FOOTHILL-DE ANZA
Community College District

The WHO, WHAT, WHERE, WHEN and WHY of Long-Term Care Insurance

A 3-Part Educational Series

Part II - The Where

Where can long-term care be received?

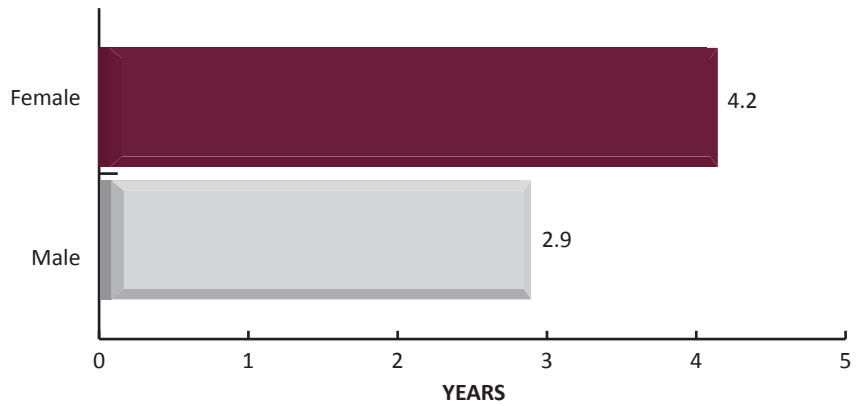
- In your own home by a licensed home health care provider
- In an adult day health center
- In an assisted living facility
- In a nursing home

Who decides where my care is provided?

You do! Almost everybody prefers to remain in their own home for as long as possible. Long-term care insurance companies acknowledge that and many features and benefits of your coverage are designed to make it easier for you to transition from a hospital to your home and to stay there longer than otherwise possible. These benefits and features may include:

- Assistance with expenses for home modification such as the installation of a wheelchair ramp, widening of doors, and removal of door steps
- Assistance with expenses for medical equipment and assistive devices
- Assistance with expenses for medical alert systems and remote medical monitoring

Average Length of Stay at a Nursing Home in Years



Source: Brown, Jeffrey R., Finkelstein, Amy. *The Interaction of Public and Private Insurance: Medicaid and the Long-Term Care Insurance Market.* 2006

* If you are having trouble viewing the video, try opening the link in a different browser, such as Google Chrome or Mozilla Firefox

DID YOU KNOW...

- 49% of new LTCi claims started in 2010 are for home care.
- 27% of new LTCi claims are for nursing home care.

Source: 2011 LTCi Sourcebook, American Association for LTCi

CLICK HERE for an informative and interactive presentation*

SCHEDULE AN APPOINTMENT

CLICK HERE for Foothill College
CLICK HERE for De Anza College

For more information, contact:
Karen Perry
800.269.2622 x 119