

Preventing Financial Penalties Through Supportive Coordination

Resident Profile

Name: Elsie R.

Age: 79

Housing: Independent senior housing

Functional Status: Independent in ADLs; needs light support with IADLs, especially financial organization

Key Concern: Anxiety about late payments

Presenting Issue

Elsie misplaced her credit card statement and feared she had missed her payment deadline — something she had never done before. The uncertainty generated significant emotional distress, and she urgently requested assistance to avoid a late fee.



Service Coordinator Intervention

With resident permission, the Service Coordinator:

- Helped Elsie locate a previous statement and guided her in writing the payment check.
- Contacted the credit card company with Elsie present to verify account status.
- Requested a late-fee waiver due to her long history of on-time payments and recent confusion caused by the missing statement.
- Reinforced simple, confidence-building organizational strategies for future billing.

Outcome & Financial Impact

- The credit card company waived the \$15 late fee, resulting in immediate savings.
- Elsie's anxiety decreased notably, and she expressed gratitude for timely assistance.
- The case was documented under CareAxis as a Benefits/Billing Resolution and Resident Stabilization outcome.

Service Plan Summary

Identified Needs: Bill organization support; preventing future late fees; building confidence.

Goal (30 days): Ensure no additional missed statements or late payments.

Key Interventions:

- Help set statement delivery preferences (mail + optional digital copy).
- Create a simple bill-pay checklist.
- Consider autopay for minimum payment if Elsie consents.
- Schedule two monthly follow-up check-ins to ensure stability.

Case Significance

This case highlights how small financial challenges can carry deep emotional weight for older adults. By responding compassionately to a seemingly minor billing issue, the Service Coordinator supported Elsie's dignity, independence, and financial protection — reinforcing the mission of whole-person, values-driven senior housing support.

Follow-Up:

Verify next statement arrives as expected and support Elsie in completing the next on-time payment.