursing care qualifies under the specific eligibility criteria for skilled nursing care at a Christian Science nursing facility, the Medigap or Medicare supplemental insurance policy will generally pay for nursing charges that Medicare doesn't cover (deductibles, etc.) Some policies stop paying any benefits once Medicare stops paying benefits; others continue to pay for some specific time period beyond Medicare coverage as long as the care required to meet a patient's nursing need meets the criteria to qualify for Medicare reimbursement (see Eligibility for Medicare Reimbursement of Christian Science Nursing Care, p. 11).

Indemnity

Indemnity policies pay a fixed daily rate for inpatient care. They pay for Christian Science nursing care whether or not Medicare pays.

Long Term Care

Long term care insurance is different from other health insurance because it is intended for long term assistance with normal activities of daily living such as eating, bathing, and mobility. Medicare does not pay for this type of care. Most long term care policies do not cover Christian Science nursing care, and those that do may require evaluation of the need by a representative of the company issuing the policy. It is important to ensure that the policy includes written verification or a "rider" confirming coverage for Christian Science nursing care, and to thoroughly understand the company's requirements for documentation or proof of the need for care. Long term care policies are generally divided into two categories. The "tax qualified" policies may require a physician to certify that a patient will be disabled for at least 90 days before benefits will be paid. Payment of benefits for a "non-tax qualified" policy are generally based upon a person's inability to perform certain functions of daily living as evaluated by a licensed home health agency or the facility providing the care. If you consider a non-tax qualified policy because of fewer restrictions, be sure to check with the agent as to whether or not the payments from a non-tax qualified policy will be tax free. As of this writing, the IRS has not ruled on this issue.

Home Nursing

Home nursing insurance provides financial coverage for nursing care in your home. You need to review the policy carefully for eligibility requirements such as *Journal*-listed vs. non-*Journal* listed nursing care, may a friend or relative provide the service, or need written approval of a doctor before benefits will be paid.

Four Important Questions About Health Insurance

Following are four important questions Christian Scientist should ask about health insurance coverage:

1. Will this policy cover nursing care in a Christian Science nursing facility? (This must be in writing in the policy or in a rider to the policy.)

2. Will this policy cover the services of a Christian Science nurse in my home? (This must be in writing in the policy or in a rider to the policy.)

3. Will I need to have a physician's diagnosis before this policy will pay benefits? (Many long term care policies, especially those whose premiums are tax deductible – so-called “tax qualified” policies – require this)

4. Will this policy cover the services of a Christian Science practitioner? (This must be in writing in the policy or in a rider to the policy.)

Note: Christian Scientists with insurance coverage or who are exploring it (either private policies or through employment benefits), should find out exactly what Christian Science care expenses are covered. It is important to note that many personnel departments, and even some insurance agents, are not aware until they specifically ask the carrier, of specific benefits that may be available to Christian Scientists. If such benefits are not already available, riders can sometimes be attached to an individual or company policy that provides for Christian Science nursing care. When dealing with someone in a human resources department, it may be necessary to request a written response directly from the insurance carrier.

Other Questions to Ask

Once an individual determines that a policy will cover Christian Science nursing, he or she must determine how much coverage is desired. These are a few of the many variables involved in this decision.

- What type of coverage is desired? Some policies cover only “intensive care,” while others include coverage for “custodial nursing care” (often referred to as “long term care”)
- How soon after the purchase of a policy are benefits available?
- When does the policy begin paying benefits if one is admitted to a facility? (Policies become effective when your application is accepted and payment received, but payment of benefits may not begin on the day of admission.)
- How does the daily benefit compare to current rates?
- Does the policy cover the patient's charges not covered by Medicare?
- Will premiums for the policy increase periodically over time?
- Review the benefits page that tells if benefits will be reduced at specific ages and whether premiums remain the same.
- Does the policy require a physical exam prior to enrolling?
- What is the deductible of the policy? (the amount you pay out of pocket before the insurance starts to pay)
- What is co-insurance? (the amount the insurance company pays and the amount you pay once the deductible amount is paid by you)
- What is the maximum benefit period? (maximum number of days for which benefits will be paid)
- What is the maximum benefit amount? (the maximum dollar amount that will be paid)
- What is the elimination period? (the period of time you must pay yourself before the insurance starts paying)

Accreditation

Many policies specify that Christian Science nursing care be provided by an accredited Christian Science nursing facility, and specify the accrediting body. Arden Wood, Broadview, Fern Lodge, Olive Glen, and Sunland are accredited by The Commission for Accreditation of Christian Science Nursing Organizations / Facilities, Inc., an organization recognized by the federal Medicare program.

HEALTH SAVINGS ACCOUNTS

A Health Savings Account (HSA) is a tax-advantaged savings account (similar to an IRA), the sole purpose of which is to pay for the health care expenses of the account owner, account owner's spouse, or other dependents. An individual must be under age 65 to establish and contribute to a HSA. The HSA must always be combined with a high-deductible health insurance plan, the individual cannot be enrolled in Medicare, and cannot be claimed as a dependent on someone else's tax returns. Contributions are tax deductible (with an annual limit). Growth is not taxed, and distributions for "qualified medical expenses" are tax free. If the account owner changes employers, the HSA moves with him or her, even if the employer contributed to the account. The HSA must be in the form of a trust or custodial account, established with a qualified trustee or custodian, such as an insurance company, bank, or similar financial institution. If you are interested in learning more about HSAs, you should contact your financial advisor.

FINANCIAL ASSISTANCE

Those relying on Christian Science for healing should not be deprived of nursing care for financial reasons. There are several sources of financial assistance for those who need Christian Science nursing care but cannot afford it. Following is summary information on three sources. Additional information and application forms can be obtained by contacting the organizations directly. In addition, patients entering a Christian Science nursing facility should ask about financial assistance and benevolence programs available through their facility.

The Christian Science Nursing Care Endowment 714-687-5313

P.O. Box 2895

Seal Beach, CA 90740

Email info@csnce.org

Website www.csnce.org

This fund provides financial assistance to Southern Californians (from the San Luis Obispo area to the Mexican border) who have established financial need through an application process. They must be receiving care from a *Journal*-listed Christian Science nurse at home or in a facility, and must be working with a *Journal*-listed Christian Science practitioner. The Endowment board feels that the primary responsibility for meeting nursing costs rests with the patient / family / custodian who are encouraged to explore all possible means for support from such sources as their branch church, Christian Science student association, insurance, deferred payment, and assignment of assets. Currently, the Endowment helps meet nursing care costs only, and does not fund associated expenses such as food and lodging, practitioner fees, assisted living, or rest and study. Please go to the website for further information and how to obtain an application.

The Dominion Foundation 804-257-9062

P.O. Box 1138

Herndon, Virginia 20172

Dominionfoundation91@gmail.com

www.dominionfoundation.net

The Dominion Foundation, based in Richmond, Virginia, is a benevolent funding organization established to support Christian Science nursing care in the home. Individuals relying solely on Christian Science for healing and who have engaged a Christian Science nurse for temporary care in their home may apply for financial assistance in meeting the costs of that care. The Dominion Foundation is not able to provide assistance with practitioner fees or facility nursing care. After insurance benefits have been fully utilized, The Dominion

Foundation may be able to assist with some portion of the remaining costs, including insurance deductibles. Support is provided through two avenues. Contact the Foundation if you would like to receive an application for assistance, request additional information, or be included on the Foundation mailing list. Individuals may apply online at the website.

The Principle Foundation 800-826-7756 816-561-5955
2405 Grand Blvd, Suite 1040
Kansas City, Missouri 64108
info@principlefoundation.org
www.principlefoundation.org

The Principle Foundation offers financial assistance to individuals who have chosen to rely fully on Christian Science for healing. Assistance is given in the form of grants, not loans, and requests are processed quickly, often in 24-48 hours. The Principle Foundation supports the expectation of healing with grants intended to address an immediate need. The Foundation does not offer ongoing assistance nor funding for anticipated (future) expenses. Expenses that may be eligible for a grant include in-home Christian Science nursing fees and related supplies and equipment, practitioner bills, transportation to/from a Christian Science care facility, and other basic needs such as food, rent, utilities, transportation, etc.

All grant requests require a phone call to our national office. There is no written application. Necessary information is collected by phone – within a relationship of “sacred confidence” – all the while beholding the perfect man, God’s complete image.

ADVANCE HEALTH CARE DIRECTIVE

General Information

What is an Advance Health Care Directive?

An Advance Health Care Directive (AHCD) is a written statement that sets out guidelines that you wish followed for your health care. It specifies another adult to make health care decisions for you in case you are unable to do so, and enables you to define the care and treatment you wish to have if you become incapacitated and unable to communicate your desires.

An AHCD enables individuals to present in a legally recognized document their desire to be cared for consistent with the theology and practice of Christian Science, and to refuse medical treatment. An AHCD can also help protect the person you have appointed to be your health care agent from liability for “failure to provide medical treatment” or “neglect” because he or she is following your written instructions. An AHCD must be signed either before a notary who swears that the signer appears to be of sound mind, and under no duress, fraud or undue influence, or before two witnesses who swear to the same oath.

Is an AHCD the same as a Durable Power of Attorney for Health Care? Is it the same as a living will?

Not really. Many people confuse these three documents because they do similar things. A Durable Power of Attorney for Health Care names an agent to make health care decisions for you if you cannot make the decisions yourself, and it gives your agent guidelines to follow in making those decisions. A living will states that you do not want any medical measures taken to prolong your life if you are diagnosed with a life-threatening injury or illness. An AHCD can do all that and more. Even if you don’t have anyone to name as an agent, you can still set out guidelines for your health care in an AHCD. Also in an AHCD, if you have someone to name as an agent, you

can delegate to them immediately the ability to make decisions about your health care instead of waiting until you are no longer able to make the decisions yourself.

What is an agent?

An agent is someone you choose who steps into your shoes to make decisions for you. If you name an agent in an AHCD, you are giving them the authority to make decisions about your health care. Therefore, you will probably want to consider appointing an adult who is close to you who you know understands and supports your wishes with respect to health care and treatment. You are advised to talk with your proposed health care agent about your care and treatment desires before completing your AHCD.

What do I do if I have no one to name as an agent?

In an AHCD you do not need to name an agent. You can set out the guidelines for your health care without naming an agent.

AHCDs and Christian Scientists

Do I need an AHCD if I'm a Christian Scientist?

Yes. Even though you do not intend to seek medical care, you might find yourself in a medical situation. It is important for Christian Scientists to have such a document in effect prior to the time of need. Health care providers such as paramedics, ambulance attendants, and hospital staff are more likely to respect your desire to refuse medical care if an AHCD can be produced stating your preferences for health care and designating a representative to act on your behalf. To be well prepared you need a written statement of your wishes.

I made a Durable Power of Attorney years ago. Do I need an AHCD?

If you have a document named "Durable Power of Attorney for Health Care," it is probably out of date. California laws have changed and while legally a valid Durable Power of Attorney for Health Care should be honored, it is probably old enough that a doctor might refuse to acknowledge it. It is best to update your estate documents every five years so that you can be current if laws change and so that doctors relying on your AHCD (or Durable Power of Attorney for Health Care or your living will) know that it reflects your current wishes.

What if I change my mind?

You can always change or revoke an AHCD as long as you have the capacity to do so, which is to say that you fully understand what you are doing, understand the consequences of what you are doing, and can communicate your wishes.. This means that you can change your choice of agent, your guidelines for making health care decisions, and anything else included in the AHCD.

How do I make sure that my wishes are followed?

No one can guarantee that your wishes will be followed exactly. However, the best chance you have of having your wishes carried out is to set them out in writing in an AHCD and to talk openly about your desires with your family members and your close friends. Choosing an agent who will respect your wishes whether or not he or she agrees with them is also vital. Once you have an AHCD, you should keep the original with your other estate documents such as your Will, Trust, and Powers of Attorney. You also should give copies to those you have chosen as your agents, as well as family members. It would also be helpful to provide your local Christian Science

nursing facility with a copy to have on file. In any event, bring a copy with you if you are being admitted to a nursing facility, hospital, or other health care facility.

How can I get an AHCD?

You can easily obtain AHCD information and forms developed specifically for Christian Scientists living in California from Arden Wood, Broadview, Sunland, or The Willows.

Any attorney who practices estate planning, probate or trust administration should also be able to draft an AHCD for you. Attorneys who are familiar with Christian Science are usually better able to draft guidelines that accurately reflect your wishes. Many medical associations (such as the American Medical Association and the California Medical Association) offer AHCD forms. Large stationery stores often carry Wolcott's AHCD forms. Forms designed for public use are a low-cost option, but they may need to be changed to reflect your desires for Christian Science care.

OTHER CARE AND INDEPENDENT LIVING OPTIONS

All of the organizations mentioned to this point are devoted to Christian Science nursing or some aspect of support for Christian Science nursing. In addition to these forms of care, there are facilities that provide other forms of care for Christian Scientists.

As noted in the Introduction, inclusion of organizations in this publication does not imply approval, endorsement, or recommendation. You are strongly advised to visit care facilities to determine their suitability for you or your loved ones.

The Organization of Residential Homes (ORH) is a national organization that “promotes and extends Christian Science by establishing and maintaining residential homes for Christian Scientists.” The ORH is a group of Christian Science residential organizations who have joined together to provide a support network for member organizations and serve as a clearing house for those seeking information about a home for themselves or a loved one. The ORH listing includes both for-profit and nonprofit organizations. The following information on California members of ORH is excerpted from the latest ORH brochure. Additional information on ORH and its member facilities is available at 800-781-4660 or info@christiansciencehomes.org

Alta Vista Foundation 805-966-3516
325 East Figueroa Street
Santa Barbara, CA 93101
e-mail: office@altavistafoundation.com
www.altavistafoundation.com

For active Christian Scientists, 55 years or older, 5 years membership in The Mother Church, 5 years branch church membership, free from mobility aids. 25 independent living apartments – studios and one-bedroom. No meals or transportation. Private/Proprietary.

Arden Wood 415-681-5500
445 Wawona Street
San Francisco, CA 94116
Email information@ardenwood.org
Website <http://ardenwood.org>

For active Christian Scientists, members of The Mother Church, branch church membership preferred, free from mobility aids. 31 independent living apartments – studios and one-bedroom. Meals and transportation provided.

Corinthian House Residence 408-374-4522

250 Budd Avenue

Campbell, CA 95008

Email chri-admin@corinthianhouse.com

Website <http://corinthianhouse.com>

Residents must be at least 62 years of age and able to live independently. Private/Proprietary

The Gardens 760-729-1411

4380 Highland Drive

Carlsbad, CA 92008

e-mail: info@TheGardensCarlsbad.com

www.thegardenscarlsbad.com

Assisted living and nursing care for 16. All meals, activities. Secure perimeter. Mental challenges / special needs accommodated. Private/Proprietary.

Hearthwood Court 209-298-6523

4950 Hearthwood Court

Stockton, CA 95206

Email Robin_blackmon@yahoo.com

Private/Proprietary

Mt. Helix Gardens, Inc. 619-444-5504

11454 Fuerte Farms Road

El Cajon, CA 92020

e-mail: mthelixgardens@cox.net

www.mthelixgardenscsnursing.com

Assisted living and nursing care with a capacity of 6-8. Meals, activities, services, transportation and 24 hour response. Private/Proprietary.

Redwood Community for Christian Scientists, Inc. 707-542-2562

916 Silva Avenue

Santa Rosa, CA 95404

Email redwoodcommunitycs@gmail.com

Website <http://redwoodcommunity.org>

Twelveacres, Inc. 408-341-0400

595 Millich Drive, Suite 104

Campbell, CA 95008

Email info@twelveacres.org

Website <http://twelveacres.org>

Specifically for those with developmental challenges.

The Willows Foundation, Inc. 800-922-3871 949-586-9213
23871 Willows Drive
Laguna Hills, CA 92653
e-mail: reception@ewillows.org
www.ewillows.com

Independent living for Christian Scientists in 150 1, 2 and 3 bedroom apartments. Leases by month/year, no buy-in, fine dining/meals (optional). Guest-house rentals available by day/week/month. Nonprofit.

The following facilities offer services similar to those provided by the Southern California members of ORH listed on the previous pages.

THE JEWEL FOUNDATION, INC.

Diamond House Apartments 214-577-6200
933 Diamond Street
Pacific Beach, CA 92109

Emerald House Apartments 858-581-3564
2040 Emerald Street
Pacific Beach, CA 92109

Apartments in the Pacific Beach neighborhood of San Diego are offered to those who rely upon Christian Science for healing and are members of a local branch church. Preference and rate reduction are given to seniors and those with modest financial resources. 1 and 2 bedroom apartments are available in two different complexes. No pets or children.

- Number of apartments: 40
- Age Eligibility: The apartments are for adult Christian Scientists but not necessarily seniors
- Month rental costs: \$450 to \$600 depending on building complex and age of renter
- Income requirements or preferences: 3 times rental costs

Winifred Stuart Mankowski Homes 800-962-6298 626-334-4718

For Retired or Semi-Retired Practitioners and Nurses
819 North Citrus Avenue
Azusa, CA 91702
Email: manager@mankowskihomes.com

Beautiful park-like retirement community. Atmosphere of quiet dignity and comfort conducive to active prayer. Subsidized rent. Transportation provided to church, stores, social outings. Requirements include financial need; at least 10 years' listing in the *Journal*; independent living without assistance; harmonious outlook; active support of Christian Science movement. No central dining room.

- Number of apartments or cottages: 37
- Age eligibility: 55
- Range of monthly rental costs: \$200 - \$265

SOURCES OF ADDITIONAL INFORMATION

Advance Health Care Directive

For the full provision for these directives, you may want to read California Probate Code Section 4701.

Clearway Foundation

Clearway is a nonprofit charitable organization that receives and distributes grants and donations to recognized Christian Science nursing care facilities and visiting nurse services, and also helps provide support to those organizations that provide training to become a Christian Science nurse. Clearway funds organizations rather than individuals and operates on a national scale.

Medicare

For questions about Medicare, Medigap policies, programs that help pay health care costs, or to request a copy of any of the following publications, call Medicare toll-free at 800-633-4227 or download the publications from the Medicare website at www.medicare.gov.

Publication #10050 *Medicare and You* – a summary of Medicare benefits, rights and obligations, and answers to frequently asked questions about Medicare.

Publication #10116 *Your Medicare Benefits* – an explanation of Part A and Part B benefits.

Publication #11034 *Medicare Basics* – a guide for families and friends of Medicare beneficiaries.

Publication #02110 *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare* – information on choosing a Medigap policy to supplement the original Medicare plan.

Publication #11534 *Medicare Rights and Protections* – lists rights of people with Medicare.

Social Security Administration

You can call 800-772-1213 with questions about enrolling in Medicare, Medicare replacement cards, name/address changes, or Social Security benefits.

DIRECTORY

Alta Vista Foundation

805-966-3516

325 East Figueroa Street
Santa Barbara, CA 93101

Fax: 805-456-0167

e-mail: office@altavistafoundation.com

www.altavistafoundation.com

Independent living apartments

Arden Wood

415-681-5500

445 Wawona Street
San Francisco, CA 94116

Email information@ardenwood.org

Website <http://ardenwood.org>

Christian Science full-care nursing facility

Arden Wood Christian Science Visiting Nurse Service

415-740-0460

San Francisco and the Peninsula; Marin County to Santa Rosa; East Bay, including Vacaville, Walnut Creek, Milpitas; As far south as the Monterey Peninsula

Broadview Inc.

323-221-9174

4570 Griffin Avenue

Los Angeles, CA 90031

Fax 323-221-7194

e-mail: admin@csbroadview.org

www.csbroadview.org

Christian Science full-care nursing facility in Los Angeles (Pasadena)

Broadview Visiting Christian Science Nurse Service

877-584-3744

Home nursing care for Orange, Riverside, San Bernardino, Santa Barbara, Ventura and San Luis Obispo counties

The Christian Science Nursing Care Endowment

714-687-5313

P.O. Box 2895

Seal Beach, CA 90740

Email info@csnce.org

Website www.csnce.org

Financial support for both facility and home nursing care.

Clearway Foundation

949-702-3811

27212 Vallemont Road

Lake Forest, CA 92630

secretary@clearwayfoundation.org

Financial support for nursing care organizations

Corinthian House Residence

408-374-4522

250 Budd Avenue

Campbell, CA 95008

Email chri-admin@corinthianhouse.com

Website <http://corinthianhouse.com>

The Dominion Foundation

804-257-9062

P.O. Box 1138

Herndon, Virginia 20172

Website: dominionfoundation.net

Email: dominionfoundation91@gmail.com

Financial support for home nursing care.

Fern Lodge**510-886-2448**

18457 Madison Avenue

Castro Valley, CA 94546

Email info@fernlodge.orgWebsite <http://fernlodge.org>

Christian Science full-care nursing facility in East Bay area

The Gardens**760-729-1411**

4380 Highland Drive

Carlsbad, California 92008

Fax: 760-434-6039

e-mail: info@Thegardenscarlsbad.comwww.thegardenscarlsbad.com

Assisted living and nursing care.

Guardian Ambulance Service**626-405-8848**

1854 Corson Suite 1

Pasadena, CA 91107

Email operations@guardianambulance.orgWebsite http://www.guardianambulance.org/ver_1.html

Ambulance service in Pasadena.

Hall's Non-Emergency Medical Transportation Service**626-398-6854** (Monday thru Friday 7am – 7pm)

1260 Lincoln Avenue, Suite 500

Pasadena, CA 91103-2413

Email hallsmedical@att.netWebsite <http://www.hallsmedicaltransport.com/>hallstransport@netzero.com

Non-emergency transportation in Los Angeles.

Hearthwood Court**209-298-6523**

4950 Hearthwood Court

Stockton, CA 95206

Email Robin_blackmon@yahoo.com

Private/Proprietary

Jacob's Ladder, LLC**636-778-9276**email jacobsladdercsn@gmail.comwebsite www.jacobsladdercsn.com

A nationwide Christian Science nursing service providing in home nursing care.

The Jewel Foundation, Inc.

Diamond House Apartments 214-577-6200

933 Diamond Street

Pacific Beach, CA 92109
Emerald House Apartments 858-581-3564
2040 Emerald Street
Pacific Beach, CA 92109
Apartments in San Diego area for local branch church members.

Los Angeles County Christian Science Visiting Nurse Service
818-507-7540
Home nursing care for Los Angeles County residents.

Medcoast Ambulance Service
(323) 662-8777
Fax (626) 662-8765
3951 Medford Street
Los Angeles, CA 90063

Medicare
800-633-4227
www.medicare.gov
Federal health insurance program.

Mt. Helix Gardens, Inc.
619-444-5504
11454 Fuerte Farms Road
El Cajon, California 92020
e-mail: mthelixg@cox.net
website www.members.cox.net/mthelixg
Assisted living and nursing care.

Olive Glen
916-486-1161
3025 Beccera Way
Sacramento, CA 95821
Email oliveglen@comcast.net
Website <http://oliveglen.org>
Christian Science full-care nursing facility in Sacramento area

The Organization of Residential Homes (ORH)
800-451-4660
www.cshomes.org
National information clearing-house on independent residential and assisted living communities for Christian Scientists college age and over.

The Principle Foundation
800-826-7756
816-561-5955
2405 Grand Blvd, Suite 1040
Kansas City, Missouri 64108
www.principlefoundation.org
Grants to help pay practitioner and in-home nurse fees and equipment as well as basic needs

Redwood Community for Christian Scientists

707-542-2562

916 Silva Avenue

Santa Rosa, CA 95404

Email redwoodcommunitycs@gmail.com

Website <http://redwoodcommunity.org>

Schaefer Ambulance Service (24 hour)

800-582-2258

323-468-1600

4627 Beverly Blvd

Los Angeles, CA 90004

Email: schamb@sas-amb.com

<http://www.schaeferamb.com/>

Ambulance service in Los Angeles.

Social Security Administration

800-772-1213

Federal program that administers retirement benefits and Medicare.

Sunland Home Foundation

760-944-2976

691 Sparta Drive

Encinitas, CA 92024

Fax 760-944-1460

e-mail: info@sunland.org

www.sunland.org

Christian Science full-care nursing facility in San Diego area.

Twelveacres, Inc.

408-341-0400

595 Millich Drive, Suite 104

Campbell, CA 95008

Email info@twelveacres.org

Website <http://twelveacres.org>

The Willows Foundation, Inc.

800-922-3871

949-586-5220

23871 Willows Drive

Laguna Hills, California 92653

Fax: 949-586-9213

e-mail: reception@ewillows.org

www.ewillows.com

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800-962-6298

626-334-4718

819 North Citrus Avenue

Azusa, California 91702

Email manager@mankowskihomes.com

37 rent-subsidized apartments/cottages near LA for practitioners and nurses listed in *Journal* 10 years or more.

This *Resource Guide* can be accessed online at csnresource.com. It can also be found on the websites of the five Christian Science nursing facilities listed on page 4. You can obtain additional copies from any of the facilities listed on page 4.