

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

Charles Kennedy



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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

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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

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