



ADVANCE PLANNING FOR LONG-TERM CARE RESOURCES

Long-term care is a range of services and supports for personal care needs. Most long-term care isn't medical care. It is help with basic tasks of everyday life, sometimes called activities of daily living.

Long-term care can be very expensive:

- Nursing home cost in California averaged \$290/day in 2017 with an annual cost of care close to \$110,000.
- Non-medical, home care aide services range in cost from \$20-\$30/hour and the annual costs depends on the number of hours per day needed. For example, four hours per day at \$25/hour, for 365 days equals \$36,500.
- Generally, women need care longer than men (3.7 years as compared to 2.2 years)

A recent study projects that over half (52%) of adults who reach age 65 will someday require a high level of help with basic daily activities. Though most will require help for less than two years. About one in seven, will need long term services and support for more than five years.

California's Medicaid public health insurance program (Medi-Cal) provides needed [health care services](#) and assistance with activities of daily living for low-income individuals. This program is called In-Home Supportive Services or IHSS. Medi-Cal is financed equally by the state and federal government.

Medicare doesn't cover long-term care (also called custodial care), if that's the only care you need. Most nursing home care is custodial care. You pay 100% for non-covered services, including most long-term care.

Some private health insurance policies cover some basic forms of long-term care. Read your policy carefully for waiting periods and co-pays.

Here is what you need to do!

- ✓ Talk with your health care provider about your potential future needs and options and the forms he or she needs to adhere to your wishes.
- ✓ Talk with your family members about your options and preferences.
- ✓ Research what services are covered through your health insurance, Medicare, and Medi-Cal.
- ✓ Submit forms as required and create a file for your family with copies of these forms and a statement of your wishes for aging and end-of-life care.

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Here are some resources to get your started.

<https://www.rureadyca.org/>

<https://yolohospice.org/service/planning-ahead/>

<https://oag.ca.gov/consumers/general/care>

<https://coalitionccc.org/tools-resources/advance-care-planning-resources/>

<https://www.cdc.gov/aging/pdf/acp-resources-public.pdf>

https://www.americanbar.org/groups/law_aging/resources/health_care_decision_making/consumers_toolkit_for_health_care_advance_planning/

<https://www.dhcs.ca.gov/services/Pages/default.aspx>

<https://www.medicare.gov/coverage/long-term-care>

<https://cahealthadvocates.org/long-term-care/>

<https://yolohealthyaging.org/resources/>

YOLO HEALTHY AGING ALLIANCE (YHAA)

YHAA serves as the unified voice for older adults in Yolo County. We connect residents to services and resources that assist them to live safe and healthy lives in the settings of their choice. We educate the public, advocate for services and programs, and facilitate collaboration among service providers to create an integrated and navigable network of whole person care.

YHAA’s Collaboration Committee consists of over 90 providers in Yolo County that meet bi-monthly to network, share information, and develop mechanisms for partnership and cross-referral. The YHAA Advocacy Committee meets monthly to address gaps in services and advance policies and programs to fill these gaps at the local, regional and state level. Throughout the year, YHAA hosts educational events for the public on critical issues such as Fall Prevention, Alzheimer’s and Dementia, and Caregiving; and Town Halls where our elected representatives talk about their activities on behalf of the aging and disabled population and learn about their constituents’ concerns.

Yolo Healthy Aging Alliance - The Voice for Older Adults in Yolo County
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