



## **Older Americans Month Aging and Dementia Series: Understanding Long Term Care Options Handout**

On average a person turning age 65 today has an almost 70% chance of needing some type of long-term care services and supports in their remaining years. Given the likelihood that one will need to tap into these home and community supports, it is wise to understand the potential options and their cost.

### **Planning Ahead**

**Consider Potential Care Needs-**There is a range of abilities that are evaluated to determine an appropriate level of care. These are called **Activities of Daily Living or ADL'S** which encompasses toileting, feeding, dressing, grooming, walking, and bathing and **Independent Activities of Daily Living Or IADL's** which include the ability to use the telephone, shopping, food preparation, transportation, housekeeping, laundry, ability to manage medications, and handle finances. There is a Professional assessment called a **Patient Review Instrument or PRI** that your' Primary Care Physician or care team nurse can complete to determine level of care needs.

### **Understand the Options**

**Aging in home-**Consider the condition of your home and ability to care for it as you age. Adaptive equipment such as walkers, wheelchairs, grab bars, raised toilet seat, or shower chair, as well as modifications such as a walk in shower or ramp can provide a safer adapted environment. Consider the need and cost of in home care providers. Review eligibility for a VA home Modification Grant. Contact Medicare or Area Office on Aging for in-home equipment.

**Independent Living-**Independent living is the name used for housing arrangements for seniors, also called, retirement communities, and senior apartments. This housing option is friendlier to those who have mobility concerns because it is more compact, and includes outside upkeep. These facilities may offer supports such as meals, housekeeping, linen service, recreation programs, and transportation.

**Assisted Living-**These facilities generally serve people who need a wide range of support services to help them with activities of daily living like bathing and dressing. This setting is geared towards people who don't require the level of continuous nursing care offered in a nursing home and has a much lower cost.



**Nursing Home-** Nursing homes offer the highest level of care outside of a hospital, to those who no longer have the ability to take care of themselves. Daily care includes medical care, assistance with getting in and out of bed, feeding, bathing, and dressing. A licensed doctor supervises each patient's care and a nurse is always on the premises.

### **Understand the Costs**

One of the most misunderstood aspects of paying for Long-term care is that it is not covered by your health insurance. Private health insurance and Medicare only cover an acute illness and skilled short-term care but do not pay for care related to ongoing activity of daily living needs.

### **Payment sources that do cover the costs for long-term care are:**

- Private self-pay
- Long-term care insurance is privately purchased insurance designed to cover long-term care services in a variety of settings, such as your home, community settings, or facilities. The cost of such a policy depends on your age when you applied, and your health status at the time you apply, which affects whether or not you qualify for the insurance.
- Medicaid covers the cost of long-term care once you have depleted all of your financial resources. To qualify for Medicaid your income must be below a certain level and is based on the amount of assistance you need with activities of daily living. If you receive Medicaid coverage for long-term care, the amount that Medicaid spent will be recovered from your estate when you die.
- Veterans Benefits-Veterans that served during a wartime period and their surviving spouse may be eligible for the VA Pension or the enhanced pension called Aid and Attendance based on financial and medical care needs. It provides an added monthly financial benefit to assist with the cost of long-term care. The VA provides nursing home care for enrolled Veterans who need nursing home care for a service-connected disability, or Veterans who have a 70 percent or greater service-connected disability.

### **Seek Out Support**

Seek guidance from supports available through the VA primary care team physician, social worker, VA Caregiver Support Line, your local Veteran Service Officer to assist with VA benefit applications, and your local Area Agency on Aging. We can all assist you in negotiating the challenges and developing plans that work for you.



VA Caregiver Support Line 1-855-260-3274