

# WHAT IS *Long-Term Care?*

Long-term care is a variety of services and supports to meet health or personal care needs over an extended period of time. Most long-term care is non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs), which are bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence, and eating.

The goal of long-term care services is to help you maximize your independence and functioning at a time when you are unable to be fully independent.

## Who Needs Long-Term Care?

Long-term care is needed when you have a chronic illness or disability that causes you to need assistance with Activities of Daily Living. Your illness or disability could include a cognitive impairment or problem with memory loss, confusion, or disorientation such as Alzheimer's disease.

This year, about 9 million Americans over the age of 65 will need long-term care services. By 2020, that number will increase to 12 million. While most people who need long-term care are age 65 or older, a person can need long-term care services at any age. In fact, forty percent of people currently receiving long-term care are adults 18 to 64 years old.

## Cost of Long-Term Care

According to a 2010 survey by Genworth, long-term care is expensive – on average, a year in an Oklahoma nursing home costs from \$48,000 up to \$63,000, depending on where you live. Expenses for care in assisted living average over \$29,500. Average hourly rates for care received at home in Oklahoma range from \$19/hour for a state certified home health aide to \$30-\$55/hour for a Medicare certified home health aide. Adult day services is by far the least expensive long-term care option at an average cost of \$60 a day for up to 11 hours of care. For more information on adult day services see the article on page 30 and the listing of providers on page 114.

## Who Pays for Long-Term Care?

A common misunderstanding that many people have is that they can rely on Medicare to pay for the long-term care services they will need. However, Medicare only pays for long-term care if you require skilled services or recuperative care for a short period of time. Medicare does not pay for what comprises the majority of long-term care services – non-skilled assistance with activities of daily living.

Medicaid is the joint Federal and state program that pays for the largest share of long-term care services, but only if you meet financial and functional criteria. Other Federal programs such as the Older Americans Act and Veterans Affairs pay for some long-term care services, but only for specific populations and in specific circumstances.

Most forms of employer-sponsored or private health insurance, including Health Maintenance Organizations (HMO) or managed care, follow the same general rules as Medicare. If they do cover long-term care, it is typically only for skilled, short-term, medically necessary care. Therefore most people who need long-term care end up paying for some or all of their care on their own out of their income or assets.

There are, however, an increasing number of private payment options that help to cover the costs of long-term care services. These include long-term care insurance, trusts, annuities, and reverse mortgages.

## For More Information

It is important to understand the differences among the public programs and private financing options for long-term care services. Each public program and each private financing source has its own rules for what services it covers, eligibility requirements, co-pays, and premiums. A new government website, [www.longtermcare.gov](http://www.longtermcare.gov), has been designed specifically to assist you with planning ahead for your long-term care needs. It has a variety of user-friendly tools including a “savings calculator” so that you can see what it might cost you if you needed long-term care and how much you'd have to begin saving today in order to have enough to pay for your own care needs. You can also order or download a **free Long-Term Care Planning Kit** from the website, [www.longtermcare.gov](http://www.longtermcare.gov), or order by calling 1-866-PLAN-LTC (1-866-752-6582).

The following articles provide related information:

Understanding the Differences Between Home Care and Home Health Care on page 37.

The Role of Adult Day Services on page 14.

The ADvantage Program: An Alternative to Nursing Home Care on page 40.

Finding and Paying for Nursing Home Care on page 34.



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