

Long-Term Care

If you're looking into long-term care, there's a lot to know. Use the resources below to learn more.

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What is long-term care?

Long-term care includes support for basic daily living for people who have a chronic illness or disability. Sometimes called personal assistance, it may include help with everyday activities like dressing, bathing, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops.

Long-term care can be provided at home, in the community, in assisted living, or in a nursing home. It's important to start planning for long-term care now to maintain your independence and to make sure you get the care you may need in the future.

Note: Medicare and most health insurance plans do not pay for long-term care.

Medicare pays only for time-limited, medically necessary skilled nursing facility care or home health care if you meet certain conditions.

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How can I get long-term care through private insurance?

A private insurance policy can help pay for many types of long-term care, including both skilled and personal care. Long-term care insurance plans can vary widely.

Some policies may cover only nursing home care. Others may include coverage for a range of services like adult day care, assisted living, medical equipment, and home care. The amount of coverage available for different services varies by policy.

Your current or former employer or union may offer long-term care insurance.

Current and retired federal employees, active and retired members of the uniformed services, and their qualified relatives can apply for coverage under the [Federal Long-term Care Insurance Program](#).

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How can I get long-term care through Medicaid?

The eligibility rules for Medicaid are different for each state, but in every state, Medicaid is an important source of coverage for people who need long-term care services.

- **State Medicaid programs:** Each state operates a Medicaid program that provides health coverage for people with low incomes including families and children, the elderly, and people with disabilities.
- **Medicare options:** People with Medicare with limited incomes have several opportunities for enrolling in Medicaid coverage and getting help paying Medicare premiums. Medicaid also helps pay for nursing home care for a large proportion of people with Medicare.
- **Community-based programs:** Nearly all states offer community-based long-term care services and supports through Medicaid that help individuals stay in their homes for as long as possible.

To learn more about your state Medicaid program and other options available to you, [use the insurance and coverage finder](#).

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How can I get long-term care through my veteran benefits?

The Department of Veterans Affairs (VA), as part of its health care program, may provide long-term care benefits and services for service-related disabilities or to certain eligible veterans.

In addition to health care, VA benefits include a Housebound and Aid and Attendance Allowance Program that provides cash benefits to eligible

disabled veterans and surviving spouses to get homemaker, personal care, and other services needed for help at home. For more information, [visit the VA website](#), or call 1-800-827-1000.

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What is Community Living Assistance Services and Supports (CLASS) Program?

Note: On October 14, 2011, Secretary Sebelius transmitted a report and letter to Congress stating that the Department does not see a viable path forward for CLASS implementation at this time. View a copy [of the CLASS report](#).

The Affordable Care Act created the CLASS Program, which is a national, voluntary insurance program that will be available after October 2012 to help pay for services and supports that help you maintain independence in your community. Key things to know about the CLASS Program:

- **Eligibility:** People over age 18 who are working will have the opportunity to enroll in the CLASS Program.
- **Benefits:** Enrollees who the program determines have functional limitations expected to last at least 90 days and who meet other eligibility requirements will receive a cash benefit.
- **Time requirements:** The cash benefit, available to enrollees who contribute to the program for at least five years, will help pay for supports to stay independent. The minimum average daily benefit will be \$50 a day.
- **Supports available:** Functional limitations for enrollees include needing help with many basic daily living activities such as eating and getting in and out of bed. Such supports include home modifications, assistive technologies, home care aides, and personal assistance.

[Learn more about the CLASS Program](#)

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What is the Program of All-Inclusive Care for the Elderly (PACE)?

The Program of All-Inclusive Care for the Elderly (PACE) is a Medicare and Medicaid program that allows people who otherwise need nursing home-level care to remain at home. PACE provides coverage for prescription drugs, doctor visits, transportation, home care, check-ups, hospital visits, and even nursing home stays when necessary.

To qualify for PACE, you must meet the following conditions:

- You are age 55 or older.
- You live in the service area of a PACE organization.
- You are certified by your state as needing a nursing home level of care.
- At the time you join, you are able to live safely in the community with the help of PACE services.

To find out if there is a PACE site near you, visit www.pace4you.org.

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Where can I get more information about long-term care?

Use the resources below to find more information about long-term care insurance:

- **Planning:** Visit <http://www.longtermcare.gov> to learn more about planning for long-term care.
- **Medicare resources:** Visit Medicare's website for more information about [long-term care planning](#). You can also [compare nursing homes](#) or [compare home health agencies](#) in your area. You can call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- **State assistance:** Contact your [State Department of Insurance](#) to get information about long-term care insurance. [Find additional consumer assistance](#) in your state.
- **Free shopper's guide:** Call the National Association of Insurance Commissioners at 1-866-470-6242 to get a copy of "A Shopper's Guide to Long-term Care Insurance."
- **Eldercare Locator:** [Visit the Eldercare Locator](#) to find your local Aging and Disability Resource Center (ADRC). You can also call 1-800-677-1116.

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