



LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Our Goals

After this training, you will....


- Understand the comprehensive elements of long term care
- Understand the levels of care and types of living situations are available to seniors as they age
- Have the ability to help your clients better plan for aging and have enough information to know where to turn when they call you with a crisis.

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Navigating Long Term Care is Complicated


*"There are only four kinds of people in this world. Those who **HAVE BEEN** caregivers, those who **ARE** caregivers, those who **WILL BE** caregivers and those who **WILL NEED** caregivers."*

-Rosalynn Carter

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Long Term Care Basics

<p>Good News ☺</p> <ul style="list-style-type: none"> • Information readily available • Many different sources of information 	<p>Bad News ☹</p> <ul style="list-style-type: none"> • Information is often incomplete or inaccurate • Information most often driven by marketing agendas • Difficult to apply to individual needs
--	--

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

What Determines Ability of Self Care?

The Care and Medical Community has determined that the criteria for self care falls into two categories.

- Activities of Daily Living (ADLs)
- Instrumental Activities of Daily Living (IADLs)

Activities of Daily Living (ADLs)

- Eating
- Bathing
- Dressing
- Toileting
- Transferring
- Maintaining continence



Types of Senior Living Situations

Senior Living Situations

- Aging in Place
- Living with Family
 - Adult Day Programs
 - Senior Life
- Continuum of Care Communities (CCRCs)
- Independent Living
- Assisted Living/Personal Care
- Personal Care Respite
- Memory Care
- Skilled Care
- Other Long Term Care- Options for Older Adults

Instrumental Activities of Daily Living (IADLs)

- Shopping
- Cooking
- Managing medications
- Using the phone and looking up numbers
- Doing housework
- Doing laundry
- Driving or using public transportation
- Managing finances

What is a Nursing Home

Generally most non-care related professionals seem to call any senior care community a Nursing Home.


Care professionals consider a nursing home to be skilled nursing care. Skilled care can be needed after a hospitalization or skilled care can be considered long term care.

Aging in Place

Aging in Place

A senior will remain in his or her own home for the later years of life as a lifestyle choice; not moving into a smaller home, assisted living, or a retirement community.

- ❖ We highly recommend Aging in Place with a Plan.

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Aging in Place with a Plan

- ✓ **Making the home Safe**
 - often requires home modifications and structural changes
 - state and county codes
- ✓ **Living with chronic diseases at home**
 - consider current and future types of support
- ✓ **In-home caregivers and/or companions**
 - ❖ This is a common senior service that helps many seniors stay in their homes.
- ✓ **Consider a life care manager**
 - helps evaluate, coordinate, or provide crisis intervention
 - provides guidance in selecting and coordinating senior housing options, long term care, in-home care, and other related services.


LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Aging in Place with a Plan

Home-sharing programs:
Matches older homeowners with older local people looking for a reduced rent, usually in exchange for helping around the house.

Live-In Caregivers:
Service Providers help to find a Living Caregiver i.e.: like a Nanny provider service.

- ❖ We recommend a Caregiver Agreement and a Live-in Caregiver Lease Agreement supervised by a third party and legal counsel.

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Living with Family: In-Law Apartments/ Granny POD


31%

would live with a younger family member when they could no longer live on their own

51%


willing to have an older parent move in with them when they could no longer live on their own

-Gallup & Robinson (survey on aging and quality of life)

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 


Aging in Place with a Plan

- ✓ **Understanding risks involved**
 - Consider carefully with family and senior professionals
 - Make a care plan
 - Taking action as soon as possible
- ✓ **Transportation**
 - Develop a backup plan
 - Consider a role for the in-home caregiver or companion
- ✓ **Having the 'talk'**
 - Encourage seniors to take charge of their life now
 - Client should initiate talks to make known plans and needs
- ✓ **Making a care plan**
 - Crucial for keeping control over finances and health concerns
 - Update over time

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 


Aging in Place with a Plan: Solutions

- Aging Life Care Professionals
<http://www.aginglifecare.org/>
- Longwood at Home
<http://www.longwoodathome.org/>
- Daily Money Managers
<https://secure.aadmm.com/>
- IKOR www.ikorglobal.com

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 


Continuum of Care Communities (CCRCs)

- CCRC's are retirement communities with accommodations for independent living, assisted living, and nursing home care, offering residents a continuum of care. A person can spend the rest of his life in a CCRC, moving between levels of care as needed
- Offer various housing types (depending on needed assistance level)
- Buy-in 90%, 50%, 0% \$250,000-\$400,000 plus monthly service fee \$4,000-\$6500 per month
- Big Tax Credits Available
- Separate homes/apartments for independent living
- Assisted living facility for help with ADLs
- Skilled Care Facility on site
- Often includes memory care
- May or may not be accredited

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Local Continuum of Care Communities (CCRCs)

- Friendship Village
- Asbury Heights
- Providence Point
- Vincentian Villa
- St. Barnabas Communities
- Masonic Village Of Sewickley
- Longwood at Oakmont
- Sherwood Oaks

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Local Independent Living Community

- Brookdale Mt. Lebanon
- Paramount Senior Living
- Arrowood at Southwestern
- Stonebrook Village
- Point Pleasant Retirement Community

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Assisted Living, Residential Care Home, Personal Care Home.

- Manor Care
- Elmcroft
- Juniper Village
- Mt. Vernon of Elizabeth
- Overlook Green
- Many others

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Independent Living Community

- Independent living communities are also known as retirement communities, retirement homes or senior housing.
- They offer limited assistance, they offer a broad range of intellectual, physical and social activities.
- Residential apartments (kitchenette often included)
- Safe, warm, friendly environment
- On site support daily tasks (cleaning, laundry)
- Resident social activities (outings and visits)
- Provide transportation (cars allowed)
- Group meals (restaurant style)
- Residents allowed home care to assist with ADLs


Cost: \$2000-\$3500 per month

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Assisted Living, Residential Care Home, Personal Care Home.

- 24-hour care
- Medication management
- Group dining
- Social and recreational activities
- Housekeeping and laundry
- Medical services may be available on site
- Service plan for each resident evolves over time
- Facilities are licensed in most states
- Billing is monthly rent plus fees for extra services
- Insurance may cover some costs (excluding Medicare)

Cost range from accepting social security up to \$8,000/ month

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Memory Care

Memory Care

- Memory care is a distinct form of long-term care designed to meet the specific needs of a person with Alzheimer's disease, dementia or other types of memory problems.
- Often Secured units, alarm devices and enclosed outdoor areas to keep people safe from wandering are only part of the picture.
- Staff members are trained to understand the needs of people with dementia, who can lose the ability to communicate in normal ways yet still respond to verbal cues and sensory stimulation.

Cost: \$4500-\$6800 per month

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Local Memory Care

- Paramount
- Sunrise
- Arden Courts
- The Haven Court

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Local Skilled Nursing Facilities:

- Concordia
- Manor Care
- Forbes Center For Rehab And Healthcare
- Presbyterian Senior Care- The Willows
- Woodhaven Care Center



Dealing with Hospitalizations

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Skilled Care: Long Term Care (Private Pay or Medicaid)

Skilled Care
 Skilled Care is for people who cannot live in home or community because of a medical need (medical, physical, or mental). Short Term Skilled Care is covered by Medicare after a Hospitalization.

Long Term Skilled care is either Private Pay or Medicaid

- Medical, requiring Nursing and Medical Care (as determined by physician plan of care)
- Nursing (routine medications, acute conditions, rehabilitation, special care units)
- ADLs assistance
- Personal care

❖ Facility should be licensed/accredited and may not be covered by Medicare.

Medicaid Cost: \$7,800 Private Pay Cost \$11,000 per month

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Other Long Term Care: Options for Older Adults


- Community-based services
 - Various programs
 - Coordinated by state agencies
 - State Medicaid may help with costs
- Subsidized housing
 - Provide residence for older adults/disabled/ low income and other services
 - Federal or state agency funded
 - Billing is a percentage of monthly income

❖ Senior Life, Community Life, Life Pittsburgh –State Program. No Cost for income eligible \$4,000 per month for non- income eligible

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Hospitalizations


- Almost half of adults (estimate) who are hospitalized are 65+ (12.5% of the population)
- The proportion of hospitalized adults who are elderly is expected to increase as the population ages
- ❖ Average hospital length of stay for patients age 65+ has decreased from 8.7 days to 5.7 days in 1990.

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Hospitalizations

- Reduced mobility and activity levels
- Hazards of bed rest
 - Delirium
 - Malnutrition
 - Dehydration
 - Isolation
 - Sensory deprivation
 - Sheering forces
 - Incontinence


❖ Functional decline, including changes in physical status and mobility, has been one of the leading complications with hospitalization in the elderly.

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

ACUTE INPATIENT REHABILITATION UNIT vs SKILLED NURSING FACILITY

	ACUTE INPATIENT REHABILITATION	SKILLED NURSING FACILITY
EMERGENCY CARE	Inhouse Emergency Care	Must call 911 for transport to ER
READMISSION RATE	9.4% after a post acute care*	22.0% after a post acute care*
PHYSICIAN VISITS	24 hours coverage-daily rounds Consulting Physicians	Maximum visits 1-2 days a week Consulting Physician: none or limited.
THERAPY	MINIMUM of 3 hours of combined therapy (PT, OT, ST) a day or 15 hours over 7 day period	LESS than 3 hours a day, frequently 1-2 hours per day
NURSE-PATIENT RATIO	Average of one nurse for 5-6 patients	One nurse 15-20 patients or greater
FUNCTIONAL MEASUREMENTS	Functional outcomes are measured and benchmarked against Rehab facilities across the country.	Usually not measured-not benchmarked
ADMISSIONS	Admit from any setting. Does not require a 3 night hospital stay.	Requires a 3 night hospital stay with the exception of some insurance plans.
RETURN TO COMMUNITY AFTER REHAB	Coliseum Rehab= 80%-85% **70-75% is the NATIONAL benchmark for rehab	Usually not measured-unknown.
LENGTH OF STAY	Average Length of Stay 12-14 days	21-30 days or greater


*Source: MedPAC

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Short-term Skilled Care Rehabilitation

Recommended for patients with...


- ✓ A medical condition that requires only skilled nursing care
- ✓ Severe cognitive disability or dementia
- ✓ Tolerance of skilled therapy only 1-2 hrs. per day
- ✓ Inability to care for themselves long term and lack an appropriate caregiver
- ✓ Concerns about meeting the rigorous standards in Acute Rehabilitation

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Short-term Acute Rehabilitation: Hospital vs. Skilled Care Rehabilitation


After a Hospitalization Medicare will cover Short Term Acute Rehabilitation or Skilled Care Rehabilitation

- Important part of recovery
- Vital decision that affects future recovery
- Difficult decision for seniors (usually adamant against facilities)
- Lack of participation in therapy will cause Medicare to stop coverage

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Short-term Acute Rehabilitation Hospitals/Units

- UPMC- Many Locations
- AGH
- Health South
- St. Clair Hospital

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES 

Respite Care

Respite Care
A short-term support at home or a stay at a senior community, usually an Assisted Living (personal care) or a memory care community.

- Great living option for an elderly or disabled person who needs some day-to-day support services when a family caregiver is overwhelmed with responsibilities
- Provides social stimulation, engagement and activities
- Can also include in-home caregiving services to allow a family caregiver to go on vacation or have time off from the responsibilities of caregiving.

❖ Respite Care a good way to get a senior to try or consider a care community when they are resistant or bringing in outside caregivers.



LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Types of Care in The Home

- Home Care- Non Skilled
- Private Duty Nursing Care – Skilled
- Home Health Care – Usually through Medicare
- Hospice / Palliative Care- Usually through Medicare

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Private Duty Nursing Care

Private Duty Nursing Care
The care of clients by nurses (RNs-Registered Nurses or LPNs-Licensed Practical Nurses).

- Most nurses work one-on-one with individual client
- Skilled nursing care by a RN or LPN either on an intermittent, private duty, or hourly basis
- Usually Private Pay

Cost LPN \$35-\$48 per hour RN \$48-\$58 per hour

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Types of Caregivers

- Homemakers / Companions/ Personal Care – Non Skilled
- Certified Nursing Assistant (CNA)- Skilled
- Licensed Practical Nurse (LPN) - Skilled
- Registered Nurse (RN) -Skilled
- Advanced Practice Registered Nurse (APRN) -Skilled

❖ These providers work in all types of living situations.

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Home Care

Home care
Assistance with ADLs and chores inside the home.

- Family, friends, volunteers may help
- Community waiver services may be available based on income and need
- Skilled nursing is needed for medical issues – Medication must be set up or administered by an RN or Pharmacy Technician

Cost: \$22-\$25 per hour through an agency

❖ Right at Home, Home Instead, Comfort Keepers

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Home Health Care

Home Health Care
Medical Professionals who visit the home after a hospitalization or serious illness

- Supports recovery at home or in any non-skilled community setting
- Requires physician referral
- Usually covered by Medicare
- Covered by insurance for a short time (while medically necessary)

Care Team includes:

- Nurses – RN & LPN
- Physical Therapists (PTs)
- Occupational Therapists (OTs)
- Speech Language Pathologists (SLPs)
- Medical Social Workers (MSWs)
- Home Health Aides (HHAs)

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Hospice/ Palliative Care

Hospice / Palliative Care
Care for patients with a terminal illness in the home, dedicated hospice facility, hospital, assisted living facility, or nursing home.

- Services may include:
 - Medical/nursing care
 - Medical equipment
 - Counseling
 - Social services
 - Clergy
 - ADLs and housework assistance
 - Respite care
- ❖ Palliative (comfort) care is the focus and contact with the family is essential.

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Long Term Care Insurance (LTI): Care Outside of an Estate Plan

There are many things to consider when purchasing Long Term Care Insurance.

- Income (pension, social security amounts)
- Do they qualify?
- What is their family history for diagnosis?
- Are they Eligible for Veterans benefits?
- Do they want to be cared for at home?
- Are they interested in Buying into a CCRC?
- Activities of Daily Living concerns



Diagnosis that complicates Planning for Long Term Care

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Veterans Care

- Home care (aids and attendants)
- In facility care (aids and attendants)
- Veteran living
- Day programs
- Transitional housing
- Vocational programs
- Tiny house community

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Long Term Care Insurance (LTI): Care Outside of an Estate Plan

Suggestions for when your client has purchased long term care insurance when they were younger...

- LTI most often has a lower rate for care in the home, they often have a built in bias toward Assisted Living/Personal care i.e.: \$85/day for home care and \$175 /per day assisted living.
- To evoke policy they need to not be able to do 2 ADL's. Evoke the policy as soon as they qualify.
- 30% of policy's allow for Care Management, most people do not know to request care management

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Diagnosis that Complicates Long Term Care

A diagnosis of any of the following types of concerns requires careful planning to mitigate future risk in long term care planning:

- Dementia & Alzheimer's
- Mental health diagnosis
- Catastrophic illnesses
- Catastrophic injuries

Memory Care. Dementia. Alzheimer's.

Memory care

Distinct form of long-term care designed to meet the specific needs of a person with Alzheimer's disease, dementia, or other types of memory problems.

Care team may include:

- Primary care physicians
- Neurologists (recommended assessor)
- Neuropsychiatrist (recommended assessor)
- Neuropsychologists (can fine tune unfunctional areas)

Memory Care, Dementia & Alzheimer's Assessments

The Short Portable Mental Questionnaire (AKA The Mini Mental)

Assessment that measures intact mental functioning, borderline or mild organic impairment, definite but moderate organic impairment, and severe organic impairment.

Mental Health Diagnosis

- Mild or severe
- Considerable impact on long term care solutions
- ❖ A comprehensive approach to care and finances in these types of situations are an important part of planning for long term care.

Memory Care, Dementia & Alzheimer's

The Montreal Cognitive Assessment (MOCA)

One page, 30 point test that can be completed in approximately 10 minutes. Physicians do not require special training.

Cognitive areas assessed include:

- Ability to process and understand visual information about where objects are
- Executive functions (ability to manage cognitive processes)
- Language
- Short-term memory recall
- Attention
- Concentration
- Working memory
- Awareness of time and place

Mental Health Diagnosis

- Anxiety & Panic Disorders
- Obsessive Compulsive Disorder (OCD)
- Bipolar Disorder
- Depression
- Eating Disorders
- Schizophrenia
- Substance Abuse & Addiction
- Personality disorders
 - Paranoid, Schizoid, Schizotypal
 - Antisocial, Borderline, Histrionic
 - Narcissistic, Avoidant, Dependent
 - Obsessive-compulsive

Catastrophic Illnesses

Catastrophic illness

Any illness that requires lengthy hospitalization, extremely expensive therapies, or other care that would deplete a family's financial resources, unless covered by special medical insurance policies.

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Catastrophic Illnesses: Neurological Disorders

- ALS
- Arteriovenous Malformation
- Brain Aneurysm
- Brain tumors
- Dural Arteriovenous Fistulae
- Epilepsy
- Memory disorders
- Multiple Sclerosis
- Parkinson's disease
- Peripheral Neuropathy
- Post-Herpetic Neuralgia
- Spinal cord tumor
- Stroke

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Chronic disease

Chronic disease
Disease that persists over a long period of time.

- Hinders independence and health
- May create additional activity limitations
- May or may not present symptoms (misleading to patients)

Prevention and/or control:

- regular physical activity
- eating healthy
- smoking cessation
- avoiding excessive alcohol consumption

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Catastrophic Injuries

- Amputations
- Multiple fractures and/or trauma
- Traumatic brain injuries
- Spinal cords injuries

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Catastrophic Illnesses

Endocrine system diagnosis include:

- Hypothyroidism
- Congenital adrenal hyperplasia
- Diseases of the parathyroid gland
- Diabetes mellitus
- Diseases of the adrenal glands
 - Cushing's syndrome
 - Addison's disease
- Ovarian dysfunction
 - polycystic ovary syndrome

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Catastrophic Injuries

Catastrophic injuries
Serious, complex injuries that usually have long-term or life-long implications. (brain and spinal cord injuries)

- ❖ Patients will likely require long-term medical care, and unable to work or care for themselves. There is a significant impact on family and long term care.



Community & Government Resources

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Caregiver Stress & Programs

- Area Agencies On Aging (Every Pennsylvania County)
- Caregiver Stress Assessment
- Caregiver First Program (Allegheny County)
- Pennsylvania Services My Way (SMW) Program
- Senior or Community Life Program

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Waiver Services & Service Coordination

Government Funded Care through Service coordinators. Service Coordinators are a member of the management team. They typically have social work or human services education and experience.

Roles include:

- Linking to supportive services
- Referring to community resources
 - Elderly
 - People with disabilities
 - Low-income families

❖ Some service coordinator positions are funded through HUD grants, while others are supported through federal rent subsidies or by municipalities through tax income.



LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Area on Aging

- All Pennsylvania counties
<http://www.aging.pa.gov/Pages/default.aspx>
- Programs and services referral
- Some income and/or asset restrictions

❖ Suspect elder abuse? Contact Older Adult Protective Services which provides investigations.

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Waiver Services & Service Coordination

- Assess service needs usually low income or chronic illnesses
- Links them to the appropriate providers and community resources
- Facilitate programs and services
 - Health and wellness
 - Job training
 - Transportation
- Develop a resource directory of local social service agencies and providers
- Assist residents with applications
 - Benefits
 - Entitlement programs
- Save taxpayer dollars by helping residents age in place and remain living independently in their own homes
- Advocate for adequate, timely and cost-effective provision of services

LIFE CARE MANAGEMENT FOR SENIORS AND INDIVIDUALS WITH DISABILITIES *ikor*

Contact Us

Patricia Hanson MS, CLCP
Managing Director
Aging Life Care Professional

IKOR of Western Pennsylvania,
 1001 Ardmore Blvd. Suite #102
 |Pittsburgh, PA 15221
 T: 855-456-7972 x704 | M: 412-580-5434
 patricia.hanson@ikorglobal.com