

Assessing Long-Term Care

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HCM310: Introduction to the U.S. Healthcare System

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April 30, 2023

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With the advancement in technology and healthcare treatments people are living longer and society is entering into an era where baby boomers are reaching the age of needing long term care (Niles, 2021). With this infusion of a larger aging population, projected to double by 2050 (Polivka & Polivka-West, 2020), the need for greater long term care options needs to be available; along with traditional models for long term care we need to look for creative alternatives that offer better more personalized and compassionate services at a more affordable cost. While the type of long-term care that the aging population needs can be mostly categorized into four different types (Niles, 2021), the models that provide these services are forever transforming, hopefully for the better not only for the patient and their families but also in terms of cost.

Types of Long-Term Care

Independent Living

This allows for a person to live most independently with minimal amount of assistance, they may choose to stay within their own homes while utilizing only those services unique to their current needs and situation. They might opt for in-home care or some community services such as meal delivery and/or transportation to doctors' appointments or grocery shopping. They may choose to move in with family who provide this type of aid to them until their need changes. Some may choose to seek housing within a "retirement village" or "55+ community" where they may enjoy higher levels of security along with opportunities for social and recreational activities (Explore Retirement Living, 2023).

Models for Independent Living

Homecare. Home care is one of the most utilized types of assistance for independent living situations. Care may be provided by family members, friends, volunteers, or professionals allowing for the patient to stay living within their own home or in the home of a family member who provides this care (Niles, 2021).

Community Services. Community services are support services for individuals to help prolong and keep an independent living situation for a longer period than if these services were not available. These services may include adult day care centers, meal delivery programs, senior centers, and transportation services (Niles, 2021). Adult day care services may also provide a primary care giver, such as a family member, much needed time away from the mental, physical, and emotional trials of being a primary care giver to someone (Niles, 2021).

Other Independent Living Options. Other independent living options offer a broad range of facilities/communities geared more toward individuals that do not require constant healthcare (Niles, 2021). These types of facilities are usually targeted to a particular age range of somewhere between 55 – 75. They offer diverse types of social opportunities, and greater security for their residents than they would otherwise have if living alone in a traditional neighborhood.

Congregate Care Facilities in Long-Term Care

A current trend in long-term care facilities is Congregate Care Facilities – these are usually targeted to people 55+. These residents do not need aid with daily activities and most of these facilities do not require state licensure (Niles, 2021). Otherwise known as a Continuing Care Retirement Community (CCRC) these type of facilities fosters a sense of community to their residents while supplying care in three distinct stages: independent living, assisted living and skilled nursing; thereby, encompassing most all the anticipated immediate needs of the aging

population as well as the future needs of these residents as they change and develop over time (Explore Retirement Living, 2023). Sometimes these facilities may be referred to as retirement villages, 55+ communities, or senior apartments (Explore Retirement Living, 2023).

Assisted-Living for Long-Term Care

Assisted-living facilities offer assistance with IADL's (instrumental activities of daily living) which include housework, money management, medication distribution, grocery shopping and other things a resident may require for their everyday needs to be met all while providing 24-hour supervision (Niles, 2021). Social and recreational activities are offered to residents and there may or may not be some medical care assistance depending upon state regulations (Niles, 2021). Assisted-living facilities may also offer services and aid with ADL's (activities of daily living) which include eating, bathing, dressing, and using the restroom. Most often these facilities are designed to be a homelike setting offering a more comfortable atmosphere for the residents that live there, again offering social and recreational activities to keep the resident engaged and supply a sense of community (Explore Retirement Living, 2023).

Skilled Nursing Facilities in Long-Term Care

Skilled nursing facilities, also known as a Nursing home; offer services and care for residents who require sustained nursing care and have trouble performing daily activities on their own (Niles, 2021).

Current Trends in Long-Term Care in the United States

An increasing, somewhat alarming, trend in Long-Term Care in the United States in relation to Federally funded Medicaid for Long-Term Care Services is that states are shifting from non-profit long-term care facilitators over to contracting with for-profit long-term care

management facilitators to oversee the state's Medicaid long-term care services program (Polivka & Polivka-West, 2020). Traditionally the publicly supported Long-Term Care system in the United States has consisted of nursing home care, assisted living facilities and in-home support services; however, over the years due to a greater preference for community-based alternatives over nursing homes, as well as a proven cost effectiveness of these community-based alternatives has led to a shift in an increased utilization of home and community based services (Polivka & Polivka-West, 2020).

According to Polivka & Polivka-West (2020), currently Long-Term Care services funded by Medicaid and/or federal Older American Act (OOA) funds are administered through the non-profit Aging Network. This network has developed into a vast group of over 600 Area Agencies on Aging (AAA's) and several thousand mostly non-profit service providers over the course of the past thirty years (Polivka & Polivka-West, 2020). The current trend in some states is shifting to contracting with for-profit insurance companies to provide these Long-Term Care services through Health Maintenance Organizations (HMO's) or other managed care plans (Polivka & Polivka-West, 2020). This would seem troubling to me, for when an organization is focused on profit, quality and availability of services then often suffer, which is not the ultimate goal.

Financial Projections of the Cost of Long-Term Care

Included are two charts (Table 1 & Table 2) that outline current and projected costs for various types of Long-Term Care in my local community of Redding, California over the next seven years. I have included models for both monthly and annual projections. As you can see the cost of long-term care is staggering to say the least.

Conclusion

Our country is facing increasing costs in providing long-term care services to an ever increasing number of aging Americans due to technological advances in medicine and disease treatment, people are living longer; coupled with the baby boomer population reaching the age of needing assistance, we must look for creative solutions that do not decrease quality of care or life for our elder population but reduce the financial burden that seems to be spiraling out of control. Contracting with for-profit entities is not the answer. We must look for creative, outside the box solutions.

Table 1

Monthly Costs Redding, Ca	2023	2024	2025	2026	2027	2028	2029	2030
HomeMaker Services	\$7,079	\$7,292	\$7,511	\$7,736	\$7,968	\$8,207	\$8,453	\$8,707
Adult Day Care	\$2,299	\$2,368	\$2,439	\$2,512	\$2,588	\$2,665	\$2,745	\$2,827
Assisted Living Facilities	\$4,721	\$4,863	\$5,009	\$5,159	\$5,314	\$5,473	\$5,637	\$5,806
NH Semi- Room	\$11,424	\$11,766	\$12,119	\$12,483	\$12,585	\$13,243	\$13,641	\$14,050
NH Private Room	\$14,736	\$15,178	\$15,633	\$16,102	\$16,585	\$17,083	\$17,595	\$18,123

Note: All estimates and projections were taken and calculated from the Genworth Financial Cost of Care Survey website. (Genworth, 2023).

Table 2

Annual Costs Redding, Ca	2023	2024	2025	2026	2027	2028	2029	2030
HomeMaker Services	\$84,957	\$87,506	\$90,131	\$92,835	\$95,620	\$98,488	\$101,443	\$104,486
Adult Day Care	\$27,583	\$28,411	\$29,263	\$30,141	\$31,045	\$31,977	\$32,936	\$33,924
Assisted Living Facilities	\$56,652	\$58,352	\$60,102	\$61,905	\$63,762	\$65,675	\$67,646	\$69,675
NH Semi-Room	\$137,079	\$141,191	\$145,427	\$149,790	\$154,283	\$158,912	\$163,679	\$168,590
NH Private Room	\$176,836	\$182,141	\$187,605	\$193,234	\$199,031	\$205,002	\$211,152	\$217,486

Note: All estimates and projections were taken and calculated from the Genworth Financial Cost of Care Survey website. (Genworth, 2023).

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