

# UNDERSTANDING YOUR OPTIONS WHEN IT COMES TO LONG-TERM CARE

## Question 1: What long-term care options are out there?

**Answer:** There are many long-term care options available for you or your loved ones. Some of those options include:

- **Assisted living facility:** This care setting provides 24-hour housing, support, service, supervision, meals and health care for elderly individuals. These services are offered in a home-like setting, allowing individuals to retain some sense of independence. They can include help with eating, bathing, dressing, toileting, taking medicine and transportation.
- **Nursing homes:** This facility offers care to people who cannot be cared for at home or in an assisted living facility due to their age, health or their need for more around-the-clock care. They provide skilled nursing, rehabilitation services, meals and other help with daily living.
- **In-home care:** This can be given by family members, friends, volunteers or paid professionals. Home care can range from help with shopping to nursing care. Some short-term, skilled home care may be covered by Medicare.
- **Patient advocacy:** An advocate is one who pleads the cause of another. A patient advocate protects their client's human and legal rights while providing assistance in asserting those rights if the need arises.

## Question 2: What's the difference between assisted living and a nursing home?

**Answer:** The main difference is that assisted living facilities do not provide medical care, such as treatment for specific conditions or diseases like Parkinson's or hospice care. The assisted living facility will assess the elder to decide what kind of



care his or her needs require. Nursing homes, on the other hand, are designed to house and assist individuals who have health conditions that require constant monitoring.

## Question 3: What are the main concerns people have as they consider leaving their home and entering into an assisted living community?

**Answer:** One of the main concerns that seniors facing this situation express is a desire to stay in control of their situation. Some have a strong desire to never live in an assisted living facility; others are open to this option and are actually more opposed to moving in with their son or daughter. Either way, the best thing to do is envision what the future looks like should an assisted living situation arise. Visit a continuing care retirement community ahead of time to get a better understanding of the services provided by private home health care.

Sometimes it's just knowing the options – there are companies that can provide help with home maintenance and travel assistance. These are caregivers who specialize in working with seniors to help them live independently. Depending on the situation, seniors may be able to preserve their independence with more logistical help such as getting around to a doctor's office, grocery stores, running errands, housekeeping, etc.

#### Question 4: What are some common misconceptions individuals express around aging, costs of care, family engagement and preparation?

**Answer:** One big misconception is underestimating the need for care. Only 25 percent of Americans, when asked, think they will need long-term care. In reality, it is estimated 70 percent actually will need it.\* Also, many people incorrectly believe Medicare will cover the costs of long-term care services. According to the Employee Benefit Research Institute (EBRI), a 65-year-old couple in 2016 would need roughly \$270,000 in savings in order to have a 90 percent chance of covering their healthcare expenses in retirement.<sup>1</sup> The reality is that Medicare will typically cover approximately 12 percent of the costs\*. There's also a lack of understanding of what long-term care actually is. It's not just nursing homes. There are companies that can provide help with home maintenance and travel assistance. These are caregivers who specialize in working with seniors to help them live independently. Depending on the situation, seniors may be able to preserve their independence with more logistical help.

#### Question 5: Are my assets protected if my spouse needs long-term care?

**Answer:** Yes, but the amount the healthy spouse is able to retain depends upon the state in which they live. In 1988, Congress passed the Spousal Impoverishment Act, which helps ensure that healthy spouses living at home are able to live a life with a level of financial security. Under this provision, a certain amount of the couple's combined resources are protected for the healthy or "community" spouse. The community spouse may also receive a portion of the institutionalized spouse's income depending on how much the healthy spouse has in own-income. According to the 2017 SSI and Spousal Impoverishment Standards, the Minimum Monthly Maintenance Needs Allowance (MMMNA) that all community spouses must receive is \$2,030 with the maximum being \$3,022.50. The spouse at home can keep all of his or her income. If the spouse earns less than \$2,030 per month, he or she may also keep part of the institutionalized spouse's income.<sup>2</sup>

\*PBS.org

<sup>1</sup> EBRI, Savings Medicare Beneficiaries Need for Health Expenses, Jan. 31, 2017

<sup>2</sup> Spousal Impoverishment, Medicaid

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