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WHAT YOU NEED TO KNOW ABOUT LONG TERM CARE

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Many times when families come to the Council on Aging (COA) looking for information about long term care, they bring common misperceptions about what long term care is, how much it costs, and who pays for it. The COA is happy to assist anyone at any time, but it is best to learn about long term care before a crisis occurs, when you can think clearly and make good decisions. Ultimately, choosing long term care is a very personal decision and one that depends on your individual circumstances. The COA can help you sort through your options and come up with a plan. However, it may be helpful to know some basics beforehand. These are some of the common myths and misperceptions about long term care that we encounter when we assist people at the COA:

What is long term care? Many times, people assume that long term care only means a nurse coming to the home or a move to a nursing home. In fact, long term care should be thought of as a “continuum of care,” including a variety of services that change as your needs evolve over time. It may be that you only need services for a short while after a hospital stay or perhaps you will need to start out with just a few and add more till finally making the move to assisted living or a nursing facility.

Lincoln is in the service areas of many, many agencies that offer such services in the home as housekeeping, help with tasks of daily living like bathing and dressing, companions, medication management and basic health care like changing bandages, nursing care, and more. In addition, adult day programs in centers away from home offer both supervised care and the opportunity to be with others during the day. Transportation may be available. Respite care is care provided either in the home or a facility for a short time or during vacations so caregivers can attend to their own needs.

Senior housing facilities range all the way from communities that have age restrictions but offer no services (though services that can be purchased may be on-site), to those that provide a few hours of care a day, to nursing homes with round-the clock care. Some facilities only offer one level of care while others, “continuing care retirement communities,” may have all levels with the idea that residents can receive increased care without having to move. Costs and financial arrangements vary widely.

How much does long term care cost? We also find that people frequently greatly underestimate the true cost of long term care. Here are some facts about the costs of long term care in Massachusetts as determined by a survey conducted by MetLife in 2010.

- A private room in a nursing facility costs about \$120,000 per year
- A year in an assisted living facility costs about \$53,000
- Five hours of in-home care five days a week costs about \$28,000 per year.

If these figures seem high, one reason may be because long term care costs about 40% more in Massachusetts than the national average, according to MetLife. And these figures do not take into consideration the care provided by unpaid family members, which is far and away the greatest source of long term care.

Of course, the total cost depends on how long you need care. Many people come to us believing that it is inevitable that they will end up in a nursing home for years. In fact, only about 15% of people who turn 65 will have lifetime expenditures of \$100,000 or more, according to MetLife. Only one in twenty will spend more than \$250,000. About one in five people will need long term care for more than five years.

Who pays for long term care? We frequently find that people believe that Medicare will pay for long term care. Unfortunately, Medicare's long term care coverage is limited in terms of who is eligible and what kinds of care and how much care someone can receive. It may be that people are mixing up Medicare with Medicaid. Medicaid, or "MassHealth," does pay for more extensive care in nursing homes and in-home care, but you must meet income and asset limits that are quite low. In addition, the Commonwealth can recover costs from your estate after you die. Many people who live in nursing homes for years do end up "spending down" their savings and assets in order to receive MassHealth. The Veterans Administration also provides some long term care benefits.

The Commonwealth subsidizes some in-home care for those who are income-eligible and meet other guidelines through regional agencies. The in-home care can include a wide array of services including companions, chore service, shopping, home health, housekeeping, adult day programs, transportation, and more. In Lincoln and surrounding towns, subsidized care is provided by Minuteman Senior Services. You may call them at 781-272-7177.

Another resource for paying for long term care is long term care insurance. Long term care insurance, available from private companies, pays for a variety of long term care, ranging from in-home services to nursing homes, and has many options regarding cost, maximum benefits, and more. Different vendors also have varying eligibility requirements. The federal CLASS Act is intended to be another source of long term care insurance, but it is not yet available. Some life insurance policies may also pay for long term care.

Some people obtain a reverse mortgage to pay for long term care. You should carefully research and consider whether a reverse mortgage is right for you since they are not

appropriate for everyone. All reverse mortgage products offered in Massachusetts must be approved by the Commonwealth's Division of Banks. A listing of these, as well as more information about reverse mortgages, is available at www.mass.gov/reversemortgage. You will also need to receive counseling before getting a reverse mortgage. For a list of approved counselors, go to www.mass.gov/elder, then scroll down to "Housing" at the bottom of the main page, and then click on "reverse mortgage counselors."

Some people choose to pay for long term care privately and others end up doing so because they are not eligible for Medicare, MassHealth or VA long term care benefits and did not purchase long term care insurance earlier and now find that they are ineligible or it is too expensive. While long term care is one area that you do not want to scrimp on to the point where you are living in an unsafe situation, there are ways you can bring down the costs. Some facilities have affordability as part of their mission and so may cost less than average. Doing without some amenities, like a private room, can also bring the cost down. For in-home care, it also pays to call a number of agencies to find out rates, minimum numbers of hours, and other information related to cost.

Navigating the long term care maze can seem daunting, but you are not alone. All Lincoln residents of any age are welcome to call the COA or make an appointment to see Pam Alberts, the COA's Assistant Director who is also a licensed clinical social worker. She can help you determine what services might be of benefit and where you might obtain them. Her services are available to you whether you are looking for care for yourself, you are a caregiver of someone who lives in Lincoln or elsewhere, or you just have concerns. In addition, the COA also has a trained SHINE counselor who can give you information about Medicare, MassHealth, and long term care insurance. The COA and other town organizations also frequently offers presentations on topics related to long term care that are open to all residents of any age. Finally, the Commonwealth of Massachusetts has published a booklet titled *Embrace Your Future: Planning Guide for Long Term Care Supports in Massachusetts* that is available at the COA. For more information, call the COA at 781-259-8811.