



FIP106

Long-Term Care- 20 hours

### Objectives

Finding the right long-term care often means making difficult decisions during difficult times. *Long-Term Care* helps you understand the alternatives to nursing facilities and shows you how to find the best care you can afford.

With *Long-Term Care*, you'll be able to:

- Evaluate long-term care insurance
- Arrange home care
- Explore options beyond nursing homes
- Choose a nursing facility
- Get the most out of Medicare, Medicaid and other benefit programs
- Protect your assets, and
- Recognize and prevent elder fraud.

### Course Outline

#### **Chapter 1 – Making Decisions about Long-Term Care**

After completing Chapter 1, you should comprehend the following:

1. Make a realistic family commitment
2. What can you afford?
3. Geriatric care managers
4. Other legal and financial matters

#### **Chapter 2 – At-Home Care**

After completing Chapter 2, you should comprehend the following:

1. What is home care?
2. How to find home care services
3. Services provided
4. Kinds of providers
5. What to look for
6. Getting started
7. Costs of home care
8. Financing home care through reverse mortgages
9. Cashing in a life insurance policy
10. Supplements to home care

### **Chapter 3 – Organized Senior Residences**

After completing Chapter 3, you should comprehend the following:

1. Independent living
2. Assisted living
3. Combination residential facilities

### **Chapter 4 – Nursing Facilities**

After completing Chapter 4, you should comprehend the following:

1. Levels of care
2. Choosing the right facility
3. Your written contract

### **Chapter 5 – Care for Elders with Alzheimer's Disease**

After completing Chapter 5, you should comprehend the following:

1. The symptoms and stages of Alzheimer's
2. Home care for Alzheimer's
3. Residential care facilities for Alzheimer's

### **Chapter 6 – Hospice Care**

After completing Chapter 6, you should comprehend the following:

1. Medicare eligibility for Hospice care
2. Services provided by Hospice
3. How Hospice operates
4. Payment for Hospice care

## **Chapter 7 – Medicare and Veterans' Benefits**

After completing Chapter 7, you should comprehend the following:

1. Medicare coverage for long-term care
2. Veterans' benefits for long-term care

## **Chapter 8 – Medicaid Coverage for Long-Term Care**

After completing Chapter 8, you should comprehend the following:

1. Eligibility for Medicaid
2. What Medicaid pays for
3. Finding out about Medicaid in your state
4. If you are denied Medicaid coverage
5. Medicaid rules on transfer of assets
6. Strategies to protect your assets
7. Long-term care state partnership insurance protects assets

## **Chapter 9 – Long-Term Care Insurance**

After completing Chapter 9, you should comprehend the following:

1. Is long-term care insurance right for you?
2. Finding long-term care policies
3. Warnings about insurance practices
4. Eligibility for LTCI
5. The cost premiums
6. Kinds of care the policy will cover
7. Benefits amounts and length coverage
8. How much coverage will you need
9. Inflation protection
10. Triggers that start your benefits
11. Coverage conditions and exclusions

## **Chapter 10 – Protecting Choices about Medical Care and Finances**

After completing Chapter 10, you should comprehend the following:

1. Health care decisions
2. Financial decisions
3. Guardianships and conservatorships

## **Chapter 11 – Elder Fraud**

After completing Chapter 11, you should comprehend the following:

1. Why elders are targets
2. Who commits elder fraud
3. Types of elder fraud
4. Where to get help