



The Complete **ROAD MAP** to Long-Term Care

**YOU
ARE
HERE**



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Why you should care about long-term care...

In other words, why should you read this eBook?

Is your loved one approaching an age where long-term care (LTC) is on the horizon? Or have they recently been diagnosed with an illness or injury that requires extensive care?

The path to needing long-term care can be a whirlwind, especially when there is a sudden diagnosis or fear for a loved one's well-being.

The need for long-term care can hit suddenly, leaving you confused and overwhelmed. Without routing out an action plan, you can be left without that road map for how to handle a new illness or the advancing age of your loved one. By planning ahead you can help yourself successfully navigate through the winding roads of a diagnosis and the bumps along the way that are common in advancing age.

It is time to take control! Remember, you can't help your loved one unless you equip yourself with some information first. You will need to know what long-term care actually means, what options are available to you, the types of services you can receive, and, finally, what your payment options are.

This will be your roadmap on your way toward making the best decision for long term care for your family.





What is Long-Term Care?

Ongoing care and support that includes assistance with activities of daily living. LTC helps individuals that require assistance with many of the things the average person takes for granted such as getting dressed, personal hygiene, and preparing meals. **Due to the aging process, once care of this type is needed it is generally required long term.**

Still, if someone has already told you that “your loved one will need long-term care, we imagine that your first fear was that your loved one would not be around for much longer. That fear isn’t necessarily true!

Remember, long-term care is just another basic part of life. In fact, [longterm.gov](https://www.longterm.gov) reports that at least 70% of the world population will need LTC at some point in their lives. By making the right choice in your long-term care options you can help your loved one maintain, or even improve, their quality of life.

As Teresa Oakley of the Heights on Huebner (an assisted living center in San Antonio, TX) was able to explain, **long-term care patients are simply those who aren’t able to take care of themselves.** They are the moms at risk for falls, the dads who need help showering and getting dressed, and the spouses that struggle to cook, clean, and get around safely.





Comparing Your Long-Term Care Options



Skilled Nursing Facilities

National Median Rate: \$6,000 per month

Now that you know what long-term care is, the next step is to figure out where to receive care. Many of you will probably jump to the conclusion that a nursing home (aka a skilled nursing facility) will be the only option to consider. Take a moment now to consider what a nursing home will really entail and read on to see what other options are available to you.

To give you an idea of what a skilled nursing facility will be like for your loved one, imagine a building that has extended halls coming together at a nursing station with double occupancy rooms for residents.

Here, your loved one can live onsite and receive 24/7 skilled care. Some examples of the care they may receive include tube feedings, wound care involving irrigations, observation, and evaluation of unstable medical conditions.

Many choose to go with skilled nursing facilities because they can offer onsite medical attention that is ideal for those with more severe conditions or limitations. They choose nursing facilities because often times it is the only affordable option for them as Medicaid *and* Medicare will help cover the costs.

When considering a skilled nursing facility, remember that all skilled nursing facilities are different. Try checking with your local facilities to see what services they offer before making any decisions.

MYTH

Nursing homes are the most common choice among families.

FACT

According to the Home Care Association of America 89% of seniors would prefer to receive care in their own homes.



Pros

- + Skilled nursing facilities provide skilled care, which is not available in other types of facilities.
- + Residents receive personal care assistance, room and board, supervision, medication, therapies, and skilled nursing care.
- + Care is available 24-hours a day.
- + Residents receive structured schedules.
- + There is a sense of community.
- + An active social life is encouraged.



Cons

- It can cost families or individuals thousands of dollars per year and is one of the more expensive options.
- Senior citizens may lose some of their independence with schedules, planned meals, etc.
- If a patient is bed-bound, or otherwise disabled, they could possibly become isolated.
- There is a low staff to patient ratio.
- You have to leave your home.



Assisted Living Facilities

National Median Rate: \$3,500 per month

The majority of the population at assisted living centers are those over the age of 85 who need help with everyday activities but still want to remain in a home-like environment.

Here, senior citizens are able to live in apartment style homes or shared units (depending on the facility) and help is a phone call away.

You may go with an assisted living center because they are cheaper than nursing homes. Still, they are not for everyone especially if your parent has a more serious medical condition or disability.

For this reason, if medical attention is needed, care will have to be outsourced to a hospital or a home healthcare company.

MYTH

An assisted living center is a nursing home with fancy furniture, privacy, and more resident independence.

FACT

In most cases the difference between a nursing home and an assisted living center is that assisted living centers do not offer skilled nursing care. Instead, they simply offer staff availability for supervision as well as basic assistance as long as you are willing to pay additional fees.

At their core, assisted living centers are non-medical facilities intended for more independent senior citizens.



Pros

- + Assisted living centers can provide assistance with meal preparation, household chores, and medication management.
- + They usually offer health and exercise programs.
- + They encourage social interaction between residents.
- + Some have specialty care for those with Alzheimer's or other forms of cognitive impairment



Cons

- You have to move from your home.
- The level of care that you receive varies by state. Some assisted living facilities will offer lower amounts of care than others.
- Costs are generally not covered by Medicare or Medicaid.
- Many only accept those with less severe conditions.
- There is a low staff to patient ratio.



Independent Living Communities

National Median Rate: \$3,300 per month

Independent living communities, or “retirement communities,” were made for independent senior citizens who have minimal medical needs.

Those who choose to live here are active, self-sufficient, and healthy enough to live independently.

MYTH

Choosing an independent living community will help my parent become more independent.

FACT

Independent living facilities are designed for those who are already independent.

If you know that assistance will be required for a significant amount of your loved one’s everyday tasks, or if medical care is a necessity, you should consider homecare or a skilled nursing facility.



Pros

- + Preferred by active seniors.
- + There are opportunities for social engagement.
- + Activities scheduled for senior citizens.
- + Many communities offer household maintenance, paid utilities, and housekeeping.
- + Section 202 (on affordable housing for seniors) may help you afford the cost of living in an independent living community.
- + Scheduled transportation is available for activities such as medical appointments, shopping, and planned outings.



Cons

- Not ideal for those who need help with everyday activities.
- Involves moving from home.
- Less independence than owning your own home.
- No one-on-one care.
- Communities do not offer on-site medical care.
- Funded mostly through private funds.



Non-Medical Homecare

National Median Rate: \$2,280 per month

Non-medical homecare is in-home care that helps an individual continue to live in the comfort of their own home. A caregiver is there to help with activities of daily living. Having a caregiver assist with these activities ensures that a senior gets to stay at home, surrounded by all of their belongings and memories.

Many people do not even realize that their loved one's needs can be managed in the home by a qualified caregiver. Properly trained caregivers become the eyes and ears for nurses, therapists, and other medical professionals. Non-medical homecare provides the piece of mind needed for families who want their elderly loved one to age at home. This is because caregivers are able to be there at the times family members can't be.

Non-medical homecare can be arranged based on individual needs and schedules. Care is often available 24/7 and hours can be adjusted up or down if a person's care needs change.

MYTH

Senior citizens have no say over who will be taking care of them at home.

FACT

Non-medical homecare agencies can match caregivers to individuals based on their needs and personalities.



Pros

- + Most would like to live at home for as long as possible.
- + One-on-one care is provided.
- + You can get assistance with everyday activities.
- + Hours of care are based on individual needs.
- + Non-medical homecare can increase a seniors independence.
- + Care can be provided 24/7.
- + There is more direct control over how care is administered.
- + Care is individualized based on need.



Cons

- Caregivers cannot provide skilled nursing care.
- Caregivers cannot administer medications.
- Services are not covered by Medicare.
- Some seniors object to having a caregiver in the home.

“ I have never spoken to anyone about long-term care that has said I would rather [be] in a nursing home. Without exception people will say I want to stay in my home as long as I possibly can. ”

~Keith Mulkey, Financial Services Professional at Mass Mutual



Affording Long-Term Care

“ the most common
misconception about
long-term care is how
to pay for it and what
it actually means. ”

~Teresa Oakley, The Heights on Heubner Assisted Living Center



Estimating the Cost of Long-Term Care?

The cost will depend on what kind of service you decide to use and where you live.

According to Genworth, to stay in a nursing home, it will likely cost between \$72,270-\$79,935 a year depending on the State where care is received (that's \$198-\$219 per day).

FACILITY OPTIONS & AVERAGE COSTS:

Assisted living center- **\$3,500 per month**

Independent living community- **\$3,300 per month**

Skilled nursing facility - **\$6,000 per month**

Non-medical homecare - **\$2,280 per month**

Costs calculated from data collected by Genworth

The cost of LTC also varies by state. Keep reading to see these national averages broken down



Average Monthly Cost of Long-Term Care

ASSISTED LIVING FACILITY



\$3,500

INDEPENDENT LIVING FACILITY



\$3,300

SKILLED NURSING FACILITY



\$6,000

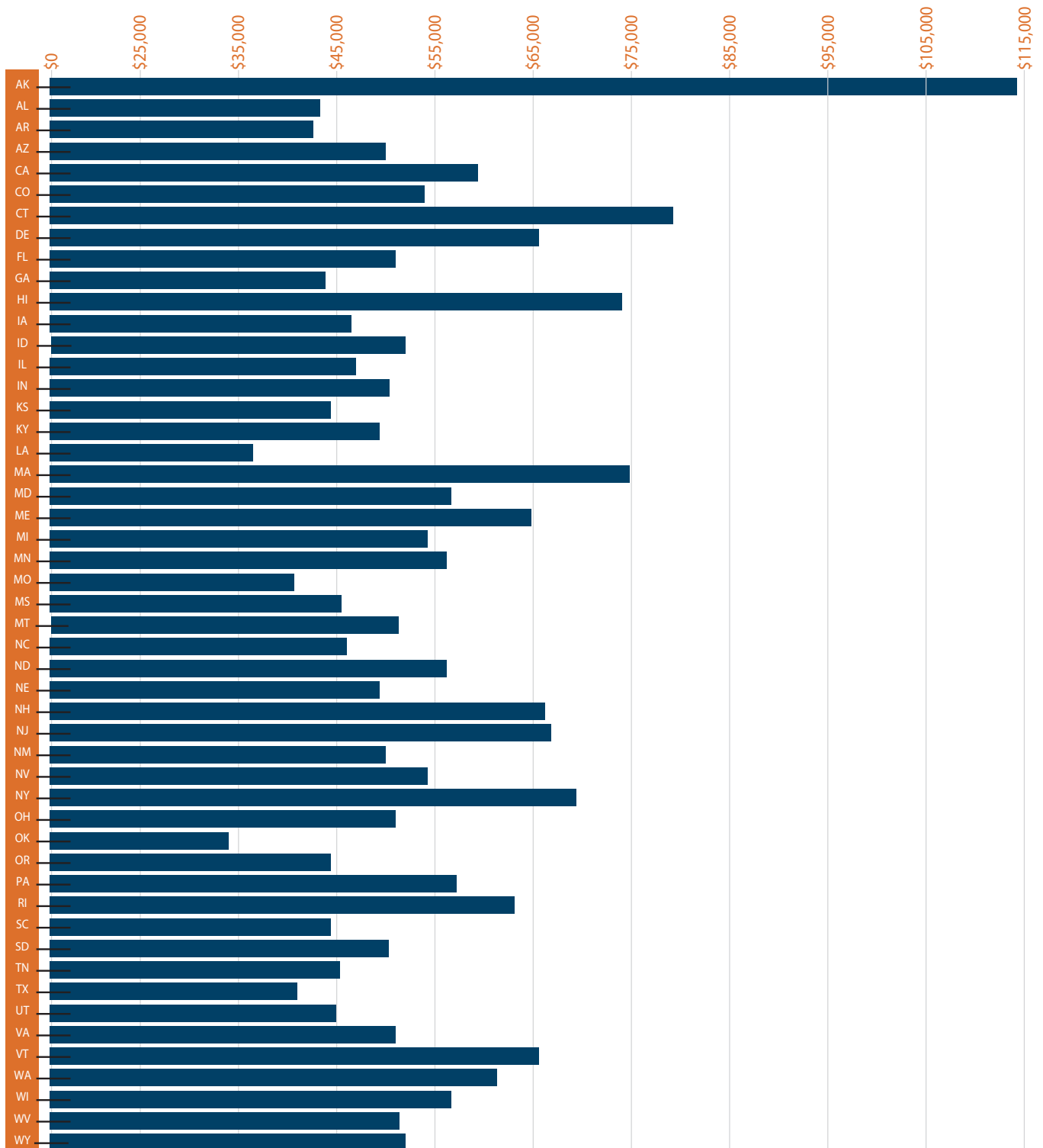
NON-MEDICAL HOME CARE



\$2,280



Average Annual Long-Term Care Costs by State







Your Financial Options



Medicare

Medicare is a short-term option that will help pay for a portion of the costs of skilled nursing care for up to 100 days. It focuses on medical acute care and conditions that are expected to improve. The type of care that Medicare will cover includes care by a specialist or facility upon referral by a primary physician for severe injuries, episodes of illness, urgent medical conditions, or recovery from a surgery.

Medicare will help cover care for those over the age of 65 with certain disabilities and people of all ages with end-stage renal disease.

WHAT IT WILL PAY FOR

- Short stays in skilled nursing facilities
- Short-term home-health care or hospice
- Care costs for up to 100 days
- Full coverage of care for the first 20 days

HOW TO QUALIFY

A person must:

- Have a qualifying hospital stay
- Have a doctor decide skilled care is needed
- Receive care in a Medicare-certified facility
- Need care for a hospital related medical condition
or for a condition that started while in a skilled nursing facility for a hospital related medical condition



Medicaid

Medicaid will help those with low incomes and minimal assets pay for their long-term care at home.

WHAT IT WILL PAY FOR:

- Nursing Home Services
- Home and Community-Based Services
- Services That will Help You Remain in the Home

HOW TO QUALIFY

In the same vein as Medicare, you have to qualify for help from Medicaid. You must have limited assets or income, be 65-years or older, or have a disability.



Private Pay Options

Life Insurance

Life insurance is a policy you can buy that will provide a benefit amount upon death. If you need long-term care though, some policies allow you to cash in on the benefit at a reduced amount. **The process is called receiving your accelerated death benefits.** The advance is available for those with terminal illnesses, a life-threatening diagnosis, LTC services for an extended period of time, or if a parent is permanently confined to a skilled nursing facility and incapable of performing everyday activities.

Life Settlements

If you decide that you no longer want your life insurance, you may alternatively sell your policy to an investor to pay for long-term care. **Similarly, if someone is terminally ill with a life expectancy of two years or less, you can make a viatical settlement.**

Reverse Mortgage

If you are over 62-years-old you can take out a reverse mortgage. Taking out a reverse mortgage sounds pretty terrible, I know, but reverse mortgages allow you to obtain cash against the value of your home without selling it or giving up ownership and the title. Instead, the amount you owe is due when you or the last borrower dies, sells, or permanently moves out of the home. The only thing is that your home has to be your place of permanent residence.

Long-Term Care Insurance

Long-term care insurance is an option that will reimburse you a daily amount for long-term care services. Then you will be able to choose a range of care options and benefits that will help you receive care. Qualification for long-term care insurance largely depends on the company selling you the policy. Some will disqualify those already receiving long-term care services, those with certain disabilities, or those with pre-existing conditions.





Next Steps

If you have decided that
non-medical home care
may work for your
situation please consider

Caring Senior Service

for your care needs.



Explore the Caring Advantage

- Same Day Service
- 24-Hour Availability
- All Inclusive Pricing
- Safety Care Technologies
- Professionally Trained Caregivers
- Personalized Caregiver Introduction
- Free Home Safety Assessment





Request a **free phone consultation**
and discover how
Caring Senior Service
can help with your individual need.

Download the 10
Warning Signs
That You Need
Homecare

Download
10 Warning Signs

Care
Opportunity

Get a Free
Phone
Consultation

Senior
Health

Get More Senior
Health Info

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Medicare.gov

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<http://www.aplaceformom.com>

www.alfa.org

About the Authors

Vanessa Wagster – DIRECTOR OF SUPPORT SERVICES

Vanessa received her Master of Social Work at Texas State University. Her health care experience includes over 15 years of experience as a caregiver in a nursing home, hospice, health care educator, a variety of roles in assisted living, and lastly, as Director of Support Services for Caring Senior Service a provider of personal assistance services. Her love and passion in working with seniors, their family, and other dedicated health care professional started at a young age when her grandfather was diagnosed with Alzheimer's. His diagnosis planted a seed of curiosity and the desire to make a difference for all seniors in need of care. Her career is dedicated to her Grandfather and Grandmother, his family caregiver, and all seniors in need of care and their families.

Katie Gilbert – DIGITAL MARKETING SPECIALIST

Katie Gilbert has five years of experience as an intern journalist working for Northwest news outlets including the Willamette Week, Seattle Weekly, and national online magazine GamerFit Nation as well as three years of experience working in the marketing field. Formerly a marketing and office assistant for a non-profit event planning company, Katie has emerged from college as a Digital Marketing Specialist for Caring Senior Service. Her passion is content production and research. She loves to connect with senior citizens and their families to help them find the care and information they need to navigate their way toward excellent care.



Hotel

Palace of Monarchies

First-aid Center

Beijing Roast Duck Restaurant

Liulichang

Fengzeyuan

Fayuan Temple

Natural History Museum

Taoran

Xidan Market

Palace Museum

Tian'anmen

1

3

Roho

Dian

Botanical Garden

July Park