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## GENWORTH 2012 COST OF CARE SURVEY

Genworth has surveyed long-term care service providers for the past nine years. The 2012 survey included 437 regions that cover all Metropolitan Statistical Areas defined for the 2010 U.S. census. CareScout, a Genworth company, contacted more than 46,000 providers for 15,300 surveys of assisted living facilities, nursing homes, home care providers and adult day care providers. CareScout provides both national rates, state rates, and regional rates by type of care provider. Genworth has identified emerging trends across long-term care services. The cost of care among facility-based providers has steadily increased, while the rates charged by home care providers for “non-skilled” services has remained relatively flat over the past five years. The following information is a compilation of Genworth’s data sorted by type of provider. The Virginia Beach-Norfolk-Newport News region will be identified as the Hampton Roads region.

Licensed homemaker services provide “hands-off” care with tasks such as running errands and cooking. The personnel working for such services are often called “personal care assistants” or “companions,” and their assistance allows people to live in their own homes or return to their homes. The national median hourly rate charged by a non-Medicare certified, licensed agency is \$18 per hour. This is the same rate as in 2011, but it reflects a 1.15% five-year annual growth rate; (The compound annual growth rate is based on Genworth Cost of Care Survey data from 2007 to 2012). The median hourly rate for Virginia is also \$18 per hour; in the Hampton Roads region the median hourly rate is \$19 per hour.

Licensed home health aide services provide “hands-on” personal care (but not medical care) for activities such as bathing, dressing, and transferring. Their assistance allows people who are elderly or have disabilities to live in their own homes rather than a residential care facility or nursing home. The national median hourly rate charged by a non-Medicare certified, licensed agency is \$19 per hour. This is the same rate as in 2011, but reflects a 1.09%

five-year annual growth rate. The median hourly rate for Virginia is \$18 per hour while in the Hampton Roads region the median hourly rate is \$19 per hour.

Adult day 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. These centers provide a much-needed break to caregivers, and they offer a variety of services. The national median daily rate is \$61 per day; this is a 1.67% increase over 2011. The median daily rate for Virginia is \$55 per day, while in the Hampton Roads area the median daily rate is \$54 per day.

Assisted living facilities provide “hands-on” personal care as well as medical care for those who are not able to live by themselves but do not require constant care provided by a nursing home. The national median rate is \$3,300 per month for a one bedroom unit with single occupancy. This is a 1.19% increase over 2011 and reflects a 5.71% five-year annual growth rate. The median monthly rate for Virginia is \$3,481, while in the Hampton Roads area it is \$3,395.

Nursing homes provide skilled nursing care 24 hours a day. Services include personal care assistance, room and board, supervision, medication, therapies and rehabilitation. The national median rate for a semi-private room is \$200 per day. This is a 3.63% increase over 2011 and reflects a 4.5% five-year annual growth rate. The median rate in Virginia is \$198 per day, while in the Hampton Roads area the median rate is \$196 per day. The national median rate for a private room is \$222 per day. This is a 4.23% increase over 2011 and reflects a 4.28% five-year annual growth rate. The median rate for a private room in Virginia is \$225 per day, while in the Hampton Roads area it is \$228 per day.

The Genworth Cost of Care Survey can provide families and providers with valuable information for planning and financing purposes.

The attorneys at Oast & Hook can assist clients and their families with their estate, financial, insurance, life care, veterans’ benefits and special needs planning issues.

### **Ask Allie**

O&H: Allie, we’ve heard about some cats who are fast learners. Please tell us about them.

Allie: Sure! Sullivan and Sarah, with the help of their mom, Joan Kosby of Greenwich, New York, have learned how to identify shapes, colors, and numbers. They can also grasp abstract concepts, such as smaller and bigger. Sullivan has been featured in a series of YouTube videos. The recordings show Sullivan sitting on the kitchen floor while Joan asks him to point with his paw to specific items or words printed on note cards. The words include his name, his species (cat vs. dog), specific numbers, coins, and cutouts of shapes. Sarah can perform these tasks too, but she is very shy. For more information and to see Sullivan’s videos, go to [www.YouTube.com](http://www.YouTube.com) and search “Sullivan the cat.” What a great story! I’ll have to show this to my mom and see if she can teach me too. In the meantime, I think I’ll take a nap . . . . See you next week!

### Announcement

Oast & Hook is proud to announce that it has partnered with Commonwealth Assisted Living to offer a series of seminars for veteran seniors and their families. Each seminar will cover veterans benefits, veteran's aid and attendance, elder law, Medicare, and long-term care planning. The seminars will begin at 6:00 p.m. and will end at 7:00 p.m.. Below are the dates and locations of each seminar. Seating is limited. If you have any questions or if you would like to register for one of these seminars, then please phone Oast & Hook at 757-399-7506.

#### May 24, 2012

Georgian Manor  
651 River Walk Parkway  
Chesapeake, Virginia 23320  
Tel: 757-436-9618

#### June 7, 2012

The Ballentine  
7211 Granby Street  
Norfolk, Virginia 23505  
Tel: 757-440-7400

### Distribution of This Newsletter

Oast & Hook encourages you to share this newsletter with anyone who is interested in issues pertaining to the elderly, the disabled, and their advocates. The information in this newsletter may be copied and distributed, without charge and without permission, but with appropriate citation to Oast & Hook, P.C. If you are interested in a free subscription to the *Oast & Hook News*, then please e-mail us at [mail@oasthook.com](mailto:mail@oasthook.com), telephone us at 757-399-7506, or fax us at 757-397-1267.

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