

What Is Long Term Care and How Much Does It Cost?



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Disclaimer

- ▶ The materials presented are for informational purposes only and are not for the purpose of providing legal advice. You should contact a licensed attorney to obtain advice with respect to any particular issue or problem. By participation in the presentation, you do not enter into an attorney-client relationship.

What Is Long Term Care?



- ▶ “Long-term care involves a variety of services designed to meet a person’s health or personal care needs during a short or long period of time. These services help people live as independently and safely as possible when they can no longer perform everyday activities on their own.” - National Institute on Aging from the U.S. Department of Health and Human Services

Three Main Types



- Community Care
 - Home Health
 - Adult Day Care
 - Hospice
- Informal Care
 - In-Home Care and Support by Friends and Family
- Institutional Care
 - Nursing Home
 - Supportive Housing
 - Board and care homes,
 - Assisted living facilities,
 - Adult foster care homes, continuing care retirement communities, and
 - Congregate housing

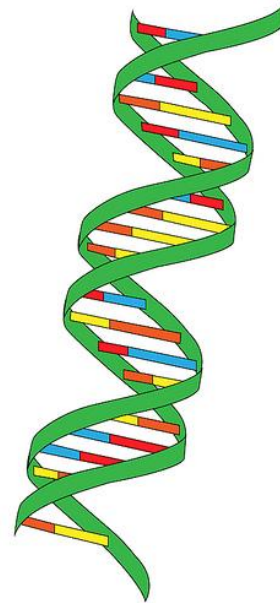
What Long-term Care usually involves:

- "activities of daily living"
 - bathing,
 - dressing,
 - grooming,
 - using the toilet,
 - eating, and
 - moving around.
- community services
 - meals,
 - adult day care, and
 - transportation services.



Who will need Long-Term Care?

- Potential Risk Factors
 - Age
 - Marital Status
 - Lifestyle
 - Health and Family History



How Much Will Long Term Care Cost?

- **Below are some national average costs for long-term care in the United States (in 2016).**
 - **\$225 a day or \$6,844 per month for a semi-private room in a nursing home.**
 - **\$253 a day or \$7,698 per month for a private room in a nursing home.**
 - **\$119 a day or \$3,628 per month for care in an assisted living facility (for a one-bedroom unit)**
 - **\$20.50 an hour for a health aide.**
 - **\$20 an hour for homemaker services.**
 - **\$68 per day for services in an adult day health care center.**



Average Cost Per Month 2017

Tennessee

- Home Health Care
 - Homemaker services \$3,546
 - Home Health Aide \$3,575
- Adult Day Health Care
 - Adult Day Health Care \$1,408
- Assisted Living Facility
 - Assisted Living Facility \$3,595
- Nursing Home Care
 - Semi-Private Room \$6,110
 - Private Room \$6,600

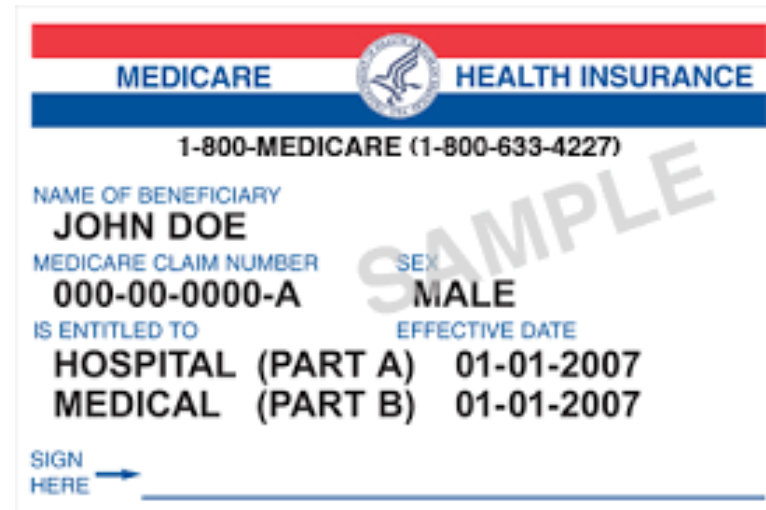
Memphis

- Home Health Care
 - Homemaker services \$3,423
 - Home Health Aide \$3,432
- Adult Day Health Care
 - Adult Day Health Care \$1,408
- Assisted Living Facility
 - Assisted Living Facility \$4,080
- Nursing Home Care
 - Semi-Private Room \$6,220
 - Private Room \$6,570



Who Pays for Long Term Care?

- Medicare
- Medicaid
- Health Insurance
- Private Payment Options
 - Long-term care insurance
 - Reverse mortgages
 - Life insurance options
 - Annuities



A sample Medicare Health Insurance card for John Doe. The card features a red and blue header with the Medicare logo and the text "MEDICARE HEALTH INSURANCE". Below the header is the phone number "1-800-MEDICARE (1-800-633-4227)". The card lists the beneficiary's name as "JOHN DOE", the Medicare claim number as "000-00-0000-A", and the sex as "MALE". It also shows the effective date for both Hospital (Part A) and Medical (Part B) coverage as "01-01-2007". At the bottom, there is a "SIGN HERE" label with an arrow pointing to a horizontal line.

MEDICARE HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)	
NAME OF BENEFICIARY JOHN DOE	
MEDICARE CLAIM NUMBER 000-00-0000-A	SEX MALE
IS ENTITLED TO HOSPITAL (PART A)	EFFECTIVE DATE 01-01-2007
MEDICAL (PART B)	01-01-2007
SIGN HERE → _____	