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MEMBER



*Special needs require special lawyers.*

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## SURVEY OF LONG-TERM CARE COSTS IN 2010

Nearly two-thirds of Americans 65 years of age and over will eventually require some form of long-term care. This care can be nursing home care, assisted living care, or in-home care. Whatever the setting, the care is extremely expensive and can deplete a family's hard-earned savings. In April, Genworth Financial published its 2010 Cost of Care Survey which covers nearly 13,000 long-term care providers in 436 regions nationwide. Their findings reveal that, in the past 5 years overall, the cost of long-term care among facility-based providers has steadily increased while "non-skilled care"-related home care costs have remained relatively flat. The following is an overview of the available long-term-care options reviewed by Genworth and a summary of their survey results:

**Homemaker Services (Licensed):** Provides "hands-off" care such as assistance with cooking, cleaning, and running errands. Often referred to as "personal care assistants" or "companions." This is the rate charged by a non-Medicare certified, licensed agency.

National Median Hourly Rate:	\$18
Increase Over 2009:	3.0%
5-Year Annual Growth:	2.4%

**Home Health Aide Services (Licensed):** Provides "hands-on" personal care, but not medical care, in the home. Assists with activities such as bathing and dressing. This is the rate charged by a non-Medicare certified, licensed agency.

National Median Hourly Rate:	\$19
Increase Over 2009:	2.7%
5-Year Annual Growth:	1.7%

**Adult Day Health Care:** Provides social and other related support services in a community-based, protective setting during any part of a day, but less than 24-hour care.

National Median Daily Rate:	\$60
Increase Over 2009:	12.0%
5-year Annual Growth:	N/A

**Assisted Living Facility (One Bedroom/Single Occupancy):** Provides “hands-on” personal care as well as medical care for those who are unable to live alone, but do not require the constant care provided by a nursing home.

National Median Monthly Rate:	\$3,185
Increase Over 2009:	12.0%
5-Year Annual Growth:	6.7%

**Nursing Home (Semi-Private Room):** Provides skilled nursing care 24 hours a day.

National Median Daily Rate:	\$185
Increase Over 2009:	5.7%
5-Year Annual Growth:	4.6%

**Nursing Home (Private Room):** Provides skilled nursing care 24 hours a day.

National Median Daily Rate:	\$206
Increase Over 2009:	5.1%
5-Year Annual Growth:	4.5%

There are generally five ways to pay for long-term care: (1) private pay; (2) long-term care insurance; (3) Medicare; (4) Medicaid; and (5) Veterans’ Administration benefits.

The attorneys at Oast & Hook can assist clients with exploring available long-term care options and choosing the option that best suits the client’s needs and financial situation.

### **Ask Allie**

O&H: Allie, we’ve heard that researchers want to know if older dogs can teach them new tricks about aging and cancer. Please tell us about this.

Allie: Sure! A recent article in the AARP Bulletin described the efforts of the Old Gray Muzzle Tour, a nationwide 23-day expedition recently undertaken by David J. Waters, a veterinarian and executive director of the Gerald P. Murphy Cancer Foundation in West Lafayette, Indiana. The purpose of the tour was to study the oldest living pet Rottweilers in the country. The tour stopped in 16 towns and cities, and focused on dogs at least 13 years old (equivalent to a 100-year-old human).

Dr. Waters examined each animal, collected DNA samples, and watched the dogs in their environments. Dr. Waters said that “These exceptional dogs have lived at least 30 percent longer than average for their breed. They have dodged cancer and other life-threatening diseases of aging. We believe studying them can shed light on what it takes to live well.” This sounds like a great project! Time to go find my mom and my laser toy, so I can exercise and keep in shape. See you next week!

### Announcement

Oast & Hook attorney Letha McDowell will speak on the topic of elder law at the monthly meeting of the Norfolk Retired Employees Association from 10:30 a.m. to 11:00 a.m., Friday, July 30th at the Titustown Recreation Center, 7545 Diven Street, Norfolk, Virginia 23505. For more information on this organization, please visit [www.norfolk.gov/retirees](http://www.norfolk.gov/retirees).

### Distribution of This Newsletter

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