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Who Needs Long Term Care?

A common misconception about long term care is that it is just for the elderly. Anyone of any age or occupation may need long term care at any time for any length of time.

Two examples are the late actor Christopher Reeve who in 1995 at age 42 became paralyzed following an equestrian accident and required 9 years of long term care, and Michael J. Fox, who in 1991 at age 30 was diagnosed with Parkinson's disease and became uninsurable.

40% of persons receiving long term care are
between 18 and 64.

The likelihood of a disability grows as we age:

Ages 44-54: 22.6%

Ages 55-64: 35.7%

Ages 65-69: 44.9%

We know of these two because they are public figures. But there are thousands of people under 65 we never hear of who are receiving long term care of some kind from illness, car, motorcycle, sports, or other accidents. And if they should not need long term care they often become uninsurable.

Age is not an issue with long term care. What is an issue is the denial that over half of us will need some long term care in our lives. That could mean you or your spouse, or both of you.

In the US there are over 700,000 strokes a year -- 28% are under 65
60,000 new cases of Parkinson's a year -- avg. onset age: 60
and every 29 seconds someone has a coronary event.

Early onset Alzheimer's is defined as the development of the disease before the age of 65 years of age - which accounts for between 6% and 10% of all cases. Some people are as young as 40 years old when diagnosed.

How well prepared are you today if something happened tomorrow? It may be too late to get insurance if you already have health issues. If you are uninsured today and something happened are you willing to live with the consequences. First find out if you can even qualify for insurance.

Because, at least 70 percent of people over age 65 will require some long-term care services at some point in their lives. And, contrary to what many people believe, Medicare and private health insurance programs do not pay for the majority of long-term care services that most people need



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help with personal care such as dressing or using the bathroom independently. Planning is essential for you to be able to get the care you might need.

- US Department of Health and Human Services

As the population ages and requires long term care the state and federal government will have to provide more money, but there never seems to be enough money. Historically they tend to cut money to these programs.

Seven years ago an estimated 108,043 persons were receiving care in nursing facilities in California. The median facility occupancy rate was 88%. Nursing care is approximately 5% of all long term care. Custodial care makes up about 95% of all long term care and is not covered by health insurance.

You will need long term care insurance to pay for custodial care or pay out of savings!

Who Provides Long Term Care?

Often family members will be the ones providing custodial long term care. When they no longer can provide assistance they look to care workers and professionals.

Care workers provide in-home and assisted living custodial care. The cost for care depends on the level of care and the location of the care. Planning for home care is something anyone can do, just like you have plans for any emergency. More and more people are wanting to receive home care rather than care in a facility. And those without the means to pay for home care will be receiving their care in such facilities.

As with anything, there are good and bad facilities and it is up to you, or a family member in your behalf, to choose the best one available.

Quality of Care

The data from the Health Care Financing Administration (HCFA) is similar for most states. We'll use the data about California to give examples here, the base numbers will be different for different states yet the percentages will be similar

HCFA data indicated that there are 1,418 nursing facilities with a total of 140,576 nursing facility beds in California. There were 4,798 Medicare only beds, 71,363 Medicaid only beds, and 50,894 Medicare/Medicaid dual certified beds. The remaining beds are not certified for either federal program. This means that the quality of care in non-certified facilities may not be as closely monitored as the certified beds.

The nursing facilities in California have an average bed size of 99 with an average total direct care staff of 49. This total includes an average of 33 certified nurse assistants, 9 licensed professional nurses and 6 registered nurses.

What do all these numbers mean? This means that there is competition for the government funded beds. If you are on Medicare/Medicaid and need to go to a nursing home the closest bed available may be some distance from your family and friends.

With Medicare and Medicaid your choices are very limited if you have any choices at all. You will have more choices for care if you pay out-of-pocket or if you have long term care insurance.



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It Won't Happen to Me!

Few of us are willing to accept that we will likely need any long term care. Most of us are in denial that we will ever need assistance with eating, dressing, bathing, toileting, or moving about.

Denial can be a mask for fear. But if we don't face our fear and make plans the consequences to our selves and our families can be devastating.

Are you assuming that your adult children will take care of you? Family members will find it difficult to provide an adequate level of care, even though they will likely want to try.

If the burden of your care falls on your children, how would taking care of you effect their families, their jobs, their marriages? If your spouse or family cannot take care of you, can you or they afford to pay for your care?

Like many risks whose consequences effect everyone around us it's all a matter of if you are willing to live with those consequences.

According to experts, leaving yourself uninsured for long term care is more risky than if you were to cancel your health insurance, homeowners insurance, and car insurance. But statistics are for the other guy, not you.

When you overcome your denial about your long term care risk and recognize the consequences that your long term care will have on those around you, your family and friends, then you are ready to decide if you should continue to self-insure or transfer the financial burden to an insurance company just like you do for the risks to your health, home, and car.