

Medicare & Long-Term Care

A Medicare Scholar Presentation



What is Long-Term Care?

- Long-Term Care (LTC), is a range of services and supports you may need to meet your personal care needs
- At some point in our lives, we may need assistance with things like getting dressed, driving to appointments, or making meals

What is Long-Term Care?

- Includes non-medical care for people who have a chronic illness or disability
- Assists with the **Activities of Daily Living**, like:
 - Bathing or showering
 - Dressing
 - Transferring (getting in and out of a bed or chair)
 - Walking
 - Toileting
 - Eating
- Can also include home-delivered meals, adult day health care, and other services

What is Long-Term Care?

- You can get LTC at home, in the community, in an assisted living facility, or in a nursing home
- Many people are not sure what is covered by insurance, and people are often misinformed what is covered by Medicare
- It's important to start planning for long-term care now to maintain your independence and to make sure you get the care you need, in the setting you want, now and in the future.



Long-Term Care Need

- According to the American Association of Long-Term Care Insurance, a healthy Medicare beneficiary's need for LTC increases from 5% at age 70, to over 50% at age 90
- A majority of LTC claims begin between ages 80-89, with the average stay in a LTC facility **lasting 3.9 years**



Long-Term Care Need

- 71% of LTC starts with home care
- 13% of LTC starts at an assisted living facility
- 16% of LTC starts at a nursing home

Medicare & LTC Coverage

Medicare and most health insurance, including Medicare Supplement Insurance and Medicare Advantage, **do not pay for this type of care.**

Paying for long-term care

Long-term care (sometimes called “long-term services and supports”) includes non-medical care for people who have a chronic illness or disability. This includes non-skilled personal care assistance, like help with everyday activities, including dressing, bathing and using the bathroom. Non-medical care also includes home-delivered meals, adult day health care, and other services. **Medicare and most health insurance, including Medicare Supplement Insurance (Medigap), don’t pay for this type of care.** You may be eligible for this care through Medicaid, or you can choose to buy private long-term care insurance.

You can get long-term care at home, in the community, in an assisted living facility, or in a nursing home. It’s important to start planning for long-term care now to maintain your independence and to make sure you get the care you may need, in the setting you want, now and in the future.

-Medicare & You, 2022 – Page 55

What does Medicare cover?

- Inpatient care in a skilled nursing facility, or at-home care through a Home Health Care agency
- Must be Medically-necessary, rehabilitative care after an illness or injury, like:
 - Skilled nursing care in a facility
 - Intermittent skilled care at home
 - Physical, occupational or speech-language therapy
 - Wound care/follow-up care
 - Medication management
 - Etc.



Paying for LTC

There are two primary ways to pay for Long-Term Care services

- Self-funding (paying out-of-pocket)
- Long-Term Care Insurance (LTCi)

Paying for LTC

The average LTC claim in 2021 was **\$142,043**, with the highest claim over \$1.9 million

The average LTCi premium (for a \$165,000 benefit) at age 65 was approximately **\$4,200** in 2021

Long-Term Care Resources

- Visit [longtermcare.acl.gov](https://www.longtermcare.acl.gov) to learn more about planning for long-term care
- Review “A Shopper’s Guide to Long-Term Care Insurance” from the NAIC
- Purchase Long-Term Care Insurance
- Call your Medicaid office to learn more about how they may help pay for some LTC services.



Questions?



Thank you for
attending!



Sources

- <https://www.aaltci.org/long-term-care-insurance/learning-center/lcfacts-2022.php>
- <https://www.medicare.gov/coverage/long-term-care>
- <https://www.medicare.gov/medicare-and-you>
- “Medicare & You, 2022” – Pg. 55-56
- <https://acl.gov/ltc>