

# 4 Critical Questions

To Ask During The Long Term Care Interview

## **“DO YOU KNOW ANYONE WHO HAS BEEN ADMITTED INTO A NURSING HOME IN THE LAST YEAR OR TWO?”**

If their answer is yes, ask:

- Who was it? • How long were they in?
- How did it turn out? • How was it financed?

Allow them to share the experience they went through or know about. This exercise will put them in the mind-set to consider the severity, reality, and possibility of this situation in their own lives.

## **“ARE YOU AWARE OF THE CURRENT COST OF NURSING FACILITIES IN YOUR AREA?”**

Cost of care varies, but the average cost for nursing facility care can well exceed \$80,000/year; some states or facilities can be much higher than this. With the average length of stay is 2.5 years.

The average cost of home health care can exceed \$40,000/year. Assisted living facility care costs on average \$40,000/year or more.

\*\*State averages can be found online.

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(Cont. 2.)

**“ARE YOU AWARE OF YOUR MEDICARE BENEFITS IN A NURSING FACILITY, ALONG WITH YOUR CURRENT SUPPLEMENTAL COVERAGE?”**

*If client is under 65...*

Ask, “Do you know what your current health insurance plan would pay when you need facility or home care? Let’s look at your policy.”

**According to the Department of Health and Human Services Medicare Handbook:**

- **Medicare** pays initial **20 days (for Skilled Care only)**, but only after patient has been hospitalized for 3 days.

- **The next 80 days**, patient pays **\$157.50/day**.

- Beyond 100 days, patient pays 100% of the bill.

- **Medicare** pays nothing for **Intermediate or Custodial Care** (*the most common care given*).

- Estimates show that **Supplemental Care** pays only 2% of all claims in a nursing facility.

\*Use the Medicare Guidebook to show cold, hard facts.

**Most health insurance plans cover only the same kind of limited services as Medicare – U.S. Department of Health and Human Services**

# 4 Critical Questions

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(Cont. 3)

## “IF YOU WERE FACED WITH THE EXPENSE FOR NURSING FACILITY CARE AS WELL AS ASSISTED LIVING AND HOME CARE, HOW WOULD YOU PAY FOR IT?”

**This amount is exhausting for anyone**, spending down to qualify **Medicaid** approval is unrealistic.

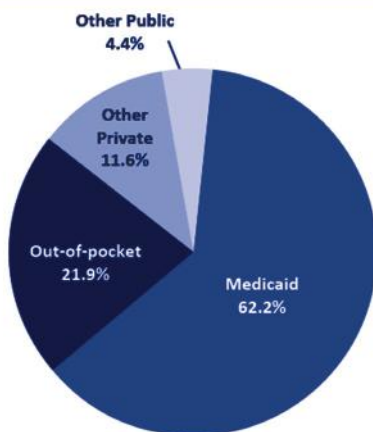
- To qualify for Medicaid, applicants must have minimal assets (no more than \$2,000 in cash/cash equivalents such as bonds and IRAs), and any transferring assets (financial gifts) must be done 5 years prior to applying.

**Average Nursing Room Cost: \$248/day x 2.5 years= \$226,176**

\* It's good to write out these costs on paper so they can see the real possibility of what they face!

Also, the quality of care almost always diminishes when Medicaid is applied.

FIGURE 1 Long-Term Care Expenditures by Source, FY 2010



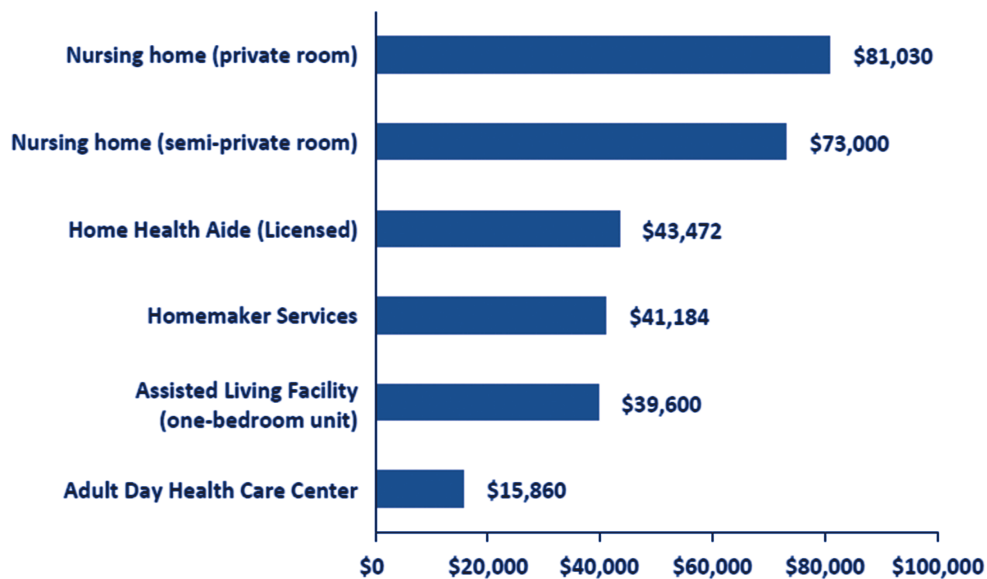
**Source:** O'Shaughnessy CV. The Basics: National Spending for Long-Term Services and Supports. 2012

**Note:** “Other Private” includes private long-term care insurance, other health insurance, and other private spending for nursing homes and home health services. “Other Public” includes Department of Veterans Affairs, state and local programs, and general assistance spending for nursing homes and home health services.

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**FIGURE 2** Median Annual Costs for Selected Long-Term Care Services in the U.S., 2012



**Source:** Genworth Financial. Genworth 2012 Cost of Care Survey: Home Care Providers, Adult Day Health Care Facilities, Assisted Living Facilities and Nursing Homes. 2012.

**Note:** Annual costs for home health aide/homemaker services are based on 44 hours of care per week, multiplied by 52 weeks. Annual costs for adult day health care are based on a daily 6-8 hour rate for 5 days a week, multiplied by 52 weeks.