

Atlanta Elder Lawyer Discusses 'What is Long Term Care and Why Do I Need To Think About It Now?'

By Steve Worrall, Atlanta Elder Law Attorney

As an Atlanta elder lawyer, I help people plan for long-term care costs on a regular basis.

Long-term care can include any service that helps people who have a prolonged illness. The illness can be a physical disability or a cognitive impairment such as Alzheimer's disease or Dementia. The services may include help with activities of daily living, home health care, adult day care, hospice care, nursing home care, or care in an assisted living facility. The level of assistance required can include physical therapy, administration of medication, and help with daily activities such as bathing, eating, and dressing.

Paying for long-term care can be financially devastating to families. Contrary to what many people believe, Medicare coverage will not pay for most of the long-term care they will need if they suffer from a long-term illness. According to the U.S. Department of Health and Human Services, the average costs in the U.S. (in 2009) are:

- \$198/day for a semi-private room in a nursing home
- \$219/day for a private room in a nursing home
- \$3,131/month for care in an Assisted Living Facility (for a one-bedroom unit)
- \$21/hour for a Home Health Aide
- \$19/hour for a Homemaker services
- \$67/day for care in an Adult Day Health Care Center

It's easy to fall into the trap of thinking that because you are now young and healthy you don't need to worry about long-term care, but consider this:

- Life expectancy after age 65 has now increased to 17.9 years, up from 1940 when life expectancy after 65 was only 13 extra years. The longer people live, the greater the chance they will need assistance due to chronic conditions.
- 44% of people reaching age 65 are expected to enter a nursing home at least once in their lifetime and 53% of them will stay for one year or longer.

So, the bottom line is that millions of us are going to need long-term care. It is important to put an estate plan in place that will protect your assets if you become disabled. I've seen too many instances where a family has waited until a crisis strikes to take action. Most of the time it's then too late to save their assets and income from the hands of such a facility.

But instead, you can talk to an estate planning attorney *now* to ensure your bills will be covered in the long-run without losing your house, your assets or other income sources in the process. To get started, simply call me, your neighborhood Atlanta elder attorney at **770.425.6060** for a free Peace of Mind Planning Session.

Together we'll walk through the complicated world of long-term care planning to ensure your family is protected when they need it the most.