

# No, Medicare Doesn't Pay For Long-Term Care. So What Are Your Options?

Every week we get calls from desperate people with a loved one who needs placement in a long-term care setting. The callers have just come face-to-face with two harsh truths. The first is that Medicare, which has helped cover their loved one's medical expenses until now, won't cover a penny of long-term care. The second is that long-term care costs are well beyond the means of most families. Long-term care costs in Florida are now hovering around \$100,000 per year!

Unless you and your family have experienced this crisis, you, too, may buy into the myth that Medicare pays for long-term care. That myth's durability can be traced to the fuzzy definition of "nursing home." Medicare does in fact pay for a limited length of care if it's in a *skilled nursing facility*, subject to certain provisions. Among them: It must follow a hospital stay of at least 3 days, and admission to the facility must be for the same condition that led to hospitalization. But Medicare will not pay for a *long-term care nursing facility*, one designed not to improve a resident's health but only to assist with everyday activities such as bathing and dressing.

So what are your options when faced with the cost of long-term care? One option is to be wealthy. If you are not, read on.

Another option is purchasing long-term care insurance, if you can afford it and can qualify medically. If you have an existing life insurance



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policy or annuity, it is also possible that you could convert it into a hybrid policy that provides long-term care coverage.

If you served during certain wartime periods and meet certain asset and income requirements (or if you are the widow of such a person), you may be able to obtain V.A. benefits to defray some of the cost.

You could obtain Medicaid benefits by "spending down." Or to avoid losing everything first, you could consult with an elder law attorney to see if you can hasten Medicaid eligibility. Frequently, benefits may be obtained even if an individual is already in a long-term care nursing home.

With our aging population, you would think our country would have a plan to deal with this growing crisis. Alas, it does not. For now, your best option is to seek the assistance of a qualified, experienced, certified elder law attorney.

**Joseph S. Karp** is a nationally certified and Florida Bar-certified elder law attorney (C.E.L.A.) specializing in the practice of Trusts, Estates and Elder Law.

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Read *The Florida Elder Law and Estate Planning Blog* at [www.karplaw.blogspot.com](http://www.karplaw.blogspot.com).

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