

## How Long Is Long Term Care?

### Q: What is long term care, and how long is it needed?

**A:** Long term care refers to a variety of services and supports designed to help you with personal care needs, like eating, bathing, dressing, walking and toileting. It is predominately not medical care—and it can take place over a short or long period of time. The goal of long term care is to help you live as independently as possible if you need help with everyday activities that you can no longer do on your own. The term you will often hear now is “long term services and support” (LTSS).

About 70% of people over age 65 need some type of long-term care during their lifetime. Perhaps the best known form of long term care is nursing facility services—but most long term care is provided in the home, and most personal care is provided by unpaid family members and friends.

Many nursing facilities and hospitals offer short-term “rehabilitation” to help you transition back to the community. Many of these rehabilitation services can also be provided in your own home.

If you have had medical treatment for a stroke or a broken hip, for example, you may get some medical care after you return home—but you may also need some help with what are called your “activities of daily living,” or ADLs, like using the toilet, taking a shower, walking and dressing. Tasks like shopping, cooking, and transportation—known as “instrumental activities of daily living.”—are also part of LTSS.

The need for LTSS may arise suddenly, such as after a heart attack, but more commonly the need for LTSS happens gradually, as you get older or have a disability that gets worse. Short-term care can last several weeks or a few months while you are recovering from an illness or injury. Long-term care can be ongoing, as with someone who is severely disabled from Parkinson’s or Alzheimer’s disease. Many people use LTSS for years, using unpaid family members and hired caregivers.

It’s hard to predict how much or what type of long-term care you might need, but here are some risk factors to consider:

- Age: The need for LTSS increases with age.

- Gender: Women are at higher risk for LTSS needs than men, because they often live longer.
- Marital status: Single people are more likely than married people to need care from a paid provider.
- Lifestyle: Poor diet and exercise habits can increase a person's risk.

A number of public programs, including Medicare and Medicaid may help pay for some LTSS under certain circumstances. These programs have specific rules about what services are covered, how long you can receive benefits, whether or not you qualify for benefits, and how much you have to pay in out-of-pocket costs. Medicare only covers medically necessary care and focuses on medical “acute care” such as doctor visits, drugs, and hospital stays. Medicare will pay for some of your nursing facility costs for up to 100 days. For the first 20 days, Medicare pays 100% of your costs, but for days 21 through 100, Medicare only covers a small part of your expenses.

Medicaid is better at covering LTSS needs—but it only helps people with low income and assets pay for some of their LTSS expenses. Medicaid, known in Massachusetts as “MassHealth,” covers personal care services at home, and nursing facility care—but you still have to pay most of your income to the facility.

In addition to public programs, there are also private long term care insurance policies on the market. But people with certain medical or LTSS conditions may not qualify for such policies, even if they can afford the premiums. Someone buying LTC insurance in their 60s may not need to use it for 20 years—and consumers may not want to pay premiums for many years for a need that may never arise.

It’s important to start planning for LTSS now to maintain your independence and to make sure you get the care you may need, in the setting you want, in the future. To learn more about long term services and supports in your community, dial 1-800-Age-Info, and press “1” for the Aging Services Access Point (ASAP) or Area Agency On Aging (AAA) nearest you.

