

What is Long Term Care ?

Long-term care includes non-medical care for people who have chronic illnesses or a disability. This includes personal care assistance - like help with everyday activities including dressing, bathing, meal preparation, and managing medications. At least 70% of people over 65 will need long-term care services at some point in their life. Medicare and health insurance plans, including Medicare Supplement Insurance (Medigap) policies, do **NOT** pay for this type of care. Long-term care can be provided at Home, in the Community, in an Assisted Living Facility, or in a Nursing Home. It is important to start planning for Long-term care **now** to be able to maintain your independence and to make sure you get the care you will need and in the setting you want. It's your life.. and it should be your choices.

THE COST OF LONG TERM CARE

1 yr Assisted Living Facility

\$48,000

1 yr Skilled Nursing Facility

\$96,000

1 yr 24/7 Home Health Care

\$175,000

How Do You Pay For Long Term Care?

LONG TERM CARE INSURANCE

This type of private insurance can help pay for many types of long-term care, including both skilled nursing and assisted living. Long-Term care insurance policies can vary widely. Some policies may cover only nursing home care. Others may include coverage for a range of services. Like adult day care, assisted living, medical equipment, and home health care. Long-term care insurance does not replace your Medicare coverage.

PERSONAL RESOURCES

You can use your own resources and money to pay for long-term care. Some life insurance companies may let you use your insurance policy to pay for long-term care. Besides long-term care insurance and personal resources, you may choose to pay for long term care through a Trust or an Annuity. The best option for you depends on your age, health status, risk of needing long-term care, and your personal financial situation.

MEDICAID

Medicaid is a joint federal and state program that helps pay for certain health services for people with limited income and resources. If you qualify, you may be able to get help to pay for Nursing Home care, Assisted Living care, and other health care costs.

VETERANS BENEFITS

The Department of Veterans Affairs (VA) has a Housebound and Aid & Attendance program that provides monthly income to eligible veterans who served during a wartime period as well as to their surviving spouses.

Long Term Care And The Law

Shasha Hu



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Table of Contents Long Term Care And The Law

1. Understanding the eBook Long Term Care And The Law
 - The Rise of Digital Reading Long Term Care And The Law
 - Advantages of eBooks Over Traditional Books
2. Identifying Long Term Care And The Law
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Long Term Care And The Law
 - User-Friendly Interface
4. Exploring eBook Recommendations from Long Term Care And The Law
 - Personalized Recommendations
 - Long Term Care And The Law User Reviews and Ratings
 - Long Term Care And The Law and Bestseller Lists
5. Accessing Long Term Care And The Law Free and Paid eBooks
 - Long Term Care And The Law Public Domain eBooks
 - Long Term Care And The Law eBook Subscription Services
 - Long Term Care And The Law Budget-Friendly Options

6. Navigating Long Term Care And The Law eBook Formats
 - ePub, PDF, MOBI, and More
 - Long Term Care And The Law Compatibility with Devices
 - Long Term Care And The Law Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Long Term Care And The Law
 - Highlighting and Note-Taking Long Term Care And The Law
 - Interactive Elements Long Term Care And The Law
8. Staying Engaged with Long Term Care And The Law
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Long Term Care And The Law
9. Balancing eBooks and Physical Books Long Term Care And The Law
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Long Term Care And The Law
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Long Term Care And The Law
 - Setting Reading Goals Long Term Care And The Law
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Long Term Care And The Law
 - Fact-Checking eBook Content of Long Term Care And The Law
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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