

NOLO



Law for All

Choose the Right Long-Term Care

Home Care, Assisted Living & Nursing Homes

Use this plain-English guide to:

- arrange home healthcare
- choose a nursing facility
- get the most out of retirement benefits
- evaluate long-term care insurance
- protect your assets



by Attorney Joseph L. Matthews,
author of *Social Security, Medicare & Pensions*

*"A thought-leading guide to choosing and paying for
a nursing home, assisted living site, or home care."*

—U.S. News & World Report

Joseph Matthews and

Choose the Right Long-Term Care: Home Care, Assisted Living & Nursing Homes



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Finding the right sort of long-term care and attention, in the proper place, often requires making difficult decisions in difficult times. *Choose the Right Long-Term Care* can help you understand the countless alternatives to nursing services and demonstrates how to fit the care you have to the funds you have available. Learn to: *Arrange Home Treatment Understand what home care can do, the type of care is available your geographical area, and how to request services. With sensitivity and clearness, Attorney Joseph Matthews gives you all the information necessary to help arrange for and make the best plans for long-term care. *Choose a Nursing House If you want a nursing facility, discover what to consider and how to measure the quality of treatment. *Evaluate Long-Term Treatment Insurance Discover out whether long-term care insurance is a good investment for you. *Get the Most out of Medicare, Medicaid and Other Benefit Applications Understand the regulations concerning benefit programs, what they cover and how to qualify for them. The totally updated 4th edition provides all new information about estate planning, plus a new chapter on the particular care needs of elders with Alzheimer's Disease and other styles of mental disorientation. *Protect A few of Your Assets Avoid draining your daily life savings and losing your house as you cover the expenses of long-term care. *Find a Non-Nursing Service Residence Learn about the many types of independent living and assisted living home care communities, and choosing one that matches your preferences and budget.



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Another winner from Nolo Press If you need legal knowledge, and can find a Nolo Press reserve that covers this issue, just purchase it. to assisted living arrangements for more extended care; This publication is certainly no exception. An elderly family member is facing choices about whether to enter long term care. We had a need to know all the ins and outs of various choices, including Medicaid, Medicare, and veterans benefits. very informative I never really thought much about long term treatment until the want arose with my parents a year or two ago. The chapter coping with making a decision to buy a long term care plan was of particular interest to me. It's up to you to determine what your options are, and what protections you have. Right now, they cannot. Make sure you understand the current laws. Important note: several laws and regulations regarding transfer of assets and Medicaid/Medical coverage eligibility changed in early 2006. This reserve was published in late 2006 and is very up-to-day. Like I said, another champion from Nolo. Many people believe lengthy term care is included in someone (though they're uncertain who) and even though Social Security includes a long term treatment component, you have to be pretty much gone to get the benefit and the regular allowance is definitely than will be required generally for a day time or two. to occasional visits from nurses to give injections or take blood samples; You should know what's in this publication before you buy an insurance plan. I had no idea just what a CCRC was before I purchased this book. Treatment in a nursing service, on the other hand, often created guilty sense, drained family funds, and limited the elder's convenience and independence., economic, or information on care standards or facility certifications, etc. It doesn't matter what you do or don't know when you open up a NOLO reserve, you're pretty likely to discover out everything you need to understand and then some. Good explained and documented book The author explained a complex program in plain English. This is actually the Eighth Edition of their book on Long-Term Care, therefore the information is up-do-date in an area which adjustments often. Matthews, is also author of "Social Security, Medicare & g. If you or a loved one is searching for a comprehensive guide on how best to get elders the best appropriate look after what they are able to afford at a certain stage in their lifestyle (e.g., coping with physical impairments, onset of serious ailment, or last few months of life), this book is obviously one of these. until it's too late. If you are in between these two extremes, you should examine this reserve.' Family care frequently placed an overwhelming burden on adult kids and grandchildren and seriously strained relatives. I now reside in one, and, believe that I am extremely lucky to be here." (page 31) Fortunately, the options available for elder care have increased recently, ranging from hiring home care aides to aid with personal hygiene, dressing, or other physical and nonmedical tasks; That is the age you might think this book should be examine. You won't fail. and finally, for much more serious conditions, at any hour nursing care services or hospice care. This guide discusses several options in detail, comparing costs and benefits, and what assistance (e. Whats with your dog on the cover an excessive amount of filler Comprehensive guide on how best to get elders the best appropriate care for what they are able to afford As we get aged, we start fretting about certain items, including how to cope with failing health insurance and ability to function independently. There is indeed much helpful information in this book. Good Overview for Lengthy Term Care I enjoy most Nolo Press books and this one was zero exception. The maze of options, eligibility requirements for financial assistance, hidden pitfalls, and methods for you to prepare for various things can be hard to navigate unless you know what questions to ask whom. This guide offers you a reasonably great roadmap to obtain started, and also provides special here is how elders can prevent becoming targets of fraud, and also how exactly to address the unique needs of veterans and elders with Alzheimer's. This book covers everthing of importance in clear, concise text message. The book's author, attorney Joseph L. in case you are still on the young side you by no means know when a mature loved one may have a need for this, and as you grow older, it is smart to be ready for looking after yourself as well as your spouse before it is too past due and you don't have as many choices, or you are rushed and aren't able to properly evaluate alternatives in order to make wise decisions. Government Pensions" so he has excellent knowledge of the world of elder laws and government

benefits. One issue in a situation such as this is that the "experts", just like the case managers and social workers at hospitals and nursing homes, seldom have the time or incentive to tell you the complete story. I currently have a policy but this book has a great deal more info than what I considered when buying the policy when it comes to statistics, what to look for, etc. If you are considering purchasing LTC insurance, this publication is a good guide. All of those other chapters are just as helpful. Please discover us online if you are interested in an appointment. It seems to me that this book is well worth the money. It provides valuable information, is written from an unbiased standpoint (instead of hearing the pros and cons from anyone who has a vested curiosity in your making a decision a certain way) in fact it is so convenient to possess everything in a single reference work. Unfortunately, to ensure that the U. Long Term Care Planning Long Term Care can be difficult to plan by yourself. If you can obtain LTC insurance, you should. The writer included lots of stats on the chances of needing lengthy term treatment and the most likely lengths of stays. This book is useful to cover the fundamentals but there continues to be more families ought to know, especially with the constant changes to Medicare and Medicaid, to plan appropriately. They include a wealth of info, conveniently located all in a single place that answers a lot of the queries normally brought up, and also brings up a whole lot of points that most of us probably never think about but that we must think about when making important decisions about lengthy term care. Excellent Planning Tool Occasionally, Nolo books include an agenda. That is not the case with this book. This is a must examine prior to planning or buying long term treatment insurance. What this pointed out to me is certainly that it is to never early to be thinking about the subject; how to pay for long term care There isn't enough not enough explanation materials can be found elsewhere. As with all Nolo books I've read, this is an excellent source of information for pretty much all areas of long term treatment. This knowledge is distributed to you through the entire book. Long-term care is a very complex field and a reserve like this is absolutely necessary for anyone who does not work straight in the industry. This is very important understanding to have. It will not make you an expert, but it offers you the important details concerning how exactly to buy these policies, what things to look for, how to review the companies which offer the plans, and how to make sure the person selling you the policy is letting you know the truth. In case you are considering a long-term treatment policy, please pick up this publication before purchasing one. I desire everyone would go through it by enough time they are 30 years old, start doing research for their future, and, can understand why they need to begin a checking account for thier future. Nolo Press will it again This is actually the seventh or eighth book in the Nolo Press series that I've read plus they have all been outstanding, comprehensive and very well written. My knowledge of Nolo is they are a legal organization focused on providing information regarding complex legalities in laymen's terms. They are, if you ask me, thorough, smart and well-organized. Everyone would benefit from it. This book is about Long Term Care, which really is a misunderstood and often maligned product that's absolutely essential in a economic plan. I am Denise Kent, a lawyer in Elder Law, Estate & Unless you, by the period you need it, you won't be capable of getting it. Everyone Should Read This I am a senior citizen. However, that is my only complaint., and thus now I am in the process of evaluating my plan based on what is in this book to determine if it is really worthwhile to keep. reviews a topic no one really wants to think about Reviews a significant but neglected topic.. Long term treatment insurance is costly. Medicaid requires asset depletion over a particular time frame. It's a potential minefield. In case you have no possessions, the government will take treatment of you. In a recently available instance I'm alert to, a pal of mine saw her grandfather put into a facility. The options were either family members care in the home or home in a nursing facility or 'rest home. An Indispensable resource No one loves to plan for the end of his lifestyle, and a surprising amount of people refuse to plan for all contingencies--many notably, exactly what will happen when you have to be put in a long-term care facility. Each year, these policies get more expensive and restrictive, because the price of the facilities go up, and it's not unusual for folks to simply disregard the realities, and requirement, of earning those

decisions .. People usually wait until it's as well late to plan for this possibility. Based on the writer: "Until recently, older Americans and their own families had few selections for elder care. If you are very rich, you are able long term care insurance or pay for this potentiality out of pocket. He was experiencing dementia and unable to live at his with his wife, who like him was well advanced in years (both are 90). They did not have a long term care strategy, and like many people, probably felt their back-up was Medicaid. Learning this book now can result in huge savings of time and money in the future. S. authorities to cover the cost, they might need you to liquidate your resources to cover expenditures after a short stay, meaning that you should have no estate--they got hoped to keep their estate to their children and grandchildren. This reserve covers all the bases in very clear, understandable language.) you may be able to get from applications such as for example Medicare, Medicaid, etc. It had detailed info on the various kinds of care one may need either in the event of a premature disability or as one aged and becomes less self sufficient. One drawback of the reserve is that it did go in to great detail on the types of treatment people might need and the costs, which will be more for someone needing treatment in the near term needing to make immediate decisions. That degree of detail was a bit incongruent with the title of how exactly to plan and purchase long term treatment. I was expecting more on the monetary side of things since no one can really strategy at a detailed level what help you might need precisely ten or twenty years down the line. This is important. The monetary factors were included and were well researched. I simply wish the book had an increased percentage of content material on the financial problems surrounding long term treatment. The best area of the book is that it's a bit of an antidote to all or any of the marketing advertisements for long term treatment insurance, which is very pricey. Trust preparing, and Family Law.



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