



Advanced Health Services, APC

A Professional Nursing Corporation

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Creating Life Care Solutions

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LONG TERM CARE

Long Term Care is the inability to perform the activities of daily living without assistance

ACTIVITIES OF DAILY LIVING (ADL)

BATHING - washing oneself by sponge bath or in a tub or shower

DRESSING - choosing your clothes, tying shoes etc.

TOILETING - getting to, from, on, and off of the toilet and performing the associated personal hygiene

CONTINENCE - maintain control of bowel and bladder function

TRANSFERRING - AMBULATE - the ability to move into or out of bed, a chair or the ability to walk around inside or outside of the home

EATING - feeding oneself by getting the food in the body from a plate, cup or table

IMPAIRMENT OF COGNITIVE ABILITY - a person needs substantial supervision due to severe cognitive impairment or injury

EVOLUTION OF LONG TERM CARE HABITAT

- **CHILDHOOD** live in parent's home
- **ADULTHOOD** partner's home
- **OLDER ADULT** board & care (assisted living), Personal residence or nursing home

PAYING FOR LONG TERM CARE \$\$\$

- Self-insure (Net Worth, Cash Flow, Emotional & Physical Health, Cost)
- Die before the need
- Live with children
- Transfer cost to insurance company
- Apply for government benefits

What is Medicare? Health Insurance for those 65 and over

Part A – Hospital Part B – Medical Part C – Medicare Advantage Part D – Prescription
HMO (going away)

Medicare part A B C D are the different parts of the Medicare plan. They came into existence at different times. Medicare provides coverage for mostly older Americans, 65 and older. It pays for most of the costs of hospitalization and other medical care. The Medicare came into existence as part of the Social Security Act of 1965. President Lyndon B. Johnson signed it into law on July 30, 1965. At this time, there was only Medicare, not parts A B C D.

Acute Care? (Hospital) Skilled Care? (Nursing Home) Custodial Care? (ADL)

Future of LTC is changing – Hospital & Medicare moving away from SNF Care –
Looking to provide services custodial in home in place of SNF, even considering paying for
Personal Care Attendants in home setting – assist ADL's.

INSURANCE

Determine your premium; Indemnity policy; Inflation protection; Comprehensive policy includes residential care, home care, respite care, adult day care & nursing home care.

Avoid Specific Disease Policies

Determine financial health of insurance company

Who will file your claim?

Age limit or preexisting conditions

30 days to rescind insurance contract

LTC Insurance Co Provision of services declining – Co's leaving business.

Premiums to ↑ so ↓ benefits to stay competitive.

California Partnership Policy (Policy of first choice)

Medi-Cal with the assistance from the Robert Wood Johnson Foundation created The California Partnership for Long-Term Care. The goal is **to protect Californians from being forced to spend everything they have worked for on long-term care, and to prevent or delay dependence on Medi-Cal.** These special policies are commonly called "**Partnership policies**". Partnership policies take the guesswork out of ensuring you purchased a quality policy. In addition to many other consumer protection features, **Partnership policies offer the special benefit of Medi-Cal Asset Protection.**

Five private partners -- Bankers Life and Casualty, Genworth Financial (formerly GE Financial), John Hancock Life Insurance, MetLife, New York Life Insurance -- and CalPERS Long-Term Care Program. <http://www.rureadyca.org>

Factors determining your premium

Elimination period; 0-90 day or more (1 year) no benefits paid

Age; daily reimbursement amount (\$50 - \$500 per day), Length of Coverage (by year or lifetime), cover home care, adult day care, nursing home care

Medi-Cal: Medi-Cal provides custodial care for people with low income and limited ability to pay, including the aged, blind, disabled, young adults and children, pregnant women, persons in a skilled nursing or intermediate care home, and persons in the Breast and Cervical Cancer Treatment Program (BCCTP).

Approximately 8.8 million citizens were enrolled in Medi-Cal for at least 1 month in 2009-2010, or about 23% of California's population. **Asset Protected** – Home, vehicle, burial plan, \$1,500.

“Your Way” (EXCELLENT!) H.E.L.P. 1404 Cravens Ave., Torrance, CA 90501 www.help4srs.org
(310) 533-1949 www.better-endings.org

Your Way is a plain-language guide created to help you stay in charge of the medical care you receive, even if you can't speak for yourself. It is **not an Advance Health Care Directive**.



Your Way can help any of us -- Think about what is important to us; Obtain wanted medical care and avoid unwanted medical care; Help our family and friends do what we want.