

The Cost of Long-Term Care

The cost of long-term care can cause tremendous devastation to families and individuals and is the number one reason people outlive their money. The cost of nursing home care in Connecticut is the second highest in the country, behind only Alaska.⁴ The average daily rate in 2015 for a private room in a nursing home was \$435 and for a semi-private room the average rate was \$400. The average monthly base rate in an assisted living community was \$5,575 in 2015, not including any extra services. The average hourly rate for a home health aide was \$22 and for a homemaker was \$20. The average daily rate for adult day care was \$77.50.



These costs can quickly add up. Privately paying for long-term care would require the average person to find an additional \$20,150 to \$158,775 per year in his or her budget just for ONE person to receive care depending on the level of care required. Most people cannot afford to pay privately for long-term care for an extended period of time. Even if a person does have enough assets to pay for their own long-term care, this often means they won't be able to use those assets to provide for the future well-being of their spouse, children, and other loved ones. Therefore, the vast majority of those needing long-term care will need to look for alternate sources of funding. There ARE different funding sources available, but they may be difficult to find or their requirements hard to understand. This is why it is helpful to seek the advice of a trusted advisor when determining what funding options might be available to you.

Paying for Long-Term Care

So what avenues are available to help seniors pay for long-term care services? The government is the number one payor for long-term care services. According to the Health Policy Institute at Georgetown University, 69% of national spending on long-term care comes from government sources. Private pay, the second largest source of long-term care spending, makes up only 18%, with long-term care insurance accounting for 7% and other sources 6%.

⁴See, Genworth 2015 Cost of Care Survey.

Long Term Care Guide

Clemens Wendtner



Long Term Care Guide:

Long-Term Care Phyllis Shelton,2003 *Long-term Care Insurance* Harry W. Crosby,2001 [Long-term Care Insurance](#) ,2001 **Choosing Long-term Care** Centers for Medicare & Medicaid Services (U.S.),2001 **Long-term Care Insurance** Pamela Gaume,1990 **The Nursing Home Guide** Joshua D. Schor,2008-12-02 The lowdown on long term care from a geriatric specialist with over twenty years in the field Placing loved ones in nursing homes or other long term care facilities is a stressful decision and for good reason In previous decades some homes were plagued by scandal and everyone wants to know that their family members will be safe and sound even when they can t be nearby all the time Here prominent geriatrician Joshua Schor M D guides the reader through this emotionally challenging process step by step covering such topics as The small and revealing details to watch for when touring a home Determining whether a family member needs long term or sub acute care Deciding whether assisted living may be a viable alternative Questions to ask about medications meals and activities Knowing your rights and getting the information you need Special concerns for younger patients And more *Selecting a Long-term Care Setting* ,1998 **The Complete Idiot's Guide to Long-Term Care Planning** Marilee Driscoll,2002-09-01 The basic motivators will drive people to want to learn more about this topic fear money and insecurity Consumers fear losing their life savings to LTC costs Yet they hesitate to buy insurance with an annual premium of 1 800 without knowing what it covers In October of 2002 one month after this book s release the federal government will be rolling out a payroll deduction plan whereby all government employees and retirees approximately 18 million people will have the same opportunity to save for their long term care needs as they currently have for their 401 k

Oklahoma Legal Guide to Long-Term Care Catheryn Koss,Senior Law Resource Center,2013-06-12 The Oklahoma Legal Guide To Long Term Care answers important legal questions about long term care including What is long term care How can I get the care I need at home What are my rights Can I qualify for financial assistance How do I find a facility that is right for me What does all this paperwork mean How can I ensure the highest quality of care What can I do to plan for the future In a straightforward easy to understand way the Oklahoma Legal Guide To Long Term Care answers these and other questions to help seniors caregivers and professionals choose a provider find ways to pay for needed care and make sure individuals receive all the services to which they are entitled *The Nurse Practitioner in Long-term Care* Barbara S. White,Deborah Truax,2007 A comprehensive reference The Nurse Practitioner in Long Term Care covers geriatric care provided by the nurse practitioner in the skilled nursing facility SNF It includes an introduction to nursing homes medication management practical health promotion and disease prevention and management of common clinical conditions specific to the skilled and long term care nursing home settings It also includes topics pertinent to everyday practice such as end of life care pain control and legal and regulatory issues This text is useful in graduate programs for nurse practitioners and clinical nurse specialists as well as for physician s assistant PA students It provides practical guidelines and is an excellent resource

book for nurse practitioners and PAs new to nursing home practice or for seasoned professionals

Fast Facts for the Long-Term Care Nurse Charlotte Eliopoulos, 2015-04-01 Today more than 10 million people in the United States require some form of long term care a number that is rapidly increasing and will continue to do so for years to come This concise and user friendly resource contains the fundamental information long term care nurses need to provide all aspects of safe and effective care to their patients in nursing homes and assisted living facilities Written by a renowned and highly respected nurse leader in long term care and gerontology it presents key facts and core competencies related to the clinical and managerial responsibilities of nurses in these settings Details on the specific skills required for this challenging specialty as well as must know information on regulatory standards site visits management and leadership and dementia care are presented in a concise format for quick access to information The book embodies a holistic approach to nursing that recognizes the importance of quality of life in addition to quality of care It provides an overview of the unique features of long term care addressing the operational differences between these settings and those of acute settings the distinct responsibilities of long term care nurses special needs of the residents and major clinical challenges The text offers guidance on the use of evidence based knowledge within the constraints of long term care settings Topics such as legal risks documentation essentials and the importance of self care are covered along with management and leadership issues relevant to the supervision of unlicensed personnel The Fast Facts in a Nutshell feature assists readers in reinforcing and applying content and a comprehensive resource list supplements the text The book will also serve as a useful study tool for long term nursing care certification

Key Features Embodies the essential competencies for long term care nursing practice Presents information in a concise easy to access format with bulleted facts and the Fast Facts in a Nutshell feature Addresses management and leadership issues germane to the long term care setting Includes must know information on regulatory standards site visits legal risks documentation essentials and more Guides nurses in using evidence based knowledge in long term care settings

Managing the Long-Term Care Facility Rebecca Perley, 2025-03-05 Practical and compassionate approaches to providing quality care and safeguarding quality of life The second edition of *Managing the Long Term Care Facility Practical Approaches to Providing Quality Care* updates the first edition s discussion of the operational requirements necessary to manage a skilled nursing facility This book presents sensitive and empathic regulatory compliant methods for the delivery of care that fosters an empowering environment for all stakeholders Additional new information includes aging in place trauma informed care ethical dilemmas and collaborative decision making workforce culture and surveys enforcement actions and appeals The pedagogical tools include chapter summaries with quiz questions and case studies Instructors also have access to PowerPoint slides and test banks This book is an excellent resource for students and individuals interested in working in long term care and other health care industries The updated best practices for clinical and non clinical roles within the facility and material on resident advocacy and other important topics provide valuable

information for the reader Working professionals can benefit from the emphasis placed on practical approaches to facilitate person centered and whole person care and a facility s sustainability **The Nurse Practitioner in Long-term Care** ,2007

The Ohio Long-term Care Consumer Guide ,2002 Provides information to assist consumers and professionals in identifying long term care services to meet individual needs A variety of information is provided to assist in the selection of long term care service providers Nursing home information Resident satisfaction information Federal quality indicators Comparative data about long term care service providers **Iowa Consumer's Guide to Long Term Care Insurance** ,1989 The work of an Insurance Task Group convened by the Dept of Elder Affairs **Consumer Guide to Long-term Care** Gary Ilminen,1999 The clear concise and easy to follow format provides critical information needed to make difficult decisions A must read for adult children of the elderly and anyone working in long term care Pamela M Mokler gerontologist Author lectures [The Long Term Care Nurses Guide - Revised](#) Charles Kennedy,2009-07 This guide will help Long Term Care nurses everywhere with quick references for documentation medications assessments lab information post mortum care survey preperation and much more Almost 400 pages of resources that are needed on a daily basis Resources that you will not find anywhere else A must have for every Long Term Care nurse **Long-Term Care Planning Guide** Phyllis R. Shelton,1998-05-01 **Essentials for the Long-Term Care Nurse** Charlotte Eliopoulos,Executive Director American Association for Long Term Care Nursing Charlotte Eliopoulos,2017-11-30 Contains the fundamental information long term care nurses need to provide all aspects of safe and effective care to their patients in nursing homes and assisted living facilities Written by a renowned and highly respected nurse leader in long term care and gerontology it presents key facts and core competencies related to the clinical and *A Practical Guide to Long Term Care and Health Services Administration* Monroe Mitchel,1978

The book delves into Long Term Care Guide. Long Term Care Guide is an essential topic that must be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Long Term Care Guide, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:

- Chapter 1: Introduction to Long Term Care Guide
- Chapter 2: Essential Elements of Long Term Care Guide
- Chapter 3: Long Term Care Guide in Everyday Life
- Chapter 4: Long Term Care Guide in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, the author will provide an overview of Long Term Care Guide. The first chapter will explore what Long Term Care Guide is, why Long Term Care Guide is vital, and how to effectively learn about Long Term Care Guide.

3. In chapter 2, the author will delve into the foundational concepts of Long Term Care Guide. This chapter will elucidate the essential principles that must be understood to grasp Long Term Care Guide in its entirety.

4. In chapter 3, the author will examine the practical applications of Long Term Care Guide in daily life. The third chapter will showcase real-world examples of how Long Term Care Guide can be effectively utilized in everyday scenarios.

5. In chapter 4, the author will scrutinize the relevance of Long Term Care Guide in specific contexts. The fourth chapter will explore how Long Term Care Guide is applied in specialized fields, such as education, business, and technology.

6. In chapter 5, the author will draw a conclusion about Long Term Care Guide. The final chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Long Term Care Guide.

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