

Long-Term Care: What Is It, Where Do You Get It, and How Do You Pay For It?

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Leader Resources

Printed materials might include:

- The Participants' Guide: Long Term Care: What Is It, Where Do You Get It, and How Do You Pay For It?
- Resource information from the state Unit on Aging or AARP office
- List of services available locally from the community's senior center
- Brochure on Long-Term Care Insurance Providers available from the Nebraska SHIIP [Senior Health Insurance Information Program]
- *Medicare & You 2008* handbook available from the Center for Medicare and Medicaid Services [mailed to all Medicare-eligible beneficiaries]
- Brochures outlining services and costs for local or nearby residential care facilities
- NebGuide G1703, *Assessing the Need for Long-Term Care Insurance*.

If your community has a local nursing home or assisted living unit, you may want to call and ask about rates and services provided. The hospital may also be a source of information about out-patient services or local adult day-care programs.

Objectives

- Learners will gain a better understanding of the term, "long-term care."
- Various forms of assistance provided to care recipients will be described.

- Care providers and types of care will be identified.
- Funding and costs of care will be examined.
- A worksheet for estimating costs of assisted living will be examined.

Presentation Outline

Overview

Long-term care is assistance provided to an elderly or disabled person in a variety of formats and in a wide array of settings that allow them to maintain daily living as independently as possible. Most long-term care is custodial in nature, rather than requiring skilled nursing services. In-home assistance allowing the older person to remain independent and in their own home is also part of long-term care.

Topics included in this lesson are:

- who receives long-term care
- what are ADLs [activities of daily living]
- who are formal and informal caregivers
- residential versus in-home services
- cost of care and who pays for services.

Activity #1

Using the Participant's Guide, read the italicized scenario. You may want to share personal examples of providing or arranging for care for another person, or care they have received from someone else. Ask participants to relate personal examples of their experience.



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After a few minutes of discussion, move on to a definition of long-term care as provided in the section, What is Long-Term Care?

Activity #2

Explain the difference between skilled nursing care, assisted living care, and in-home health care (Participant Guide section, What is Long-Term Care (LTC)?)

Activity #3

Encourage participants to make a list of the resources available in their own area. Lead a discussion identifying local care providers, both formal and informal, and different methods of care delivery. Follow-up with providers may be necessary to collect details about available local services.

Activity #4

Go through the worksheet. Explain how it can be used when comparing assisted living facilities. Stress the importance of knowing exactly what is included in the basic fee, as this will vary among facilities. Discuss costs both from a monthly-cost basis and total annual cost.

Activity #5

Are additional services needed? Ask the group to discuss what they perceive to be adequate resources, and identify where local community resources are lacking. Could this group work with the local senior center, church group, etc., to provide needed services? How could those services be obtained?