

# **Long-Term Care**

---

14<sup>th</sup> Edition

Joseph L. Matthews

# Table of Contents

---

<b>Chapter 1 – Making Decisions About Long-Term Care</b> .....	<b>1</b>
Learning Objectives .....	1
Introduction.....	1
Getting Started .....	1
Get Help From Others.....	1
Assess Medical Needs.....	2
Evaluate Personal Needs and Capabilities .....	3
Learn About Family Leave Laws .....	3
Make a Realistic Family Commitment .....	5
Staying at Home .....	6
Moving in With Family.....	6
Entering a Residential Facility .....	6
What Can You Afford? .....	6
Medicare, Medicaid, Veterans Benefits, and Insurance .....	7
Determine Income and Assets .....	8
Geriatric Care Managers.....	9
Where to Find Geriatric Care Managers .....	10
Evaluating a Geriatric Care Manager .....	10
Other Legal and Financial Matters .....	11
Health Care Directives .....	11
Durable Powers of Attorney for Finances .....	11
Wills .....	11
Living Trusts .....	12
Review Questions.....	13
Review Answers .....	14
<b>Chapter 2 – At-Home Care</b> .....	<b>17</b>
Learning Objectives .....	17
Introduction.....	17
What Is Home Care? .....	18
Independence.....	18
Possible Financial Savings .....	18
Quality of Care.....	19
Nursing, Therapy, and Other Medical Care .....	19
How to Find Home Care Services .....	20
Friends and Relatives .....	20
Hospital or Nursing or Rehab Facility Personnel.....	20
Geriatric Care Managers.....	20
Physicians .....	20
Nursing Registries .....	20
National, State, and Local Agencies and Organizations.....	21
Senior Centers.....	21
Volunteer Organizations.....	21
Services Provided.....	21
Medical Services.....	21
Medical and Safety Equipment and Supplies.....	22
Nonmedical Personal Care .....	22
Kinds of Providers.....	23
Full-Service Agencies .....	23
Support Care Agencies.....	24
Independent and Informal Arrangements .....	24
What to Look For .....	24
Certification .....	24
Reputation .....	25

## Table of Contents

Services and Flexibility .....	25
Personnel Standards .....	25
Matters of Less Significance .....	25
Getting Started .....	26
Developing a Care Plan .....	26
Getting Regular Providers .....	26
Supervising and Reviewing Your Care .....	27
Costs of Home Care .....	27
Sliding-Scale (Income-Based) Fee Policy .....	27
Cost Depends on Skill Level .....	27
Beware the Hidden Charges .....	28
Financing Home Care Through Reverse Mortgages .....	28
Drawbacks of Reverse Mortgages .....	29
Protecting Your Interests .....	30
Cashing in a Life Insurance Policy .....	30
Accelerated or Living Benefits .....	31
Life Settlements .....	31
Supplements to Home Care .....	31
Meals on Wheels .....	32
Adult Day Services and Respite Care .....	32
Senior Centers .....	33
County Health Screening .....	33
Family Education Programs .....	33
Additional Services .....	33
Review Questions .....	35
Review Answers .....	37
<b>Chapter 3 – Organized Senior Residences.....</b>	<b>39</b>
Learning Objectives .....	39
Introduction.....	39
Independent Living .....	40
The Basics.....	40
Costs .....	41
Rules and Restrictions .....	43
Assisted Living.....	44
The Basics.....	44
Costs .....	46
Rules and Restrictions .....	48
Combination Residential Facilities.....	49
Extended Care Residences.....	50
Continuing Care Retirement Communities (CCRCs) .....	50
Review Questions.....	54
Review Answers .....	55
<b>Chapter 4 – Nursing Facilities.....</b>	<b>57</b>
Learning Objectives .....	57
Introduction.....	57
Levels of Care .....	57
Hospital-Based Skilled Nursing Facilities .....	58
Skilled Nursing Facilities .....	58
Inpatient Rehabilitation Facilities .....	59
Custodial Care Facilities .....	59
Choosing the Right Facility .....	60
The Continuing Legacy of COVID-19 .....	60
Ownership and Management .....	62
Cost and Coverage .....	62
The Facility .....	63

## Table of Contents

Services and Activities .....	65
Other Residents .....	68
Staff .....	68
Food .....	69
Family Involvement .....	70
Decision Making .....	70
Your Written Contract .....	72
What Your Agreement Should Cover .....	72
What Your Agreement Should Avoid .....	72
Review Questions .....	73
Review Answers .....	74
<b>Chapter 5 – Care for Elders With Alzheimer’s Disease .....</b>	<b>77</b>
Learning Objectives .....	77
Introduction .....	77
The Symptoms and Stages of Alzheimer’s .....	77
Early-Stage Alzheimer’s .....	78
Middle-Stage Alzheimer’s .....	78
Late-Stage Alzheimer’s .....	79
Home Care for Alzheimer’s .....	79
Care in a Family Home .....	79
Home Care in an Organized Senior Residence .....	82
Residential Care Facilities for Alzheimer’s .....	82
Physical Space .....	83
Other Residents .....	83
Staff Skills .....	84
Family Participation .....	84
Special Programs for Alzheimer’s Residents .....	85
Incontinence .....	85
Medication and Other Medical Care .....	85
Review Questions .....	86
Review Answers .....	87
<b>Chapter 6 – Hospice Care .....</b>	<b>89</b>
Learning Objectives .....	89
Introduction .....	89
Medicare Eligibility for Hospice Care .....	89
Final Six Months of a Terminal Illness .....	90
Giving Up Potentially Life-Prolonging Treatment .....	90
Care Only From Approved Hospice .....	91
Services Provided by Hospice Programs .....	91
Medical Personnel .....	91
Aides and Volunteers .....	91
Counseling and Social Services .....	92
Medication .....	92
Equipment and Supplies .....	92
Respite Care .....	92
How Hospice Programs Operates .....	92
Choosing a Hospice Agency .....	92
A Care Plan .....	93
Regular Periods of Evaluation .....	93
Payment for Hospice Care .....	94
Review Questions .....	95
Review Answers .....	96
<b>Chapter 7 – Medicare and Veterans Benefits .....</b>	<b>97</b>
Learning Objectives .....	97
Introduction .....	97
Medicare Coverage for Long-Term Care .....	98

## Table of Contents

Skilled Nursing Facility Care .....	98
Home Health Care .....	99
Veterans Benefits for Long-Term Care .....	101
Direct Long-Term Care From the VA.....	101
VA Payments to Veterans and Survivors Who Need Care .....	103
Review Questions .....	105
Review Answers .....	106
<b>Chapter 8 – Medicaid Coverage for Long-Term Care.....</b>	<b>109</b>
Learning Objectives .....	109
Introduction.....	109
Eligibility for Medicaid .....	109
Income and Asset Rules for Long-Term Care Facilities .....	109
Income and Asset Rules for Home Care and Assisted Living.....	113
What Medicaid Pays For.....	114
Medicaid-Certified Providers Only .....	115
Long-Term Care Facility Coverage.....	115
Home Care Coverage .....	116
Finding Out About Medicaid in Your State.....	116
If You Are Denied Medicaid Coverage.....	117
Medicaid Rules on Transfer of Assets .....	118
Penalized Transfers.....	118
Transfers to a Trust.....	119
Permissible Transfers .....	119
Strategies to Protect Your Assets.....	120
Transfers Earlier Than the Look-Back Period .....	120
Investments in Your Home.....	121
Investing in Other Exempt Assets .....	123
Other Strategies for Married Couples .....	123
Medicaid Annuities.....	123
Medicaid and Divorce .....	124
Long-Term Care State Partnership Insurance Protects Assets .....	124
Dollar-for-Dollar Asset Protection Policies .....	124
Total Asset Protection Policies .....	125
Review Questions.....	127
Review Answers .....	128
<b>Chapter 9 – Long-Term Care Insurance .....</b>	<b>131</b>
Learning Objectives .....	131
Introduction.....	131
Is Long-Term Care Insurance Right for You? .....	131
Weighing a Traditional LTCI Policy.....	132
Weighing a Hybrid LTCI Policy.....	133
Finding Long-Term Care Policies .....	133
Warnings About Insurance Practices.....	134
Beware of Pretty Promises.....	134
Beware of Brochures and Agents.....	134
Beware of Mail-Order and Limited-Time-Only Policies .....	135
Check the Company’s Reliability Rating .....	135
Examine the Policy Itself.....	135
Eligibility for LTCI.....	136
The Cost of Premiums .....	136
Initial Cost of Premiums .....	136
Premium Hikes .....	137
Kinds of Care the Policy Will Cover .....	138
Custodial Care Nursing Homes .....	138
Assisted Living Facilities .....	138

## Table of Contents

Home and Community Care.....	139
When Narrower Coverage May Be Enough.....	139
Benefit Amounts and Length of Coverage.....	140
Benefit Amounts.....	140
Flexible Benefit Payout.....	140
Length of Coverage.....	141
How Much Coverage You Need.....	141
Nursing Home Care.....	141
Home and Community Care.....	141
Inflation Protection.....	142
Triggers That Start Your Benefits.....	143
Performing Activities of Daily Living.....	143
Medically Necessary Due to Illness or Injury.....	143
Cognitive Impairment.....	144
Coverage Conditions and Exclusions.....	144
Standard Elimination or Waiting Period.....	144
Permanent Exclusions for Certain Conditions.....	144
Preexisting Condition Benefit Delay.....	145
Useful Added Policy Provisions.....	145
Review Questions.....	147
Review Answers.....	149
<b>Chapter 10 – Protecting Choices About Medical Care and Finances.....</b>	<b>151</b>
Learning Objectives.....	151
Introduction.....	151
Health Care Decisions.....	151
Types of Health Care Directives.....	152
What You Can Cover in Your Health Care Directives.....	152
Choosing Your Health Care Agent.....	155
When Your Documents Take Effect.....	156
Making Your Documents Legal.....	156
What to Do With Your Completed Documents.....	156
Revoking a Document.....	157
Where to Get Health Care Directive Forms.....	157
Financial Decisions.....	157
Granting Authority to Your Agent.....	158
Deciding When Your Durable Power of Attorney Should Take Effect.....	158
Finalizing and Changing Your Documents.....	158
Guardianships and Conservatorships.....	160
Financial Conservatorship or Guardianship.....	160
Full Guardianship.....	160
Review Questions.....	162
Review Answers.....	163
<b>Chapter 11 – Elder Fraud.....</b>	<b>165</b>
Learning Objectives.....	165
Introduction.....	165
Why Elders Are Targets.....	165
Who Commits Elder Fraud.....	166
Con Artists.....	166
Family Members, Neighbors, and Friends.....	170
Paid Caretakers and Residential Staff.....	171
Types of Elder Fraud.....	171
Home Repair, Improvement, or Maintenance.....	171
Financial Planning and Estate Planning.....	172
Refinancing, Home Equity Loans, and Reverse Mortgages.....	173
Quick-Buck Investments.....	173

## Table of Contents

Sweepstakes and Contests.....	175
“Recovery” Schemes .....	175
Exploitive Control Over Finances and Decision Making .....	176
Internet and Email Scams .....	176
Other Common Crime Scenes .....	178
Where to Get Help .....	179
Home Repair or Improvement .....	179
Investment Fraud.....	179
Deceptive Sales or Advertising Practices .....	179
Undue Influence and Control Over an Elder .....	180
Review Questions.....	181
Review Answers .....	183
<b>Appendix – Resource Directory.....</b>	<b>185</b>
Area and State Agencies on Aging.....	186
Alzheimer’s Disease Organizations .....	186
Caregiver Support Groups .....	186
Home Care, Community Programs, and Senior Residences.....	186
Hospice Organizations.....	187
Insurance—Long-Term Care.....	187
State Departments of Insurance.....	187
State Agencies on Aging.....	188
Legal Assistance.....	188
Medicaid Assistance .....	188
Nursing Facility and Alternative Residence Organizations .....	188
Ombudsman Offices .....	189
Reverse Mortgage and Home Equity Conversion Assistance .....	189
Life Insurance Settlement Assistance.....	189
<b>Glossary.....</b>	<b>191</b>
<b>Index .....</b>	<b>193</b>