

Long Term Care Quiz



Here are 10 statements about long term care. Please respond with an "x" for "true," "false" or "don't know" to the best of your ability. Once you are finished, check your responses with the answer key on the back.

TRUE FALSE DON'T KNOW

	TRUE	FALSE	DON'T KNOW
1. Disability insurance and long term care (LTC) insurance cover the same things.			
2. The average lifetime chance of needing long term care for an individual 65 years or older is more than 40%.			
3. People have to spend all or almost all of their assets to get Medicaid benefits.			
4. Medicare is not the primary funding source for most seniors' long term care costs.			
5. Most long term care is provided in a nursing home.			
6. Medicaid covers long term care services received at home.			
7. Nursing home expenses for Alzheimer's Disease patients are covered by Medicare.			
8. The average length of stay in a nursing home is more than four years.			
9. Nearly 40% of the long term care population is under the age of 65.			
10. On average, a one-year stay in a nursing home costs about \$30,000.			

Learn more about how long term care insurance can help pay for the cost of long term care today.

1. National Association of Health Insurance Advisors, "Disability Income Guide and Long-Term Care Guide," 2006.
2. Georgetown University Long-Term Care Financing Project, "Who Needs Long-Term Care?" 2002.
3. U.S. Department of Health and Human Services. Human Resources and Services Administration. Basic Description of the Medicaid Program 2006.
4. Congressional Budget Office, "The Cost and Financing of Long-Term Care Services before the Subcommittee on Health Committee on Energy and Commerce U.S. House of Representatives, Table 1," April 27, 2005.
5. Georgetown University Long-Term Care Financing Project, "Who Needs Long-Term Care?" Analysis of data from the 2000 National Health Interview Survey; and A. Jones, "The National Nursing Home Survey: 1999 Summary," Vital Health Statistics 13 (152) (2002).
6. The Official U.S. Government Site for People with Medicare, www.medicare.gov; Medicaid and Long Term Care, "What is Long Term Care?" August 2006.
7. Medicare and You, 2006. CMS Pub. No. 10050, p.15, 2006.
8. U.S. Department of Health and Human Services, "The National Nursing Home Survey: 1999 Summary, National Center for Health Statistics," June 2002.
9. Georgetown University Long-Term Care Financing Project, "Who Needs Long-Term Care?" Analysis of data from the 2000 National Health Interview Survey; and A. Jones, "The National Nursing Home Survey: 1999 Summary," Vital Health Statistics 13 (152) (2002).
10. John Hancock 2005 Cost of Care Survey, conducted by Harris, Rothenberg International, LLC, 2005.