

Could November Election Result Force More Children to Pay for Parent's Long-term Care?

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Could a GOP win in November mean more children of nursing home patients would have to help cover the long-term care costs for their loved one?

Robyn Grant, director of public policy and advocacy for the National Consumer Voice for Quality Long Term Care, said not enough Americans buy private long-term care insurance and many do not have the money to stay in a nursing home that can cost \$80,000 a year. The worse news is most people don't know **Medicare** does not pay for long-term nursing home care.

Many people are forced to go on **Medicaid** to receive nursing home care, but most people don't realize that this is the case and that Medicaid requires you to have few assets.

Medicare does pay for 100 days of rehabilitation – an elderly person falls, breaks a hip, and needs care to recover and walk again, but Medicare doesn't pay for 'round the clock nursing care, 24/7.

Most people think Medicaid pays for the care of poor children, but nursing home care for the elderly accounts for about **one-third** of Medicaid's total cost. According to Grant, Medicaid spends **more than five times** as much on each senior in long-term care as it does on each poor child and more per person on the **disabled** in long-term-care.

The country has more than 1.8 million nursing home residents, most of which depend on Medicaid to pay most of the bill at a cost of over \$400 billion in shared federal and state spending, Grant said.

However, some in the GOP, including Republican nominee for president Mitt Romney, want to replace this Medicaid funding with block grants that would cut spending by one-third over a decade and which would allow states to change the federal rules that now protect adult children from being billed for their parents' nursing home care, the Times said.

Even without the changes to the Medicaid funding, children of elderly parents still pay much of the long-term care costs their parents need. This is not a new phenomenon, but it is one fraught with stress and confusion for families. That's where I can help.

Getting Legal Help

Experienced Tacoma elder law attorney Darol Tuttle understands the nuances of planning for long-term care. He can help you make a thorough plan to give you peace of mind. Contact us today at **253-272-1904** **begin_of_the_skype_highlighting** **253-272-1904** **end_of_the_skype_highlighting** or by email at info@daroltuttle.com.