

## THE LTC QUIZ

Prepared by the NAHU Long-Term Care Working Group

Most Americans only have a basic understanding of long-term care, its financial risks and implications, and how best to plan ahead. This quiz is a tool that can be used in seminars to keep people's interest level high, and it can also be used with legislators to get them to want to know more about this important public issue.

### **Consumer Quiz**

True

False

- 1) I currently have a long-term care plan.
- 2) I can afford to spend \$65,000 a year for long-term care services.
- 3) Health insurance typically covers most long-term care services.
- 4) I can cut back my hours or quit my job to take care of a family member.
- 5) Most long-term care services are provided in a nursing home.
- 6) I can get Medicaid for my care for free.

### **Legislator Quiz**

- 1) The cost of the long-term care services portion of the Medicaid Program Nationally was more than \$67 billion in the year 2000.
- 2) 54 million Americans care for disabled family or friends each year.
- 3) 10% of persons needing long-term care services are under age 65.
- 4) Medicare is the primary funding source for most older Americans' long-term care services.
- 5) Most people prefer to stay in their homes if they need long-term care services.

**ANSWER KEY:**

**(Consumer Quiz)**

- 1 -- Most people do not realize that they have a long-term care plan. It simply is not funded with insurance -- It is the 100% plan in that every dollar of care is a dollar out of their own pocket.**
  
- 2 -- \$178 per day is not unusual for the cost of services either in a nursing home or for a home health aide to stay with a disabled person for 8 to 12 hours per day.**
  
- 3 -- False. Health insurance is designed for treatment of medical conditions as opposed to assist with activities of daily living**
  
- 4 -- False. According to the 1999 MetLife Juggling Act Study, a “career” of care giving costs an average of \$656,000 in lost wages, pensions and Social Security, not to mention negative health impacts.**
  
- 5 -- False. Most long-term care services are provided in the home and much of it is provided informally by overburden family members. In addition, according to a 1999 study by the Centers for Disease Control, estimates of persons served by home health care agencies grew from 1.2 million in 1992 to 2.4 million in 1996.**
  
- 6 -- False. In order to qualify for Medicaid, a person must first “spend down” his or her assets or transfer assets to others in order to receive care. Most care is provided in an institution and providers are receiving low-reimbursements to provide the services. In addition, in most states, when a Medicaid recipient dies, the state is required to recover payments from the estate of the decedent. There is no free lunch here.**

**(Legislator Quiz)**

- 1 -- True. According to the Congressional Research Service, the government spent \$67.7 billion that year with \$49.6 billion for nursing home services and \$12 billion for home- and community-based services**
  
- 2 -- True. Survey by the National Family Caregivers Association, October 2000.**
  
- 3 -- False. According to the General Accounting Office in November 1994, 40% of persons needing long-term care services were between the ages of 18 and 64.**
  
- 4 -- False. In 1996, the Health Care Financing Administration reported that only 20.7% of home care and nursing home care expenses were covered by Medicare.**

**5 -- True. However, with family members overwhelmed with other commitments and a lack of resources many people end up receiving their care in an institution.**