

# All About Long-Term Care







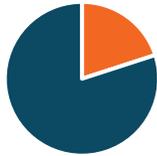
**69% of people turning 65  
will need some type of  
long-term care service.\***

\*U.S. and Global Approaches to Financing Long-Term Care: Understanding the Patchwork, The Commonwealth Fund (Feb. 2023)

# Current Realities in Long-Term Care\*



The average stay in long-term care is 3.2 years.



About 20% of residents will require care for 5 years or more.



Americans spend \$475.1 billion annually on long-term care.

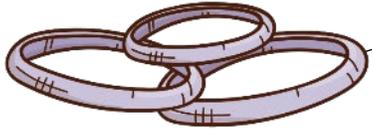


Women stay in long-term care facilities for an average of 3.7 years vs. 2.2 years for men.

\*Long-Term Care Statistics: A Portrait of Americans in Assisted Living, Nursing Homes, and Skilled Nursing Facilities, A Place for Mom (Sept. 2023)



Cognitive Impairments



Inflation Protection



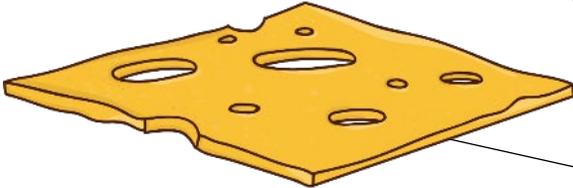
Non-Skilled Services



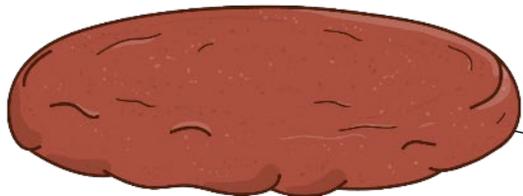
Location of Coverage



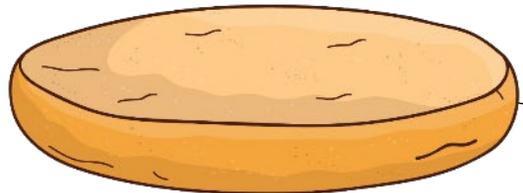
Elimination Period



Length of Coverage



Daily Benefit Amount (or pool of money)



Activities of Daily Living (bathing, dressing, eating, toileting, transferring)

# Historical Components of a Traditional Long-Term Care Policy

# Who Needs It?

---

**No one knows what the future holds in store.**

As people age, they may need help with things they were once able to do for themselves.

Accidents and injuries mean younger people may need long-term care services, too.





# Common Misbeliefs

---

- Medical insurance will cover my care
- Medicare covers long-term care
- I'll rely on Medicaid
- I'm young. I can buy long-term care insurance later
- My kids will take care of me
- I can "self-insure"

# The Cost of Care – North Carolina

Service Type	Rate	Charlotte	Wilmington	Raleigh
Home Health Aide	Hourly	\$32	\$30	\$33
Assisted Living Community	Monthly	\$7,150	\$6,334	\$9,000
Nursing Home: Semi-Private Room	Monthly	\$8,821	\$7,178	\$8,821
Nursing Home: Private Room	Monthly	\$9,368	\$7,908	\$9,749

Source: Genworth Cost of Care Survey, <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>

# The cost of care goes beyond just the location

## It impacts entire families

---

- Families, too, make undue financial sacrifices to provide in-home care to seniors — by forgoing paying jobs or leaving the workforce early. “Retiring early to take care of an aging [family member] can have enormous negative consequences on caregiver retirement finances,” says the National Active and Retired Federal Employees Association (NARFE).
- **A woman retiring early to provide a relative with long-term care loses an average \$324,000** in retirement income, while a **man loses \$284,000**, according to caregiver advocate and radio host Toula Wootan.

**73%** of all long-term care is provided at home by informal caregivers who receive no compensation.

About Long-Term Care  
Author: Thomas Day

# Caregiving: America's Invisible Crisis

## Invisible crisis: America's caregivers and the \$600 billion unpaid cost of their labor

48 million caregivers in U.S. face emotional, physical and financial struggles.

By [Sarah Baniak](#)

February 14, 2025, 11:16 AM



**America's Care Crisis** Two caregivers invite the world into their lives, showcasing the emotional, physical, and financial toll of transitioning from being a child to the caregiver of their parent.

Roughly one in four American adults is a family caregiver\*

\*Caregiving in the US 2025 National Alliance for Caregiving and AARP



# How Much Does Medicare Pay for Long-Term Care?\*

- Only if you have a qualifying hospital stay
- Must be a skilled nursing care facility
- Medicare will pay 100% of the first 20 days
- After which, you will pay \$204 coinsurance per day
- After 100 days, Medicare will stop paying
- You will be 100% responsible at that point

\*Does Medicare pay for nursing homes? AARP (Dec. 2023)

# What is Hospital Observation Status?

Not all hospital stays are considered inpatient care.

Observation status is a designation used by hospitals to bill Medicare. People who receive care in hospitals, even overnight and for several days, may learn they have not been admitted as inpatients. Instead, the hospital has classified them as Observation Status, an “outpatient” category.



# Where are Services Provided?

---

Long-Term Care doesn't mean you have to go to a nursing home. Services are available in a variety of settings:

- Home
- Community
- Assisted Living Community
- Nursing Home



# Senior Living 101

2026

## Senior Living

- Term used to describe various housing options specifically for older adults. These options vary in the level of personal support they offer.

# Senior Apartments

- Typically restricted to ages 55+ or 62+
- Some allow younger household members but rules vary.
- Maintenance provided, but offer few, if any convenience services. No personal care services.
- Some have pools, tennis courts, fitness centers, and other amenities.
- Good option for those who: 1) Want a maintenance-free lifestyle, 2) Have no need for personal care or mobility assistance, and 3) Want to continue handling their own household tasks like housekeeping, cooking, and transportation.

## Independent Living

- Residents live in an apartment or house that is on the community's property.
- Offers events and activities, such as art or music programs, and typically, convenience services like on-site dining, transportation, housekeeping.
- Amenities often include fitness centers, movie theaters, health clinics, spas/salons, libraries, etc.
- No personal care services.
- Ideal for those who want daily conveniences, amenities, and intellectual and social engagement opportunities, and do not need mobility assistance or help with daily tasks like dressing, bathing, or grooming.

## Assisted Living

- Similar to independent living offerings of events, activities, programs and amenities.
- Also provides mobility assistance or help with daily tasks like meal preparation, dressing, bathing, toileting, grooming, or managing medications. Assessments are done regularly to make sure residents get the support they need.
- Perfect for those who want to stay physically, intellectually and socially engaged, *and* need assistance with mobility or personal care.
- Communities vary in the personal care services offered. Rules vary by state about what types of help can be

# Memory Care

- Specialized type of assisted living for people living with Alzheimer's disease or other types of dementia. Can be standalone or part of a larger community.
- Most often a secured environment, with design features to support residents' safety, independence and emotional well-being.
- Includes structured nutrition and hydration programs, housekeeping, and medication management. Mobility assistance and help with other daily tasks are tailored to meet individual's unique needs. Assessments are done regularly to ensure care needs are met.
- Programs are specifically designed to alleviate some of the common symptoms of dementia or even enhance cognition.
- Staff are specially trained to meet the unique needs of residents living with dementia.

# Brookdale & RGEA

- Thanks to your membership, you and qualifying family members may have opportunities to save on quality senior care and lifestyle services.
- Your special savings may include:
  - 7.5% discount on Independent Living, Assisted Living and Memory Care
  - 10% discount on in-home services
  - Short-term stay discounts\*Discounts vary by community
- These exclusive discounts may be used for:
  - Spouses, parents, stepparents, siblings, in-laws, adult children, adult stepchildren, grandparents, & step-grandparents.
- Call (866) 749-7445 and be sure to use redemption code “RGEA” to redeem offer or visit [www.brookdale.com/ncrgea](http://www.brookdale.com/ncrgea).



## Membership Has Its Benefits

Thanks to your membership, you and qualifying family members may be eligible for senior living discounts that can help you get the care you deserve. Experience a senior living lifestyle with restaurant-style dining, housekeeping, laundry, concierge services and more, with special savings available for members.

 <b>SENIOR LIVING:</b> <b>7.5% OFF</b> monthly fee/basic service rate*	 <b>IN-HOME SERVICES:</b> <b>10% OFF</b> services rates for in-home services**	 <b>SHORT-TERM STAY:</b> <b>% DISCOUNTED RATES VARY</b> by community**
--	--	--

THESE DISCOUNTS ARE AVAILABLE TO PRACTICALLY ANYONE IN YOUR FAMILY:

- |                       |            |                     |
|-----------------------|------------|---------------------|
| • Spouse              | • In-Laws  | • Step-Parents      |
| • Adult Children      | • Siblings | • Grandparents      |
| • Adult Step-Children | • Parents  | • Step-Grandparents |

► Call (866) 749-7445 or visit a community and be sure to use the redemption code “RGEA” to redeem this offer. Visit [www.brookdale.com/ncrgea](http://www.brookdale.com/ncrgea) to learn more.

Applicable to all discounts: Residents under a Life Care Agreement are not eligible for the discounts. These discounts do not apply to any room, board or services which are paid for all or in part by any state or federally funded program. Discounts are available to members and their family members, including spouse, adult children, siblings, parents, grandparents, and corresponding in-law or step adult children, siblings, parents, and grandparents through current spouse. Discounts cannot be combined with any other offer or discount. Further restrictions may apply.  
\*The Senior Living discount is only applicable to new residents of a Brookdale independent living, assisted living, or memory care community abiding under an executed residency agreement. Discount applies only to the monthly fee/basic service rate, excluding care costs and other fees and is calculated based on the initial monthly fee/basic service rate.  
\*\*The In-Home Services discount is only applicable to new clients of personal assistance services by a Brookdale agency under an executed service agreement.  
\*\*\*A Short-term Stay discount is only applicable to new residents of a Brookdale assisted living or memory care community abiding under an executed residency agreement. Discount applies to the daily rate.

[brookdale.com/ncrgea](http://brookdale.com/ncrgea)

©2025 BROOKDALE SENIOR LIVING INC. ALL RIGHTS RESERVED.  
BROOKDALE SENIOR LIVING is a registered trademark of Brookdale Senior Living Inc. 

1025209-1440



BROOKDALE

— SENIOR LIVING —

# How do you pay for extended care?



Personal  
savings  
or assets



Assistance  
from  
friends and  
family



Enter the  
Medicaid  
program



Extended  
care  
coverage

# North Carolina Long-Term Care Partnership

## Lifetime Asset Protection without spending down to \$2,000

- On July 8, 2010, Senate Bill 1193 (SESSION LAW 2010-68) was signed by Governor Bev Perdue.
- This legislation implements a Long-Term Care Partnership Program (LTCP) designed to encourage aging North Carolinians to purchase long-term care insurance while providing important consumer protections.
- **Lifetime Asset Protection** for those who medically qualify. RGEA Members receive special pricing.
- **Lifetime Asset Protection** rates are affordable because they are based on your assets, age, gender and health status.
- Monthly Rates reduced up to 90% compared to other people your age while all of you receive **Lifetime Asset Protection**.
- The longer you wait to enroll, the higher your rate so call now to learn more and save more.

# Other Unique Options to Pay for Long-Term Care Services

- Home Care Insurance is the easiest to medically qualify for, with the lowest RGEA Member rates.
- Care at Home is also the setting, many RGEA Members prefer to receive their care.
- Home, Assisted Living and Nursing Home Insurance is the second easiest to medically qualify for and has a lifetime payout limit of over \$400,000.
- RGEA Member rates for these are as much as 50% less than some other association in the nation charge.
- These plans send money directly to you when you need it the most.
- Your RGEA/AMBA Agent is **certified** to compare these plans with the **Lifetime Asset Protection** plans so that you will know your best options.

# How Eldercare Benefits Empower Your Physician for Care Planning

- Owning RGEA endorsed long-term care, recovery care or home care insurance directly empowers your physician to establish a comprehensive, personalized plan of care by removing financial constraints that often force sub-optimal, rushed, or emergency-based decisions.

# How Eldercare Benefits Empower Your Physician for Care Planning

- Enables Comprehensive Care Planning
- Removes Financial Barriers to Quality Care
- Secures Access to Desired Care Settings
- Provides Flexibility for Evolving Needs
- Reduces Family Burden and Stress
- By having a plan in place, you are not just funding care; you are giving your doctor the authority to design a care plan that ensures your dignity, independence, and safety.



# Questions

## Joining us on your smart device and want to learn more?

Please send the information listed below to [jon.green@getamba.com](mailto:jon.green@getamba.com).

Your Name

Your Phone Number

Your City, State

Your Email Address

