

PAYING FOR LONG TERM CARE

Long term care

Long term care includes medical and personal services for people who have a chronic illness or disability. Long term care services can be provided to people in their homes, or in care facilities like assisted living facilities, or nursing homes.

Sources of payment for long term care

1. Savings and income
2. Medicare
3. Veterans benefits
4. Insurance
5. Medicaid

1. Savings and income. Most people cannot afford to pay for long term care costs out of their savings and monthly income. The cost is simply too great. Most people will need to look to some of the other sources of payment listed below.

2. Medicare. Medicare offers home health care coverage which is helpful for those who are recovering from an illness or injury. It includes skilled nursing care and therapy visits, personal care, and medical supplies. But, home health care under Medicare is limited and is not intended to meet long term care needs. Medicare does not provide much coverage for people who need care in care facilities, such as nursing homes or assisted living facilities. Medicare covers only up to 100 days of "skilled" nursing care in a care facility. Most people in nursing homes do not receive what Medicare considers to be "skilled" nursing care. And, people in other types of care facilities, such as assisted living facilities, don't get what Medicare considers "skilled" nursing care. The Social Security Administration can answer questions about Medicare coverage (phone 1-800-772-1213).

3. Veterans benefits. The VA can help with long term care costs through pension payments and through its medical facilities. Compensation benefits are available for service connected disabilities, and disability pensions are available for non-service-connected disabilities. Non-service-connected disability payments take into account the veteran's income and assets, but compensation payments do not. Additional benefits called "aid and attendance" or "housebound" payments can be made to help veterans with limited income and assets meet long term care needs. Also, the VA has medical centers in Portland and Roseburg, outpatient clinics in Eugene and other cities in Oregon, and a domiciliary in White City, which can help with medical care needs. The Department of Veterans Affairs can answer questions about VA benefits (phone 1-800-827-1000).

4. Insurance.

A. Medicare supplements. These policies fill in some of the gaps in Medicare coverage, particularly deductibles and co-payments. But, like Medicare, they usually cover only 100 days of skilled nursing care in a nursing home. And, coverage is usually not available to people who need care other than skilled care, either at home or in care facilities.

B. Long term care policies. These policies are designed specifically to help with long term

care costs, both in care facilities and at home. They are helpful for those who have them. But, some people can't afford these policies, and some people can't qualify for them because they have severe, chronic medical conditions.

C. For help deciding whether to buy a Medicare supplement or a long term care policy, and for help deciding which policy to buy, contact the Senior Health Insurance Benefit Assistance (SHIBA) program. Volunteers are available at the Campbell Senior Center (682-5318) or the Willamalane Adult Activity Center (736-4444). Or, call the SHIBA program in Salem at 1-800-722-4134 to ask for free brochures describing and comparing the policies.

5. Medicaid

A. Medicaid can help pay for long term care in nursing homes, residential care and assisted living facilities, adult foster care homes, and at home. To qualify for Medicaid coverage of long term care costs, a person's income and property must be within program limits and the person must have care needs severe enough to meet program requirements.

B. Single persons must spend most of their income toward the cost of their care and may have to "spend down" their property in order to qualify for Medicaid. Program rules are more generous for married couples. Typically, one spouse needs long term care but the other does not. The spouse who does not need care is allowed to keep a significant portion of the couple's income and property for ongoing support needs. Some, but not all, of the couple's income and property must be spent toward care costs.

C. The Medicaid program is administered in Lane County by the Senior and Disabled Services office, phone 541-682-4038. This office can answer questions about Medicaid and take applications.

**NOTE: THIS IS INTENDED TO BE A VERY GENERAL OVERVIEW.
FOR ANSWERS TO SPECIFIC QUESTIONS AND FOR HELP PLANNING FOR CARE,
CONTACT AN ATTORNEY OR ONE OF THE PUBLIC AGENCIES LISTED**

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