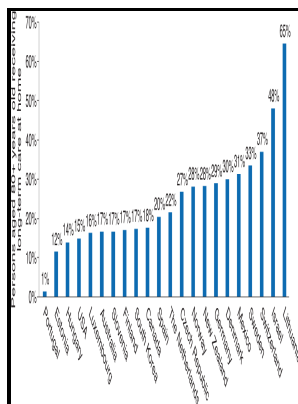


Long-term care and its alternatives

Peoples Medical Society - 4 Best Alternatives to Long



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Nursing Home Alternatives: What are the Options?

Every effort is made to provide accurate and up to date information. Medicare Advantage Medicare Advantage Part C , a privately offered alternative to Original Medicare Parts A and B , has grown in popularity over the years. Deferred Annuities Long-term care can be preplanned through the use of a.

Nursing Home Alternatives: What are the Options?

These services are specifically intended to prevent nursing home placement and allow seniors to live at home or in the homes of their caregivers. Consider the above alternatives when planning ahead to pay the high costs of long-term care, should you need it down the road. If people take into account that they have a 70% chance of needing long-term care after age 65, it is smart to hedge against future costs by putting money down prior to retirement in return for a promise an insurer will pay monthly sums beginning when a specific age is reached.

Long

The financial options available to help pay for senior care is dependent on, among other things, the type of care that is required. In some states, family members can be hired as care providers.

4 Best Alternatives to Long

However, Medicare offers post-hospitalization rehab for up to 20 days, making it possible to cover healthcare for slightly over one year if short-term care insurance is used after that 20-day period. Some states run structured Adult Foster Care Programs and others leave residents to find and manage their own arrangements. A deferred annuity differs from an annuity with a long-term care rider because it is not designed exclusively for long-term care.

4 Best Alternatives to Long

A complete review of the financial assistance options and state by state costs is. Adult foster care is significantly less expensive than nursing home care or assisted living.

Long

Although minor and infrequent medical services, such as first-aid for a wound, can sometimes be met on-site by nurses. Compared to nursing home care, adult foster care offers a family oriented living experience.

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