

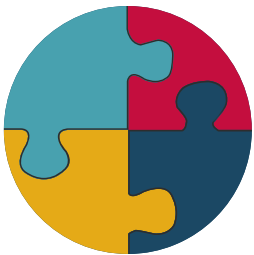


**MARYLAND**  
**Health Care**  
**Commission**

## Maryland Long Term Care Planning Toolkit

### What is Long Term Care?

Long term care involves services that meet a person's health or personal care needs. Services help people live as independently and safely as possible. Long term care can be provided in the home by a paid or unpaid caregiver, in a community location such as an adult day care, or in a facility such as a nursing home or assisted living facility.



### What's Your Family's Plan?

Long term care will be a necessity for many Marylanders. Families should begin conversations about planning for long term care early and should include as many family members as possible.

### A Starter Kit for Discussions about Long Term Care

**Severe and unexpected injuries can happen at any time to anyone.**

- What happens if Grandma falls and breaks her hip?
- How will she be cared for?
- Will Mom have to quit work to care for Grandma?
- How will the bills be paid if Mom can't work?
- Does our family have enough financial resources to pay for care?

Questions like these and others should be discussed early and in multi-generational family meetings.

The **Governor's Task Force on Long Term Care and Education** and the **Maryland Health Care Commission** have prepared this Long Term Care Planning Toolkit to help families begin long term care planning.

**L**earn your options

**T**ake the time and

**C**reate a plan for you and your family

**P**ut the "pieces" in place

**L**ook to public and private resources

**A**ction is key

**N**ow is the time !

Did you know that:

- 70% of people who turn 65 today will need long term care in their lifetime.
- 20% will require long term care for more than five years.



**MARYLAND**  
**Health Care**  
**Commission**

Maryland Health Care Commission  
4160 Patterson Avenue  
Baltimore, MD 21215

Phone: 1 (877) 245 - 1762  
TTY: 1 (800) 735 - 2258  
Fax: 1 (410) 358 - 1236

## Why Planning for Long Term Care Matters

It's important to prepare for long term care services early. Having knowledge about the services available and the costs of long term care before an unexpected illness or accident occurs can help reduce undue stress, so that you can make an informed decision.

### Consider the following:

*For a caregiver, the financial impact from a long-term care event can be massive*

Approximately 33% of caregivers provide 30 hours – or more – of care per week to a loved one who needs long term care. Half of those who provide caregiving estimate that they lost around 33% of their income. If a long term care event lasts an average of three years, that's potentially a full year's worth of income lost during a single long term care event.

## Long Term Care Insurance Policies

Long term care insurance can cover all or some of the cost for long term care and is available in multiple forms.

Knowing the desires of an individual in need of care is important.

It's also important to know how willing family and friends are to help with care and finances to plan for long term care.

### Top 4 Reasons to Purchase LTC Insurance

- Not wanting to be a financial burden on family
- Financial security and peace of mind
- To cover the cost of services in the future
- To protect assets



**The cost of long term care varies widely by state and region:**

Refer to the chart on [page 6](#) for the median costs in Maryland.



**Options to address long term care can be any combination of the following:**

- Using income and assets
- Receiving help from family and friends
- Using home equity (reverse mortgage)
- Utilizing private and public social programs
- Residing in a Continuing Care Retirement Community (CCRC)
- Purchasing Long Term Care Insurance

# PLAN NOW: How to Choose Long Term Care

## Step 1: Choosing the Type of Care

There are many resources available to care for family and friends. There are faith-based organizations, community groups, and local, state, and federal organizations that can assist with long term care.

### Care Settings: Pros and Cons

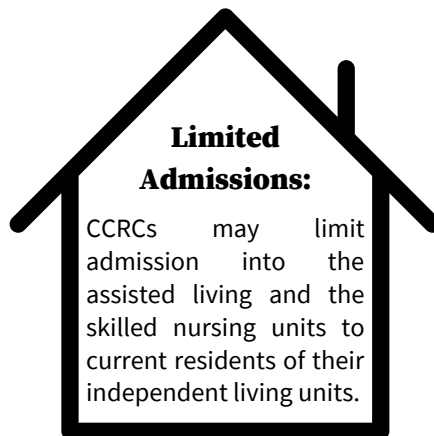
Location	Pros	Cons
<b>Living with a family member</b>	Moving in with a loved one to receive care can be a comfortable, familiar option. The individual can enjoy time with family and feel happier and more satisfied.	Family members who provide care may become emotionally and financially burned out, especially if they also work full time and/or are also caring for children and grandchildren in the home.
<b>At-home care</b>	The care recipient can remain in a comfortable, familiar environment and maintain some independence. Various support services can help provide the needed care.	Depending on the level of care needed, support services can be costly, especially during nights and weekends. At-home care personnel are typically paid by the hour.
<b>Adult Medical Day Care</b>	This type of care allows the older adult to live at home or with a family member, but also remain engaged, active, and safe while the primary caregiver works.	The individual might need transportation to and from the adult daycare center. A full day of activities may prove exhausting.
<b>Assisted Living Facility</b>	In this type of facility, the older adult can receive tailored care, with services ranging from assistance with chores to hands-on care. Living near and socializing with others is known to improve wellbeing and happiness.	Individuals may feel sadness or depression because of being separated from their home and loved ones, along with the loss of independence. Assisted living facilities are not covered by Medicare and often require the use of personal finances.
<b>Nursing Home</b>	Living in a full-time facility ensures immediate access to medical-grade nursing care.  Many (but not all) services are covered by Medicare.	Moving into a nursing home can be a difficult transition. The transition can lead to loneliness, frustration and even depression.  Nursing homes can be quite costly, and not all costs are covered by Medicare.
<b>Hospice</b>	Hospice care provides much-needed comfort and assistance in the final stages of life. Most care is provided in the patient's home. Limited service is provided in a hospice facility.  Hospice services are covered by Medicare and Medicaid.	Hospice settings are for individuals with serious medical issues who are terminally ill.  Terminal illness must be diagnosed by a doctor, and the individual must be determined by the doctor to be in his or her last 6 months of life.



A **Continuing Care Retirement Community (CCRC)** is a community where residents can live while receiving different levels of care as their needs change.

Although each CCRC is unique, generally a resident can start out living independently in an apartment and later move to assisted living to get more help with daily activities. If the resident needs skilled nursing to receive more medical care, he or she can move to the nursing facility. Residents may stay in the same community the whole time.

### Continuing Care Retirement Communities



**Residence at a CCRC requires a signed contract, an entrance fee, and monthly fees:**

- The consumer pays an entrance fee that is typically three times the monthly fee
- The CCRC offers shelter and health-related services to persons 60 years of age or older
- The shelter and services are offered under a contract that lasts for a period of more than one year, usually for life



## Advanced Directives

### The Discussion

FLEXIBILITY

When your family experiences a major event or change, it's important to have a new family meeting to discuss whether this impacts your long term care needs.

Examples of major changes are graduation from school, childbirth, marriage, divorce, retirement, unemployment, and unexpected health issues.

In addition to discussions on long term care, other family issues can be discussed at the same meetings, including end-of-life issues and advanced medical directives. An **advanced directive** is a useful legal document that allows you to choose someone to make health care decisions for you in the event you are unable to do so, and outline what end of life treatments you do or do not want to undergo.

If you decide to name someone to act on your behalf, that individual is referred to as a **health care agent**. He or she can make any decisions authorized in the advanced directive. Section I of the advance directive form states your selections and outlines the authority given to the health care agent. Section II enables you to create a **living will** which describes your wishes on what types of treatments you wish to receive and the treatments you do not want to have.

You do not need a lawyer to complete an advanced directive. Information on completing an advanced directive can be found on the **Maryland Quality Reporting** website under Advanced Directives.

<https://healthcarequality.mhcc.maryland.gov/>

## RULES

BE  
PREPARED

### Of Engagement

Have a family  
meeting  
**BEFORE** one is  
needed

Allow all  
family  
members to  
contribute

Be respectful  
of everyone's  
feelings

Listen to  
everyone's  
ideas

If a family meeting happens for the first time when someone in the family suddenly requires long term care, discussions may be more difficult because emotions are strong.

You can still discuss needs, but your emotions may affect your ability to think logically and make clear decisions.

As we pass through  
the various phases  
of our lives, our  
ability to care for  
ourselves changes

### Ice Breakers

If you don't know how to start a conversation about long term care planning, here are some ways you could break the ice:

"I need your help with something"

"I was thinking about what happened to [mention someone you know who recently needed long term care] and it made me realize..."

"Even though I'm okay right now, I'm worried about [mention your worries], and I want to be prepared."

"I need to think about the future. Will you help me?"





## Follow-up Questions after Considering a Care Plan

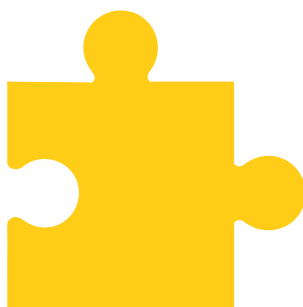
### If the desire is to stay in one's own home

Which family members will be able to help with care giving?

Will that family member(s) be compensated in any way?

Are there friends willing to help and will they be compensated in any way?

Will you accept help from professional caregivers to complement care you receive from family and friends? If so, how will this care be paid?



### If the desire is to stay with family

Which family members would you prefer to stay with?

Will that family member(s) be compensated in any way?

Would you be willing to stay part of the year with one family member and part of the year with another family member?

Would you be willing to go to Adult Day Care during the day?

### If the desire is to stay with friends

Will the friend(s) agree to help with care?

Will that friend(s) be compensated in any way?

Would you be willing to stay part of the year with one friend and part of the year with another friend?

Would you be willing to go to Adult Day Care during the day?

### If the desire or need is to stay at an Assisted Living Facility

Would you prefer it to be located near a family member or friend?

How will the facility be paid?



## CONGRATULATIONS!

You have had “the conversation.” Hopefully, it is the first of many. You can use the following questions to consider how your first talk went, and to think about what you’d like to talk about in future conversations.

What do you want to remember?

What do you want your loved ones to remember?

How did this conversation make you feel?

What do you want to make sure to ask or talk about next time?

Is there something you need to clarify that you feel was misunderstood or misinterpreted?

Who do you want to talk to next time?

Are there people who should hear things at the same time (like siblings who tend to disagree)?



## Step 2: Estimating the Cost of Long Term Care

Cost is an important consideration when choosing a long term care setting. It's helpful to know the median costs for care, which vary by state and are increasing annually.

Anticipated inflation can also affect the decision-making process.

Costs can vary widely by facility type. Daily rates for Maryland adult day care, assisted living, nursing homes and home health facilities are available on the **Maryland Quality Reports** website:

[www.healthcarequality.mhcc.maryland.gov](http://www.healthcarequality.mhcc.maryland.gov)

Type of Care Setting	Annual Median Cost Maryland
Adult day care. . . . .	\$ 22,100
Homemaker services* . . . .	\$ 54,912
Home health aide* . . . . .	\$ 57,200
Assisted living facility . . . .	\$ 60,000
Semi-private room in a . . . nursing home	\$122,275
Private room in a . . . . . nursing home	\$127,750

\*Based on 44 hours per week by 52 weeks a year  
Source: [www.genworth.com](http://www.genworth.com) August, 2021



## Step 3: Review of Family and Financial Resources

In any family, family resources and financial resources can vary greatly. One family may have a non-working spouse that has time available and is able to provide help, which can lower the cost of care. Another family may have more financial resources available and is able to contribute more monetarily.

Knowing the resources available is important in planning. Use the Family and Financial Resources table to begin estimating cost. As you calculate costs, consider inflation over time.

### Family and Financial Resources

	<u>Today's Value</u>
Personal savings	\$ _____
Life Insurance benefit	\$ _____
Long Term Care Policy	\$ _____
Annuity contracts	\$ _____
Home equity	\$ _____
Reverse mortgage	\$ _____
Retirement Benefits	\$ _____
Health savings accounts	\$ _____
Family contributions	\$ _____
Other funding sources	\$ _____
<b>Total Resources Available</b>	<b>\$ _____</b>



## Step 4: Compare Expenses and Assets

Using the information from Steps 1, 2 and 3, determine the difference in expenses and assets to cover the costs of long term care. As you calculate costs, consider inflation over time.

### Comparing Expenses and Assets

	<u>Today's Value</u>
Step 1: Determine type of care	\$ _____
Step 2: Estimated costs	\$ _____
Step 3: Subtract Total Resources	\$ _____
<b>Difference*</b>	<b>\$ _____</b>

\*This is the additional money you will need





## Step 5: Collect Important Information

Collect important information and keep it in one place so that you can quickly access it when you need it.

- Decide who will be responsible for gathering, updating, and safeguarding information.
- Update the information annually.
- Keep the information in a secure place.

**Make sure that confidential information is kept secure.**

### This is a long term care plan for:

Date of Birth:

#### Medical Information

Name / Phone / Address / Email

Primary Care  
Doctor

Specialist

Specialist

Specialist

Health  
Insurance /  
Medicare  
Information

Prescription  
Coverage  
Information

#### Family / Friends Contact Information

Name / Relationship / Phone / Address / Email



## This is a long term care plan for:

Date of Birth:

**Make sure that confidential information is kept secure.**

Legal Information	Name / Phone / Address / Email	
Lawyer		
Power of Attorney		
Other		
Financial Information	Financial Institute / Account Number / Phone / User ID / Password	
Insurance Information	Insurance Company / Policy Number / Phone / User ID / Password	
Important Paperwork	Location	
Advanced Medical Directive and / or Living Will		
Legal Trusts or Wills		
Medical and /or Durable Power of Attorney		
Mortgages / Vehicle Titles		
Prepaid Funeral Arrangements / Burial Plots		
Safe Deposit Box		
Other		



## Step 6: Researching and Comparing Long Term Care Facilities



Once you have discussed care with your family and have gathered the necessary information, you are ready to search for services or facilities.

Turn to trusted sources for reliable information about the quality of long term care services and facilities.

### Maryland Health Care Commission

The Maryland Health Care Commission (MHCC) is a state agency that offers a consumer-friendly website - **Maryland Quality Reports** - that allows you to search for and compare nursing homes, home health agencies, hospitals, assisted living facilities, and more. The website reports quality information from federal and state government sources and consumer satisfaction surveys.

Long term care planning guides are in the **Additional Resources** section of the website. For example, you will find the Home and Community Care Options Guide, a Medicare Fact Sheet, an Assistance Programs Guide, and an Alternative Living Options Guide.

Website: [www.healthcarequality.mhcc.maryland.gov](http://www.healthcarequality.mhcc.maryland.gov)

Email: [mhcc.qualityteam@maryland.gov](mailto:mhcc.qualityteam@maryland.gov)

Phone: 1-877-245-1762

### Medicare Care Compare

The **Centers for Medicare and Medicaid** (CMS) offers a comparison tool for eight provider types, including nursing homes, hospice, and home health agencies.

The website offers quality federal data so that you compare facilities and services, but it does not offer data from the State like the **Maryland Quality Reports** website.

Website:

[www.medicare.gov/care-compare](http://www.medicare.gov/care-compare)

## Additional Resources and Contact Information

### Maryland Access Point (MAP)

The Maryland Department of Aging offers one phone number for each county or region which serves as the gateway to long term services and supports in Maryland. MAP specialists work with caregivers, professionals, and all individuals with long term care needs to plan, identify, connect, and assist with accessing private and public resources for long term services and supports.

Website:

<https://marylandaccesspoint.info>

Phone: 1-844-627-5465

**Allegany**  
301-783-1752

**Baltimore**  
410-887-2594

**Carroll**  
410-386-3800

**Dorchester**  
410-742-0505, ext. 109

**Harford**  
410-638-3025, ext. 2521

**Montgomery**  
240-777-3000

**St. Mary's**  
301-475-4200, ext. 1057

**Washington**  
301-790-0275

**Anne Arundel**  
410-222-4257

**Calvert**  
410-535-4606

**Cecil**  
410-996-5295

**Frederick**  
301-600-1234

**Howard**  
410-313-5980

**Prince George's**  
301-265-8450

**Somerset**  
410-742-0505, ext. 109

**Wicomico**  
410-742-0505, ext. 109

**Baltimore City**  
410-396-2273

**Caroline**  
410-778-6000

**Charles**  
1-855-843-9725

**Garrett**  
301-334-9431

**Kent**  
410-778-6000

**Queen Anne's**  
410-758-0848

**Talbot**  
410-778-6000

**Worcester**  
410-632-9915

# Additional Resources and Contact Information



## Maryland Insurance Administration Long Term Care Insurance Information

The Maryland Insurance Administration (MIA) maintains a list of the insurance companies that are approved to sell individual Long Term Care (LTC) policies in Maryland. The MIA also has information about the Maryland Long Term Care Insurance Partnership Program. This program is an innovative partnership between Maryland and private insurance companies who issue LTC insurance policies. A policy sold under the LTC Insurance Partnership Program, by law, must meet the same standards as a LTC policy not sold under the program. In addition, a partnership policy must meet certain specific federal and state requirements and be certified as a “LTC partnership policy” by the Commissioner of the MIA. Use the following web address to find additional information.

### Website:

<https://insurance.maryland.gov/Consumer/Pages/LongTermCare.aspx>

Phone: 410-468-2000

or toll free 1-800-492-6116

## Maryland Department of Aging

The Maryland Department of Aging offers information and supports for seniors. Contact your Local Department of Aging or visit the following websites:

### Nutrition and Meal Services:

<https://aging.maryland.gov/Pages/nutrition.aspx>

### Senior Call Check Program (1-866-50-CHECK):

<https://aging.maryland.gov/pages/senior-call-check.aspx>

### Senior Legal Assistance:

<https://aging.maryland.gov/Pages/senior-legal-assistance.aspx>

## Veterans Administration

Long term care services at Home and in the Community are part of the VA Medical Benefits Package. **All** enrolled Veterans are eligible for these services. However, to get the service you must have a clinical need for it, and the service must be available in your location. Services in the VA Standard Benefits Package include Geriatric Evaluations, Adult Day Health Care, Respite Care, Skilled Home Health Care and more.

### Website:

[www.va.gov/GERIATRICS/index.asp](http://www.va.gov/GERIATRICS/index.asp)

Benefits Hotline: 800-827-1000

MyVA411 Information Line: 800-698-2411

Health Benefits Hotline: 877-222-8387

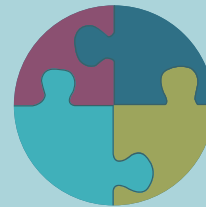
## Applying for Medicaid

To apply for Medicaid Long Term Services and Supports in Maryland, you can complete an application online, in person, or by mail.

### Online through MDThink

<https://mymdthink.maryland.gov/home/#/>

Or call the Maryland Access Point (page 9) to locate the office in your area where you can apply for Medicare in person or mail your application to.



In English  
1.800.332.6347

TTY for Hearing  
Impaired  
1.410.767.7025

En Español  
1.800.732.7850

## Centers for Medicare and Medicaid Services

Medicare is health insurance for people who are age 65 or older, under 65 with certain disabilities, or any person with End-Stage Renal Disease (ESRD).

Many people still believe that Medicare or private health insurance will cover long term care services if they need them, but except for brief stays in nursing homes following a hospital stay, Medicare does not cover long term care.

### Medicare Website Resources

Website for Medicare and You Handbook:

[www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf](http://www.medicare.gov/Pubs/pdf/10050-Medicare-and-You.pdf)

Website for Medicare Costs and Coverage:

[www.medicare.gov/your-medicare-costs/get-help-paying-costs](http://www.medicare.gov/your-medicare-costs/get-help-paying-costs)

Website for Long-Term Care Planning:

[www.acl.gov/ltc](http://www.acl.gov/ltc)

Website for Medicaid:

[www.health.maryland.gov/mmcp/Pages/home.aspx](http://www.health.maryland.gov/mmcp/Pages/home.aspx)