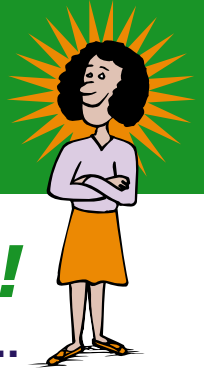


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What **Long Term Care** *Is* and *Isn't*! Sharpen Your Understanding of Long Term Care... and Make a *Smart* Decision about Long Term Care Insurance!

Long Term Care *Isn't*

Long term care is not the same as acute medical care. Acute medical care is short-term, and there's usually an expectation that your medical problem will be cured. Acute medical care is mainly provided by doctors.

Long term care is not always administered in a nursing home. In fact, more than 75% of all people receiving long term care assistance are not in nursing homes.¹

Most long term care is not covered by Medicare or health insurance programs such as TRICARE and FEHB. Medicare pays a limited amount of "skilled nursing care." Neither Medicare, TRICARE, the FEHB Program, nor most other health care plans pay for help with daily activities — which is the kind of long term care most people need.

Long Term Care *Is*

Long term care is ongoing assistance. Typically it is provided by home health aides and other health care providers to people who need ongoing or even lifelong care. The goal of long term care is to help with day-to-day living.

Long term care is provided in a number of settings. They include your own home, assisted living facilities, adult day care centers, and hospices.

Long term care is covered completely or in part by long term care insurance. Most plans let you choose the amount of the coverage you want, as well as how and where you want to use your benefits. A comprehensive plan includes benefits for all levels of care, custodial to skilled.

¹ *Long Term Care Insurance, Baby Boom or Bust?*
Conning & Company, 1999, page 13.

The Federal Long Term Care Insurance Program



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