



A Guide For People With Medicare

Choosing Long-Term Care



Developed jointly by the
Centers for Medicare & Medicaid Services
and the
Agency for Healthcare Research and Quality



Centers for Medicare & Medicaid Services

This booklet, ***Choosing Long-Term Care***, is one of a new series of booklets for people who are with Medicare. Other titles include ***Choosing a Doctor, Choosing Treatments, Choosing a Hospital, and Choosing a Medicare Health Plan***. Each booklet can help you to make health care choices. Use this booklet to help you understand long-term care choices, who provides long-term care services, and how to pay for long-term care.

To get a copy of this booklet in Braille or Spanish, call 1-800-633-4227, TTY/TDD: 1-877-486-2048 for the hearing and speech impaired.

CONTENTS

How This Booklet Can Help You 1

A Few Words About Medicare 2

Section 1: The Basics 5

Words You Should Know 6

Steps to Choosing Long-Term Care 8

Things To Remember. 21

Section 2: If You Want To Know More 23

More Words You Should Know 24

Paying for Long-Term Care 25

A Few Words About Nursing Homes 29


A Few Words About Health Care Advance Directives 31

Getting More Information 32


This booklet has a lot of tips and questions to help you make the long-term care choice that is right for you. Some long-term care choices allow you to stay in your home, with the help of some services and programs available in your community.

Get as much information as you can so you can make your best choice. But it is not necessary, or even possible, for every person to do everything this booklet suggests. Do as much as you feel comfortable with.

A note about the symbols used in this booklet:

 means a mailing address.

 means a telephone number.

 means a number for TTY or TDD, text telephones for people with hearing and speech impairments.

 means a computer Web site address.

If you do not have a computer, your local library or senior center may be able to help you find information on their computers.

How This Booklet Can Help You

Long-term care is a “variety” of services that help people with health or personal needs and activities of daily living over a period of time. Long-term care can be provided at home, in the community, or in various types of facilities, including nursing homes and assisted living facilities.

Choosing long-term care is a very important decision. Planning for long-term care requires you to think about possible future health care needs. It is very important to look at all of your choices; you will have more control over decisions and be able to stay independent. It is very important to think about long-term care before you may need care or before a crisis occurs. Even if you plan ahead, making long-term care decisions can be hard.

To make the best choice, you need to think about:

- What kind of care you need.
- How your needs may change.
- What long-term care choices you have.
- How you will pay for your care.

This booklet can help you make a long-term care choice that meets your needs and gives you good quality care. The basics you need to know are in the first section. The second section, which starts on page 23, has more information if you want to know more.

A Few Words About Medicare

If you have Medicare, you may be able to get your health care in more than one way. Medicare only covers medically necessary care under Part A (Hospital Insurance) and Part B (Medical Insurance). You must meet certain conditions for Medicare to cover skilled nursing facility, home health care, and hospice care. **Generally, Medicare does NOT pay for long-term care.**

Original Medicare Plan (sometimes called fee-for-service)

Everyone with Medicare can join the Original Medicare Plan. This plan is available nationwide. In the Original Medicare Plan you may go to any doctor or hospital that accepts Medicare. You pay your share, and Medicare pays its share. Some things are not covered, like most prescription drugs.

You are in the Original Medicare Plan if you use your red, white, and blue Medicare Card when you get your health care.

Medicare + Choice Plans (pronounced “Medicare Plus Choice”)

Medicare + Choice plans provide care under contract to Medicare. They may provide benefits like coordination of care or reduce out-of-pocket expenses. Some plans may offer additional benefits, such as prescription drugs.

There are two types of Medicare + Choice plans:

- Medicare managed care plans (like HMOs)
- Medicare Private Fee-for-Service plans

Medicare + Choice plans are available in many areas of the country. For information about the Medicare + Choice plans available in your area, look at www.medicare.gov on the Web, or call 1-800-MEDICARE (1-800-633-4227).

Medicare pays a set amount of money for your care every month to these private health plans. In turn, the Medicare + Choice plan manages the Medicare coverage for its members. If Medicare + Choice plans are available in your area, you can join one and get your Medicare covered benefits. You must have both Medicare Part A and Part B to join a Medicare + Choice plan for the first time. However, if you are in a Medicare + Choice plan and only have Part B, you can stay in your plan. By joining a Medicare + Choice plan, you can often get extra benefits, like prescription drugs. The Medicare + Choice plan may have additional rules that you need to follow. You may also have to pay a monthly premium for the extra benefits.

It is important to know how you get your Medicare health care. To learn more about Medicare, look at your copy of the *Medicare & You* handbook (CMS Pub. No. 10050) which is mailed each fall to people with Medicare. You can order one from the Medicare Web site or by calling 1-800-MEDICARE.



www.medicare.gov



1-800-MEDICARE (1-800-633-4227)
(24 hours a day, 7 days a week)



1-877-486-2048 (toll-free)

Other information about Medicare is also on the Medicare Web site. If you don't have a computer, your local library or senior center may be able to help you.

NOTES

Section 1

The Basics



Words You Should Know

Accessory dwelling unit (ADU). A separate housing arrangement within a single-family home. The ADU is a complete living unit and includes a private kitchen and bath.

Activities of daily living (ADL). Activities you usually do during a normal day such as getting in and out of bed, dressing, bathing, eating, and using the bathroom.

Assisted living. A type of living arrangement in which personal care services such as meals, housekeeping, transportation, and assistance with activities of daily living are available as needed to people who still live on their own in a residential facility. In most cases, the “assisted living” residents pay a regular monthly rent. Then, they typically pay additional fees for the services they get.

Board and care home. A type of group living arrangement designed to meet the needs of people who cannot live on their own. These homes offer help with some personal care services.

Continuing care retirement community (CCRC). A housing community that provides different levels of care based on what each resident needs over time. This is sometimes called “life care” and can range from independent living in an apartment to assisted living to full-time care in a nursing home. Residents move from one setting to another based on their needs but continue to live as part of the community. Care in CCRCs is usually expensive. Generally, CCRCs require a large payment before you move in and charge monthly fees.

Custodial care. Nonskilled, personal care, such as help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include care

that most people do themselves, like using eye drops. **Medicare does not pay for custodial care.**

Health care provider. A person who is trained and licensed to give health care. Also, a place licensed to give health care. Doctors, nurses, hospitals, skilled nursing facilities, some assisted living facilities, and certain kinds of home health agencies are examples of health care providers.



Long-term care. A “variety” of services that help people with health or personal needs and activities of daily living over a long period of time. Long-term care can be provided at home, in the community, or in various types of facilities, including nursing homes and assisted living facilities. Most long-term care is “custodial care.” **Medicare does not pay for this type of care.**

Long-Term Care Ombudsman. An advocate who works to resolve problems between residents and nursing homes, as well as assisted living facilities.

Nursing home. A residence that provides a room, meals, and help with activities of daily living and recreation. Generally, nursing home residents have physical or mental problems that keep them from living on their own. They usually require daily assistance.

Skilled care. A type of health care given when you need skilled nursing or rehabilitation staff to manage, observe, and evaluate your care.

Subsidized senior housing. A type of program, available through the Federal Department of Housing and Urban Development and some States, to help people with low or moderate incomes pay for housing.

Steps to Choosing Long-Term Care



Long-term care is different from traditional medical care. Someone with a long physical illness, a disability, or a memory or thought problem (such as Alzheimer's disease) often needs long-term care. Long-term care is made up of many different services and may include help with activities of daily living like dressing, bathing, eating, and using the bathroom, as well as help with care most people do themselves like using eye drops. Long-term care can take place at home, in senior centers, at community centers, in special retirement or assisted living facilities, or in nursing homes.

Generally, choosing the kind of long-term care you need is not an emergency. This means you have time to talk with your doctor about your health and any problems you may be having. It is also very important to talk with your family about the kind of long-term care services you think you might need someday, how much they would cost, and how you would pay for them. The best time to talk about long-term care is BEFORE you need services.

Listed below are some steps that may help you choose the type of long-term care that meets your needs:

Step 1. Think about the kinds of long-term care you may need.

Step 2. Learn about the different types of long-term care choices.

Step 3. Find out what choices are available where you live.

Step 4. Find out how these programs and services rate in quality.

Step 5. Visit the facilities or programs you are considering.

Step 1. Think about the kinds of long-term care you may need.

Some people think of long-term care services only as nursing home care. But there are many different kinds of long-term care. Long-term care can take place at home, in senior centers, at community centers, in assisted living facilities or special retirement communities, as well as in nursing homes.

IMPORTANT: Medicare pays only for medically necessary skilled nursing facility or home health care. You must meet certain conditions for Medicare to pay for these types of care when you get out of the hospital. Most long-term care is considered custodial care. **Medicare does not pay for custodial care.** Custodial care is care that helps you with activities of daily living. It may also include care that most people do for themselves.

The chart on the next page lists some of the many kinds of custodial care people often need, like help with activities of daily living or care most people do themselves. Think about whether you need these services now, or if you may need them in the future. Check off the services you think you may need.

You may need help with only one or two types of activities of daily living, like help with eating or bathing. Or, you may need help with many activities of daily living or help with care needs, like diabetes monitoring or help with oxygen if you have breathing problems. Also, your needs may change over time. It is important to make a list of the kinds of services you need and revise this list as your needs change. The Summary of Long-Term Care Choices on page 16 may help you see which services or programs can help you with your needs.

Will I need help with the following activities of daily living?

- Eating
- Bathing
- Dressing
- Using the bathroom
- Other _____

Will I need help with these additional services?

- Preparing meals
- Shopping
- Housework and laundry
- Getting to appointments
- Paying bills and other money matters
- Home maintenance and repair
- Other _____

Will I need help with the following care?

- Remembering to take medicines
- Diabetes monitoring
- Using eye drops
- Getting oxygen
- Taking care of colostomy or bladder catheters
- Other _____



Step 2. Learn about the different types of long-term care choices.

Many people think that long-term care takes place only in a nursing home. But there are many types of long-term care and living choices for older people. Some of the most common choices are listed here. See Section 2 for more about how to pay for long-term care costs.

Community Services

In many communities, there are services and programs to help people with their personal activities. Below is a listing of some home services and programs that are found in most communities:

- Adult day care
- Meal programs (like Meals-on-Wheels)
- Senior centers
- Friendly visitor programs
- Help with shopping and transportation
- Help with legal questions, bill paying, or other financial matters

Some of these services are free. For example, some volunteer groups may provide help with housekeeping, paying bills, and help with shopping and transportation at no cost. Generally, senior centers do not cost anything. Other community services are available for a cost. Cost can vary depending on where you live and the type of service or program you need. To give you an idea of some costs for community services, in 2001, adult day care cost an average of \$45 per day (8 hours). Home-delivered meals through the Meals-on-Wheels program cost an average of \$52 per week for 10 meals (in 2001). The cost can be lower depending on your monthly income and expenses.

Home Care

Depending on your needs, you may be able to get help with your personal activities (for example, help with the laundry, bathing, dressing, cooking, and cleaning) at home from family members, friends, or volunteers. If you think you need home care, talk to your family to see if they can help with care or help arrange for someone to come to your home to help.

Some home care can only be given by licensed health workers, such as if you need skilled nursing care and certain other health care services that you get in your home for the treatment of an illness or injury.

Skilled nursing care includes services and care that can only be performed safely and correctly by a licensed nurse (either a registered nurse or a licensed practical nurse) or a licensed therapist. Remember, Medicare only pays for home care if you meet certain conditions. For more information, look at the Medicare booklet, *Medicare and Home Health Care* (CMS Pub. No. 10969). See pages 37-38 to find out how to get a copy.

You can also hire a home health care agency for care in your home if Medicare doesn't cover it. In this case, you will need to pay for this care on your own. Home care costs can vary depending on where you live, the type of care you need, and how often you need care. Usually home care is charged by the hour. In 2001, the cost of nonmedical home care services ranged from \$8 to \$16 per hour. Skilled home care is much more expensive.

Accessory Dwelling Units (ADUs)

If you own a single-family home, and you don't want to move, and an accessory dwelling unit may help you keep your independence. An ADU (sometimes called an "in-law apartment," an "accessory apartment," or a "second unit") is a second living space within your home or on your lot. It has a separate living and sleeping area, a place to cook, and a bathroom. Spaces such as an upstairs, basement, attic, or area over the garage can be turned into ADUs.

Creating an ADU at your home may bring you additional income, companionship, and help with house and yard maintenance. Having someone there to help with your personal needs, or getting your mail, or joining you for dinner can help you maintain your independence.

Family members might be interested in living in an ADU in your home, or you may want to build a separate living space at your family member's home. Only you and your family can decide what choice is best for you. Either choice can help you maintain your independence.

If you decide to create an ADU at your home, check with your local zoning office to be sure ADUs are allowed in your area. Most communities have rules regarding ADUs.

The cost for an ADU can vary widely depending on how big it is, and how much it costs for building materials and workers. Some people do part of the construction work themselves to lower the cost. On average, the cost of an ADU can range from \$10,000 to \$60,000 (in 2001).

Subsidized Senior Housing

The Federal Government and most States have programs that help pay for housing for older people with low or moderate incomes. Usually you have to fill out an application, and there may be a waiting list. Some of these housing programs also offer help with meals and other activities like housekeeping, shopping, and doing the laundry. Residents usually live in their own apartments in the complex.

Usually a Federal or State agency will review your monthly income and expenses to see if you are eligible for this type of housing. Rent payments are usually a percentage of your income.

Board and Care Homes

This group living arrangement provides help with activities of daily living such as eating, bathing, and using the bathroom for people who

cannot live on their own but do not need nursing home services. It is sometimes called a “group home.”

In some cases, private long-term care insurance and other types of assistance programs may help pay for this type of living arrangement. Many of these homes do not receive payment from Medicare or Medicaid and are not strictly monitored. The monthly charge is usually a percentage of your income.

Assisted Living Facilities

These facilities provide help with activities of daily living like bathing, dressing, using the bathroom, taking medicine, and getting to appointments as needed. Residents often live in their own room or apartment within a building or group of buildings and have some or all of their meals together. Social and recreational activities are usually provided. Some assisted living facilities have health services on site.

Costs for assisted living facilities can vary widely depending on the size of the living areas, services provided, type of help needed, and where the building is located. Residents usually pay a monthly rent and then pay additional fees for the services that they get. In 2001, the typical cost of living in an assisted living facility ranged from \$900 to \$3,000 per month, but costs can be higher in urban areas or in upscale facilities.

Continuing Care Retirement Communities (CCRCs)

These housing communities have different levels of care based on your needs. Where you live depends on the level of care you need. In the same community, there may be individual homes or apartments for residents who still live on their own, an assisted living facility for people who need some help with daily care, and a nursing home for those who require higher levels of care. Residents move from one level of care to another based on their needs but still stay in the CCRC.

If you are considering a CCRC, be sure to check the record of its nursing home. Your CCRC contract usually requires you to use the

CCRC nursing home if you need this level of care. Many of the questions that you might want to ask about these communities are the same as those to consider when choosing a nursing home (see page 29).

CCRCs generally charge a large payment before you move in (called an entry fee) and then charge monthly fees. In 2001, the entry fee ranged from \$60,000 to \$400,000; sometimes these were refundable, and sometimes not. The monthly fee ranged from \$700 to \$2,500 (in 2001).

You can also find out if a CCRC is accredited and get advice on selecting this type of long-term care community from the Continuing Care Accreditation Commission.



www.ccaonline.org



202-783-7286

Nursing Homes

These facilities provide care to people who cannot be cared for at home or in the community. Nursing homes provide a wide range of personal care and health services. For most people, this care generally is custodial, or nonskilled, for people who can't take care of themselves due to physical, emotional, or mental problems. **Medicare does not pay for custodial care and does not pay for most nursing home care.**

For more information about nursing homes, see page 29.

Some nursing homes may provide skilled care after an injury or hospital stay. Medicare pays for skilled nursing facility care for a limited period of time if you meet certain conditions. For more information, look at the Medicare booklet, *Medicare Coverage of Skilled Nursing Facility Care* (CMS Pub. No. 10153). See pages 37-38 to find out how to get a copy.

The cost for nursing homes can vary depending on where you live and what type of care you need. In 2001, the national average cost for a

nursing home is \$160 per day, or \$50,000 to \$60,000 per year. The cost of nursing home care usually increases by 5 to 10 percent per year.

Summary of Long-Term Care Choices

As you can see, the cost of long-term care can vary quite a bit depending on what kind of care you need, where you get the care, and where you live. The chart below shows how these costs generally compare with each other. For more about how to pay for long-term care costs, see page 25.

	Help with activities of daily living	Help with additional services	Help with care needs	Range of costs
Community services	Yes	Yes	No	Low to medium
Home care	Yes	Yes	Yes	Low to high
Accessory dwelling units	Yes	Yes	Yes	Low to high
Subsidized senior housing	Yes	No	No	Low to high
Board and care home	Yes	Yes	Yes	Low to high
Assisted living	Yes	Yes	Yes	Medium to high
Continuing care retirement community	Yes	Yes	Yes	High
Nursing home	Yes	Yes	Yes	High

Step 3. Find out what choices are available where you live.

The number of long-term care choices you have can vary. In some areas, especially rural areas, there may be only one or two kinds of long-term care choices. Most areas, however, have more options. Here are some ways to learn what long-term care choices are available in your area:

- Talk with your family and others you trust like your minister, rabbi, priest, or spiritual advisor about your personal and health care needs. Ask them to help you learn about long-term care choices and services where you live.
- Talk with your doctor or someone in your doctor's office. Ask him or her what long-term care choices and services are available to help meet your needs, now and in the future.
- Visit or call your local social service agency or hospital. Ask to speak to a social worker or care manager who can help you with locating and coordinating different kinds of long-term care choices and services.
- Call your area Agency on Aging. This agency can give you information on all community services for older people that are available where you live. These services may include meal programs in the home and at senior centers, homemaker services, adult day care, transportation, subsidized senior housing, home repair, legal services, and others. You can get the telephone number of your local area Agency on Aging by looking on the Administration on Aging (AoA) Web site or by calling the Eldercare Locator.



www.aoa.gov

(Select "About AoA and the Aging Network." Then select "Area Agencies on Aging.")



1-800-677-1116 (Weekdays, 9:00 a.m. to 8:00 p.m.
Eastern time)

- Go to the Medicare Web site. You can find detailed information on nursing homes and how to compare nursing homes in your town or State, some alternatives to nursing homes, the rights of nursing home residents, and other related information. If you do not have a computer, your local library or senior center may be able to help you find this information on their computers.



www.medicare.gov

(Select “Nursing Homes.”)

Step 4. Find out how these programs and services rate in quality.

Quality care means doing the right thing, at the right time, in the right way for the right person—and having the best possible results. The Medicare program certifies nursing homes and home health agencies to make sure they meet certain Federal health and safety requirements. But beyond this basic requirement, the quality of long-term care programs, services, and facilities may vary.

Here are some ways to learn about how long-term care programs and services in your area rate in quality:

- Ask friends and other people you know who use different kinds of long-term care services if they are satisfied with the services they get.
- Call your local office of consumer affairs and ask if they have information on the quality of nursing homes, home care agencies, and other long-term care programs and services in your area. You can get the telephone number of your local office of consumer affairs by looking in the blue pages of your local telephone book.
- Call your State health department. Ask if you can get information on the quality of nursing homes and other long-term care facilities and services in your area. You can get the telephone number of your State health department by looking in the blue pages of your local telephone book.

- Call your State or local Long-Term Care Ombudsman. Ombudsmen visit nursing homes and other long-term care facilities regularly to visit residents and take care of complaints. Your local area Ombudsman can also give you information on the most recent State inspection survey for long-term care facilities in your area. You can get the telephone number of your local area Ombudsman by looking on the Administration on Aging Web site or by calling the Eldercare Locator.



www.aoa.gov

(Select “About AoA and the Aging Network.” Then select “LTC Ombudsman Programs.”)



1-800-677-1116 (Weekdays, 9:00 a.m. to 8:00 p.m. Eastern time)

- Look on the Medicare Web site for Nursing Home Compare. You can compare the State inspection records of nursing homes in your area and find other quality information. If you do not have a computer, your local library or senior center may be able to help you find this information on their computers.



www.medicare.gov

(Select “Nursing Home Compare.”)

Step 5. Visit the facilities or programs you are considering.

Before you make a final decision about long-term care, call and ask for information about the program or facility. Visit the places you are interested in. These places can be assisted living communities, services in senior centers, housing programs, nursing homes, and other programs. Make an appointment to talk to the program coordinator or care supervisor before you visit. Here are some tips to help you get ready:

- Talk with your doctor or other health care provider and with your family about what long-term care services you need now or may need in the future.
- Go over any information you have already received.

- Write down any questions you still have about how the facility or program will meet your needs.



When you visit, look around carefully. Ask questions about anything you do not understand. Talk to staff, residents, and family members if you can. Ask them if they are satisfied with the facility or program and its services.

After your visit, ask yourself the following questions:

- Did they listen to me and make me feel comfortable? Yes___No__
- Did I get to ask all my questions? Yes___No__
- Did they give me answers I understood? Yes___No__
- Are the program staff respectful and helpful? Yes___No__
- Does the facility or program meet the needs I have? Yes___No__
- Do residents/participants appear clean and well groomed? Yes___No__
- Does the facility offer activity programs that I enjoy? Yes___No__
- Is the facility clean and pleasant? Yes___No__

By now, if you have followed the steps above, you and your family may be ready to choose the kind of long-term care that is best for you. Not everyone needs the same kinds of services at the same time. Also, your health care and personal needs may change as you get older. You may need more services later than you do now.

Long-term care can be very expensive. Because Medicare generally does not pay for long-term care, it is important to think ahead about how you will pay for the care you get. See page 25 for more information on paying the costs of long-term care.

Things To Remember

- **Long-term care can be provided at home, in the community, or in various facilities, like nursing homes and assisted living communities.**
- **Long-term care can help people with usual activities of daily living like bathing and dressing, eating, and using the bathroom. It may also include care that most people do themselves, like using eye drops.**
- **It is important to talk with your doctor or other health care provider and with your family or other trusted person about your long-term care needs. These needs may change over time.**
- **The best time to think about long-term care is before you need it. Learn as much as you can about available long-term care choices and how they rate in quality.**
- **The cost of long-term care can vary depending on the kind and amount of services you need.**
- **Generally, Medicare does not pay for long-term care.**

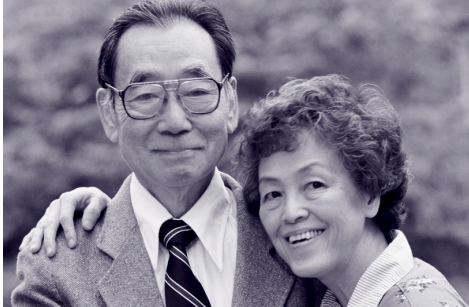
NOTES

Section 2

If You Want To Know More



This section has detailed information on planning and paying for long-term care, including:



- [How To Pay for Long-Term Care](#)
- [More About Nursing Homes](#)
- [Health Care Advance Directives](#)
- [Where To Get More Information](#)

More Words You Should Know

Accredited (accreditation). Having a “seal of approval.” Being accredited means that a facility or health care organization has met certain quality standards. These standards are set by private, nationally recognized groups that check on the quality of care of health care facilities and organizations.

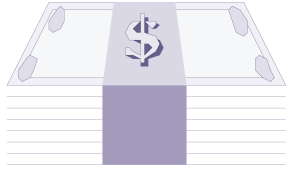
Certified (certification). This means a long-term care facility has passed an inspection survey done by a State government agency. Being certified is not the same as being accredited. Only care in a certified facility or program is covered by Medicaid or Medicare.

Licensed (licensure). This means a long-term care facility has met certain standards set by a State or local government agency.

Long-term care insurance. A private insurance policy to help pay for some long-term medical and nonmedical care, like help with activities of daily living. Because Medicare generally does not pay for long-term care, this type of insurance policy may help provide coverage for long-term care that you may need in the future. Some long-term care insurance policies offer tax benefits; these are called “Tax-Qualified Policies.”

Respite care. Temporary or periodic care provided in a nursing home, assisted living residence, or other type of long-term care program so that the usual caregiver can rest or take some time off.

Paying for Long-Term Care



Health insurance plans and other programs, including Medicare, generally do not cover long-term care. Long-term care can be very expensive. You might use your savings or a life insurance policy to pay for long-term care. Or you might decide to buy a long-term care insurance policy. Some important things to know about paying for long-term care costs are listed here. You can find more details on the Medicare Web site.



www.medicare.gov/Nursing/Payment.asp

- **Medicare. IMPORTANT: Medicare does not pay for help with activities of daily living or other care that most people do themselves.** Medicare will help pay only for medically necessary skilled nursing facility or home health care if you need skilled care for an illness or injury and you meet certain conditions.
- **Personal resources.** You can use your savings to pay for long-term care. Some insurance companies let you use your life insurance policy to pay for long-term care. Ask your insurance agent how this works.

Most people who enter nursing homes begin by paying for their care out of their own pocket. As they use up their resources over a period of time, they may eventually become eligible for Medicaid.

- **Medicaid.** This is a State and Federal Government program that pays for certain health services and nursing home care for older people with low incomes and limited assets. In some States, Medicaid also pays for some long-term care services at home and in the community. Who is eligible and what services are covered vary from State to State. Most often, eligibility is based on your income and personal resources. Sometimes you must spend down your personal resources before you qualify.

To get more information on Medicaid eligibility requirements in your State, call your State Medical Assistance office. You can find the telephone number in the *Medicare & You* handbook (CMS Pub. No. 10050), by looking on the Medicare Web site, or by calling 1-800-MEDICARE.



www.medicare.gov

(Select “Helpful Contacts.” Select the State you want; then select “Other Health Insurance Programs.”)



1-800-MEDICARE (1-800-633-4227)

(24 hours a day, 7 days a week)



1-877-486-2048 (toll-free)

- **Programs of All-Inclusive Care for the Elderly (PACE).** PACE combines medical, social, and long-term care services for frail people. PACE is available only in States that have chosen to offer it under Medicaid. To be eligible, you must be at least age 55, live in the service area of a PACE program, and be certified as eligible for nursing home care by the appropriate State agency. Persons enrolled in a PACE program may have to pay a monthly premium.

PACE provides a range of long-term care services, like help with personal care, health needs, meals, and transportation. The goal of PACE is to help people, who otherwise might have to live in a nursing home or other long-term care facility, remain in their homes while receiving the high-quality services they need.

Services are provided by a team of health care professionals. These services are usually provided in a PACE center but may also include some home or referral services. Minimum services include health care services by doctors and nurses, some therapy, social services, personal care and support services, nutrition counseling, and meals.

You can get more information about PACE from your State Medical Assistance office. The telephone number is in the *Medicare & You* handbook (CMS Pub. No. 10050). You can also find out if there is a PACE program in your area by looking on the Medicare Web site.



www.medicare.gov/Nursing/Alternatives/Pace.asp

- **Long-term care insurance.** This type of private insurance policy can help pay for many types of long-term care, including both skilled and nonskilled care.

Long-term care insurance coverage can vary widely. Some policies may cover only nursing home care. Others may include coverage for a whole range of services like care in an adult day care center, assisted living, medical equipment, and informal home care.

Long-term care insurance can be expensive, depending on your age and health status when you buy the policy and how much coverage you want. It is better to buy long-term care insurance at a younger age when premiums are lower. But you can buy long-term care insurance at any age. Talk about this with a family member or financial advisor to learn what is best for you.

The cost of care, especially in nursing homes and assisted living facilities, varies from State to State. Make sure that the policy you buy will cover the costs of care where you plan to use it.

Most long-term care insurance policies offer certain tax benefits. These policies are called “Tax-Qualified,” or “TQ,” policies. Depending on your age, you can include some or all of the premium for a “TQ” policy as a medical deduction on your Federal income tax form if you itemize your deductions. Also, when you receive payments from a “Tax-Qualified” policy, you do not have to pay Federal tax on them.

Private insurance companies sell long-term care insurance policies. You can buy them from an insurance agent or through the mail. Or you may be able to buy a group policy through an employer or through membership in an association.

Buying a long-term care policy is an important decision. Make sure that you buy from a reliable company. Insurance companies must be licensed by your State to sell long-term care insurance.

Be certain that you are dealing with a company that you know. If you decide to buy long-term care insurance, be sure that the company and the agent, if one is involved, is licensed in your State. If you are not sure, call your State insurance department.

If you are considering buying long-term care insurance, call the insurance company and ask for a sample policy or Outline of Coverage that shows benefits and costs. Go over the information carefully. Compare the costs and benefits of policies from different insurance companies. Find out if any of the policies are “Tax-Qualified” if this is important to you. Be sure to talk with the insurance agent about anything you do not understand.

By fall 2002, there will be a chance for Federal employees, members of the Uniformed Services, retirees, their spouses, and other qualified relatives to buy long-term care insurance at discounted group rates. Under the new Federal Long-Term Care Insurance Program, insurers that are selected and approved by the Government will make long-term care insurance available to those individuals who qualify. More details will be available in early 2002. You can find more information by looking on the Web.



www.opm.gov/insure/ltc

If you have questions about where to buy long-term care insurance in your area, call your State insurance department. You can find the telephone number for your State in the *Medicare & You* handbook (CMS Pub. No. 10050), by looking on the Medicare Web site, or by calling 1-800-MEDICARE.



www.medicare.gov

(Select “Helpful Contacts.” Select the State you want; then select “General Medicare Information.”)



1-800-MEDICARE (1-800-633-4227)
(24 hours a day, 7 days a week)



1-877-486-2048 (toll-free)

A Few Words About Nursing Homes

For some people who cannot live on their own, a nursing home may be the best long-term care choice. Nursing homes can vary greatly in what services they offer and how they care for their residents. This is why it is important to visit any facility you may be thinking about using to make sure that it can meet your needs, as well as those of your family. A few things to consider when choosing a nursing home are listed here.

You may think of other questions; if so, write them at the bottom of the list.



Is the nursing home accepting new residents? Yes___No___

Is the nursing home easy to visit for family and friends? Yes___No___

Does the nursing home use hospitals where my doctor practices? Yes___No___

Does the nursing home have the services I need? Yes___No___

Does the nursing home have a variety of activities I might enjoy? Yes___No___

Do residents appear clean and well groomed? Yes___No___


Is the nursing home clean and pleasant? Yes___No___

Is the nursing home certified by Medicare and Medicaid? Yes___No___

Are the nursing home and current administrator licensed? Yes___No___

Other questions I think are important: _____

It may also be helpful to find out if the facility you are considering is accredited by the Joint Commission on the Accreditation of Healthcare Organizations (JCAHO). Being accredited is like having a “seal of approval.” It means the nursing home meets certain standards for care that JCAHO sets. You can find information on accreditation of nursing homes in your area on the JCAHO Web site.

 www.jcaho.org
(Select “Quality Check.”)


Care in a nursing home can be very expensive. This is because it covers 24-hour medical care as well as room, meals, activities, and some personal care. Most nursing homes charge a basic fee for room, meals, and some personal care. You may have to pay extra for other services or care for special medical needs. It is important to get a list of fees in advance and discuss these costs and how you will pay for them.


Some nursing homes may also provide respite care. Medicare, private insurance, or Medicaid may pay for respite care if you are getting covered hospice care (special care for the terminally ill).

The Medicare Web site has a detailed checklist with tips on what to look for in a nursing home. Some of these tips include learning about the kinds of services offered, levels of staff training and experience, safety and quality of life of the residents, and your rights and protections in a nursing home. You can also get a copy of this checklist by calling 1-800-MEDICARE and asking for *Your Guide to Choosing a Nursing Home* (CMS Pub. No. 02174). Besides the checklist, this booklet has information on the rights of nursing home residents and other sources of information on choosing a nursing home.



 www.medicare.gov/Nursing/Checklist.asp

 1-800-MEDICARE (1-800-633-4227)
(24 hours a day, 7 days a week)

 1-877-486-2048 (toll-free)

A Few Words About Health Care Advance Directives

While planning for long-term care, you may want to talk with your doctor about health care advance directives. It's a way for you and your doctor to talk about the type of treatments you want or don't want in case you cannot speak for yourself. A health care advance directive is a written document that says how you want medical decisions to be made if you lose the ability to make decisions for yourself. The two most commonly prepared health care advance directives are:

- A Living Will
- A Durable Power of Attorney for Health Care

A Living Will is a legal document written ahead of time that says what type of treatments you want or don't want in case you cannot speak for yourself. This document typically only comes into effect if you're terminally ill (usually if you have 6 months or less to live) or permanently unconscious and cannot speak for yourself. A Living Will doesn't let you name someone to make health care decisions for you.

A Durable Power of Attorney for Health Care is a legal document that names someone else to make health care decisions for you if you become unable to make your own decisions.

If you need help preparing a health care advance directive or need more information, you may want to talk to a lawyer, a nearby hospital, a hospice, or a long-term care facility. You can call your local office on aging to find out if your State has any legal services that can help you. You can get the telephone number of your area Agency on Aging by looking on the Administration on Aging Web site or by calling the Eldercare Locator.



www.aoa.gov

(Select "About AoA and the Aging Network." Then select "Area Agencies on Aging.")



1-800-677-1116 (Weekdays, 9:00 a.m. to 8:00 p.m. Eastern time)

Getting More Information

More information is available to help you make the long-term care choice that meets your needs. Some free booklets can be ordered, and some information is on the Web. If you do not have a computer, your local library or senior center may be able to help you find the information on their computers.

State Directories and Other Long-Term Care Information

Some States publish reports on home and community-based services, nursing homes, and other long-term care choices and assistance programs for older people. The information can range from directories of long-term care programs in the State to manuals of “best practices” in how nursing homes solve common problems. A few examples of the kinds of information that States make available are listed here. Your local library or senior center may be able to tell you if this kind of information is available for your State.

- **Colorado.** The Health Facilities Division of the Colorado Department of Public Health and Environment publishes separate “best practice” manuals for nursing homes and assisted living facilities. To learn more:



www.hfd.cdphe.state.co.us/static/ncfbp.htm

- **Michigan.** The Michigan Office of Services to the Aging publishes consumer pamphlets and other information on the complete range of long-term care services and programs for older people. To learn more:



www.miseniors.net

(Select “Search for Services.”)

- **New Jersey.** The Division of Long Term Care Systems in the Department of Health and Senior Services publishes information on how to select the best long-term care setting and pay for care. To learn more:



www.state.nj.us/health/ltc

- **New York.** The New York State Department of Health presents information for consumers on assisted living facilities and choosing a nursing home. To learn more:



www.health.state.ny.us/nysdoh/consumer/longterm.htm

- **North Carolina.** The North Carolina Division of Aging publishes extensive information on home and community-based services, housing, and long-term care living arrangements in the State, including continuing care retirement communities, nursing homes, and assisted living facilities. To learn more:



www.dhhs.state.nc.us/aging

AAHSA Consumer Tips

The American Association of Homes and Services for the Aging (AAHSA) offers a series of free “Consumer Tips” on finding home and community services, assisted living facilities, nursing homes, and continuing care retirement communities. You can also use the AAHSA Web site to find a range of long-term care housing and services for older people by State or ZIP Code.



www.aahsa.org


(Select “Consumers.”)

AARP Consumer Resources


The American Association of Retired Persons (AARP) has brochures and other information on long-term care and housing options for older people. Some are listed below. The AARP Web site lists other resources. Order by publication number.

- *Assisted Living: Weighing the Options* (D12466)
- *Before You Buy: A Guide to Long-Term Care Insurance* (D12893)

- *A Caregiver Guide to Information and Resources* (D16697)
- *Choosing Good Care: A Family Guide to Finding a Nursing Home* (D17064)
- *Navigating Your Way to a Qualified Assisted Living Facility* (D17037)

 American Association of Retired Persons
611 E Street NW
Washington, DC 20049

 www.aarp.org

 1-800-424-3410


ALFA Online

This service of the Assisted Living Federation of America (ALFA) provides an online directory of assisted living facilities and tips for consumers on what to look for when choosing a facility.

 www.alfa.org
(Select “Consumers.”)


AHCA Resources

The American Health Care Association (AHCA) offers a variety of online resources to help consumers understand the different levels of long-term care, select the proper level of care, and learn what to look for in a long-term care insurance policy. You can call AHCA to request a free printed copy of *A Consumer’s Guide to Nursing Facilities* or *Understanding Long-Term Care Insurance*. AHCA also has a Web site for consumers about long-term care.

 American Health Care Association
1201 L Street NW
Washington, DC 20005


 www.ahca.org
(Select “Consumer Information.”)

 www.longtermcareliving.com


 1-800-628-8140


NCAL Consumer Information

The National Center for Assisted Living (NCAL), part of the American Health Care Association, offers information on the Web to help consumers learn about and select an assisted living residence. You can call to ask for a free printed copy of *A Consumer Guide to Assisted Living and Residential Care Facilities* or *Understanding Long-Term Care Insurance*. NCAL also has a Web site for consumers about long-term care.

 National Center for Assisted Living
1201 L Street NW
Washington, DC 20005


 www.ncal.org
(Select “Consumer Information.”)

 www.longtermcareliving.com


 1-800-628-8140

Guide to Long-Term Care

The Health Insurance Association of America (HIAA) offers several online and printed insurance guides for consumers, including the *Guide to Long-Term Care*. This guide gives tips on how to evaluate long-term care insurance. Visitors to the HIAA Web site can also find a directory of HIAA member companies offering long-term care policies.

 Health Insurance Association of America
1201 F Street NW, Suite 500
Washington, DC 20004-1204

 www.hiaa.org
(Select “Consumer Information.”)

 202-824-1600

Health Pages

Health Pages is a Web site with articles for consumers on various topics related to health and long-term care, including how to choose a nursing home and what to look for in long-term care insurance. You can read or print these articles from your computer.

- *All About Home Health Services.* 3 pages.
- *Choosing a Nursing Home.* 7 pages.
- *Is Long-Term Care Insurance for You?* 6 pages.



www.thehealthpages.com
(Select “Seniors’ Health.”)

Healthfinder

The healthfinder Web site, run by the U.S. Department of Health and Human Services, offers reliable consumer information from the Federal Government and its many partners. It has links to Web sites with consumer health information, online publication catalogs, online brochures, and databases and search engines that help you find information on the Web.



www.healthfinder.gov

How to Choose a Home Care Provider

This guide is an online service of the National Association for Home Care, which distributes information about home care and hospice to consumers. It includes information on how to find a home care or hospice agency and how to pay for care.



www.nahc.org
(Select “Consumers.”)

Resource Directory for Older People

This online directory is a cooperative effort of the Federal Administration on Aging and the National Institute on Aging. It has names, addresses, telephone and fax numbers, and (when available) Web addresses of organizations that serve older people. The directory includes State Agencies on Aging and State Long-Term Care Ombudsman programs.



www.aoa.gov/directory/default.htm

A Shopper's Guide to Long-Term Care Insurance

This guide can be purchased from the National Association of Insurance Commissioners. In many States, you can get a free copy from your State insurance department.



National Association of Insurance Commissioners
2300 McGee Street, Suite 800
Kansas City, MO 64108-3600



www.naic.org
(Select "Consumer Publications.")

United Seniors Health Council

The United Seniors Health Council (USHC) Web site provides tips on how to choose and pay for long-term care insurance. You can also find price information on USHC publications like *Long-Term Care Planning: A Dollar & Sense Guide*.



www.unitedseniorshealth.org

Medicare Information

Many free booklets can be ordered from the Medicare Web site and by calling 1-800-MEDICARE. These booklets explain Medicare benefits, coverage, rights, health plan choices, and more. A few examples are listed below.

- *Your Guide to Choosing a Nursing Home.* (CMS Pub. No. 02174)
- *Nursing Homes.* (CMS Pub. No. 10121)
- *Medicare Coverage of Skilled Nursing Facility Care.* (CMS Pub. No. 10153)
- *Medicare and Home Health Care.* (CMS Pub. No. 10969)



www.medicare.gov
(Select “Publications.”)



1-800-MEDICARE (1-800-633-4227)
(24 hours a day, 7 days a week)



1-877-486-2048 (toll-free)

The Medicare Web site provides access to several interactive databases, which offer detailed comparison information on nursing homes, Medicare health care plans, Medigap policies, and dialysis facilities by State or ZIP Code. You can also find information on programs that offer help in buying prescription drugs and a list of health care providers and suppliers in your area who accept Medicare.



www.medicare.gov
(Select “Nursing Home Compare” for nursing homes, “Medicare Health Plan Compare” and “Medicare Personal Plan Finder” for health plans, “Medigap Compare” for Medigap policies, “Dialysis Facility Compare” for dialysis facilities, “Prescription Drug Assistance Programs” for drug assistance programs for individuals in need, “Participating Physician Directory” for Medicare participating physicians, and “Participating Supplier Directory” for Medicare participating suppliers.)

**U.S. Department of
Health and Human Services**

Centers for Medicare & Medicaid Services
(Formerly the Health Care Financing Administration)
7500 Security Boulevard
Baltimore, Maryland 21244-1850

Official Business
Penalty for Private Use \$300

Publication No. CMS-02223
November 2001



This booklet, *Choosing Long-Term Care*, is one of a new series of booklets for people who are with Medicare. Other titles include *Choosing a Doctor*, *Choosing Treatments*, *Choosing a Hospital*, and *Choosing a Medicare Health Plan*. Each booklet can help you to make health care choices. Use this booklet to help you understand long-term care choices, who provides long-term care services, and how to pay for long-term care.

To get a copy of this booklet in Braille or Spanish, call 1-800-633-4227, TTY/TDD: 1-877-486-2048 for the hearing and speech impaired.