

Ask the Social Worker

In this month's *Ask the Social Worker*, Stacey Barton, Social Worker at the HDSA Center of Excellence at Washington University, discusses Long Term Care Insurance. You can find *Ask the Social Worker* at www.hdsa.org/atsw. If you have any comments on *Ask the Social Worker* or would like to ask a question, send an e-mail to Seth J. Meyer at smeyer@hdsa.org with the subject "Ask the Social Worker." We look forward to your questions.

Going Green!

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By Karen Tarapata

The U.S. Department of Health and Human Services estimates that nearly 70% of all adults over 65 will need long term care during their lifetime. For people with HD, the need may arise at a younger age. The costs can be significant; contrary to what many people believe, Medicare and private health insurance programs do not pay for the majority of long-term care services.

There are ways to plan and prepare for the cost. HD is a disease that progresses over many years, even decades. People with HD and their families may be able to save, invest or buy long term care insurance to meet long term care needs.

Below are some of the options for funding long term care, along with the strengths and limitations of each.

Long Term Care Insurance

Long term care insurance is designed to pay the cost of nursing home care as well as home healthcare services. Policies vary widely in cost and coverage. Some policies offer very limited benefits. Persons who are thinking about buying long term care or disability insurance must do so before they undergo genetic testing for HD as insurers are allowed to refuse coverage to individuals who have tested positive for HD or other genetic disorders. For more information on long term care insurance, please see the August edition of *Ask the Social Worker*, found at www.hdsa.org/atsw.

Savings and Investments

Some families choose to pay a skilled nursing facility directly. With the help and a financial advisor (and enough time), it may be possible to build an investment portfolio that will pay for the future long term care of the loved one with HD.

Medicare

Medicare is a federally administered health insurance program for persons over 65 and younger persons who meet disability requirements. Medicare provides only partial payment for a stay in a Medicare-certified unit of a Medicare-certified facility and even then, for only up to 100 days annually. Medicare has other restrictions on long term care as well. The Medicare website, www.medicare.gov, has current information on benefits, requirements and restrictions.

Medicare Supplemental Insurance

Private insurance that can be bought to supplement Medicare is called "Medigap." Many Medigap plans will help pay for skilled nursing care, but only when that care is covered by Medicare. Check the website of your state's social services agency for information about the plans that are available.

Medicaid

Medicaid is a state administered program that may pay for long term care in a nursing facility. Eligibility is based on the level of care required and the degree of functional impairment, as well as on income and financial resources. Talk to an attorney or a social worker well in advance of applying for Medicaid in order to legally protect as many family assets as possible.

Private Insurance

Some managed care plans cover a portion of nursing home care in facilities with which they have contracts. Check your policy or talk to your benefits administrator.

Taking Charge

More and more, persons with HD and their families are seeking information that allows them to plan for their future, including planning for long term care. To get started, visit www.longtermcare.gov or talk to your HDSA social worker about your options.