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# Long-Term Care: How To Plan & Pay For It



## Synopsis

Get the best care, in the right place, at the right price To find the right kind of long-term care, you may need to make difficult personal, medical, and financial decisions during emotionally tough times. Long-Term Care helps you and your family understand the range of available choices. Even more important, it guides you toward the best care you can afford. You'll learn how to: explore your options for home care, assisted living and nursing homes get the most out of Medicaid, Medicare and veterans' programs evaluate long-term care insurance consider the special needs of people with dementia or Alzheimer's, and protect your loved ones from elder fraud. This completely updated edition includes an expanded discussion of Medicaid coverage, special long-term care insurance, assisted living, and long-term care. Plus, you'll get up-to-date benefit numbers, laws and taxes, and revised information on veterans' benefits.

## Book Information

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## Customer Reviews

"NOLO is pleased to announce Long-Term Care has been recognized as a finalist in the 19th annual Foreword INDIES Book of the Year Awards." "A straight-talking guide to choosing and paying for a nursing home, assisted living site or home care." • U.S. News & Report "This book offers great advice about selecting a nursing home." • Los Angeles Times "Matthews presents the eleventh edition of a comprehensive guide to navigating the legal and financial aspects of providing long-term care to elder loved ones. The author covers making decisions about long-term care, at-home care, organized senior residences, nursing facilities, care for elders with Alzheimer's

disease, hospice care, Medicare and veterans benefits, Medicaid coverage for long-term care, long-term care insurance, and a wide variety of other related subjects. The author is a practicing attorney based in California. " Eithne O'Leayne Editor, ProtoView

People need help making good decisions about choosing and paying for long-term care. As long-term care options expand, the need for reliable, unbiased, plain-English information grows.

To find out what ADLs are covered in a CCRC, you might check with your state AAA. If this sentence is incomprehensible to you, you are not alone! In today's world where people are living longer, many new resources for the aging are available . NOLO's Long-Term Care is a useful guide to help seniors and their families find the right resources so that they can enjoy that longer life to the fullest. A big strength of this book is its recognition that this is not a one-size-fits-all situation. Seniors vary in physical and cognitive condition, financial situation, family and social relationships, geographical region, and, also important, personality characteristics. These are all significant factors. For example, it mentions that different facilities often have different rules that control residents' actions and lives. Some of these may be just what the residents needs or, conversely, too much for their personality to bear. As a result, author Joseph Matthews does not provide answers but rather a comprehensive list of questions to ask, factors to consider, and places to look for answers. There are links to web resources and to the NOLO website, which provides updates when significant information changes. AND there are definitions of the many terms and acronyms involved in long-term care. There are specific discussions of the types of living arrangements, ranging from in-home help at various levels through independent senior residences, assisted living, and nursing homes. In addition to factors to consider, there is information about certifying agencies that could help you decide among various facilities. There was no discussion, though, of differences among the various types of in-home help, such as Certified Nursing Assistants, Nursing Assistants, Medical Assistants, Licenses Practical Nurses, and others; this would be very helpful. There are separate chapters on two of the most challenging situations: Alzheimer's care and hospice. These chapters provide a very thorough presentation of the things you need to consider. For example, I was pleased to see a discussion of what you can do if you are not happy with a hospice facility you have chosen. After you decide what level of care is best, the next question is how to pay for it. Again, thus book does not give you the answer, but it gives tools to help you make the best decision. For example, many people do not realize that Medicare pays for long-term care only in very limited circumstances or that it does pay for some

in-home care. There are chapters on benefits for veterans and Medicaid coverage for long-term care and how to find out if you qualify. Another chapter describes the "Myths and Realities of LTCI" (long-term care insurance to the civilians among us!). A final "bonus" chapter discusses elder fraud and should be required reading for older people and their families. It discusses who commits elder fraud, what kinds of fraud commonly target senior citizens, and where to go for help if you are a victim. One source of help it does not mention, however, is your local police department, many of which have senior liaison officers who are knowledgeable and skilled at dealing with older citizens. No book is going to make navigating the world of long-term care simple, but the information in NOLO's Long-Term Care should will give you confidence and skills to make better choices for yourself or your elderly relatives in their later years.

I've always been a big fan of NOLO Press's line of books because they are authoritative, accurate, and written by lawyers with experience in the field; i.e., Joseph Matthews, who wrote this book, "has been involved in matters relating to seniors for many years. He is the author of NOLO's SOCIAL SECURITY, MEDICARE & GOVERNMENT PENSIONS...." So the guy knows what he's talking about. This book is an excellent, general overview, and it's the first step you should take before you buy a policy. Then, and only then, go shopping for a policy. We wound up buying one for my wife through Genworth, one of the big, respected firms. The policy is \$250 a month (\$3,000 a year), and it covers ONLY three years in a nursing home. (My mother-in-law's policy was good for an indefinite stay in a nursing home, but policies are getting more expensive, more restrictive, and for shorter durations because the insurance industry is finding out that the costs involved are higher than they anticipated. In fact, my wife's with GENWORTH, and a recent news story said that they have discovered servicing the long-term care policies are more expensive than they realize: FORBES magazine (Howard Gleckman, Nov. 19, 2014) wrote that they're "continuing to struggle to keep the product afloat" because "people are collecting more benefits than Genworth expected, and for a longer period -- 2.9 years on average instead of 2.2 years." The result: "Overall Genworth's long-term care insurance division posted a \$361 million operating loss for the 3rd quarter." In more recent news, Genworth and China Oceanwide Holdings Group came to an agreement to "acquire all of the outstanding shares of Genworth," subject to regulatory approvals. So that's a much needed infusion of cash to Genworth, which should allay those of us who have a stake in the company. For anyone in their middle to late fifties, or older, it's time to give the matter of long-term care some serious thought, which should begin with research. If you have kids, don't think automatically that they'll be around to take care of you! You can count on yourself, but not necessarily on your kids.

It's also the BIGGEST BURDEN you can inflict on them: We took care of our mother-in-law for FIVE years, in our home, and it had a permanent effect on my wife's health, and she says it's the most difficult, taxing, and stressful obligation she's ever handled: You wouldn't do it for anyone except your parents or your children, unless you had to. Bottom line: Get the book, take advantage of the NOLO website that buttresses the book and offers updated material, and go shopping with two eyes wide open. The premiums start immediately and add up quickly, and they will continue to go up and cost more with less benefits as time goes on, so buy in early instead of waiting until you're so old that you've got health problems, which may make it impossible to buy a long-term care policy at any cost.

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