

THE NEED FOR LONG-TERM CARE

Q:

Doesn't my group health insurance plan and Medicare cover the cost of long-term care?

A:

Group health insurance plans cover the cost of treatment for illnesses but do not cover services that may be considered custodial in nature or just support activities of daily living. Therefore, health insurance plans do not cover the cost of most long-term care services, which are custodial in nature. Medicare on the other hand only plays a small role in long-term care. For example, Medicare will only cover 100 days of treatment in a skilled nursing facility after a hospital stay of at least three days; beneficiaries must also make a high coinsurance payment from days 21-100. Most long-term care is not skilled care and does not follow a hospital stay.

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